



COMMUNITY RATING SYSTEM

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WHY PARTICIPATE IN THE NFIP

- Communities must participate in the National Flood Insurance Program (NFIP) for residents to be eligible to purchase flood insurance and obtain FEMA disaster recovery.
- The NFIP helps prepare for flooding by providing information, maps, and construction regulations.
- Without flood insurance, property owners must pay to repair damage or apply for loans, with interest.

COMMUNITY RATING SYSTEM

- The Community Rating System (CRS) is administered by NFIP.
- The CRS program implements higher standards than the NFIP's minimum requirements.
- In return, residents receive discount on NFIP flood insurance contingent on the number of points a community obtains.
- We entered in 1991 as a class 9 community with a 5% discount, and obtained a class 6 in 2005 with a 20% discount.
- Venice will be a **Class 5** community on April 1 and the discount will increase to **25%** for NFIP flood insurance policies.
- Audited every 3 years by ISO.



DOLLAR AMOUNT SAVINGS

This discount provides a way for more residents to save on insuring more structures throughout the City.

Premium w/no discount	Premium w/20% discount	20% DISCOUNT	25% DISCOUNT	Difference
\$4,820,620.00	\$3,856,496.00*	\$964,124.00	\$1,205,155.00	\$241,031.00

*snapshot savings based on collected NFIP premiums of active policies purchased between 1/20/24 and 1/20/25.

COMMUNITY RATING SYSTEM ACTIVITIES

To maintain CRS Rating and discount, mandatory minimum compliance is required.

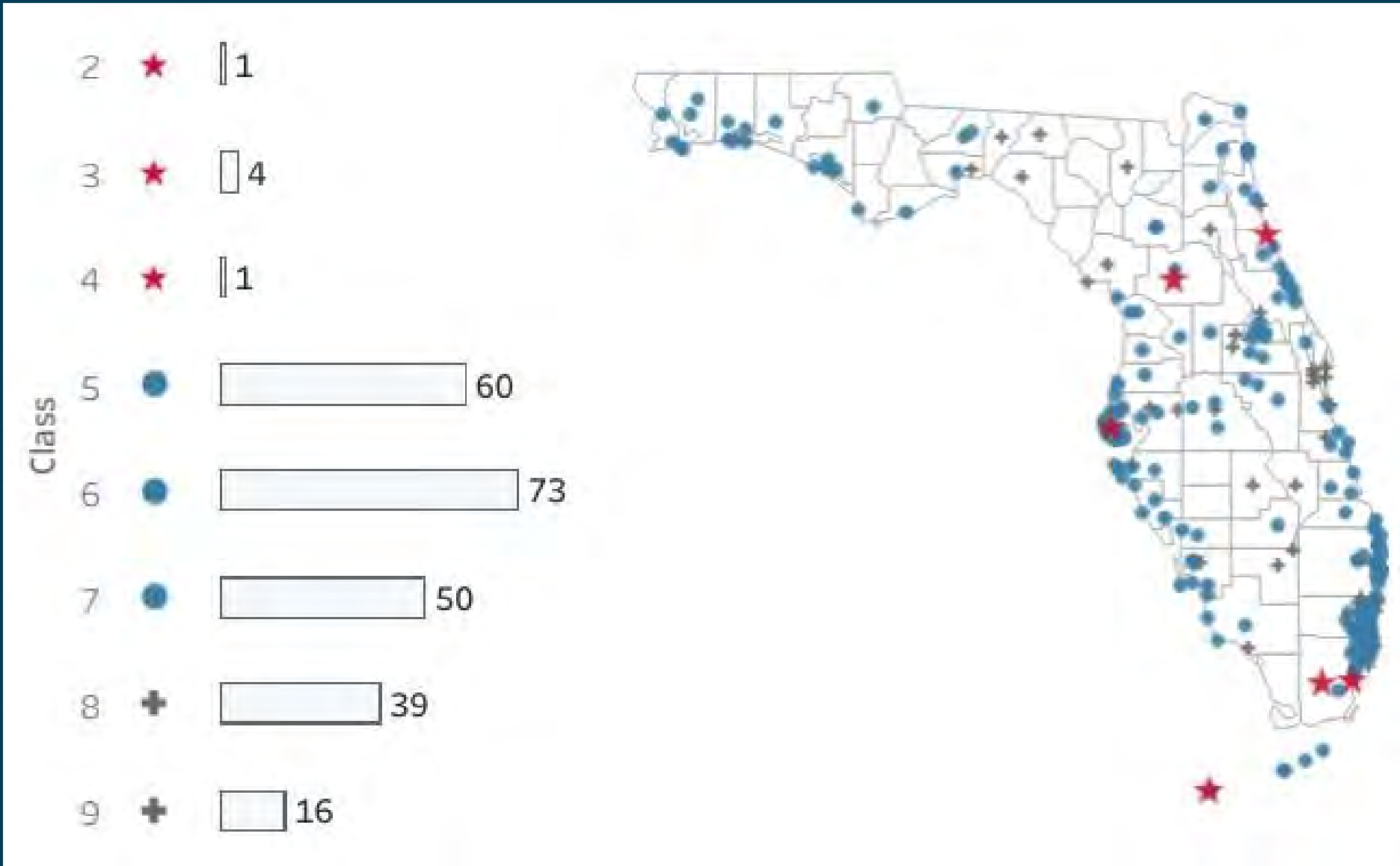
- Map flood related hazards and provide this data to residents.
- Enforce 1' freeboard above the Base Flood Elevation found on the FEMA flood zone maps.
- Maintain elevation certificates with 90% form accuracy for structures in the Special Flood Hazard Areas (SFHA).
- Improve emergency preparedness and response
- Regulate development within the SFHA and preserve open space.
- Community Outreach: conduct presentations to realtors or civic groups on flood insurance, send out mailings to target audiences such as realtors and HOA's/condo associations, and providing information on the website with links to various maps or other pertinent data.
- Maintain a Floodplain Management Plan and participate in the County-wide Local Mitigation Strategy Plan and Program for Public Information.

