

To a certain extent, this week's column is about old news, since the city first started asking the Federal Emergency Management Agency (FEMA) and the Wisconsin Department of Natural Resources (DNR) about the Community Rating System (CRS) in May 2008. And we had a site visit by the DNR in July 2008 to verify our eligibility for the program.

But it is also new, because we finally got the authorization necessary to apply for the CRS program just last month. And we now have the site visit that really matters scheduled for this week.

CRS is a voluntary program under the National Flood Insurance Program (NFIP). The general purpose of CRS is to protect property and minimize flood damage. It does this by offering a financial incentive for the city to go beyond the minimum requirements of the NFIP. Depending on the activities the city performs under CRS, property owners can realize a 5 to 10 percent or greater discount on their flood insurance premiums. Protecting property is obviously a benefit, but the reduction in insurance premiums is certainly a nice bonus.

CRS activities fall into four general categories: public information, mapping and regulations, flood damage reduction, and flood preparedness.

Public Information. This may include responding to inquiries by banks and real estate agents about whether a particular property is in the floodplain. Or it may include outreach and educational efforts such as providing flood safety or flood insurance information to the public. We already have some relevant information on the city website at www.ci.evansville.wi.gov/residents/floodplain.htm and at the Eager Free Public Library. This information may need to be presented a little differently to qualify for CRS, but we already have the basic intent in place.

Elevation Certificates. One activity that is mandatory under the public information category is to require and maintain elevation certificates for all buildings constructed or substantially improved within the floodplain. An elevation certificate is basically a signed survey to verify that the building's lowest floor is at least two feet above the base flood height. These certificates can then be used in determining the appropriate rate for flood insurance premiums or can be used in applying for a Letter of Map Amendment or Revision (LOMA or LOMR).

Note that this is for new construction, not existing buildings. Evansville does not currently require elevation certificates, so this will be a new activity for us. We have started implementing procedures in both electronic and paper files to track the need for future elevation certificates.

Mapping and Regulations. This includes enacting and enforcing regulations that exceed the NFIP minimum standards. And the DNR has already done this for us under Chapter NR 116 of the Wisconsin Administrative Code. These state laws by themselves are enough to qualify for at least 649 points under the CRS program. Since 500 points is the minimum for participation in CRS (along with requiring elevation certificates, continued reporting and compliance, and remaining in good standing), we should be approved for at least the minimum level of a 5% reduction in flood insurance premiums.

Flood Damage Reduction. This includes a number of activities for “repetitive loss properties,” of which we have none. It also includes ongoing maintenance and repair of the storm sewers, ditches, and retention ponds that make up our drainage system.

Flood Preparedness. The last category of CRS activities includes flood warnings and emergency response plans. We already have a dam safety plan required and approved by the DNR.

Now that Evansville has been approved to apply to the CRS program, the formal application, review, and approval process takes several more months. We expect to officially be participating in CRS – and seeing a reduction in flood insurance premiums – effective October first.

As I said earlier, the state regulations alone get us enough points to qualify for the CRS. There are also a number of activities that we already perform or could perform with relative ease for additional points – and we may choose to grow into the program by adding activities in the future. So it is almost a no-brainer for Evansville to participate in the CRS. The only new requirements for the city would be the elevation certificates, annual progress reports, and a verification visit at least every five years.