



FEMA

Community Rating System in 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.

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.

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.

Washington's Department of Ecology (DOE) is tasked with overseeing the NFIP 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.

The DOE has also created the Flood Control Assistance Account Program (FCAAP), Washington's own biannually funded 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, one beneficial effort, activities include providing elevation certificates to homeowners and supplying informative publications on flood risks and risk reduction methods. In addition, 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.

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.

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.



State-wide,
Washington



Quick Facts

Sector:

Public

Cost:

Amount Not Available

Primary Activity/Project:

Flood Insurance

Primary Funding:

Community Rating System (CRS)