

## Community Rating System Users Group – FAST

The Floodplain Awareness Success in Texas (FAST) Community Rating System (CRS) users group is based in Houston, Texas and is made up of CRS communities that meet on a monthly basis to share ideas and best practices, learn new approaches to successful floodplain management, stay current on CRS trends, learn about available resources, and network with other communities. FAST communities are mostly from Harris County and Galveston County; however, other cities in the state have participated either by attending meetings in person or via a call-in line.

The National Flood Insurance Program's (NFIP) CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood damage to insurable property;
2. Strengthen and support the insurance aspects of the NFIP, and
3. Encourage a comprehensive approach to floodplain management.

There are currently 62 CRS communities in Texas. The breakdown of CRS classes in the state is as follows: Class 9 - 5 communities (8%), Class 8 - 14 communities (22%), Class 7 - 27 communities (44%), Class 6 - 10 communities (16%), and Class 5 - 6 communities (10%). Of the CRS communities participating in FAST, three of them hold the largest policy count and highest premium savings - Houston, Harris County, and Galveston (the latter's class 7 rating saves the community approximately \$3.5 million annually (as of June 2014)).

FAST meetings are held at the Houston-Galveston Area Council (i.e., council of government) and typically consist of a presentation or webinar by a speaker or an organization followed by group discussion. Meeting topics in the past have included representation from the National Weather Service for a discussion on the StormReady program, webinars by ISO personnel on various CRS activities, private consultants sharing insights on flood mapping and higher standards, local CRS Coordinators presenting on activities in which they have scored highly, and representatives from the NFIP State Coordinator's Office on various FEMA and State mitigation grant programs. The group has benefited from field-deployed CRS training and has been approved to earn continuing education credits from the Texas Floodplain Management Association (TFMA).

FAST has been widely supported and encouraged on the local level, state level, and national level. Participation in the users group has given CRS coordinators a forum to express their opinions about the program, as well as a place to learn how to conquer the challenges that arise in floodplain management.

Floodplain Awareness Success in Texas (FAST)

- <http://www.h-gac.com/community/water/rfmc/fast/about.aspx>
- <http://www.h-gac.com/community/water/rfmc/fast/default.aspx>
- <http://www.fema.gov/national-flood-insurance-program-community-rating-system>