

# National Flood Insurance Program and the Town of Greece's Participation in the Community Rating System



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# Overview

- The National Flood Insurance Program
- The use of the Community Rating System (CRS) in improving Flood Resiliency.

# Participation in the National Flood Insurance Program

- Participation is voluntary (non-participating communities may face various sanctions that include loss of Federal aid for insurable buildings in the floodplains and homeowners will not be able to obtain conventional mortgages).
- In New York State:
  - 1471
- In Monroe County:
  - 1 city
  - 10 village
  - 19 towns

# Recent Milestones

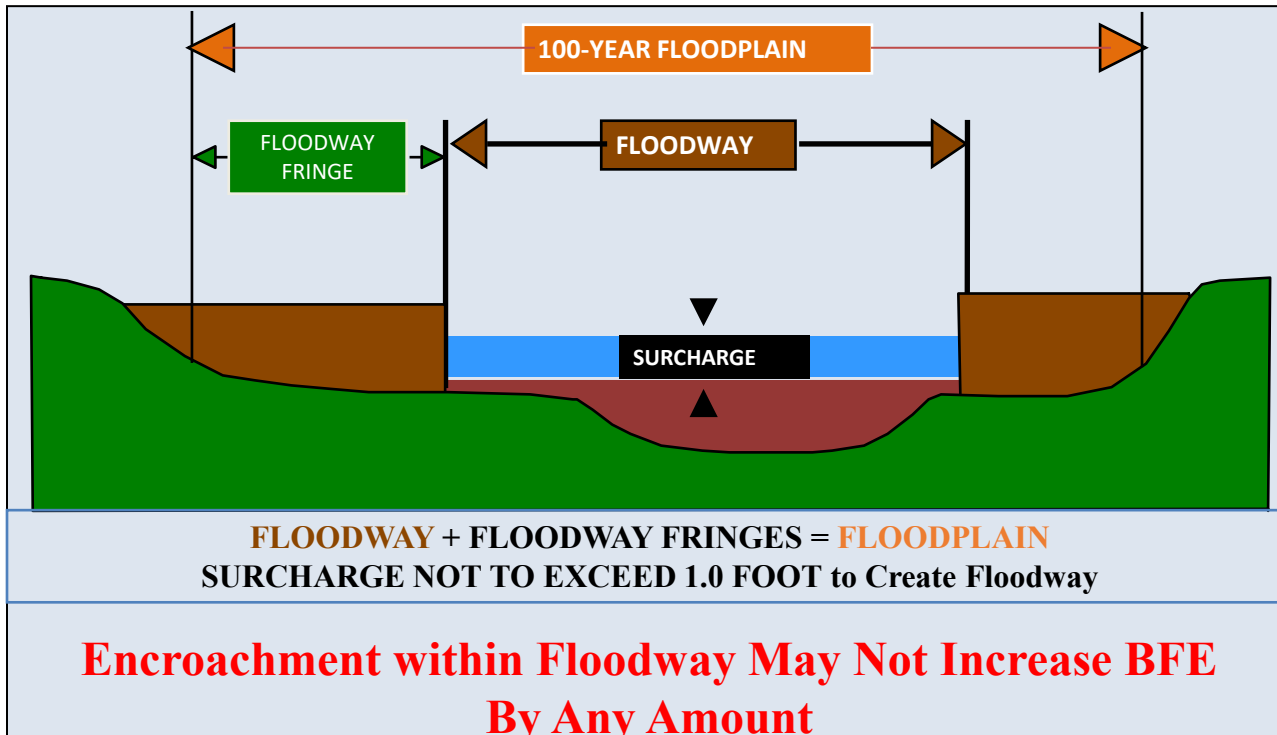
- **Biggert–Waters Flood Insurance Reform Act of 2012 (BW12)**
  - (following Katrina, Rita, Lee, Irene, Sandy, and others (storms 2005-2011))*
  - Elimination of subsidized flood insurance rates for non-actuarially-based properties
  - Mapping of future conditions
  - Mandated FEMA/USACE cooperation/coordination on Levees
- **Homeowner Flood Insurance Affordability Act of 2014**
  - Delay of and limit to premium increases called for under BW12
- **Risk Rating 2.0**
  - New pricing methodology

# Flood Insurance Program Pros & Cons

*(standard, default program conditions)*

- Pros
  - Provides mechanism for sharing risk of Flooding across entire nation,
  - Is established,
  - Provides for economic stability for property owners and local governments.
- Cons
  - Encourages excessive risk-taking (more than a single stakeholder could pay for themselves),
  - Generally allows filling of floodway buffer (AE outside floodway),
  - Based on aging data and analysis.

