

The Community Rating System:

Making it work
for Louisiana



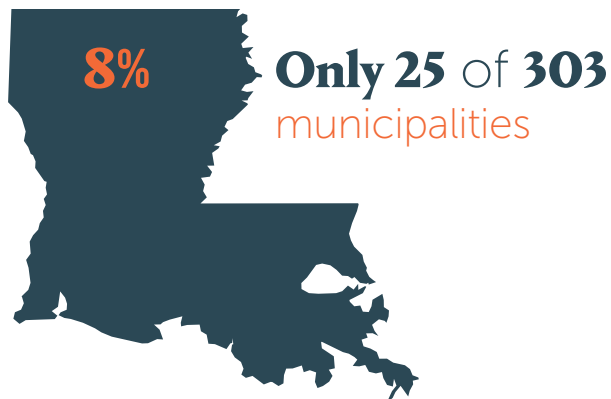
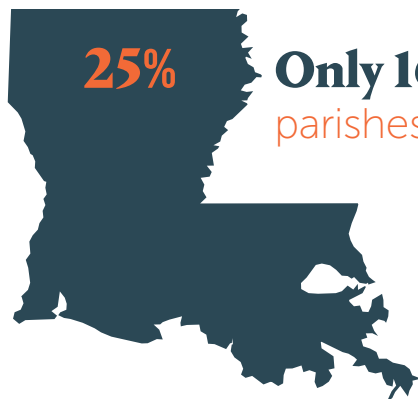
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Communities are experiencing increased flood risk and rising flood insurance premiums.

The Community Rating System

The National Flood Insurance Program's (NFIP's) Community Rating System (CRS) incentivizes implementation of floodplain management practices that exceed the Federal minimum requirements of the NFIP. These practices can reduce flood risk and flood insurance premiums.

Participation in CRS in Louisiana



Flood insurance policies **within** CRS participating jurisdictions.



5-20% premium reduction
\$35,071,512 saved in 2013

48 parishes and **278** municipalities do not participate in CRS due to:

Capacity Issues · CAV Clearance Issues · Misalignment of Cost and Benefit · Political Unpopularity of Increased Regulations

To encourage and facilitate local participation in CRS:

1

Prioritize local mitigation and projects towards CRS applicants

2

Expansion of efforts to participate in CRS

3

Provide resources to increase local staffing capacity

4

Continue providing prerequisite coursework

5

Support and leverage CRS User Group efforts

6

Support state staffing capacity

7

Support CRS strategic Plan development for Louisiana

8

Coastal Louisiana priorities reflected in CRS Manual

Introduction

As evidenced by the occurrence of two 1,000 - year flood events in Louisiana over the past year and federal disaster declarations in all but 14 of Louisiana's 64 parishes in 2016, communities throughout our state face increasing risk from hazards. Land is subsiding, sea-levels are rising, the coast is receding, and tropical storms and flood events may be getting more severe and increasingly frequent. As the risk and cost from disasters grows, the National Flood Insurance Program (NFIP) is also charging more for flood coverage. The most vulnerable coastal communities in South Louisiana now face existential threats, as their populations and economies contract and disperse.

CRS is certainly a great system, but it takes a tremendous amount of time that we just don't have the capacity for.

- Director, Planning and Zoning, Iberia Parish

But this is also a moment of opportunity, as state and local governments take increasingly assertive roles in managing coastal risks. Sound local planning

and regulations – including floodplain management plans, hazard mitigation plans, and comprehensive plans – encourage or require activities that help stabilize communities both by directly reducing risk and by reducing flood insurance premiums through the Community Rating System (CRS). These activities include open space preservation, flood mitigation, establishment of freeboard, enforcement of building codes, detailed mapping, analysis and publication of flood-data, and more.

Unfortunately, the **promise of reduced flood insurance costs is difficult for many jurisdictions to achieve.** This paper explores why.

This paper will be of interest to a wide array of individuals and entities concerned with the efficacy of CRS, such as elected state officials, state agency staff, local governments, Federal Emergency Management Agency (FEMA) NFIP staff, FEMA Region 6, ISO/CRS staff, other policy-makers and observers, higher-education outreach and extension offices, non-profit advocates, funders, foundations, and others.

Flood Insurance Premium Increases



12% / \$2,500 PER YEAR MAX

PRIMARY HOME



25% / YR

NON-PRIMARY RESIDENTIAL, MULTI-FAMILY, COMMERCIAL, SEVERE REPETITIVE LOSS

The National Flood Insurance Program

The National Flood Insurance Program (NFIP) provides federally underwritten private flood insurance to homeowners.

Although the NFIP is nominally a voluntary program, in reality it is a de facto requirement for most homeowners. Typically property-owners in a FEMA-designated floodplain (an area with a 1% chance of flooding in any given year) are required to have flood insurance in order to secure a mortgage.

