



FEMA

Following the Leaders with the Community Rating System

Port Charlotte, FL – The Community Rating System (CRS) began in 1990 as a voluntary program administered by the National Flood Insurance Program (NFIP). Its purpose is to promote a decrease in flood risks and an increase in flood insurance participation. Communities enter the CRS as a Class 10 and can improve to a Class 1. Annual flood-insurance premium rates decrease proportionately with the lower class ratings.

To join, a community must adopt a flood control plan describing how it will manage flooding and lessen flood risks by reducing severe repetitive loss properties, constructing flood control measures, and establishing public outreach programs.

Reducing the likelihood that flooding will cause damage in a community translates into tangible savings for its residents. Miami-Dade CRS Coordinator Michael Gambino credits the county’s commitment of \$1million annually to reduce the number of repetitive-loss properties as helping its residents save \$15million in flood insurance premiums over the past ten years.

Florida’s Class-5 CRS leaders commonly include drainage among their community’s capital-- improvement projects. They also regularly educate the public about how to reduce flood risks.

Like other CRS leaders, gaining political support has helped North Miami maintain their Class-5 status since 2001.

North Miami addresses its many historical, mid-1900 structures within the Special Flood Hazard Areas through regulations and active inspections that pay close attention to construction. Whenever improvements increase a property’s value more than 50 percent beyond current market value, the property owner must elevate the lowest floor by three to seven feet, depending on the BFE for the area.

Sanibel Island faces the various challenges of being surrounded by water. City Planner Kenneth Pfalzer said, “As an island, every parcel in the city is zoned as a Special Flood Hazard Area. This means every building here is built to reduce flooding. We also mirrored the restrictions from the Gulf side to the riverside, surrounding the island with a V-zone, and leaving more land between the water and the buildings.”

Because of Sanibel’s flat topography, the City’s public works department also requires intense maintenance of their surface water management system. To better maintain the system and regulate the water levels on the street and in developed areas, the City built a weir, or mini-dam, at the ends of the river that flows through the island.

The Class-5 communities make up three percent of all flood-insurance policies written in the State of Florida. They agree that improving their CRS rating takes a dedicated staff, committed local government, and citizens willing to recognize the tangible benefits of lower flood insurance premiums, and building to reduce flood risks.



State-wide,
Florida



Quick Facts

Sector:

Public

Cost:

Amount Not Available

Primary Activity/Project:

Community Rating System Activity

Primary Funding:

Local Sources