Low Hanging Fruit for CRS Credit

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Who’s Interested?

Community Staff?
Consultant?
Floodplain Administrator/Manager?
Sole Job/Many Hats?
Are you a CFM?
Who’s Interested?

NFIP Community?

CRS Community?

CRS Class Level?

Where - CA, NV, HI?
Who’s Involved?

Nationwide
19,000+ NFIP communities
2,501 in the CRS

California / Nevada / Hawaii
527 / 35 / 4 NFIP communities
89 / 10 / 2 CRS communities
17% / 29% / 50%
Who’s Involved – FEMA Region IX?

The Federal Emergency Management Agency’s (FEMA’s) National Flood Insurance Program (NFIP) Community Rating System (CRS): FEMA Region 9

FEMA Region 9 include Arizona, California, Hawaii, Nevada, American Samoa, Guam, Commonwealth of the Northern Mariana Islands, Republic of the Marshall Islands, and Federated States of Micronesia.

CRS Classifications

<table>
<thead>
<tr>
<th>CRS Classes</th>
<th>Percentage of Communities Participating in CRS by Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 through 4 (Advanced Classes)</td>
<td>3% of total</td>
</tr>
<tr>
<td>5 through 7 (Intermediate Classes)</td>
<td>53% of total</td>
</tr>
<tr>
<td>8 and 9 (Introductory Classes)</td>
<td>44% of total</td>
</tr>
</tbody>
</table>

NFIP and CRS participation and Flood Insurance Policies

<table>
<thead>
<tr>
<th>Participating Communities</th>
<th>NFIP</th>
<th>CRS</th>
<th>CRS as a % of NFIP total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participating Communities</td>
<td>667</td>
<td>118</td>
<td>17.7%</td>
</tr>
<tr>
<td>Policies in Force</td>
<td>371,910</td>
<td>222,811</td>
<td>59.9%</td>
</tr>
<tr>
<td>Insurance in Force</td>
<td>92.0 Billion Dollars</td>
<td>58.1 Billion Dollars</td>
<td>63.2%</td>
</tr>
</tbody>
</table>
## CRS Classifications

<table>
<thead>
<tr>
<th>Class</th>
<th>Nationwide No.</th>
<th>Nationwide %</th>
<th>California No.</th>
<th>California %</th>
<th>California Example Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>979</td>
<td>39%</td>
<td>14</td>
<td>16%</td>
<td>Oxnard</td>
</tr>
<tr>
<td>8</td>
<td>808</td>
<td>32%</td>
<td>30</td>
<td>34%</td>
<td>Long Beach</td>
</tr>
<tr>
<td>7</td>
<td>341</td>
<td>14%</td>
<td>23</td>
<td>26%</td>
<td>City/County of Los Angeles</td>
</tr>
<tr>
<td>6</td>
<td>256</td>
<td>10%</td>
<td>16</td>
<td>18%</td>
<td>County of Ventura</td>
</tr>
<tr>
<td>5</td>
<td>104</td>
<td>4%</td>
<td>4</td>
<td>4%</td>
<td>City of Sacramento</td>
</tr>
<tr>
<td>4</td>
<td>8</td>
<td>0.3%</td>
<td>0</td>
<td>0%</td>
<td>County of Sacramento</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
<td>0.0%</td>
<td>1</td>
<td>1%</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>0.1%</td>
<td>0</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>0.04%</td>
<td>1</td>
<td>1%</td>
<td>Roseville</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,501</strong></td>
<td><strong>89</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CRS Program Purpose and Benefits

Flood Insurance Premium Discounts
5% per Class Level

Class 9 = 5% discount
Class 1 = 45% discount
CRS Program Purpose and Benefits

18 19 Creditable Activities in 4 Categories

Public Information
Mapping and Regulations
Flood Damage Reduction
Flood Preparedness
Finding the Low Hanging Fruit
## CRS Program


### Master List of Community Rating System (CRS) Activities and Elements

#### 300 Series: Public Information Activities

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Max</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>310</td>
<td>Elevation Certificates after CRS application</td>
<td>38</td>
<td>310-12</td>
</tr>
<tr>
<td></td>
<td>EC - Elevation Certificate on post-FIRM buildings</td>
<td>48</td>
<td>310-13</td>
</tr>
<tr>
<td></td>
<td>ECP - Elevation Certificate on pre-FIRM buildings</td>
<td>30</td>
<td>310-15</td>
</tr>
<tr>
<td>320</td>
<td>Map Information Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. MI1 - Providing insurance information from FIRM</td>
<td>30</td>
<td>320-8</td>
</tr>
<tr>
<td></td>
<td>b. MI2 - LIMA/AA floodway info/CBSR area</td>
<td>20</td>
<td>320-10</td>
</tr>
<tr>
<td></td>
<td>c. MI3 - Other flood problems not shown on FIRM</td>
<td>20</td>
<td>320-11</td>
</tr>
<tr>
<td></td>
<td>d. MI4 - Flood depth data</td>
<td>20</td>
<td>320-11</td>
</tr>
<tr>
<td></td>
<td>e. MI5 - Special flood-related hazards</td>
<td>20</td>
<td>320-13</td>
</tr>
<tr>
<td></td>
<td>f. MI6 - Historical/Repetitive flood information</td>
<td>20</td>
<td>320-14</td>
</tr>
<tr>
<td></td>
<td>g. MI7 - Natural floodplain functions</td>
<td>20</td>
<td>320-15</td>
</tr>
<tr>
<td>330</td>
<td>Outreach Projects</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. OP - Outreach projects</td>
<td>200</td>
<td>330-6</td>
</tr>
<tr>
<td></td>
<td>b. FRP - Flood response preparations</td>
<td>50</td>
<td>330-9</td>
</tr>
<tr>
<td></td>
<td>c. PPI - Program for Public Information bonus</td>
<td>N/A</td>
<td>330-14</td>
</tr>
<tr>
<td></td>
<td>d. STK - Stakeholder bonus</td>
<td>50</td>
<td>330-20</td>
</tr>
</tbody>
</table>

