The Community Rating System as a Tool for Advancing Community Resilience

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What is the Community Rating System (CRS)?

A *voluntary* incentive-based program that rewards communities for exceeding the minimum standards of the National Flood Insurance Program (NFIP) to help residents prevent or reduce flood losses.

**Goals:**

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management
What is the Community Rating System (CRS)?

Credit points are awarded for engaging in any of 19 activities, organized under four categories:

• Public Information
• Mapping and Regulations
• Flood Damage Reduction
• Warning and Response

Numerous elements and sub-elements are found under each of the 19 activities
How is CRS Aligned with Resilience?

- The entry process tests and builds municipal communication, thus building capacity
- Participation enhances public and community strengths in preparing for, withstanding, recovering from, and adapting to floods
- CRS performance metrics help assess flood resilience annually
- Let’s look at the CRS activities one by one and comment on the potential for increasing flood resilience:
  - ✓ A: High potential
  - ✓ B: Good potential
  - ✓ C: Moderate potential
  - ✓ D: Not necessarily applicable
# How is CRS Aligned with Resilience?

<table>
<thead>
<tr>
<th>Series</th>
<th>Activities</th>
<th>Resilience Grade</th>
<th>Why?</th>
</tr>
</thead>
<tbody>
<tr>
<td>300</td>
<td>PUBLIC INFORMATION ACTIVITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>310</td>
<td>Elevation Certificates</td>
<td>B</td>
<td>An accurate read of an EC will drive compliance</td>
</tr>
<tr>
<td>320</td>
<td>Map Information Services</td>
<td>B</td>
<td>Providing risk information helps residents and businesses</td>
</tr>
<tr>
<td>330</td>
<td>Outreach Projects</td>
<td>A</td>
<td>Targeted outreach helps residents and businesses</td>
</tr>
<tr>
<td>340</td>
<td>Hazard Disclosures</td>
<td>A</td>
<td>Disclosure during transactions reduces surprises</td>
</tr>
<tr>
<td>350</td>
<td>Flood Protection Information</td>
<td>A</td>
<td>Providing information directly will help property owners</td>
</tr>
<tr>
<td>360</td>
<td>Flood Protection Assistance</td>
<td>A</td>
<td>Providing information directly will help property owners</td>
</tr>
<tr>
<td>370</td>
<td>Flood Insurance Promotion</td>
<td>C</td>
<td>Insurance can help recovery from floods</td>
</tr>
<tr>
<td>400</td>
<td>MAPPING AND REGULATIONS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>410</td>
<td>Floodplain Mapping</td>
<td>D</td>
<td>Category not typically used in Connecticut</td>
</tr>
<tr>
<td>420</td>
<td>Open Space Preservation</td>
<td>C</td>
<td>Tends to be a static measure unless towns are acquiring</td>
</tr>
<tr>
<td>430</td>
<td>Higher Regulatory Standards</td>
<td>A</td>
<td>Directly increases ability to withstand floods</td>
</tr>
<tr>
<td>440</td>
<td>Flood Data Maintenance</td>
<td>C</td>
<td>Helps developers and property owners access information</td>
</tr>
<tr>
<td>450</td>
<td>Stormwater Management</td>
<td>A</td>
<td>Stringent regulations may reduce localized flooding</td>
</tr>
<tr>
<td>500</td>
<td>FLOOD DAMAGE REDUCTION</td>
<td></td>
<td></td>
</tr>
<tr>
<td>510</td>
<td>Floodplain Management Planning</td>
<td>B</td>
<td>Hazard mitigation plans help communities understand risks</td>
</tr>
<tr>
<td>520</td>
<td>Acquisition and Relocation</td>
<td>A</td>
<td>Directly removes people and property from flood risks</td>
</tr>
<tr>
<td>530</td>
<td>Flood Protection</td>
<td>A</td>
<td>Directly increases ability to withstand floods</td>
</tr>
<tr>
<td>540</td>
<td>Drainage System Maintenance</td>
<td>C</td>
<td>Category not well-aligned with Connecticut but can help</td>
</tr>
<tr>
<td>600</td>
<td>WARNING AND RESPONSE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>610</td>
<td>Flood Warning and Response</td>
<td>A</td>
<td>Directly helps with preparing, withstanding, and recovery</td>
</tr>
<tr>
<td>620</td>
<td>Levees</td>
<td>C</td>
<td>Category not typically used in Connecticut</td>
</tr>
<tr>
<td>630</td>
<td>Dams</td>
<td>A</td>
<td>Seldom-used category with potential for more usage</td>
</tr>
</tbody>
</table>
## Review of Current Usage
### 300 Series
#### Public Information

