

RiskMAP

Increasing Resilience Together



Stakeholder Mapping Update & Insurance Workshop

Town of Estes Park

October 24, 2016

Tina Kurtz
Estes Park
Floodplain Administrator



FEMA

Bruce A. Bender, CFM
Bender Consulting Services, Inc.

Today's Agenda

- ▶ **Estes Valley Project Background**
- ▶ **Estes Park Mapping Project Timeline**
- ▶ **NFIP Reform and Program Changes**
- ▶ **Effects of Map Changes on Flood Insurance**
- ▶ **Risk Communication Resources and Tools**

Estes Valley Project Background

- ▶ **Flood Risk currently underestimated on Estes Valley FIRMs**
- ▶ **CDOT hydrology study post-flood**
- ▶ **New CO Hazard Mapping Program**
- ▶ **CDBG-DR grant through DOLA for new hydrology study of Fall R, Big T, Black Canyon, Dry Gulch**
- ▶ **Study currently in peer review process**
- ▶ **Public meeting tentatively set for Dec. 14, may be changed to January 11, 2017**
- ▶ **Acknowledgements – FEMA Region VIII, Colorado Water Conservation Board – Watershed & Flood Protection Section, Ogilvy Public Relations, Michael Baker International, Bruce Bender**

Estes Valley Mapping Project Timeline

Dec 2016/Jan 2017
Tentative

- **Public Open House for Hydrology Study**

Spring 2017

- **Completion of Estes Valley Mapping**

Fall 2018 (est.)

- **Release of new preliminary Flood Maps (FEMA)**
- **Public Open House**

Spring 2019 (est.)

- **90-day Public Comment Period (Appeals)**

Fall 2019 (est.)

- **Issuance of Letter of Final Determination**
- **6-month Compliance Period**

Early 2020 (est.)

- **New Flood Maps Become Effective**
- **Lender and Insurance Requirements Change**



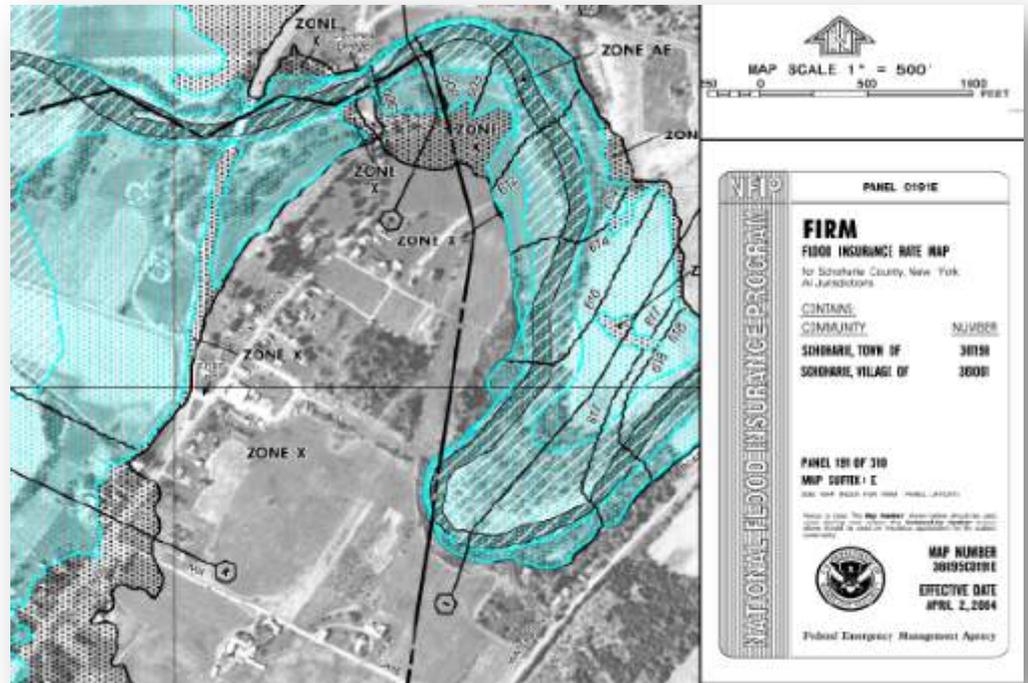
Impacts of Reform Legislation on Insurance

**Biggert-Waters Flood Insurance Reform Act of 2012
&
Homeowners Flood Insurance Affordability Act of 2014**

Special Flood Hazard Areas (SFHAs)

► High-Risk Areas

- Zone V & A
- 1% annual chance
- “100-year”
- 26% chance in 30 years
- More likely to have a flood than a fire
- Federal requirement for lenders



