



Community Rating System Basics



Administrative



- Cell phones/pagers on silent
- OK to have coffee/food in the room
- We'll take breaks
- Bathroom location



- Smoking areas
- CFM CECs
- Ask questions any time





Community Rating System



- Voluntary program
- Recognizes things above and beyond the minimum requirements of the NFIP
- Modeled on the fire insurance rating system
- Insurance Services Office
 - ISO/CRS Specialist – Dave Arkens
- State CRS Coordinator – Dave Rolph
- *CRS Coordinator's Manual*



Community Rating System



CRS Contacts

ISO

Dave Arkens

Insurance Services Office Dept. of Water Resources

702/485-3345

DMarkens@iso.com

DWR

Dave Rolph

Dept. of Water Resources

916/574-1450

drolph@water.ca.gov



Community Rating System



Goals

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



Program
Manual



Community Rating System



4 Series of Activities

- 300 Public Information
- 400 Mapping and Regulatory
- 500 Flood Damage Reduction
- 600 Flood Preparedness





Community Rating System



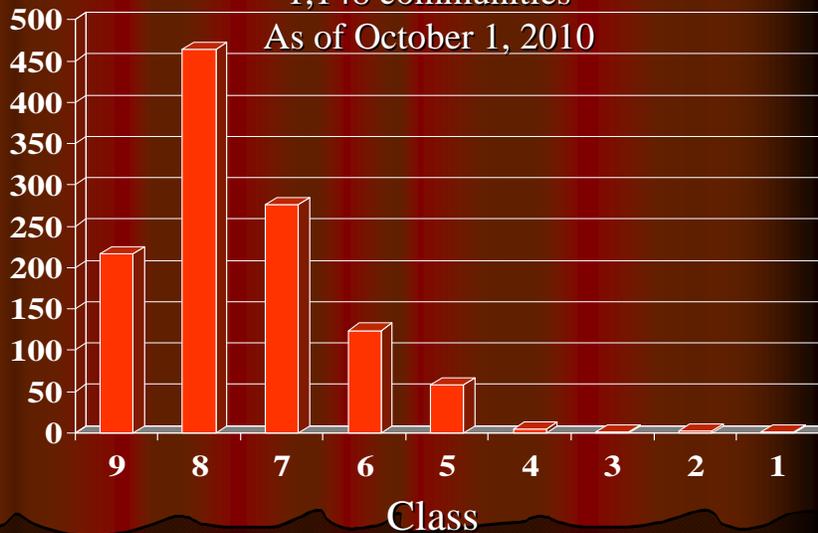
Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0



Community Rating System

1,148 communities

As of October 1, 2010



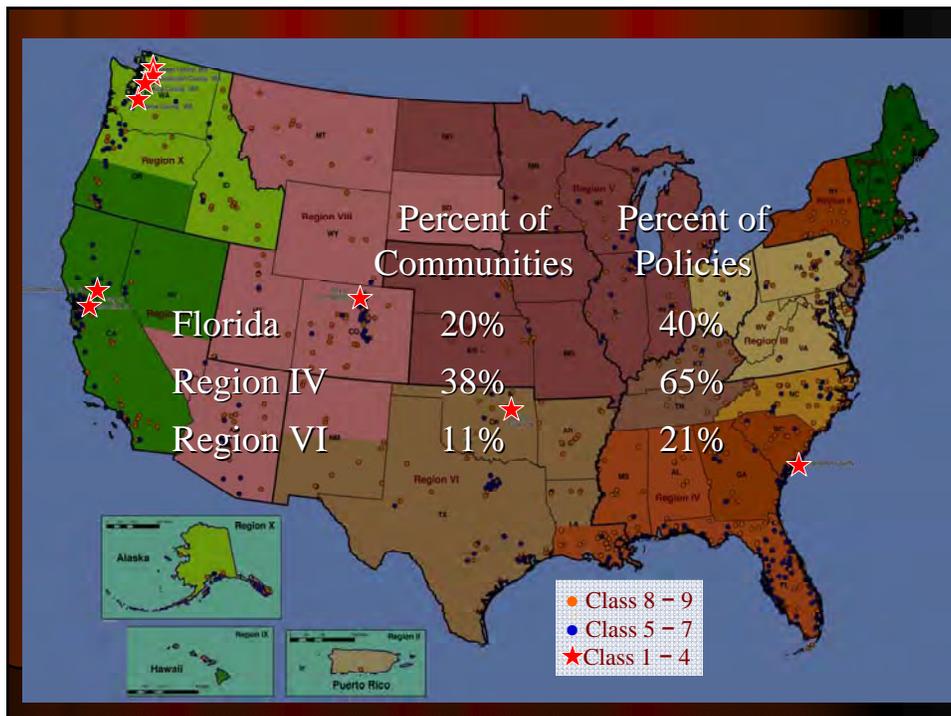
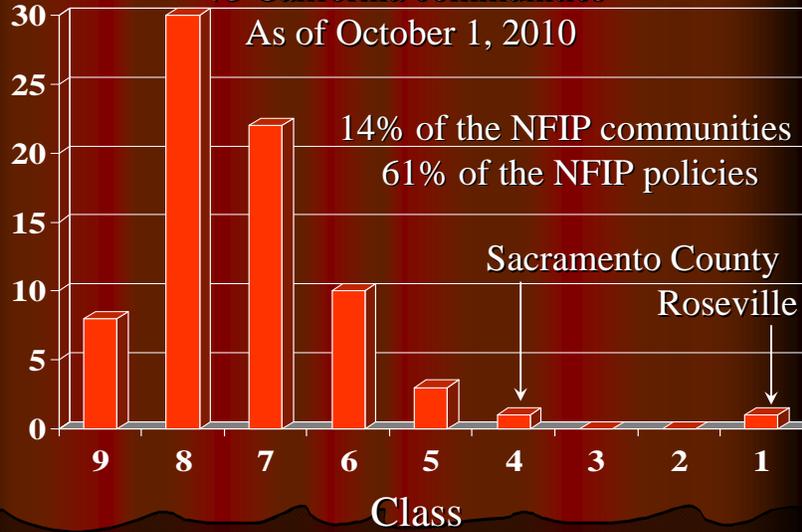


Community Rating System



75 California communities

As of October 1, 2010





Community Rating System



Operation

- Quick Check
- Verification Visit
- Recertification
- Modification
- Cycle Verification

CRS Quick Check	
Application Cover Page Data	
Community Name	State
ZIP Number	FIRM Number
Address	Current FIRM Date
Applicant Name	CRS Coordinator
Special Inspection Office	
Phone	CRS Coordinator
Fax	
Address	
Comments & Remarks	Pass
Comments & Remarks	



Community Rating System



Community Responsibilities

- Pass a CAV
- Designate CRS Coordinator
- Ask to join (CEO's letter)
- Implement activities
- Annual recertification
- Maintain ECs, FIRMs, forever
- Maintain other records until cycle



Community Rating System



Benefits

- Money stays in the community



Community Rating System



Community: WATSONVILLE, CITY OF State: CALIFORNIA
 County: SANTA CRUZ COUNTY CID: 060357

Current CRS Class = 7 [Printable Version]

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	968	852	66	50
PREMIUM	\$1,013,842	\$939,534	\$58,120	\$16,188
AVERAGE PREMIUM	\$1,047	\$1,103	\$881	\$324
CRS Class				
09 Per Policy	\$60	\$65	\$46	\$0
Per Community	\$58,326	\$55,267	\$3,059	\$0
08 Per Policy	\$117	\$130	\$46	\$0
Per Community	\$113,592	\$110,533	\$3,059	\$0
07 Per Policy	\$174	\$195	\$46	\$0
Per Community	\$168,859	\$165,800	\$3,059	\$0
06 Per Policy	\$235	\$259	\$93	\$0
Per Community	\$227,185	\$221,067	\$6,118	\$0
05 Per Policy	\$292	\$324	\$93	\$0
Per Community	\$282,451	\$276,333	\$6,118	\$0



Community Rating System



Benefits



- Money stays in the community
- Insurance savings offset costs
- Better and better organized programs
- Technical assistance
- Public information builds constituency
- Incentive to keep implementing



Community Rating System



Next Steps

- Explain the activities
- Go through Quick Check

CRS Quick Check						
Application Cover Page Data						
Community name		State	RECEIVED			
NFIP Number		FIRM Effective Date				
Population		Current FIRM Date				
Application letter		County				
Chief Executive Officer	CRS Coordinator					
Name						
Title						
Address						
City						
Coordinates (elevation)						
Coordinates (longitude)						
Coordinates (easting)						
Section	Prerequisites	Met	CRS Points	Score	Max	Min
211	a. Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?				14	0
	b. Have you maintained flood insurance policies on all buildings that have been required to have them?				14	0
	c. How many repetitive loss properties are there in your community?				14	0
	d. What is your rep. loss category? (A = 10 rep losses, B = 1-9, C = 0-9 or more)				14	0
Scores						
310	a. Do you keep FEMA Section 502(b)(2) on all new buildings and substantial improvements to the NFIP?				14	0
	b. Do you have FEMA Evacuation Portfolios for buildings built before your CRS application?				14	0
	c. Do you have proper records of a secure utility storage site in your town and have them up?				14	0
320	a. Have you agreed to publish a notice that you will meet FEMA for engineers and have a record of what you did then?				14	0
330	a. Do you send out newsletters or other flood informational materials to all residents in your community?				20	0
	b. Do you send out environmental materials to all residents in your community? For LFPV areas, use 23 points under "50m"				20	0
340	a. Do you do any other flood outreach like provide brochures or speak about flooding to groups?				10	0
	b. Do you have flood maps on hand at your office or library?				10	0
350	a. Do you have any flood-related references in your public library?				10	0
	b. Do you have references in your library to track up your community's success?				10	0



