

COMMUNITY RATING SYSTEM PROGRAM

Background

The National Flood Insurance Program (NFIP) provides federally backed flood insurance to residents of communities which enact and enforce floodplain regulations. The program is administered by the Federal Emergency Management Agency (FEMA). The National Flood Insurance Act of 1973 requires the purchase of flood insurance, as a condition of receiving any federal or federally-related financial assistance for acquisition or construction purposes with respect to insurable buildings within a Special Flood Hazard Area (SFHA). This applies only to those buildings located within the 100-year floodplain. To be covered by a flood insurance policy, a property must be in a community that participates in the NFIP. In order to qualify for the program, a community must adopt and enforce a floodplain management ordinance in conformance with FEMA requirements. San Joaquin County joined the NFIP in May, 1980.

The Community Rating System (CRS) was created by FEMA to provide communities with a new incentive for floodplain management activities that reduce flood losses, protect public health and safety, facilitate accurate insurance rating, and promote the awareness of flood insurance.

Objective

The CRS Program rewards communities which have programs that exceed the NFIP minimum requirements to help their citizens prevent or reduce flood losses, through a reduction in flood insurance premiums to policyholders in the community.

Location

All of the unincorporated areas of San Joaquin County.

Funding Sources

The program activities are funded by the San Joaquin County Flood Control and Water Conservation District.

Program Administration and Implementation

In order for a community to be recognized in the insurance rating system, the community's floodplain activities must be described, measured, and evaluated. The CRS classification that a community receives will be based on the total points for its activities. There are 10 CRS classes: from Class 10 which is the lowest and receives no premium reduction; to Class 1 that requires the most credit points and gets the greatest insurance premium reduction. San Joaquin County is currently classified as a CRS class 7. This provides for a 15% reduction in flood insurance premiums for the residents within the unincorporated areas of San Joaquin County.

The community must recertify or re-verify each year that it is continuing to perform the activities that are being credited by the CRS. Recertification is an annual activity that includes progress reports for certain activities. Re-verification takes place every few years and is conducted in the form of a verification visit to the community. A CRS re-verification for San Joaquin County was conducted in 2017.

Other Benefits

Lower flood insurance premiums are only one of the rewards a community receives from participating in the CRS. Other benefits include:

- Citizens and property owners in CRS communities have increased opportunities to learn about risk, evaluate their individual vulnerabilities, and take action to protect themselves as well as their homes and businesses.
- CRS floodplain management activities provide enhanced public safety, reduced damage to property and public infrastructure, and avoidance of economic disruption and loss.
- Communities can evaluate the effectiveness of their flood programs against a nationally recognized benchmark.
- Technical assistance in designing and implementing some activities is available to community officials at no charge.
- CRS communities have incentives to maintain and improve their flood programs over time.