Non-Special Flood Hazard Areas

▶ Moderate-Risk Areas

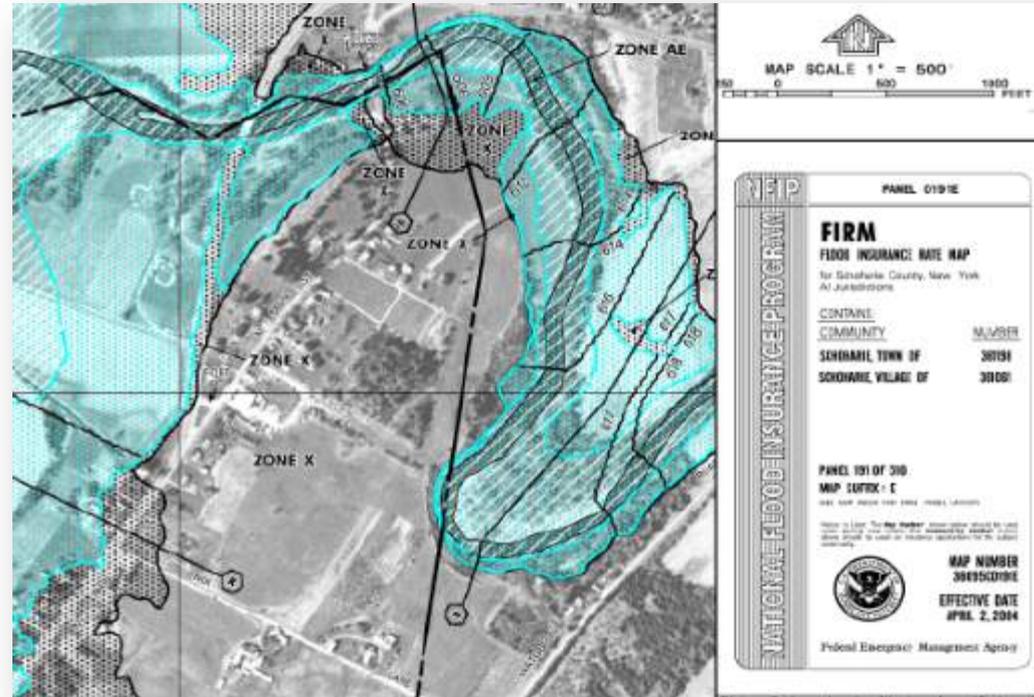
- Zone B; Shaded X
- 0.2% annual chance
- “500-year”

▶ Low-Risk Areas

- Zone C and X

▶ Not *Federally* Required by lenders

▶ Low-Cost Insurance Available – PRP



Preferred Risk Rates vs. Standard Rates

▶ Preferred Risk Rates

- Must be in Zone B, C, or X at time of application *AND each subsequent renewal**
- Fixed premiums; fixed limits
- Limited loss history

▶ Standard Rates

- Rate Tables provided in Flood Insurance Manual
- Risks not eligible for Preferred Risk Policy
- Flexible limits

*NOTE:

Buildings newly mapped into a high-risk area may be able to be rated using Preferred Risk Policy (PRP) *rates* within the first 12 months after a new flood map becomes effective.

Total *premiums* are slightly higher than a standard PRP due to a higher Federal Policy Fee and Reserve Fund Assessment.

Pre- & Post-FIRM Rate Comparisons

Estes Park
First Flood Insurance Rate Map (FIRM)
01/01/1979

Pre-FIRM

- Built *before* initial FIRM
- No NFIP Building Ordinance
- Subsidized Rates in Zone D, A & V

Post-FIRM

- Built on/after initial FIRM
- NFIP Building Ordinance**
- Requires EC in Zones A & V
- Full-risk rates charged

Larimer County
First Flood Insurance Rate Map (FIRM)
04/02/1979

Reform-Related Definitions

Subsidized Rates:

Rates for pre-FIRM buildings that are in Zone D or in Zones A and V that are not rated with an elevation certificate.***

Full-risk Rates (FRR):

Rates for buildings that are elevation-rated and reflect the true flood risk.

Non-primary residence:

A building that will be lived in for less than 50% of the policy year by the policyholder.