Community Rating System



CRS Quick Check	
Application Cover Page Data	
Community name	
NFIP Number	
Population	
Application Date	
Chief Executive	
Name	
Title	
Address	
Address	
Coordinator's phone	
Coordinator's e-mail	
Section	
211	a Have you had a Community Assistance
	a Have you maintained flood insurance r
	a How many repetitive loss properties ar
	a What is your rep loss category? (A = r
310	a Will you keep FEMA Elevation Certific
	b Do you have FEMA Elevation Certifica
	f Do you keep paper records at a secur
320	a Are you willing to publicize that you wil
330	a Do you send out newsletters or other fi
	b Do you send out informational materi
	c.1 Do you do any other flood outreach, lik
340	b Automatic credit based on Dept of Rea
350	a Do you have any flood-related referenc
	c Do you have flood-related informatio

California Quick Check

Instructions

- Obtain the following from the California CRS Resource Center (www.water.ca.gov/nfipcrs):
 - The Quick Check Excel file.
 - These instructions.
- Collect the following from Dave Arkens DMarkens@iso.com or 702/485-3345:
 - The number of repetitive loss properties. If > 0, ask Dave for the list of the addresses.
 - The BCEGS class for the community.
 - A copy of the "what if" table for the community.
- Create a new Excel file with the community name.
- After you are sure that the community will pass its CAV (or will be able to provide all the materials needed to pass the CAV):
 - If convenient, review the CRS Overview PowerPoint (on the CRS CD, under "General CRS").
 - Walk through the Quick Check, either on hard copy or in the Excel file.
 - Start with the prerequisites. You can fill out the cover page data when you're done and you know the community wants to proceed.




FIRM FLOOD INSURANCE RATE MAP

EAGLE COUNTY, COLORADO AND INCORPORATED AREAS

PANEL 652 OF 1125

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINING: **JANUARY PANEL 652**

COMMUNITY NAME	COMMUNITY NUMBER	LOCATED ON PANELS	INITIAL NFIP MAP DATE	INITIAL FIRM DATE	MOST RECENT FIRM PANEL DATE
AVON, TOWN OF	080308	443, 444, 445 ¹ , 463, 468, 475 ¹ , 651, 652	AUGUST 19, 1987	AUGUST 19, 1987	DECEMBER 4, 2007
BASALT, TOWN OF	080052	739, 744, 750, 927, 931, 932, 950 ¹	JUNE 28, 1974	MARCH 18, 1980	DECEMBER 4, 2007
EAGLE, TOWN OF	080238	387, 388, 389, 391, 393, 581, 600 ¹	AUGUST 15, 1975	MARCH 18, 1980	DECEMBER 4, 2007
GYPSUM, TOWN OF	080295	363, 364, 368, 369, 375 ¹ , 386, 575	JANUARY 8, 1980	SEPTEMBER 16, 1981	DECEMBER 4, 2007
MINTURN, TOWN OF	080053	652, 654, 656, 658	AUGUST 16, 1974	SEPTEMBER 17, 1980	DECEMBER 4, 2007
RED CLIFF, TOWN OF	080260	669, 688	SEPTEMBER 19, 1975	JUNE 4, 1980	DECEMBER 4, 2007
VAIL, TOWN OF	080054	468, 469, 488, 489, 493, 494, 652, 656, 682, 700 ¹	SEPTEMBER 19, 1978	MAY 2, 1983	DECEMBER 4, 2007
EAGLE COUNTY UNINCORPORATED AREAS	080051	25 ¹ -325 ¹ , 338, 339, 343, 344, 350, 363, 364, 368, 369, 375 ¹ , 380, 384, 385, 386 ¹ , 387-389, 391-393, 394 ¹ , 403, 404, 408, 411, 415 ¹ , 416	NOVEMBER 1, 1977	NOVEMBER 19, 1980	DECEMBER 4, 2007



Community Rating System



Section	Prerequisites			Met	Can Meet	Enter
211	a	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?				
	a	Have you maintained flood insurance policies on all buildings that have been required to have one?				
	a	How many repetitive loss properties are there in your community?				
	a	What is your rep loss category? (A = no rep losses, B = 1- 9, C = 10 or more)				
		Chief Executive Officer	CRS Coordinator			
Name						
Title						
Address						
Coordinator's phone			Fax			
Coordinator's e-mail						



Community Rating System



Section	Prerequisites	
211	a	<p>Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?</p> <p><i>This is your call. If the community doesn't have everything to pass the CAV, but should be able to produce what is needed, check "Can Meet." There must be an official letter from FEMA that the community is in full compliance with the NFIP.</i></p>
	a	<p>Have you maintained flood insurance policies on all buildings that have been required to have one?</p> <p><i>The community needs to have a flood insurance policy on each building it owns that had a policy required as a condition of Federal aid (e.g., an EPA grant or FEMA disaster assistance). Generally, these will only be buildings located in the Special Flood Hazard Area. Even if there was no requirement, it's a good idea. Any disaster assistance for publically owned and insurable buildings in the SFHA will be reduced by the amount of flood insurance that should have been taken out. For more information see item 6 on page 6 of the CRS Application (found in the Application Process page of the CRS website).</i></p>



Community Rating System



Section	Prerequisites	Met	Can Meet	Enter
211	a Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?			
	a Have you maintained flood insurance policies on all buildings that have been required to have one?			
	a How many repetitive loss properties are there in your community?			
	a What is your rep loss category? (A = no rep losses, B = 1- 9, C = 10 or more)			



Community Rating System



Section	Prerequisites
211	<p>a Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?</p> <p><i>This is your call. If the community doesn't have everything to pass the CAV, but should be able to produce what is needed, check "Can Meet." There must be an official letter from FEMA that the community is in full compliance with the NFIP.</i></p>
	<p>a Have you maintained flood insurance policies on all buildings that have been required to have one?</p> <p><i>The community needs to have a flood insurance policy on each building it owns that had a policy <u>required as a condition of Federal aid</u> (e.g., an EPA grant or FEMA disaster assistance). Generally, these will only be buildings located in the Special Flood Hazard Area. Even if there was no requirement, it's a good idea. Any disaster assistance for publically owned and insurable buildings in the SFHA will be reduced by the amount of flood insurance that should have been taken out. For more information see item 6 on page 6 of the CRS Application (found in the Application Process page of the CRS website).</i></p>



Community Rating System



Section	Prerequisites	Met	Can Meet	Error
211	a Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?	✓		
	a Have you maintained flood insurance policies on all buildings that have been required to have one?	✓		
	a How many repetitive loss properties are there in your community?			
	a What is your rep loss category? (A = no rep losses, B = 1- 9, C = 10 or more)			

Repetitive Loss Properties

- Repetitive loss: 2 claims > \$1,000 in 10 years
- Severe RL: Rep loss with 4 claims > \$5,000 or ≥2 claims > building's value
- Rep losses represent 1.4% of all have NFIP policies
- But account for 30% of all NFIP claims



Community Rating System



Repetitive Losses

- ✓ Ask Dave or Dave how many repetitive loss properties are in your community
- ✓ Review the worksheets when Dave Arkens visits
- ✓ Review each property for:
 - ✓ Correct address
 - ✓ In your community
 - ✓ Actually 2 floods
 - ✓ Removed or otherwise mitigated



Community Rating System



Repetitive Loss Category

After correcting and updating:

A: No repetitive loss properties

- ✓ No requirements

B: 1 – 9 repetitive loss properties

- ✓ Map the areas
- ✓ Outreach project

C: 10+ repetitive loss properties

- ✓ Same as Cat B plus a plan
- ✓ See if already done



Community Rating System



		Scores				
		Now	Could	Score	Max	
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	56		56	56
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			14	56
	f	Do you keep paper records at a secure offsite storage site or scan them and back them up?			10	10
320		Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?			140	140
330	a	Do you send out newsletters or other flood informational materials to all residents in your community?			20	60
	b	Do you send out informational materials to all residents in your floodplain? For LFP2 areas, use 33 points under "Now"			50	130
	c.1	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?			10	60
340	b	Automatic credit based on Dept of Real Estate regulations	15		15	15
350	a	Do you have any flood-related references in your public library?			14	30
	c	Do you have flood-related information or links on your community's website?			10	72



Community Rating System



4 Series of Activities

- 300 Public Information
- 400 Mapping and Regulatory
- 500 Flood Damage Reduction
- 600 Flood Preparedness



Community Rating System



4 Series of Activities

- 300 Public Information





Community Rating System



		Scores			
		Now	Could	Score	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?			
	b	56		56	56
	f	14		14	14
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?			
	b	140		140	140
	c.1	20		20	20
330	a	Do you send out newsletters or other flood informational materials to all residents in your community?			
	b	50		50	50
	c.1	10		10	10
340	a	Automatic credit based on Dept of Real Estate regulations.			
	b	15		15	15
	c	14		14	14
350	a	Do you have any flood-related references in your public library?			
	b	10		10	10
	c	72		72	72



Community Rating System





FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE (OMB No. 1665-0006, Expires March 31, 2012)

Important: Read the instructions on page(s) 1-9

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name: _____
 A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No. or P.O. Route and Box No.): _____
 City: _____ State: _____ ZIP Code: _____

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.): _____

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): _____
 A5. National Flood Insurance Program (NFIP) Status: Standard NAD 1507 NAD 1583
 A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.
 A7. Building Group Number: _____

A8. For a building with a crawlspace or enclosure:
 a) Square footage of crawlspace or enclosure: _____ sq ft
 b) For a building with an attached garage:
 c) Square footage of attached garage: _____ sq ft
 d) No. of permanent flood openings in the crawlspace or enclosure within 2 feet above adjacent grade: _____
 e) No. of permanent flood openings in the attached garage: _____
 f) Total net area of flood openings in A.8: _____ sq ft
 g) Total net area of flood openings in A.8: _____ sq ft
 h) Engineered flood openings: Yes No
 i) Engineered flood openings: Yes No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. MFP Community Name & Community Number: _____ B2. County Name: _____ B3. Date: _____
 B4. Map Panel Number: _____ B5. Scale: _____ B6. FIRM Index: _____ B7. FIRM Panel: _____ B8. Flood Zone(s): _____ B9. Flood Elevation(s) (Zone #): _____
 B10. Indicate the source of the Base Flood (BFE) (BFE) data on base flood depth entered in Item B9:
 FIRM Profile Other Community Determined Other (Describe): _____
 B11. Provide elevation datum used for BFE in Item B9: NGVD 1988 NAVD 1988 Other (Describe): _____
 B12. Is the base flood located in a Coastal Barrier Resources System (CBRS) Area or Special Flood Hazard Area (SFHA)?
 Yes No
 Subcategory Code: _____

