

Regional Flood Mitigation Rating System

A program implemented by Western Connecticut Council of Governments (WestCOG) with supporting funds from the Connecticut Institute for Resilience and Climate Adaption (CIRCA)

The Community Rating System (CRS)

The CRS program is an incentive program for municipalities to go above and beyond federal requirements for flood mitigation activities.

Communities receive credits for the number of additional flood mitigation activities they perform and those credits translate into reduced premiums for flood insurance policy holders within the community.

Example topics of activities include: public outreach, public education, mapping, and protected flood zones.

Documentation of these activities are monitored annually. Table 1 illustrates the level of flood insurance savings and the corresponding points to reach that goal.

Implementation challenges

As a region, Western Connecticut is impacted by both riverine and coastal flooding. A number of critical assets including public safety and sanitation facilities, transportation corridors, employment centers, and affordable housing are located on or near the coast or the region's many inland waterways. Given the region's role as an economic engine of Connecticut, damage and loss of these facilities would create economic impacts that would reverberate far beyond the region's borders.

FEMA's Community Rating System (CRS) Program has an intensive startup and maintenance cost (Staff time) which deters a number of municipalities from participating. WestCOG aims to address the start up and maintenance burden with a regional approach.

Community	# Policies	Premiums	Projected CRS Discount**	CRS % Discount
Communities currently involved with the CRS Program				
Stamford*	2,763	\$ 2,196,492	\$329,474	15%
Westport*	1,339	\$ 2,093,832	\$209,383	10%
Newtown*	96	\$ 96,272	\$4,814	5%
Potential CRS communities				
Norwalk	2,247	\$ 3,375,379	\$168,769	5%
Greenwich	1,739	\$ 2,578,848	\$128,942	5%
Darien	622	\$ 965,784	\$48,289	5%
Danbury	341	\$ 618,687	\$30,934	5%
Wilton	195	\$ 311,389	\$15,569	5%
New Milford	120	\$ 196,679	\$9,834	5%
Bethel	209	\$ 190,568	\$9,528	5%
New Canaan	165	\$ 165,827	\$8,291	5%
Weston	144	\$ 164,208	\$8,210	5%
Ridgefield	109	\$ 103,554	\$5,178	5%
Brookfield	66	\$ 80,399	\$4,020	5%
Redding	45	\$ 52,043	\$2,602	5%
New Fairfield	38	\$ 25,843	\$1,292	5%
Sherman	20	\$ 19,674	\$984	5%
Bridgewater	8	\$ 6,754	\$338	5%
Region	7,503	\$ 13,242,232	\$986,452	

* Currently take part in the CRS program.

** Projected discounts include customized municipal open space credits, based off a preliminary GIS analysis. Actual savings may vary and are contingent upon more detailed and localized analyses.

Source: DEEP 12/31/2014, CRS.org CT State Profile 1/2014

Table 2: Anticipated Savings Table, demonstrates the number of flood insurance policies within the WestCOG region, the amount of premiums paid out, and anticipated savings assuming a 5% reduction. The table also highlights the three communities which are currently active in the CRS program.

A regional approach

Traditionally communities participating in the CRS program do so individually. WestCOG believes it can reduce the municipal burden by performing many of the credit earning activities for multiple towns simultaneously.

WestCOG's regional services in GIS, Hazard Mitigation Planning, and stormwater management apply to all communities and can likely earn enough credits for at least the first tier in flood insurance savings.

Project overview

The Regional CRS program anticipates 5% savings representing around \$380,000 in projected savings annually across the four participating communities in the WestCOG region (see table 2 for more details). WestCOG implements this project with the following strategy in mind for it's project implementation.

Maximize cost benefit: The program targets communities which have the most to gain from the CRS program, while maintaining a manageable amount of municipal outreach (4 municipalities.). These communities include Greenwich, Darien, Norwalk, and Danbury.

Target new communities: The selected 4 communities are currently not involved in the CRS program. As to not disrupt currently successful CRS communities. Following a successful implementation, WestCOG will consider opening the service to additional communities including those who are currently active in the CRS process.

