

Floodplain Management for Local Elected Officials and Executives

Participant Manual

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Topic 1: Introduction

Visual 1: Floodplain Management for Local Elected Officials and Executives



Visual 2: Topic 1 — Introduction



Topic 1: Introduction

Visual 3: Welcome and Introduction




Your NFIP communities can improve their programs and increase financial benefits and public safety by:

- Increasing investment in the NFIP,
- Adopting higher standards and/or joining the CRS program, and
- Gaining public support for proactive floodplain management practices.

Visual 4: The Value of Floodplain Management



	<p>Quick Facts:</p> <ul style="list-style-type: none"> ▪ Structures built to community-adopted NFIP regulations sustain about 80% less damage than those built before standards were adopted. ▪ For every \$1 invested in mitigation, about \$6 is saved in future disaster losses. ▪ Communities join the CRS to save their residents money on their flood insurance policies. More than 70% of NFIP policyholders are in CRS communities. CRS communities get approximately \$355 million in discounts annually.
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Video Transcript: Higher Standards: The Value of Floodplain Management

Flooding is the most common and costly natural disaster causing millions of dollars of damage each year in the U.S. Between 1980 and 2013; flooding caused 260 billion dollars in damage. Flooding has occurred in every state. In 2016 alone, 36 of 46 presidentially declared disasters involved floods or hurricanes, including four inland flooding events each exceeding 1 billion dollars in losses.

Whether your community is located on the coast or further inland it's not a matter of if flooding will happen, but when it will happen. It's hard to stop a flood but through sound floodplain management, communities can reduce losses, protect valuable economic and natural resources, and more importantly save lives. Through floodplain management, you and your community can take actions to reduce the physical and financial impacts of future flooding.

These actions include encouraging higher building standards, protecting open spaces, and promoting flood insurance. Many communities adopt and enforce even higher standards which reduce damage from future floods and allow for quicker recovery. Communities that join the National Flood Insurance Program or NFIP, agree to adopt and enforce floodplain management regulations. In return, they have access to federally-backed flood insurance and flood-related disaster assistance and grants.

So, what happens to a community that doesn't practice floodplain management? Let's take a look. Floodville and Oakdale are neighboring towns. They each experienced heavy rainfall resulting in extensive flooding. Floodville did not join the NFIP and did not adopt the required minimum standards to reduce their communities' flood risk. Due to the lack of floodplain management requirements, Floodville's recovery costs were 40% more than Oakdale's costs, not to mention the financial impact on Floodville and its businesses as it took so much longer to recover. Floodville's water treatment plant was damaged, while Oakdale's plant built on higher ground was up and running the day after floodwaters receded. In addition, it was more difficult for Floodville's emergency services to respond, which put more lives at risk. Over the past 50 years, the NFIP has learned that buildings constructed after communities enforcing floodplain management regulations sustained about 80 percent less damage than those built before. Research shows that for every dollar spent on mitigation, about six dollars are saved in future avoided losses. In short, communities like Oakdale or more resilient and recover more quickly; they save money, reduce further damage, get families back in their homes sooner, and lessen business and education eruption in their communities by practicing sound floodplain management.

Here are a few simple steps to get started on floodplain management in your community. One, know your flood risks. Are their homes or businesses that get flooded over and over, levies built before there were Chevy's, aging infrastructure? Once you know your risks, you can begin to address them. Two, join the NFIP, not yet participating? Joining the NFIP means your residents and business owners can get federally-backed flood insurance. Your community becomes eligible for federal grants to help you reduce your community's flood risk when you adopt and enforce floodplain management regulations. And when that flood does hit, you and your citizens would be eligible for disaster assistance. Three, build higher and safer. Already an NFIP participating community? Great, be sure to maintain the standards and continue to adopt higher standards and mitigation strategies. The NFIP standards are minimum standards.

Making building requirements higher than NFIP standards can result in lower flood risk and lower flood insurance costs as well. Four, plan for future conditions and development. Conditions are changing on the coast and inland, whether it is weather patterns, population growth, or other factors. What your community is like today may be different than what it will be like in 10 to 20 years. Start planning for that change now. And lastly, join the NFIP community rating system program, CRS. Communities that go beyond the NFIP minimum standards can receive recognition from the CRS program, which translates into discounts of up to forty-five percent for policyholders. More than 70 percent of NFIP policyholders today are in CRS communities receiving approximately three hundred and fifty-five million in discounts.

This may seem like a lot of work, but even the smallest change makes a big difference. You don't have to do it all; it doesn't have to be done all at once. Remember, every dollar spent on mitigation is an investment to avoid future losses and saves money. More importantly, sound floodplain management can make a difference in people's lives today and in the future.

Visual 5: Video Summary: Floodville vs. Oakdale

Floodville (not in NFIP):

- Recovery costs 40% higher than NFIP-participating communities
- Longer recovery time
- Critical facilities damaged and in need of repair

Oakdale (in NFIP and has higher standards):

- Access to flood insurance
- Access to flood-related disaster assistance
- Access to flood-related grants
- Critical facilities elevated, remained functional during and after the flood

Visual 6: Presentation Goal and Objectives

The purpose of this presentation is to help local officials understand the value of floodplain management in their communities and encourage them to improve their communities' NFIP participation.

- Presentation Objectives:
 - Describe how elected local officials and floodplain managers can support local communities through the NFIP
 - Identify the impacts that a community's budget choices have on response and recovery to future disasters
 - Describe the importance of enforcing floodplain management ordinances
 - Know the benefits of NFIP's higher standards and the Community Rating System (CRS)



Online
Resource

You are encouraged to explore the following site regarding key information needed to fulfill floodplain management responsibilities as local elected officials:

- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)

Topic 2: NFIP Overview

Visual 1: Topic 2 – NFIP Overview





Topic 2: NFIP Overview

Visual 2: Topic 2 Objective

- Describe how elected local officials and Floodplain Administrators can support local communities through the NFIP




	<p>This topic will introduce you to the:</p> <ul style="list-style-type: none"> The purpose of the program, Elements that make the NFIP effective and responsibility of the government to invest in the NFIP, The benefits of the NFIP, and How the NFIP and your Floodplain Administrator can best support your community.
 <p>Online Resource</p>	<p>You are encouraged to explore the following site regarding key information needed to fulfill floodplain management responsibilities as local elected officials:</p> <ul style="list-style-type: none"> Elected Officials' Flood Guide – ASFPM Flood Science Center (https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)

Visual 3: What’s My Community’s Flood Risk?

- Risks vary by community.
- Anywhere it can rain, it can flood.
- Floods are the leading cause of natural disaster losses in the US.
- 99% of US counties experienced flooding between 1996-2019.





