



Introduction to the National Flood Insurance Program's Community Rating System

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Nantucket Coastal Conference



Overview

- CRS Review
- Nantucket and the CRS
- CRS Activity Examples

CRS Overview

The Community Rating System (CRS)

- Voluntary NFIP program that offers discounts on flood insurance in exchange for actions that reduce flood risk within a community
- Incentivizes resilience, alleviates increasing flood insurance costs, makes town and residents safer from flooding
- Towns participate in the program

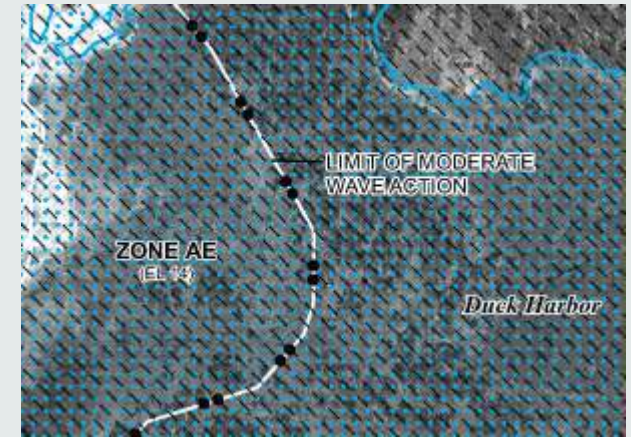


CRS Rating Table

Class	Points	Premium Discount
10	0-499	0%
9	500-999	5%
8	1000-1499	10%
7	1500-1999	15%
6	2000-2499	20%
5	2500-2999	25%
4	3000-3499	30%
3	3500-3999	35%
2	4000-4499	40%
1	4500+	45%

