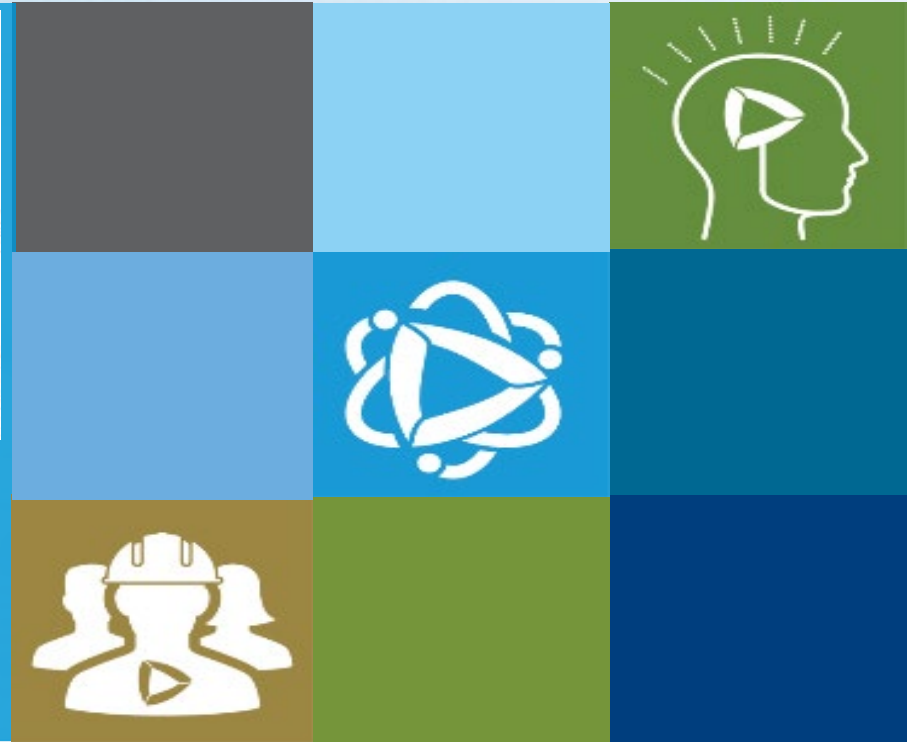


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COMMUNITY RATING SYSTEM PARTICIPATION ANALYSIS



Presentation Outline

- What is CRS?
- CRS Participation Process
- CRS Data Collection
- CRS Participation Analysis, Costs & Benefits
- Participating Neighboring Communities

What is CRS?

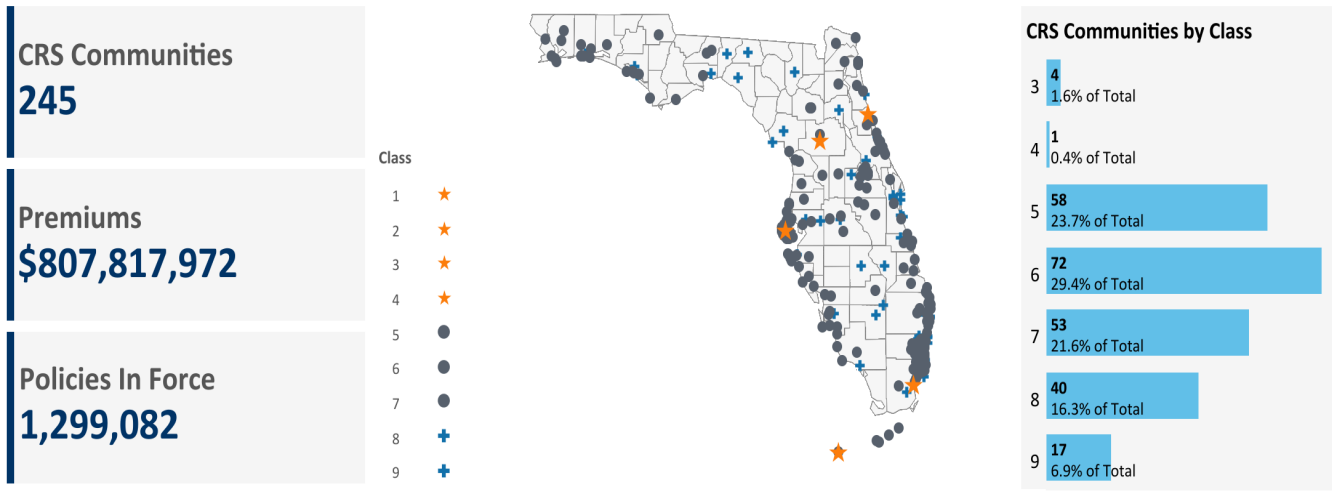
What is CRS?

