How to Move up in CRS from a Local’s Perspective
Overview

- CRS is a voluntary program through FEMA and ISO
- Communities that go beyond minimum standards can earn points to reduce flood insurance costs for the community
Community Rating System

- Communities are credited for work to:
  - Reduce flood damage to existing buildings,
  - Manage development in areas not mapped by NFIP,
  - Protect new buildings beyond the minimum NFIP protection level,
  - Preserve and/or restore natural functions of floodplains,
  - Help insurance agents obtain flood data, and
  - Help people obtain flood insurance

- Residents are rewarded with flood insurance premium discounts according to a class rating
Community Rating System (CRS)

- CRS Class Rating savings:
  - 5% reduction in flood insurance premium for each additional 500 points or class rating
  - Louisville is a Class 3, saving $2 million each year in premiums

<table>
<thead>
<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4500+</td>
<td>45%</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>4000-4499</td>
<td>40%</td>
<td>10%</td>
</tr>
<tr>
<td>3</td>
<td>3500-3999</td>
<td>35%</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>3000-3499</td>
<td>30%</td>
<td>10%</td>
</tr>
<tr>
<td>5</td>
<td>2500-2999</td>
<td>25%</td>
<td>10%</td>
</tr>
<tr>
<td>6</td>
<td>2000-2499</td>
<td>20%</td>
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</tr>
<tr>
<td>7</td>
<td>1500-1999</td>
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</tr>
<tr>
<td>10</td>
<td>0</td>
<td>0</td>
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CRS Activities

- 300 Public Information Activities
- 400 Mapping and Regulations
- 500 Flood Damage Reduction Activities
- 600 Warning and Response
320 Map Information Services

- Give out information from the FIRM
- Give out floodway info (from FIRM)
- Problems not shown on FIRM (other flood data)
- Flood depth data (flood elevation - contour)
- Historic flood info (high water marks, rep loss)
- Natural floodplain functions (wetlands, critical habitat, open space)
320 Map Information Prerequisites

• Give out information required from FIRM for insurance policies
• Must be able to locate the property (read a map)
• Must volunteer the information when there is an inquiry
• Must include an opportunity for personal contact and respond in a reasonable amount of time
• Publicize at least once a year
• Keep maps up to date at least annually and maintain earlier versions of the FIRM
• Must keep a log of requests
330 Outreach Projects
330 Outreach Project Scoring

• Informational Materials – 1 point per topic
  – Brochures
  – Flyers

• General Outreach Projects – 2 points per topic
  – Newspaper/Newsletter articles
  – Signs
  – Presentations
  – Stream cleanups

• Targeted Outreach Projects – 6 points per topic
  – Letter to all floodplain residents
330 Outreach Projects Topics

- Community Rating System Priority Topics

<table>
<thead>
<tr>
<th>Six Priority Topics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Know your flood hazard</td>
</tr>
<tr>
<td>2. Insure your property for your flood hazard</td>
</tr>
<tr>
<td>3. Protect people from the hazard</td>
</tr>
<tr>
<td>4. Protect your property from the hazard</td>
</tr>
<tr>
<td>5. Build responsibly</td>
</tr>
<tr>
<td>6. Protect natural floodplain functions</td>
</tr>
</tbody>
</table>
330 Outreach Projects Requirements

• Projects must be sent at least annually
• At least one project must convey a message on flood insurance
• Credit will not be lost if Flood Response Preparation (FRP) Projects divert resources away from Outreach Projects during a flood year
330 Flood Response Preparations

- Outreach used after a flood
- Same scoring as Outreach Projects, same priority topics
- Prepared and updated annually
- Only implemented if there is a flood
330 Flood Response Preparations

- Handouts at MSD
- Letters sent to flooded properties
- Website story on MSD’s main page
- Door hangers handed out by inspectors
- Press release to media
330 Flood Response Preparation Requirements

- Must receive Outreach Project (OP) credit
- Must either use the flood response outreach if it floods, or review the outreach if there is no flood annually
- Documentation
  - Copy of handouts, news releases, etc
  - Written procedures for how it will be disseminated
  - Documentation of the annual review of materials
340 Hazard Disclosure

• Disclosure of the flood hazard by real estate agents
  – Need copy of disclosure notices from at least 5 real estate agencies (or all if less than 5 agencies)

• Real estate agent’s brochure
  – Credit if real estate agents give a brochure to all clients advising them to check if a property is in a floodplain or has a history of flooding
340 Hazard Disclosure

