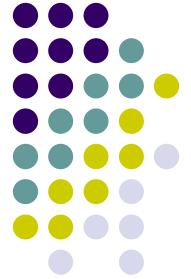
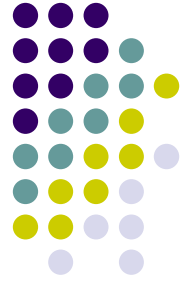


Community Rating System (CRS)



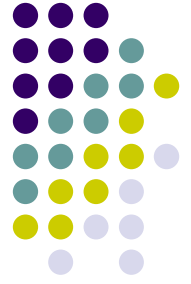
- Is a **voluntary** program that recognizes and encourages community floodplain management activities that exceed the minimum National Flood Insurance Program requirements.
- Unincorporated Escambia County (excluding Pensacola Beach) joined CRS in 1991.

CRS



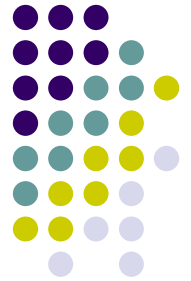
Is a point system program that
reduces flood insurance premiums
for the citizens of participating
communities.

CRS Goals are to:

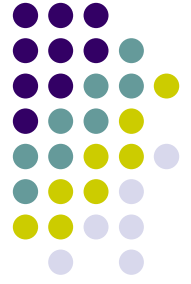


- Reduce flood damage to insurable property;
- Strengthen and support the insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management

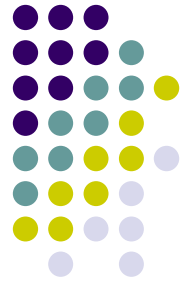
If there is a flood, our CRS activities result in:



- Saving lives.
- Preventing property damage.
- Avoiding lost jobs and economic devastation caused by flooding of offices, factories, farms, stores, and other businesses.
- Preventing damage and disruption to roads, schools, public buildings, and other facilities.



Escambia County



CRS ENTRY DATE **10/1/91**

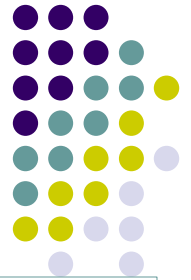
CURRENT CREDIT POINTS **1567**

CURRENT CLASS (As of 10/1/05) **7**

% DISCOUNT FOR SFHA **15%**

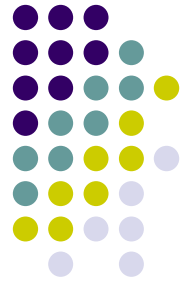
% DISCOUNT FOR NON-SFHA **5%**

Discount Table



● Credit Points	CRS Class	Premium Discounts
● 4,500+	1	45% & 10%
● 4,000–4,499	2	40% & 10%
● 3,500–3,999	3	35% & 10%
● 3,000–3,499	4	30% & 10%
● 2,500–2,999	5	25% & 10%
● 2,000–2,499	6	20% & 10%
● 1,500–1,999	7	15% & 5%
● 1,000–1,499	8	10% & 5%
● 500–999	9	5% & 5%
● 0–499	10	0 & 0

Current statistics for Escambia County



Policies in Force
13,971

CRS Discounts
County wide
\$738,035

- Discounts for SFHA
\$707,843
- Discounts for X Zone
(standard risk policies)
\$30,192



CRS Activities

- Public Information (Series 300)
- Mapping and Regulations (Series 400)
- Flood Damage Reduction (Series 500)
- Flood Preparedness (Series 600)

Within these 4 categories, there are 18 activities

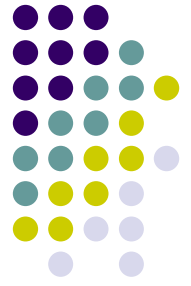
CRS Required activities



- Activity 310 (Elevation Certificates)
Maintaining elevation certificates is **required** of all CRS communities.
- Activity 503 (Repetitive Loss)
An Outreach Project is **required** because we have 10 or more repetitive loss properties, that have not been mitigated.

