



# April 25<sup>th</sup>, 2022 Meeting

## Backup Materials

### Contents:

- Presentation: *Fort Lauderdale Community Rating System (CRS) Program* {Constance Lake, CRS Coordinator, City of Fort Lauderdale}



# Fort Lauderdale Community Rating System (CRS) Program

CONSTANCE LAKE, CFM  
CRS COORDINATOR

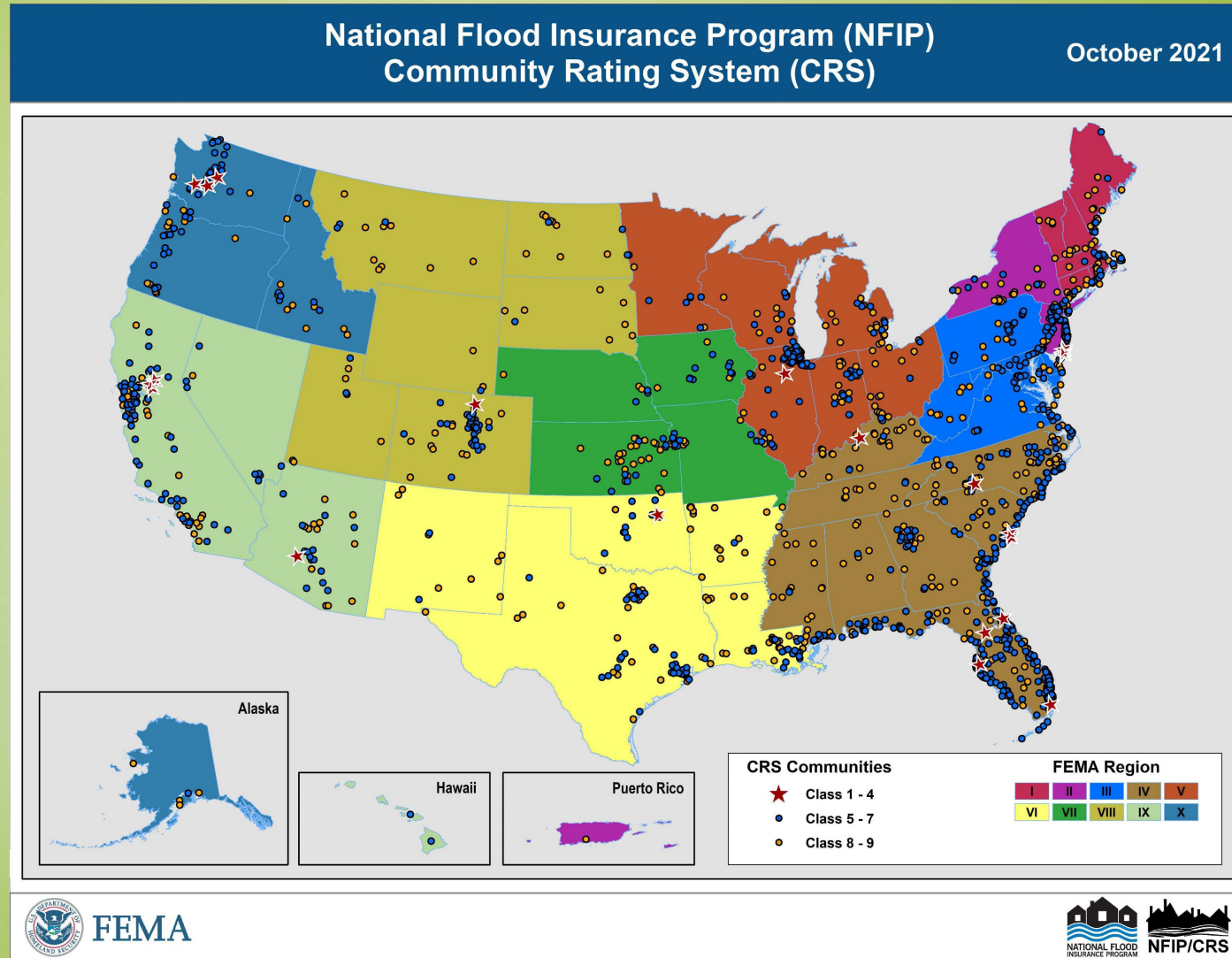
What

# FEMA Participation

- NFIP – provides community federally-backed flood insurance and eligibility for disaster assistance
- CRS – NFIP compliant communities can participate to reduce premiums by requiring more than NFIP minimum requirements
  - ✓ Goals
  - ✓ Voluntary (with minimum requirements)
  - ✓ Regular reporting

# What

# FEMA CRS Participation



What

# CRS Program Structure

Based on goals:

4 Series of Activities:

300 Public Information

400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

19 Activities

98 Elements

# What

# CRS Program Structure



## Master List of Community Rating System (CRS) Activities and Elements

### 300 Series: Public Information Activities

		Max	Page*
<b>310 (Elevation Certificates)</b>			
a	CCMP Construction certificate management procedures	38	A-29
b	ECPO Elevation Certificate on post-FIRM buildings	48	310-13
c	ECPR Elevation Certificate on pre-FIRM buildings	30	310-15
<b>320 (Map Information Service)</b>			
a	MI1 Providing insurance information from FIRM	30	320-8