As with any insurance, NFIP premiums rise and fall with risk: a house outside of the flood hazard area will pay lower premiums than one in it; a structure in the floodplain that is built with its first floor higher than the “base flood elevation” will pay lower premiums than one built at-grade.

But, unlike most insurance programs, flood insurance is by its nature actuarially unsound. The vast majority of participants are in the flood plain, meaning the “risk pool” is not offset by a significant quantity of low-risk subscribers and therefore cannot be made sustainable without charging prohibitive premiums. This is why the federal government has underwritten the program since its inception in 1968. Congress has recently reformed the NFIP in an attempt to narrow the actuarial gap between program revenues and costs, and the result has been increased premiums for policyholders. Further, in addition to recent reforms, NFIP is up for congressional reauthorization in 2017: a process which could result in additional changes to the program.

The Community Rating System

The Community Rating System (CRS) is a FEMA program designed to offset NFIP premiums, including recent increases. CRS can lower property-owners’ NFIP premiums across an entire jurisdiction by between 5% and 45% if participating local governments undertake a variety of actions that are “above and beyond” NFIP baseline requirements. These actions are divided into four primary categories for which points are earned:

- Public Information
- Mapping and Regulations
- Flood Damage Reduction
- Flood Preparedness.

For every 500 CRS points earned, a jurisdiction advances (drops) a CRS rating level, which translates into a 5% NFIP premium reduction. “No action” results in a CRS rating of 10, and zero reduction to NFIP premiums. The best possible CRS rating is 1, which equals a 45% reduction in local flood insurance costs. Only one jurisdiction in the US is rated a 1 (Roseville, California), earning the maximum NFIP premium reduction.

Point-earning activities are intended both to reduce aggregate risk across the jurisdiction and to make underwriting and documentation easier for the insurance industry. A participating jurisdiction benefits itself and its residents in three ways:

1- by reducing overall risk

2- by easing access to flood insurance, and

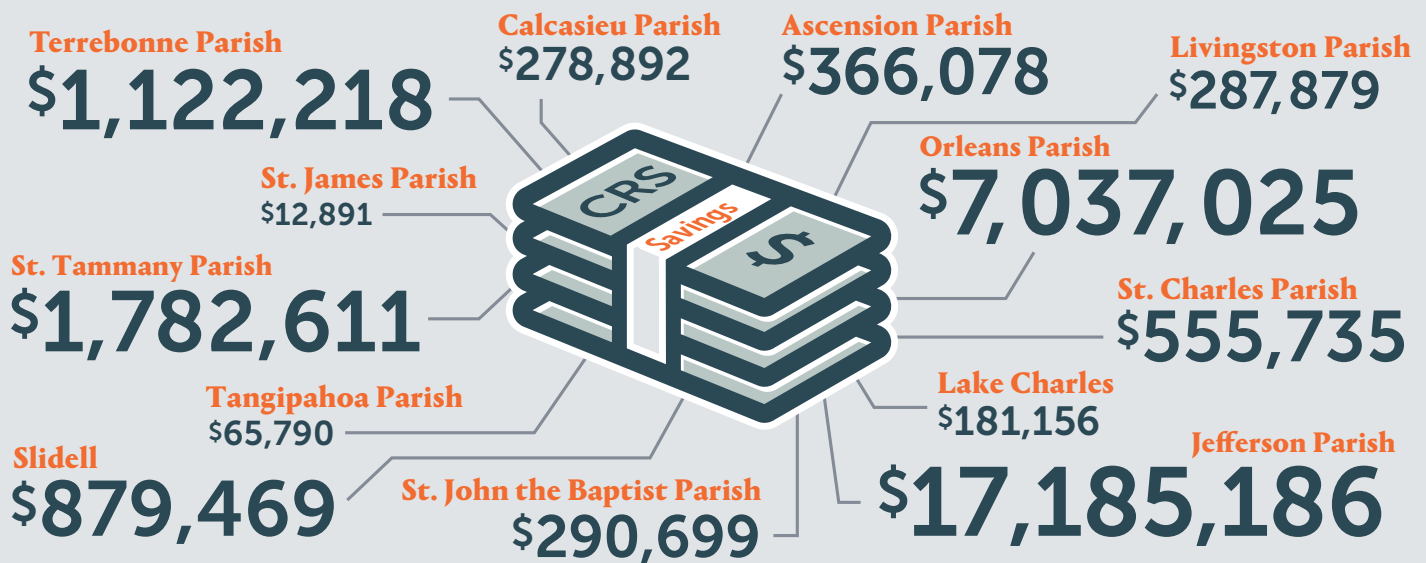
3- by reducing the cost to residents of that insurance.

A nation-wide CRS task force is currently undertaking an update to the CRS manual. This may result in adjustments to eligible points-earning activities or other aspects of the program. As part of its work, the task force receives and considers comments from states and local jurisdictions.