	<p>Key Points:</p> <p>There is always a risk of flooding, even if the community has not flooded recently. The NFIP has floodplain mapping information to help communities understand their flood risk.</p> <ul style="list-style-type: none"> ▪ Flood risk varies from community to community. ▪ Flood risk is everywhere. Anywhere it can rain, it can flood. ▪ Floods are the leading cause of natural disaster losses in the United States. In the past 20+ years, 99% of all US counties have experienced flooding. <p>It’s your responsibility as local elected official to promote your community’s public health, safety, and general welfare. A strong floodplain management program is part of that responsibility.</p>
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Visual 4: Impacts of Flooding and Floodplain Mismanagement

- Liability for not applying or enforcing floodplain regulations
- Disruptions to public health, safety, and welfare
- Economic impacts
- Damage to critical services and facilities (hospitals, police, fire, etc.)




	<p>Key Points</p> <p>There are several impacts to public health, safety, and welfare</p> <p>According to the National Weather Service, flooding deaths outnumber all thunderstorm-related deaths. First responders are at risk during rescue operations. Your community may be liable for flood damages if you don't regulate and enforce the floodplain regulations in known flood risk areas.</p> <p>Explain: Other impacts include ecological, social, and economic:</p> <ul style="list-style-type: none"> ▪ Floods affect businesses too. Economic impacts can be long-lasting after a flood. According to floodsmart.gov, “at least 40% of businesses never reopen following a disaster. Commercial property insurance does not generally cover flood damage. Only flood insurance does.” ▪ Uninsured structures that have been repeatedly damaged by floods and are not insured may not be repaired. When that happens, owners of those properties no longer pay taxes, limiting how much money can be used to pay for disaster recovery. There may also be less available housing. ▪ Floods decrease employment in communities by an average of 3.4%. Floods also often result in lower average municipal bond ratings.
 <p>Online Resource</p>	<p>You are encouraged to examine the following additional information:</p> <ul style="list-style-type: none"> ▪ American Institutes for Research Study – Costs and Consequences of Flooding and the Impact of the National Flood Insurance Program (https://www.fema.gov/sites/default/files/2020-07/fema_nfip_eval-costs-and-consequences.pdf)

Visual 5: Purpose of the National Flood Insurance Program (NFIP)

- August 1, 1968
- Reduce flood risk and damages
- Provide access to flood insurance
- Reduce expenditures on Federal Disaster Assistance



	<p>Key Points:</p> <ul style="list-style-type: none"> ▪ The NFIP is a longstanding and effective program created to help protect communities and individuals from the impacts of flooding. The NFIP: <ul style="list-style-type: none"> ○ Reduces flood risk for communities, ○ Provides access to flood insurance to property owners, and ○ Reduces spending on Federal Disaster Assistance. ▪ There are more than 22,000 NFIP-participating communities.
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Visual 6: Why Flood Insurance Is Important



Disaster assistance rarely covers everything, creating debt.

Flood Insurance:

- Average claim payment: \$75,000
- Claims paid for all flooding in all flood zones
- No payback required
- Policies not canceled for repeat losses
- Coverage available for buildings and contents

Disaster Assistance:

- Average payout: \$4,000
- Requires Presidential disaster declaration
- Disaster loans must be repaid with interest
- Individual disaster assistance may only be accessible if many structures are significantly damaged.

Visual 7: Benefits of NFIP Participation

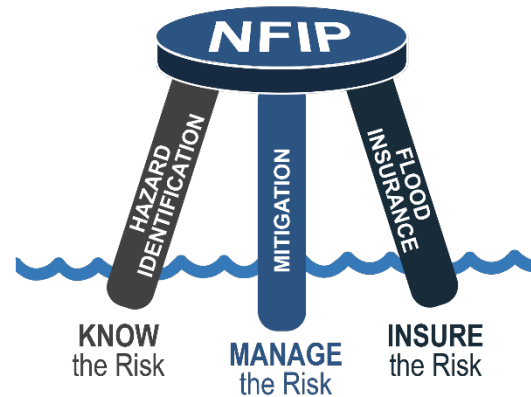
- NFIP Flood Insurance
- Safer, damage-resistant development
- Grants and loans
- Faster recovery with more financial support
- Structures built to community-adopted NFIP regulations sustain about 80% less damage.




Visual 8: Three-Legged Stool

National Flood Insurance Program (NFIP):

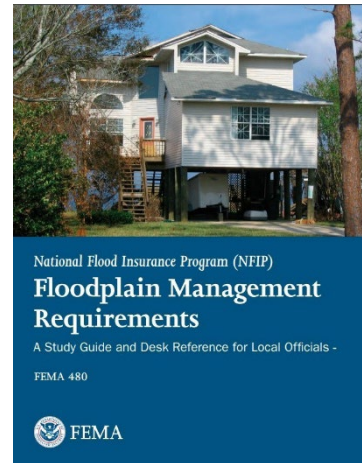
- Hazard Identification: Know the Risk
- Mitigation: Manage the Risk
- Flood Insurance: Insure the Risk



	<p>Key Points:</p> <p>The NFIP has three core elements that support one another. You can only have strong floodplain management with all three legs. Communities play a role in each leg.</p> <ul style="list-style-type: none"> ▪ Hazard Identification: Know the Flood Risk: The first leg of the stool is knowing your flood risk by identifying the hazards to people and infrastructure in your community. If you don't know your risk, you can't properly mitigate it. ▪ Mitigation: Manage the Risk: The second leg is managing your community's flood risks through mitigation actions, including consistently enforcing floodplain management regulations. If you don't mitigate, damages will be greater, and insurance may not cover all your losses. ▪ Flood Insurance: Insure the risk: The third leg is insuring the risk through flood insurance. Federally backed flood insurance is available to communities that participate in the NFIP. But insurance only covers financial losses; it doesn't change your risk. If you don't insure, you aren't financially protected from flood damages.
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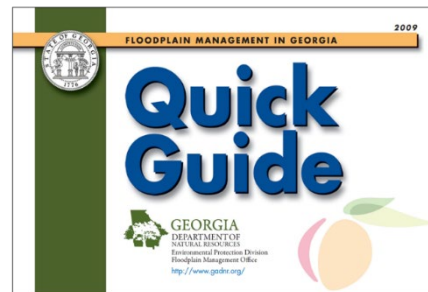
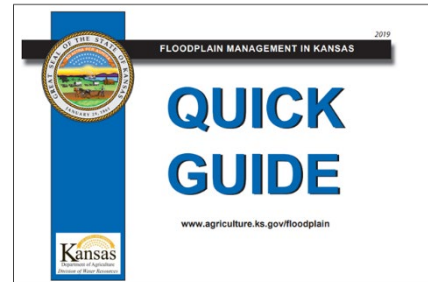
Visual 9: Federal Responsibilities in the NFIP — FEMA