b	MI2 LiMWA/floodway info/CBRS area	20	320-10
c	MI3 Other flood problems not shown on FIRM	20	320-11
d	MI4 Flood depth data	20	320-11
e	MI5 Special flood-related hazards	20	320-13
f	MI6 Historical/repetitive flood information	20	320-14
g	MI7 Natural floodplain functions	20	320-15
<b>330 (Outreach Projects)</b>			
a	OP Outreach projects	200	330-6
b	FRP Flood response preparations	50	330-9
c	PPI Program for Public Information bonus	N/A	330-14
d	STK Stakeholder bonus	50	330-20
<b>340 (Hazard Disclosure)</b>			
a	DFH Real estate agent disclosure of SFHA	35	340-3
b	ODR Other disclosure requirements	25	340-5
c	REB Real estate brochure	12	340-7
d	DOH Disclosure of other hazards	8	340-10
<b>350 (Flood Protection Information)</b>			
a	LIB Library	10	350-3
b	LPD Locally pertinent documents in the library	10	350-5
c	WEB Website	105	350-7
<b>360 (Flood Protection Assistance)</b>			
a	PPA Property protection advice	40	360-4
b	PPV Advice after a site visit	45	360-6
c	FAA Financial assistance advice	15	360-7
d	TNG Training	10	360-10
<b>370 (Flood Insurance Promotion)</b>			
a	FIA Flood insurance assessment	15	370-3
b	CP Coverage plan	15	370-6
c	CPI Plan implementation	60	370-9
d	TA Technical assistance	20	370-12
e	FIB Flood insurance brochures	25	A-37
f	FIM Flood insurance meeting	40	A-38
g	SCE State-required continuing education	15	A-39

