

## Floodplain Management: Community Rating System (CRS)



### WHAT:

As a condition of continued participation in the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) program, communities are required to annually recertify by engaging in creditable activities in four categories: public information, mapping and regulations, flood damage reduction, and warning and response. In addition, OC Public Works staff assists Orange County cities with their CRS related activities.

These activities have been credited to the unincorporated areas of County of Orange under the CRS program. The County participates in the CRS program managed by FEMA that allows for the reduction of flood insurance premiums for property owners in communities that have reached levels of credit based on activities performed by the communities. Our participation in CRS is enabling businesses and residents within the unincorporated areas to receive a reduction on their flood insurance premiums.



OC Public Works has improved its rating over the years and continues to improve its rating by completing detailed audits every few years. In 2016 OC Public Works obtained a rating of 5 which allows homeowners of unincorporated Orange County properties within FEMA Special Flood Hazard Areas a **discount of 25% on their flood insurance premiums**. This rating improvement would not have been possible without collaboration from areas within OC Public Works and other County agencies.

This year FEMA reports there are 22,000 communities participating in the NFIP nationwide, where approximately 1,450 of those communities participate in the CRS. Among the communities in the CRS, only 148 have achieved a rating of 5 or better.



### WHY:

Orange County improved its rating from a Class 7 to a Class 6 in 2012 and in 2017 from a Class 6 to a Class 5 in the National Flood Insurance Program (NFIP), Community Rating System (CRS).

The floodplain management activities that are implemented by OC Public Works staff, on a daily basis, have qualified the residents within the Special Flood Hazard Areas (SFHA) of unincorporated Orange County for a **25 percent total discount** on their individual flood insurance premiums.



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