

An Introduction to the Community Rating System



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Town of Greece

Overview

- The National Flood Insurance Program, Flood Resiliency and
- The use of the Community Rating System (CRS) in improving Flood Resiliency.

National Flood Insurance Program

- Provides insurance against catastrophic losses due to flooding,
- Private Policies with some remaining subsidies,
- Cost of Policy is generally based on Risk of Flood Damage,
- Risk is a function of location and elevation with respect to the base flood elevation and the structure type.

Flood Insurance Program Pros & Cons

(standard, default program conditions)

- Pros
 - Provides mechanism for sharing risk of Flooding across entire nation,
 - Is established,
 - Provides for economic stability for property owners and local governments.
- Cons
 - Encourages excessive risk-taking (more than a single stakeholder could pay for themselves),
 - Generally allows filling of floodway buffer (AE outside floodway),
 - Based on aging data and analysis.

Recent Legislative Milestones

- **Biggert–Waters Flood Insurance Reform Act of 2012 (BW12)**
(following Katrina, Rita, Lee, Irene, Sandy, and others (storms 2005-2011))
 - Elimination of subsidized flood insurance rates for non-actuarially-based properties
 - Mapping of future conditions
 - Mandated FEMA/USACE cooperation/coordination on Levees
- **Homeowner Flood Insurance Affordability Act of 2014**
 - Delay of and limit to premium increases called for under BW12

A Wake Up Call

In February 1980 the Town of Greece received a letter from FEMA's Federal Insurance Administrator stating,

"I am advising you that the Town of Greece's eligibility for participation in the National Flood Insurance Program (NFIP) is suspended pursuant to Section 1909 .24 of the enclosed Program regulations (24 C.F.R. 1909, etc.) on March 18, 1980 if your community does not submit legally enforceable (i.e., adopted and effective) flood plain management measures which satisfy the requirements of Section 1910.3(d) of the Program Regulations on or before that date..."

Suspension from the NFIP would along with other penalties, prohibit federally insured mortgages in the community!

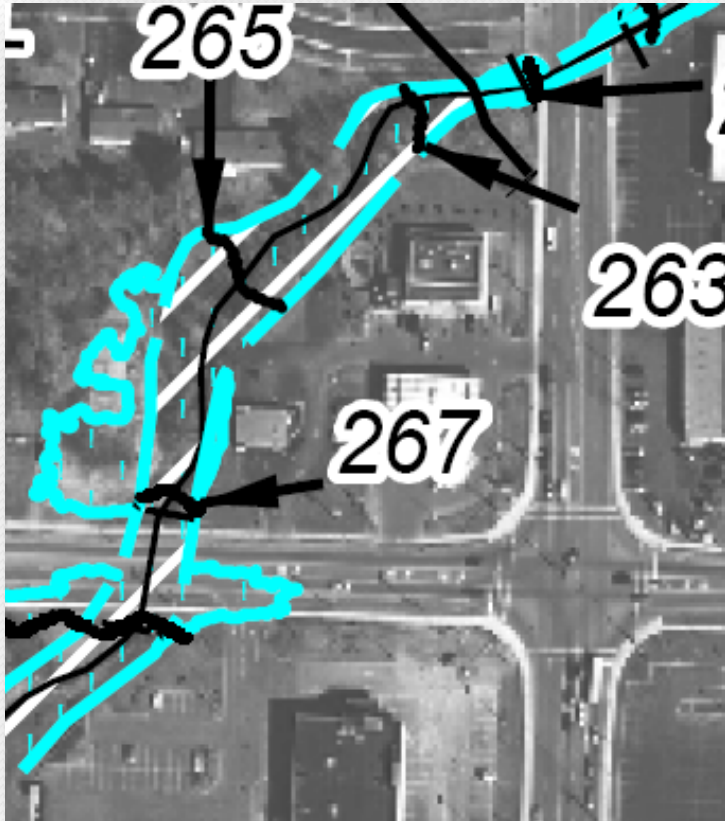
The Community Rating System (CRS)

Goals of the CRS

- Reduce flood damage,
- Strengthen and support the insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management.