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Survey Date: _____
 C2. Surveyor Name: _____
 C3. Surveyor Title: _____
 C4. Surveyor License Number: _____

C5. Top of lowest floor (including basement, crawlspace, or enclosure floor): _____ feet (Flood Risk only)
 C6. Top of the next highest floor: _____ feet (Flood Risk only)
 C7. Bottom of the lowest structural structural member (2' Zone only): _____ feet (Flood Risk only)
 C8. Attached garage floor level: _____ feet (Flood Risk only)
 C9. Lowest elevation of equipment or equipment supporting the building (Describe type of equipment and location in Comments): _____ feet (Flood Risk only)
 C10. Lowest adjacent (finished) grade next to building (LAD): _____ feet (Flood Risk only)
 C11. Highest adjacent (finished) grade next to building (HAG): _____ feet (Flood Risk only)
 C12. Lowest adjacent grade at lowest elevation of deck or stairs, including BASE ELEVATION: _____ feet (Flood Risk only)

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

I, the undersigned, to be licensed or registered as a professional engineer or architect, hereby certify that the information on this Certificate represents my best efforts to determine the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S.C. Section 1001.
 Check here if comments are provided on back of form. Have signature and title printed in Section A provided by a licensed and surveyed? Yes No

Signature: _____ License Number: _____
 Title: _____ Company Name: _____
 Address: _____ City: _____ State: _____ ZIP Code: _____
 Telephone: _____ Date: _____

FEMA Form #1-21, May 05 See reverse side for continuation. Reprints all previous editions.



Community Rating System



- Required to rate post-FIRM and some pre-FIRM buildings
- Determine compliance with floodplain management ordinance
- Prerequisite for the CRS



Community Rating System



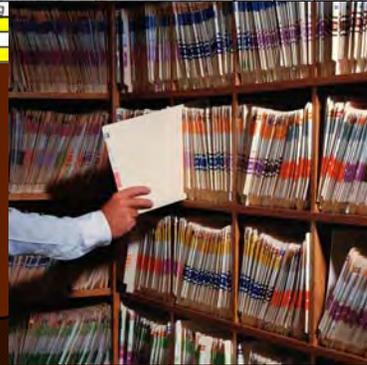
“Gig List”



Community Rating System



Scores				Now	Could	Score	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?		56		56	56
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?				14	56
	f	Do you keep paper records at a secure offsite storage site or scan them and back them up?				10	10
320		Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?				140	140
330	a	Do you send out newsletters or other flood informational materials to all residents in your community?				20	60
	b	Do you send out informational materials to all residents in your floodplain? For LFP2 areas: use 33 points under "Now"				50	130
	c.1	Do you do any other flood outreach, like provide brochures or speak about flooding?				10	30
340	b	Automatic credit based on Dept of Real Estate regulations.				15	15
350	a	Do you have any flood-related references in your public library?				30	30
	c	Do you have flood-related information or links on your community's website?				2	2



Community Rating System



Documentation



U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION		For Insurance Company Use:
A1. Building Owner's Name Elmer Flood		Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 108 East Railroad Street City Dundee State IL ZIP Code 60118		Company NAIC Number
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residence</u>		
A5. Latitude/Longitude: Lat. _____ Long. _____	Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number <u>1</u>		
A8. For a building with a crawlspace or enclosure(s):		A9. For a building with an attached garage:
a) Square footage of crawlspace or enclosure(s) <u>N/A</u> sq ft	a) Square footage of attached garage _____ sq ft	b) No. of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade <u>N/A</u>	c) Total net area of flood openings in A9.b <u>N/A</u> sq in	d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No
c) Total net area of flood openings in A8.b <u>N/A</u> sq in		
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION		
B1. NFIP Community Name & Community Number Dundee 170896	B2. County Name Kane	B3. State Illinois



Community Rating System



U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION

For Insurance Company Use:

A1. Building Owner's Name Elmer Flood	Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 108 East Railroad Street City Dundee State IL ZIP Code 60118	Company NAIC Number
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)	
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residence</u>	
A5. Latitude/Longitude: Lat. _____ Long. _____	Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983

Percent of California communities: 100%
Max possible credit: 162
Average California credit: 74

B1. NFIP Community Name & Community Number Dundee 170896	B2. County Name Kane	B3. State Illinois
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Community Rating System



		Scores				
		Now	Could	Score	Max	
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	56		56	56
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			14	56
	f	Do you keep paper records at a secure offsite storage site or scan them and back them up?			10	10
320		Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?			140	140
330	a	Do you send out newsletters or other flood informational materials to all residents in your community?			20	60
	b	Do you send out informational materials to all residents in your community?				30
	c.1	Do you do any other flood outreach, like provide brochures or				30
340	b	Automatic credit based on Dept of Real Estate regulations				30
350	a	Do you have any flood-related references in your public library?				30
	c	Do you have flood-related information or links on your community website?				2





Community Rating System



Prerequisites

- Provide requested information from the FIRM
- If the property is in the SFHA → inform the inquirer of the flood insurance purchase requirement
- Keep the map updated
- Publicize the service annually
- Keep a record of the service



Community Rating System



Publicity Options

- Advise everyone in the community (outreach project)
- Send letters to insurance agents, real estate agents, and lenders
- Articles in newsletters or magazines of organizations of the three groups

Flood Insurance Rate Map Service Available

Everyone lives in a flood zone.

Attention: Property Owners, Insurance Agents, Lenders & Realtors

As a public service, the **City of Roadville, Department of Public Works** will provide you with the following Flood Insurance Rate Map information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) for the community;
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.

A handout on the mandatory purchase of flood insurance requirement that can help people who need a mortgage or loan for a property in a Special Flood Hazard Area (SFHA)

- Copies of completed FEMA elevation

City of Roadville
Department of Public Works
 1243 E. Main Street
 Roadville, CA 94718
 916-245-4312 fax
 916-726-9261 fax
 Email: roadville@flood.org

Hours of Operation:
 Monday - Thursday
 8:00 am - 5:00 pm

Inquiries can be requested via fax, phone, email or walk-in.

On DWR CRS website

Your Logo Here



Community Rating System



Documentation



- Annual pu
- Record or

LOG OF WALK-INS

DATE	TYPE	ADDRESS
2/3	W	201 W. Main
2/4	T	309 W. Mum
2/4	T	907 S. Busey
2/5	L	408 E. Mari
2/5	W	3rd & State

Date: 3/13/99

RE: Flood Insurance Rate Map (FIRM) Information

TO WHOM IT MAY CONCERN:

The property located at: 201 W. Main

also known as [legal description if needed] Lot 17, Block C, Indian Acres Addition

Flood Insurance Rate Map located on our

Community NFIP number: **On DWR CRS website**

The property is located on panel number: 0004, Suffix: D

The date of the FIRM index: July 15, 1994

The property is located in FIRM zone: AE

The main building on the property:

is located in a Special Flood Hazard Area. The base flood elevation at the property is 1024.6 NGVD. Federal law requires that a flood insurance policy be obtained as a condition of a federally backed mortgage or loan that is secured by a building located in



Community Rating System



Percent of California communities:	93%
Max possible credit:	140
Average California credit:	139



Community Rating System



		Scores			
		Now	Could	Score	Max
310	a	56		56	56
	b			14	56
	f			10	10
320				140	140
330	a			20	60
	b				10
	c.1				10
340	b				50
350	a				10
	c				20



Community

Cover specific topics

- Flood hazard
- Safety measures
- Flood insurance
- Property protection
- Permit requirements
- Flood warning
- Etc.

NEWSLETTER OF THE VILLAGE OF LANSING, ILLINOIS

VILLAGE VISION

FALL 2008 NUMBER 90

Mayor Podgorski wins relay for life challenge

Mayor Dan Podgorski was declared the winner of a hot seat Calumet City Mayor Michelle Markiewicz Quallinbach at the closing ceremonies for the Calumet Region's Relay for Life Event to raise n Cancer Society. For Podgorski's team w Quallinbach's Club \$7,200.

Marianne Gnia for the cancer soci will bring in som however, she offic



Fall flood news

Special insert on pages 5 & 6

A special insert in this issue of the Village Vision gives important information pertaining to help with flood, drainage, and sewer backup problems. Please be sure to review this insert about flood-related concerns.

You can learn if you are in a mapped flood zone and obtain information needed for writing a flood insurance policy from the Building Department. Stop by the Department at 3404 Lake Street or call 895-7193. Also, ask for a free copy of the Village Guide to Flood Protection available at the Building Department. The guide includes many helpful ideas on what you can do to be ready for the next storm.



...and improved flow through the plant, doubling the plant's original capacity. "The employees at the Lansing plant have been tremendous," said Paul Schlotz, Plant Manager. "We had different actions of the plant closed off at one given time and we didn't miss a beat filling orders."

You can learn if you are in a mapped flood zone and obtain information needed for writing a flood insurance policy from the Building Department. Stop by the Department at 3404 Lake Street or call 895-7193. Also, ask for a free copy of the Village Guide to Flood Protection available at the Building Department. The guide includes many helpful ideas on what you can do to be ready for the next storm.



