

## **The National Flood Insurance Program (NFIP), Community Rating System (CRS) is all about enacting Floodplain Management (FPM) activities to enable Flood Loss Reduction, Facilitation of an Accurate Insurance Rate, Promoting the Awareness of Flood Hazards and Insurance**

**The City of D'Iberville is not unique in its concerns over Flood Hazard Safety.** All of the communities along the MS Gulf Coast suffer from flood hazard. Our close proximity to water, our monsoon-like summers, and our low elevation often make us victims to rising water. We are prone to flooding whether it be the result of a hurricane, tornado, or just high levels of rainfall; the loss of life and damage to property must be considered. The Bay of Biloxi, the small creeks, and large rivers throughout our community are all sources of this potential flooding. Sometimes the elevation of our property is such that the land is not capable of handling significant amounts of rainfall that fall in a relatively short period of time. These factors often make it difficult and sometimes dangerous for travelers, even those of us familiar with the area.

The remarkable flooding brought by Hurricane Katrina, which caused more than \$200 billion in losses, constituted the costliest natural disaster in U.S. history. However, even in typical years, flooding causes billions of dollars in damage and threatens lives and property in every State. Natural processes, such as hurricanes, thunder storms, and weather systems can cause floods. Failure of levees and dams and inadequate drainage in urban areas can also result in flooding. On average, floods kill about 140 people each year and cause \$6 billion in property damage. Although loss of life to floods during the past half-century has declined, mostly because of improved warning systems, economic losses have continued to rise due to increased urbanization and coastal development.

The spatial distribution of large gauged floods throughout the United States shows that the locations of most of the largest flows are related to specific combinations of regional climatology, topography, and basin size. Key factors include the general northward trend of decreasing atmospheric moisture, proximity to oceanic moisture sources such as the Pacific Ocean and the Gulf of Mexico, and orientation of topographic features relative to directions of moisture flow, with the largest flows being at locations where topographically high areas are oriented perpendicular to directions of moisture flow. Additionally, the largest flows in large river basins are primarily caused by persistent climatologic conditions such as seasonal snowfall. In contrast, the largest flows in smaller basins are most commonly the result of intense precipitation due to convective storms.

**What is the City of D'Iberville doing?** We are working toward the *three* goals of the NFIP CRS: flood loss reduction, facilitating an accurate insurance rating, and promoting awareness of flood hazards and insurance. The City of D'Iberville strives to deliver the best service possible and we are doing this with the NFIP CRS. As you may know, FEMA (Federal Emergency Management Agency) administers the NFIP. The NFIP offers reasonably priced and federally backed flood insurance to communities that comply with *minimum* standards of FPM. In 1990, the NFIP implemented the CRS as a voluntary incentive program that recognizes community FPM activities that *exceed* the minimum NFIP standards by reducing flood insurance premiums. The CRS enables a community to obtain reduced (discounted) flood insurance premiums; in order for the residents of the City of D'Iberville to OBTAIN this reasonably priced and federally backed flood insurance offered through the NFIP, compliance with *minimum* standards of FPM is required. Likewise, in order to OBTAIN reduced (discounted) flood insurance premiums, compliance *above & beyond* the minimum standards of FPM is required.

To orchestrate compliance *above & beyond* the minimum standards, there are 18 FPM activities with various projects in which to earn credit points; credit points are earned with each project undertaken within the 18 activities. Based on the total number of credit points earned, the NFIP CRS assigns a community a CRS Classification with a 5-45% flood insurance premium discount. Credit Points to earn range from 0 – 4,500+ and the Classification to be awarded ranges from 10-1; a Class 1 is paramount, earning a 45% flood insurance premium discount. To be assigned and awarded a CRS Classification 6, a community must earn at least 2,499 points.

Evidence of FPM activities implemented *above & beyond* the minimum standards must be furnished to the Insurance Services Office (ISO), who is the oversight organization responsible for CRS compliance. On **October 1, 2010**; according to ISO reporting, the NFIP CRS assigned and awarded the City of D'Iberville as a **Class 6** CRS community, based on the total number of credit points earned. Therefore, all residents of D'Iberville within the Special Flood Hazard Area (SFHA) began receiving a **20%** flood insurance premium discount subject to FEMA/NFIP rate changes. Participation in FEMA's NFIP CRS is a privileged benefit that is worth maintaining.

The Elevation Certificate (EC) is an instrument of evidence and an instrument in rating a flood insurance policy based on the Flood Insurance Rate Map (FIRM). Each community that participates in the NFIP is assigned a NFIP community number; the City of D'Iberville NFIP community number is **280336**, reflected on the EC. When purchasing a flood insurance policy, with the Finished EC in hand, it is the resident's responsibility to inform the insurance agent of this discount.

**The City of D'Iberville is available to make site visits to review & provide one-on-one technical advice & assistance to property owners with site-specific flooding/historical flooding, flood-related data, floor elevations, and drainage & sewer problems.** The Building Official, as well as the Certified Floodplain Manager(s) is also available to provide advice on retrofitting techniques including elevating structures & the floodproofing of structures.

The Building Division is located on the 2<sup>nd</sup> floor of City Hall and is available to assist in providing information on the CRS and is available to make a site visit on FPM standards, upon request. The FIRM Panel Number and Suffix, the Date of the FIRM's Index (cover panel), the Base Flood Elevation (BFE) shown on the FIRM, and the Elevation Datum used on the FIRM also can be provided, upon request. ECs are available for review as well. To ensure that accurate information is received, please be prepared to provide the lot & block number, parcel number, legal description, or other identifying information when making your request.