



Improve Your Community Rating System (CRS) Status to Keep Flood Insurance Rates Affordable



December 18, 2015

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Firm Overview & Capabilities



Water Resources

- Floodplain Protection
- Watershed Management
- Geospatial
- Water Supply
- Water Quality

Civil/Environmental

- Solid Waste
- Civil Design
- Stormwater Design/Modeling
- Environmental/Permitting

Utilities

- Water
- Wastewater
- Reclaimed Water
- Electrical/ I&C

Facilities

- Architectural
- Structural
- Mechanical/ Electrical
- Demolition/Deconstruction

Other Services

- Construction Administration
- Funding/Legislative Support



Serving Florida's Cities



- Served Over 30 Florida Cities – Past 40 Years
- Sun Coast Communities
 - City of Tampa
 - City of Clearwater
 - City of Zephyrhills
 - City of Largo
 - City of Madeira Beach
 - City of Oldsmar
 - City of Tarpon Springs
 - City of Plant City



2016 Federal Legislative Priority



2016 STATE LEGISLATIVE PRIORITIES

VACATION RENTALS

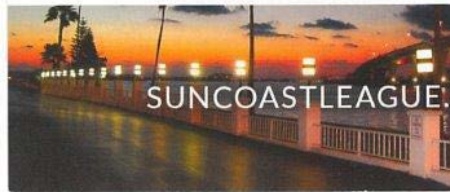
The Suncoast League of Cities supports legislation that repeals the state preemption of the regulation of vacation rental properties in order to allow local governments to regulate such properties to protect the health and welfare of residents, visitors and businesses.

PUBLIC RECORDS

The Suncoast League of Cities supports public records laws that discourage or eliminate schemes designed to generate revenue from public records laws as well as limit harassing or unnecessary records requests.

RELOCATION OF UTILITIES

The Suncoast League of Cities opposes legislation that requires local government and their taxpayers bear the cost of utility equipment when the equipment is located on a utility easement or right-of-way and needs to be relocated for public purposes.



2016 FEDERAL LEGISLATIVE PRIORITY

FLOOD INSURANCE

The Suncoast League of Cities supports efforts by Congress and FEMA to keep flood insurance rates affordable while balancing the fiscal solvency of the National Flood Insurance Program.