# Floodway Schematic



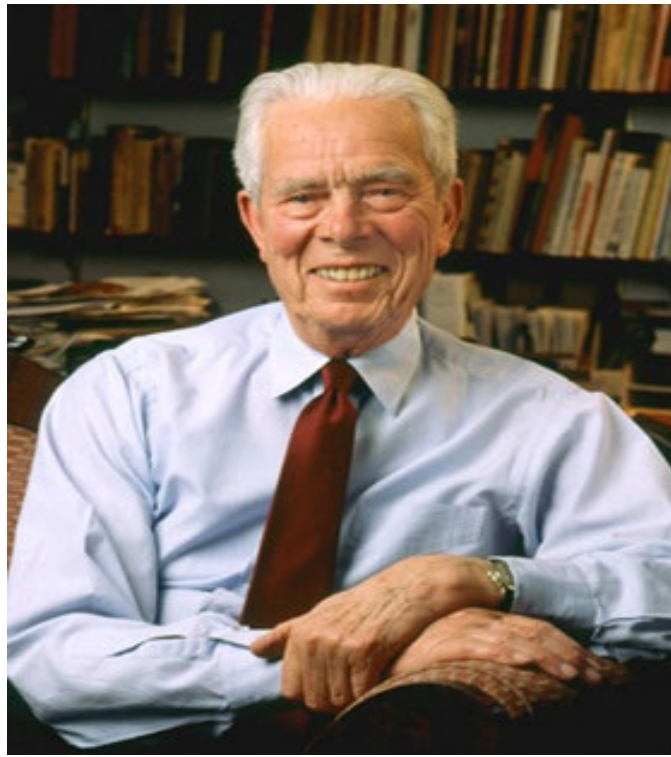
# Local Floodplain Law Required

## Prior Town of Greece Law

- Based on NYSDEC model from the 1990s
- Generally allows the filling of the Floodway Fringe
- Although the basic law is relatively lenient, it was enforced more forcefully than written through planning and engineering review

## 2018 Flood Damage Prevention Law

- Prohibits net Filling of Flood Plain
- Requires compliance with Building Code (2' freeboard)
- Regulates Floodplain beyond limits of FEMA Floodplain, based on prior studies and data from flood events



*“Floods are an act of God,  
but flood losses are largely an  
act of man”*

-Gilbert White-



# The Community Rating System (CRS)

What is CRS?

# Goals of the CRS

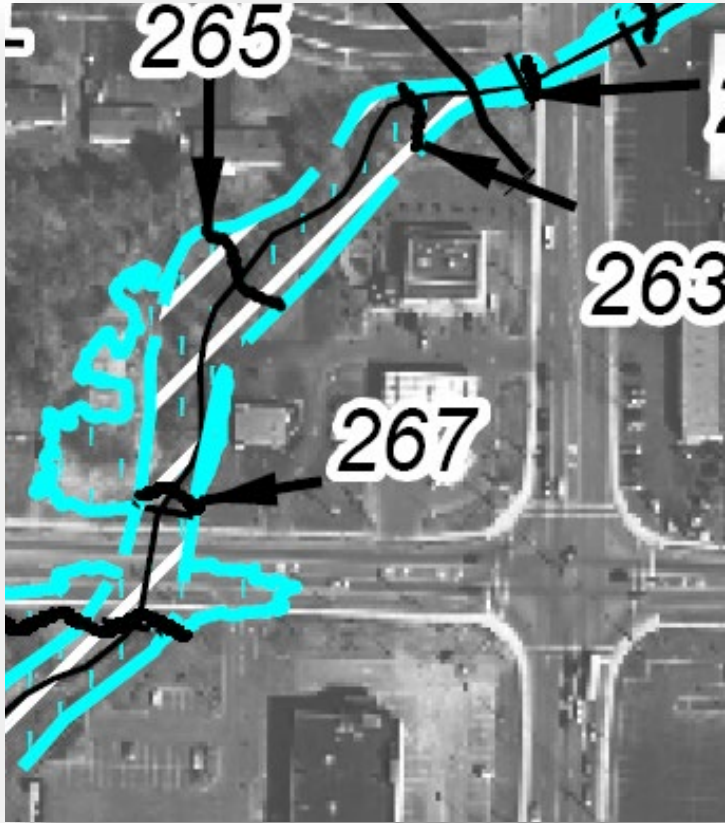
- Reduce flood damage,
- Strengthen and support the insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management.



# Community Responsibilities

- Designate a CRS Coordinator
- Cooperate with the ISO/CRS Specialist
- Implement CRS activities to degree desired
- Annual recertification & documentation
- Advise FEMA and ISO of program changes
- Maintain records, and FIRM maps forever

# Program Benefits



- Reduced flood insurance rates
- Improved flood protection
- Enhanced public safety
- Improved Resiliency
- Technical assistance
- Incentive to continue proper care
  - Policy holders in communities that fail to maintain ratings are sent mailings informing them of communities' shortfalls.