Community Rating System



Example CRS Newsletter

330 – Outreach Projects, Outreach Project to the Community (OPC)

On DWR CRS website



Community Rating System



		Scores		Now	Could	Score	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?		56		56	56
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?				14	56
	f	Do you keep paper records at a secure offsite storage site or scan them and back them up?				10	10
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?				140	140
	b	Do you send out newsletters or other flood informational materials to all residents in your community?				20	60
330	a	Do you send out informational materials to all residents in your floodplain? For LFP2 areas, use 33 points under "Now"				50	130
	b	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?				10	60
	c.1	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?				15	15
340	b	Automatic credit based on Dept of Real Estate regulations		15		15	15
	a	Do you have any flood-related references in your public library?				14	30
350	a	Do you have flood-related information or links on your community's website?				10	72
	c	Do you have flood-related information or links on your community's website?				10	72



Community Rating System



ARE YOU PREPARED FOR
FLOODING
 IN YOUR NEIGHBORHOOD?

If you have received this
 information, then you are in a
FLOODPLAIN

!!!!!!!!!!!!!!!!!!!!

Flood-prone areas of Santa Clara County Coyote Watershed

Rain happens

Your property is located in a flood-prone area

Notice: Flood zone designations are determined through map interpretation. However, errors may occur, especially when properties are near the edge of flood zones or if the flood zone is small or narrow. If you want to verify the flood zone information, please call the water district's Community Project Review Unit at (408) 284-2077, ext. 2080.

Owners of multiple properties can determine which property this notice refers to by checking the Assessor's Parcel Number (APN) on the address label. The APN is the eight digit number printed above and to the right of your name on the mailing panel of this notice. Compare this number to the APN on your property tax record to identify the property.

Your flood zone information

Check your flood zone designation. You can find this general zone and to the left of your address on the address label.

If the designation is FEMA:
 Your property is in a FEMA-designated Special Flood Hazard Area (SFHA). The properties in this flood zone face the greatest risk of flooding and sustaining damage in the event of a significant flood. Flood insurance is required if you live in a SFHA and if you have a federally-backed mortgage or a home equity loan. If you do not already have flood insurance, you should contact your insurance provider for more information.

If the designation is SCVWD:
 Your property is in a Special Flood Hazard Area designated by the water district. These properties are generally at a lower risk and may not be required to have flood insurance. However, flood insurance is available through the National Flood Insurance Program.

Flood insurance

You should consider how much water to be flooded. Many companies are required to water flooding hazard areas for electrical or water heating from storm drains or other sources. Flood damage is not covered by homeowners' policies. You can protect your home, investment and belongings with flood insurance from the National Flood Insurance Program (NFIP). Coverage is available in counties that issue flood policy. It is important to purchase flood insurance before flooding occurs. Contact your insurance agent or the NFIP at www.flood.gov for information or call 1-888-CALL-FLOOD ext. 100.



Community Rating System



DEAR PROPERTY OWNER:

Your property is located behind a State-Federal project levee. According to our records, your property located at [redacted] may be exposed to potential flood risk from the [redacted]. Your property may also be at risk for flooding from other sources not identified in this notice, such as creeks and obsoleted storm drains.

Be aware purchasing [redacted]

- FACT:** Under State law, the California Department of Water Resources will notify you each year that your property is at risk for flooding.
- FACT:** Levees may reduce, but do not eliminate, flooding.
- FACT:** When levees break or overflow, the flooding can be catastrophic.
- FACT:** One foot of flooding could cause more than \$34,000 in damages to a \$150,000 single family home (and its contents); three feet of flooding could cause more than \$93,000 in damages.
- FACT:** Flood damage is not covered by most standard home and business owners insurance policies.

Visit www.water.ca.gov/myfloordisk and enter your property address to find the areas subject to flooding if State-Federal project levees should fail, and to get information on the condition of local levees. This is not a FEMA map.

This notification conveys important information. Please share it with your tenants, or have it translated if necessary.

Esta notificación contiene información importante. Por favor compártela con sus inquilinos, o tradúzcala si es necesario.

Para preparación: 1.877.748.7475

FLOOD RISK NOTICE 2010

LIVING WITH LEVEES: KNOW YOUR FLOOD RISK!

Be Aware. Be Prepared.

www.water.ca.gov/myfloordisk

➤ Automatic credit in LFPZ areas

➤ Points based on % of floodprone buildings affected



Community Rating System



Ready for the Flood

an awareness & preparation manual for Solano County residents



Scores	Now	Could	Score	Max
on all new buildings and substantial improvements in the SFHA?	56		56	56
in buildings built before your CRS application?			14	56
ite storage site or scan them and back them up?			10	10
FIRMs for inquirers and keep a record of what you told them?			140	140
informational materials to all residents in your community?			20	60
LFPZ areas: use 33 points under "Now" coding to groups?			50	130
			10	60



Because the City of Dallas participates in the National Flood Insurance Program,

All Dallas residents can buy flood insurance!



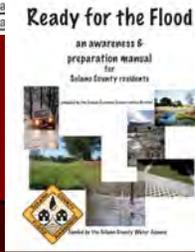
Community Rating System



Documentation



330	a	Do you send out newsletters or other flood informational materials to all residents in your community?		50	130	Att
	b	Do you send out informational materials to all residents in your floodplain? For LFPZ areas, use 33 points under "Now"		50	130	
	c.1	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?		10	60	Att
340	b	Automatic credit based on Dept of Real Estate regulations	15	15	15	
350	a	Do you have any flood-related references in your public library?		14	30	
	c	Do you have flood-related information or links on your community's website?		10	72	
360	a	Do you provide information to inquirers on how deep the 100-year flood or a historical flood is on their property?		10	10	
	c	Are you willing to hand out information on dealing with contractors?		3	3	
	d	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?		20	35	Att
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?		50	250	
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?		50	250	Att
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., cash or provided a better topo base map)?		20	200	Att
420				75	75	
				75	100	



Because the City of Dallas participates in the National Flood Insurance Program,

All Dallas residents can buy flood insurance!



Community Rating System



Newsletter
January 2011

Local Flood Hazards
Are You Protected?
[Folsom is subject to flooding from the Sacramento River and four small creeks that flow into the Sacramento River. While the Sacramento has deep and slow-moving floodwaters, the creeks can rise fast after a storm and send fast moving waters rushing through adjoining properties and onto the streets. Creek flooding can be fast and deep enough to wash cars away.]
[Over the last 15 years, the City of Folsom has experienced 5 major floods causing over \$3 million in property damage to homes and businesses primarily in the Southland, Elkton, Smithville, and Fairbrook areas. We last flooding events in December 1995, February 1999, March 2001, January 2005, and March 2008.]
Mother Nature is difficult to predict. That's why the City of Folsom works all year long to protect you, your family, and your neighborhood from the devastating effects of flooding. However, the best protection is being prepared. Read this newsletter with helpful hints on how to stay safe and dry.

What is Your Flood Risk?
Check it Out!
Visit our website at: <http://www.cityoffolsom.org>
You can also contact the city directly to find out if your property is in a regulated floodplain or to obtain a copy of an existing elevation certificate.
[City of Folsom]
Public Works Department
122 Smith Lane, Suite 100
Folsom, CA 95631
916-555-1222 Telephone
916-555-3332 Fax
folsom@cityoffolsom.org
Hours of Operation: Mon. - Thurs. 8am - 5pm
To learn about other types of natural hazards in your neighborhood visit: <http://myhazards.ca.gov>.

Example CRS Newsletter
330 - Outreach Projects, Outreach Project to the Community (OPC)

Newsletter
January 2011

Local Flood Hazards
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folsom@cityoffolsom.org
Hours of Operation: Mon. - Thurs. 8am - 5pm
To learn about other types of natural hazards in your neighborhood visit: <http://myhazards.ca.gov>.

Annotations:
- Covers the topic of the local flood hazard. The project should include the source(s) of flooding such as the names of the rivers or a statement that the greatest threat is storm surge from the ocean. Information about past floods, and additional data on local flooding, such as velocities or the possibility of mudflows. At a minimum, this should include all flood hazards shown on the community's FIRMs.
- Qualifies for the publicly prerequisite for Activity 330 - Map Information Service. If your website does not have flood map information, you can refer the reader to CAL EISA's <http://myhazards.ca.gov>.

Percent of California communities: 93%
Max possible credit: 380
Average California credit: 76

1. Website with information that is useful and less theoretical for your residents.



Community Rating System



330	a	Do you send out newsletters or other flood informational materials to all residents in your community?		20	60	Att
	b	Do you send out informational materials to all residents in your floodplain? For LFPZ areas, use 33 points under "Now"		50	130	
	c	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?		10	60	Att
340	b	Automatic credit based on Dept of Real Estate regulations	15	15	15	
350	a	Do you have any flood-related references in your public library?		14	30	
	c	Do you have flood-related information or links on your community's website?		10	72	
360	a	Do you provide information to inquirers on how deep the 100-year flood or a historical flood is on their property?		10	10	
	c	Are you willing to hand out information on dealing with contractors?		3	3	
	d	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?		20	35	Att

Subject Property Address: _____, 19 _____

2. Are you (Seller) aware of any of the following:

- Substances, materials, or products which may be an environmental hazard such as, but not limited to, asbestos, formaldehyde, radon gas, lead-based paint, fuel or chemical storage tanks, and contaminated soil or water on the subject property Yes No
- Features of the property shared in common with adjoining landowners, such as walls, fences, and driveways, whose use or responsibility for maintenance may have an effect on the subject property Yes No
- Any encroachments, easements or similar matters that may affect your interest in the subject property Yes No
- Room additions, structural modifications, or other alterations or repairs made without necessary permits Yes No
- Room additions, structural modifications, or other alterations or repairs not in compliance with building codes Yes No
- Fill (compacted or otherwise) on the property or any portion thereof Yes No
- Any settling from any cause, or slippage, sliding, or other soil problems Yes No
- Flooding, drainage or grading problems Yes No
- Major damage to the property or any of the structures from fire, earthquake, floods, or landslides Yes No
- Any zoning violations, nonconforming uses, violations of "setback" requirements Yes No
- Neighborhood noise problems or other nuisances Yes No



Community Rating System



Jane Smith
 Ask Before You Buy:
 Know Your Flood Risk!