Participation In Community Rating System In South Louisiana

State figures show that about 80% of NFIP policies in Louisiana are in CRS communities. This is the fifth-best in the US. However, other observers of the program note that many small, exposed, poorer, coastal communities do not (or are unable to) participate. Unfortunately, these are the communities that are at greatest existential risk – both from flood and from being literally priced out of existence by NFIP.

Annual Savings in Flood Insurance Premiums for Residents in Louisiana



All active CRS communities in South Louisiana are rated between 9 and 6 on a 10-point scale (lower ratings are better, as explained in detail below), netting corresponding NFIP premium reductions of 5% to 20%. Jefferson, Terrebonne, and East Baton Rouge parishes are the best-rated, at 6. In parishes having both a large number of NFIP policies and large CRS discounts, the net savings can be significant. Terrebonne Parish's CRS participation collectively saves its NFIP premium-payers more than \$1.1 million; St. Tammany almost \$1.8 million; Orleans more than \$7.0 million; and Jefferson nearly \$17.2 million.

According to ISO, the contractor that manages CRS for FEMA, the most popular CRS activities in Louisiana are:

Maintaining elevation certificates (<116 CRS points);

Preserving open space by acquisition, regulation, and other means (< 2020 CRS points);

Enacting regulatory standards including freeboard, rigorous building codes, and other initiatives (< 2042 CRS points); and

Maintaining flood data (< 222 CRS points).

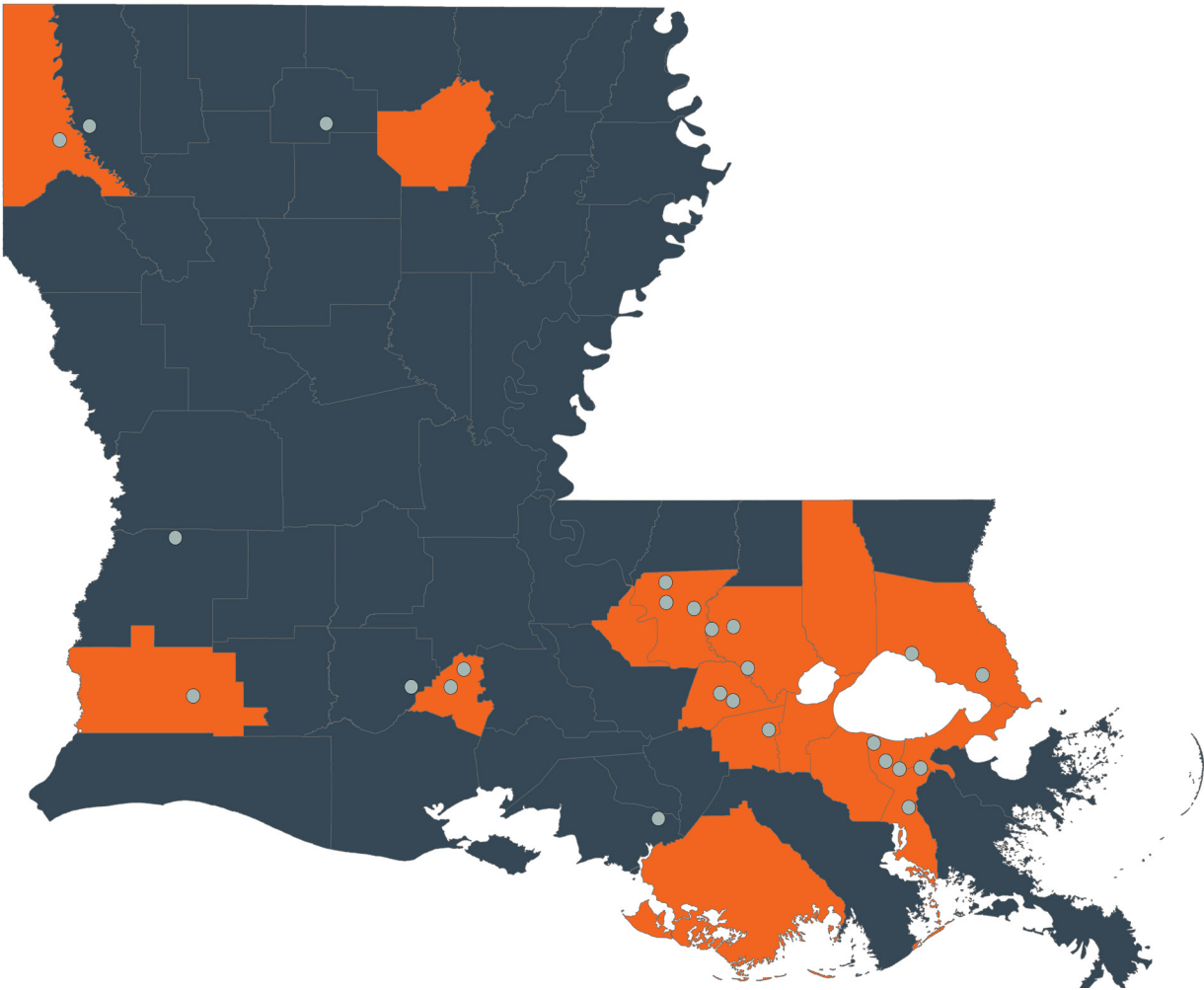
Louisiana communities are able to earn points from these activities with relatively little effort because most participating local governments do them anyway, regardless of CRS.