- Flood hazard maps and products
- Mitigation planning and technical assistance
- Minimum floodplain development standards
- Federal flood insurance
- Federal disaster and mitigation funding
- Monitor community NFIP compliance



Visual 10: State Responsibilities in the NFIP

- Support NFIP communities
- Provide enabling land use authority
- Set higher standards
- Provide technical assistance
- Manage their own mapping program through a cooperative agreement with FEMA (optional)
- Support FEMA in monitoring community NFIP compliance



Visual 11: Local Community Responsibilities in the NFIP

- Adopt local floodplain management ordinances that meet or exceed State laws and NFIP minimum floodplain development standards
- Appoint a Floodplain Administrator and ensure they receive training/resources
- Enforce local floodplain management ordinances consistently
- Complete Substantial Damage assessments and determinations
- Promote proactive floodplain management
- Evaluate and mitigate flood risk:
 - Adopt higher standards
 - Work with FEMA to ensure accurate, updated flood hazard information

Visual 12: Consequences of NFIP Non-compliance


Sanctions if on probation:

- Higher flood insurance costs

Sanctions if suspended (not participating):

- No Federal flood insurance
- Lack of certain types of Federal funding
- Lack of certain types of disaster aid
- Increased risk of flood damage



	<p>Key Points:</p> <p>There are consequences for not participating in the NFIP. Communities can also be placed on probation or suspended for not enforcing their regulations.</p> <ul style="list-style-type: none"> ▪ Community on probation: All policyholders receive a \$50 surcharge on their policies. ▪ Community suspended: No one in the community is eligible for Federal flood insurance. Private flood insurance options may be available. ▪ Community Rating System (CRS) program communities placed on probation and suspension may be removed from the program. Residents will lose their CRS flood insurance premium discounts. ▪ Certain federally backed loans for structures require a flood insurance policy. Getting private flood insurance may be more difficult if the community is not in the NFIP. Not being eligible for federally backed loans is harmful for communities that need housing development to support population growth. ▪ Not participating in the NFIP makes certain disaster aid unavailable. ▪ If you don't enforce strong floodplain management standards, your community risk of flood damage may increase.
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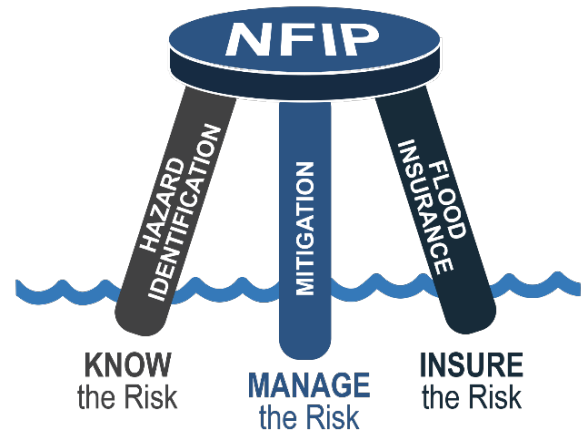
Visual 13: Activity: What Is the Purpose of the NFIP?



- What are your priorities as a local official?
- How does the NFIP benefit your community?
- How do your priorities overlap with the purpose of the NFIP?

Visual 14: Topic Summary

- NFIP helps protect communities and individuals from the impacts of flooding.
- Local, State, and Federal governments must share roles and responsibilities to support the NFIP.
- Benefits of the NFIP:
 - NFIP Flood Insurance
 - Safer, damage-resistant development
 - Increased community resilience
 - Access to grants and loans



Topic 3: Resources

Visual 1: Topic 3 – Resources





Topic 3: Resources

Visual 2: Topic 3 Objective

- Identify the impacts that a community’s budget choices have on response and recovery to future disasters.



	<p>Your Floodplain Administrator (FPA) and their team support your community, so it is important to give them the resources and support they need.</p> <p>This topic will introduce you to the:</p> <ul style="list-style-type: none"> ▪ Responsibilities of the FPA, ▪ Resources and support your FPA needs, ▪ Benefits of giving proper resources to your FPA, and ▪ Consequences if FPAs do not have the right resources.
 <p>Online Resource</p>	<p>You are encouraged to explore the following site regarding key information needed to fulfill floodplain management responsibilities as local elected officials:</p> <ul style="list-style-type: none"> ▪ Elected Officials' Flood Guide – ASFPM Flood Science Center (https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)

Visual 3: Responsibilities of the Floodplain Administrator (FPA)

Floodplain Administrators:

- Review proposed and completed floodplain development for compliance with regulations
- Review and issue or deny permits for floodplain development
- Keep good records of floodplain development
- Coordinate with community departments to make sure community projects comply with floodplain regulations

Visual 4: Responsibilities of the FPA (cont.)

Floodplain Administrators:

- Help community members understand flood hazards, flood map data, flood insurance, and floodplain construction standards
- Make fair, consistent, and documentable decisions
- Take enforcement actions when development is not compliant
- Help FEMA prepare and revise flood maps
- Complete Substantial Damage Assessments
- Work with the public and partner agencies

Visual 5: What Support Does Your FPA Need?

- Routine in-person training
- Membership and/or conference attendance
- Support to adequately enforce regulations
- Coordination with other community departments

Where does your community's floodplain management program sit within your budget?

Does your FPA have access to these resources?



Visual 6: Benefits of Supporting Your FPA

Community benefits:

- Protected from hazards and legal action
- Less chance of NFIP probation or suspension

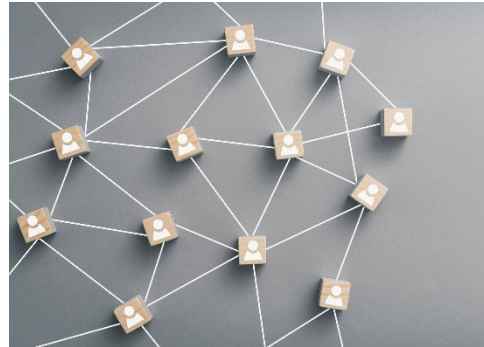
Resident and economic benefits:

- Enhanced public safety
- Money saved on flood insurance policies
- Stronger housing stock
- Better recovery after a disaster event



Visual 7: Benefits of Supporting Your FPA (cont.)