Contact us at:
 555-543-5137

On DWR CRS website



Community Rating System



Percent of California communities: 100%
 Max possible credit: 81
 Average California credit: 47



Community Rating System



330	a	Do you send out newsletters or other flood informational materials to all residents in your community?			20	60	Att
	b	Do you send out informational materials to all residents in your floodplain? For V/FZ areas, use 33 points under "Now"			50	130	
	c.1	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?			10	60	Att
340	b	Automatic credit based on Dept of Real Estate regulations.	15		15	15	
350	a	Do you have any flood-related references in your public library?			14	30	
	c	Do you have flood-related information or links on your community's website?			10	72	
360	a	Do you provide information to inquirers on how deep the 100-year flood or a historical flood is on their property?			10	10	
	c	Are you willing to hand out information on dealing with contractors?			3	3	
	d	Do you visit homes and help people determine how					Att





Community Rating System



- Must be in the public library
- Most references available free from FEMA
- Scored based on topics covered
- May get credit from a county-wide system



Community Rating System



Percent of California communities:	91%
Max possible credit:	30
Average California credit:	20



Community Rating System



330	a	Do you send out newsletters or other flood informational materials to all residents in your community?			20	60	Att
	b	Do you send out informational materials to all residents in your floodplain? For LFPZ areas, use 33 points under "Now"			50	130	
	c	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?			10	60	Att
340	b	Automatic credit based on Dept of Real Estate regulations	15		15	15	
350	a	Do you have any flood-related references in your public library?			14	30	
	c	Do you have flood-related information or links on your community's website?			10	72	
360	a	Do you provide information to inquirers on how deep the 100-year flood or a historical flood is on their property?			10	10	
	c	Are you willing to hand out information on dealing with contractors?			3	3	
	d				20	35	Att



Community Rating System





Community Rating System



CA.GOV | DEPARTMENT OF WATER RESOURCES

Home | Newsroom | Flood & Safety | Planning | State Water Project | Funding | Environment | Supply & Use | Data

FloodSAFE California | Levee Repair | Flood Management | CDEC | CVFMP | All Flood & Safety Topics...

Flood Management

- Hydrology & Flood Operations
- Delta Suisun Marsh
- Flood Projects
- Levee Repairs & Floodplain Management
- Flood Maintenance

Levee Repairs & Floodplain Management

- Levee Repairs
- Levee Evaluations
- Floodplain Management

Floodplain Management

Flood & Safety Topics » Flood Management » Levee Repairs & Floodplain Management » Floodplain Management » Floodplain Assistance » Risk Notification

LIVING WITH LEVEES: KNOW YOUR FLOOD RISK!

Be Aware. Be Prepared.

Be Prepared | Buy Flood Insurance | Prevent Problems | Protect Your Property

www.water.ca.gov/myfloodrisk



Community Rating System



Levee Repairs & Floodplain Management

- Levee Repairs
- Levee Evaluations
- Floodplain Management

Floodplain Management

- Floodplain Assistance
- Floodplain Evaluation & Delineation

Floodplain Assistance

- National Flood Insurance Program (NFIP)
- Risk Notification
- Special Projects
- FEMA Hazard Mitigation Grant Information

Contacts
Publications & Videos
Related Links

FLOODPLAIN MANAGEMENT
Mailing Address:
P.O. Box 219000
Sacramento, CA 95821-9000

Be Prepared | Buy Flood Insurance | Prevent Problems | Protect Your Property

Buy Flood Insurance

Flood insurance is a wise investment. Most standard home and business owners insurance policies do not cover flood losses. Low-cost flood insurance is available for eligible buildings and contents through the National Flood Insurance Program. Don't wait! There is usually a 30-day waiting period before flood insurance becomes effective. Use the resources below to learn more.

- Find Useful Tools and Other Resources Regarding the Purchase of Flood Insurance**
Obtain general information about the National Flood Insurance Program, find a flood insurance agent, estimate your flood insurance premium, and find out how much it will cost if your building gets flooded.
- Official Website for the National Flood Insurance Program**
The Federal Emergency Management Agency has developed this website as a gateway of information on the National Flood Insurance Program which includes flood insurance, floodplain management, and flood hazard mapping.
- View FEMA Flood Insurance Rate Maps to Obtain Your FEMA Flood Zone**
Look up your Federal Emergency Management Agency (FEMA) flood zone on the most current flood insurance rate map. Find historical maps, flood insurance studies, and mapping products on this website.
- Find Out if You are Eligible for a Flood Insurance Premium Discount Through the National Flood Insurance Program's Community Rating System (CRS)**

CALIFORNIA DISASTER HISTORY | REPORTS, BULLETINS, PUBLICATIONS
LAWS AND REGULATIONS | CONTACTS



Community Rating System



Percent of California communities: 63%
 Max possible credit: 72
 Average California credit: 28



Community Rating System



330	a	Do you send out newsletters or other flood informational materials to all residents in your community?			20	60	Att
	b	Do you send out informational materials to all residents in your floodplain? For LFPZ areas, use 33 points under "Now"			50	130	
	c	Do you do any other flood outreach, like provide brochures or speak about flooding to groups?			10	60	Att
340	b	Automatic credit based on Dept of Real Estate regulations.			15	15	
350	a	Do you have any flood-related references in your public library?			14	30	
	b	Do you have flood-related information or links on your community's website?			10	72	
360	a	Do you provide information to inquirers on how deep the 100-year flood or a historical flood is on their property?			10	10	
	c	Are you willing to hand out information on dealing with contractors?			3	3	
	d	Do you visit homes and help people determine how they could reduce their flooding or drainage problems?			20	24	Att





Community Rating System



Percent of California communities:	64%
Max possible credit:	71
Average California credit:	31



Community Rating System



4 Series of Activities

300 Public Information

400 Mapping and Regulatory





Community Rating System



- Uncertain flow paths
- Closed basin lakes
- Ice jams



Community Rating System



On DWR CRS website

Special Hazards Supplement to the
CRS Coordinator's Manual

2006

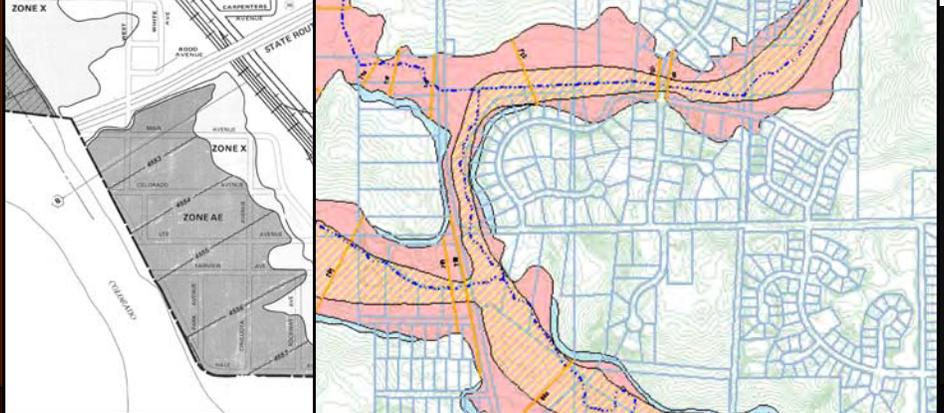




Community Rating System



410	a	Have you conducted your own flood studies and do you use the data when regulating new development?			50	250
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?			50	250
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., cash or provided a better topo base map)?			20	200
420	a	Do you have at least five acres of park or other publicly preserved open space in the floodplain?			35	725
	b	Is at least five acres of the open space preserved via a deed restriction?			7	75
	c	Is at least five acres of the open space preserved in or restored to its original natural state?			10	100

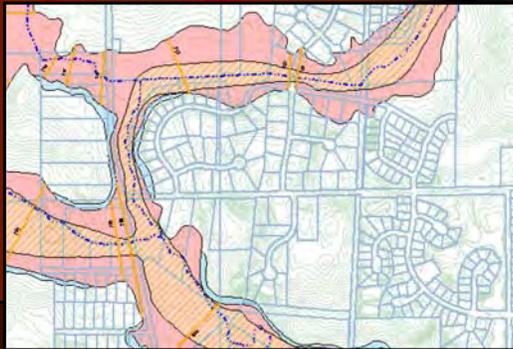


Community Rating System



Credit is for:

- Using data not provided by FEMA,
- Data prepared to a higher study standard, and/or
- Sharing in the cost of a Flood Insurance Study





Community Rating System



Percent of California communities: 75%
 Max possible credit: 1,346
 Average California credit: 43



Community Rating System



410	a	Have you conducted your own flood studies and do you use the data when regulating new development?			50	250
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?			50	250
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., cash or provided a better topo base map)?			20	200
420	a	Do you have at least five acres of park or other publicly preserved open space in the floodplain?			35	725
	b	Is at least five acres of the open space preserved as a flood refuge?			7	75
	c				10	100





Community Rating System



Public land



Community Rating System



Preserve land



Community Rating System



Private preserves



Community Rating System



Restrictive regulations



Community Rating System



410	a	Have you conducted your own flood studies and do you use the data when regulating new development?			50	250
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?			50	250
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., cash or provided a better topo base map)?			20	200
420	a	Do you have at least five acres of park or other publicly preserved open space in the floodplain?			35	725
	b	Is at least five acres of the open space preserved via a deed restriction?			7	75
	c	Is at least five acres of the open space preserved in or restored to its original natural state?			10	100