Establishing an integrated outreach program – known as a Program for Public Information (PPI) – is a new activity that has become a popular way for Louisiana communities to earn points (up to 350). The activity capable of generating the most points for CRS communities – acquisition and relocation (up to 2250 points) – is rarely utilized in Louisiana.

Despite these successes, there are also a number of communities in South Louisiana that do not participate in CRS at all (including communities that used to participate but no longer do, leaving them with the maximum 10 CRS rating and no NFIP discount). Reasons for their non-participation are discussed in detail below.

CRS is great concept – municipalities and parishes that are proactive and aggressive on risk mitigation have lower NFIP premiums. But participating in CRS is expensive for local governments with savings only affecting the policy holders. It requires a great deal of local capacity to go “above and beyond.” A basic problem, therefore, is that poor and small municipalities with high flood risk – of which there are many – are the ones least likely to be able to take advantage of CRS, and therefore these residents are the most likely to face NFIP premium increases that they cannot afford.

CRS Participating Parishes and Municipalities in Louisiana



CRS Rating	Flood Insurance Premium Savings	Parish	Municipality
6	20%	East Baton Rouge • Jefferson • Terrebonne	
7	15%	St. James • St. Tammany	Houma • Mandeville • Shreveport • Slidell • Zachary
8	10%	Ascension • Caddo • Calcasieu • Lafayette • Orleans • St. Charles • St. John the Baptist	Baker • Bossier City • Carencro • Central • Denham Springs • Gonzales • Gretna • Harahan • Jean Lafitte • Kenner • Lake Charles • Morgan City • Scott • Walker • Westwego
9	5%	Livingston • Quachita • Tangipahoa	DeRidder • French Settlement • Litcher • Rayne • Ruston • Sorrento

Source: FEMA 2014

THE CHALLENGES

The Process to Enter CRS

Going “above and beyond” NFIP’s requirements can require significant commitments of time, funds, and other resources. Communities need capable and trained staff (or contractors) in order to be admitted to the program in the first place and to maintain the documentation required to earn and maintain NFIP premium reductions.

Applying to the program is itself a significant commitment. The first step is to request that the Louisiana Department of Transportation and Development, which administers NFIP and CRS in Louisiana, perform a Community Assessment Visit (CAV). A CAV is technically a component of NFIP, not CRS, but “clearing the CAV” is a crucial pre-requisite to joining CRS. The CAV audit includes:

Ensuring that elevation certificates for individual structures are formatted and filed in a manner consistent with private insurers’ standards

Determining whether enclosures below the base-flood elevation are used as living space (rather than the allowed uses: parking, storage, or building access)

Investigating whether issuance of variances to local flood-plain permitting requirements is done on a political basis and/or undermines the intent of the regulations

Examining whether properties damaged in previous floods have been properly mitigated

Many communities in South Louisiana cannot participate in CRS because they have been unable to “clear the CAV.”

Once the CAV has been cleared, the community designates a CRS Coordinator. This is generally a building inspector or a planning department staffer. This person does not have to be a Certified Floodplain Manager (CFM), but in order to take the (voluntary) FEMA Emergency Management Institute (EMI) course for CRS Coordinators, the CFM credential is generally required. Then, the ISO/ CRS Specialist performs an “initial verification visit.” At this time, the community determines which activities qualify for CRS points. “Post-visit actions” are typically required

in order to be eligible. A file is established and submitted to ISO; depending on what activities the community undertakes, this application file can be multiple binders of documentation. After submittal, all materials must be reviewed and verified by ISO staff.

From start to finish, entering the CRS can be a long and complex process, requiring staff with available time and requisite program knowledge. Extensive field research as part of the Center for Planning Excellence’s “View from the Coast” project found that many jurisdictions simply lack the capacity to effectively participate. Some communities opt to retain consultants to manage the process for them.

“Communities that don’t participate tell me: ‘I’m only one person and I’m already wearing 15 hats.’”

- DOTD Representative

Separate from capacity and documentation issues, some communities are simply not enthusiastic about joining. There are two issues contributing to their reluctance.