• Other disclosure requirements
  – Credit for up to 5 local or state laws requiring disclosure of a property’s exposure to flooding
  – Examples
    • Requirement for landlords to advise potential renters about the flood hazard
    • Requirement for showing the floodplain on recorded subdivision plats or individual lot surveys
    • Requirement for signs posted in floodprone areas like parking lots
350 Flood Protection Information

• Flood Protection Library & Local Pertinent Documents
  – FEMA publications available at the library
    • Order or download these for free from FEMA
    • [https://www.fema.gov/media-library/assets/documents/15792](https://www.fema.gov/media-library/assets/documents/15792)
  – Local documents that cover flood topics in the library, including:
    • Kentucky Floodplain Management Quick Guide
    • Local Floodplain Ordinance
    • FIRMs and Flood Insurance Study
    • Floodplain Management Plan
    • Hazard Mitigation Plan
350 Flood Protection Website

- Flood protection messages
- Flood warning & safety
- Real-time gage information
- Elevation certificates

FLOODPLAIN MANAGEMENT

As a River City, Louisville has its fair share of floodplain and drainage issues. Flooding can occur from Ohio River flooding, flash flooding from interior streams, and flooding from overloaded storm systems. Louisville Metro is a participant in the National Flood Insurance Program (NFIP), and MSD is responsible for enforcing the local Floodplain Management Ordinance and for administering both the National Flood Insurance Program and Floodplain Management Program. Tasks include issuing floodplain permits and maintaining the flood protection system, Flood Insurance Rate Maps, Flood Insurance Studies, drainage system, as well other stormwater related tasks.

To encourage communities to establish sound floodplain management programs that go beyond the NFIP minimum requirements, in 1990 the Community Rating System (CRS) was created by FEMA. Louisville Metro participates in the CRS program and as of June 2012, has achieved a Class 4 Rating, which awards residents in the community with up to a 30% discount on flood insurance premiums. Click Community Rating System - CRS tab below to learn more about the program.


Flood Safety & Warnings

Flood Warnings:

Generally two types of floods occur in Louisville-Jefferson County, Ohio River flooding and flash flooding. Ohio River flooding typically occurs between January and May. Ohio River flooding occurs over a longer period of time (days or weeks) and is generally predicted in advance through the National Weather Service. Flash flooding occurs as a result of heavy rains over a short period of time, or can occur from a dam or levee failure. Flash floods rise and fall quickly, sometimes in just a few minutes.
360 Flood Protection Assistance

• Property protection advice
• Protection advice after a site visit
• Requirements
  – At least one person must be identified to offer assistance
  – Person must be familiar with flood protection and mitigation measures
  – Must be one-on-one assistance
  – Must publicize service
  – Keep records of the service
Open space preservation

- Must be located in a regulated floodplain
- Property must be “open space” meaning no buildings, storage, filling, or other encroachments
  - Parks or other open areas at least 10 acres can be included, but need to deduct the impervious areas like the parking lots, restrooms, etc.
- Property must be “preserved” as open space and meet on of these qualifications:
  - Public land
  - Private wildlife or nature preserves
  - Open space subject to land development regulations
420 Open Space Preservation Examples

• Parks
• Golf courses
• Cemeteries
• Basins or other flood control lands
• Easements that restrict fill or buildings
• FEMA Grant acquisition properties
• Open space in subdivisions restricted from fill or buildings
• Areas that are restricted from development based on your local floodplain ordinance
420 Open Space Requirements

- Description of open space parcels
- Documentation showing parcel will remain open space
- Ordinance language to parcel that are open space because of regulations
- For any area outside of SFHA, documentation that area is subject to floodplain regulations
- Impact adjustment map
CRS Activities

• 300 Public Information
  – 310 Elevation Certificates
  – 320 Map Information Services
  – 330 Outreach Projects
  – 340 Hazard Disclosure
  – 350 Flood Protection Information
  – 360 Flood Protection Assistance
  – 370 Flood Insurance Promotion

• 400 Mapping and Regulations
  – 410 Floodplain Mapping
  – 420 Open Space Preservation
  – 430 Higher Regulatory Standards
  – 440 Flood Data Maintenance
  – 450 Stormwater Management

• 500 Flood Damage Reduction Activities
  – 510 Floodplain Management Planning
  – 520 Acquisition and Relocation
  – 530 Flood Protection
  – 540 Drainage Maintenance

• 600 Warning and Response
  – 610 Flood Warning and Response
  – 620 Levees
  – 630 Dams
Questions?

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