***Except certain zones like A99 & AR**

****Except certain zones like unnumbered V**

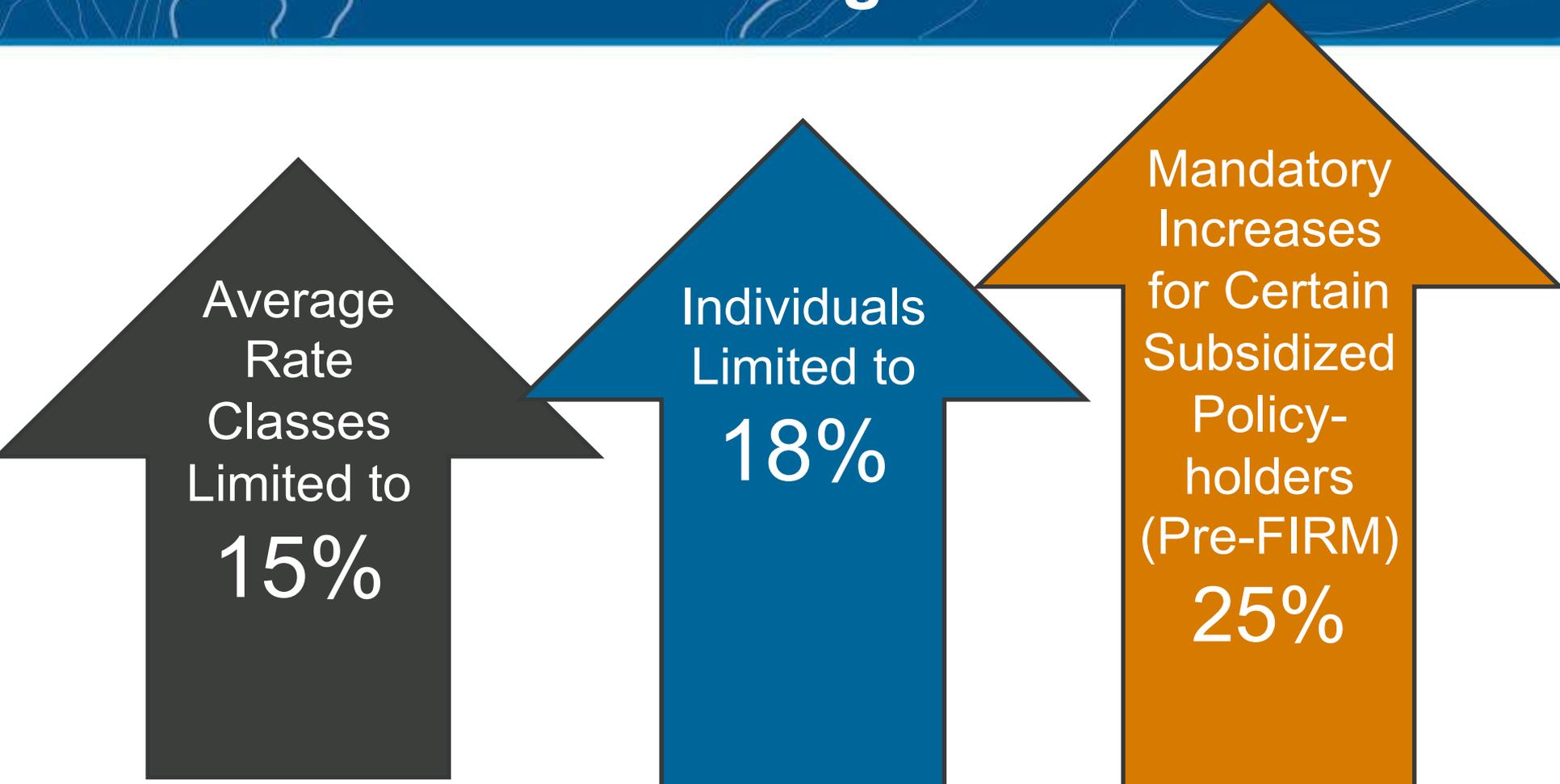
Definition of Business

A business property means a building where a commercial enterprise is carried out to generate income and coverage is for one of the following:

- (a) non-habitation building;
- (b) a mixed-use building-commercial uses exceeds 25 percent of the total floor area; **OR**
- (c) a building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.



So...What Are The Changes



Average
Rate
Classes
Limited to
15%

Individuals
Limited to
18%

Mandatory
Increases
for Certain
Subsidized
Policy-
holders
(Pre-FIRM)
25%

Premium Increase Caps

Pre-FIRM Homes in Zone A, D, V

▶ *Primary* Residences

- Rates increase up to 15-18% a year
- April 1, 2016 – average increase is **5%**

▶ *Non-Primary (Secondary)* Residences

- Increasing at 25% a year until full-risk rated



Policy and rate can be transferred at sale

Pre-FIRM Buildings in Zone A, D, V

- ▶ **Receive 25% Annual Increase Until Full-Risk Rated**
 - Repetitively Flooded Buildings
 - Substantially Damaged/Improved Buildings
 - Businesses
 - Became effective April 1, 2016



Determining Full-Risk Rate

- ▶ Obtain an Elevation Certificate (EC)
- ▶ Ask their insurance agent to rate using EC
- ▶ Estimate when 25% Phase-in = Full-Risk Premium

Example 1*: LFE-BFE = -3' Full-Risk Premium ~ \$8,900



Example 2*: LFE-BFE = 0' Full-Risk Premium = \$2,136

RATE USING FULL-RISK RATES!

*Pre-FIRM Zone AE, Slab, **Secondary Home**, \$200K/\$80K (Building/Contents); April 2016;
excludes HFIAA Surcharge

Surcharges – Started April 1, 2015

Annual surcharges applied:

- \$25 for primary residences
- \$250 for all other buildings
- Included on **ALL** policies until **ALL** pre-FIRM subsidies are eliminated
- Surcharge revenue goes into the NFIP Reserve Fund
- Surcharges are *not* subject to premium increase caps

Impacts on Map Changes

- ▶ Repealed BW-12's "full-risk-rate-in-5-years" rule
- ▶ Grandfathering still alive
- ▶ Newly Mapped Procedure replaces Preferred Risk Policy Eligibility Extension
 - PRP Rates first year after effective map
 - No more than 18% annual increase
 - Additional savings if effective before new map effective date



April 2016 Changes

▶ **Federal Policy Fee**

- PRP increases from \$22 to \$25; all other increase from \$45 to \$50

▶ **Newly Mapped Procedure and PRP Multiplier Added**

- Changes each calendar year, starting January 2017

▶ **Lapsed Subsidized and Newly Mapped policies charged full-risk rates when re-written if:**

- They lapse more than 90 days, or
- They lapse ANY amount of time twice = written at full-risk rates

Exception

- There is no lender requirement, or
- Community is suspended and policy reinstated within 180 days of community's reinstatement

April 2016 Changes

Clear communications – re-underwriting of policies to validate policy information

- Current flood zone and FIRM data reported to policyholder
- If grandfather-/Newly Mapped procedure-rated, zone and FIRM used also reported
- FEMA will include letter in current mailings
- All New Policies - April 1, 2016
- Renewals – October 1, 2016
 - **Pre-FIRM subsidize-rated**
 - **Standard Zone X and PRP rated**
 - **Newly Mapped Procedure**

Lender Implementation

October 1, 2015

Federal *mandatory* purchase requirement *not* triggered if detached structure is in SHFA and home is not

January 1, 2016

Regulated lending institutions must escrow flood insurance premiums and fees on new loans and give the option to existing ones



