



# FLORIDA'S CRS/CAV PILOT PROGRAM: "Pathway to Resiliency"

ASFPM 2018

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THE FLORIDA DIVISION  
OF EMERGENCY  
MANAGEMENT

# NFIP CHANGES DUE TO BW-12

## Impetus for CRS/CAV Pilot Program

### **POLICIES TO BE PHASED TO FULL-RISK RATES:**

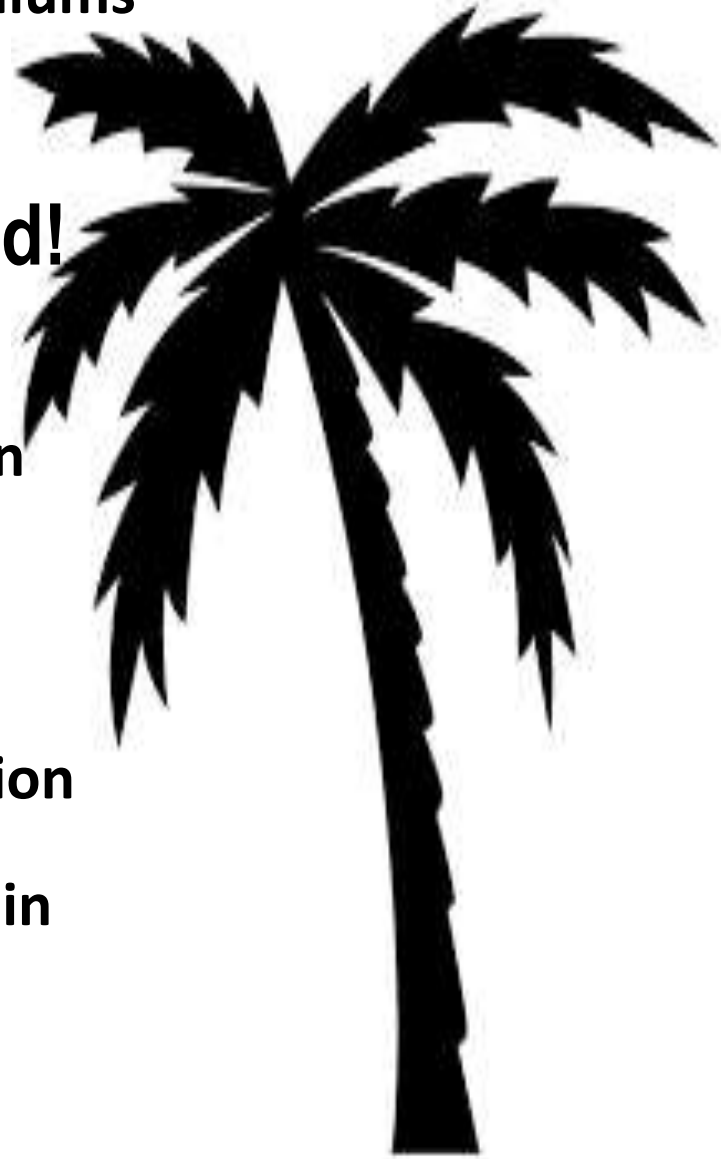
- ✓ After the sale/purchase of a property
- ✓ After a lapse in insurance coverage
- ✓ After substantial damage/improvements
- ✓ Properties uninsured as of BW-12 enactment
- ✓ Grandfathered rates planned to be phased out over five (5) years beginning October 2014.
- ✓ Grandfathered policies to increase by 20% per year.

# FLORIDA'S NFIP PROGRAM TODAY

Since 1978, Florida paid \$16.1 billion in premiums but only \$4.5 billion in claims paid

## 3.6 x the NFIP Insurance Claims Paid!

- 1.8 million NFIP policies over 35% of all NFIP policies in the Nation
- Total number of NFIP claims since 1978 (before Hurricane Irma): 255,725
- Total annual NFIP Premiums: \$950.5 million
- CRS communities save over \$204 million in premium discounts