COMMUNITY RATING SYSTEM ACTIVITIES

Promotion to a Class 5 Community

- Developed a Flood Insurance Promotion Plan in house.
- Achieved 100% on last three elevation certificate yearly audits.
- Provided GIS data that showed our city has preserved approximately 45% of the Special Flood Hazard Area as Open Space through the designations of parks and open space within PUD's.
- Worked with the County and Fire Chief to implement flood warning and response actions such as a flood threat recognition system and emergency warning dissemination procedures.
- Our Building Department maintained a Building Code Effectiveness Grading Schedule classification of 3/4.

HOW DO WE COMPARE?



	Florida	Nation
Class 1	0	2
Class 2	1	9
Class 3	4	12
Class 4	1	4
Class 5	60	200
Class 6	73	260
Class 7	50	414
Class 8	39	384
Class 9	16	217
Total # of Communties	244	1502

FURTHER PROGRESS TOWARDS LOWER CLASS (HIGHER DISCOUNT)

- Expansion of staff in both CRS program and Building Department.
- Further restrictions on existing and new construction.
- Rating activities must be continuous or rating points will be lost.
- Watershed Master Plan – consulting services.
- Draft Substantial Damage Management Plan.
- Draft a Repetitive Loss Area Analysis.
- Most restrictive policies related to mitigating flooding.
- Exceeding capacity to maintain a new rating rating risks community probation, potential loss of discount and risk to public assistance.

NOTE: Although program would enhance resiliency, policy savings for higher discounts would only benefit residents that have flood insurance through NFIP.



