Following the Leaders with the Community Rating System

Full Mitigation Best Practice Story

State-wide, Florida

Port Charlotte, FL – The Community Rating System (CRS) began in 1990 as a voluntary program administered by the National Flood Insurance Program (NFIP). Its purpose is to promote a decrease in flood risks and an increase in flood insurance participation. Communities enter the CRS as a Class 10 and can improve to a Class 1. Annual flood-insurance premium rates decrease proportionately with the lower class ratings.

In 2006 the United States certified its first Class 1 community – Roseville, California. Nationally 37 communities have reached Class 5 or better. Florida has five: Charlotte and Miami-Dade Counties, as well as the municipalities of Juno Beach, North Miami, and Sanibel.

To join, a community must adopt a flood control plan describing how it will manage flooding and lessen flood risks by reducing severe repetitive loss properties, constructing flood control measures, and establishing public outreach programs.

As communities dedicate resources to achieve the goals of the CRS they face both common and unique challenges.

When land remains natural, floodwater flows without damaging property and soaks into the ground. To increase this open space, Florida's Class 5 CRS communities purchase at-risk properties and set aside environmentally sensitive land. For instance, Charlotte County Emergency Management Coordinator Gerry Mallet said, "We reached Class5 status in the 1990s and stay there because the county has lots of undeveloped land."

Reducing the likelihood that flooding will cause damage in a community translates into tangible savings for its residents. Miami-Dade CRS Coordinator Michael Gambino credits the county's commitment of $1million annually to reduce the number of repetitive-loss properties as helping its residents save $15million in flood insurance premiums over the past ten years.

The county also actively develops flood-control measures and determines priorities. Gambino said, "Miami-Dade divides their 12 basins into sub-basins and annually determines the top-10 projects for the county. Then after finding funding sources we establish that year's plan for flood control."

Florida's Class-5 CRS leaders commonly include drainage among their community's capital-- improvement projects. They also regularly educate the public about how to reduce flood risks.

Juno Beach's Floodplain Manager Andrea Jost said, "We send all residents quarterly- preparedness reminders and coordinate the recommendations in the CRS manual with our regulatory documents to help further the goals of the NFIP."

Juno Beach has also taken a bold step in reducing flood risks by structuring a development plan that promotes building in areas of lesser risk and encouraging construction plans that limit flooding through elevating buildings above the Base

Flood Elevation (BFE).

Like other CRS leaders, gaining political support has helped North Miami maintain their Class-5 status since 2001.

"The key is a multi-faceted program that has strong support from upper management and local politicians," said North Miami CRS Coordinator Jeff Geimer. "Our success saved our citizens over $770,000 on flood insurance premiums in 2005 alone."

North Miami addresses its many historical, mid-1900 structures within the Special Flood Hazard Areas through regulations and active inspections that pay close attention to construction. Whenever improvements increase a property's value more than 50 percent beyond current market value, the property owner must elevate the lowest floor by three to seven feet, depending on the BFE for the area.

Sanibel Island faces the various challenges of being surrounded by water. City Planner Kenneth Pfalzer said, "As an island, every parcel in the city is zoned as a Special Flood Hazard Area. This means every building here is built to reduce flooding. We also mirrored the restrictions from the Gulf side to the riverside, surrounding the island with a V-zone, and leaving more land

between the water and the buildings."

Because of Sanibel's flat topography, the City's public works department also requires intense maintenance of their surface water management system. To better maintain the system and regulate the water levels on the street and in developed areas, the City built a weir, or mini-dam, at the ends of the river that flows through the island.

Sanibel Building Official Harold Law said, "Improving beyond Class 5 will require an even greater commitment from our city, its management and its citizens. We are working on ways to earn that rating."

The Class-5 communities make up three percent of all flood-insurance policies written in the State of Florida. They agree that improving their CRS rating takes a dedicated staff, committed local government, and citizens willing to recognize the tangible benefits of lower flood insurance premiums, and building to reduce flood risks.

Activity/Project Location

Geographical Area:	**State-wide**
FEMA Region:	**Region IV**
State:	**Florida**

Key Activity/Project Information

Sector:	**Public**
Hazard Type:	**Flooding**
Activity/Project Type:	**Community Rating System Activity**
Activity/Project Start Date:	**01/1990**
Activity/Project End Date:	**Ongoing**
Funding Source:	**Local Sources**

Activity/Project Economic Analysis

Cost:	**Amount Not Available**
Non FEMA Cost:	

Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster?	**Unknown**
Value Tested By Disaster?	**Unknown**
Repetitive Loss Property?	**Unknown**

Reference URLs

Reference URL 1: **http://www.floodsmart.gov**

Reference URL 2: **http://www.flash.org**

Main Points

No Main Points were entered.