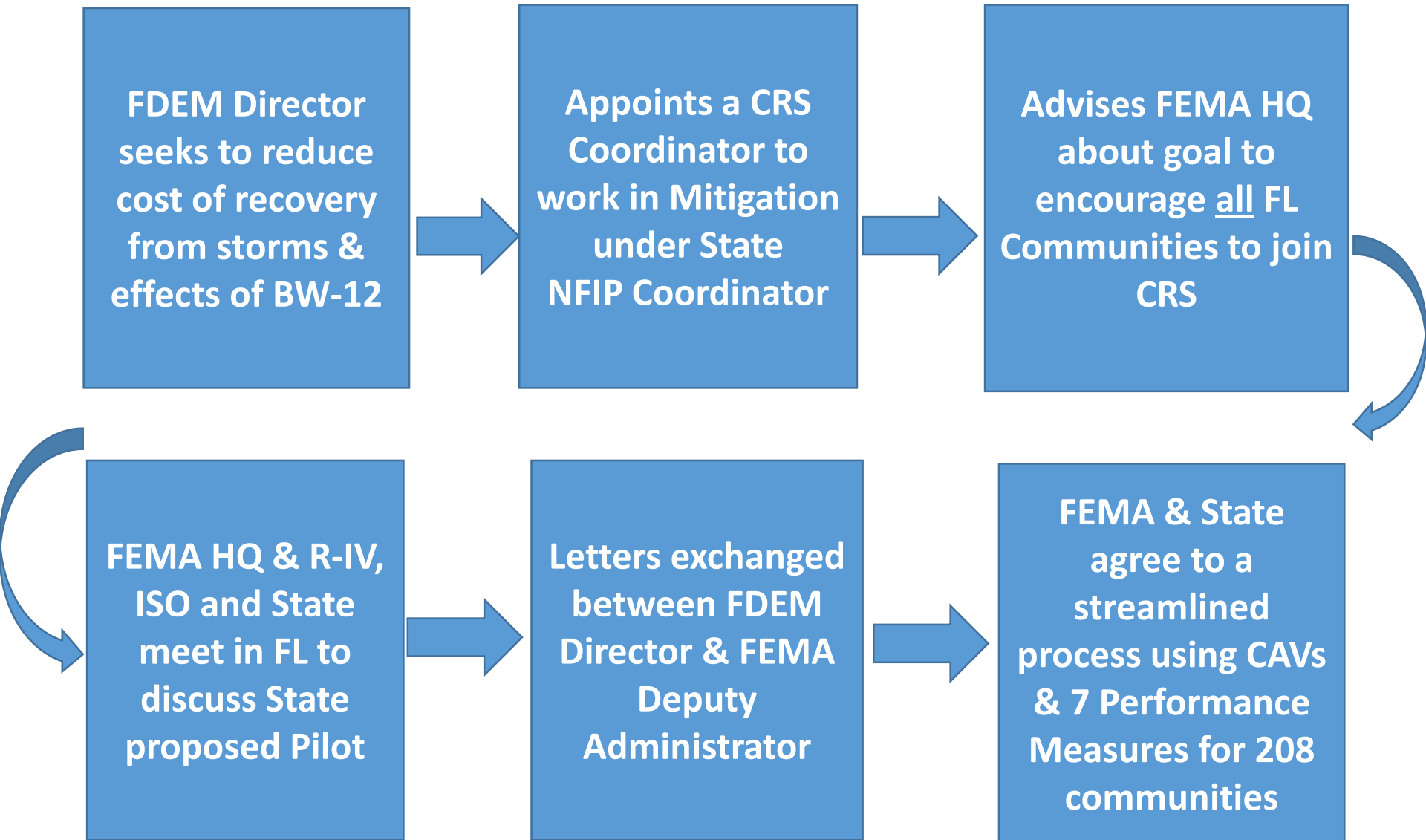


# **WHY TRY TO GET ALL FLORIDA COMMUNITIES IN CRS?**

## **A WISE INVESTMENT AS A MITIGATION TOOL!**

- 1. HELP MAKE NFIP FLOOD INSURANCE MORE AFFORDABLE**
- 2. ENCOURAGE MORE PEOPLE TO BUY FLOOD INSURANCE**
- 3. HELP COMMUNITIES BECOME MORE FLOOD RESILIENT**
- 4. INCREASE PUBLIC AWARENESS OF FLOOD HAZARDS**
- 5. HELP GET COMMUNITIES TO ADOPT HIGHER STANDARDS**
- 6. \*REDUCE THE COST OF RECOVERY FROM MAJOR STORMS\***

