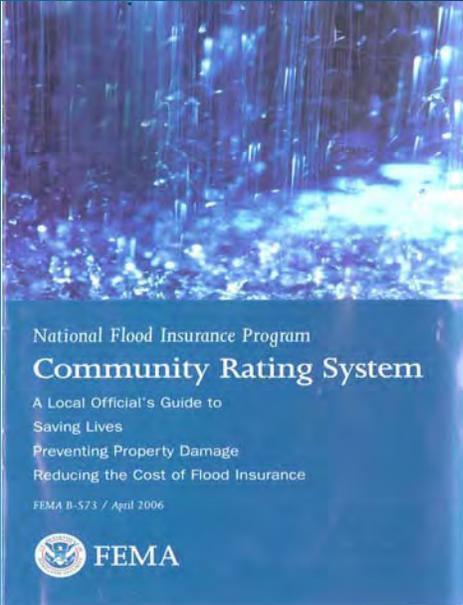


**National Flood Insurance Program**

**Community Rating System Evaluation**

*Southeast Metro Stormwater Authority*



National Flood Insurance Program  
**Community Rating System**  
 A Local Official's Guide to  
 Saving Lives  
 Preventing Property Damage  
 Reducing the Cost of Flood Insurance  
 FEMA B-573 / April 2006

FEMA

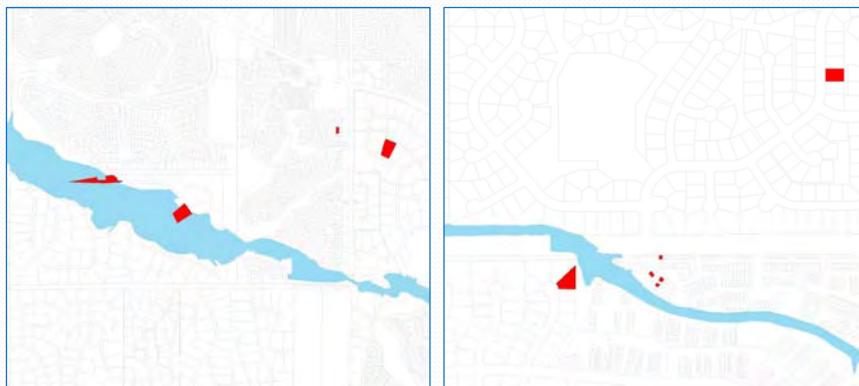
## Quick Floodplain Facts

<p><b>Unincorporated Arapahoe County</b></p> <ul style="list-style-type: none"> <li>◆ There will be approximately <b>144 new parcels</b> shown in the floodplain through the DFIRM program</li> <li>◆ There will be from <b>1101 to 732 parcels removed</b> from the floodplain through the DFIRM program</li> <li>◆ There will be approximately a total of <b>3708 parcels in the floodplain</b></li> <li>◆ There are currently a total of <b>183 floodplain insurance policies</b> in Arapahoe County</li> <li>◆ <b>37 policies are in the floodplain</b></li> </ul>	<p><b>SEMSWA's Jurisdiction</b></p> <ul style="list-style-type: none"> <li>◆ There will be approximately <b>87 new parcels</b> shown in the floodplain through the DFIRM program</li> <li>◆ There will be from <b>1062 to 693 parcels removed</b> from the floodplain through the DFIRM program</li> <li>◆ There will be approximately a total of <b>1141 parcels in the floodplain</b></li> <li>◆ There are currently a total of <b>123 floodplain insurance policies</b> within SEMSWA's jurisdiction</li> <li>◆ <b>33 policies are in the floodplain</b></li> </ul>
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### Example of DFIRM showing parcels now IN/OUT of floodplain



### Example of locations of existing floodplain insurance policies



## CRS Highlights:

- CRS communities are rated from 1 to 10 – 1 is the best
- There is a 5% reduction on flood insurance per point
- Arapahoe County is currently rated as a class 8 CRS community (10% discount on flood insurance)
- Arapahoe County had enough points to be a 7 (15% discount)
- **I was shooting for a 6 (20% discount)**

Table 1:

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

\* Special Flood Hazard Area

\*\* Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

## Issues:

- Arapahoe County is due the 5-year cycle re-evaluation this year – met with ISO (Insurance Services Office) last Friday
- City of Centennial is not a CRS community – also met with ISO last Friday to review the initial application
- SEMSWA programs **ALL APPLY** to CRS and should gain both the City and the County a lower than 7 ranking

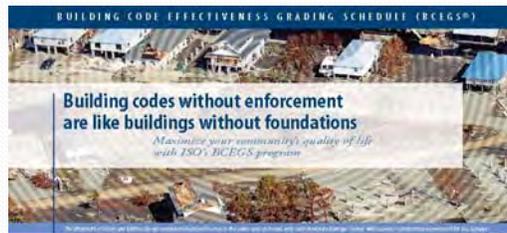
## Problem:

- One category for which a community gets points is the adoption and enforcement of building codes
- CRS communities cannot get better than an 8 rating without a building code evaluation
- The ISO also performs the building code evaluation and ranks programs from 1 (best) to 10 (no recognized program)
- **To date neither the City nor the County have agreed to have the building code evaluation done.**

## Building Code Evaluation (BCEGS)

Is based on the adoption of the current or immediately preceding edition of the:

- International Building Codes or equivalent
- National Fire Protection Association's Building Construction and Safety Code or equivalent
- International Residential Code or equivalent
- International Plumbing Code or Uniform Plumbing Code
- International Mechanical Code or Uniform Mechanical Code
- International Fuel Gas Code
- International Private Sewage Disposal Code



Building-code enforcement can have a major influence on the economic well-being of a municipality and the safety of its citizens. Municipalities that adopt up-to-date, unamended codes — and rigorously enforce them using a sufficient number of trained and certified code-enforcement professionals — realize the following benefits: fewer structural failures; less and safer growth; ultimately reducing insurance costs.

How can you determine the effectiveness of code enforcement in your community?

**Building Code Effectiveness Grading Schedule (BCEGS)**  
ISO, an independent, national, rating and advisory organization that serves the insurance industry, created the BCEGS program. BCEGS is an evaluation system that has national building-code-enforcement programs that (1) have demonstrated effectiveness since 1995, earned ISO 1000 representative level credit, demonstrated to accept and enforce all applicable building-code adoption and enforcement practices. The system was developed and recognized through the Building Code Effectiveness Classification from 1 to 10 for both commercial and residential construction. Class 1 municipalities represent exemplary commitment to building-code enforcement. Below is only one of the classifications to give positive credit for building enforcement to jurisdictions that address the basic code set above.

**Both the city and the County have already adopted most if not all of these codes**

## Asking for Board Support to:

- **Request the building departments to get rated (there is no cost)**
- Getting rated does not obligate the department to change any of their current codes and processes
- The evaluation requires filling out a 20 page questionnaire followed up by a community verification visit by the ISO.
- If the BECEGS rating is a 6 or better, then the City and the County can get a better than 8 CRS rating
- If not, a decision to change the current program can be discussed