#### 400 Series: Mapping and Regulations

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Max</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>410</td>
<td>Floodplain Mapping</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a. NS - New study</td>
<td>350</td>
<td>410-8</td>
</tr>
<tr>
<td></td>
<td>b. LEV - Leverage</td>
<td>N/A</td>
<td>410-14</td>
</tr>
<tr>
<td></td>
<td>c. SR - State review</td>
<td>60</td>
<td>410-16</td>
</tr>
<tr>
<td></td>
<td>d. HSS - Higher study standards</td>
<td>200</td>
<td>410-18</td>
</tr>
<tr>
<td></td>
<td>e. FWS - Floodway standard</td>
<td>140</td>
<td>410-21</td>
</tr>
<tr>
<td></td>
<td>f. MAPSH - Special hazards mapping</td>
<td>100</td>
<td>410-24</td>
</tr>
</tbody>
</table>

#### 420 (Open Space Preservation)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Max</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. OSP - Preserved open space</td>
<td>1,450</td>
<td>420-3</td>
</tr>
<tr>
<td></td>
<td>b. DR - Deed restriction</td>
<td>50</td>
<td>420-12</td>
</tr>
<tr>
<td></td>
<td>c. NFOS - Natural functions open space</td>
<td>350</td>
<td>420-14</td>
</tr>
<tr>
<td></td>
<td>d. SHOS - Special hazards open space</td>
<td>150</td>
<td>420-19</td>
</tr>
<tr>
<td></td>
<td>e. CEOS - Coastal erosion open space</td>
<td>750</td>
<td>420-20</td>
</tr>
<tr>
<td></td>
<td>f. OSi - Open space incentives</td>
<td>250</td>
<td>420-21</td>
</tr>
<tr>
<td></td>
<td>g. LZ - Low density zoning</td>
<td>600</td>
<td>420-28</td>
</tr>
<tr>
<td></td>
<td>h. NSP - Natural shoreline protection</td>
<td>120</td>
<td>420-30</td>
</tr>
</tbody>
</table>

#### 430 (Higher Regulatory Standards)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Max</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>431</td>
<td>LC - Development limitations</td>
<td>1,350</td>
<td>430-6</td>
</tr>
<tr>
<td></td>
<td>b. FBF - Freeboard</td>
<td>500</td>
<td>430-11</td>
</tr>
<tr>
<td></td>
<td>c. FDN - Foundation protection</td>
<td>80</td>
<td>430-16</td>
</tr>
<tr>
<td></td>
<td>d. CSI - Cumulative substantial improvements</td>
<td>90</td>
<td>430-18</td>
</tr>
<tr>
<td></td>
<td>e. LSI - Lower substantial improvements</td>
<td>20</td>
<td>430-19</td>
</tr>
<tr>
<td></td>
<td>f. PCF - Protection of critical facilities</td>
<td>80</td>
<td>430-21</td>
</tr>
<tr>
<td></td>
<td>g. ENL - Enclosure limits</td>
<td>240</td>
<td>430-23</td>
</tr>
<tr>
<td></td>
<td>h. BC - Building code</td>
<td>100</td>
<td>430-26</td>
</tr>
<tr>
<td></td>
<td>i. LDP - Local drainage protection</td>
<td>120</td>
<td>430-30</td>
</tr>
<tr>
<td></td>
<td>j. MHP - Manufactured home park</td>
<td>15</td>
<td>430-31</td>
</tr>
<tr>
<td></td>
<td>k. CAZ - Coastal A Zone regulations</td>
<td>500</td>
<td>430-32</td>
</tr>
<tr>
<td></td>
<td>l. SHR - Special hazards regulations</td>
<td>100</td>
<td>430-38</td>
</tr>
<tr>
<td></td>
<td>m. TSHR - Tsunami hazard regulations</td>
<td>50</td>
<td>430-46</td>
</tr>
<tr>
<td></td>
<td>n. IPCC - Coastal erosion regulations</td>
<td>370</td>
<td>430-48</td>
</tr>
<tr>
<td></td>
<td>o. OHS - Other higher standards</td>
<td>100</td>
<td>430-52</td>
</tr>
<tr>
<td></td>
<td>p. SMS - State-mandated standards</td>
<td>20</td>
<td>430-53</td>
</tr>
<tr>
<td></td>
<td>q. RA - Regulations administration</td>
<td>67</td>
<td>430-55</td>
</tr>
</tbody>
</table>
### CRS Credit History (2007 to 2017)