SUNCOAST LEAGUE OF CITIES



advocacy | regionalism | empowerment

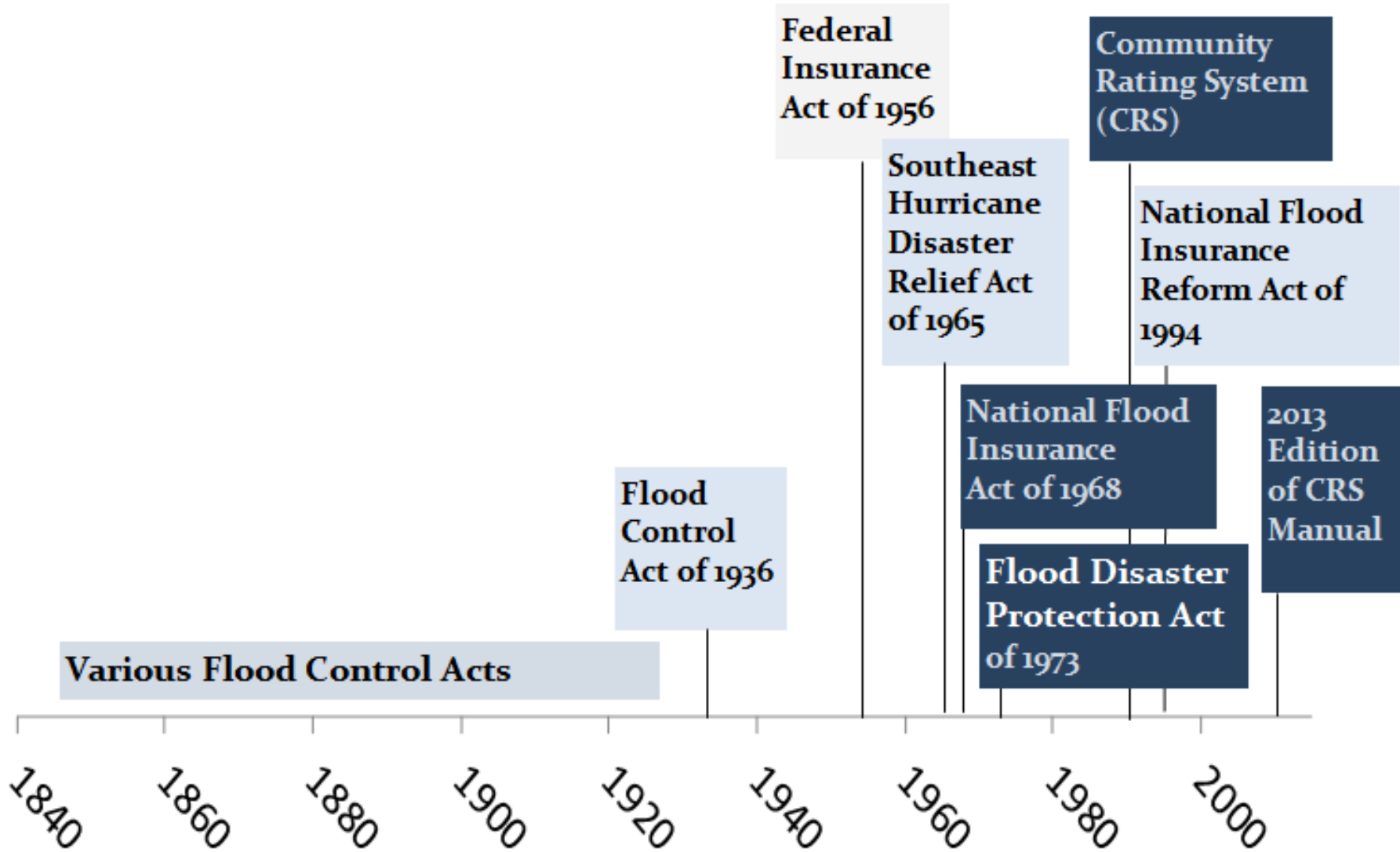


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A Little History...



Community Rating System Overview



Federal Emergency Management Agency (FEMA)



National Flood Insurance Program (NFIP)



Community Rating System (CRS)

Florida Division of Emergency Management (FDEM)