New Elevation and Floodproofing Certificates

- ▶ **EC now available at www.fema.gov/media-library/assets/documents/160**
- ▶ **Fillable PDF form**
- ▶ **Both the 2012 and 2015 ECs can be accepted through 12/31/2016**
 - Three-page, legal-sized form, released on January 1, 2016 **should no longer be used.**
- ▶ **Added diagram 2B**
- ▶ **Rounding error in Sec 3 (2.06=2.6!)**

CRS Elevation Certificate Checklist at www.CRSresources.org/300

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB No. 1660-0008
Expiration Date: November 30, 2018

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A - PROPERTY INFORMATION					FOR INSURANCE COMPANY USE	
A1. Building Owner's Name					Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. Either A2 or A3 must be completed, with City, State, and Zip					Company NAIC Number:	
City		State		ZIP Code		
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Either A2 or A3 must be completed, with City, State, and Zip						
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)						
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983						
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.						
A7. Building Diagram Number: Must be full Diagram Number (e.g., "1A" of "1B", not just "1")						
A8. For a building with a crawlspace or enclosure(s): If there is no crawlspace, or enclosure, or garage, you may leave the fields blank or enter "0" if that's the correct value.						
a) Square footage of crawlspace or enclosure(s) _____ sq ft						
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____						
c) Total net area of flood openings in A8.b) _____ sq in						
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No						
If there are engineered flood openings, attach the certification from the engineer or the ICC Evaluation Service.						
A9. For a building with an attached garage: If there is no garage, you may leave the fields blank or enter "0" if that's the correct value.						
a) Square footage of attached garage _____ sq ft						
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____						
c) Total net area of flood openings in A9.b) _____ sq in						
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No						
If there are engineered flood openings, attach the certification from the engineer or the ICC Evaluation Service.						
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION						
B1. NFIP Community Name & Community Number			B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth)	
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____						
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____						
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA						

FEMA Form 088-0-33 (7/15) Replaces all previous editions. Form Page 1 of 6

Options & Actions

- Identify what full-risk rate is; get an EC
- Look into effect of higher deductibles
- Encourage better CRS rating
- Consider risk and rate-reducing mitigation actions:



The top of the slide features a dark blue background with white contour lines, resembling a topographic map. The lines are irregular and wavy, representing elevation changes.

Impact of Map Changes on Flood Insurance

Effective Dates

- ▶ **30-days**
- ▶ **1-day**
- ▶ **0 days**



Effects of Map Changes on Insurance

1. Properties newly ***move into a high-risk zone*** (A or V) from a moderate- or low-risk zone (B, C, X)
2. There is a ***change in Base Flood Elevation*** (BFE)
3. Properties ***move into a moderate- or low-risk zone*** (B, C, X) from a high-risk zone (A)
4. There is ***no change***....but are they fully insured?

Rating Options

▶ **Newly Mapped Procedure**

- Newly mapped into high-risk area (e.g., Zone X to A)
- Based on PRP rates if purchased within first 12 months of new map
- Must qualify for PRP (e.g., minimal claims)

▶ **Grandfathering**

- Increase in risk (newly mapped, increase in BFE)
- Two Types
 - Continuous Coverage – available for pre- and post-FIRM buildings
 - Built in Compliance – available ONLY for post-FIRM buildings

▶ **Conversion**

- Newly mapped into moderate- or low-risk area (e.g., Zone A to X)

Newly Mapped Into High-Risk Area

High-Risk (Zone A, AO, AH, AE)



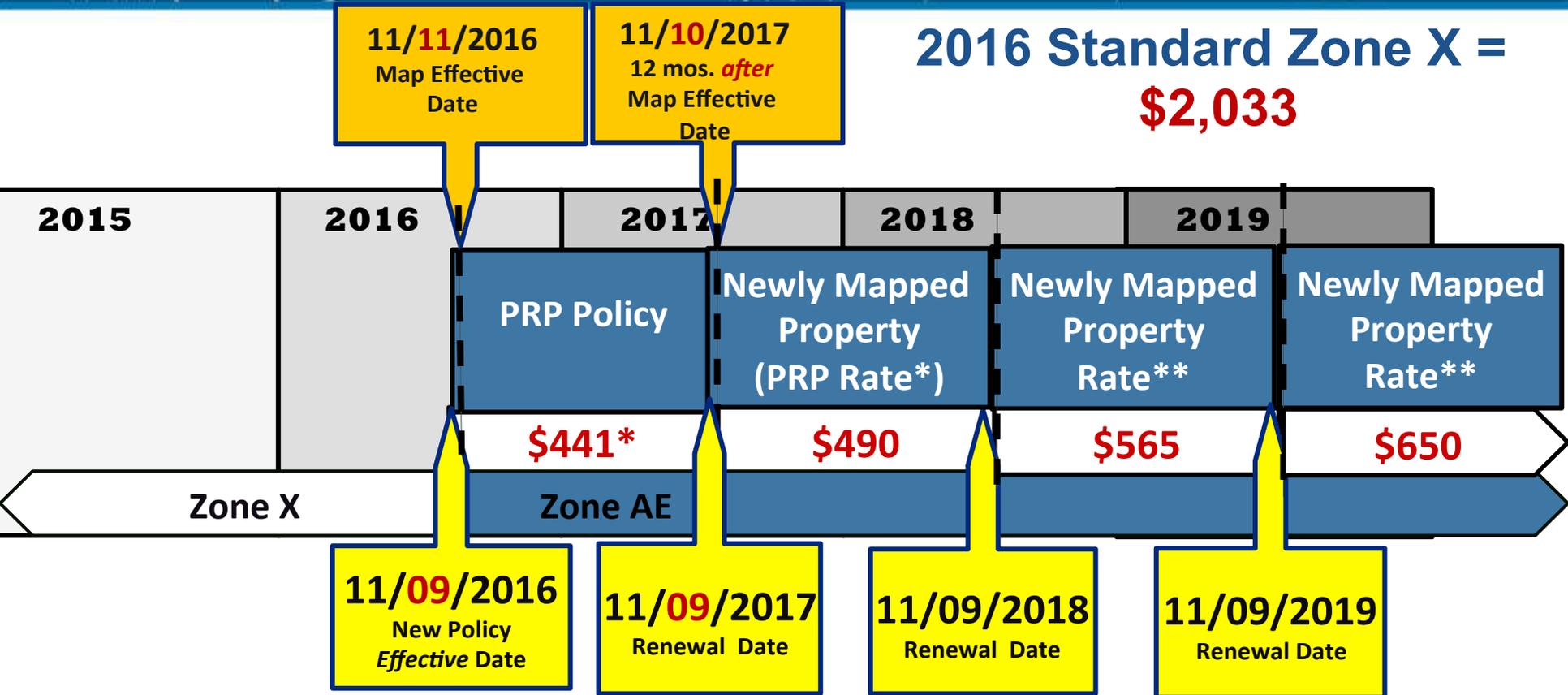
Moderate- or Low-Risk (Zone B, C, X)