<table>
<thead>
<tr>
<th>Description</th>
<th>2007</th>
<th>2017</th>
<th>Var.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity 310 (Elevation Certificates)</td>
<td>162</td>
<td>116</td>
<td>(46)</td>
<td>-28%</td>
</tr>
<tr>
<td>Activity 320 (Map Information Service)</td>
<td>140</td>
<td>90</td>
<td>(50)</td>
<td>-36%</td>
</tr>
<tr>
<td>Activity 330 (Outreach Projects)</td>
<td>315</td>
<td>350</td>
<td>35</td>
<td>11%</td>
</tr>
<tr>
<td>Activity 340 (Hazard Disclosure)</td>
<td>81</td>
<td>80</td>
<td>(1)</td>
<td>-1%</td>
</tr>
<tr>
<td>Activity 350 (Flood Protection Information)</td>
<td>102</td>
<td>125</td>
<td>23</td>
<td>23%</td>
</tr>
<tr>
<td>Activity 360 (Flood Protection Assistance)</td>
<td>71</td>
<td>110</td>
<td>39</td>
<td>55%</td>
</tr>
<tr>
<td>Activity 370 (Flood Insurance Promotion - <strong>NEW</strong>)</td>
<td>0</td>
<td>110</td>
<td>110</td>
<td></td>
</tr>
<tr>
<td>Activity 410 (Floodplain Mapping)</td>
<td>1,346</td>
<td>850</td>
<td>(496)</td>
<td>-37%</td>
</tr>
<tr>
<td><strong>Activity 420 (Open Space Preservation)</strong></td>
<td>900</td>
<td>2,870</td>
<td>1,970</td>
<td>219%</td>
</tr>
<tr>
<td>Activity 430 (Higher Regulatory Standards)</td>
<td>2,740</td>
<td>2,462</td>
<td>(278)</td>
<td>-10%</td>
</tr>
<tr>
<td>Activity 440 (Flood Data Maintenance)</td>
<td>239</td>
<td>222</td>
<td>(17)</td>
<td>-7%</td>
</tr>
<tr>
<td>Activity 450 (Stormwater Management)</td>
<td>670</td>
<td>755</td>
<td>85</td>
<td>13%</td>
</tr>
<tr>
<td>Activity 510 (Floodplain Management Planning)</td>
<td>359</td>
<td>622</td>
<td>263</td>
<td>73%</td>
</tr>
<tr>
<td>Activity 520 (Acquisition and Relocation)</td>
<td>3,200</td>
<td>2,250</td>
<td>(950)</td>
<td>-30%</td>
</tr>
<tr>
<td>Activity 530 (Flood Protection)</td>
<td>2,800</td>
<td>1,600</td>
<td>(1,200)</td>
<td>-43%</td>
</tr>
<tr>
<td>Activity 540 (Drainage System Maintenance)</td>
<td>430</td>
<td>470</td>
<td>40</td>
<td>9%</td>
</tr>
<tr>
<td>Activity 610 (Flood Warning and Response)</td>
<td>255</td>
<td>395</td>
<td>140</td>
<td>55%</td>
</tr>
<tr>
<td>Activity 620 (Levees)</td>
<td>900</td>
<td>235</td>
<td>(665)</td>
<td>-74%</td>
</tr>
<tr>
<td>Activity 630 (Dams)</td>
<td>175</td>
<td>160</td>
<td>(15)</td>
<td>-9%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>14,885</td>
<td>13,872</td>
<td>(1,013)</td>
<td>-7%</td>
</tr>
</tbody>
</table>
Why even think about joining CRS?
Tangible Benefits

Flood Insurance Premium Discounts up to 45%
Intangible Benefits

● Realize risk, evaluate individual vulnerabilities, and take action to protect homes and businesses. **Is 500-year safe?**

● Public safety, reduced property damage. **Turn Around, Don’t Drown.**

● Technical assistance to community officials. **Training, community examples, networking.**

● Incentives to maintain and improve flood programs. **Higher regulatory standards = lower premiums.**

● Evaluate effectiveness against a benchmark. **CRS Class community comparison, national, state, regional.**
LOW HANGING FRUIT

TELL ME MORE
CRS Credit – California Carrots

California Verification Report
CRS Uniform Minimum Credit
(Superseded)

State Ordinance Templates
(Coastal and Non-Coastal)
(Higher Regulatory Standards)
California Verification Report

A summary of state-based credit and other potential credit based on the 2017 CRS Coordinator’s Manual:

State-based Credit

Activity 340 Hazard Disclosure, Other Disclosure Requirements (ODR) – Credit is provided for the state’s requirement that sellers without an agent must disclose whether a property is in a special flood hazard area, is in an area of potential flooding shown on a dam inundation map, has flooding problems and has suffered from flooding in the past. (15 points)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Element</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>340 – Hazard Disclosure</td>
<td>Other Disclosure Requirements (ODR)</td>
<td>15</td>
</tr>
</tbody>
</table>

Other Potential Credit

ISO/CRS Specialists and the communities need to determine which credits apply to their area. The following is a summary of activities that are potential credits:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Element</th>
</tr>
</thead>
<tbody>
<tr>
<td>330 – Outreach Projects</td>
<td>Outreach Projects (OP)</td>
</tr>
<tr>
<td>340 – Hazard Disclosure</td>
<td>Disclosure of Flood Hazard (DFH)</td>
</tr>
<tr>
<td>340 – Hazard Disclosure</td>
<td>Disclosure of Other Hazards (DOH)</td>
</tr>
<tr>
<td>430 – Higher Regulatory Standards</td>
<td>Building Codes (BC)*</td>
</tr>
<tr>
<td>430 – Higher Regulatory Standards</td>
<td>Local Drainage Protection (LDP)*</td>
</tr>
<tr>
<td>430 – Higher Regulatory Standards</td>
<td>Other Higher Standards (OHS)*</td>
</tr>
<tr>
<td>430 – Higher Regulatory Standards</td>
<td>State-mandated Standards (SMS)</td>
</tr>
<tr>
<td>450 – Stormwater Management</td>
<td>Erosion and Sediment Control (ESC)</td>
</tr>
<tr>
<td>450 – Stormwater Management</td>
<td>Water Quality (WQ)</td>
</tr>
<tr>
<td>630 – Dams</td>
<td>State Dam Safety (SDS)</td>
</tr>
</tbody>
</table>

*Indicates potential state-mandated credits
CALIFORNIA MODEL FLOODPLAIN MANAGEMENT ORDINANCE

December 2006

http://www.water.ca.gov/ncro/4-RegionalPlanningAndCoord/docs/NFIP/Ordinances/Noncoastal%20December%202006%20CA%20Ordinance.pdf

MODEL ORDINANCE

• 1.0 STATUTORY AUTHORIZATION
• 2.0 DEFINITIONS SECTION
• 3.0 GENERAL PROVISIONS SECTION
• 4.0 ADMINISTRATION SECTION
• 5.0 PROVISIONS FOR FLOOD HAZARD REDUCTION SECTION
• 6.0 VARIANCE PROCEDURE

APPENDIX

• 1.0 ALLUVIAL FAN ADVISORY
• 2.0 HIGHER STANDARDS RECOMMENDED BY THE STATE OF CALIFORNIA
• 3.0 SPECIAL REQUIREMENTS
Higher Regulatory Standards

Freeboard

Increased Cost of Compliance (ICC) Coverage

Non-conversion of Enclosed Areas Below Lowest Floor

Alluvial Fan Advisory

Crawlspace Construction

Mudslide and Erosion Prone Areas
CRS Credits – FEMA Sticks

Class Prerequisites

Recertification

Cycle Review
CRS Credits – The Sticks

Class Prerequisites

Class 9 Prerequisites: There are six prerequisites, including
- Full compliance with the minimum requirements of the NFIP
- Credit for maintaining FEMA Elevation Certificates,
- Meeting repetitive loss criteria.