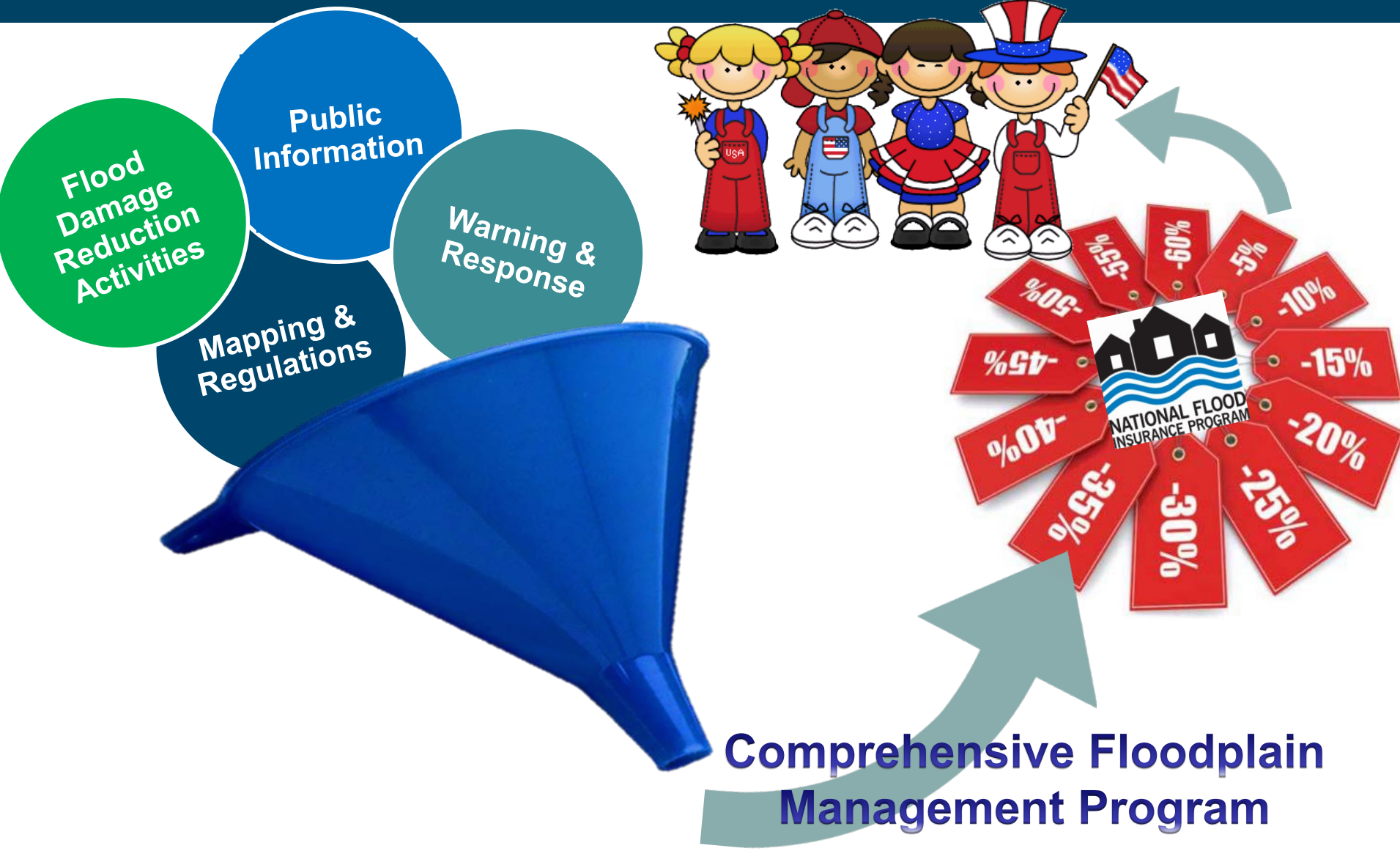
Insurance Services Office (ISO)

Community Rating System Goals



1. Reduce flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Encourage a comprehensive approach to floodplain management

Community Rating System (CRS)



Flood Damage Reduction Activities

Public Information

Mapping & Regulations

Warning & Response

Comprehensive Floodplain Management Program

NATIONAL FLOOD INSURANCE PROGRAM

- 5%
- 10%
- 15%
- 20%
- 25%
- 30%
- 35%
- 40%
- 45%
- 50%
- 55%
- 60%

CRS Classes, Credit Points, & Premium Discounts



How much discount property owners in your community can get

Rate Class	Discount		Credit Points Required
	SFHA*	Non-SFHA**	
1	45%	10%	4,500 +
2	40%	10%	4,000 - 4,499
3	35%	10%	3,500 - 3,999
4	30%	10%	3,000 - 3,499
5	25%	10%	2,500 - 2,999
6	20%	10%	2,000 - 2,499
7	15%	5%	1,500 - 1,999
8	10%	5%	1,000 - 1,499
9	5%	5%	500 - 999
10	0%	0%	0 - 499