Floodplain Management Plan Annual Report

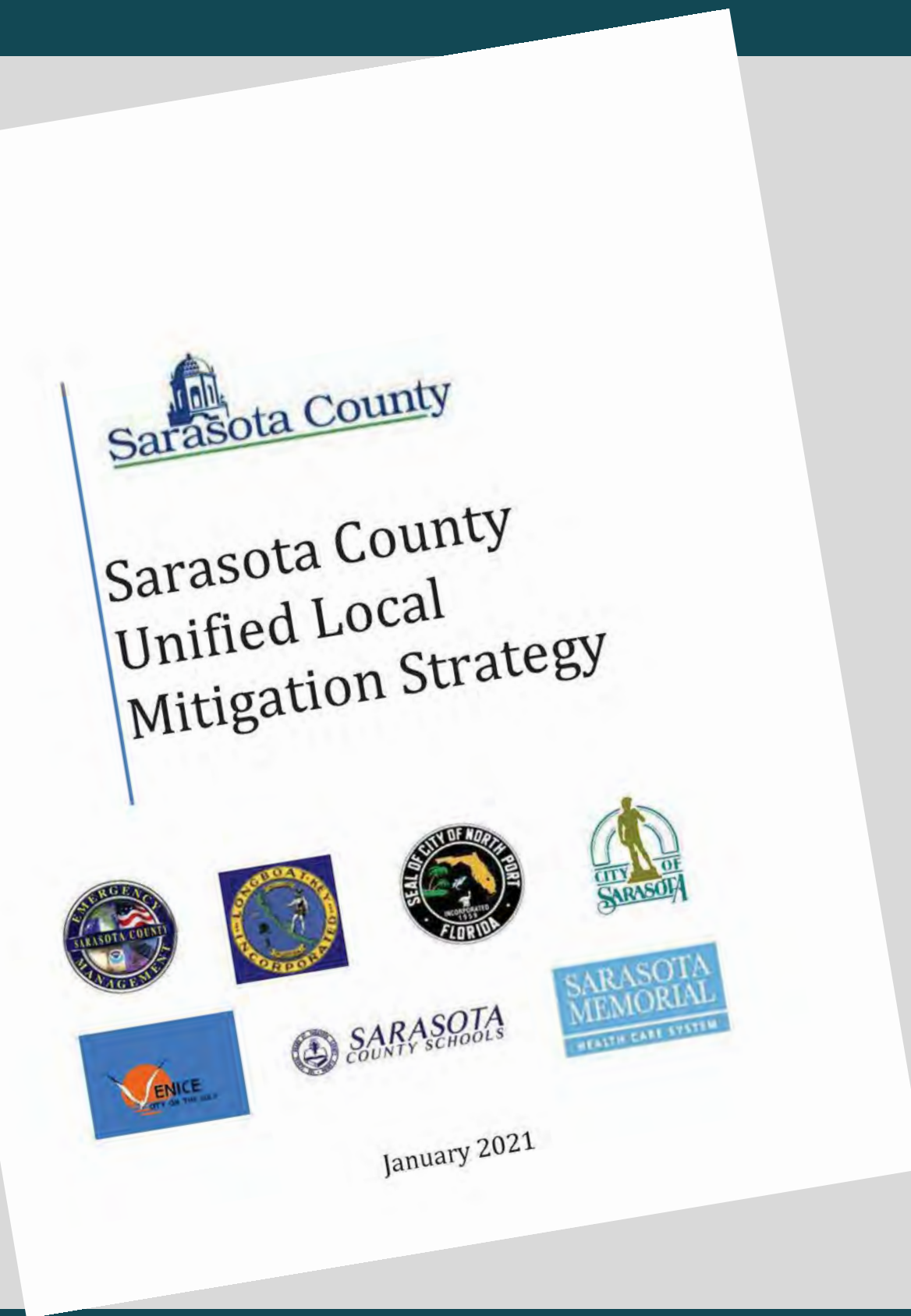
The Floodplain Management Plan is a document used to organize community resources to reduce or eliminate flood risk to people and property, to implement strategies before a flood event to reduce the disaster's impact which can save lives and property, and to give guidance in developing mitigation plans.





Local Mitigation Strategy

The 2021 Sarasota County Unified Local Mitigation Strategy plan was developed as a multijurisdictional, multi-hazard strategy that assesses hazards, determines vulnerability, identifies risks, sets goals, identifies mitigation activities, and plans for natural and manmade hazards to Sarasota County and its jurisdictions.





