



# Community Rating System

2020 Verification Site Visit

Board of Commissioners Annual Retreat

Thursday, February 27, 2020

# Community Rating System (CRS)

- Voluntary program
- Rewards communities for exceeding minimum standards of the National Flood Insurance Program
- Point-based scoring system

Table 110-1. CRS classes, credit points, and premium discounts.			
CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0
SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH			
Outside the SFHA: Zones X, B, C, A99, AR, and D			
Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.			
Some minus-rated policies may not be eligible for CRS premium discounts.			
Premium discounts are subject to change.			

# CRS in Beaufort

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- Town of Beaufort joined the program in 1994
- Last Verification Visit – September 2015
- May 1, 2017 – CRS Class 7
  - 15% NFIP Premium Discount (in SFHA)
  - 5% NFIP Premium Discount (not in SFHA)
- Upcoming Verification Site Visit – June 2020

# Credited Activities

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- Public Information Activities (300 Series)
- Mapping & Regulations (400 Series)
- Flood Damage Reduction Activities (500 Series)
- Warning & Response (600 Series)

# Credited Activities – May 2017

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Series	Points Earned/Points Possible
Public Information Activities	276 / 981
Mapping & Regulations	1,032 / 5,841 (938 Raw Score)
Flood Damage Reduction Activities	205 / 5,042
Warning & Response	0 / 790

# What's Changed?

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- Decreased CGA
- Increased Open Space
- Department Hurricane Operations & Recovery Procedures
- Staff Training
- BCEGS Rating 3/3
- Higher Regulatory Standards
  - Flood Damage Prevention Ordinance
  - Subdivision Ordinance
  - Town Code of Ordinances
- Hazard Mitigation Plan Update

# So What?

Community: BEAUFORT, TOWN OF State: NORTH CAROLINA  
 County: CARTERET COUNTY CID: 375346

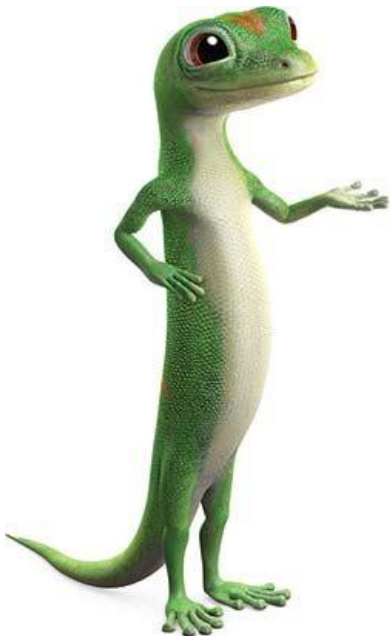
Current CRS Class = 7

[\[Printable Version\]](#)

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	810	481	20	309
PREMIUM	\$713,377	\$553,747	\$31,968	\$127,662
AVERAGE PREMIUM	\$881	\$1,151	\$1,598	\$413

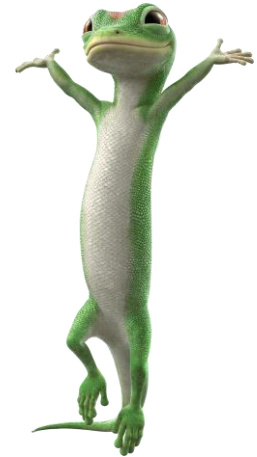
## CRS Class

09	Per Policy	\$42	\$68	\$84	\$0
	Per Community	\$34,256	\$32,573	\$1,683	\$0
08	Per Policy	\$83	\$135	\$84	\$0
	Per Community	\$66,829	\$65,147	\$1,683	\$0
07	Per Policy	\$123	\$203	\$84	\$0
	Per Community	\$99,402	\$97,720	\$1,683	\$0
06	Per Policy	\$165	\$271	\$168	\$0
	Per Community	\$133,658	\$130,293	\$3,365	\$0
05	Per Policy	\$205	\$339	\$168	\$0
	Per Community	\$166,232	\$162,867	\$3,365	\$0



# Opportunities

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- Public Information Activities (300 Series)
  - Plan for Public Information\*
  - Website (105)
- Mapping & Regulations (400 Series)
  - Enclosure Limits (240)
  - Substantial Improvement/Damage Thresholds (90)
  - Cumulative SI/SD (20)
  - Freeboard (500)
- Flood Damage Reduction Activities (500 Series)
  - Drainage System Maintenance (470)
- Flood Warning & Response (600 Series)
  - Emergency Operations Plan (395)



# Opportunities – 300 Series

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## Plan for Public Information\*

1. Establish PPI committee
2. Assess Community's Public Information Needs
3. Formulate Messages
4. Identify Outreach Projects

Website (105)

# Opportunities – 400 Series

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## Higher Regulatory Standards

- Enclosure Limits (240)
- Substantial Improvement / Substantial Damage Thresholds (90)
- Cumulative SI/SD (20)
- Freeboard (500)

Freeboard	No filling restrictions	Compensatory storage required	Fill prohibited
1 foot	100	110	120
2 feet	225	250	280
3 feet	375	440	500