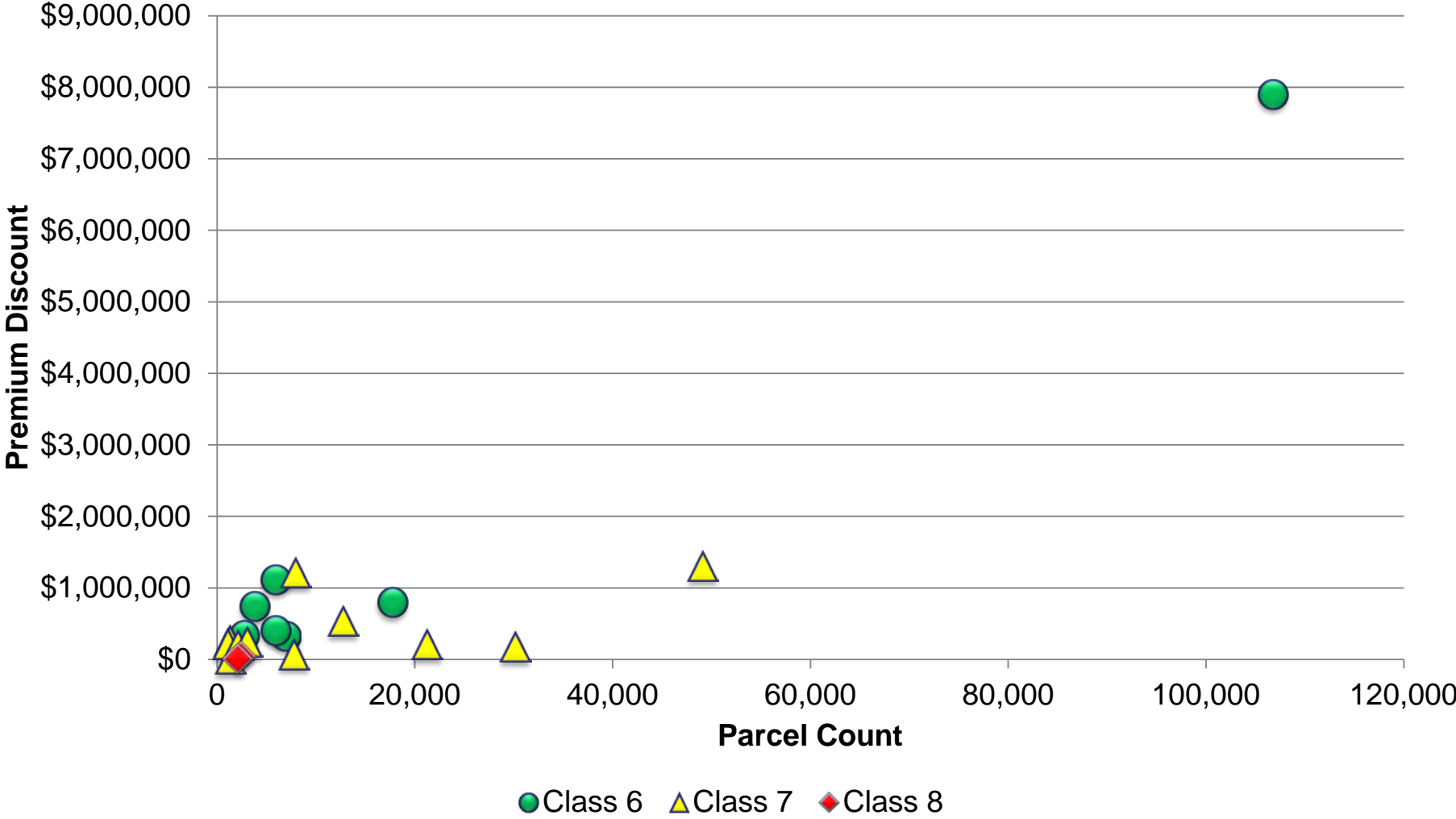
Suncoast League Communities



Community	Class	Discount
Dade City	10	\$0
Seminole	10	\$0
Belleair	8	\$48,000
Kenneth City	8	\$16,000
Belleair Beach	7	\$259,000
Belleair Bluffs	7	\$5,000
Clearwater	7	\$1,304,000
Indian Rocks Beach	7	\$436,000
Largo	7	\$175,000
Pinellas Park	7	\$208,000
Port Richey	7	\$158,000
Redington Beach	7	\$214,000
Redington Shores	7	\$197,000