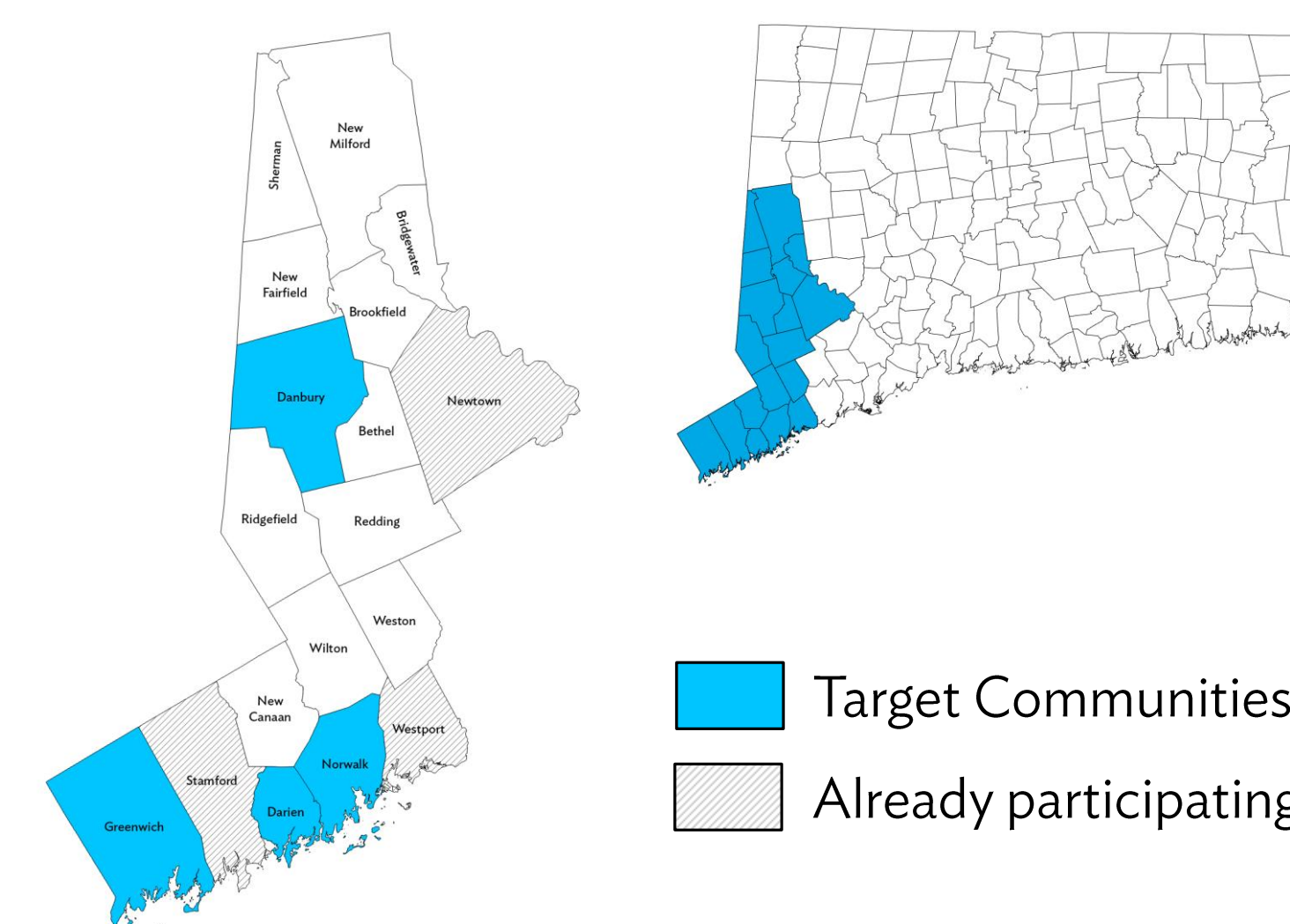
Reduce municipal effort: Recognizing that towns are currently maximizing resources as is, WestCOG aims to take on much of the CRS workload from prepping for reviews with FEMA and serving as the town's CRS coordinator.

Leverage existing WestCOG Resources: WestCOG's existing resources in GIS mapping, stormwater management, hazard mitigation planning, and public outreach will serve as a baseline of CRS credits to bring communities into the first tier of the CRS program (5% savings).

