

TOWN OF SAN ANSELMO
STAFF REPORT
October 17, 2019

For the meeting of October 23, 2019

To: Flood Committee

From: Maribel De La Cruz, Assistant Engineer
Sean Condry, P.E., Public Works & Building Director

Subject: FEMA Community Rating System (CRS) Update

BACKGROUND

The Community Rating System (CRS) is a voluntary program that encourages and rewards communities for going beyond FEMA's National Flood Insurance Program (NFIP) minimum requirements. By being part of CRS, the Town earns flood insurance premium reduction for its residents. The insurance premium discounts are determined by the classification the Town receives. The classification starts from 9 down to 1 saving the community 5% to 45%, respectively. The Community Rating System consists of four categories: Public Information Activities, Mapping and Regulations, Flood Damage Reduction Activities and Warning and Response. There is a total of 19 activities and the more activities the Town engages in; the more points it receives.

DISCUSSION

The Town was recertified this year as a class 9 and is proactively working towards improving the its CRS classification. Plans for applying for a modification this year were in effect until our Insurance Services Office (ISO) representative recommended to wait until next year to do so since our 5-year verification visit will be conducted early next year thus consolidating the work involved. At this visit, an ISO/CRS Specialist reviews all the activities that may deserve credit even for those that the Town did not apply for credit before. After this visit, the Town is expected to receive a classification of at least an 8.

The Program for Public Information (PPI) is an important component of this process and a draft document is in progress (attachment 1). The PPI needs to review, change if needed, and approve the target areas, target audiences, flood insurance coverage, and existing public information efforts sections described in the document.

The Town is getting ready to mail out storm information to help residents prepare for the winter.

The first reading of the Flood Gate Ordinance was approved by Council on October 22 and once adopted, the Town will receive CRS points under the Higher Regulatory Standards category. To lower the Town's CRS class rank and to increase flood insurance discounts for the community, the Town is working with Marin County Flood Control to bring a full-time person on board to help participating jurisdictions with their CRS program. The idea has been presented to the Marin Public Works Association (MPWA) multiple times and the County is planning to present a model to MPWA in January.

As a class 9 (500-999 pts), residents save 5% on their insurance premiums. The Town has been accredited 805 points and is 195 points away from receiving a classification of 8 (1,000-1,499 pts.). Town staff will do their best to achieve a classification of 7 (1,500-1,999 pts) to increase insurance savings to 15%.

Below are the activities the Town is expected to receive points for:

- Public Outreach 68 pts.
- PPI 80 pts.
- Open Space Preservation 100 pts.
- Drainage System Maintenance 200 pts.
- Freeboard/Other Higher Standards 100 pts.

Respectfully submitted,



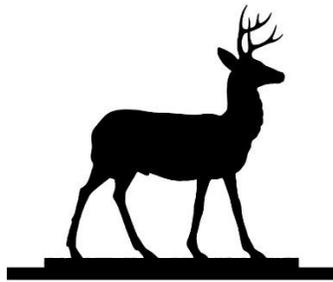
Maribel De La Cruz
Assistant Engineer



Sean Condry, P.E.
Public Works Director

Attachment 1

**Town of San Anselmo
Program for Public Information (PPI)**



**T O W N O F
S A N A N S E L M O
E S T . 1 9 0 7**

May 2019

**Prepared by
Department of Public Works**

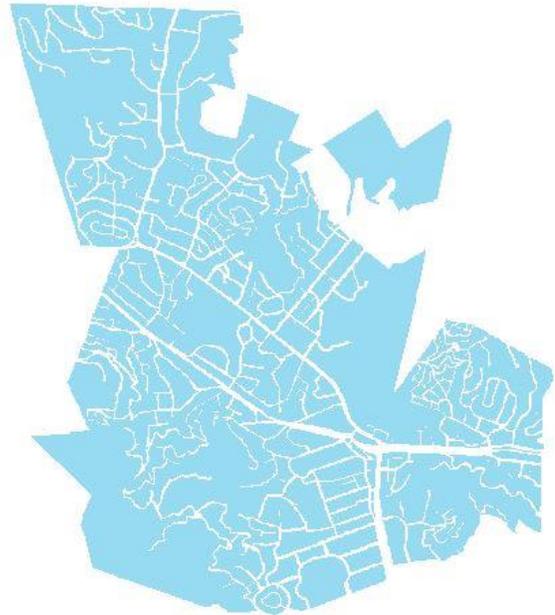
Marin County

Background

San Anselmo is a small town located in the heart of the Ross Valley in Marin County with a population of approximately 12,600. It is located about 12 miles north of the Golden Gate Bridge. The town has a close-knit and active community environment as well as a mix of active recreational pursuits.

San Anselmo has a long history of flooding. The mountainous geography that makes our area so beautiful also makes us susceptible to flooding, especially during heavy rainy winter months when the ground is saturated. In our history, there have been many big storm events which have caused flooding, the rain storms of 1925, 1943, 1982, and 2005 have caused significant damage. Our creeks can overflow and cause flooding depending on the rain intensity, location, duration, and if there are blocked drain inlets or water channels. The Special Flood Hazard Area (SFHA) encompasses about 161 acres and includes roughly 562 buildings.

The Town has been actively participating in the Community Rating System (CRS) since 2015. CRS is a voluntary program that encourages and rewards communities for going beyond FEMA's National Flood Insurance Program (NFIP) minimum requirements. By being part of CRS, the Town earns flood insurance premium reduction for its residents. The insurance premium discounts are determined by the classification the Town receives. The classification starts from 9 down to 1 saving the community 5% to 45%, respectively. The reductions are based on public information, flood damage mitigation activities and many others. The Town is currently a Class 9.