The Local Mitigation Strategy Plan Project List

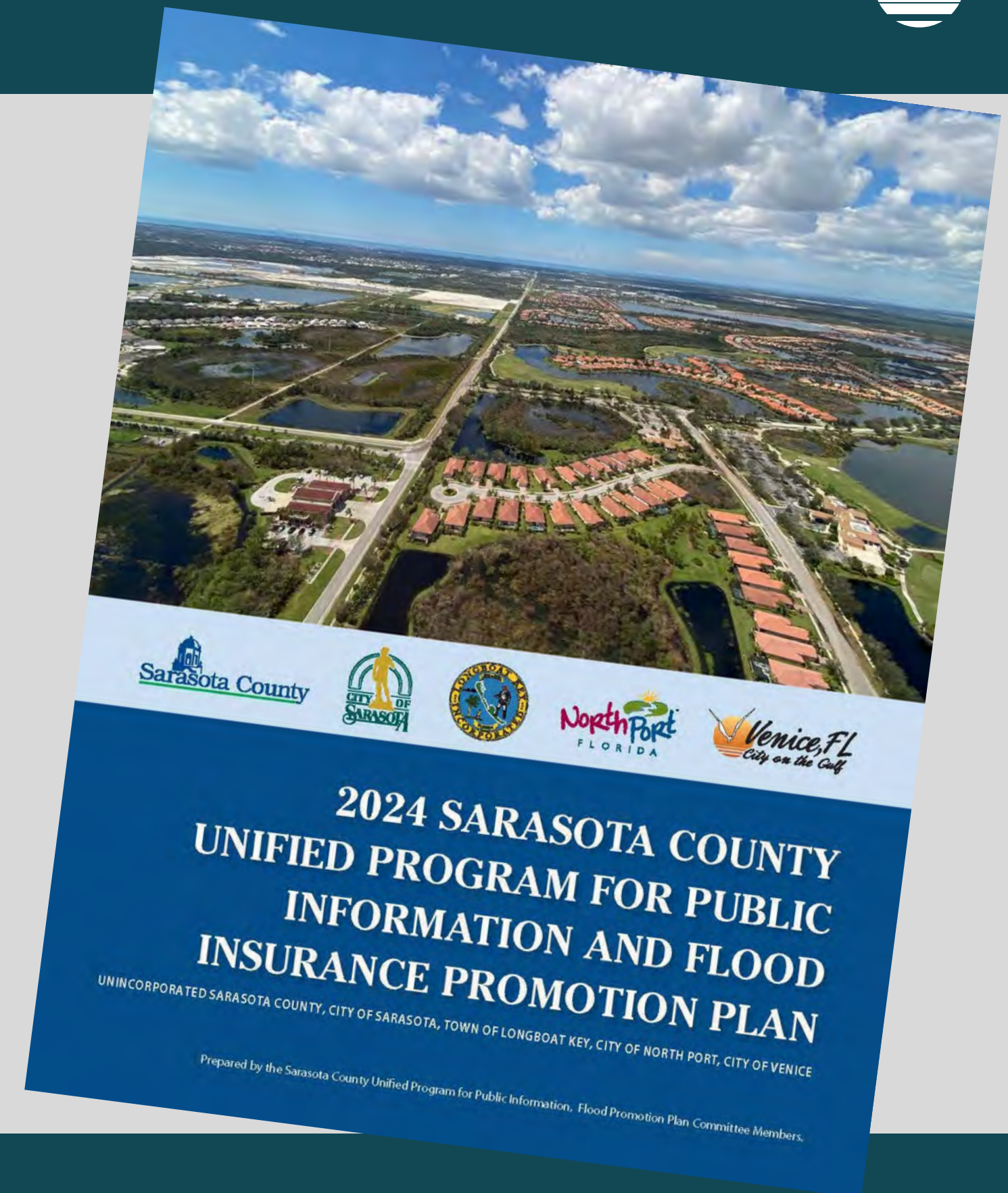
- To apply for grant funding, mitigation projects must be on the approved Local Mitigation Strategy (LMS) Project List.
- Projects must be ranked and identify hazard mitigate.
- Post-storm, Hazard Mitigation Grant Program (HMGP) released.
- HMGP Funds are county-wide and prioritized based on list and ranking criteria.