Community	Class	Discount
Safety Harbor	7	\$65,000
South Pasadena	7	\$239,000
St. Pete Beach	7	\$1,211,000
Tarpon Springs	7	\$532,000
Dunedin	6	\$795,000
Gulfport	6	\$329,000
Indian Shores	6	\$333,000
Madeira Beach	6	\$739,000
Oldsmar	6	\$403,000
St. Petersburg	6	\$7,900,000
Tampa	6	\$4,774,000
Temple Terrace	6	\$18,000
Treasure Island	6	\$1,119,000

Pinellas County Suncoast League Communities



“What-If”



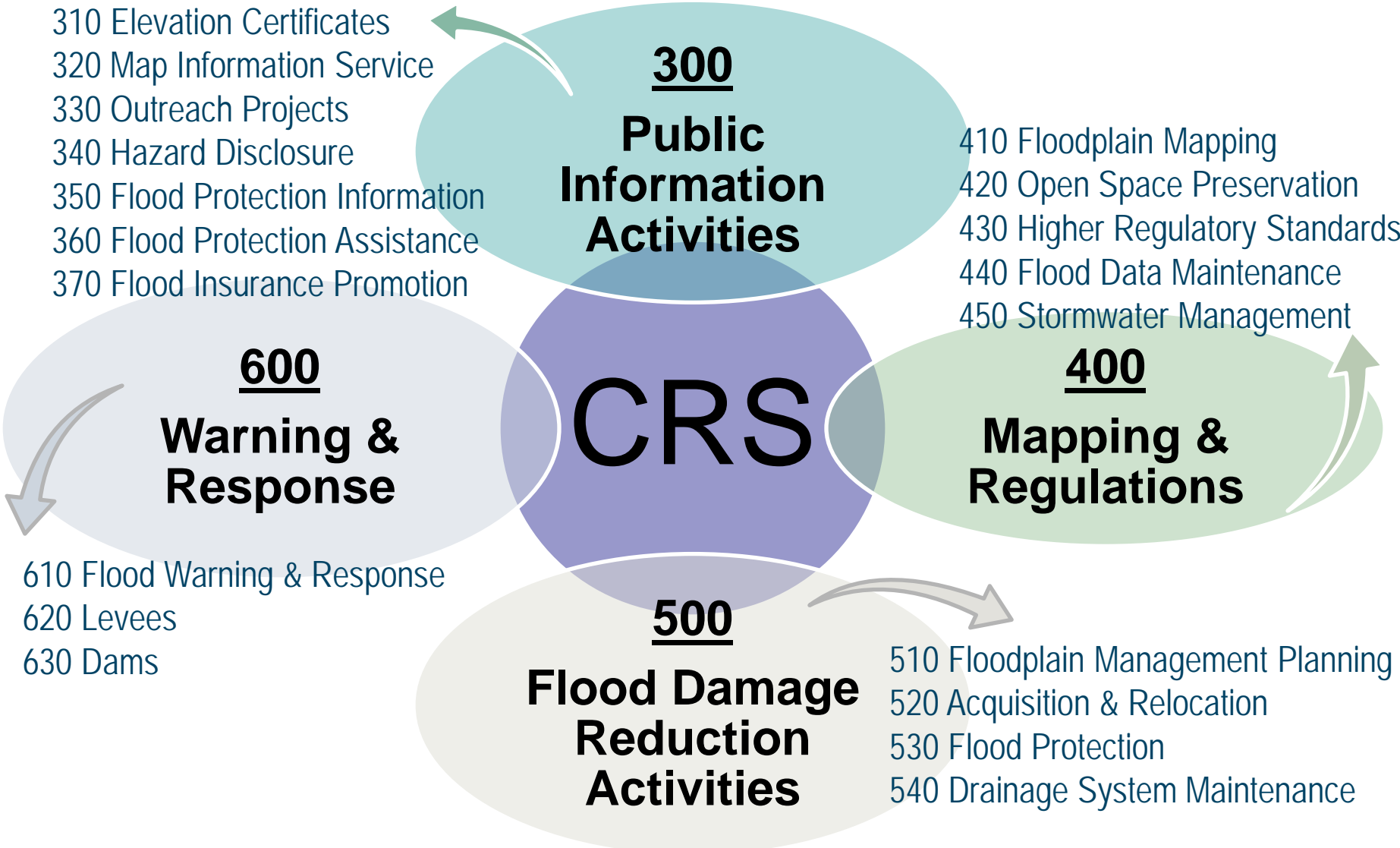
Community: [REDACTED] State: FLORIDA
 County: PINELLAS COUNTY [v] CID: [REDACTED]