<table>
<thead>
<tr>
<th>Activity</th>
<th>Resilience Grade</th>
<th>Points Available</th>
<th>Town 1 Class 9</th>
<th>Town 2 Class 8</th>
<th>Town 3 Class 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>310 Elevation Certificates</td>
<td>B</td>
<td>162</td>
<td>38</td>
<td>38</td>
<td>38</td>
</tr>
<tr>
<td>320 Map Information Service</td>
<td>B</td>
<td>140</td>
<td>70</td>
<td>--</td>
<td>90</td>
</tr>
<tr>
<td>330 Outreach Projects</td>
<td>A</td>
<td>315</td>
<td>33</td>
<td>78</td>
<td>130</td>
</tr>
<tr>
<td>340 Hazard Disclosure</td>
<td>A</td>
<td>81</td>
<td>10</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>350 Flood Protection Information</td>
<td>A</td>
<td>102</td>
<td>11</td>
<td>23</td>
<td>48</td>
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<tr>
<td>360 Flood Protection Assistance</td>
<td>A</td>
<td>71</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>370 Flood Insurance Promotion</td>
<td>C</td>
<td>65</td>
<td>--</td>
<td>--</td>
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</tbody>
</table>
### Review of Current Usage
#### 400 Series
##### Flood Damage Reduction

<table>
<thead>
<tr>
<th>Activity</th>
<th>Resilience Grade</th>
<th>Points Available</th>
<th>Town 1 Class 9</th>
<th>Town 2 Class 8</th>
<th>Town 3 Class 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>410 Floodplain Mapping</td>
<td>D</td>
<td>1,346</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>420 Open Space Preservation</td>
<td>C</td>
<td>900</td>
<td>435</td>
<td>232</td>
<td>282</td>
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<tr>
<td>430 Higher Regulatory Standards</td>
<td>A</td>
<td>2,740</td>
<td>21</td>
<td>181</td>
<td>299</td>
</tr>
<tr>
<td>440 Flood Data Maintenance</td>
<td>C</td>
<td>239</td>
<td>100</td>
<td>114</td>
<td>134</td>
</tr>
<tr>
<td>450 Stormwater Management</td>
<td>A</td>
<td>670</td>
<td>50</td>
<td>54</td>
<td>112</td>
</tr>
</tbody>
</table>
## Review of Current Usage
### 500 Series
#### Public Information

<table>
<thead>
<tr>
<th>Activity</th>
<th>Resilience Grade</th>
<th>Points Available</th>
<th>Town 1 Class 9</th>
<th>Town 2 Class 8</th>
<th>Town 3 Class 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>510 Floodplain Mgmt. Planning</td>
<td>B</td>
<td>359</td>
<td>181</td>
<td>205</td>
<td>195</td>
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<tr>
<td>520 Acquisition and Relocation</td>
<td>A</td>
<td>3,200</td>
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<td>--</td>
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<tr>
<td>530 Flood Protection</td>
<td>A</td>
<td>2,800</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>540 Drainage System Maintenance</td>
<td>C</td>
<td>430</td>
<td>--</td>
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<td>--</td>
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</tbody>
</table>
## Review of Current Usage

### 600 Series

#### Warning and Response

<table>
<thead>
<tr>
<th>Activity</th>
<th>Resilience Grade</th>
<th>Points Available</th>
<th>Town 1 Class 9</th>
<th>Town 2 Class 8</th>
<th>Town 3 Class 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>610  Flood Warning &amp; Response</td>
<td>A</td>
<td>255</td>
<td>--</td>
<td>--</td>
<td>253</td>
</tr>
<tr>
<td>620  Levees</td>
<td>C</td>
<td>900</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>630  Dams</td>
<td>A</td>
<td>175</td>
<td>--</td>
<td>42</td>
<td>22</td>
</tr>
</tbody>
</table>
How Were Participants Selected?