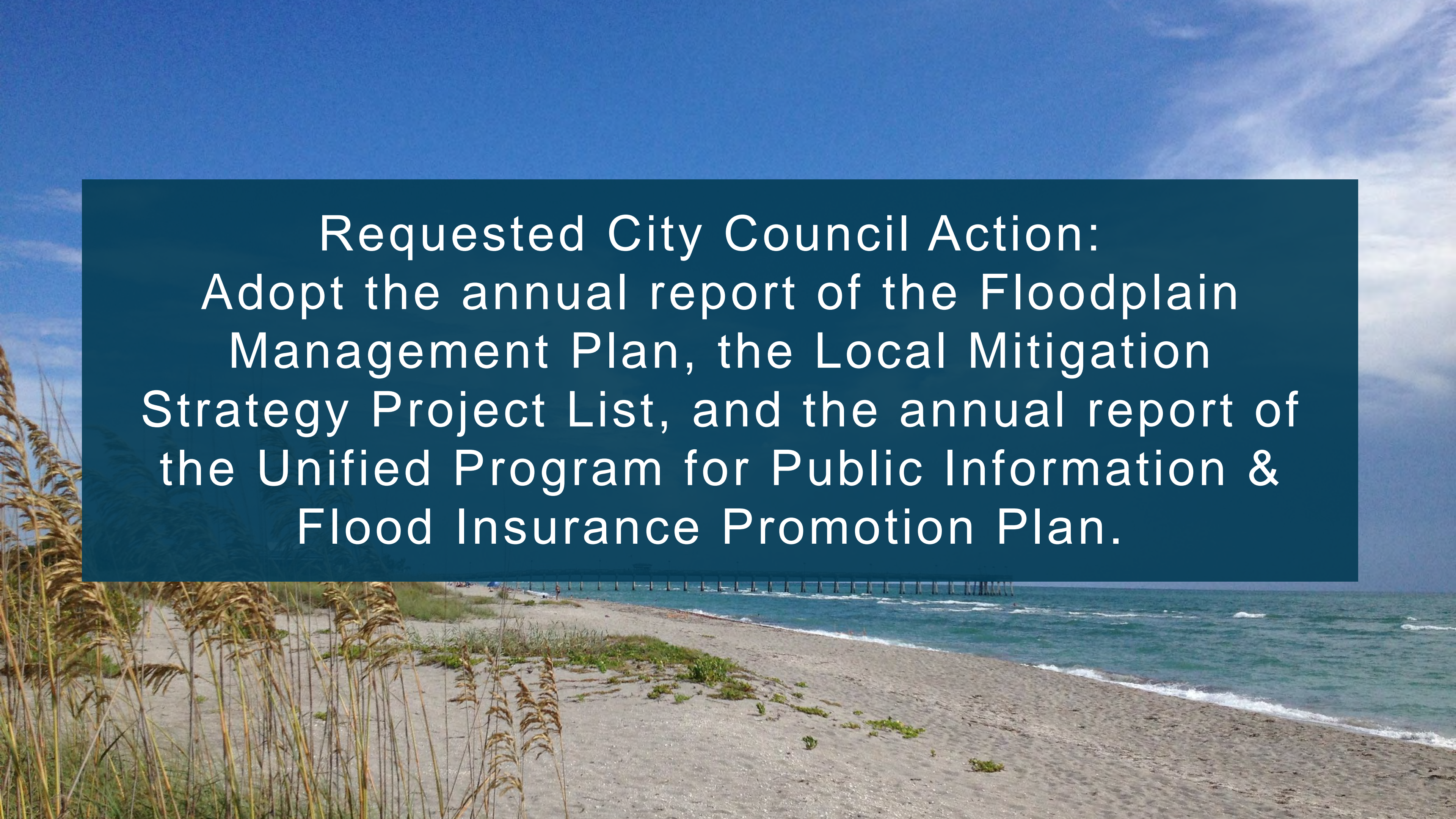
FEMA provides HMGP funding to state, local, tribal, and territorial governments to develop hazard mitigation plans and rebuild in a way that reduces or mitigates future disaster losses.



Program for Public Information & Flood Insurance Promotion Plan

The Unified (PPI) and (FIPP) are plans that were drafted by the County and surrounding jurisdictions. The PPI outlines various methods to raise public awareness on the importance of flood insurance. The FIPP provides information on flood insurance coverage by jurisdiction.





Requested City Council Action:
Adopt the annual report of the Floodplain
Management Plan, the Local Mitigation
Strategy Project List, and the annual report of
the Unified Program for Public Information &
Flood Insurance Promotion Plan.