- Reduces risk of burnout
- Increases staff retention
- Helps maintain community participation in the NFIP
- Reduces risk of legal liability



Visual 8: Consequences of Not Supporting Your FPA

- Legal risk
- Increased number of violations, flood damages, and losses
- Staff turnover

All of these can lead to community sanctions and threaten community NFIP participation.



Visual 9: Consequences of Not Supporting Your FPA (cont.)


Sanctions if on probation:

- Higher flood insurance costs

Sanctions if suspended (not participating):

- No Federal flood insurance
- Lack of certain types of Federal funding
- Lack of certain types of disaster aid
- Increased risk of flood damage



	<p>Key Points:</p> <p>Not supporting your FPA could lead to your community being placed on probation or suspended from the NFIP.</p> <ul style="list-style-type: none"> ▪ If your community is on probation, all policyholders receive a \$50 surcharge on their policies. ▪ If suspended, no one in the community is eligible for Federal flood insurance. Private flood insurance options may be available, but coverage varies. ▪ Community Rating System (CRS) program communities that are on probation or suspended may be removed from the program. If this happens, residents will lose their CRS flood insurance premium discounts. ▪ Obtaining a private flood insurance policy may be more difficult if the community is not in the NFIP. ▪ Not participating in the NFIP also means certain types of Federal funding will not be available. ▪ If strong floodplain management standards are not enforced, communities will have an increased risk of flood damage.
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Visual 10: National NFIP Claims



	<p>Key Points:</p> <p>Remember, maintaining a good standing in the NFIP is beneficial to your community.</p> <p>Since 1980, over 77 billion dollars in claims have been paid by the NFIP.</p> <p>The total number of claims paid over this period is 1.8 million.</p>
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Visual 11: Activity – Allocating Resources



You are assigned the role of one of your constituents.

- Why would they want your community to provide more resources to or enhance your floodplain management program?
- What do they value?
- What kind of resources would they request?
- How might their needs change between regular days (with no active disasters) and the days after a disaster?

Visual 12: Topic Summary

- Providing your FPA and their team with resources allows them to support your community.
- Supporting your FPA helps other community staff, enhances public safety, protects your community from hazards and legal action, and minimizes the chance for NFIP probation or suspension.
- Not supporting your FPA leads to legal risks, increased violations, NFIP suspension or probation, staff turnover, and increased costs for property owners.

Topic 4: Enforcement

Visual 1: Topic 4 – Enforcement





Topic 4: Enforcement

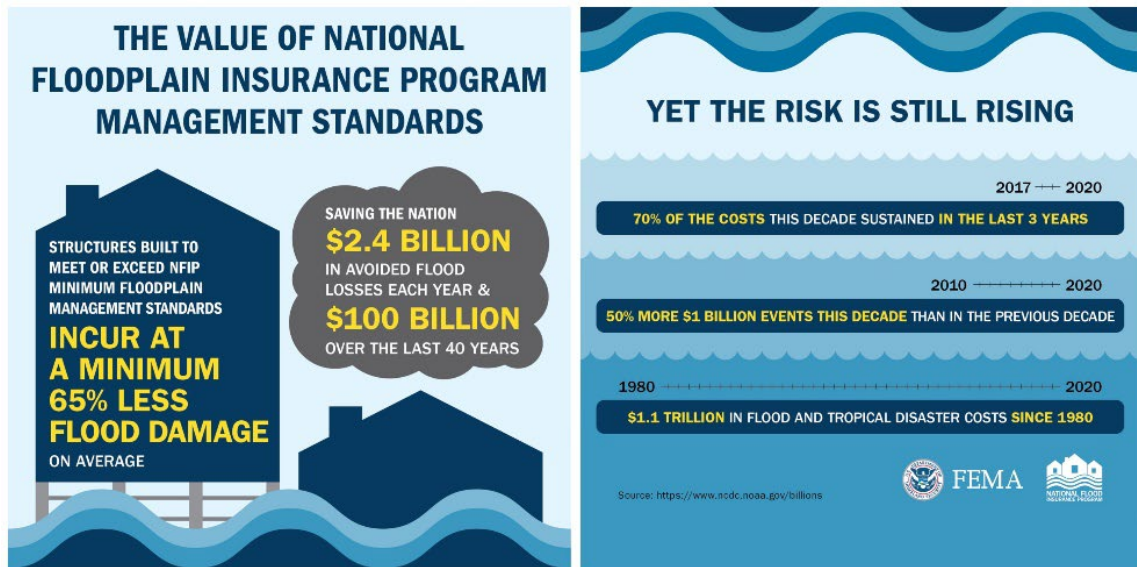
Visual 2: Topic 4 Objective


- Describe the importance of enforcing floodplain management ordinances.



	<p>This topic will introduce you to the NFIP regulations, building codes, and how enforcement reduces risk.</p>
 <p>Online Resource</p>	<p>You are encouraged to explore the following site regarding key information needed to fulfill floodplain management responsibilities as local elected officials:</p> <ul style="list-style-type: none"> Elected Officials' Flood Guide – ASFPM Flood Science Center (https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)

Visual 3: The Value of Well Enforced NFIP Management Standards




	<p>Key Points:</p> <p>Structures built to meet or exceed NFIP standards experience 65% less flood damage on average, saving the nation \$2.4 billion in avoided flood losses each year.</p> <p>Flood risk is still on the rise. Seventy percent of flood costs over the past ten years were paid between 2017 and 2020. There were also 50% more \$1 billion+ flood events than any previous decade.</p> <p>While NFIP minimum standards reduce flood damage to structures, risks can change. Higher standards keep your residents safe from flooding now and in the future.</p> <p>Remember, standards are only helpful if they are actively enforced.</p>
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Visual 4: Benefits of Floodplain Management

- Promotes economic growth
- Increases community resilience
- Improves water quality
- Protects wildlife habitats
- Maintains natural flood storage




	<p>Key Points:</p> <p>Strong floodplain management programs benefit communities by:</p> <ul style="list-style-type: none"> ▪ Promoting economic stability and growth: <ul style="list-style-type: none"> ○ Resilient communities recover from floods more quickly, keeping businesses open and citizens working. They also maintain the value of their stocks, assets, power, and revenue. ○ Additionally, landscapes that include natural floodplains provide diverse recreation and economic opportunities, attracting people to the area. ▪ Increasing community resilience: Families and their houses are safer from flooding now and far into the future. ▪ Preserving the natural landscape and its functions: <ul style="list-style-type: none"> ○ Provides habitat for plants and animals. ○ Supports plants that filter pollutants. ○ Maintains natural flood storage capacity.
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Visual 5: Flood Damage Prevention Ordinances