1. Conduct case study of RiverCOG communities to see how many points open space would provide

2. Conduct individual community assistance with the following goals:
   - Geographic spread across Connecticut
   - Riverine and coastal flood risk areas
   - Help at least one community enter program
   - Help at least one community improve its score
   - Continue assistance for one of the communities that participated in the SCCOG-funded effort
   - **Find points in the categories with good resilience grades!**
RiverCOG

What We Did
• Utilized CRS method and identified categories like NFOS
• Delivered to towns for review using ArcGIS Online

Lessons Learned
• Open space can help a community gain 250 to 1,300 points
• With other categories pursued, CRS class could be 7 to 9

Connection to Resilience
• Open space in flood zones will reduce community risks
• Tallying open space leads to more critical thinking about it
420 “Open Space Mapping”
Stratford

What We Did

• Prepared open space mapping and other maps
• Developed a flood information brochure

Lessons Learned

• Extra effort with open space mapping helps gain points
• Timing is critical – this was during the verification phase

Connection to Resilience

• Open space in flood zones will reduce community risks
• Flood information brochure helps educate residents
Guilford

What We Did

- Prepared dam failure inundation map and descriptions
- Submitted materials to Town for future use

Lessons Learned

- Compare ISO verification letter to others in the State
- Look for categories where points should be available

Connection to Resilience

- Increased awareness of dam-related risks is beneficial
- Annual recertification will ensure future consideration
Newtown

What We Did
- Prepared open space mapping
- Submitted materials to Town for future use

Lessons Learned
- Compare ISO verification letter to others in the State
- Look for categories where points should be available

Connection to Resilience
- Open space in flood zones will reduce community risks
- Tallying open space leads to more critical thinking about it
Norwich

What We Did
- Provided assistance across all categories
- Urged community to apply for seldom-used categories

Lessons Learned
- Aim high!
- Know when to say “that’s enough”

Connection to Resilience
- Points for acquisitions generated interest in doing more
- CRS entry process tightened up internal communications
320 “Map Information”
Flood Brochure

Before a Flood

Build Smart

- Builders should obtain appropriate permits and comply with flood requirements and regulations.
- Elevate your home or business to the required level to reduce flood damage.

Know Your Flood or Dam Hazard Risks

- Learn if your property is in a flood plain or downstream of a dam.

Protect What Matters

- Purchase flood insurance for your business, or contents insurance.
- Contact the Norwich Engineering Department to learn about flood zones.
- Develop an evacuation plan and have a safe meeting place in case of flooding.
- Prepare a safety kit with a radio, flashlight, batteries, drinking water, canned food, and infant milk.

During a Flood

Safety at Home or on the Road

- Stay away from flooded areas or areas with rapid water flow. Never attempt to cross a flowing stream.
- Never drive through floodwaters. Floods may be deceptive and moving waters could cause your vehicle to float away.

Flood Insurance

The National Flood Insurance Program (NFIP) provides Norwich property owners, businesses, and renters with insurance options depending on their risk.

In a flood zone? If you own property in the Special Flood Hazard Area (SFHA), you are required to purchase flood insurance if the mortgage is from a federal lender. Renters and business owners can also purchase flood insurance.

Not in a flood zone? While you are not required to carry flood insurance, property owners and renters should ask their agent if they are eligible for a Preferred Risk Policy. More than 20% of flood insurance claims are filed by people outside of the SFHA.

Resources

Visit www.floodsmart.gov to assess your flood risk, find an insurance agent, or to view flood maps. Call 1-800-427-2417 for more information.

Visit the NFIP website for resources and answers to common questions. https://www.fema.gov/national-flood-insurance-program

The National Weather Service provides tips and resources for flood safety. www.weather.gov/safety/flood

The Otis Library has a number of publications about floods and flood insurance. Ask for help at the desk.

Did you know that Norwich is a StormReady community? Learn more at www.norwichct.org/190/StormReady-Management
Property Acquisitions
Spaulding Pond Dam & Fairview Dam

TABLETOP DRILL EXERCISE
AUGUST 27, 2019

Dam Failure Drill
CRS and Resilience – A Great Team!

• CRS maintenance will provide a consistent elevated level of resilience as compared to a non-CRS community
• Financial incentives of lower insurance may increase resilience
• Higher resilience will then lead to higher CRS ratings upon program review