# PILOT PROGRAM CONCEPT -- FEMA APPROVED







CAV

CRS



**IT'LL BE DOOMSDAY!**  
**Florida will let communities**  
**into CRS that aren't**  
**compliant!**



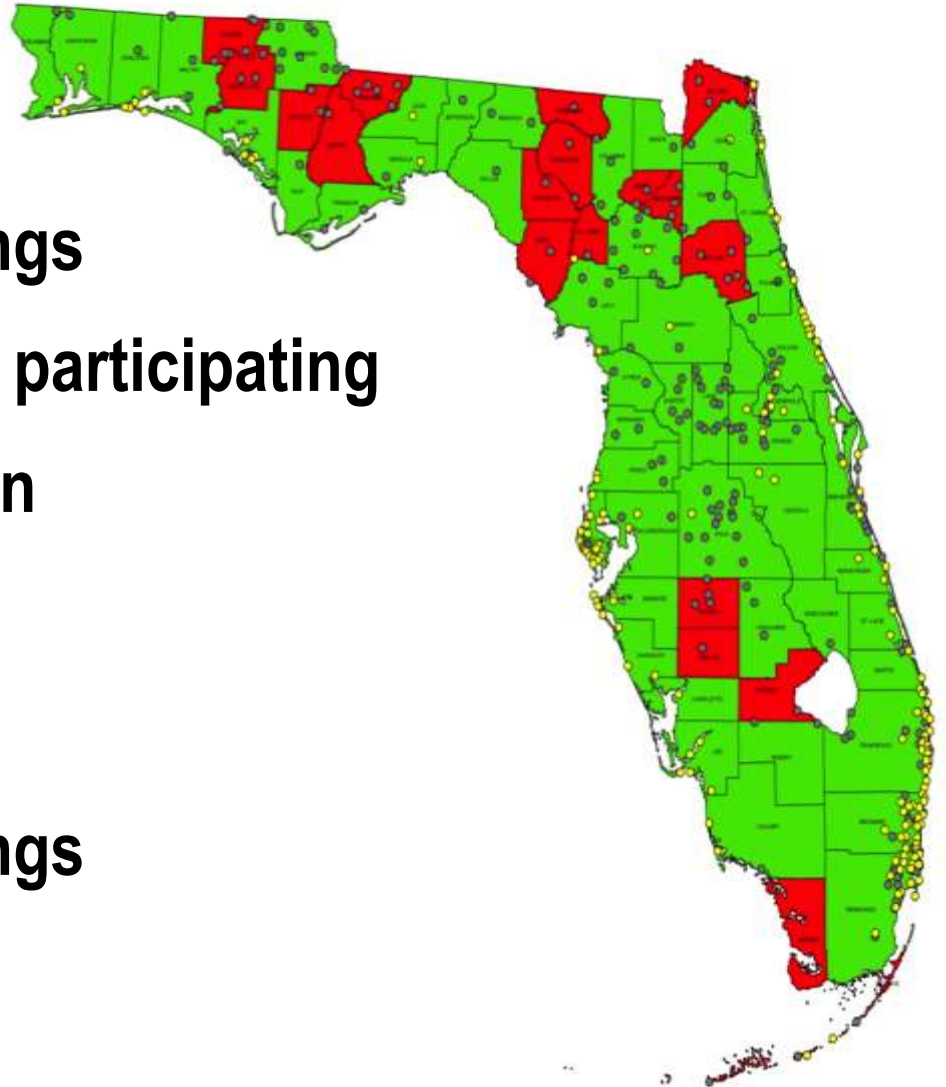
# CRS PARTICIPANTS / BENEFITS BEFORE PILOT

## FLORIDA:

- \$190 million annual savings
- Nearly 43% communities participating
  - ↳ 93% of population