\* "A" pages refer to the 2021 Addendum to the 2017 CRS Coordinator's Manual



## Master List of Community Rating System (CRS) Activities and Elements

### 400 Series: Mapping and Regulations

		Max	Page
<b>440 (Flood Data Maintenance)</b>			
a	AMD Additional map data	160	440-3
b	FM FIRM maintenance	15	440-8
c	BMM Benchmark maintenance	27	440-9
d	EDM Erosion data maintenance	20	440-13
<b>450 (Stormwater Management)</b>			
a	SMR Stormwater management regulations	380	450-4
b	WMP Watershed master plan	315	450-14
c	ESC Erosion and sedimentation control	40	450-19
d	WQ Water quality regulations	20	450-20
<b>500 Series: Flood Damage Reduction Activities</b>			
<b>510 (Floodplain Management Planning)</b>			
a	FPM Floodplain management planning	382	510-4
b	RLAA Repetitive loss area analysis	140	510-29
c	NFP Natural floodplain functions plan	100	510-35 <sup>A</sup>
d	SDP Substantial damage management plan	140	A-54
<b>520 (Acquisition and Relocation)</b>			
All	All Acquisition and relocation of buildings	2,250	520-4
<b>530 (Flood Protection)</b>			
PB(R)	Retrofitted buildings	1,600	530-2
PB(S)	Structural flood control & drainage projects	1,000	530-2
<b>540 (Drainage System Maintenance)</b>			
a	CDR Channel debris removal	200	540-5
b	PSM Problem site maintenance	50	540-11
c	CIP Capital improvements program	70	540-13
d	SDR Stream dumping regulations	30	540-16
e	SBM Storage basin maintenance	120	540-18

\* "A" pages refer to the 2021 Addendum to the 2017 CRS Coordinator's Manual  
<sup>A</sup> Also see 2021 Addendum page A-64

What

# CRS Program Discounts

500 Points = 1 Classification = 5% NFIP Premium Discount

~~Full CRS discount inside SFHA / outside 5% or 10%~~

As of Risk Rating 2.0 new policies, a community's CRS discount is applied community-wide.

# What

# CRS Program Discounts

**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.*

Classification	Points	Premium Discount
1	4,500+	45%
2	4,000 – 4,499	40%
3	3,500 – 3,999	35%
4	3,000 – 3,499	30%
5	2,500 – 2,999	25%
6	2,000 – 2,499	20%
7	1,500 – 1,999	15%
8	1,000 – 1,499	10%
9	500 - 999	5%
10	0 - 499	0%

# Where

# FTL CRS Participation

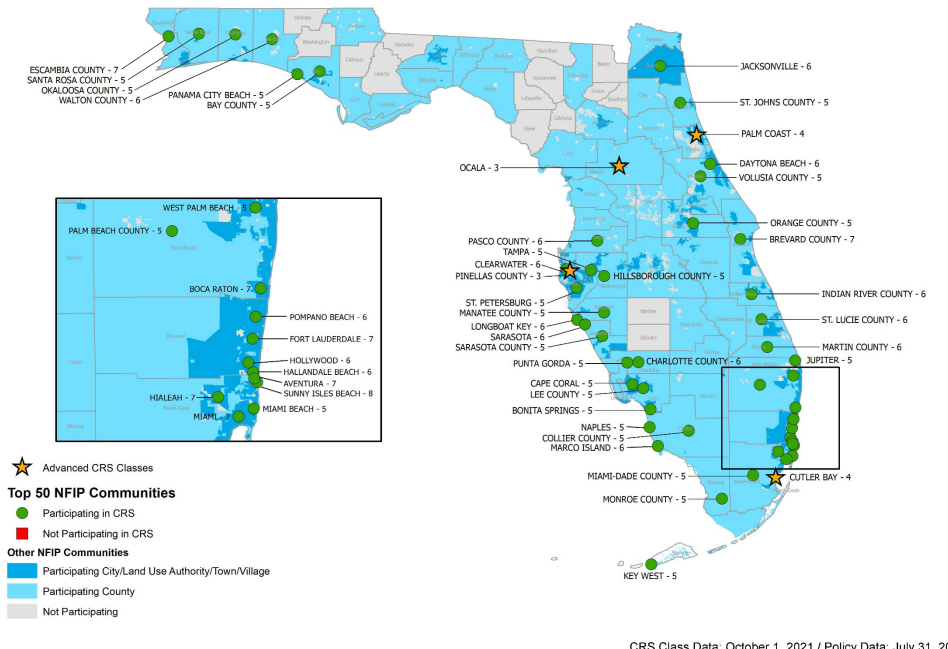
# & Discount

## Florida

### Top 50 National Flood Insurance Program (NFIP) Policy Count Communities\* and Community Rating System (CRS) Participation