First, from a narrow government-budget point of view, CRS is a cost to local government with all financial benefit going to individuals and property owners. From the broader perspectives of municipal finance and community stability, the benefits are potentially large. However, the benefits to the jurisdiction are indirect and sometimes difficult to measure. These come in the form of stabilized and increased tax revenues, lower disaster-recovery costs, increased community stability, enhanced economic wellbeing, and business and population retention.

Though significant, these long-term benefits are a complicated “sell” for political leaders, and they run into the second issue that undermines CRS participation: the “above and beyond” actions that CRS demands are politically unpopular. Many of these involve strengthening and consistently enforcing local regulations, requirements, and permitting – activities that run afoul of many constituents’ property-rights ethos.

The combination of difficult cost-benefit case plus political unpopularity often forces local floodplain managers and other allied government staff into the uncomfortable position of convening their leaders to participate in CRS. And what's more, this fight must be re-engaged with every newly elected official who office believing that NFIP and CRS are needless costs or impositions on local sovereignty.

“I tell them, ‘Adopt freeboard,’ and they say, ‘No, we can’t do that.’ But CRS is a program that rewards doing things. Freeboard. Stormwater regulations. It’s a voluntary program - you can’t get out of it what you don’t put in.”

- ISO Representative

One state official encapsulated the situation with these words: “Floodplain managers tell me, ‘I’ve tried to tell the parish president, but then his cousin comes in to complain about it’.”

In an effort to surmount these obstacles and support local floodplain managers, Louisiana DOTD, UNO’s Center for Hazards Assessment, Response, and Technology (CHART) and Louisiana SeaGrant engage in a wide array of outreach activities, including recruitment “pep rallies,” production of outreach documents, and working the conference circuit (including the Louisiana Municipal Association (LMA), the Louisiana Association of Floodplain Managers (LFPM), and others)

Maintaining CRS Participation

For the same reasons it can be difficult to join CRS – intense resource requirements – communities may also struggle to maintain compliance once they are in the program.

For instance, a community must recertify every year in order to remain in CRS, although this is a fairly pro forma procedure. According to ISO, approximately 90% of the recertification consists of “Check here if you are still doing this action,” and the remainder is documentation of outreach, activity logs, and so forth. Communities may also apply for “modification” in order to claim points for a new activity. A modification can be requested at any time, but not more than once per year.

Every five years for most communities (or every three for communities with lower ratings), a community must “cycle.” The “cycle verification visit” is effectively a brand new application to participate in CRS – all new information and documentation, starting over from square one, to demonstrate eligibility for the points the community is claiming. As with the initial visit, “post-visit actions” are typically required during the cycle, and as with the initial application process, the cycle can require multiple binders full of documentation. The cycle (and modification) can require significant research, data-formatting, documentation, coordination with other



local agencies, and other administrative efforts. As with the initial CRS application, all materials must be reviewed and verified by ISO staff upon submission.

It is important to note that every incorporated area wishing to participate in CRS must do so independently. There is no mechanism by which multiple jurisdictions can share the administrative burden.

Local CRS Coordinator is a demanding position: this individual needs to be a floodplain manager (certified or not) and a CRS program specialist. They need to document actions and track data and report all in the format preferred by CRS. There also is typically no formal connection between CRS Coordinators and others in local government who may be taking actions that qualify for CRS points: land use or hazard mitigation planners, public works departments, public information officers, and others. Establishing and maintaining these connections thus falls to the CRS Coordinator.

As a direct result of this inter-departmental disconnect, state and local observers unanimously report that many communities take actions that would earn CRS points, but lack the capacity to document per CRS's rigorous requirements.

Some large jurisdictions with particularly large CRS workloads have made CRS Coordinator a full-time position. New Orleans is in the process of hiring a

dedicated, full-time CRS Coordinator and several Florida communities have already done so.

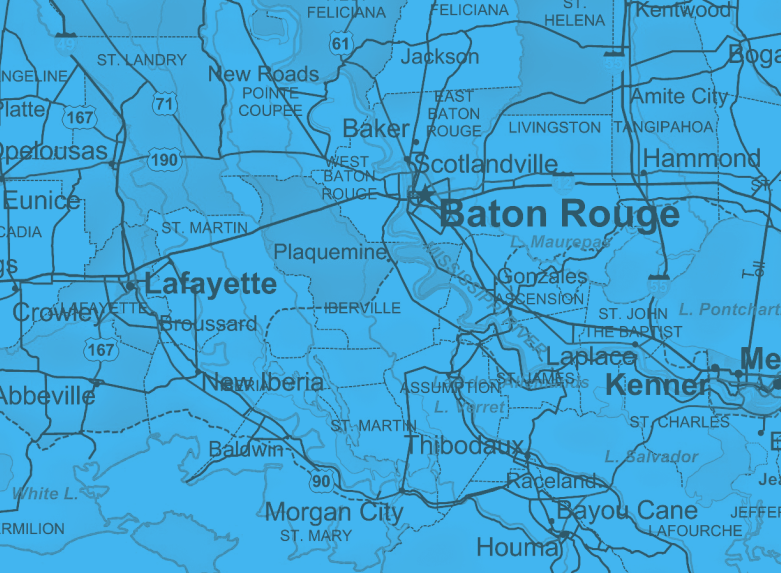
Moreover, once a community has invested in training a CRS Coordinator, and the coordinator has built up institutional knowledge and (often informal) inter-agency relationships, their expertise often makes them ripe for recruitment by another jurisdiction or the private sector. Re-training new staff can take months, and the institutional knowledge never returns. Experiences such as these can make local government (or the newly assigned CRS Coordinator) decide that CRS is not worth the trouble.