The PPI is a tool to organize and improve the flood-related public outreach. Since 2015, the Flood Committee is also the PPI. The Town has not received PPI credit; however, the PPI has been proactively engaging with the community by distributing outreach material. Special efforts are made for areas in downtown that are in the SFHA which includes both commercial and residential properties.

PPI Members

John Wright – Town Council member

Matt brown – Town Council member

Eric Cutter – Resident

Kathy Schaefer – Flood Risk Researcher

Vlad Iojica – Civil Engineer

Glenn Dearth – Civil Engineer

Erik Stromberg – Engineer

Eric Zickler – Resident

Gerhard Epke – Marin County Flood Control Senior Program Coordinator

Goals

Organize and track ongoing public outreach

- Provide relevant Information to the public
- Support the Marin County Flood Control and Water Conservation District and improve the process by which we reduce flood risk
- Maximize CRS credit and save money
- Protect people, the Town, and the creek

Target Area

- San Anselmo's SFHA
 - Sleepy Hollow Creek (Morningside neighborhood)
 - San Anselmo Creek (downtown)

Flood Insurance Coverage

In order to determine the level of flood insurance coverage in San Anselmo, the most recent Insurance Zone and Insurance Occupancy flood insurance policy data provided by FEMA was used, along with the assistance of the community and county's GIS department.

Our current number of buildings within the FEMA mapped Special Flood Hazard Area (SFHA) is 562. Based on this information, approximately 55% of the buildings located in the SFHA are covered by flood insurance. Flood insurance coverage of properties in the SFHA by occupancy can be found in Table 1 and flood zone in Table 2.

Table 1 - Policies by occupancy				
	Policies in Force	Premium	Insurance in Force	Average Coverage
Single Family	362	\$329,361	\$105,026,500	\$290,128
2-4 Family	34	\$23,410	\$9,213,000	\$270,971
All Other Residential	100	\$114,182	\$27,259,900	\$272,599
Non-Residential	69	\$229,859	\$19,450,000	\$281,884
Total	565	\$696,812	\$160,949,400	\$1,115,582

Table 2 - Insurance Zone				
	Policies in Force	Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones	216	\$437,519	\$53,437,800	\$247,397
A Zones	6	\$10,283	\$942,400	\$157,067
AO Zones	79	\$97,006	\$23,040,000	\$291,646
AH Zones	8	\$12,179	\$2,161,500	\$270,188
B, C & X Zones				
Standard	187	\$114,814	\$59,093,700	\$316,009
Preferred	69	\$25,011	\$22,274,000	\$322,812
Total	565	\$696,812	\$160,949,400	\$1,605,118

In order to determine the level of flood insurance coverage for the Town, town staff began by collecting insurance information from our ISO/CRS Specialist. The Insurance Zone and Insurance Occupancy information that was provided to us helped us calculate the average coverage as shown below in Table 1 and 2. This information is needed to identify the area in Town that have the most and least flood insurance coverage. Town staff concluded that although more than half of the properties in the SFHA have insurance coverage, public outreach can be improved to increase the number of flood insurance policies. Ideally, the Town would like to see 100% flood coverage in the SFHA. An effort should be made to inform property owners and tenants about the advantages of flood insurance policies. Flood insurance information can be distributed through the Chamber of Commerce along with other organizations and agencies.

Target Audiences

1. Commercial and residential tenants and building owners
 - a – throughout Town
 - b – Within 500-year floodplain
 - c – Along the creek
 - d – Areas prone to landslides
 - e – Repetitive loss properties
2. Building and Planning related professionals
 - a – Architects / designers / engineers
 - b – Builders / landscapers / trades and laborers
 - c – Realtors
 - d – Lenders
 - e – Insurance companies
3. SFHA employees, visitors, nannies, motorists
4. Kids & students
5. Stakeholders, staff, committees and boards

Existing Public Information Efforts

Agency/ Organization	Project	Subject Matter	Frequency
San Anselmo Public Information Officer (Town Manager)	Newsletter	Various flood-related topics	Weekly Newsletter- Flood topics covered at least 5x year
Town Administration	Facebook, Nextdoor, Website	Various flood-related topics	Year round
Central Marin Police	Nixle	Flood hazard	As needed, year round
Town Public Works Dept.	Creek Clean-Up Day	Prevent flooding, Protect the creek	Once a year
	Country Fair Day Booth	Flood Information & Kids activity	Once a year
	High water marks	Know your flood hazard	Year round
	"No Dumping" medallions	Protect water quality	Year round

Town Public Works/ Building Dept	Handouts/ brochures / website	Flood hazard preparedness, flood insurance, building protection, natural floodplains, elevation certificates	Year round
Town Library			
Marin County Stormwater Pollution Prevention Program (MCSTOPPP)	Website/ handouts	Creek/ stormwater protection	Year round
Friends of Corte Madera Creek	Creek Chronicles Newsletter	Protect natural functions	Twice a year

CRS Priority Topics	Messages	Outcome
Know your flood hazard	You live in a watershed	Be aware of the FIRM zone you live in and prepare in case of a flood
Insure your property from the flood hazard	Flood insurance is available and properties in non-SFHAs also flood and should be protected by flood insurance	Increase number of flood policies in SFHA and other areas prone to flooding
Protect people from the hazard	Turn around, don't drown	Reduce number of water rescues, police citation for ignoring barricades
Build responsibly	Educate property owners/ contracts to meet building and local regulations and get permits	Reduce number of building department violations, increase safety
Protect natural floodplain functions	Keep waterways clean	Creek debris removal
Develop a family emergency plan	Be prepared for flood and other disasters	More people know what to do in case of an emergency
Understanding shallow flooding risks- don't drive through standing water	Turn around, don't drown	Fewer accidents and rescues