

**TOWN OF SAN ANSELMO
STAFF REPORT**

For the meeting of May 4th, 2022

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 reductions 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. Currently, the Town is a Class 9 and residents get a 5% insurance reduction. CRS 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 has actively been working during the last couple of years to upgrade its class rating. In September, the Town had its first 5-year cycle visit and at that time new documentation was submitted in an effort to upgrade to a higher class. The Town received the preliminary results and successfully achieved a total of 1,129 points which puts the Town in the Class 8 rating. Properties in the floodplain will now save 10% on flood insurance (5% increase). Properties with flood insurance not located in the floodplain will continue to save 5%. Table 1 below shows the activities and the points the Town received when it first entered the CRS program in 2016 and the adjusted points received during the 2021 cycle visit. Table 2 shows the class ratings, required points and applicable discounts.

Table 1

Activity	Points (2016)	Points (2021)
310 – Construction Certificate Management	38	46
320 – Map Information Service	90	90
330 – Outreach Projects	132	82
340 – Hazard Disclosure	40	15
350 – Flood Protection Information	42	73
360 – Flood Protection Assistance	25	55

420 – Open Space Preservation	0	46
430 – Higher Regulatory Standards	150	111
440 – Flood Data Maintenance	139	161
450 – Stormwater Management	10	52
510 – Floodplain Management Planning	102	171
520 – Acquisition and Relocation	0	190
630 – Dams	37	37
Total Points	805	1,129

Table 2

Credit Points	Class	Discount for SFHA	Discount for Non-SFHA
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

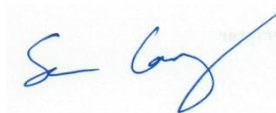
Points were lost for some activities, stayed the same for others and increased for most. Overall, the Town gained 324 points. For future credit, Town staff can work on getting the maximum credit possible for these activities and can also work on other activities not listed above.

The Insurance Services Office (ISO)/CRS Representative has submitted the new score to FEMA and it's pending approval. Class changes occur on April 1st and October 1st of each year and the preliminary report prepared by the ISO which recommends the new rating needs to be submitted to FEMA for approval 8 months before the April 1st and October 1st effective dates, thus the new class savings are expected to go into effect on October 1st, 2022.

Respectfully submitted,



Maribel De La Cruz
Assistant Engineer



Sean Condry, P.E.
Public Works Director