Class 6 Prerequisite: 5/5 Building Code Effectiveness Grading Schedule

Class 4 Prerequisites: Demonstrate programs that
- Minimize flood losses and increases in future flooding
- Protect natural floodplain functions
- Protect people from the dangers of flooding.

Class 1 Prerequisites:
- Successful Community Assistance Visit within the previous 12 months
- Demonstrate that it has a “no adverse impact” program
CRS Credits – The Sticks

Annual Recertification Burden Disclosure

Public reporting burden for this application is estimated to average 45 hours per response for the application process, 1.6 hours for the environmental and historic preservation certifications, and 4 hours for annual recertification.
CRS Credits – The Sticks

Cycle Verification Visits

Every 3-5 years, depending on Class

Variation from this cycle include:

- A new CRS Coordinator
- A major flood or other disaster
- Reason to believe that the community is no longer implementing all of its credited activities
- Combined visit with neighboring community
Picking the Right Fruit
Carpe Diem?
Caveat Emptor!
City of Simi Valley NFIP/CRS Experience
Where is City of Simi Valley?
Where is City of Simi Valley?
Simi Valley Watershed
City of Simi Valley NFIP/CRS Experience

City Demographics

Incorporated in 1969

1960 Population = 10,000

2017 Population = 124,000
City of Simi Valley NFIP/CRS Experience

City Demographics

Average Rainfall = 18”

Highest Recorded Storm = 3% Chance Event (1983)

Flood Protection by Ventura County

Design Criteria = 50-Year plus freeboard
City of Simi Valley NFIP/CRS Experience

City Demographics

Parcels within the City Limits = 45,000+
Parcels touched by the SFHA = 6,713 (16%)
Those Parcels with a Structure = 5,839 (13%)
Structures touched by the SFHA = 4,168*
Parcels with SFHA Structures = 3,925 (9%)

*Does not account for LOMAs/LORMRs
City of Simi Valley NFIP/CRS Experience

NFIP Policy Demographics

Parcels with SFHA Structures = 3,925

Total NFIP Policies = 1,828*

NFIP Policies within the SFHA = 1,454 (37%)

*2014 FEMA data = 2,100 policies (17%, with 24% drop in premiums)
City of Simi Valley NFIP/CRS Experience

Entered the NFIP in 1991
Entered the CRS as Class 9 in 1999
Increased to Class 7 in 2009

Current Annual Premium Savings = $235,649
Program Cost = $4,000 /year plus 0.2 FTE
City of Simi Valley NFIP/CRS Experience

Premium Payments into the NFIP = $40 million (est.)

Total NFIP Claims (26 years) = $107,000 (0.27%)*

*Flood protection to the 50-year event & most all claims outside the SFHA
City of Simi Valley NFIP/CRS Experience

2013 Cycle Review
(Revised CRS manual)

Reduced credits for CRS Elements
Eliminated CRS Elements

Projected return to Class 9
City of Simi Valley NFIP/CRS Experience

Policies and Procedures
Worth 700 credits
But not codified

What saved our bacon?
Master Plan of Drainage
GIS Component Mapping
City of Simi Valley NFIP/CRS Experience

The Juicy Red Apple

2013 CRS Coordinator’s Manual Development Limitations (DL2)

1,000 Credits for Prohibition of ALL New Development (Fill Allowed)
# City of Simi Valley NFIP/CRS Experience

## CRS Credit Estimate

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>2013 5-Year</th>
<th>2017 Modification Request</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Maximum Credits</td>
<td>Max. Credits</td>
<td>Cycle Review</td>
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<td></td>
<td></td>
<td>Subtotal</td>
<td>Total Credits</td>
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<tr>
<td>DL</td>
<td>Development limitations</td>
<td>2,042</td>
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<tr>
<td>DL1</td>
<td>- prohibition of buildings</td>
<td>1,000</td>
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<tr>
<td>DL2</td>
<td>- compensatory storage</td>
<td>50</td>
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<td>DL3</td>
<td>- prohibit hazardous materials</td>
<td>80</td>
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<td>FBR</td>
<td>Freeboard</td>
<td>500</td>
<td>42</td>
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<tr>
<td>FDN</td>
<td>Foundation protection</td>
<td>80</td>
<td>0</td>
</tr>
<tr>
<td>CSI</td>
<td>Cumulative substantial improvements</td>
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</tr>
<tr>
<td>LSI</td>
<td>Lower substantial improvements</td>
<td>20</td>
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<tr>
<td>PCF</td>
<td>Protection of critical facilities</td>
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<td>0</td>
</tr>
<tr>
<td>ENL</td>
<td>Enclosure limits</td>
<td>240</td>
<td>0</td>
</tr>
<tr>
<td>BC</td>
<td>Building code</td>
<td>100</td>
<td>88</td>
</tr>
<tr>
<td>LDP</td>
<td>Local drainage protection</td>
<td>120 max.</td>
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</tr>
<tr>
<td>LDP 1</td>
<td>- lowest floor above street crown</td>
<td>40</td>
<td>0</td>
</tr>
<tr>
<td>LDP 2</td>
<td>- site plan to account for drainage</td>
<td>40</td>
<td>0</td>
</tr>
<tr>
<td>LDP 3</td>
<td>- positive drainage required</td>
<td>30</td>
<td>0</td>
</tr>
</tbody>
</table>
I wish I had the bandwidth to think outside the box.