- Program backed by FEMA's NFIP
- In Florida: 245 participating communities
- Benefits
- Premium Discounts participating communities
- Supports the NFIP
- Comprehensive floodplain management

The CRS in Florida

October 2023

Insurance information pulled from FEMA's Community Information System



Florida vs. National
Average Credit

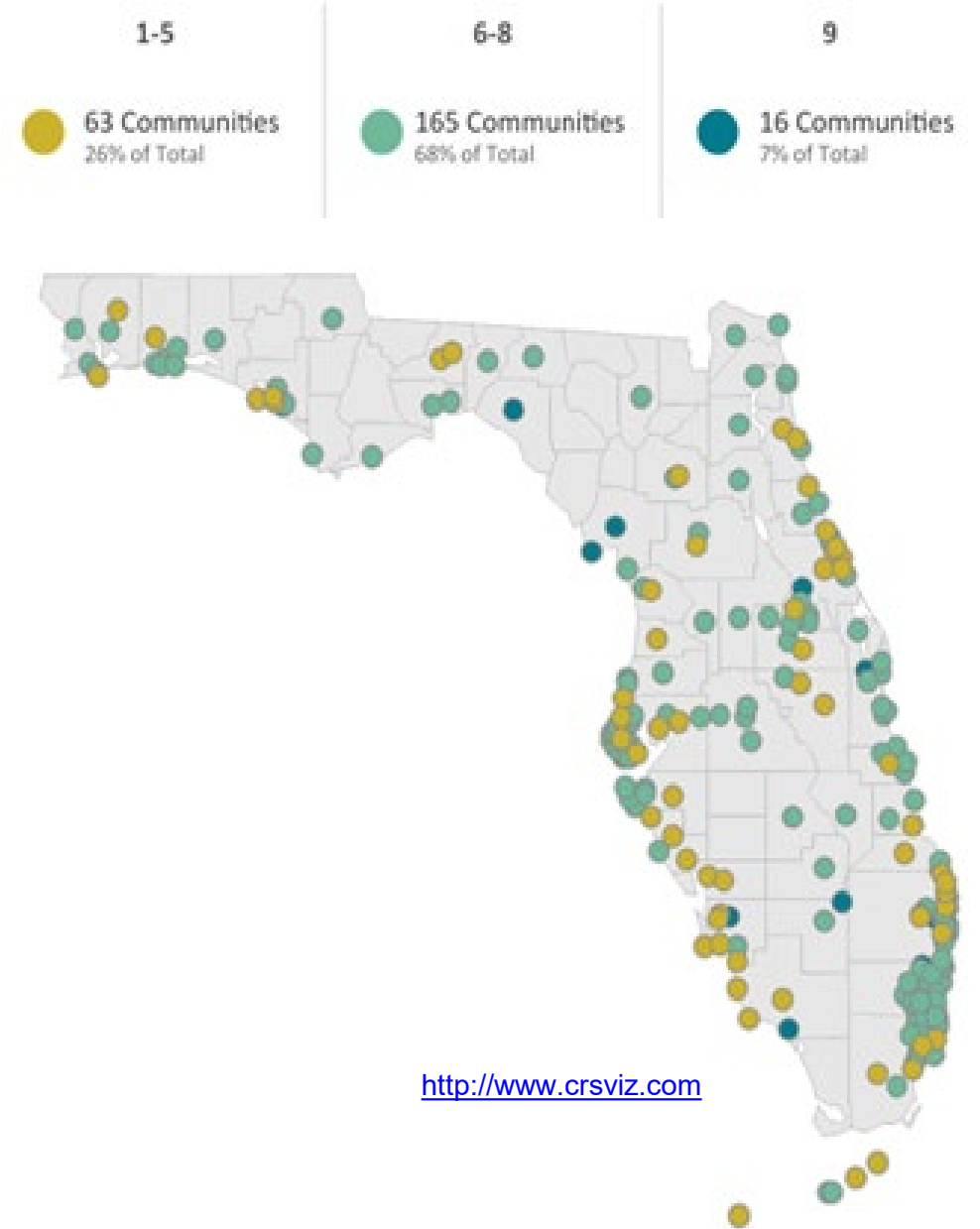
Hover for CRS Activity Glossary



What is CRS?



