



LETTER TO THE COMMISSION

LTC No: 25-268

TO: Honorable Mayor and Members of the Fort Lauderdale City Commission
FROM: Rickelle Williams, City Manager *RW*
DATE: December 29, 2025
SUBJECT: National Flood Insurance Program (NFIP) Community Rating System (CRS) Program for Public Information (PPI)

The purpose of this Letter to the Commission (LTC) is to inform the City Commission that I intend to create an ad-hoc committee to formulate a Program for Public Information (PPI) that will devise a community outreach strategy designed to reduce the impacts of flooding and improve the City of Fort Lauderdale's Community Rating System (CRS) score.

The National Flood Insurance Program (NFIP) provides flood insurance to property owners, renters and businesses to help reduce socio-economic impacts of floods as well as:

- Provides coverage that helps with faster recovery when floodwaters recede;
- Works with communities required to adopt and enforce floodplain management regulations that help mitigate flooding effects;
- Provides flood insurance to anyone living in one of the 22,600 participating NFIP communities;
- Meets government-backed lender mortgage requirements for flood insurance for homes and businesses in high-risk flood areas; and
- Secures and provides federally-backed flood insurance, grants, and disaster assistance funding available to homeowners, renters, and businesses in these communities.

The Community Rating System (CRS) is a voluntary program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the NFIP. Approximately 1,500 communities nationwide, including the City of Fort Lauderdale, participate in the CRS program.

As of November 2025, in the City of Fort Lauderdale, there are roughly 44,764 properties with \$10+ billion in flood insurance coverage protected by NFIP policies with annual premiums totaling \$31,455,092. The CRS system consists of ten (10) classes

with class one (1) having the highest discount at forty-five percent (45%) and class ten (10) having no discount as it recognizes no participation in the program. The City of Fort Lauderdale is currently a class seven (7) CRS community, which provides a fifteen percent (15%) discount on all flood insurance policies equating to an annual savings to our neighbors of \$4,718,264.

In March 2025, a purchase order was issued to WSP USA, Inc., a CRS consultant, to work with City staff to improve the CRS rating to a minimum of a class five (5) which will bring total flood insurance discounts to twenty-five percent (25%). By improving to a CRS class five (5), savings will increase an additional ten percent (10%) or by \$3,145,509, resulting in a total of \$7,863,773 in annual flood insurance premium savings to our neighbors.

A CRS gap analysis, performed by WSP USA, Inc., identified several steps that are needed to reach the class five (5) goal, one of which is creating a Program for Public Information (PPI). To receive CRS credit for the PPI, a PPI Committee is required to meet three (3) times to devise the outreach strategy and required documentation. Subsequently, the PPI Committee is required to meet annually to review the program.

The ad-hoc committee will be comprised of four (4) City staff from the Development Services Department, the Strategic Communications Department, and the Sustainability Division within the Parks and Recreation Department, as well as three (3) individual stakeholders from the Insurance, Banking, and Real Estate industries. Individual stakeholders will be selected based on their alignment with the specific professional requirement as well as a demonstrated interest or experience in working with flood and resiliency issues as it relates to their profession. Once the composition of the Committee is determined, and a meeting schedule and work plan is established, a follow-up LTC will be shared with the City Commission.

To receive CRS credit for the committees' work, a resolution will be presented to the Commission for consideration to officially adopt the PPI.

For further information, please contact Anthony Fajardo, Development Services Director, at afajardo@fortlauderdale.gov

c: Shari McCartney, City Attorney
David R. Soloman, City Clerk
Patrick Reilly, City Auditor
City Manager's Office
Department Directors