



The Community Rating System: Saving Lives, Property, and Money

Full Mitigation Best Practice Story

King County, Washington

King County, WA - On October 1, 2002, King County, Washington became the nation's first Class 4 county in the Community Rating System (CRS). The CRS provides an opportunity to promote flood insurance, and due to the County's rating, residents in the Special Flood Hazard Area (SFHA) enjoy a 30-percent discount on their flood insurance premium and a 10-percent reduction for residents outside the SFHA.



FEMA Region 10 introduced King County policymakers to the CRS when the CRS was first implemented, because of the County's progressive floodplain management program. King County's comprehensive floodplain management program includes: planning policies, flood hazard regulations, programs - such as floodplain mapping and channel migration hazard mapping, an extensive open space management plan, capital improvement projects that address reducing flood hazard conditions and public outreach.

Using an innovative approach to open space management, the County combined the creation of open space with that of creating habitat for salmon and wildlife. These extensive open space areas along the county's river systems cannot be developed and provide a habitat for wildlife while providing significant flood storage and conveyance. As part of the open space program, the County acquired 25 homes in the floodplain and completely removed the structures, creating additional open space and allowing for future land restoration.

Another innovation is the inclusion of a certified floodplain manager among County staff. Not only does this count towards the County's CRS rating, but it expedites the permit review and approval process and allows the County to work more closely with FEMA on mitigation activities.

Participation in the CRS has been beneficial to King County in many respects. It has positively affected the County's ability to obtain funding/grants for mitigation activities, its policy makers are more knowledgeable about floodplain management and its residents are more knowledgeable about mitigation and flood insurance, making the County a safer place to live and reducing the economic impact of flood hazards.

Activity/Project Location

Geographical Area: **Single County (County-wide)**

FEMA Region: **Region X**

State: **Washington**

County: **King County**

Key Activity/Project Information

Sector: **Public**
Hazard Type: **Flooding**
Activity/Project Type: **Community Rating System Activity**
Activity/Project Start Date: **10/2002**
Activity/Project End Date: **Ongoing**
Funding Source: **Community Rating System (CRS)**
Funding Recipient: **Local Government**

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.fema.gov/business/nfip/crs.shtm>
Reference URL 2: <http://dnr.metrokc.gov/wlr/flood/rivers.htm>

Main Points

- The Community rating System (CRS) provides an opportunity to promote flood insurance, and due to the County's rating, residents in the Special Flood Hazard Area (SFHA) enjoy a 30-percent discount on their flood insurance premium and a 10-percent reduction for residents outside the SFHA.
- Using an innovative approach to open space management, the county combined the creation of open space with that of creating habitat for salmon and wildlife.
- Participation in the CRS has been beneficial to King County in many respects: it has positively affected the County's ability to obtain funding/grants for mitigation activities, its policy makers are more knowledgeable about floodplain management, and its residents are more knowledgeable about mitigation and flood insurance, making the County a safer place to live and reducing the economic impact of flood hazards.