- **Points assigned based on:**
 - Relevant activities
 - Meeting metrics of the individual sub-activities
- **Activity Examples:**
 - Public Information
 - Mapping and Regulation
 - Flood Damages Reduction
- **Participating communities' classification 1-10**
- Lower classification results in a larger discount
- Per-Policy discounts 5-45% based on classification



CRS Participation Process

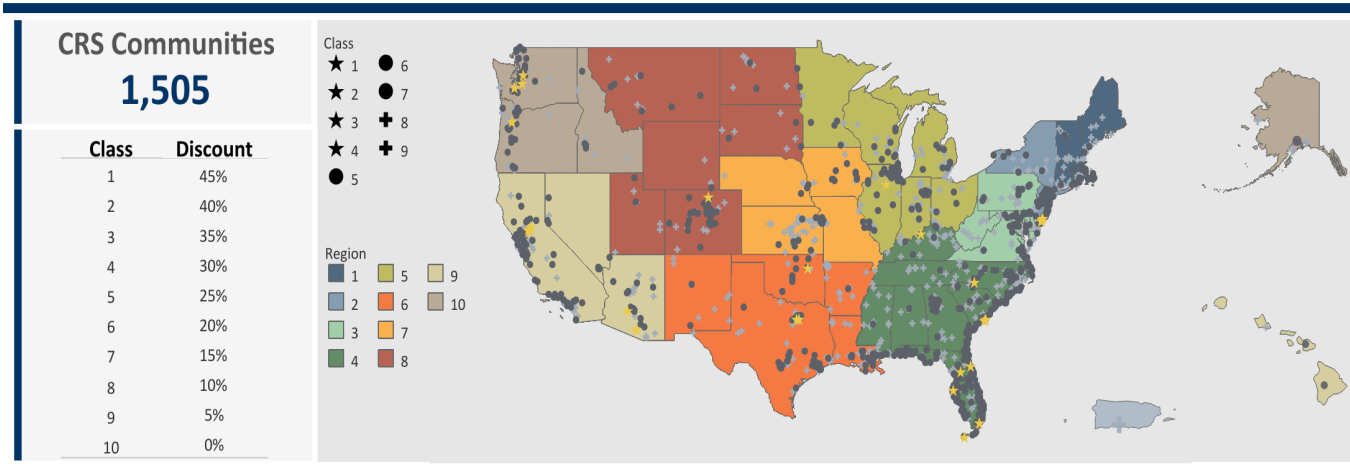
CRS Participation Process – Initial Application



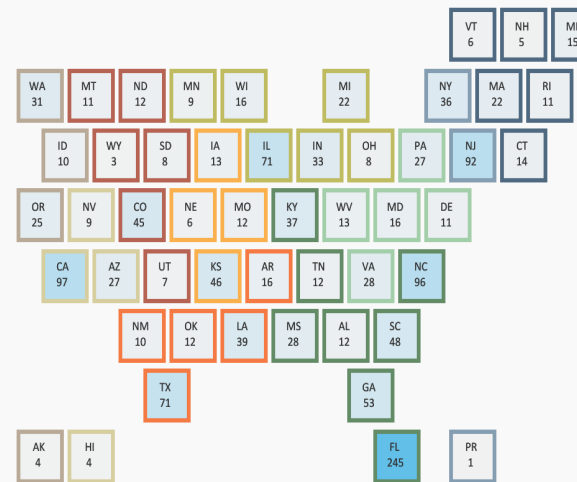
- **Initial Application/Startup**
 - Submitting a Letter of Interest
 - Community Verification Visit
- **Minimum Qualifications for Communities**
 - 500 verified credit points for Class 9
 - Part of the NFIP for at least 1 year
 - FEMA compliance – within 6 months of visit
 - Elevation Certificates for all new buildings/ substantial improvements in SFHA

Community Rating System (CRS) Participation

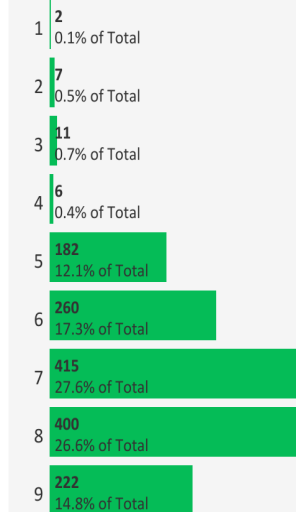
October 2023



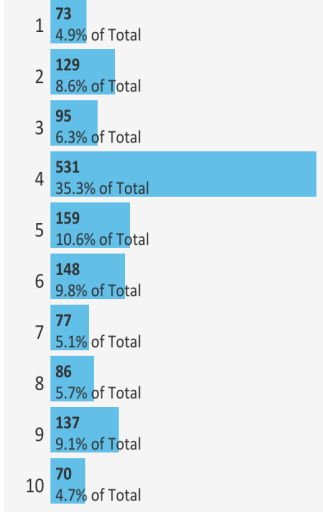
CRS Communities by State



CRS Communities by Class



CRS Communities by FEMA Region





- **Annual Recertification**
 - Confirm continued activity
 - Designated CRS Coordinator to manage CRS-related activities
 - Collaboration with Resource Specialist
 - Annual Recertification
 - Elevation Certs/ Floodproofing Certs, Engineered Opening Certs Reviews
- **Verification Cycle (3-5 years)**
 - Activities comply with CRS requirements
 - Flood protection projects
 - Drainage system maintenance
 - Environmental, and historic requirements
 - 5 years - class rating between 5 and 9
 - 3 years - class rating between 1 and 4