## NATIONALLY:

- \$360 million annual savings
- Only 6% participating





# Summary Stats of CRS-CAV Pilot Program

**108 CAVs first year, 100 CAVs second year = 208 CAVS conducted**

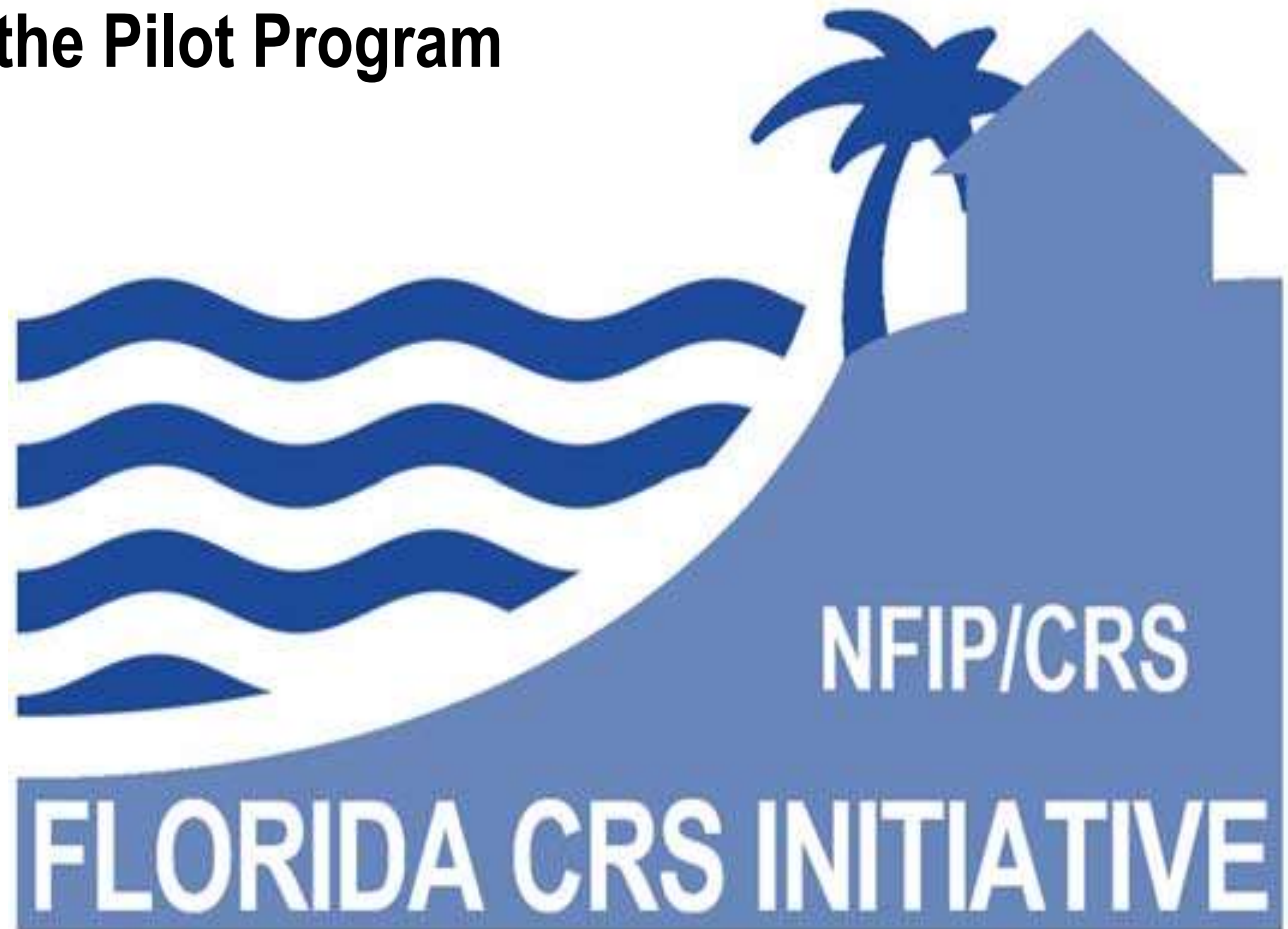
**Pilot Program CAV'd highest policy counts Communities first**

- **75 communities > 100 < 7,300 NFIP policies**
- **22 communities > 50 < 100 NFIP policies**
- **52 communities > 10 < 50 NFIP policies**
- **59 communities < 10 NFIP policies**