\*Ranked by the total number of NFIP insurance policies in-force

Rank	CID	Community Name	Policies	Class
1	120635	Miami-Dade County	120,461	5
2	120067	Collier County	74,374	5
3	125124	Lee County	65,716	5
4	120650	Miami	51,636	7
5	120651	Miami Beach	45,329	5
6	120192	Palm Beach County	40,523	5
7	125105	Fort Lauderdale	38,794	7
8	125144	Sarasota County	36,200	5
9	125095	Cape Coral	34,864	5
10	120112	Hillsborough County	34,841	5
11	125148	St. Petersburg	34,831	5
12	125139	Pinellas County	31,651	3
13	120061	Charlotte County	28,864	6
14	125147	St. Johns County	28,168	5
15	120114	Tampa	26,556	5
16	120077	Jacksonville	23,939	6
17	125092	Brevard County	22,840	7
18	125113	Hollywood	22,117	6
19	120153	Manatee County	21,442	5
20	120230	Pasco County	20,699	6
21	120676	Aventura	19,674	7
22	120317	Walton County	18,383	6
23	120055	Pompano Beach	18,227	6
24	125110	Hallandale Beach	17,373	6
25	120426	Marco Island	16,268	6
26	120195	Boca Raton	15,583	7
27	125130	Naples	15,342	5
28	120688	Sunny Isles Beach	15,198	8
29	120161	Martin County	14,837	6
30	125129	Monroe County	14,289	5
31	120643	Hialeah	14,278	7
32	120004	Bay County	14,189	5
33	120080	Escambia County	13,880	7
34	120119	Indian River County	12,994	6
35	120274	Santa Rosa County	12,802	5
36	120680	Bonita Springs	12,796	5
37	120013	Panama City Beach	11,825	5
38	125096	Clearwater	11,236	6
39	120173	Okaloosa County	9,875	5
40	125126	Longboat Key	9,693	6
41	120285	St. Lucie County	9,102	6
42	120179	Orange County	8,758	5
43	125155	Volusia County	8,633	5
44	120062	Punta Gorda	8,519	5
45	125119	Jupiter	8,327	5
46	125150	Sarasota	8,115	6
47	125099	Daytona Beach	8,077	6
48	120168	Key West	8,062	5
49	120229	West Palm Beach	7,739	5
50	120218	Cutler Bay	7,674	4



★ Advanced CRS Classes  
**Top 50 NFIP Communities**  
 ● Participating in CRS  
 ● Not Participating in CRS  
**Other NFIP Communities**  
 ■ Participating City/Land Use Authority/Town/Village  
 ■ Participating County  
 ■ Not Participating

CRS Class Data: October 1, 2021 / Policy Data: July 31, 2021

For a full list of CRS communities, visit <https://www.fema.gov/flood-insurance/rules-legislation/community-rating-system>

As of July 2021, 468 communities in Florida participate in the National Flood Insurance Program (NFIP).  
 Of these communities, 244 (or 52%) participate in the Community Rating System (CRS).  
 Of the top 50 Florida communities (in terms of flood insurance policies-in-force), 100% participate in CRS.

- Benefits of Joining the CRS**
- \* Activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage, and environmental protection.
  - \* Residents know the community is working to protect them from flood losses.
  - \* Public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.
  - \* Money stays in the community instead of being spent on insurance premiums.