But I have too much low-hanging fruit on my plate.
City of Simi Valley NFIP/CRS Experience

Where to start?
City of Simi Valley NFIP/CRS Experience

Federal Model Ordinance

California State Model Ordinance
(Higher Regulatory Standards)
http://www.water.ca.gov/ncro/4-RegionalPlanningAndCoord/docs/NFIP/Ordinances/Noncoastal%20December%202006%20CA%20Ordinance.pdf
City of Simi Valley NFIP/CRS Experience

Floodplain Management and the Endangered Species Act

City of Simi Valley Department of Public Works
SECTION 1.0
STATUTORY AUTHORIZATION,
FINDINGS OF FACT,
PURPOSE AND METHODS

1.1 STATUTORY AUTHORIZATION.
The Legislature of the State of California has in Government Code Sections 65302, 65560, and 65800 conferred upon local governments the authority to adopt regulations designed to promote the public health, safety, and general welfare of its citizenry. Therefore, the {community governing body} of {name of county or municipality} does hereby adopt the following floodplain management regulations.

1.2 FINDINGS OF FACT.
A. The flood hazard areas of {name of county or municipality} are subject to periodic inundation which results in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety, and general welfare.

B. These flood losses are caused by uses that are inadequately elevated, floodproofed, or protected from flood damage. The cumulative effect of obstructions in areas of special flood hazards which increase flood heights and velocities also contributes to flood losses.
State Standard Ordinance
(Higher Regulatory Standards)

A. Freeboard.

- To elevate at least 2 feet above the minimum required base flood elevation, make the following changes:

1. Modify Sections 5.1.C.1.a, 5.1.C.1.c, and 5.4.A.1
2. by replacing “elevated to or above” with “elevated 2 feet above.”

2. Modify Section 5.4.B.1 by replacing “at or above” with “at least 2 feet above.”

3. Replace Section 5.1.C.1.b with:

In an AO zone, elevated above the highest adjacent grade to a height 2 feet above the depth number specified in feet on the FIRM, or elevated at least 4 feet above the highest adjacent grade if no depth number is specified.

This provision allows communities the opportunity for flood insurance policy holders to have ICC coverage made available in repetitive loss situations.

- Modify the definition of “Substantial damage” as follows:

  “Substantial damage” means:

  1. Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred; or

  2. Flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred. This is also known as “repetitive loss.”
FLOOD-RELATED EROSION-PRONE AREA

A. The Floodplain Administrator shall require permits for proposed construction and other development within all flood-related erosion-prone areas known to the community.

B. Permit applications shall be reviewed to determine whether the proposed site alterations and improvements will be reasonably safe from flood-related erosion, and will not cause flood-related erosion hazards or otherwise aggravate the existing hazard.

C. If a proposed improvement is found to be in the path of flood-related erosion or would increase the erosion hazard, such improvement shall be relocated or adequate protective measures shall be taken to avoid aggravating the existing erosion hazard.

D. Within Zone E on the Flood Insurance Rate Map, a setback is required for all new development from the ocean, lake, bay, riverfront or other body of water to create a safety buffer consisting of a natural vegetative or contour strip. This buffer shall be designated according to the flood-related erosion hazard and erosion rate, in relation to the anticipated “useful life” of structures, and depending upon the geologic, hydrologic, topographic, and climatic characteristics of the land. The buffer may be used for suitable open space purposes, such as for agricultural, forestry, outdoor recreation and wildlife habitat areas, and for other activities using temporary and portable structures only.
City of Simi Valley NFIP/CRS Experience

National Search of Published Ordinances

Roseville (Class 1) & Sacramento County (Class 3)

Class 6 and 5 communities nationwide

Finally, prepared original regulations
CHAPTER 5 - FLOOD DAMAGE PREVENTION

Article 1. - Statutory Authorization, Findings of Fact, Purpose and Methods

7-5.101 - Statutory Authorization. The Legislature of the State of California has in Government Code Sections 65302, 65560 and 65800 conferred upon local government units the authority to adopt regulations designed to promote the public health, safety, and general welfare of their citizenry. Therefore, the City Council of the City of Simi Valley does hereby adopt the following floodplain management regulations.

7-5.102 - Findings of Fact.

(a) The flood hazard areas of the City of Simi Valley (City) are subject to periodic inundation which can result in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base - all of which adversely affect the public health, safety and general welfare.
City of Simi Valley NFIP/CRS Experience

Final Push to Amend the Ordinance

City Ordinance format did not match the State template

Presentations to:
Chamber of Commerce, Building Industry Association,
City Neighborhood Councils

Riding the 2015/2016 El Nino “Godzilla” Winter Storm
City of Simi Valley NFIP/CRS Experience

Godzilla Never Arrived!

Fast Forward to 2017

February 2017, Final Reading

April 20, 2017, Effective Date
City of Simi Valley NFIP/CRS Experience

Class 5 Modification Request - March 30, 2017

Submitted FMA Presentation - April, 2017

FMA Abstract Accepted – June 26th

Cycle Review Scheduled - August 1, 2017

Celebration!!!
Our Juice Red Apple Had Flaws

A formal Courtesy Review would have found:

An unchanged definition of “New Construction” grandfathers ALL Pre-FIRM structures

The Impact Adjustment Map would provide only partial credit
Our Juice Red Apple Had Flaws

Changes in the 2017 CRS Coordinator’s Manual (March 31, 2017)

DL1a – no fill allowed = 1,000 credits
DL1b - fill allowed = 100 credits

[Calvin and Hobbes comic panel]
IF LIFE GIVES YOU LEMONS
KEEP THEM BECAUSE, HEY, FREE LEMONS
So... Moving On

Available CRS Resources
NATIONAL FLOOD INSURANCE PROGRAM AND FLOOD ZONE INFORMATION

How can I find out if my home or commercial building is really in a flood zone?

I wasn’t in a flood zone before, now I have to buy flood insurance. What has changed?

Why are my Flood Insurance rates going up?

What is the City doing to help reduce Flood Insurance premiums?

What can I do to help reduce my Flood Insurance premiums?

My neighbors aren’t in the flood zone, why am I in the flood zone?

How can I get my property removed from a Special Flood Hazard Area (SFHA)?

I have lived in Simi Valley for years and have never been flooded. Why do I need Flood Insurance?