Community Rating System

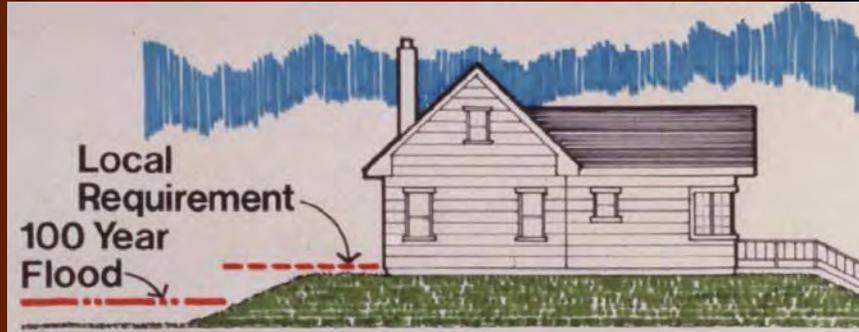


410	a	Have you conducted your own flood studies and do you use the data when regulating new development?			50	250
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?			50	250
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., cash or provided a better topo base map)?			20	200
420	a	Do you have at least five acres of park or other publicly preserved open space in the floodplain?			35	725
	b	Is at least five acres of the open space preserved via a deed restriction?			7	75
	c	Is at least five acres of the open space preserved in or restored to its original natural state?			10	100





Community Rating System



Percent of California communities:	65%
Max possible credit:	300
Average California credit:	116



Community Rating System



b. Fill compaction and erosion protection



Community Rating System

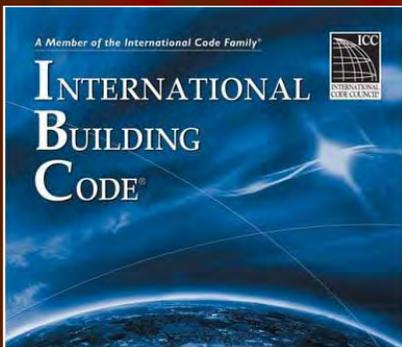


b. Fill compaction and erosion protection

Percent of California communities:	36%
Max possible credit:	35
Average California credit:	15



Community Rating System

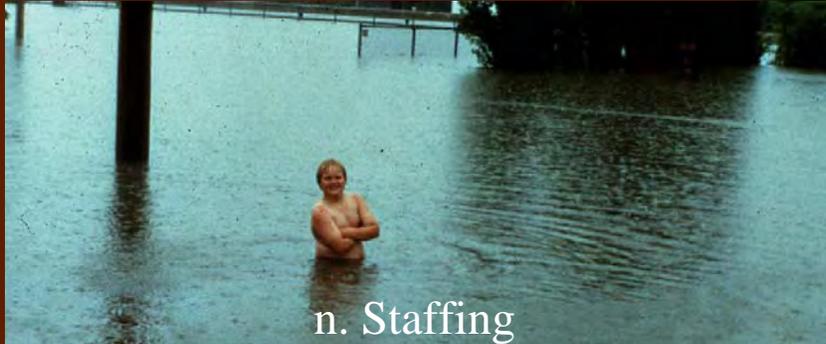


m. Building Code
1. BCEGS Class
2. International Codes

Percent of California communities:	79%
Max possible credit:	190
Average California credit:	59



Community Rating System



n. Staffing

Percent of California communities:	24%
Max possible credit:	50
Average California credit:	20



Community Rating System



Ag-1 (20 acre lots)

LD.b Low density zoning

Percent of California communities:	31%
Max possible credit:	600
Average California credit:	281



Community Rating System



440	a	Is your FIRM on a local GIS layer and does the GIS also show streets and parcels?			32	121
	b	If time allows, use the handout "CRS Credit for Benchmark Maintenance" to see if there are any in the NSRS.			20	90
	d	Have you kept copies of all your old FIRMS?			19	20
450	a	Do you require new developments to build stormwater retention or detention basins?			18	225
	c	Do you have permit			15	50
	d	Do you have permit			15	15
	e	Do you have permit			15	25



Community Rating System



b. Bench mark maintenance



c. FIRM maintenance

INITIAL IDENTIFICATION:
AUGUST 12, 1974

FLOOD HAZARD BOUNDARY MAP REVISIONS:
JUNE 3, 1977

FLOOD INSURANCE RATE MAP EFFECTIVE:
MARCH 15, 1979

FLOOD INSURANCE RATE MAP REVISIONS
March 4, 1984 - to update corporate limits
July 1, 1989 - to change special flood hazard areas, to
change zone designations, and to update map format



Community Rating System



Percent of California communities: 100%
 Max possible credit: 239
 Average California credit: 118



Community Rating System



440	a	Is your FIRM on a local GIS layer and does the GIS also show streets and parcels?			32	121
	b	If time allows, use the handout "CRS Credit for Benchmark Maintenance" to see if there are any in the NSRS.			20	90
	d	Have you kept copies of all your old FIRMS?			15	20
450	a	Do you require new developments to build stormwater retention or detention basins?			15	225
	c	Do			20	150
	d	Do			30	45
	e	Do			25	25





Community Rating System



440	a	Is your FIRM on a local GIS layer and does the GIS also show streets and parcels?			32	121
	b	If time allows, use the handout "CRS Credit for Benchmark Maintenance" to see if there are any in the NSRS.			20	90
	d	Have you kept copies of all your old FIRMS?			15	20
450	a	Do you require new developments to build stormwater retention or detention basins?			15	225
	c	Do you have permit records that show that you enforce the building code requirement for positive drainage?	22		20	150
	d	Do you have permit records that show that you require new developments to control erosion runoff?	33		30	45
	e	Do you have permit records that show that you require new stormwater facilities to include water quality provisions?			25	25



Community Rating System



440	a	Is your FIRM on a local GIS layer and does the GIS also show streets and parcels?			32	121
	b	If time allows, use the handout "CRS Credit for Benchmark Maintenance" to see if there are any in the NSRS.			20	90
	d	Have you kept copies of all your old FIRMS?			15	20
450	a	Do you require new developments to build stormwater retention or detention basins?			15	225
	c	Do you have permit records that show that you enforce the building code requirement for positive drainage?	22		20	150
	d	Do you have permit records that show that you require new developments to control erosion runoff?	33		30	45
	e	Do you have permit records that show that you require new stormwater facilities to include water quality provisions?			25	25





Community Rating System



440	a	Is your FIRM on a local GIS layer and does the GIS also show streets and parcels?			32	121
	b	If time allows, use the handout "CRS Credit for Benchmark Maintenance" to see if there are any in the NSRS.			20	90
	d	Have you kept copies of all your old FIRMS?			15	20
450	a	Do you require new developments to build stormwater retention or detention basins?			15	225
	c	Do you have permit records that show that you enforce the building code requirement for positive drainage?			20	150
	d	Do you have permit records that show that you require new developments to control erosion runoff?	33		30	45
	e	Do you have permit records that show that you require new stormwater facilities to include water quality provisions?			25	25



Community Rating System



Percent of California communities: 99%
 Max possible credit: 670
 Average California credit: 120



Community Rating System



4 Series of Activities

300 Public Information

400 Mapping and Regulatory

500 Flood Damage Reduction



Community Rating System



510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?			100	294
	c	Have you adopted a habitat conservation plan or other plan to protect endangered species?			10	15
520		Enter 5 points for every building that has been cleared out of the floodplain up to a maximum of 100 points.			N/A	3200
530		Enter 4 points for every pre-FIRM building that has been elevated voluntarily (not due to an NFIP code requirement)			N/A	2800
540	a	Do you have a program to regularly inspect streams, ditches, and stormwater basins and to remove debris when found?			40	250
	a	If you have credit for the previous item, do you have a capital improvements program for drainage improvements?			50	50
	b	Do you have an ordinance that prohibits dumping debris, junk, and landscape waste in drainageways?			15	30

Village of Gurnee, Illinois Flood Mitigation Plan



November 15, 2001

Flood Mitigation Planning Committee

Natural Hazards Mitigation Plan



St. Tammany Parish,
Louisiana

Prepared by



Solutient 2001 Louisiana State, Baton Rouge, LA 70803
800.544.0007 504.388.0000 FAX
www.solutient.com



Community Rating System



FEMA Planning Guidance			
Disaster Mitigation Act of 2000 (44 CFR 201.6)	CRS Steps	Max Pts	How-To Guides *
Organize resources			<i>Getting Organized</i>
201.6(c)(1)	1. Organize	10	
201.6(b)(1)	2. Involve the public	85	
201.6(b)(2) & (3)	3. Coordinate	25	<i>Understanding Your Risks</i>
Assess risks			
201.6(c)(2)(i)	4. Assess the hazard	20	<i>Developing a Mitigation Plan</i>
201.6(c)(2)(ii)			
Develop the plan			
201.6(c)(3)(i)			<i>Bringing the Plan to Life</i>
201.6(c)(3)(ii)			
201.6(c)(3)(iii)	8. Draft an action plan	70	<i>Bringing the Plan to Life</i>
Implement & monitor progress			
201.6(c)(5)	9. Adopt the plan	2	
201.6(c)(4)	10. Implement, evaluate, revise	15	
		Total	294

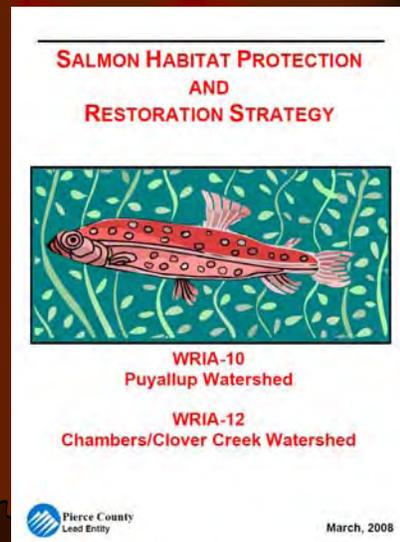
Must receive points under each step
May get credit for county-wide plan



Community Rating System



Habitat
conservation
plan





Community Rating System



Percent of California communities: 28%
 Max possible credit: 294
 Average California credit: 36