NFIP – November 3, 1972  
 CRS – October 1, 1992  
 Current Classification = 7 / 15 %  
 Managed by Department of Development Services  
 June 2021 FEMA policy data provided:

NFIP Policies = 38,794  
 Current Savings = \$2,100,408 annually

# Where



COMMUNITY RATING SYSTEM

VERIFICATION REPORT

City of Fort Lauderdale, FL

NFIP Number: 125105

Date of Verification Visit: June 25, 2019

Verified Class 7

Cycle

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1553 credit points are verified which results in a recommendation that the community retrograde from a CRS Class 6 to a CRS Class 7. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

**Activity 310 – Elevation Certificates:** The Department of Sustainable Development maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (35 points)

**Activity 320 – Map Information Service:** Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing additional FIRM information, historical flood information, and natural floodplain functions. The service is publicized annually, and records are maintained. (90 points)

**Activity 330 – Outreach Projects:** Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. (112 points)

**Activity 350 – Flood Protection Information:** Documents relating to floodplain management are available in the reference section of the Broward County Library. Credit is also provided for floodplain information displayed on the community's website. (73 points)

**Activity 360 – Flood Protection Assistance:** Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

**Activity 420 – Open Space Preservation:** Credit is provided for preserving approximately 7 percent of the Special Flood Hazard Area (SFHA) as open space. (106 points)

City of Fort Lauderdale, FL  
NFIP #: 125105

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**Activity 430 – Higher Regulatory Standards:** Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, foundation protection, enclosure limits, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 3/2, and regulations administration. (276 points)

**Activity 440 – Flood Data Maintenance:** Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. (139 points)

**Activity 450 – Stormwater Management:** The community enforces regulations for stormwater management, soil and erosion control, and water quality. (61 points)

**Section 502 – Repetitive Loss Category:** Based on the updates made to the NFIP Report of Repetitive Losses as of August 24, 2018, the City of Fort Lauderdale, FL has 97 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

**Activity 510 – Floodplain Management Planning:** Credit is provided for the adoption and implementation of the Broward County Enhanced Local Mitigation Strategy, adopted on April 3, 2018. A progress report must be submitted on an annual basis. (116 points)

**Activity 540 – Drainage System Maintenance:** All of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed. The community enforces a regulation prohibiting dumping in the drainage system and annually publicizes the regulation. (225 points)

**Activity 610 – Flood Warning and Response:** Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. Credit is also provided for the designation as a Storm Ready Community by the National Weather Service. (265 points)

**Activity 710 – County Growth Adjustment:** All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Broward County, FL is 1.04.

# FTL CRS

Community : City of Fort Lauderdale, FL

NFIP Number : 125105

## 720 COMMUNITY CREDIT CALCULATIONS (Cycle):

### CALCULATION SECTION :

Verified Activity Calculations:		Credit
c310	35	35
c320	90	90
c330	112	112
c340		
c350	73	73
c360	55	55
c370		
c410	x CGA	=
c420	102 x CGA 1.04	= 106
c430	265 x CGA 1.04	= 276
c440	134 x CGA 1.04	= 139
c450	59 x CGA 1.04	= 61
c510	116	116
c520		
c530		
c540	225	225
c610	265	265
c620		
c630		

### Community Classification Calculation:

cT = total of above	cT = 1553
Community Classification (from Table 110-1):	Class = 7

### CEO Name/Address:

Chris Lagerbloom  
City Manager  
100 North Andrews Avenue  
Fort Lauderdale, Florida 33301

### CRS Coordinator Name/Address:

Richard Benton, CFM  
Floodplain Manager/CRS Coordinator  
700 Northwest 19th Avenue  
Fort Lauderdale, Florida 33311  
(954) 828-6133

Date Report Prepared: March 4, 2020

AW-720

# Current Structure

# Fort Lauderdale CRS Program Next Steps

- ▶ 2021 - DSD Floodplain Management Group Development of Strategic Plan
  - ▶ Align with other City Plans & Goals
  - ▶ Vision / Goals / Action Plan to:
    - ▶ Enhance Planning Efforts
    - ▶ Advanced 300
    - ▶ Develop updated FPM Ordinance
    - ▶ Continued coordination with Stormwater Management and Emergency Management
- ▶ IDEAS.....

QUESTIONS?