CRS Data Collection



- **Data to establish current activities:**
 - Estimating achievable points/ CRS score
 - Level of effort of the City
- **Interviews with City staff**
 - Building and Permitting
 - Communications
 - Emergency Management
 - Natural Resources & Sustainability
 - Public Works & Transportation
- **Online Sources (FEMA, FDEM, SERT)**

Special thanks to the staff who contributed to this effort: **Randy Knight, Michelle del Valle, Shannon Monahan, Charles Ramdatt, Don Marcotte, Gloria Eby, Gary Hiatt, Clarissa Howard, Anthony Braish**

Participation Analysis, Costs & Benefits



- Point Ranges were established through determining current activities
 - Interview responses
 - Estimated level of activity
 - Analysis of points achieved by other communities
 - Historic information and statistics
 - % of communities achieving points
 - % of points achieved by a community

Table 1: Winter Park Estimated Points by Activity (March 2024)

Activity Code	Activity Name	Maximum Credits Possible	Average Points Earned	Winter Park Estimated Point Range
300	Public Information Activities			
310	Elevation Certificates	116	36	35–40
320	Map Information Service	90	78	60–65
330	Outreach Projects	350	87	50–55
340	Hazard Disclosures	80	15	0
350	Flood Protection Information	125	48	30–35
360	Flood Protection Assistance	110	59	0–5
370	Flood Insurance Promotion	220	40	0
400	Mapping and Regulations			
410	Flood Hazard Mapping	850	78	40–45
420	Open Space Preservation	2,870	471	335–340
430	Higher Regulatory Standards	2,462	272	140–145
440	Flood Data Maintenance	222	127	85–90
450	Stormwater Management	755	110	105–110
500	Flood Damage Reduction Activities			
510	Flood Management Planning	762	197	180–185
520	Acquisition and Relocation	2,250	176	0
530	Flood Protection (Elevating and Floodproofing Buildings)	1,600	64	0
540	Drainage System Maintenance	470	203	280–285
600	Warning and Response			
610	Flood Warning and Response	365	266	95–100
620	Levees*	235	111	0
630	Dams*	160	38	0
	Total	14,092	2,476	1,435–1,495

*Levees and Dams do not apply to the City.

Flood Insurance Premium Benefits



- Points Range: 1,435 – 1,495
- Based on current City activities: CRS Classification Class 8
- 10% premium discount
- 388 NFIP Policies = \$230k Annual Premiums
 - \$23k in premium savings per year
 - Average annual savings per policy - \$59
- **Increasing Future Savings**
 - Flood insurance premiums are expected to increase (Risk Rating 2.0)
 - Total number of residents that choose to become insured is expected to increase

Table 2: CRS Credit Points, Classes, and Premium Discounts (FEMA: March 2024)

CRS Credit Points	CRS Class	CRS Discount (Premium Reduction)	Total Discount
4,500+	1	45%	\$103,500
4,000–4,499	2	40%	\$ 92,000
3,500–3,999	3	35%	\$ 80,500
3,000–3,499	4	30%	\$ 69,000
2,500–2,999	5	25%	\$ 57,500
2,000–2,499	6	20%	\$ 46,000
1,500–1,999	7	15%	\$ 34,500
1,000–1,499	8	10%	\$ 23,000
500–999	9	5%	\$ 11,500
0–499	10	0	-

These figures are based on the estimated points the City could receive upon participation in the program. Additional activities could improve this score. The potential for improvements was not evaluated.