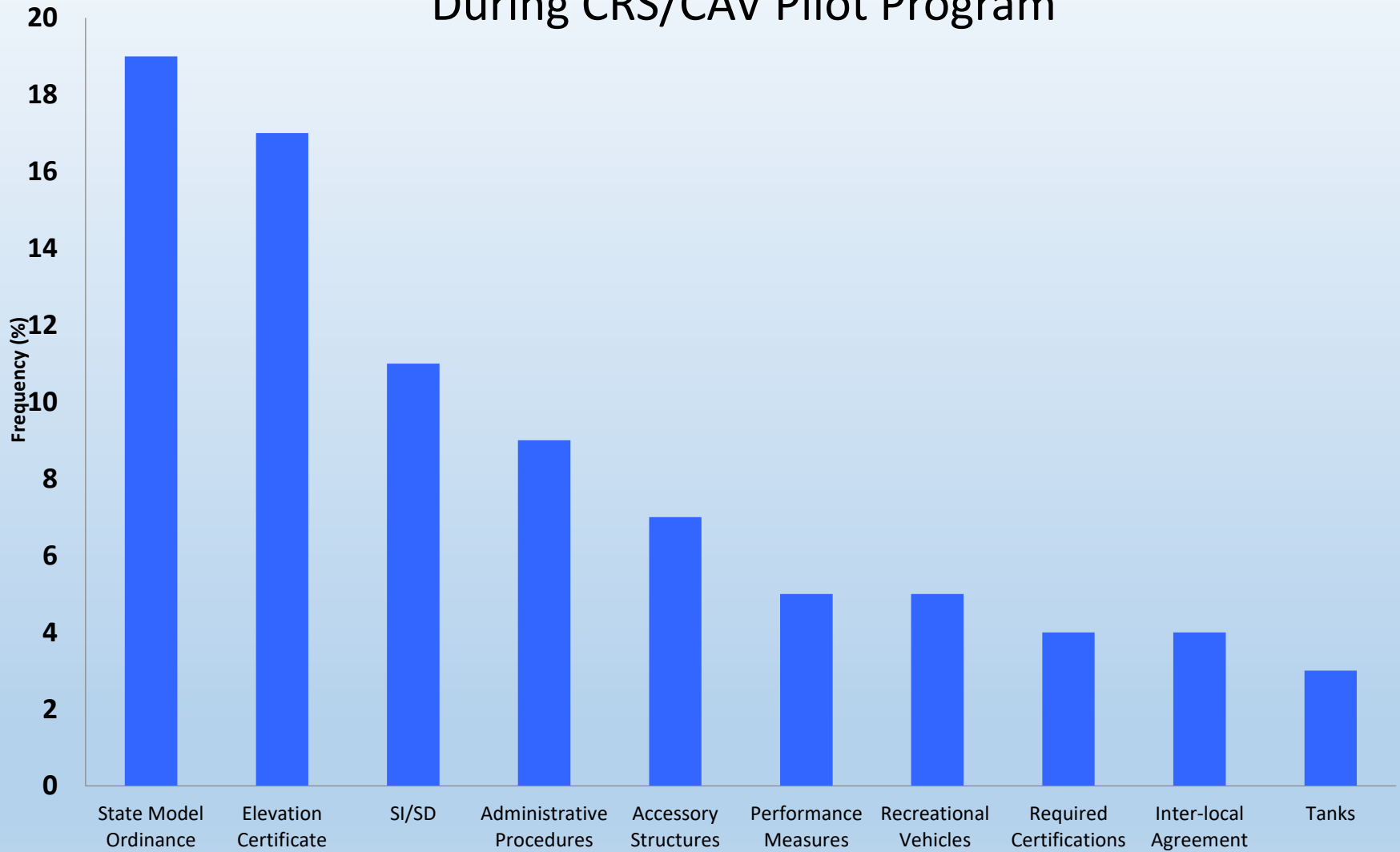


# BRANDING

**Essential to help identify documents associated with the Pilot Program**



# Types and Percent of Violations Identified During CRS/CAV Pilot Program



**Violations**



**All compliance issues identified in past 5 years must be resolved  
Compliance issues > 5 years must be addressed, does not preclude CRS,  
Communities must adopt by Resolution the *Seven Performance Measures***