- Also called flood or floodplain ordinances or local floodplain regulations
- Authority granted by State statutes
- Adopted and enforced by local communities
- May be part of zoning regulations, building codes, or land development regulations or a stand-alone ordinance
- Help keep the community safe from flooding, protect public infrastructure, and reduce the cost of recovery



	<p>Key Points:</p> <ul style="list-style-type: none"> ▪ State legislation gives communities the authority to adopt floodplain regulations. ▪ Regulations must be adopted and enforced by the local community. ▪ Flood damage prevention ordinances can be found in land use authority regulations, building codes, or land development regulations. They can also be stand-alone ordinances.
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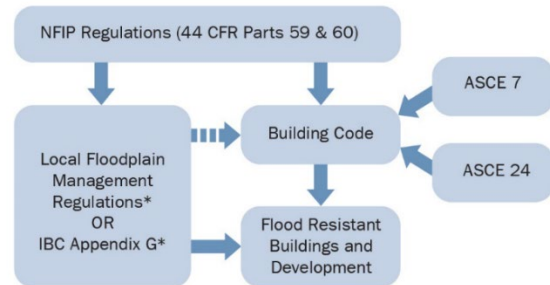
Visual 6: Floodplain Administrator Coordination Responsibilities

- Multiple departments have floodplain management duties.
- Departments that are part of floodplain management:
 - Emergency Management
 - Code Enforcement
 - Stormwater Management
 - Planning and Engineering




Visual 7: Role of Building Codes in Floodplain Management

- Building codes and the NFIP overlap.
- Building codes keep people, buildings, and structures safe.
- Enforcing building codes may not make you popular, but it might save lives.
- Strong codes protect the community from lawsuits



* NFIP-consistent administrative provisions, community-specific adoption of Flood Insurance Studies and maps, and technical requirements for development outside the scope of the building code (and higher standards, in some communities).

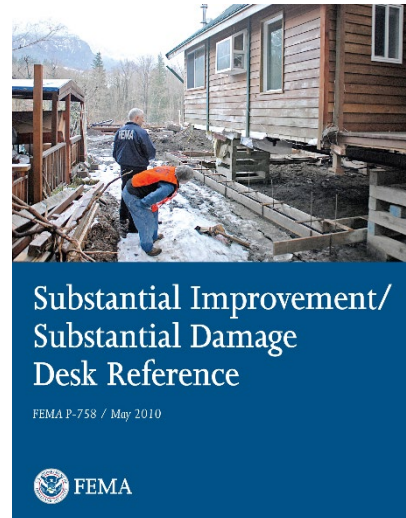
	<p>Key Points:</p> <ul style="list-style-type: none"> ▪ The International Building Code (IBC) standards meet or exceed NFIP requirements for all buildings and structures. So, building code officials also play a role in the NFIP. ▪ Building codes make buildings and other structures safe. ▪ While enforcing building codes may not make you popular, it just might save lives. ▪ Strong codes help protect the community from lawsuits: <ul style="list-style-type: none"> ○ Since liability is based on negligence, a community benefits from a well-applied program. ○ Establish clear ordinance standards to limit misinterpretation.
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Visual 8: Compliance Starts with Proper Permitting

- Require permit applications for all proposed floodplain development:
 - New buildings, changes to existing structures, subdivisions, and non-structural work (e.g., fill, grading, and site preparation)
- Conduct inspections.
- Act on code violations and non-compliant work.
- Complete post-disaster assessments and permitting.

Visual 9: Substantial Improvement Requirements

- Any reconstruction, rehabilitation, addition, or other improvement in a floodplain
- Cost of improvement **equal to or higher than 50%** of market value
- Substantial Improvement determination made by community
- Required by NFIP and International Building Codes
- Meets flood ordinance requirements for new construction



Visual 10: Substantial Damage Requirements

- Damage in the floodplain may be from any cause: fire, wind, earthquake, etc.
- Substantial Damage determinations are made by the community.
- If the repair cost is **equal to or higher than 50%** of market value, the work must meet the local flood ordinance and building code requirements **for new construction**.
- Substantial Damage determinations are required by NFIP and by International Building Codes.

Does your community do routine emergency preparedness exercises?

Do you have a plan in place to make Substantial Damage Assessments?

Visual 11: Compliance and Oversight

- Local compliance responsibilities:
 - Enforcing local floodplain management requirements
 - Following up on violations
 - Ensuring required permits are obtained, including after disasters
- FEMA/State responsibilities:
 - Training and technical assistance
 - Primary contact for community audits
 - Putting communities on probation or suspending them from the NFIP if local deficiencies are not corrected

Visual 12: Compliance and Grant Funding Eligibility

- If not compliant or not participating in the NFIP, communities won't have access to certain types of disaster aid.
- Structures in high-risk flood zones would not be eligible for:
 - Repair and replacement money for federally declared disasters
 - FEMA mitigation grants
 - Other Federal funding



Visual 13: Activity — Enforcement Discussion



- What authority does your local Floodplain Administrator have?
- Does your Floodplain Administrator have the resources to implement an effective program?
- What other roles does your Floodplain Administrator fill (how many hats do they wear)?
- Does your city/county attorney support floodplain management?
- What are your Floodplain Administrator's roles during the post-disaster recovery process?
- Do you have a plan to make Substantial Damage Assessments after a disaster?

Visual 14: Topic Summary

- Sound floodplain management strategies can:
 - Save lives and protect property,
 - Reduce recovery time and costs, and
 - Reduce flood insurance costs.
- Implementing higher standards protects your community further.
- Enforce these standards to ensure buildings and structures are built appropriately.

Topic 5: Community Rating System (CRS) Overview

Visual 1: Topic 5 – Community Rating System (CRS) Overview





Topic 5: Community Rating System (CRS) Overview

Visual 2: Topic 5 Objectives

- Know the benefits of NFIP’s higher standards and the Community Rating System.



	<p>The NFIP and CRS communities adopt floodplain management best practices. In this topic, we will discuss how investing in the NFIP and CRS makes communities safer and saves money.</p>
 <p>Online Resource</p>	<p>You are encouraged to explore the following site regarding key information needed to fulfill floodplain management responsibilities as local elected officials:</p> <ul style="list-style-type: none"> ▪ Elected Officials' Flood Guide – ASFPM Flood Science Center (https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)

Visual 3: CRS Program and Community Flood Insurance Discounts

- Communities can get CRS credits for applying higher standards, mitigation actions, and outreach activities.
- CRS credits lead to flood insurance premiums savings.
- All NFIP-insured structures receive discounts.
- ~40% of flood insurance claims come from structures not in mapped high-risk flood areas.