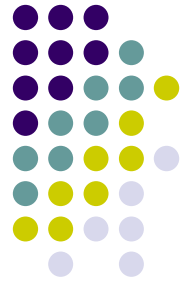
Public Information (Series 300)

We currently receive credit for:



- Providing flood zone determinations, and maintain record of such,
- Providing Flood Insurance Information,
- Maintaining Elevation Certificates, and provide copies if requested
- Outreach projects – phone book, Expos, and Training events
- Maintaining flood protection materials in public library and on website

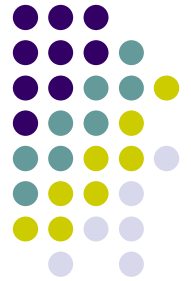
Mapping and Regulations (Series 400)



We currently receive credit for:

- Continuing to enforce zoning, subdivision and building code ordinances for:
 - Floodplain Management
 - Stormwater Management
 - Credited Low Density Zones
- Preserving Open Space,
- Maintaining Copies of Old Flood Maps

Flood Damage Reduction (Series 500)

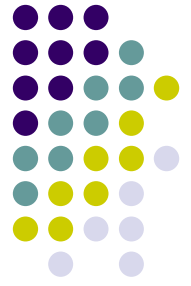


We currently receive credit for:

- Having a Comprehensive Floodplain Management Plan (Local Mitigation Strategy),
- Encouraging interested property owners to retrofitting floodprone structures
- Drainage system maintenance
- Continuing to implement CIP programs which pertain to drainage system maintenance.

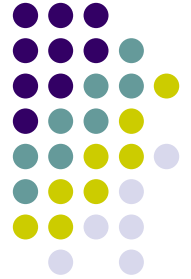
Flood Preparedness (Series 600)

We currently receive credit for:



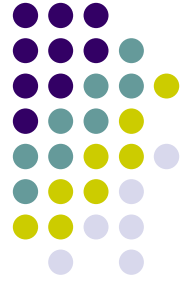
- Maintaining and testing our flood threat recognition system
- Providing an evaluation of how our flood warning program worked during a flood, if applicable
- Testing our warning dissemination equipment and procedures yearly
- Conducting at least 1 exercise of our flood response plan yearly

Annual Recertification



The community must recertify that it continues to perform the credited activities, by October 1st of each year.

Current info



- We currently have **1567** points
- We need **433** points to move to a **Class 6**

- We have already identified approximately **350** additional points
- We will loose **75** points due to higher requirements for elevation bench marks
- This leaves us less than **160** points from our goal.....

Current Goals



- Continuation of the activities that we are currently receiving credit points for,
- Earn additional credit points for activities that we are currently doing but haven't submitted documentation for credit,
- Include Outreach Activities in the Local Mitigation Strategy, during the ongoing update process,
- Increase our rating from a Class 7 to a Class 6



Side by Side Comparison

	Class 7	Class 6	Additional Savings
County Wide Discounts	\$738,035	\$1,004,172	\$266,137
SFHA Discounts	\$707,843	\$973,787	\$265,944
Flood Zone X Discounts (Standard Risk Policies)	\$30,192	\$60,384	\$30,192

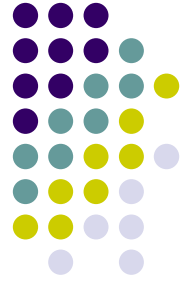
Based upon Data provided by FEMA on 7-24-08

Potential sources of additional points



- Yearly Outreach project to floodplain properties – **130 pts**
 - More than 135,000 properties
 - Approximate cost for mailing, printing, and staff time \$50,000
- Elevation Certificates available on website – **35 pts**
 - Minimal staff time to set-up - IT, BID, LRP
 - Scan as part of permitting process with no additional cost

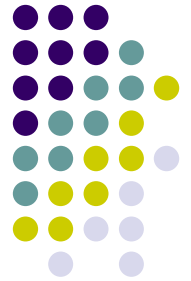
Potential Point Sources Cont'd



- **Flood Protections Website – 40 add'l pts**
 - Link on home page and provide specified data
 - Minimal staff time to set-up – participants LRP, PIO, IT, EM – must verify annual update to website

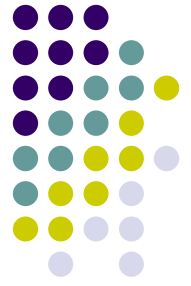
- **Flood Hazard Disclosure – 46 - 56 pts**
 - Real Estates agent notify interested buyers if in a Special Flood Hazard Area
 - 10 additional points, if disclosure includes wetlands, erosion, Coastal A Zone, & subsidence
 - LDC change, staff time and advertising costs of ~\$1,200

Potential Point Sources Cont'd



- **Flood Protection Assistance – 35 - 54 pts**
 - Document visit and provide advise on how to protect property from flood hazard
 - Add'l pts for retrofitting advise and assistance
 - Minimal time for online course/ 1 week for EMI
 - Free online training – about \$150 pp at Emergency Mgmt Inst (EMI), BID and ENG
- **Adopting Habitat Conservation Plan – 15 pts**
 - Currently underway for Perdido Key Beach Mouse

Potential Point Sources Cont'd



- Acquisition/Relocation – **5/10/15** pts per bldg
 - Acquire property, then relocate or demo bldg
 - Deed restrictions on property in perpetuity
 - Grants possible, local cost share 10 - 25%