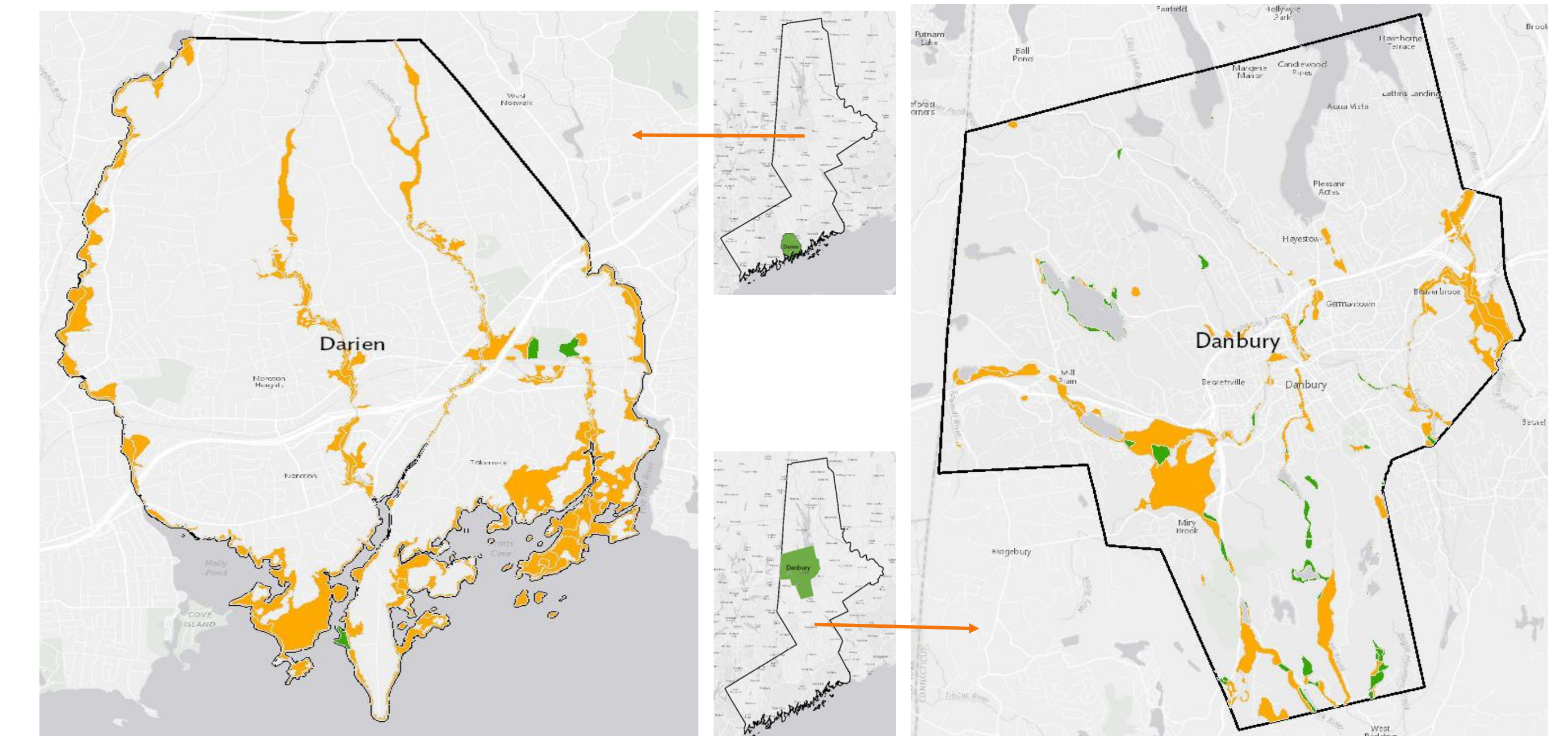
Keep it going: Following a successful implementation WestCOG plans on providing the regional program as an ongoing regional service beyond the timeline of the grant program. The four communities should be up and running by October 2017, with much of the leg work completed by the end of June.