- Initial verification or 5-year full verification, each
 - 325-375 hours of City staff time, -or-
 - \$55k -\$60k in consultant fees
 - Annualized costs: ~ \$12k - \$15k
- Annual recertification, preparation and submission
 - City's CRS Coordinator = 60-80 hours

Not a simple Cost analysis:

Over time, it is expected that the City's CRS Coordinator will increase efficiency and streamline certain tasks associated with their role, which should reduce effort. However, the City may also seek to improve its score by engaging in additional activities, resulting in additional time commitment and fees

Scope Breakdown (Initial & 5 Year Full Verification)

- Organize Documentation
- In-depth Interviews
- CRS Evaluation Report
- Prepare Documents
- Develop Internal Tracking
- Verification Visit
- Follow-up Documentation

Neighboring Communities

Participating Neighboring Communities



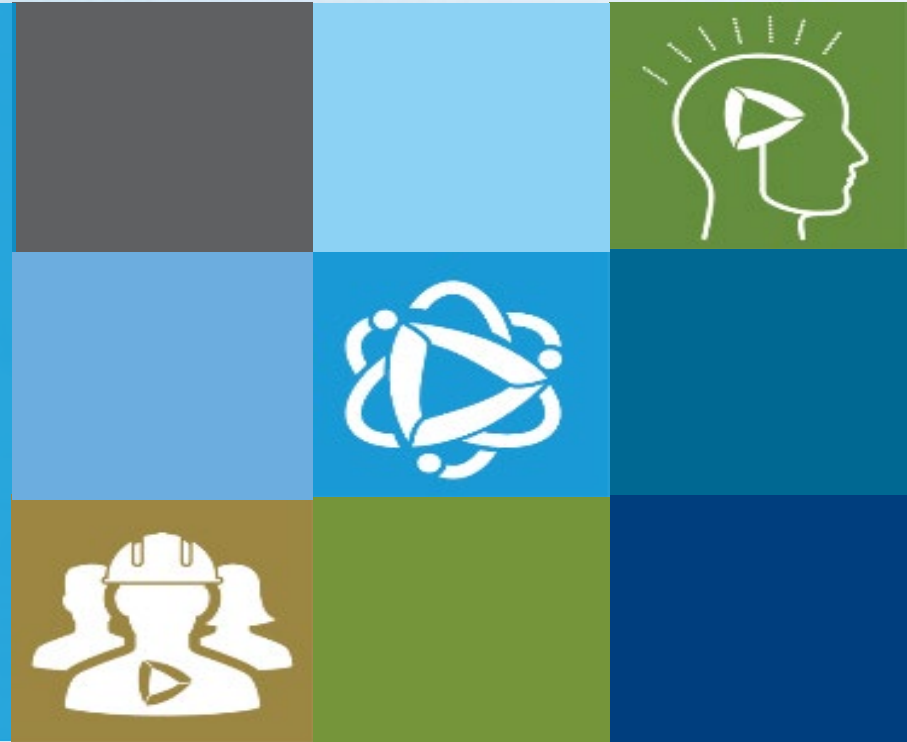
- Both larger and smaller communities participate
- Highest Rating: 5 (25% Discount)
 - Lake Mary & Orange County
- Lowest Rating: 8 (10% Discount)
 - Apopka & Casselberry
- Number of insurance policies
 - Lowest: 155 (Lake Mary)
 - Highest: 5,601 (Orange County)

Table 3: Neighboring Communities CRS Participation (FEMA: April 2022)

Community Name	Population	CRS Score	% Discount	CRS Entry Date	Total Number of Policies	Total Premium	Estimated Annual Savings
Orange County	1423000	5	25%	10/1/1991	5601	\$2,627,917	\$ 656,979
Orlando	309000	6	20%	10/1/1993	1665	\$841,306	\$ 168,261
Apopka	55000	8	10%	10/1/1993	159	\$90,412	\$ 9,041
Seminole County	470000	6	20%	10/1/1991	2668	\$1,436,488	\$ 287,298
Altamonte Springs	45000	7	15%	10/1/1994	399	\$186,992	\$ 28,049
Casselberry	29000	8	10%	10/1/2019	195	\$114,155	\$ 11,416
Lake Mary	17000	5	25%	10/1/2009	155	\$77,906	\$ 19,477
Sanford	61000	7	15%	10/1/2016	397	\$200,225	\$ 30,034
Winter Springs	38000	6	20%	10/1/1993	428	\$264,281	\$ 52,856



Questions?



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Data Collected

- Elevation Certificates (EC)
- Letter of Map Amendments (LOMA)
- Flood Insurance Study (FIS)
- Stormwater Management Plans
- Past Capital Improvement Plans (CIP)
- FIRM Panels
- CIP 5-year plan
- Ordinance Information
- Building Codes & Standards
- Communication Information (Hurricane, Outreach, Education, etc.)
- Community Insurance Policy Information
- Geographic Data/ Maps
 - Structure Footprint
 - Green space
 - Special Flood Hazard Areas (SFHA)
 - Parcels
 - City Boundary
 - Topographic Data
- Hurricane Ian Damage Assessment
- Interim Adaptive Flood Management Guide