## CRS: Classes, Points, and Premium 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

# CRS: Credit Points

Table 110-2. Credit points awarded for CRS activities.*				
Activity	Maximum Possible Points	Maximum Points Earned	Average Points Earned	Percentage of Communities Credited
<b>300 Public Information Activities</b>				
310 Elevation Certificates	116	116	38	96%
320 Map Information Service	90	90	73	85%
330 Outreach Projects	350	350	87	93%
340 Hazard Disclosure	80	62	14	84%
350 Flood Protection Information	125	125	38	87%
360 Flood Protection Assistance	110	100	55	41%
370 Flood Insurance Promotion <sup>5</sup>	110	110	39	4%
<b>400 Mapping and Regulations</b>				
410 Flood Hazard Mapping	802	576	60	55%
420 Open Space Preservation	2,020	1,603	509	89%
430 Higher Regulatory Standards	2,042	1,335	270	100%
440 Flood Data Maintenance	222	249	115	95%
450 Stormwater Management	755	605	132	87%
<b>500 Flood Damage Reduction Activities</b>				
510 Floodplain Mgmt. Planning	622	514	175	64%
520 Acquisition and Relocation	2,250	1,999	195	28%
530 Flood Protection	1,600	541	73	13%
540 Drainage System Maintenance	570	454	218	43%
<b>600 Warning and Response</b>				
610 Flood Warning and Response	395	365	254	20%
620 Levees	235	207	157	0.5%
630 Dams	160	99	35	35%

# CRS in New York

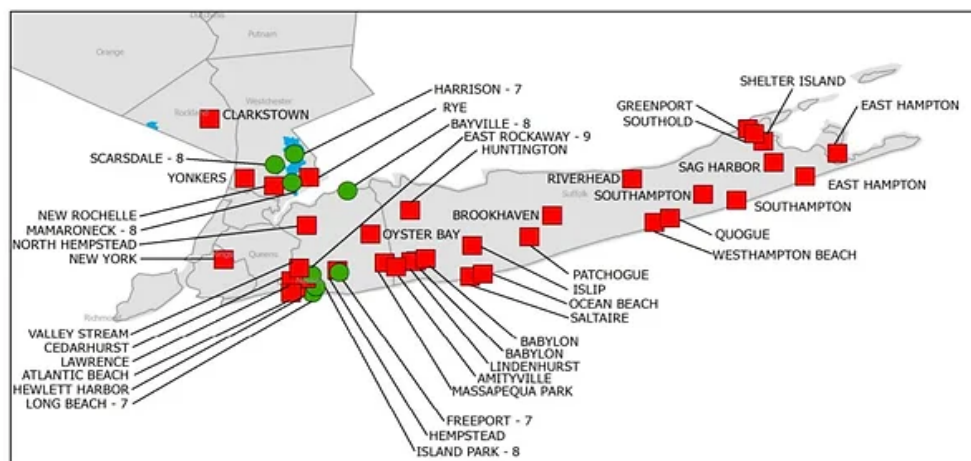
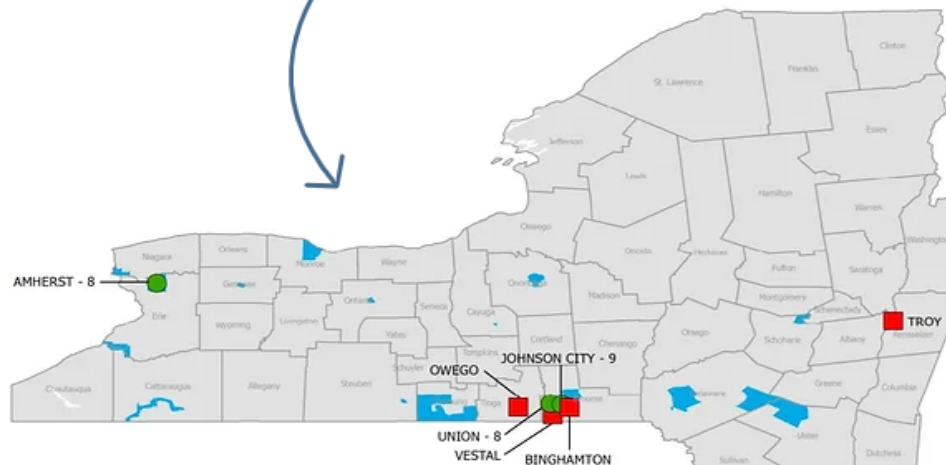
Within Monroe County, there is currently **1 community** participating in CRS (Greece)

## Top 50 NFIP Communities

- Participating in CRS
- Not Participating in CRS

## Other NFIP Communities

- Participating Community
- Not Participating





## Town of Greece – CRS Timeline

[illegible]

# CRS and Floodplain Information

[www.CRSresources.org](http://www.CRSresources.org)

[www.NYFLoods.org](http://www.NYFLoods.org)

# Questions ?