“In many places, CRS Coordinator should be a full-time local job.”

- DOTD Representative

Given the burden on municipalities, why is the program so documentation-intensive? Because CRS translates into money – a 5% reduction in NFIP premiums for a community with a large population, for example, could result in millions of dollars in reduced NFIP revenues. Therefore, private insurers, FEMA, and outside observers (including the US Congress and the US Government Accountability Office (GAO)) are all keenly interested in carefully monitoring CRS points being awarded. According to an ISO representative, “We need documentation for everything. It all has to be audit-proof. We’ve got to have it – the documentation requirements will not loosen up.”





CRS in Louisiana: Roles and Responsibilities

In Louisiana, CRS is administered by an inter-governmental and multi-sector network of staff. Some of these positions are standard across the country; others are implemented particularly by the State of Louisiana. Broadly speaking, federal, state and non-profit support for local communities' participation in CRS is limited in both scope (mission) and resources (staff, funds, and time).

At the local jurisdictional level, CRS establishes a "local CEO" position for each participating jurisdiction – typically a mayor, city manager, or parish president – as well as a local CRS Coordinator who actually administers the program for the participating local government. The limitations and challenges faced at this level have been described at length above. Neither UNO-CHART nor Louisiana SeaGrant provides direct support to any local jurisdictions, although CHART is pursuing grant funding that would enable it to do so.

Local CRS participants are able to leverage their experience by coming together as CRS User Groups. Prior to 2013, participating in a User Group earned CRS points, and although this is no longer the case, it is a testament to their value that all pre-2013 User Groups in Louisiana remain. Through User Groups, participants share knowledge and lessons learned, review the manual together, and share geographically relevant information.

There are four User Groups in South Louisiana:

JUMP (Jefferson Parish)

FLOAT (New Orleans, St. Tammany, Terrebonne areas)

CRAFT (Baton Rouge area), and

SWIFT (Southwest parishes)

UNO-CHART and Louisiana SeaGrant support several of the User Groups in various capacities, including setting agendas and meetings, acting as a liaison, identifying speakers, maintaining online databases, and supporting development of Program for Public Information (PPI).

At the state level, NFIP and CRS are administered by the Louisiana Department of Transportation and Development (DOTD). As noted above, DOTD performs all CAV audits, which are a pre-requisite of CRS participation. DOTD also

CRS Step-by-Step

- 1** Local jurisdiction chief elected official submits letter of interest to FEMA Regional Office to begin CRS application process
- 2** Local jurisdiction assigns Flood Plain Manager to gather documentation that NFIP minimum requirements and standards are met and CRS point-eligible activities carried out to earn at least 500 points
- 3** LA DOTD (administers NFIP in Louisiana) will conduct CAV to determine CRS eligibility
or
3 FPM gathers documentation and submits request for a CAV to DOTD (administers NFIP in Louisiana)
- 4** LA DOTD provides local jurisdiction with CAV
 - a. Not cleared: Return to 2
 - b. Cleared: local jurisdiction assigns CRS coordinator
- 5** ISO receives and evaluates CAV for level of participation in CRS
- 6** Local jurisdiction participates in CRS

CRS Coordinator gathers and maintains all documentation of point-eligible activities; coordinates and works with DOTD and ISO

disseminates a quarterly newsletter to local floodplain managers, elected leaders, and state legislators, as well as hosting workshops and conferences. DOTD has also hosted the EMI CRS course in Louisiana twice.

DOTD is the local governments' liaison and advocate to ISO. To accomplish all of this, DOTD has four staff in its NFIP office, only one of whom is dedicated – part-time – to CRS.

“We assist communities with any needs they have. We answer questions, come to their office, explain how it works, talk to elected officials, assist with applications. We do anything and everything to do with CRS for participating communities and applicants.”

- DOTD Representative

It is worth noting that there is no formal – and minimal informal – linkage between DOTD's NFIP and CRS functions and other allied state agency efforts, including the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) Mitigation Directorate, Department of Natural Resources (DNR)

Coastal Zone Management (CZM) program, the Governor's Office on Coastal Affairs (GOCA), or the Coastal Protection and Restoration Authority (CPRA). This lack of inter-agency coordination is despite other state agency activities, documents, and plans that support CRS. (GOHSEP in particular is currently working to directly support CRS activities at the local level, including leveraging activities related to local Hazard Mitigation Plans for CRS points.)