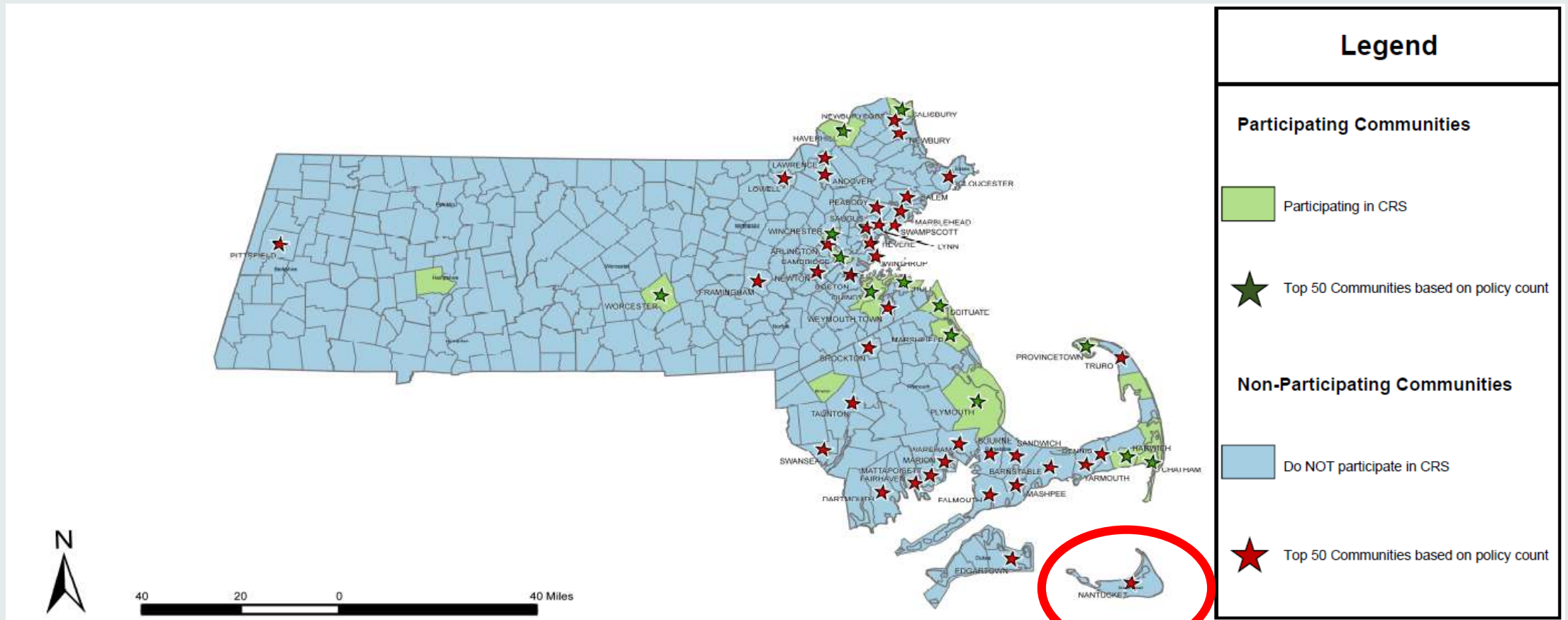
Minimum CRS Requirements

- 500 credit points
- Join & participate in NFIP for 1 year
- Full compliance with minimum NFIP regulations
- Maintain elevation certificates (new construction, substantial improvement)
- Meet repetitive loss criteria: info gathering, mapping, outreach, mitigation plan (part of Hazard Mitigation Plan)
- Flood insurance for community-owned property in SFHA (where required)
- Show Limit of Moderate Wave Action (LiMWA) line on new FIRMs



Nantucket and the CRS

MA NFIP Community Rating System Participation for the Top 50 Communities (Ranked by Flood Insurance Policy Count)



Source: FEMA 2017

Nantucket Floodplain



Nantucket Flood Insurance By the Numbers



- Policies in Force
 - 1,025 total
 - 596 CRS policies
- NFIP annual premium payments
 - \$1.7 million total NFIP premium
 - \$1.5 million CRS premium
- Average annual premium
 - \$1,600 overall
 - \$3,000 floodplain (required)
 - \$2,500 CRS
- Class 9 (5% savings)
 - \$75,000 total
 - \$153 average per policy in floodplain
- Class 8 (10% savings)
 - \$141,000 total
 - \$305 average per policy in floodplain
- Class 7 (15% savings)
 - \$206,000 total
 - \$458 average per policy in floodplain

CRS Activity Examples

CRS Activity Categories

- **Public Information**
 - Newsletters, brochures, presentations, reading flood maps
- **Mapping and Regulations**
 - Open space preservation, stormwater management regulations
- **Flood Damage Reduction**
 - Acquisition/relocation, mitigation, hazard mitigation planning
- **Warning and Response**
 - Flood emergency response and warnings



OMB No. 1660-0022
Expires: December 31, 2016

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FLA-15/2013



FEMA

“Easy” Activities

High Credit

- 320 Map Information Service – most communities doing some of this anyway
- 420 Open Space Preservation – take credit for open space preserved by others
- 440 Additional Map Data – State GIS layers through MassGIS and Coastal Zone Management



Medium/Low Credit

- 330 Public Outreach
- 340 Hazard Disclosure – Cape Cod and Islands Association of Realtors MLS
- 350 Flood Protection Information – library and website
- 430 Freeboard, coastal dune protection, other State Building Code elements
- 510 Floodplain Management Planning (aka Hazard Mitigation Planning)



Mitigation Examples on Cape Cod



Fort Hill, Eastham
Source: Google Maps

- Limit floodplain development and create creditable open space
 - No-disturb buffers along wetland protection areas (Wellfleet)
 - Prohibition on new development in the floodplain (Chatham)
 - Prohibition on new development in V-zones (Harwich)
 - Allow cluster zoning to protect open space in the floodplain (Sandwich)
 - Prioritize open space preservation in flood zones (Barnstable)
- Prohibit certain types of vulnerable structures, such as mobile homes, in the floodplain (Falmouth)

Mitigation Examples on Cape Cod

- Invest in stormwater improvements – e.g. enlarged culverts to reduce flooding (Provincetown, Brewster)
- Take advantage of Hazard Mitigation Grant Program grants to mitigate structures (Dennis)
- Change where height restrictions are measured from to allow for higher structural elevation (Sandwich)
 - E.g. from Base Flood Elevation or Design Flood Elevation (BFE + freeboard)
 - Not yet CRS-credited, but gaining popularity
- Demolish older, unsafe structures and replace them with up-to-code structures (Cape-wide)
- 2' freeboard requirement in V-zones in the building code (statewide)



Dennis



Questions?

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