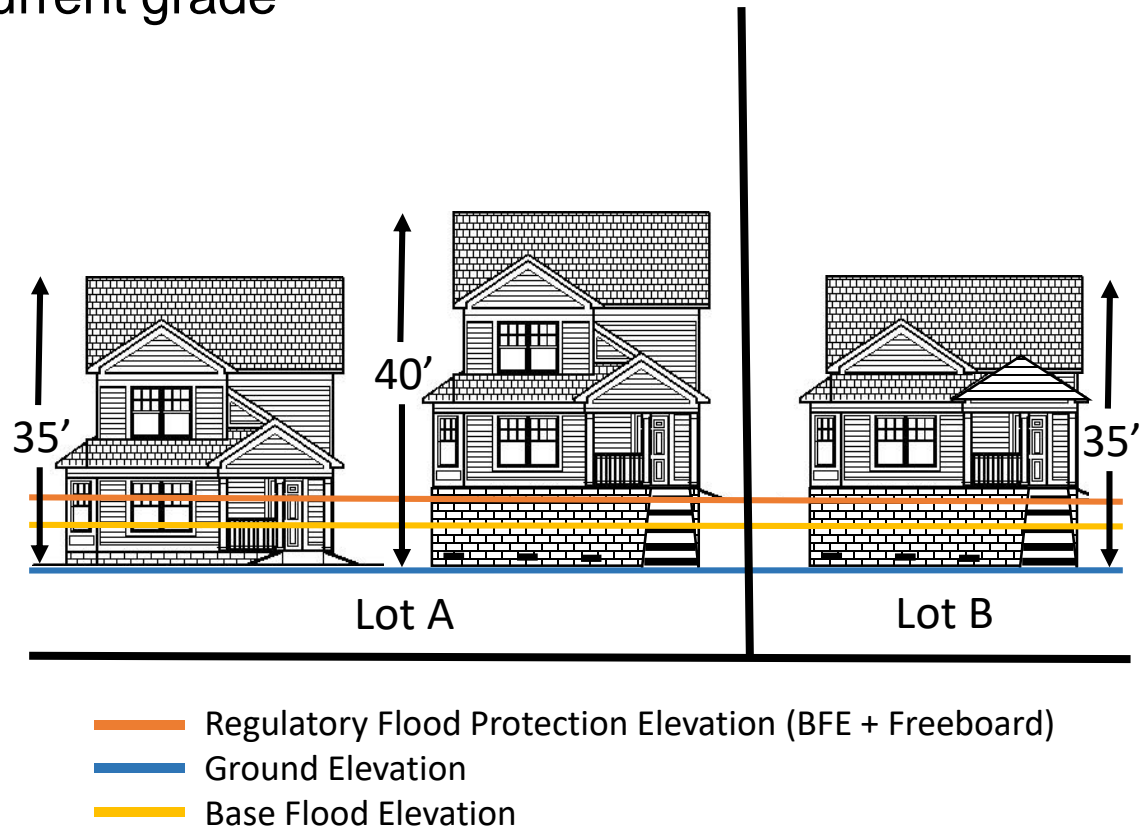
# Current Standards

## Height Measurement

- Adjacent naturally occurring grade to the peak of the roof

## Example

- 2 Lots
  - Lot A – Existing Pre – FIRM Structure
  - Lot B – Vacant



# Opportunities – 500 Series

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## Flood Damage Reduction Activities (500 Series)

- Floodplain Management Planning (382)
  - Hazard Mitigation Plan Update
- Drainage System Maintenance (470)
  - Channel Debris Removal
  - Problem Site Maintenance
  - Capital Improvement Program
  - Stream Dumping Regulations
  - Storage Basin Maintenance

# Opportunities – 600 Series

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- Flood Warning & Response (600 Series)
  - **Flood Threat Recognition System**
  - **Emergency Warning Dissemination**
  - **Flood Response Operations**
  - **Critical Facilities Planning**
  - StormReady Community (25)
  - TsunamiReady Community (30)

\*Flood Warning & Response Plan MUST be adopted by the governing board\*

# Questions?

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# Sources Cited

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[https://www.google.com/imgres?imgurl=https%3A%2F%2Fqph.fs.quoracdn.net%2Fmain-qimg-152f8a1ddf620557276927c66220675c&imgrefurl=https%3A%2F%2Fwww.quora.com%2FHow-much-does-the-voice-actor-of-the-GEICO-Gecko-get-paid&tbnid=h4Z8HOToVitiIWM&vet=12ahUKEwi-9\\_WowPDnAhUGUFMKHXobDpoQMygEegUIARDyAQ..i&docid=3YloD4JNF8ZhBM&w=602&h=461&q=geico%20gecko%20questions%3F&ved=2ahUKEwi-9\\_WowPDnAhUGUFMKHXobDpoQMygEegUIARDyAQ](https://www.google.com/imgres?imgurl=https%3A%2F%2Fqph.fs.quoracdn.net%2Fmain-qimg-152f8a1ddf620557276927c66220675c&imgrefurl=https%3A%2F%2Fwww.quora.com%2FHow-much-does-the-voice-actor-of-the-GEICO-Gecko-get-paid&tbnid=h4Z8HOToVitiIWM&vet=12ahUKEwi-9_WowPDnAhUGUFMKHXobDpoQMygEegUIARDyAQ..i&docid=3YloD4JNF8ZhBM&w=602&h=461&q=geico%20gecko%20questions%3F&ved=2ahUKEwi-9_WowPDnAhUGUFMKHXobDpoQMygEegUIARDyAQ)



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