At the federal level, CRS is administered for FEMA by a New Jersey-based contractor called ISO, which is part of a larger insurance contractor called Verisk Analytics. ISO assigns ISO/CRS Specialists (17) to various parts of the US – one ISO/CRS Specialist covers Louisiana, Alabama, and Mississippi. In addition, ISO has Program Coordinators (3) who supervise and perform parts of document and file reviews, and Technical Reviewers for assessment of specialized engineering or other documents.

Finally, there are the private insurance agents themselves, who use the CRS Agents' Manual and the more reliable elevation certificates required for CRS participation to help them write policies more quickly and reduce rates as applicable.



THE OPPORTUNITIES

The recommendations below are offered as means to encourage and facilitate local participation in CRS, both through new entry into the program and increases in eligible activities (and thus better CRS ratings) for communities already in the program.

These recommendations recognize that this is a time of significant fiscal limitations for the State of Louisiana. However, CRS is an investment that pays dividends: participation in CRS results in economic stability, tax revenues, and the continued viability of existing communities.

Perhaps most importantly, the potential for CRS measures to improve safety, protect assets and strengthen community resilience in the face of increasingly frequent and severe flood events should be a priority pursuit for vulnerable municipalities and parishes

1

Target existing funds to local projects and mitigation for communities wishing to join CRS:

Communities that are not joining the CRS due to inability to meet NFIP requirements and/or clear their CAVs should be targeted for available mitigation or other risk-reduction projects that could fund projects needed to meet minimum requirements. Support for such funding should be contingent upon the community's subsequent CRS participation.

2

Expand efforts to recruit communities to join CRS and provide outreach and education to local decision-makers:

Continue and enhance efforts to get more communities to join CRS, targeting incorporated jurisdictions that have some combination of the following factors: small population, relatively low household incomes, exposure to coastal hazards, lack of structural flood protection (existing or planned), and sharp increases in NFIP premiums (current or forecast); additionally, target non-participating parishes that have such communities in unincorporated areas.

Continue and enhance outreach and education efforts targeted to local political (elected and appointed) leaders, including new leaders as they take office, regarding the value and intent of the CRS program.

Support benefit-cost analyses at the local level, so as to demonstrate the overall value of CRS participation (not just the "cost" side viewed through municipal budgets). Ensure that all benefits are demonstrated, including tax base, economic activity, population stability, etc. Also, whereas CRS costs are relatively stable, but the benefits accrue to every NFIP policyholder, be sure to consider the number of NFIP policies that would be affected.

3

Provide staffing capacity or provide funding to support local staffing capacity:

Make funding and/or direct staffing resources available to local jurisdictions to support CRS Coordinator positions that will bear responsibility for administering local CRS programs, managing required documentation, liaising with DOTD and ISO, coordinating across municipal/parish agencies, and working with other CRS Coordinators in User Groups.

Support should be directed to staff who are certified CFMs and familiar with CRS, and may be provided via Louisiana SeaGrant, UNO-CHART, or other organizations.

Such staff could be shared across multiple jurisdictions, depending on the time and effort required. It should be noted that five-year "cycle" reviews can be time-intensive, so any single staff resource should have these staggered across the communities they serve.

Consider creative application of existing resources to support this effort. For example, Alabama's Department of Conservation and Natural Resources (DCNR) supports local CRS efforts using Coastal Zone Management (CZM) funds (Section 309), even though CRS is not a DCNR or CZM program.

4**Support local capacity by continuing to provide requisite coursework locally:**

Louisiana DOTD should continue to offer the EMI CRS Coordinator course locally, on a regularly scheduled basis. As appropriate, FEMA's normal pre-requisite that Coordinators are certified FPMs should be waived in cases in which participants intend to become certified in the future.

Louisiana DOTD, the Louisiana Floodplain Management Association (LFMA), and other allied institutions and professional membership organizations should ensure that CFM certification courses are available on a regular basis, that CRS Coordinators are given preferred access, and that funding support (for CFM credentialing, ASFPM membership, continuing education costs, and travel) is made available to CRS Coordinators.

Participating communities should try to send multiple people to CRS Coordinator trainings, both for cross-training and so that representatives of multiple local agencies understand the program.

5**Continue to support CRS User Groups and leverage them with other efforts:**

Continue and expand support for CRS User Groups by providing administrative, scheduling, moderating, facilitating, and other staff support. This function could be performed by staff assigned as local CRS Coordinator (see above recommendation).