Current CRS Class = 7 [Printable Version]

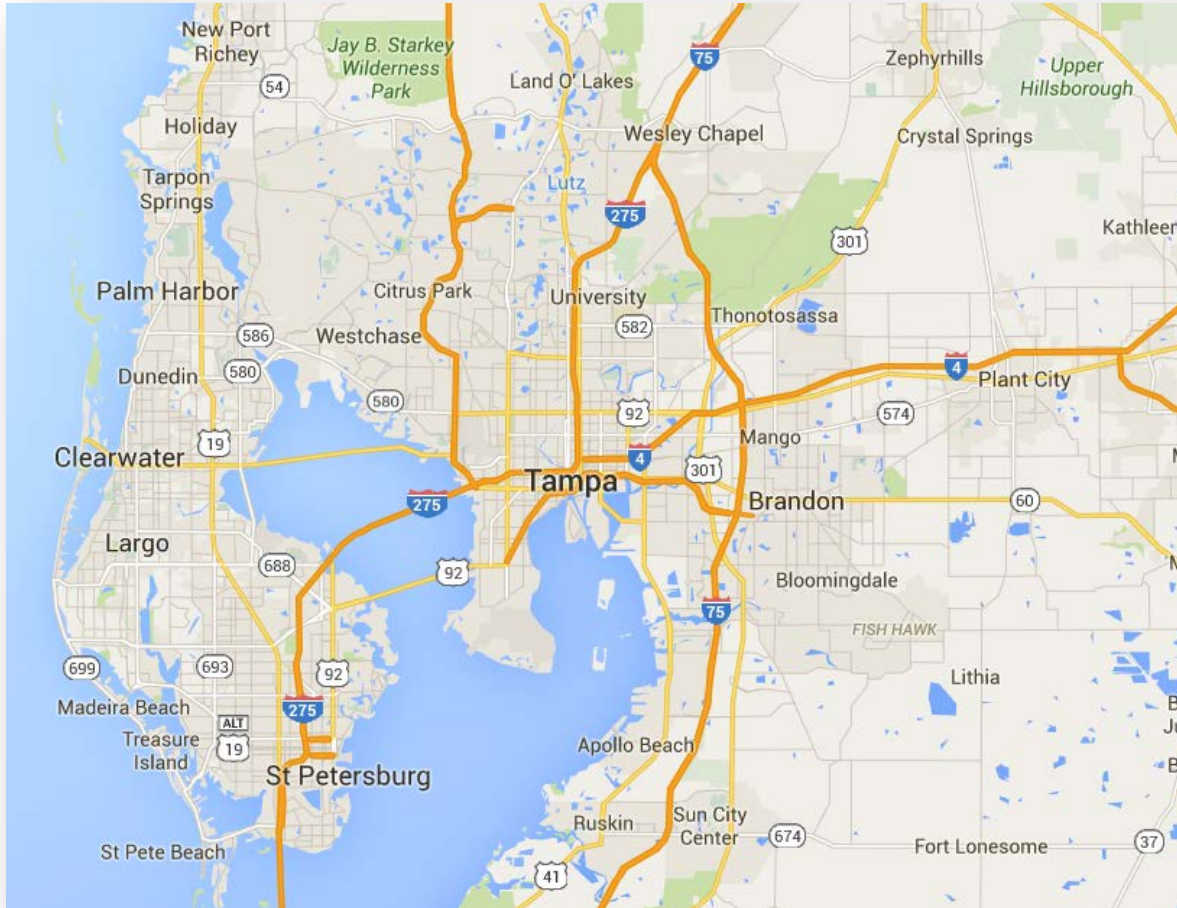
		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF		[REDACTED]	[REDACTED]	0	0
PREMIUM		[REDACTED]	[REDACTED]	\$0	\$0
AVERAGE PREMIUM		[REDACTED]	[REDACTED]	\$0	\$0
CRS Class					
09	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0
08	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0
07	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0
06	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0
05	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0
04	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0
03	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0
02	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0
01	Per Policy	[REDACTED]	[REDACTED]	\$0	\$0
	Per Community	[REDACTED]	[REDACTED]	\$0	\$0

* SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 ** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.
 *** Preferred Risk Policies are not eligible for CRS Premium Discounts.

