Resolution on Community Rating System Credit for State Mandates

WHEREAS: The National Flood Insurance Program’s (NFIP) Community Rating System (CRS) is a federal tool to encourage effective floodplain and stormwater management and reduce losses due to flood damage; and

WHEREAS: Strong state involvement will reinforce and further the goals of the National Flood Insurance Program and the Community Rating System by reducing the losses to life and property; and

WHEREAS: The Association of State Floodplain Managers believes that federal flood policy should support and encourage state and local capabilities to solve flooding problems; and

WHEREAS: At least twenty-seven states have established mandated programs that exceed the minimum NFIP standards\(^1\); and

WHEREAS: The Galloway Report recognizes that states must exert leadership both in state initiative and in directing the implementation of federal resources, and the report clearly identifies the need for strong regional and state leadership\(^2\); and

WHEREAS: States are the most logical unit of government to provide consistent geographic leadership and coordination in the packaging of floodplain management programs\(^3\); and

WHEREAS: As evidence by the 1993 Midwest floods in states with programs and standards that exceed the national minimums, flood damages were less, including reduced damages to infrastructure\(^4\); and

WHEREAS: State mandated floodplain and stormwater management programs and activities that exceed the minimum NFIP standards lead to more uniform application through state wide training and education efforts; and

WHEREAS: State mandates benefit the entire state’s policy base rather than those communities participating in the Community Rating System; and

WHEREAS: State mandates should result in greater administrative savings with reduced federal oversight at the community level;

THEREFORE BE IT RESOLVED THAT: The Association of State Floodplain Managers encourages the Community Rating System to provide appropriate increased credit to communities in those states

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3. Ibid
4. “Lessons From The 1993 Midwest Floods: What have State and Local Floodplain Managers Learned?” , Larry A. Larson, P.E.
whose mandated programs exceed the minimum NFIP standards for the purpose of further reducing future flood damages.

**FURTHER BE IT RESOLVED THAT:** Upon Board adoption, this resolution be transmitted to the Community Rating Task Force.

Approval 4-26-1997  ATTEST __________________________
Date                                  Board Secretary