How can I find out more information?
Ventura County Flood Info CRS

About CRS

COMMUNITY RATING SYSTEM: Update Info

What is the Community Rating System (CRS)?

The Community Rating System (CRS) is a voluntary program that rewards counties and cities that participate in the National Flood Insurance Program National Flood Insurance Program (NFIP) who wish to exceed the minimum requirements of the NFIP by further reducing the risk of flooding and increasing the effectiveness of flood protection throughout their community. The objective is to create more resilient communities to impending flooding disasters. The CRS was implemented in 1990 and is administered by the Federal Emergency Management Agency (FEMA). The National Flood Insurance Reform Act of 1994 codified the CRS in the NFIP.

The goals of the CRS are to:

• Reduce and avoid flood damage to insurable property.
• Strengthen and support the insurance aspects of the NFIP.
• Foster comprehensive flood plan management.

The CRS was established as an Incentive and a reward to NFIP communities to further reduce flood damages to insurable properties, strengthen and support the insurance aspects of the NFIP, increase community awareness of the flood risks and building requirements associated with living in a floodplain, and encourage a more comprehensive and environmental approach to floodplain management. To date, approximately 1,254 out of 31,000 NFIP communities from across the Nation...
Ready Ventura County
Hurricane Harvey

Continue to listen to local officials. Find updated resources and information on the federal response to Harvey.

Michigan and West Virginia Severe Storms

Residents in [Michigan] and [West Virginia] may be eligible to apply for assistance online.

Hazard Mitigation Assistance Grants

The 2017 [Notices of Funding Opportunity for the Flood Mitigation Assistance and Pre-Disaster Mitigation] grant programs are now available.

Right One Minute, Wrong the Next

With the rapid pace and sheer volume of information that’s available via social media, how can we verify what’s real and what’s not? [These four questions] are a good place to start.
CRSresources.org

CRS Resources

CRS Resources Home

This is the temporary location of the CRS Resources website. This site is provided for CRS coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator’s Manual. Other information regarding the National Flood Insurance Program’s CRS program can be found on the CRS page at the FEMA.gov website.

Use the menu above to find resources organized by CRS Activity.

- Download the 2017 CRS Coordinator’s Manual

New communities can click here to find the CRS application and Quick Check.

Search...

Header Image: John Kinley

Have a question? Contact Us.
Outreach Projects for Credit under the Community Rating System of the National Flood Insurance Program
### Activity 450 (Stormwater Management Regulations) Max. 755 points

<table>
<thead>
<tr>
<th>Credit Criteria</th>
<th>Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stormwater management regulations (SMR)</strong> (380 points)</td>
<td></td>
</tr>
<tr>
<td>(1) A portion of the watershed must be subject to a regulation that requires the peak runoff from new development to be no greater than the runoff from the site in its pre-development condition.</td>
<td></td>
</tr>
<tr>
<td>(2) A community must have credit for size of development (SZ) and design storm (DS) in order to receive credit for SMR.</td>
<td></td>
</tr>
<tr>
<td>(3) For SZ credit, the community must, at a minimum, regulate parcels of 5 acres or more or increases in impervious area of 20,000 square feet or more.</td>
<td></td>
</tr>
<tr>
<td>(4) For DS credit, the community must require management of at least a 10-year storm. A regulation designed to retain or detain only the “first flush,” the first inch of rainfall, or less than a 10-year storm, is not credited under SMR. However, it may qualify as a water quality regulation (WQ) and be credited under Section 452.d.</td>
<td></td>
</tr>
<tr>
<td>(5) For DS credit, the community’s regulations must require pre- and post-development hydrology calculations and post-development runoff must be limited to pre-development levels.</td>
<td></td>
</tr>
<tr>
<td>(a) The needed documentation is assembled by the ISO/CRS Specialist and provided to the technical reviewer for this activity</td>
<td></td>
</tr>
<tr>
<td>(b) A copy of the ordinance or legal language that regulates surface water runoff from new development in the watershed. For SMR credit, the language must require that peak runoff from new development be no greater than the runoff from the site in its pre-development condition. The margin next to where this appears in the ordinance must be marked, e.g., “SMR.”</td>
<td></td>
</tr>
<tr>
<td>(c) Development and building permit records that demonstrate enforcement of the regulations. Engineering reports showing compliance with the regulation must be included.</td>
<td></td>
</tr>
<tr>
<td>(d) Documentation that watersheds outside the jurisdiction of the community are regulated if the community desires credit for their standards.</td>
<td></td>
</tr>
<tr>
<td>(e) An impact adjustment map showing watershed boundaries and stormwater management jurisdictions.</td>
<td></td>
</tr>
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</table>
### 510 FLOODPLAIN MANAGEMENT PLANNING CHECKLIST

**Community:**

<table>
<thead>
<tr>
<th>CRS Step</th>
<th>Section/Page</th>
<th>Item Score</th>
<th>Step Total</th>
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</thead>
<tbody>
<tr>
<td>1. Organize to prepare the plan. (max: 15)</td>
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<tr>
<td>a. Involvement of Office Responsible for Community Planning (4)</td>
<td></td>
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<tr>
<td>b. Planning committee of department staff (9)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>c. Process formally created by the community's governing board (2)</td>
<td></td>
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<tr>
<td>2. Involve the public. (max: 120)</td>
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<td></td>
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<tr>
<td>a. Planning process conducted through a planning committee (60)</td>
<td></td>
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<tr>
<td>b. Public meetings held at the beginning of the planning process (15)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Public meeting held on draft plan (15)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Other public information activities to encourage input (Up to 30)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Coordinate with other agencies. (max: 35)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Review of existing studies and plans [REQUIRED] (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Coordinating with communities and other agencies (Up to 30)</td>
<td></td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>4. Assess the hazard. (max: 35)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Plan includes an assessment of the flood hazard [REQUIRED] with:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1) A map of known flood hazards (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) A description of known flood hazard (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3) A discussion of past floods (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Plan includes assessment of less frequent floods (10)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Plan includes assessment of areas likely to flood (5)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>d. The plan describes other natural hazards [REQUIRED FOR DMA] (5)</td>
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<tr>
<td>5. Assess the problem. (max: 52)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>a. Summary of each hazard identified in the hazard assessment and their community impact [REQUIRED] (2)</td>
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<td></td>
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</tr>
<tr>
<td>b. Description of the impact of the hazards on: (max: 25)</td>
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<td></td>
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</tr>
<tr>
<td>(1) Life, safety, health, procedures for warning and evacuation (5)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

510 FMP Checklist: page 1
CRSresources.org

CRS Community Self Assessment

Before You Begin
Two quick things before you begin the CRS Community Self Assessment: an overview of how the site works, and what you'll want to gather ahead of time to make the process as useful as possible.