- ▶ ***Federal Mandatory Purchase Requirement***
- ▶ **Risk increases = premium increases**
- ▶ **FEMA provides cost-saving options: *Newly Mapped Procedure***
 - Lower-cost preferred risk rates *available for 12 months after effective date*

DON'T WAIT!

Buy PRP now as risk is higher than previously identified

Newly Mapped Procedure



\$200K/\$80K Building/Contents –April 2016; excludes HFIAA Surcharge

***Current PRP Rates (assumes 3 % increase) plus higher RFA and FPF)**

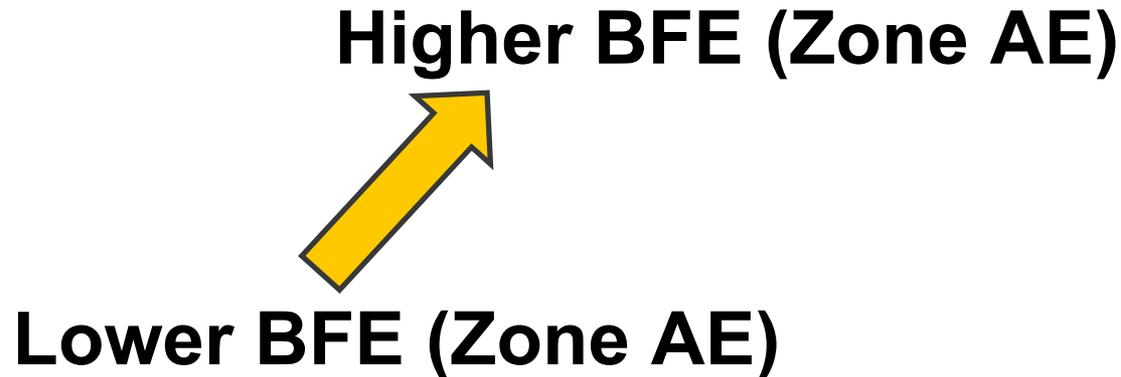
****Guesstimates – Actual planned rate increases unknown**

Newly Mapped Into High-Risk Area

What You Should Say

- “The area your building is in has been newly identified as a high-risk area for flooding.”
- “Most lenders require flood insurance in these areas.”
- “If you don’t carry a mortgage, you should still protect your investment with flood insurance. National statistics show that you are more likely to experience a flood than a fire.”
- “The NFIP offers options to help you save on flood insurance.”
- “Purchase and have a PRP in effect before the new maps become effective to maximize your savings and reduce your financial risk now.”

Increase in Base Flood Elevation



- ▶ **Federal Mandatory Purchase Requirement**
- ▶ **Risk increases = premium increases**
- ▶ **FEMA provides cost-saving option:**
 - Eligible properties can *grandfather the lower BFE* for future rating
 - Pre-FIRM Buildings must purchase coverage **BEFORE** the new maps become effective

High-risk to Higher-Risk (BFE or Zone)

What You Should Say

- “Your building is now at an even higher risk of flooding.”
- “Rates are higher for higher-risk areas.”
- “Purchasing a policy before the map revision allows you to **lock** in the lower-risk zone or BFE for future rating, and therefore save on insurance.”
- “Renew the policy each year to stay financially protected and save money.”
- “In high-risk areas, there is at least a 1 in 4 chance of flooding over the life of a 30-year loan and a greater chance of a flood than a fire.”

High-risk to Moderate-Low Risk

High-risk (A, AE, AO, AH)



Moderate (shaded X)- or Low-Risk (X)

- ▶ **No longer the Federal Mandatory Purchase Requirement**
 - Lenders, however, can still require
- ▶ **AND...the Risk is still there**
 - It is reduced...*NOT REMOVED*
- ▶ ***Convert policy to lower-cost Preferred Risk Policy***

KEEP YOUR HOME AND CONTENTS PROTECTED

THERE IS STILL A RISK

Conversion

Procedure:

- Ensure property is eligible for PRP (e.g. losses, zone)
- Chose proper PRP building limit (note: contents are included)
- Rewrite existing SFIP as a PRP, using last renewal date before map change

Results:

- ▶ No gaps in coverage (no 30-day wait)
- ▶ A refund to the policyholder (***“Stay covered and get money back”***)
- ▶ Strengthened customer loyalty for the agent
- ▶ Agent keeps commission *on old and new policy*

One More Option with High-Risk to Moderate-Low Risk



High-risk (A, AE, AO, AH)



Moderate (shaded X)- or Low-Risk (X)

but **NOT ELIGIBLE for PRP (due to claims history), and...**
Standard Zone X premium is higher than Zone A

- Continue to rate using flood zone on previous effective map if it is cheaper.
- Inform client about limited coverage for elevated buildings in SFHAs vs NSFHAs.
- Always check to find the best option for your customer.