Community Rating System



510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?	100	294
	c	Have you adopted a habitat conservation plan or other plan to protect endangered species?	10	15
520		Enter 5 points for every building that has been cleared out of the floodplain up to a maximum of 100 points.	N/A	3,200
530		Enter 4 points for every pre-FIRM building that has been elevated voluntarily (not due to an NFIP code requirement)	N/A	2800
540	a	Do you have...	40	250
	a	If you have...	50	50
	b	Do you have...	15	30



Percent of California communities: 13%
 Max possible credit: 3,200
 Average California credit: 12



Community Rating System



510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?		100	294
	c	Have you adopted a habitat conservation plan or other plan to protect endangered species?		10	15
520		Enter 5 points for every building that has been cleared out of the floodplain up to a maximum of 100 points.		N/A	3200
530		Enter 4 points for every pre-FIRM building that has been elevated voluntarily (not due to an NFIP code requirement)		N/A	2800
540	a	Do you have a program to regularly inspect streams, ditches, and stormwater basins and to remove debris when found?		40	250



Percent of California communities: 10%
 Max possible credit: 2,800
 Average California credit: 41



Community Rating System



510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?		100	294
	c	Have you adopted a habitat conservation plan or other plan to protect endangered species?		10	15
520		Enter 5 points for every building that has been cleared out of the floodplain up to a maximum of 100 points.		N/A	3200
530		Enter 4 points for every pre-FIRM building that has been elevated voluntarily (not due to an NFIP code requirement)		N/A	2800
540	a	Do you have a program to regularly inspect streams, ditches, and stormwater basins and to remove debris when found?		40	250
	a	If you have credit for the previous item, do you have a regular improvements program for drainage improvements?		50	50
	b	Do you have an		15	30





Community Rating System



Annual inspections



Identify problems



Remove debris



Community Rating System



510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?			100	294
	c	Have you adopted a habitat conservation plan or other plan to protect endangered species?			10	15
520		Enter 5 points for every building that has been cleared out of the floodplain up to a maximum of 100 points.			N/A	3200
530		Enter 4 points for every pre-FIRM building that has been elevated voluntarily (not due to an NFIP code requirement)			N/A	2800
540	a	Do you have a program to regularly inspect streams, ditches, and stormwater basins and to remove debris when found?			40	250
	a	If you have credit for the previous item, do you have a capital improvements program for drainage improvements?			50	50
	b	Do you have a...			15	30





Community Rating System



510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?			100	294
	c	Have you adopted a habitat conservation plan or other plan to protect endangered species?			10	15
520		Enter 5 points for every building that has been cleared out of the floodplain up to a maximum of 100 points.			N/A	3200
530		Enter 4 points for every pre-FIRM building that has been elevated voluntarily (not due to an NFIP code requirement)			N/A	2800
540	a	Do you have a program to regularly inspect streams, ditches, and stormwater basins and to remove debris when found?			40	255
	a	If you have credit for the previous item, do you have a capital improvements program for drainage improvements?			50	50
	b	Do you have an ordinance that prohibits dumping debris, junk, and landscape waste in drainageways?			15	30



Community Rating System



Documentation

- Inspection records
- Maintenance records
- Capital improvement plan
- Dumping regulations



Community Rating System



510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?	100	294
	c	Have you adopted a habitat conservation plan or other plan to protect endangered species?	10	15
520		Enter 5 points for every building that has been cleared out of the floodplain up to a maximum of 100 points.	N/A	3200
530		Enter 4 points for every pre-FIRM building that has been elevated voluntarily (not due to an NFIP code requirement)	N/A	2800
540	a	Do you have a program to regularly inspect streams, ditches, and stormwater basins and to remove debris when found?	40	255
	a	If you have cred	50	50
	b	Do you have an	15	30



Percent of California communities: 94%
 Max possible credit: 330
 Average California credit: 225



Community Rating System



4 Series of Activities

- 300 Public Information
- 400 Mapping and Regulatory
- 500 Flood Damage Reduction
- 600 Flood Preparedness





Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR.			N/A	900
630	a	Automatic credit for the State's dam safety program.	64		64	75
	b	Do you have a dam failure emergency response plan or annex to your emergency plan?			25	100



Community Rating System





Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR.			N/A	900
630	a	Automatic credit for the State's dam safety program.		64	64	75
	b	Do you have a dam failure emergency response plan or annex to your emergency plan?			25	100



Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR.			N/A	900
630	a	Automatic credit for the State's dam safety program.		64	64	75





Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR.			N/A	900
630	a	Automatic credit for the State's dam safety program.		64	64	75
	b	Do you have a dam failure emergency response plan or annex to your emergency plan?			25	100



Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR.			N/A	900
630	a	Automatic credit for the State's dam safety program.		64	64	75
	b	Do you have a dam failure emergency response plan or annex to your emergency plan?			25	100



Percent of California communities: 49%

Max possible credit: 255

Average California credit: 37



Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR			N/A	900
630	a	Automatic credit for the State's dam safety program		64	64	75
	b	Do you...			25	100



Community Rating System



2012 CRS Coordinator's Manual

- Credit for all levees \geq 25-year flood protection
- Annual inspections and maintenance
- Levee failure emergency response plan
- Notification to residents in the protected area





Community Rating System



**LIVING WITH LEVEES:
KNOW YOUR FLOOD RISK!**

**Be Aware.
Be Prepared.**

www.water.ca.gov/myfloodrisk



Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR			N/A	900
630	a	Auto <i>Auto credit for the State's dam safety program.</i>		54	84	75
	b	Do you			25	100



Percent of California communities: 0%

Max possible credit: 900

Average California credit: 0



Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR.			N/A	900
630	a	Automatic credit for the State's dam safety program.		64	64	75
	b	Do you have a d			25	100



Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR.			N/A	900
630	a	Automatic credit for the State's dam safety program.		64	64	75
	b	Do you have a dam failure emergency response plan or annex to your emergency plan?			25	100





Community Rating System



610	a	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			20	40
	b,c	Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after the notification?			40	50
	d	Do you have a master list of critical facilities in the floodplain and do you update it at least annually?			10	50
	e	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/)			25	25
620		If you have any levees that are not recognized as 100-year flood levees on the FIRM, talk to DWR.			N/A	900
630	a	Automatic credit for the State's dam safety program.	64		64	75
	b	Do you have...			25	100



Percent of California communities: 100%
 Max possible credit: 175
 Average California credit: 64



Community Rating System



710	Enter your county's growth rate, i.e., the value for "CGA" from the right column on the next worksheet.				1.00	1.00	N/A	1.5
					Total	297	0	
					Total "Now" + "Could"	297		
					Potential CRS Class	10	10	

2nd worksheet in the Quick Check Excel file

County Name	July 1, 1995 Estimate	July 1, 2005 Estimate	10-year growth	Annual Growth	USGR	CGA
Alameda County	1,346,548	1,448,905	7.6%	0.7%	0.7	1.07
Alpine County	1,246	1,159	-7.0%	-0.7%	-0.7	1.00
Amador County	33,549	38,471	14.7%	1.4%	1.4	1.14
Butte County	196,083	214,185	9.2%	0.9%	0.9	1.09
Calaveras County	37,700	46,871	24.3%	2.2%	2.2	1.22
Colusa County	17,584	21,095	20.0%	1.8%	1.8	1.18
Contra Costa County	872,075	1,017,787	16.7%	1.6%	1.6	1.16
Del Norte County	27,802	28,705	3.2%	0.3%	0.3	1.03
El Dorado County	144,574	176,841	22.3%	2.0%	2.0	1.20
Fresno County	749,534	877,584	17.1%	1.6%	1.6	1.16
Glenn County	26,040	27,759	6.6%	0.6%	0.6	1.06



Community Rating System



710	Enter your county's growth rate, i.e., the	sheet.	1.00	1.00	N/A	1.5
		Total	297	0		
		Total "Now" + "Could"		297		
		Potential CRS Class	10	10		
		sheet.	1.12	1.12	N/A	1.5
		Total	672	427		
		Total "Now" + "Could"		1,099		
		Potential CRS Class	9	8		

The Excel file:

- Factors in the growth adjustment
- Totals the “now” and “could” points
- Notes the likely CRS class



Community Rating System



If you have 500+ points:

- Ask FEMA for a CAV or a letter of full compliance
- Get letter of intent signed by the CEO (last page of the Quick Check instructions)
- Send Quick Check and documentation to Dave Arkens

Community Letter of Intent to Join the CRS
 (Community letterhead)

[Date]

Ms. Cynthia McKenzie
 Federal Emergency Management Agency
 Region IX
 1111 Broadway, Suite 1200
 Oakland, CA 94607

Dear Ms. McKenzie:

The City of _____ (name) is interested in participating in the Community Rating System so that our residents will qualify for discounted flood insurance premiums.

We have reviewed the CRS with representatives of the California Department of Water Resources during a recent Community Assistance Visit. DWR advises us that we are in good will be in full compliance with the National Flood Insurance Program and that we can expect to be at least a CRS Class 9.

Please ask the Insurance Services Office to visit us to review our program in depth.

Our contact is _____ (name) who can be reached at _____ (phone) at _____ (email address).

Sincerely,

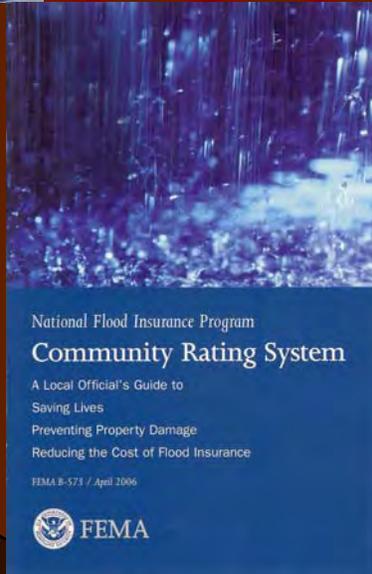
 (name)
 (title)

(Note - this letter must be signed by the chief executive officer of the community, such as the mayor or city manager.)

cc: Dave Arkens
 Insurance Services Office, Inc.
 2333 Foothill Street
 Los Angeles, CA 90027



Community Rating System



Community Rating System



CRS State Profile: California

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of May 1, 2010. NFIP Insurance policies in force are as of May 1, 2010. Insurance premiums and CRS discounts are estimates for May 1, 2010 based on policies in force on May 1, 2010.