How the CRS Community Self Assessment Website Works
There are 5 steps in the CRS Community Self Assessment:

STEP 1: Your Floodplain (What's in your floodplain? What data do you have?)
STEP 2: Identifying and Mapping Your Hazards (Which hazards threaten your community? Where?)
STEP 3: Identifying Assessment Areas (Which types of areas are at risk from which types of flooding?)
STEP 4: Analyzing Your Assessment Areas (What's in these specific areas?)
STEP 5: Overview and Next Steps (Given all of this, how might you reduce your exposure?)

At the end of each step (except Step 3, which you'll complete with paper maps or in your GIS system) is an “Email me my answers and move on to next step” button. Once you click on that, your answers will be sent to the email address you provided when you registered. Please note:

• Some steps have multiple pages. Your answers will not be sent until you complete the entire step.
• Once you click on the “Email me my answers and move on to next step” button, it will not be possible to go back and edit your previously entered answers (if you go back to competed steps, you'll find a blank form). You may either reenter your information for the entire step, or you may make edits to the emails you were sent for your records.
• The emails sent by the site will be your only records from the CRS Community Self Assessment. FEMA will not be processing your answers. Please keep your answers somewhere safe.
Using Stronger Regulatory Standards

Heightened Awareness & Outreach

Credibility, Recognition & Political Support

Protecting the Environment / Quality of Life / Resilience

Flood Damage Avoided & Vulnerability Reduced

Improved Capability & a Map for a Comprehensive Program

Broadened Flood Insurance Coverage & Accurate Rating

Forging Partnerships

http://successwithcrs.us/
Credibility, Recognition & Political Support

Communities that participate in the CRS can see how their own programs stack up against those of other communities and against a national model. Informal, good-natured competitions sometimes arise among neighboring communities, spurring them to undertake more—and more effective—flood loss reduction activities and thereby earn more CRS credit. Many communities report that when they “step up” their floodplain management programs to join and stay in the CRS, an unanticipated benefit is a blossoming of awareness of and interest in flood-related matters on the part of both the public and elected officials.

- Winnetka, Illinois
- Ottawa, Illinois
- Lisle, Illinois
- Fort Collins, Colorado

http://successwithcrs.us/ways/credibility/
Fort Collins sees how it’s Doing, Gets Better, All with CRS
As one of the very-high rated members of the Community Rating System, Fort Collins, Colorado—a CRS Class 2 as of May 2016—can rightfully boast of numerous achievements in developing and maintaining its comprehensive floodplain and stormwater management programs. Although much of the City’s initiatives were underway before it joined the CRS, the City credits the CRS with supplying both a roadmap and tangible metrics to help.

“The CRS gives our data driven policy makers a way to gauge how we are doing in floodplain and stormwater management compared to other communities,” says Marsha Hilmes-Robinson, Floodplain Administrator. The flood insurance premium discounts Fort Collins earns through the CRS are not really the driving force they are with other CRS communities, because Fort Collins has relatively small floodplains.
CRS USER GROUPS
FMA CRS Users Group Luncheons

Bay Area
Bay_Area_luncheons@floodplain.org

Sacramento
fma_sacramento@floodplain.org

San Diego
sdluncheon@floodplain.org
Training

US Emergency Management Institute
Emmitsburg, MD
Online Training

Association of State Floodplain Managers

ASFPM Mission
The mission of ASFPM is to promote education, policies and activities that mitigate current and future losses, costs and human suffering caused by flooding, and to protect the natural and beneficial functions of floodplains - all without causing adverse impacts.

What's New
Setting People Straight on Six NFIP Myths
Thursday, August 24, 2017
By Larry Larson, ASFPM Senior Policy Advisor
CFM Certification

Association of State Floodplain Managers

ASFPM Certified Floodplain Manager Program Information

The Association of State Floodplain Managers has established a national program for certifying floodplain managers. This program recognizes continuing education and professional development that enhances the knowledge and performance of local, state, federal and private-sector floodplain management professionals.

The role of the nation’s floodplain managers is expanding due to increases in disaster losses, the emphasis on mitigation to alleviate the cycle of damage-rebuild-damage, and a recognized need for professionals to adequately address these issues. This certification program will lay the foundation for ensuring that highly qualified individuals are available to meet the challenge of breaking the damage cycle and stopping its negative drain on the nation’s human, financial and natural resources.
Join FEMA’s Community Rating System Program Using California’s Statewide Floodplain Management Activities

California

The Community Rating System (CRS) is a voluntary incentive-based program that recognizes and encourages community floodplain management activities that exceed the minimum National Flood Insurance Program (NFIP) requirements. Flood insurance premium rates within the community are discounted to reflect the reduced flood risk resulting from the community’s actions. Premium discounts range from 5 percent (Class 9) to a maximum of 45 percent (Class 1).

Thanks to the California Department of Water Resources (CA DWR) strategy to improve participation in FEMA’s CRS program, there are up to 700 points that communities could claim under an approach known as Unified Minimum Credits (UMC), i.e. credit for activities being implemented in every community in the state. The “minimum” means that if a community’s program exceeds the state’s activity, then the community can receive higher credit. Many California communities may be able to qualify for a Class 9 rating because of the UMC, and your community may even exceed the minimum.