High-risk to Moderate-Low Risk

What You Should Say

- “Your risk is reduced, *not* removed.”
- “People in moderate- and low-risk areas file more than **40%** of all **Colorado** NFIP flood insurance claims.”
- “You may be eligible for a lower-cost PRP, which includes contents.”
- “Stay financially protected *and* get money back once the map is effective.”
- “There will be no gaps in coverage and no additional money up front.”

Summary: Changes in BFE or Zone

- 1) **Zone stays the same, BFE increases – Grandfather**
- 2) **Zone stays the same, BFE decreases – Rerate policy**
- 3) **Zone changes from X/B/C to A – Newly Mapped Procedure (or Grandfathering)**
- 4) **Zone Changes from A to X - Conversion**

No Change in BFE or Zone

► Still at risk; know the level of risk

- If currently has flood insurance:
 - Is it at current replacement cost?
 - Are the contents fully covered?
- If not currently covered for flood:
 - Do they qualify for a PRP?
 - If they don't want coverage, have them decline in writing to the agent!

[Place your agency letterhead here]

FLOOD INSURANCE WAIVER

Property Owner's Name: _____
Property Address: _____

I hereby certify that my agent has advised me the opportunity to decline flood insurance coverage in the National Flood Insurance Program, and that I have:

- I reject Building and Contents coverage for flood protection.
- I reject Contents coverage for flood protection.
- I reject Building coverage for flood protection.
- I reject the Replacement Cost Value or maximum Building coverage amount available through the National Flood Insurance Program.

I understand that my homeowner's (business) owner's policy does not provide coverage for flooding. I also understand that, because I have declined flood insurance protection, I will not be covered in the event that there is a loss to my property caused by flood.

I understand that my agent and/or agency will not be held liable for my decision to not purchase flood insurance.

Property Owner's Signature _____ Date _____
Agent or Customer Service Representative's Signature _____ Date _____

What You Need To Do...

- ▶ **Understand where and why these changes are occurring and when**
- ▶ **Become the expert in your area on explaining changes and rating options available**
- ▶ **Know what resources are available and where**



TOP 3 QUESTIONS

- **The most often asked questions about map changes are around flood insurance:**

- *How am I affected?*
- *How do I get out of it*
- *What's the cheapest cost*

- **Review the changes in Flood Insurance and options**

- Be ready to help guide customers to find the best and least expensive option.



What **NOT** to Say

- You don't live in a *flood zone*.
- You are mapped out of (or into) a *flood zone*.
- You don't *need* flood insurance.



Resources and Tools for Communicating Risk

Estes Park – Flood Mitigation

Estes.org/FloodMitigation

TOWN OF ESTES PARK COLORADO

Home Departments About Estes Park I want to... News Boards and Meetings Contact

About Estes Park > Flood Mitigation

Flood Mitigation

PROTECT OUR TOWN & YOUR PROPERTY

Help Protect the Estes Park Community From Future Floods

Unfortunately, many more homes and businesses than previously thought are at risk of property damage and economic loss from future flood events.

The 2013 flood taught us that the 30-plus year-old flood data significantly underestimated flood risk, highlighting the need for new floodplain mapping. These new maps are currently being produced as part of the CO Hazard Mapping Project for flood-affected areas including Estes Valley.

The Estes Park community must act now to reduce flood risk

Mitigation efforts made by the Town of Estes Park, business owners and residents can help:

- Reduce property damage and economic loss**
- Reduce the number of properties placed in new regulatory floodplains**
- Reduce flood insurance premiums**

Residents and businesses can help with flood mitigation by engaging in educational opportunities, providing feedback and supporting the community's needs. They can also undertake mitigation and resiliency efforts on their own properties. See below for how to participate in community flood mitigation and techniques for floodproofing property.

NEW HYDROLOGY AND MAPPING ESTES PARK, CO

BACKGROUND

- While the rivers, creeks, and streams in our community are a source of beauty and are vital to the economy, we have always known that they are also a source of floods. The 2013 floods were a stark reminder of what flood risk looks like. As a result, the Town is taking action to better understand the hazards our residents face. One of these important actions is the commissioning of a hydrology study to better inform Town decisions on flood mitigation.
- The Town's consultant, Wright Water Engineers, is wrapping up a hydrology study on Big Thompson River, Black Canyon Creek, Dry Gulch, and Fall River. This hydrology study uses nationally accepted best practices to establish flood flow numbers for these watersheds. The Fish Creek hydrology study was completed separately as part of the infrastructure repair project.
- The study results will be used in the state's new floodplain mapping process and it is highly likely that the anticipated increase in flood flow numbers will have an impact on the floodplain boundaries. Many of these floodplain boundaries may expand to include more structures, including homes and businesses. These preliminary results are currently under review by peer experts, including the Colorado Water Conservation Board, FEMA, Colorado University-Denver's Dr. James Guo, a highly-regarded regional authority on hydrology, the Town of Estes Park, and local professional stakeholders.