	<p>Key Points:</p> <p>About 40% of flood insurance claims come from structures outside of mapped high-risk flood areas. Higher standards protect your community more from the impacts of flooding than just NFIP minimums. FEMA incentivizes higher standards through the CRS.</p> <p>The CRS is a voluntary program that gives communities points for applying higher floodplain management standards, mitigation actions, and outreach activities. The credits save community members money on flood insurance premiums. All NFIP-insured properties in the community qualify for the discount.</p>
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Visual 4: CRS Classes and How They Lead to Discounts

- CRS rates communities from 9 to 1.
- Each CRS class earns an additional 5% discount on flood insurance premiums.
- Class 1 communities receive the highest discount.

CRS Class	Discount Percentage
9	5%
8	10%
7	15%
6	20%
5	25%
4	30%
3	35%
2	40%
1	45%

	<p>Key Points:</p> <ul style="list-style-type: none"> ▪ The Community Rating System evaluates communities based on how much they invest in flood-damage prevention activities. ▪ Communities earn a rating from 9 to 1. Communities with a 1-rating receive the largest discount: 45% discount on flood insurance premiums. ▪ Flood-damage prevention activities include higher standards, mitigation actions, and outreach activities.
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Visual 5: Earn Discounts Through Activities

- Public Information (300 series):
 - Teaching the community about flood protection
 - Conducting outreach
- Mapping and Regulations (400 series):
 - Adopting higher standards
 - Preserving open space in the floodplain



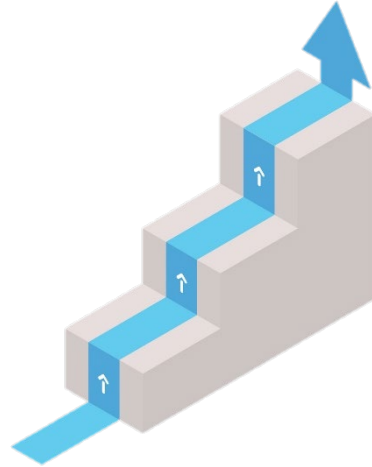
Visual 6: Earn Discounts Through Activities (cont.)

- Flood Damage Reduction (500 series):
 - Regularly maintaining drainage systems
 - Completing repetitive loss area analysis
- Warning and Response (600 series):
 - Creating dam safety plans
 - Emergency warning distribution



Visual 7: Steps to Join the Community Rating System (CRS)

- Meet prerequisites for joining CRS:
 - Be NFIP-compliant.
 - Maintain construction documentation permanently.
 - Take flood insurance and mitigation actions.
- Submit a letter of interest to your FEMA Regional Office.
- Submit a CRS application.



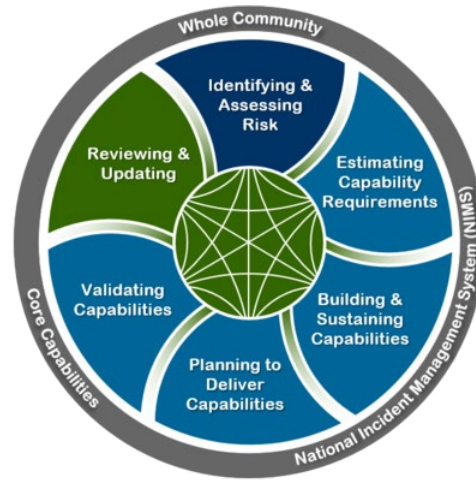
Visual 8: Maintaining CRS Participation

- Your community must recertify that you are doing your credited activities.
- Every three or five years the CRS Specialists visit.
- CRS Specialists help your community compile documentation.

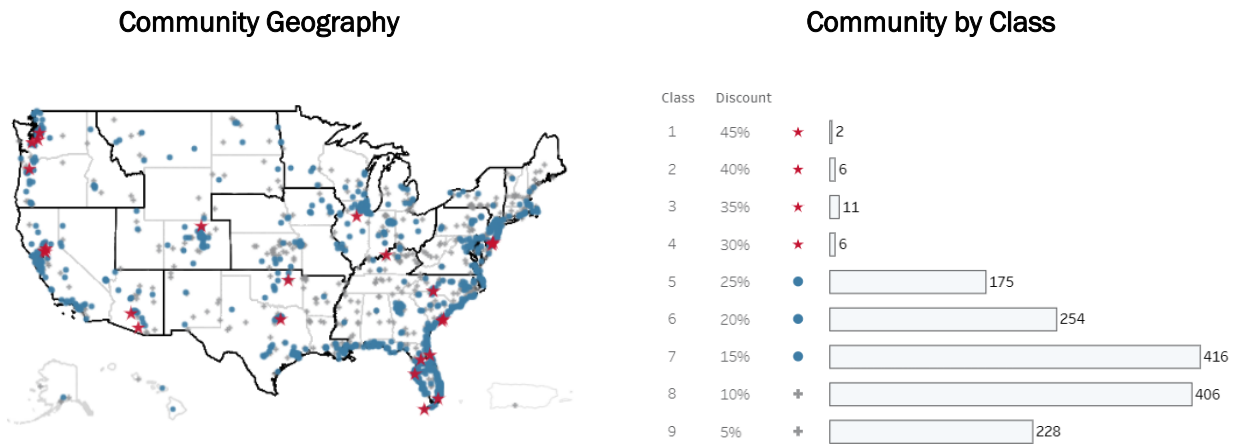


Visual 9: Other Programs Similar to CRS



- THIRA: Threat and Hazard Identification and Risk Assessment
- Fire Suppression Rating Schedule (FSRS): Rates your fire department's ability to serve the community
- Building Code Effectiveness Grading Schedule (BCEGS): Rates your building codes and how you enforce them



Visual 10: CRS Participation

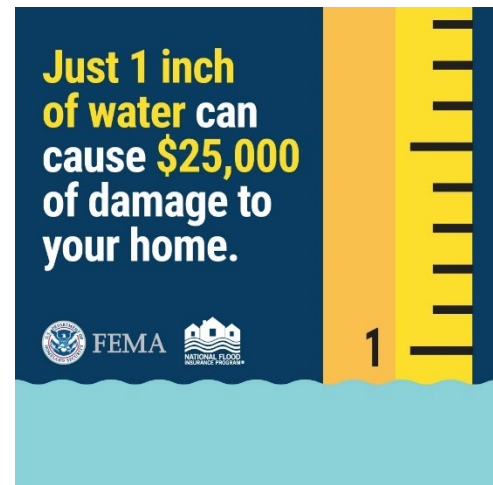


Source: FEMA Community Rating System
Date: April 2023

	<p>Key Points</p> <p>What you see here is CRS participation nationally.</p> <ul style="list-style-type: none"> Over 1,500 communities participate in the CRS. Most of the communities that participate are Class 5 through Class 9. Completing prerequisites and earning points for discounts require large investments of time and money.
 <p>Online Resource</p>	<p>You are encouraged to explore the following site regarding key information about the FEMA’s Community Rating System:</p> <ul style="list-style-type: none"> Community Rating System (https://www.fema.gov/floodplain-management/community-rating-system)