As stated on CA DWR’s site, ‘In 2011, the State of California was found to have 17 creditable elements, ranking third nationwide after Florida and Michigan. Although it is difficult to place a dollar value on these credits, it is estimated that state activities provide an average savings of $46,860 per community or $3,600,000 for the entire state in reduced flood insurance premiums.’

If your community is not currently participating in the CRS Program, contact the State and Federal resources listed below to discuss how you might be able to take advantage of the

---

City of Simi Valley Department of Public Works

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Additional FEMA Resources

Other Stories

- **Arizona**
- **California**
  - Discovery Process, Thursday, March 1, 2012
  - San Mateo County and Incorporated Areas Countywide Flood Insurance Rate Map,
    NFIP Substantial Improvement and Substantial Damage Course, Wednesday, August 29, 2012
  - San Luis Obispo County and Incorporated Areas Countywide Flood Insurance Rate Map, Tuesday, September 4, 2012
  - Santa Barbara County and Incorporated Areas Countywide Flood Insurance Rate Map,
    FEMA RELEASES PRELIMINARY FLOOD HAZARD INFORMATION FOR SAN BERNARDINO COUNTY, Monday, February 25, 2013
  - FEMA RELEASES PRELIMINARY FLOOD MAPS FOR SOLANO COUNTY, Thursday, January 31, 2013
  - California Flood Preparedness Week, November 4-9, 2013, Thursday, October 17, 2013
  - Join FEMA’s Community Rating System Program Using California’s Statewide Floodplain Management Activities,
    FEMA NFIP Special Topics Training in Northern California, Wednesday, January 29, 2014

- **Coastal Studies**
- **Hawaii**
  - Tsunami: Learning from Experience in Hawaii,
    Is Kihei Ready for the Next Storm Season?,
  - Public Outreach Meeting for FEMA Flood Insurance Rate Map, Wednesday, August 8, 2012

- **Nevada**
  - 2011 Legislature Update,
    Clark County Flood Facts,

- **Region Wide**
CRS Program Staff

ISO/CRS Technical Coordinator
Dave Arkens, CFM

FEMA Region IX
NFIP Regulations and Compliance/CRS Coordinator,
Brian Trushinski, CFM

CA Department of Water Resources
CRS State Coordinator
Raul Barba, PE, CFM
Selling CRS
## CRS What-If

### Current CRS Class = 7

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>TOTAL</th>
<th>SFHA</th>
<th>X-STD/AR/A99</th>
<th>PRP ***</th>
</tr>
</thead>
<tbody>
<tr>
<td>09 Per Policy</td>
<td>$44</td>
<td>$53</td>
<td>$31</td>
<td>$0</td>
</tr>
<tr>
<td>09 Per Community</td>
<td>$80,955</td>
<td>$77,347</td>
<td>$3,608</td>
<td>$0</td>
</tr>
<tr>
<td>08 Per Policy</td>
<td>$87</td>
<td>$106</td>
<td>$31</td>
<td>$0</td>
</tr>
<tr>
<td>08 Per Community</td>
<td>$158,302</td>
<td>$154,894</td>
<td>$3,608</td>
<td>$0</td>
</tr>
<tr>
<td>07 Per Policy</td>
<td>$129</td>
<td>$160</td>
<td>$31</td>
<td>$0</td>
</tr>
<tr>
<td>07 Per Community</td>
<td>$235,649</td>
<td>$232,041</td>
<td>$3,608</td>
<td>$0</td>
</tr>
<tr>
<td>06 Per Policy</td>
<td>$173</td>
<td>$213</td>
<td>$61</td>
<td>$0</td>
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*** Preferred Risk Policies are not eligible for CRS Premium Discounts.
CRS Class Prerequisites

**Class 9 Prerequisites:** There are six prerequisites, including
- Full compliance with the minimum requirements of the NFIP
- Credit for maintaining FEMA Elevation Certificates,
- Meeting repetitive loss criteria.

**Class 6 Prerequisite:** 5/5 Building Code Effectiveness Grading Schedule

**Class 4 Prerequisites:** Demonstrate programs that
- Minimize flood losses and increases in future flooding
- Protect natural floodplain functions
- Protect people from the dangers of flooding.

**Class 1 Prerequisites:**
- Successful Community Assistance Visit within the previous 12 months
- Demonstrate that it has a “no adverse impact” program
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</table>

City of Simi Valley Department of Public Works
Selling CRS

If Money is Not Enough
Selling CRS

Try Vision
Selling CRS

We’ve got trouble right here in Rivercity!
Selling CRS

Find a Common Goal or Enemy

Form Alliances

Be Patient

Success = Preparation + Opportunity
Lessons Learned

The FEMA database varies with the FEMA staff member accessing it. "What If" data in inconsistent with Active Policies. FEMA databases does not track private policies.
Lessons Learned

LOW HANGING FRUIT, JUST GRAB IT!

ITS A TRAP!
Next Steps
Potential FMA Sponsorship Ideas

Facebook, Twitter, Blog
CFM Newsletter
Bag of Tricks (Best Management Practices)
Sample ordinances, letters, brochures, PPI program, etc.
List of speakers, mentors
List of CRS Community Contacts
Potential New FMA CRS Users Groups

San Joaquin
Central Coast
Los Angeles/Orange County/Riverside
Santa Barbara/Ventura

bsiemer@simivallley.org
or
Salomon.Miranda@water.ca.gov
For use by trained personnel only. Limited time offer, call now to ensure prompt delivery. Offer valid only at participating sites. Not recommended for children. Individual results may vary, and testimonials are not claimed to represent typical results. Your CRS credit gain, if any, will vary. No floodplain managers were harmed in the preparation of this presentation. Allow 8 to 10 months for CRS classification delivery. Any resemblance to actual persons, living or dead, is intentional. At participating locations only. Batteries not included. Exclusions may apply. Break glass in case of emergency.

Your mission, should you choose/decide to accept it, will be to infiltrate the labyrinth of the CRS program and capture the low hanging fruit...

... As always, should you or any of your CRS Force be caught or blamed, the Secretary will disavow any knowledge of your actions.

This presentation will self-destruct in ten seconds.
Questions?

Suggestions?