Program Benefits



- Reduced flood insurance rates
- Improved flood protection
- Enhanced public safety
- Improved Resiliency
- Incentive to continue proper care
 - Policy holders in communities that fail to maintain ratings are sent mailings informing them of communities' shortfalls.

Community Responsibilities

- Designate a CRS Coordinator
- Cooperate with the ISO/CRS Specialist
- Implement CRS activities to degree desired
- Annual recertification & documentation
- Advise FEMA and ISO of program changes
- Maintain records, and FIRM maps

Local Floodplain Law Required

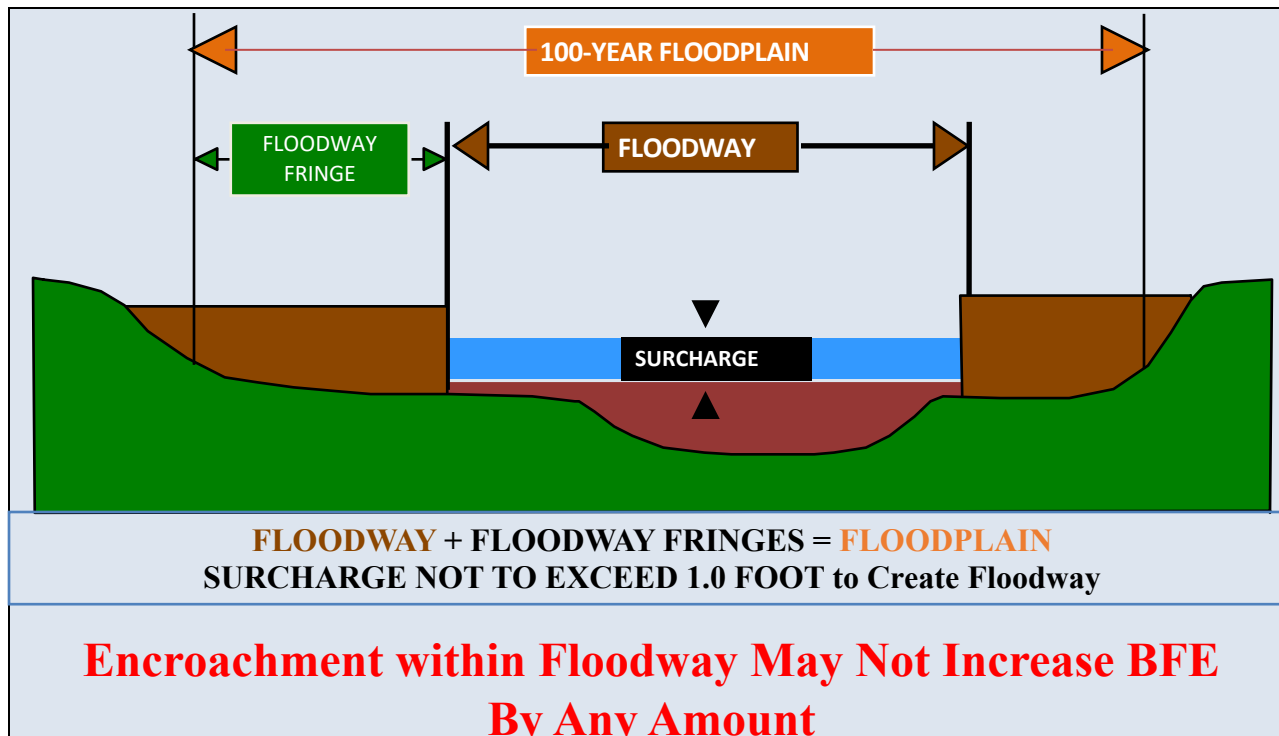
Prior Town of Greece Law

- Based on NYSDEC model from the 1990s
- Generally allows the filling of the Floodway Fringe
- Although the basic law is relatively lenient, it was enforced more forcefully than written through planning and engineering review

2018 Flood Damage Prevention Law

- Prohibits net Filling of Flood Plain
- Prohibits new buildings in the Floodplain
- Requires compliance with Building Code (2' freeboard)
- Regulates Floodplain beyond limits of FEMA Floodplain, based on prior studies and data from flood events

Floodway Schematic



Considering Participation?