WHY IS THIS HAPPENING?

- Our primary focus in these efforts is safety. We can all agree that the community's safety is paramount to maintaining the current way of life. The best way to continue building our vibrant community is to understand the risk we face. This study will help us understand that risk and allow us to plan and make informed decisions.
- The study results will be very important for residents and business owners interested in development and flood mitigation projects and be a key part of all future flood mitigation decisions.
- The 1-percent annual chance (100-year) flood flows will be changing from the currently adopted and regulated numbers. Part of this change is because there is now 40 years of new flood related data available, as well as more sophisticated and accurate methods of determining flood flow numbers (hydrology).

BUILDING A RESILIENT COMMUNITY

- In 2013, our community and way of life were threatened by a flood event, but we learned a lot from that experience and are now positioned to come back stronger and more resilient. Part of that resiliency is acknowledging the risk that exists. By exercising the foresight and resolve to come together, we can better prevent our growing community and future generations from having to face that same risk.
- With the results of the hydrology study comes the opportunity to inform investments in the long term economic prosperity of the community. Knowing the risk to our community's businesses and acting accordingly will limit the disruption by a future event, thereby saving time and money in the long run.
- Flood damage is typically not covered under a standard homeowner's insurance policy. Since the Town participates in the National Flood Insurance Program though, anyone can buy flood insurance. It does not matter if a property is in the floodplain or outside of it, you can still protect your assets. Talk to your insurance agent for more information.

Public & Stakeholder Resources

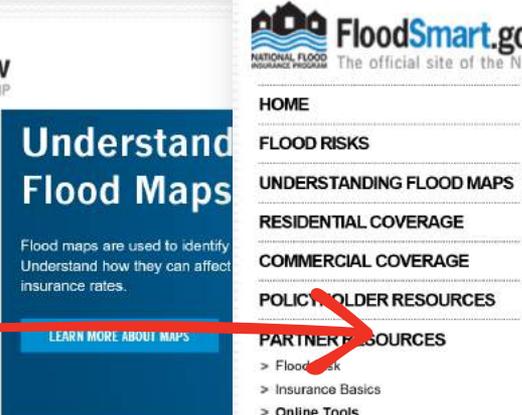


FloodSmart.gov
The official site of the NFIP

- HOME
- FLOOD RISKS
- UNDERSTANDING FLOOD MAPS
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- POLICYHOLDER RESOURCES
- PARTNER RESOURCES**
- INSURANCE AGENT RESOURCES
- ABOUT THE NFIP

LATEST NEWS
Learn what you can do to keep your family and property safe before, during, and after a flood.

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.



FloodSmart.gov
The official site of the NFIP

- HOME
- FLOOD RISKS
- UNDERSTANDING FLOOD MAPS
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- POLICYHOLDER RESOURCES
- PARTNER RESOURCES**
- INSURANCE AGENT RESOURCES
- ABOUT THE NFIP

Understand Flood Maps

Flood maps are used to identify areas at risk of flooding. Understand how they can affect insurance rates.

[LEARN MORE ABOUT MAPS](#)

Hurricane Season

One-Step Flood Risk Profile

WHAT'S MY FLOOD RISK?

Learn your risk, estimate your premium

Address*

State or Territory*

Home or Business?*

- Select -

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.



Online Tools

Embed this content on your website to increase its importance in search engines or use it in your media or social media.

- Infographic
- Infographic
- Infographic
- Infographic
- Real Flood

Cost of Flooding

The Cost of Flooding

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.



Call toll free: **1-888-379-9531** or have us call you

Search FloodSmart.gov

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State:

Zip code:

Residential? Yes No

Call toll free: **1-888-379-9531** or have us call you

Search FloodSmart.gov

Community Rating System (CRS)

About CRS

The National Flood Insurance Program's (NFIP's) Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding.

In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community. These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals:

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

HOW ARE YOU MAKING YOUR COMMUNITY FLOODSMART?

We are always looking to hear from individuals, communities, and organizations. Tell us what you are doing to prepare your community

Participation in the Community Rating System (CRS) is voluntary. By participating,

Agent Resources – FloodSmart for Agents

The screenshot shows the Agents.FloodSmart.gov website. At the top, there is a navigation bar with 'Log In' and 'Register Here' buttons. Below the navigation bar, there is a security notice: 'You may have heard about an internet security weakness uncovered in April 2014, known as Heartbleed, impacting some websites. There is no indication that FloodSmart has been used against Agents.FloodSmart.gov or that any personal information has ever been at risk. However, we must password last year out of an abundance of caution to ensure the protection of your information.' Below the notice, there are navigation links for 'FloodSmart Agent Offerings', 'Selling Flood Insurance', 'Marketing Flood Insurance', 'Managing Policies', and 'Resource Library'. The main content area features a 'Managing Policies' section with links to 'Flood Map Updates', 'Map Update Schedule', 'Discerning Map Changes', 'Newly Mapped Precipitates', 'Homeowner Flood Insurance Affordability Act of 2014', 'Preparing for Floods', 'Claim Filing Process', and 'Cost-Saving Options'. A featured article titled 'Discussing Map Changes' is displayed, featuring a photo of a family and text explaining that as flood maps are updated, some properties may be newly mapped from a moderate to low-risk area to a high-risk area. The article includes a 'Print' button and a list of helpful resources for agents, such as 'Flood Hazard Mapping Updates Overview', 'Agent Tips and Talking Points', 'Grandfathering Fact Sheet', 'Map Change Postcard Template', and 'Letter to Client Going into SHHA Template'. There are also helpful resources for clients, including 'Newly Mapped HSA Fact Sheet for Consumers' and 'Flood Insurance and Flood-Map Fact Sheet' in English and Spanish.

