CITY OF RAPID CITY

RAPID CITY, SOUTH DAKOTA 57701

Public Works Department

Engineering Services Division

300 Sixth Street

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To: Mayor and City Council

From: Mary Bosworth, PE, CFM
Project Engineer, Engineering Services

Date: August 2, 2012

RE: National Flood Insurance Program (NFIP)/Community Rating System (CRS), City of Rapid City

Congress has mandated that federally regulated or insured lenders require flood insurance on properties that are located in areas at high risk of flooding. These areas are identified on Flood Insurance Rate Maps (FIRM). To be covered by a flood insurance policy, a property must be in a community that participates in the National Flood Insurance Program (NFIP). The Federal Emergency Management Agency (FEMA) is charged with managing the NFIP and producing the FIRM's. To qualify for the NFIP program, a community adopts and enforces a floodplain management ordinance to regulate development in flood hazard areas. The basic objective of the ordinance is to ensure that such development will not aggravate existing flooding conditions and that new buildings will be protected from flood damage.

The Community Rating System (CRS) is a voluntary incentive program for National Flood Insurance Program (NFIP) participating communities. In South Dakota, the City of Rapid City is the only participating community. The CRS program recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

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

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The CRS program identifies eighteen activities that are recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulations, Flood Damage Reduction and Flood Preparedness. The credit points accumulated determine a CRS classification for the community and the resulting premium discount that is applied to policyholders within the community. The table below shows the credit points earned, classification awarded, and premium reductions given for communities in the NFIP CRS.

CREDIT POINTS	CLASS	PREMIUM REDUCTION SFHA*	PREMIUM REDUCTION NON-SFHA**
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

Rapid City has been a CRS community since October of 1992. Each year the City must verify that the activities that were credited by the CRS are continuing to be performed. In addition, a cycle verification takes place every five years and is conducted in the form of a verification visit to the community. If a community is not properly or fully implementing the credited activities, its

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credit points, and possibly its CRS classification, will be revised. A community may add credited activities to improve its CRS classification.

Rapid City's Five Year Cycle Verification Visit was conducted on April 24, 2012. A total of 1571 credit points were verified for the City of Rapid City. Previously the City had a total of 1216 credit points. The increase of 355 credit points results in an improvement of the CRS Class 8 to a CRS Class 7. This Class Rating improvement will result in an additional 5% flood insurance premium discount. The increased credit points were awarded to the City for providing additional Flood Protection Information displayed on the website; conducting and adopting flood studies for areas not included on the flood insurance maps and that exceeded minimum mapping standards; preserving open space areas in the flood hazard area; enforcing higher regulatory standards and two Certified Floodplain Managers on staff; maintaining and using digitized maps in the day to day management of the floodplain; enforcement of stormwater management and erosion and sediment control; ongoing Capital Improvements Program; and the Flood Warning Program.

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