# ***“SEVEN PERFORMANCE MEASURES”***

## **Florida CRS Initiative CRS-CAV Pilot Program**

*Enrolling Communities in the  
Community Rating System*



## **SEVEN PERFORMANCE MEASURES**

2015 - 2017

Bureau of Mitigation

Florida Division of Emergency Management

# ***“SEVEN PERFORMANCE MEASURES”***

## **“Toolkit of Floodplain Management Procedures”**

### **Based on Minimum NFIP Requirements:**

- 1. Adopt State model flood ordinance coordinated with FBC & ICC**
- 2. Inspect floodplains annually -- annual report, compliance checklists**
- 3. Use floodplain permit application forms & checklists provided**
- 4. Verify accuracy of ECs with gig lists**
- 5. Send letters to tank & HVAC firms to elevate or anchor equipment**
- 6. Conduct SI/SD determinations based on the SI/SD Desk Reference**
- 7. Post Elevation Certificates and FIRMs on Community Webpages**

# WHY USE STATE MODEL FLOOD ORDINANCE?

**Developed by Florida Division of  
Emergency Management**

- ✓ **Explicitly coordinated with the FBC**
- ✓ **Based on I-Codes**
- ✓ **Approved by FEMA**
- ✓ **Reviewed by the Building Officials  
Association of Florida**
- ✓ **Reviewed by the Florida Floodplain  
Management Association**

**180 Communities Adopted State  
Flood Ordinance Required by CRS/CAV  
Pilot Program – to Close CAVs**



# CAVs & PILOT PROGRAM RECENT SUCCESS

**60% of Florida's 467 communities have benefited from CAVs in 5 years**



**26 communities have joined or are approved to join CRS in 2.5 years**



**52% of communities participate in CRS with more than \$204 million in savings**



**413 communities have adopted State model flood ordinance coordinated with FBC**



# APPROVAL FOR PARTICIPATION IN CRS

## **Required for Approval to Participate in CRS:**

- **Compliant FBC-Coordinated model ordinance.**
- **Compliance issues in past 5 years resolved.**
- **Adopt Resolution to implement 7 PMs.**
- **CRS Quick Check used for tentative CRS rating**
- **CRS “Missing Documentation” provided for CRS rating.**
- **State Sends Notification of Eligibility to FEMA Region.**
- **Finding of Eligibility by FEMA within 30 days.**
- **Final scoring of points conducted by SFMO and verification by ISO.**