CRS Class	Credit Points	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45	10
2	4,000-4,499	40	10
3	3,500-3,999	35	10
4	3,000-3,499	30	10
5	2,500-2,999	25	10
6	2,000-2,499	20	10
7	1,500-1,999	15	5
8	1,000-1,499	10	5
9	500-999	5	5
10	0-499	0	0

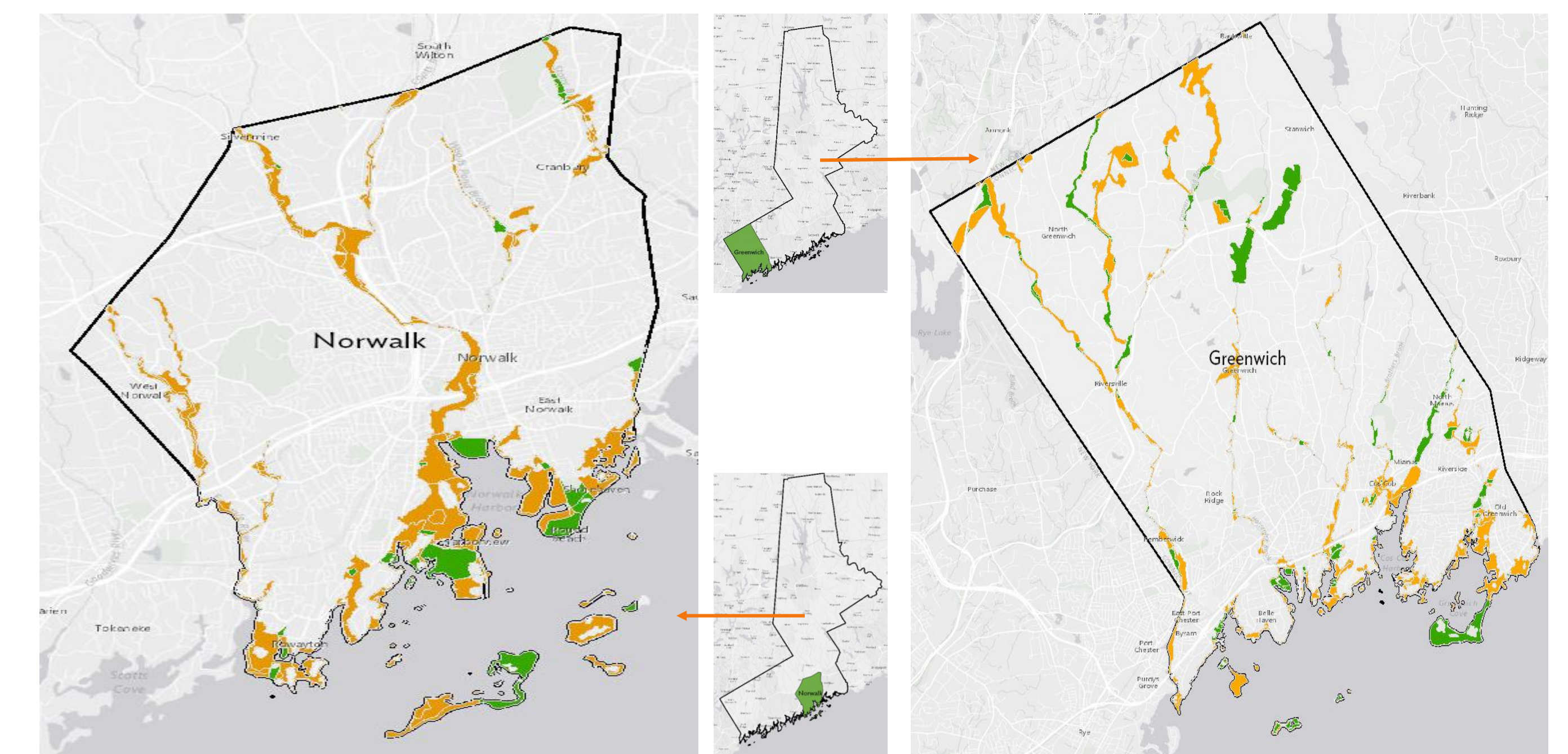
Table 1: CRS Incentive table. Demonstrates the necessary credits for the various levels of savings on flood insurance premiums.



Special Flood Hazard Area (SFHA) Maps



Protected flood zone Unprotected flood zone



What's a WestCOG?

The Western Connecticut Council of Governments (WestCOG) consists of 18 member towns. It is dedicated to preserving and improving the quality of life and economic vitality in Western Connecticut. WestCOG works on topical areas such as transportation, economic, environmental and emergency management planning. WestCOG also provides a forum for municipalities to communicate and collaborate in addressing inter-municipal issues and needs



Works Cited

CRS Manual, ARCGIS, DEEP, FEMA, WestCOG website