CRS Activities



Finding Credit... Pooling resources?



What's your
County doing?

320

330

340

510

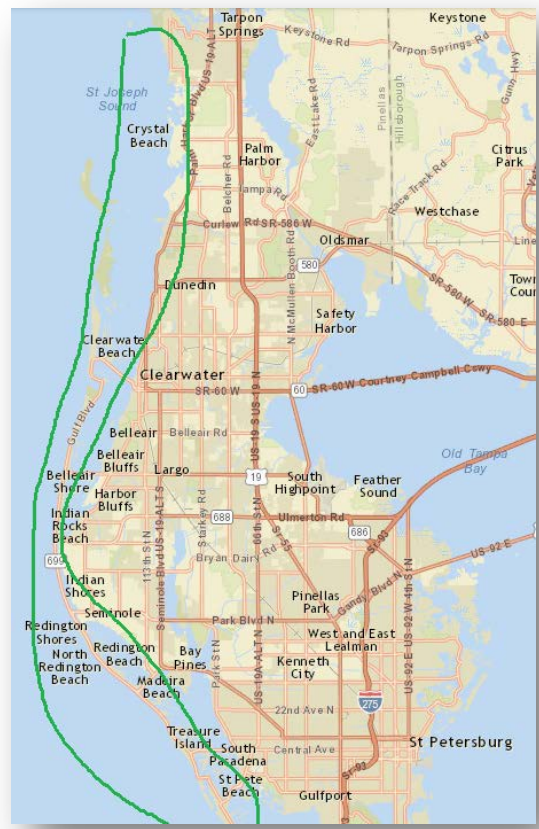
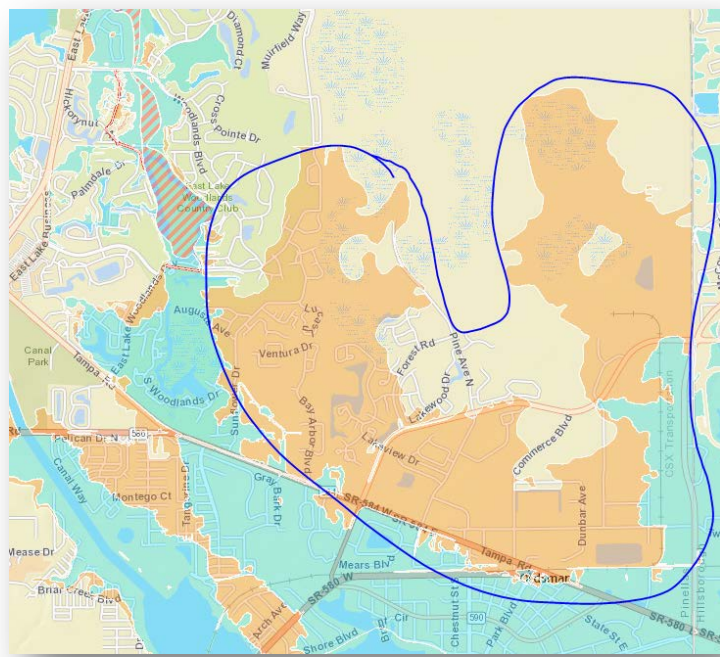
610

Finding Credit... Pooling resources?



Got Neighbors?
What do you have in common?

Shaded X
Zones?
330, 370



Beaches?
420, 330/PPI

Take-Home Points



- Plan
- Prepare
- Cooperate

Questions?



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