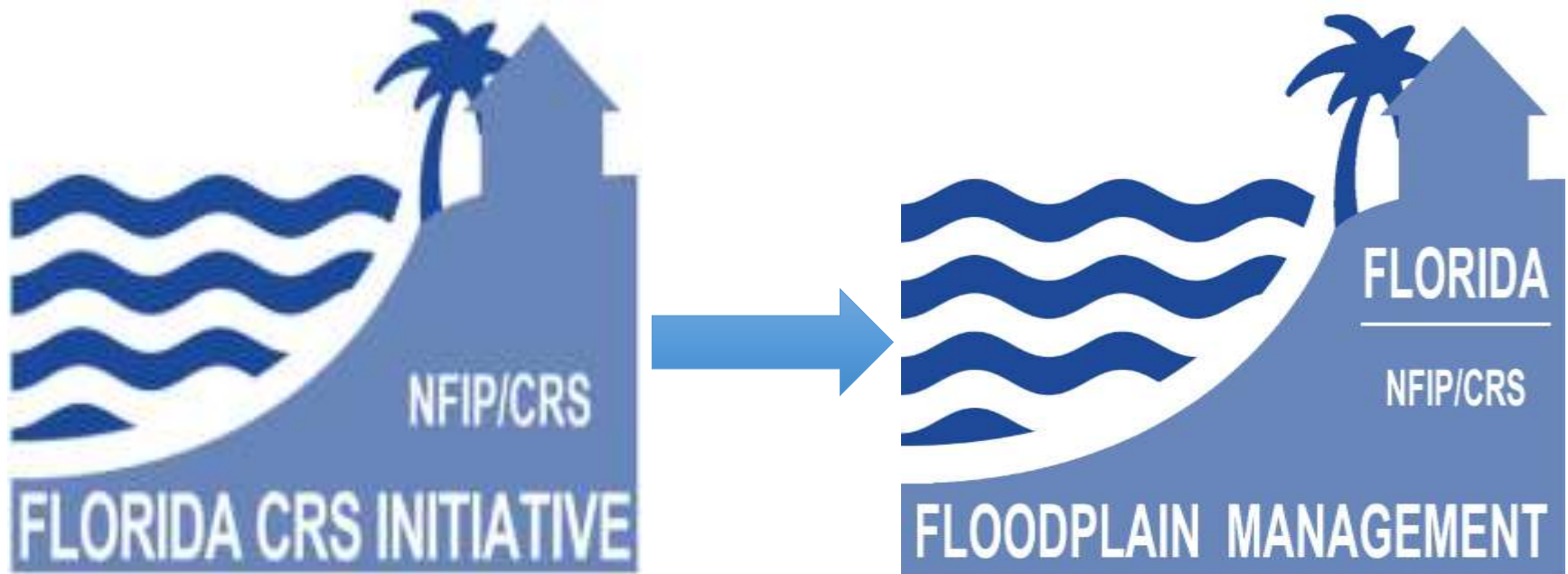
# Survey of Pilot Program Communities

## Motivations and Challenges to Participating in CRS:

<b>Motivations</b>	<b>Obstacles</b>
1. Better prepare the community for flood events and benefit from insurance premium discount	1. Funding, especially for capital improvement plans
2. Recent major flood event triggered attention of community leadership and interest of its residents	2. Convince management and mayors about benefits of resilience relative to competing needs given limited budget
3. Learning from participating neighboring communities	3. Convincing a non-transient community never hit by a flood to participate
4. Risk Reduction activities already in place – just formally reporting to FEMA is valued	4. Educational challenges – not knowing what generates credits
5. Being able to use CRS as a benchmark to see how well the community is doing	5. High initial cost – more employees needed and new procedures are necessary

## ***SEVEN PERFORMANCE MEASURES FOR FUTURE CAVs***

**Popularity and importance of 7 PMs stimulates adoption by CRS-participating communities during future CAVs**



**Logo updated and *Seven Performance Measures* are retained for use with CRS-participating communities**

# Florida CRS Initiative

CRS-CAV Pilot Program

*Enrolling Communities in the  
Community Rating System*



## SEVEN PERFORMANCE MEASURES

2015 - 2017

Bureau of Mitigation

Florida Division of Emergency Management

# Florida Floodplain Management Performance Measures



*Helping Communities Remain Compliant  
with the NFIP and Retain CRS Points*

## FLOODPLAIN MANAGEMENT PERFORMANCE MEASURES

2018

Bureau of Mitigation

Florida Division of Emergency Management



# SUMMARY PILOT PROGRAM “RETURNS ON INVESTMENT”

- Of the 208 CAV'd communities, **180** communities adopted the FBC-coordinated State model flood ordinance.
- **134** CAVs were closed, 10 ready for closure (the remaining **64** will be closed as issues are resolved and ordinances are adopted)
- **34** adopted the *Seven Performance Measures* with **11** pending adoption
- **26** approved by FEMA for entry in CRS, **15** Joined CRS
- By the end of the Pilot Program, **50** of **67** counties participate in CRS.

# PROJECTED SAVINGS BY 9 COMMUNITIES APPROVED TO JOIN CRS BY 12/31/2017

Community	SFHA	NON-SFHA	SAVINGS
Palmetto Bay	\$266,230.00	\$1,313.00	\$267,543.00
Crystal River	\$256,611.00	\$784.00	\$257,395.00
Panama City Beach	\$87,763.00	\$91,484.00	\$179,247.00
Putnam County	\$68,152.00	\$3,193.00	\$71,345.00
Hillsboro Beach	\$40,167.00	\$19,888.00	\$60,055.00
Parkland	\$30,869.00	\$9,912.00	\$40,781.00
Sanford	\$26,995.00	\$1,893.00	\$28,888.00
Clewiston	\$6,406.00	\$12,130.00	\$18,536.00
Hastings	\$4,013.00	\$0.00	\$4,013.00
Total Savings	\$787,206.00	\$140,597.00	<b>\$927,803.00</b>

Top 10 Ranked by # of Communities in CRS	Percent of NFIP Communities in CRS (rounded)	Total NFIP Communities & No. in CRS
1. Florida	52%	467 / 240
2. California	18%	526 / 94
3. New Jersey	17%	552 / 93
4. North Carolina	15%	584 / 88
5. Texas	5%	1,251 / 64
6. Illinois	7%	886 / 64
7. South Carolina	23%	236 / 54
8. Georgia	9%	561 / 53
9. Colorado	19%	252 / 47
10. Kansas	8%	461 / 38

# “RETURNS ON INVESTMENT” ARE MEASURED IN MANY WAYS





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