Visual 11: Benefits of Higher Standards

- Less damage from flooding and faster recovery:
- More affordable flood insurance
- Safer places to live
- Economic growth



Visual 12: Common Higher Standards

Freeboard



Fill restrictions




No-rise requirements for entire floodplain



Open space preservation



	<p>Key Points:</p> <p>Higher standards are not one-size-fits-all. Your community should adopt the higher standards that fit your community’s needs. Popular higher standards:</p> <ul style="list-style-type: none"> ▪ Freeboard: Additional height above the Base Flood Elevation (e.g., two feet). It is most beneficial where there is new construction, redevelopment, and Substantial Improvement. ▪ No-rise requirements: Require a no-rise analysis within the floodway portion of the SFHA. No-rise ensures the development would cause no increases in flood levels. It can be beneficial for communities with a lot of development near, but outside of, floodways and communities without floodways. ▪ Fill restriction: Ensure new development does not displace flood waters. It is most effective in communities that are not fully built out. ▪ Open space preservation: Create a community asset from a floodplain, like a park, which can flood. Deed restrictions stop development on the land, reducing flooding.
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Visual 13: Recommended Higher Standards for Substantial Improvement/Substantial Damage

- Cumulative Substantial Improvement
 - Require compliance when the total value of all improvements or repairs over a specified period equals or exceeds 50% of the value of the structure
- Cumulative Substantial Damage
 - Apply Substantial Damage requirements when multiple damage events add up to 50% over time
- Repetitive Loss Property
 - Properties that meet the NFIP definition of repetitive loss must comply with current regulations
- Lower threshold for Substantial Improvement and/or Substantial Damage
 - Set the threshold for Substantial Improvement and/or Substantial Damage lower than 50%
 - Increases the number of older homes being brought into compliance with smaller improvements or after less severe damage
- Historic structures
 - Require historic structures to comply with Substantial Improvement and/or Substantial Damage requirements. Or require to the extent that buildings can still be deemed historic.

Visual 14: Investing in Your Community

- Higher standards, building code minimums, and public-mitigation grant projects save more than they cost.
- Case Study: The Left Hand Creek Flood Project saved Longmont, CO, an estimated \$22 million.




 <p>Online Resource</p>	<p>For more information on the case study visit:</p> <ul style="list-style-type: none"> ▪ Building back smarter/more resilient – Longmont, Colorado (https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/success-stories/building-back-smarter-more-resilient-longmont-colorado/) ▪ Higher Standards Mean Lower Flood Insurance Rates for Myrtle Beach Property Owners (https://www.fema.gov/case-study/higher-standards-mean-lower-flood-insurance-rates-myrtle-beach-property-owners)
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Visual 15: Resources

- NFIP CRS Coordinator’s Manual
- Addendum to the CRS Coordinator’s Manual
- Brochure for the Community Rating System
- Community Stories and Case Studies
- Building Community Resilience with Nature-Based Solutions



 <p>Online Resource</p>	<p>For more information on the CRS refer to the following:</p> <ul style="list-style-type: none"> ▪ Community Rating System Addendum to the Coordinator’s Manual - 2017 Edition (https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinator-manual_addendum-2021_FAQs.pdf) ▪ Building Community Resilience with Nature-Based Solutions (https://www.fema.gov/sites/default/files/documents/fema_riskmap-nature-based-solutions-guide_2021.pdf) ▪ Community Rating System - A Local Official’s Guide to Saving Lives, Preventing Property Damage, and Reducing the Cost of Flood Insurance (https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf) ▪ Community Rating System Case Studies, Fact Sheets and Blogs (https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs) ▪ NFIP CRS Coordinator’s Manual (https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinators-manual_2017.pdf)
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Visual 16: Activity — CRS and Higher Standards Discussion



Which of these higher standards do you think your community should adopt and why?

- Freeboard
- No-rise requirements
- Fill restrictions
- Open space preservation
- Lower thresholds for SI/SD

Visual 17: Topic Summary

CRS is a voluntary incentive program that encourages floodplain management that exceeds the minimum requirements of the NFIP.

Benefits of higher standards:

- Less damage from flooding and faster recovery
- More affordable flood insurance
- Safer places to live
- Economic growth

Topic 6: Summary

Visual 1: Topic 6 – Summary



Topic 6: Summary

Visual 2: Benefits of NFIP Participation

- NFIP flood insurance
- Safer, damage-resistant development
- Grants and loans
- Faster recovery with more financial support



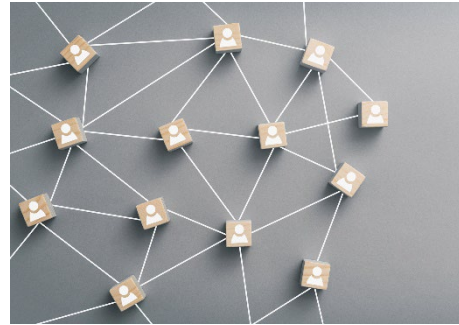
Visual 3: Benefits of Floodplain Management

- Keeps residents safe
- Reduces flood risk and damages
- Protects the environment



Visual 4: Benefits of Supporting Your Floodplain Administrator

- Capacity to maintain your participation in the NFIP
- Reduce the risk of legal liability
- Increase staff morale and retention



Visual 5: Benefits of Higher Standards

- Less damage and faster recovery
- More affordable flood insurance
- Safer places to live
- Increase economic growth



Visual 6: Resources for the National Flood Insurance Program

- FEMA.gov
- Floodplain Management Resources for Local Government Officials
- FloodSmart.gov
- FEMA Map Service Center
- National Flood Insurance Program
- Community Rating System
- Regions, States, and territories—including contacts
- Elected Officials' Flood Guide





For more information, refer to the following:

- [FEMA.gov](https://www.fema.gov/)
(<https://www.fema.gov/>)
- [Local Government Officials - Floodplain Management Resources](https://www.fema.gov/floodplain-management/manage-risk/local#:~:text=Local%20Government%20Officials%20%20Floodplain%20Management%20Resources%201,Tools%20and%20Resources%20to%20Support%20Higher%20Standards%20)
(<https://www.fema.gov/floodplain-management/manage-risk/local#:~:text=Local%20Government%20Officials%20%20Floodplain%20Management%20Resources%201,Tools%20and%20Resources%20to%20Support%20Higher%20Standards%20>)
- [FloodSmart.gov](https://www.floodsmart.gov/)
(<https://www.floodsmart.gov/>)
- [FEMA Map Service Center](https://msc.fema.gov/portal/home)
(<https://msc.fema.gov/portal/home>)
- [National Flood Insurance Program](https://www.fema.gov/flood-insurance)
(<https://www.fema.gov/flood-insurance>)
- [Community Rating System Case Studies, Fact Sheets and Blogs](https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs)
(<https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs>)
- [Regions, States and Territories](https://www.fema.gov/about/organization/regions)
(<https://www.fema.gov/about/organization/regions>)
- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/the-essentials/)
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/the-essentials/>)

Visual 7: Activity — Summary Discussion



- Why should you improve the management and enforcement of your community's floodplain management program?
- What actions could you take today to improve your program?
- What resources can you provide your Floodplain Administrator and staff?
- How can you strengthen the enforcement of your program?
- What higher standards could your community benefit from?

Visual 8: Questions?

Questions?

[Local Government Officials - Floodplain Management Resources](https://www.fema.gov/floodplain-management/manage-risk/local)

(<https://www.fema.gov/floodplain-management/manage-risk/local>)

[Understanding and Managing Flood Risk: A Guide for Elected Officials](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)

(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)



FEMA

Handouts

Activity 2.1: What Is the Purpose of the NFIP?

Reflect on and write down responses to the following questions.

- What are your priorities as a local official?

- How does the NFIP benefit your community?

- How do your priorities overlap with the purpose of the NFIP?

Activity 4.1: Enforcement Discussion

Reflect on and write down responses to the following questions:

- What authority does your local Floodplain Administrator have?

- Does your Floodplain Administrator have the resources to implement an effective program?

- What other roles does your Floodplain Administrator fill (how many hats do they wear)?

- Does your city/county attorney support floodplain management?

- What are your Floodplain Administrator's roles during the post-disaster recovery process?

- Do you have a plan in place to make Substantial Damage Assessments after a disaster?

Activity 5.1: CRS and Higher Standards Discussion

Which of these higher standards do you think you could implement in your community?

- Freeboard
- No-rise requirements
- Fill restrictions
- Open space preservation
- Lower thresholds for SI/SD

Why:

Activity 6.1: Summary Discussion

Reflect on the on the following questions:

- What do you think you should do to improve your community's floodplain management program?

- What actions could you take today to improve your program?

- What resources can you provide your Floodplain Administrator and staff?

- How can you strengthen the enforcement of your program?

- What higher standards could your community implement?

Reference Materials

Publications

- [Community Rating System Addendum to the Coordinator's Manual - 2017 Edition](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinator-manual_addendum-2021_FAQs.pdf)
(https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinator-manual_addendum-2021_FAQs.pdf)
- [Building Community Resilience with Nature-Based Solutions](https://www.fema.gov/sites/default/files/documents/fema_riskmap-nature-based-solutions-guide_2021.pdf)
(https://www.fema.gov/sites/default/files/documents/fema_riskmap-nature-based-solutions-guide_2021.pdf)
- [Community Rating System - A Local Official's Guide to Saving Lives, Preventing Property Damage, and Reducing the Cost of Flood Insurance](https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf)
(https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf)
- [American Institutes for Research Study – Costs and Consequences of Flooding and the Impact of the National Flood Insurance Program](https://www.fema.gov/sites/default/files/2020-07/fema_nfip_eval-costs-and-consequences.pdf) (https://www.fema.gov/sites/default/files/2020-07/fema_nfip_eval-costs-and-consequences.pdf)
- [NFIP CRS Coordinator's Manual](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinators-manual_2017.pdf)
(https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinators-manual_2017.pdf)

Online Resource Sites

- [Building back smarter/more resilient – Longmont, Colorado](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/success-stories/building-back-smarter-more-resilient-longmont-colorado/)
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/success-stories/building-back-smarter-more-resilient-longmont-colorado/>)
- [Community Rating System](https://www.fema.gov/floodplain-management/community-rating-system)
(<https://www.fema.gov/floodplain-management/community-rating-system>)
- [Community Rating System Case Studies, Fact Sheets and Blogs](https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs)
(<https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs>)
- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)
- [FEMA.gov](https://www.fema.gov/)
(<https://www.fema.gov/>)
- [FEMA Map Service Center](https://msc.fema.gov/portal/home)
(<https://msc.fema.gov/portal/home>)

- [Floodplain Management Resources for Local Government Officials](https://www.fema.gov/floodplain-management/manage-risk/local#:~:text=Local%20Government%20Officials%20%20Floodplain%20Management%20Resources%201,Tools%20and%20Resources%20to%20Support%20Higher%20Standards%20)
(https://www.fema.gov/floodplain-management/manage-risk/local#:~:text=Local%20Government%20Officials%20%20Floodplain%20Management%20Resources%201,Tools%20and%20Resources%20to%20Support%20Higher%20Standards%20)
- [FloodSmart.gov](https://www.floodsmart.gov/)
(https://www.floodsmart.gov/)
- [Higher Standards Mean Lower Flood Insurance Rates for Myrtle Beach Property Owners](https://www.fema.gov/case-study/higher-standards-mean-lower-flood-insurance-rates-myrtle-beach-property-owners)
(https://www.fema.gov/case-study/higher-standards-mean-lower-flood-insurance-rates-myrtle-beach-property-owners)
- [Historical NFIP Claims Information and Trends](https://www.floodsmart.gov/historical-nfip-claims-information-and-trends)
(https://www.floodsmart.gov/historical-nfip-claims-information-and-trends)
- [Local Government Officials - Floodplain Management Resources](https://www.fema.gov/floodplain-management/manage-risk/local)
(https://www.fema.gov/floodplain-management/manage-risk/local)
- [National Flood Insurance Program](https://www.fema.gov/flood-insurance)
(https://www.fema.gov/flood-insurance)
- [Community Rating System Coordinator's Manual](https://www.fema.gov/floodplain-management/community-rating-system#manual)
(https://www.fema.gov/floodplain-management/community-rating-system#manual)
- [Regions, States and Territories](https://www.fema.gov/about/organization/regions)
(https://www.fema.gov/about/organization/regions)

Multimedia

- [Higher Standards: The Value of Floodplain Management](https://www.youtube.com/watch?v=S7mirk1dgSc)
(https://www.youtube.com/watch?v=S7mirk1dgSc)