Figure 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Figure 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10% for Class 1-6 communities, and 5% for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

Figure 1. Policies, Premiums and CRS Savings for CRS Communities in California

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
163,039	\$113,514,304	\$13,022,891



Community Rating System



FIGURE 2.

Community Name	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	Total Points
Alameda County	117	140	44	66	17	60	30	40	885	129	101	0	0	0	280	0	0	74	1,969
Anaheim, City	115	140	173	66	66	0	12	42	150	137	94	0	25	0	285	0	0	74	1,379
Concord, City	65	140	174	40	51	62	0	0	122	122	87	0	0	0	280	0	0	74	1,217
Contra Costa County	71	140	47	40	44	0	123	399	530	110	105	0	0	0	280	48	0	74	2,011
Corie Madera, Town	56	140	181	66	48	62	0	514	144	136	82	0	0	0	330	85	0	74	1,898
Cupertino, City	56	140	106	42	69	3	0	333	206	45	44	0	0	0	315	35	0	64	1,377
Fairfield, City	112	140	27	45	34	59	58	242	251	173	92	0	0	0	230	0	0	74	1,537
Fountain Valley, City	70	140	130	40	51	64	0	50	194	65	74	0	0	0	269	135	0	64	1,345
Fremont, City	112	140	0	40	21	62	205	419	76	39	90	0	0	0	225	0	0	74	1,505
Fresno County	70	140	0	40	23	0	12	42	853	113	354	0	0	0	213	0	0	74	1,934
Fresno, City	56	0	0	40	25	0	12	639	16	130	354	0	0	0	238	0	0	74	1,584
Gilroy, City	56	140	28	40	28	0	12	44	200	42	97	0	0	0	294	175	0	74	1,230
Huntington Beach, City	56	140	177	60	55	62	0	198	193	104	68	0	0	0	220	185	0	64	1,588
Irvine, City	56	140	24	66	17	0	13	0	133	127	114	0	0	0	279	0	0	74	1,643
Kern County	105	0	0	40	18	0	12	55	938	91	158	0	0	0	40	0	0	74	1,531
Lake County	71	140	111	40	32	0	23	50	602	128	91	0	0	0	0	0	0	74	1,362
Lake Elsinore, City	56	140	68	40	0	0	0	0	129	102	0	0	0	0	15	0	0	74	624
Lathrop, Town	112	140	150	40	55	45	0	194	218	44	56	0	0	0	30	0	0	74	1,158
Long Beach, City	127	140	78	66	58	13	11	155	77	238	120	0	0	0	327	19	0	74	1,503
Los Altos, City	56	140	154	40	30	59	11	40	16	113	90	0	0	0	324	0	0	74	1,147
Los Angeles County	94	140	89	40	22	59	11	49	47	106	221	30	0	0	303	11	0	74	1,296
Los Angeles, City	54	140	106	40	43	48	0	312	235	74	65	182	0	0	288	65	0	64	1,696
Manteca, City	112	140	11	40	5	3	0	0	119	58	56	0	0	0	205	26	0	74	649
Milpitas, City	112	140	212	66	96	62	20	105	405	177	90	187	0	0	324	95	0	74	2,165
Mission Viejo, City	86	140	2	40	16	3	0	41	202	103	68	0	0	0	253	0	0	64	1,018
Monterey County	127	140	101	40	24	62	154	41	868	129	322	69	0	0	238	114	0	70	2,549
Moreno Valley, City	56	140	55	40	12	59	22	0	271	175	109	0	0	0	186	0	0	74	1,199
Morgan Hill, City	67	140	117	40	65	52	81	361	190	79	97	0	0	0	324	24	0	74	1,711
Mountain View, City	52	140	119	40	13	0	11	108	77	134	86	0	0	0	315	10	0	74	1,180
Muneta, City	56	0	9	40	12	0	14	48	33	181	109	0	0	0	230	0	0	74	807
Napa, City	60	140	46	40	52	66	39	260	133	106	90	109	50	84	330	155	0	74	1,834
Newport Beach, City	56	140	8	66	25	0	11	84	121	145	103	0	0	0	263	0	0	74	1,096
Novato, City	90	140	87	40	46	3	133	669	216	106	65	102	0	0	315	53	0	64	2,129



Community Rating System



FIGURE 3.

Community Name	NFIP Policies	Annual Premium	CRS Reduction
Alameda County	946	\$858,449	\$130,850
Anaheim, City	603	\$518,207	\$42,456
Concord, City	521	\$545,737	\$52,549
Contra Costa County	2,032	\$1,771,911	\$387,304
Corie Madera, Town	579	\$681,560	\$104,411
Cupertino, City	78	\$79,283	\$6,656
Fairfield, City	605	\$478,922	\$68,194
Fountain Valley, City	1,355	\$1,223,224	\$87,086
Fremont, City	447	\$455,712	\$63,281
Fresno County	1,418	\$1,112,958	\$100,187
Fresno, City	387	\$289,054	\$23,483
Gilroy, City	142	\$242,555	\$24,545
Huntington Beach, City	8,418	\$7,699,506	\$965,048
Irvine, City	165	\$101,570	\$4,167
Kern County	3,698	\$2,610,273	\$253,566
Lake County	1,641	\$1,277,506	\$125,263
Lake Elsinore, City	123	\$107,473	\$5,100
Lathrop, Town	166	\$66,845	\$1,141
Long Beach, City	4,054	\$3,798,395	\$559,152
Los Altos, City	107	\$102,279	\$9,118
Los Angeles County	3,566	\$2,905,377	\$236,533
Los Angeles, City	8,332	\$5,867,321	\$642,825
Manteca, City	101	\$41,390	\$547
Milpitas, City	2,201	\$1,921,552	\$437,622
Mission Viejo, City	68	\$45,613	\$2,172



Community Rating System



Questions
or
Comments
?

CRS Quick Check
Application Cover Page Data

Community Name		Form	RECESS
NFIP Account		Policy Reference Code	
Applicant		Current Policy Code	
Applicant Type		Account	
City	City of San Jose, CA	CRS Coordinator	
Address			
City			
State			
Zip			
County			
Commissioner's Office			
Commissioner's Name			

Section	Prerequisite	Met	Not Met	Not Applicable	Not Rated
210	Does the community have a community rating plan that is approved by the NFIP?				
211	Does the community have a community rating plan that is approved by the NFIP?				
212	Does the community have a community rating plan that is approved by the NFIP?				
213	Does the community have a community rating plan that is approved by the NFIP?				
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229	Does the community have a community rating plan that is approved by the NFIP?				
230	Does the community have a community rating plan that is approved by the NFIP?				



CRS Users Groups



- CRS Users Groups
- ✓ Informal organization
 - ✓ Interested people
 - ✓ Meet periodically
 - ✓ Talk and share ideas
 - ✓ Locally organized
 - ✓ Volunteer organizer

Community Rating System Users Groups

What is a users group?
A CRS users group is an informal organization of people interested in the Community Rating System. The organization is usually of people from the same metropolitan area, but there are multi-county and statewide users groups, too.

What do they do?
They meet and talk and share good ideas. Sometimes they arrange a presentation through their DFO/CRS Specialist and sometimes one or more members will talk about how they implement an activity. When possible, the area's DFO/CRS Specialist will attend and sometimes they can bring in a CRS technical reviewer or other national expert on a CRS activity. Some users groups have developed and help coordinate activities that result in credit for the participating communities, such as a county-wide public education program strategy.

How are they organized?
There is no required organization. CRS committees of local floodplain management associations are organized according to their association bylaws. Others have volunteer leaders who organize the meetings and volunteer secretaries who take minutes. There's no requirement for minutes, but some groups have found them helpful in informing members who could not make a meeting.

Who starts them?
Whoever is interested. Some have been started by state officials and some by state floodplain management associations, but several have been started by local CRS Coordinators who wanted to learn how their neighbors implemented an activity or wanted to share some lessons they learned.

Can coordinators join?
Who yes? Other individuals work for several communities and can disseminate the information learned at a meeting to their clients.

What users groups exist now?
There are county-wide users groups in Palm Beach, Broward, Miami-Dade, and Pinellas Counties, Florida. There is a three-county group along the Mississippi coast called the Coastal Hazards Outreach Strategy Team (CHOST) and a group for the Houston-Dallas area called the Flood Awareness Strategy Team (FAST). A Dallas metropolitan area group just formed. The state floodplain management associations for Illinois, Colorado, and California have created CRS Committees that act as state-wide users groups.

Have any more information?
See the attached article in the appendices of these Florida users groups.



CRS Users Groups



Regional Users Groups

- ✓ Palm Beach County, FL
- ✓ Broward County, FL
- ✓ Dade County, FL
- ✓ Pinellas County, FL
- ✓ Mississippi coast
- ✓ Houston, TX
- ✓ Dallas, TX
- ✓ New Orleans, LA

State Associations

- ✓ Colorado
- ✓ Illinois
- ✓ Floodplain Management Association



CRS Users Groups



Past activities

- ✓ Share how activities done
- ✓ Discuss common concerns
- ✓ Talks by ISO/Tech reviewer
- ✓ Joint outreach projects
- ✓ Joint outreach project strategy
- ✓ Get new communities in
- ✓ Organize training
- ✓ 2012 *Manual* change feedback
- ✓ 1/2 of one group's communities improved their CRS class



CRS Users Groups



Users Group for your area

- ✓ Interested?
- ✓ If so, need a volunteer
- ✓ DWR will help
 - ✓ Contact info
 - ✓ Speakers