■ Interactive Tools to download to communicate flood risk

■ Advertising and marketing templates

■ Map Change Resource

The banner features the text 'Marketing and Flood Insurance' in large white letters, followed by 'A step-by-step action plan focused on...' and a blue 'Learn More >' button. Below the banner, there is a section titled 'Protect Your Clients Why Sell Flood Insurance?' with a house icon. The text reads: 'Selling flood insurance builds (and protects) your business—and is smart for you and your customers.' Below this is a 'See Why >' button. To the right, there is a 'Get Free Beacon' section with a star icon and the text: 'Register online to get access to marketing and advertising tools.' Below this is a 'Learn More >' button.

FloodSmart's Cost of Flooding Tool

The Cost Of Flooding Embed This

2 inch flood FIND AN AGENT

Item	Estimated Cost
Computer Accessories	\$80
Washer/Dryer	\$130
Accent Furniture & Accessories	\$130
Loss of Personal Items	\$500
Total Losses	\$21,000

\$21,000
2,000 Square Foot Home

See 1,000 Square Feet

Estimates are for illustrative purposes only and should not be used to estimate any actual flood loss. A flood certified insurance adjuster making a room-by-room item-by-item, detailed estimate of covered flood damage is the only estimating method approved by and acceptable to the National Flood Insurance Program. These estimated costs are based on an average U.S. home of 1,000 and 2,000 square feet, built on a slab and with typical household items. Costs vary from State to State and home to home.

NATIONAL FLOOD INSURANCE PROGRAM

RISK MAP PROGRAM

Other Flood Insurance Resources



Navigation

Search

Languages

Flood Insurance

Changes to the National Flood Insurance Program

Flood Insurance Forms

Flood Response Offices

Information for Property Owners

Information for Lenders

Information for State & Local Officials

Information for Surveyors

Information for Claims Adjusters

Information for Insurance Professionals

Flood Insurance Manual

Flood Insurance Library

Moving Forward with Flood Insurance

Flood Insurance Reform

Flood In

This page discusses wide mapping, legal, and private insurance coverage.

In 1968, Congress created the National Flood Insurance Program to help themselves financially and encourage community participation that meet or exceed

Since the NFIP's inception, it has informed its mapping and

Today the program is frequently updated, supporting municipalities to better understand the p

Learn more:

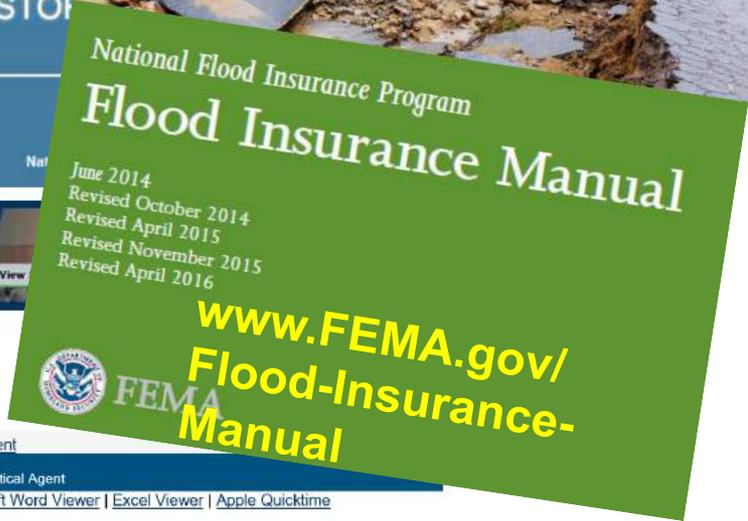
- [Rates and Refunds](#)
- [Mapping Flood Hazard](#)
- [Reducing Risk and R](#)
- [The Law](#)
- [Working with Our Part](#)



www.FEMA.gov/Flood-Insurance-Reform

Other Flood Insurance Resources

The screenshot displays the NFIP website interface. On the left is a navigation menu with categories like 'Flood Insurance' and 'Agent Training'. The main content area features a 'Welcome to the NFIP iService Website' banner with a red circle around the 'WYO BULLETINS With Search Capability' link. Below this are buttons for 'Join eWatermark', 'Join NFIP CRS Newsletter Updates', and 'Join WYO Clearinghouse Mailing List'. A sidebar on the right lists 'Homeowner Insurance Act' and 'NFIP Toll'. At the bottom, there is an 'Accessibility Statement' and a list of supported software: 'Readers and Viewers: PDF Viewer | PowerPoint Viewer | Microsoft Word Viewer | Excel Viewer | Apple Quicktime'.



www.fema.gov/agent-training

www.NFIPiService.com

PUBLIC MEETING

Hydrology Study Results Public Meeting

**Wednesday, December 14 or
January 11 (both tentative)
8-10 a.m.**

**Town Board Room
170 MacGregor Avenue
Estes Park**

QUESTIONS?



Tina Kurtz

Estes Park Floodplain Administrator

tkurtz@estes.org

Diana Herrera

Sr. Regional Insurance Specialist

FEMA Region VIII

diana.herrera@fema.dhs.gov

Erin May

NFIP/iService Team

Regional Manager, FEMA Region VIII

emay@nfip-iservice.com

Bruce A. Bender, CFM

Senior Vice President

Bender Consulting Services, Inc.

BABender@cox.net