



Community Rating System in Washington

Full Mitigation Best Practice Story

State-wide, Washington

Washington State - In 1990, the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) initiated the Community Rating System (CRS) as a means of recognizing and encouraging additional activities that communities can take to surpass the minimum floodplain regulations required by the NFIP. Based on a multi-category point system, the CRS enables communities to reduce their overall flood insurance premium costs by earning more points.



The CRS evaluates communities on the basis of 18 activities, within four categories, in which they can participate to receive points and raise their overall rating. The categories are Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Points can be earned for activities such as providing flood protection information to the public, enforcing higher regulatory standards, performing acquisitions and relocations, and installing and maintaining flood warning systems.

Twenty-seven communities in Washington State take part in the Community Rating System, including one of the only two participating Native American Tribes in the Nation, the Lower Elwha Tribe. Of the Washington counties and cities, King and Pierce Counties are among the highest rated in the country. In fact, a friendly rivalry exists between the two counties, as each works diligently to increase their CRS ratings, thereby lowering their residents' flood insurance costs.

Washington State has long been forward thinking and proactive in its approach to disaster management. Since the early 1970s, Washington and its various communities have been taking efforts to reduce damages from flooding. State initiatives such as the Growth Management Act and the State Shoreline Management Act have led to better planned and more desirable communities.

Washington's Department of Ecology (DOE) is tasked with overseeing the National Flood Insurance Program in the State, which helps bring an environmental focus to the management of that program. This is also reflected in how participating communities in Washington receive points for CRS activities.

One example of this is the State's Stormwater Management Manual, which details environmental problems that can result from stormwater runoff, and methods to control, or eliminate these issues. Every community in Washington that implements this manual is awarded a large number of points towards raising their CRS rating.

The DOE has also created the Flood Control Assistance Account Program (FCAAP), Washington's own biannually funded (\$4 million every two years) financial program to provide grant assistance to local authorities for flood mitigation activities and planning. There are numerous and varied activities being carried out by the different CRS participating communities in Washington; however, some of the efforts in the different categories stand out.

Public Outreach activities include providing elevation certificates to homeowners and supplying informative publications on flood risks and risk reduction methods.

King County is earning a large number of points for their focus on public outreach. They are one of the few CRS communities in the Country that has developed a public information strategy, which incorporates a website, basin-specific brochures and other mailings, institutes a 'flood awareness' month, and many other activities all intended to bring the message of flood mitigation to the residents of King County.

Pierce County, meanwhile, is using the telephone book to get important information to the public, using an entire page to provide contact numbers and answer flood awareness questions people might have. In addition, the County has conducted a county-wide mailing of its 2006 Floodplain Owner's Manual. This booklet provides vital information for homeowners living within the floodplain.

Skagit County makes use of its public works radio station to provide up-to-the-minute information on floods and flood warnings to their residents. The County has also increased the number of phone banks available during disaster situations to keep the

flow of information to the public steady and uninterrupted.

Under the category of Mapping and Regulations, some of the efforts a community can perform to earn CRS points include preserving areas of open space and establishing storm water management regulations.

King County has created detailed maps of local floodplains using higher than normal engineering standards. They regularly review river gage data and perform hydraulic analyses, and solicit public input to verify their data. They are also tracking channel migration within the County to provide maps for homeowners and developers to guide development away from hazardous areas.

In Pierce County, developers are required to determine whether a project will encroach into areas within a floodplain that are subject to deep and fast moving water during floods. County regulations also prohibit development within the floodway, thereby extending the floodway limits and setting a higher building standard.

To reduce flood damages, communities can take such actions as acquiring properties and relocating homes that are within hazardous areas, or maintaining drainage systems to prevent flooding problems from arising. Skagit County is one of the first communities in the nation to develop a multi-jurisdictional hazard mitigation plan that involves many planning partners, including a large number of cities and agencies to address flood risks.

Pierce County identified repetitive loss properties using FEMA and County data, and conducted field inspections that revealed many homeowners had already elevated their homes on their own. The County then provided elevation certificates to the homeowners.

In the arena of flood preparedness, several communities in Washington are in the process of reevaluating the many levee systems that blanket the State, seeking to ensure they continue to operate as designed. In Whatcom County, a flood warning system has been installed that incorporates strategically positioned sites to collect and monitor precipitation, snow/water equivalent, air temperature, wind speed and snow depth data. This information is then transmitted to emergency management departments and river forecast centers to aid in determining the likelihood and potential threat of flooding.

Skagit County utilizes phased flood warning maps in conjunction with flood forecasts to show expected flood heights, and this information is then published to local newspapers and distributed to local residents.

These activities demonstrate the almost unlimited possibilities for communities to earn points in the CRS. Participation in the Community Rating System is completely voluntary. The fact that so many Washington communities actively pursue more points and higher scores in the CRS is a testament to Washington State's overall strong and effective approach to flood hazard mitigation.

Activity/Project Location

Geographical Area: **State-wide**

FEMA Region: **Region X**

State: **Washington**

Key Activity/Project Information

Sector: **Public**

Hazard Type: **Flooding**

Activity/Project Type: **Flood Insurance**

Activity/Project Start Date: **01/1990**

Activity/Project End Date: **Ongoing**

Funding Source: **Community Rating System (CRS)**

Activity/Project Economic Analysis

Cost: **Amount Not Available**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Unknown**

Value Tested By Disaster? **Unknown**

Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.floodsmart.gov>

Reference URL 2: <http://www.fema.gov/business/nfip/crs.shtm>

Main Points

- Washington state implemented the Community Rating System.
- Based on a multi-category point system, the CRS enables communities to reduce their overall flood insurance premium costs by earning more points.
- Twenty-seven communities in Washington State take part in the Community Rating System.
- Since the early 1970s, Washington and its various communities have been taking efforts to reduce damages from flooding. State initiatives such as the Growth Management Act and the State Shoreline Management Act have led to better planned and more desirable communities.
- Participation in the Community Rating System is completely voluntary.
- The fact that so many Washington communities actively pursue more points and higher scores in the CRS is a testament to Washington State's overall strong and effective approach to flood hazard mitigation.



Man pumps water from the basement of his mitigated home.



Be Flood Safe- 2006 Floodplain Owner's Manual