Formally connect User Groups to align efforts at the state level intended to reduce flood risk, including Department of Natural Resources Coastal Zone Management, Coastal Protection and Restoration Authority, and Department of Administration Office of Community Development. Such integration would provide a venue for other state risk-reduction efforts to connect directly to the local level.

Provide a venue for all User Groups along the Louisiana/ Mississippi/ Alabama Gulf Coast to convene annually to share best practices and lessons learned.

6**Ensure DOTD has the necessary resources and relationships to maximize its impact on CRS participation and program utilization at the local level:**

Confirm that current DOTD CRS staff support is adequate for the expected workload.

Establish formal linkages between DOTD NFIP/CRS staff and other allied efforts at the state level that intend to reduce flood risk, including DNR CZM, CPRA, and DOA OCD. Such integration would provide a venue for state risk-reduction efforts to leverage each other's work.

7**Support initiatives to develop a strategic plan for CRS in Louisiana:**

UNO-CHART has applied for FEMA HMA funds to develop a statewide CRS strategy. This project should be funded and supported by all parties. Such a planning effort would identify needs and gaps, and provide objectives and actions to address these. The strategic plan should therefore incorporate the analysis and recommendations offered in this paper.

The proposed strategic plan should be developed in partnership with DOTD, local CRS participants, and other stakeholders.

8**Ensure that the CRS Manual update reflects the priorities and concerns of Coastal Louisiana:**

Due to the great value provided to CRS participants from being members of User Groups, CRS should consider making participation in User Groups as an eligible points-earning activity in CRS.



ACKNOWLEDGEMENTS

Center for Planning Excellence would like to thank the interview participants who provided insight into the opportunities and challenges of the Community Rating System and provided feedback on the draft document. Their expertise and experience with the Community Rating System were of extreme value in developing the recommendations contained in this policy brief.

/// Interview Participants

Melissa Daigle, *Louisiana SeaGrant*

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Monica Teets Farris, *University of New Orleans - CHART*

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UNO-CHART

The Center for Hazards Assessment, Response & Technology at The University of New Orleans (UNO-CHART) is an applied social science hazards research center that partners with and supports Louisiana communities in efforts to achieve disaster resilience. Founded in 2001, UNO-CHART works to develop/refine sustainability and resilience efforts and strategies related to natural, technological, and environmental risks in the region, and to collaborate with similar programs across the country. Through its applied research projects, it fulfills its mission to assist residents, local and state officials, and communities in understanding and reducing risk to hazards.

LA DOTD

The Louisiana Department of Transportation and Development's (LaDOTD) Floodplain Management Section is the State Coordinating Agency for the National Flood Insurance Program (NFIP). The Community Rating System (CRS) is a Program that falls under the NFIP. Pam Lightfoot, of the NFIP/Floodplain Management office, is the Program Manager. She is always available to assist communities that are interested in joining with the application process. She assists the participating communities to acquire additional points in order to submit a modification to improve their Class rating. She helps anyone and everyone that has any questions and/or concerns about CRS.

SeaGrant

The National Sea Grant College Program, administered by the National Oceanic and Atmospheric Administration (NOAA), is a federal/state partnership that matches NOAA Sea Grant expertise and resources with state academic institutions. The National Sea Grant Program is a network made up of 33 programs located in each of the coastal and Great Lakes states and Puerto Rico. Sea Grant Programs work individually and in partnership to address major marine and coastal challenges. The Mississippi-Alabama Sea Grant Consortium (MASGC) was created in 1972 to enhance the sustainable use and conservation of ocean and coastal resources to benefit the economy and environment in Alabama and Mississippi. LSU was designated the nation's thirteenth Sea Grant College in 1978 to promote stewardship of the Louisiana's coastal resources through a combination of research, education and outreach.

Insurance Service Office (ISO)

The ISO/CRS Specialists are a valuable resource for CRS communities. Not only do they review applications for CRS classification and verify the implementation of credited CRS activities, but they also offer guidance, answer questions, and provide courtesy reviews of a community's plans, projects, and/or documentation.

Contact Information

For information about CRS
contact DOTD at (225) 379-3005

For more information about the report
contact Camille Manning-Broome
or Jeannette Dubinin at Center for
Planning Excellence at 225.267.6300

About the Center for Planning Excellence

Mission

CPEX brings people, culture, and planning together to make great communities happen. CPEX brings people, culture, and planning together to make great communities happen.

CPEX is a non-profit organization that coordinates urban, rural and regional planning and implementation efforts in Louisiana. We provide best-practice planning models, innovative policy ideas, and technical assistance to individual communities that wish to create and enact master plans dealing with transportation and infrastructure needs, environmental issues, and quality design for the built environment. CPEX brings community members and leaders together and provides guidance as they work toward a shared vision for future growth and development.

Since our founding in 2006, CPEX has been involved with the planning efforts of more than 30 Louisiana cities, towns and parishes. We have also leveraged more than \$6 million on behalf of communities all over the state.



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