Questions to consider:

1. Is your program currently reasonably compliant?
2. Do you have a significant number of Flood Insurance Policies?
3. Is there support from the administration to undertake additional program activities?

CRS Class	Credit Points	*Premium Reduction	
		IN SFHA	Outside SFHA
1	4,500	45%	10%
2	4,000	40%	10%
3	3,500	35%	10%
4	3,000	30%	10%
5	2,500	25%	10%
6	2,000	20%	10%
7	1,500	15%	5%
8	1,000	10%	5%
9	500	5%	5%
10	0	0%	0%
		* Subject to several conditions	

CRS Activities

List of Community Rating Service Activities

300 Series Public Information Activities

310 Elevation Certificates

- 320 Map Information Service Activity
- 330 Outreach Projects
- 340 Hazard Disclosure
- 350 Flood Protection Information

400 Series: Mapping and Regulations

- 360 Flood Protection Assistance Activity
- 410 Floodplain Mapping
- 420 Open Space
- 430 Higher Standards
- 440 Flood Data Maintenance Activity
- 450 Stormwater Management

500 Series: Flood Damage Reduction Activities

- 510 Floodplain Management Planning
- 520 Acquisition and Relocation Activity
- 530 Flood Protection Activity
- 540 Drainage System Maint

600 Series: Warning and Response

- 610 Flood Warning and Response Activity
- 620 Levees Activity
- 630 Dams Activity

430 Higher Regulatory Standards

	Activity	Code	Max Points	
a.	Development limitations	DL	1,330	
	DL1 Prohibition of Fill in FP		280	
	<i>Compensatory storage required for filling</i>		140	
	DL3 Prohibition of outdoor storage		50	
b.	Freeboard	FRB	500	
c.	Foundation protection	FDN	80	
d.	Cumulative substantial improvements	CSI	90	
e.	Lower substantial improvements	LSI	20	
f.	Protection of critical facilities	PCF	80	
g.	Enclosure limitations	ENL	390	
h.	Building code	BC	100	
i.	Local drainage protection	LDP	120	
j.	Manufacture home park regulations	MHP	15	
k.	Coastal A Zone regulations	CAZ	500	
L.	Special hazards regulations	SHR	100	
m.	Tsunami	TSR	50	
n.	Coastal erosion hazard regulations	CER	370	
o.	Other higher standards	OHS	100	
p.	State mandated standards	SMS	20	
q.	Staff training	RA	67	

New York State CRS Communities 5/1/20

Municipality	Class
Amherst, Town of	8
Ashland, Town of	9
Batavia, City of	7
Bayville, Village of	8
Big Flats, Town of	8
Canandaigua, City of	8
Chemung, Town of	9
Chenango, Town of	9
Corning, City of	9
East Fishkill, Town of	8
East Rockaway, Village of	9
Elmira, City of	8
Esperance, Town of	9
Fleischmanns, Village of	9
Freeport, Village of	7
Greece, Town of	6
Harrison, Town of	7
Horseheads, Town of	9
Horseheads, Village of	9
Johnson City, Village of	9
Long Beach, City of	7
Mamaroneck, Village of	8
Margaretville, Village of	8
Middletown, Town of	7
Moravia, Village of	8
Niagara Falls, City of	8
Scarsdale, Village of	8
Southport, Town of	8
Suffern, Village of	9
Syracuse, City of	7
Union, Town of	8
Walton, Town of	8
Walton, Village of	8
Wellsburg, Village of	9

Class 10
Communities
are not listed

CRS and Floodplain Information

WWW.CRSresources.org

WWW.NYFloods.org