

The Colorado Association of Stormwater and Floodplain Managers

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Mr. Tom Powell
Chair – CRS Task Force
303 North Bone Drive
Normal, IL 61761

Dear Mr. Powell:

On behalf of the Colorado Association of Stormwater and Floodplain Managers (CASFM), we would like to thank and commend you for your service to communities around the country that participate in the Community Rating System (CRS). The CRS is a program with a strong presence in Colorado and professionals with in our organization have a significant stake in its continued success.

As you may be aware, CASFM formed a new committee over the past year to address CRS issues as they relate to Colorado communities. This CRS committee has been very active and has held numerous meetings to address such topics as conducting training for existing and potential CRS communities, generating ideas to increase Uniform Minimum Credit for Colorado, and holding discussion for suggestions to forward to the CRS Task Force for their consideration.

To that end, we are pleased to provide the attached document which provides comments generated by our CRS Committee for your review. While we understand you have many issues to address simultaneously and must continue to address this program on a national level, the attached comments summarize much of the feedback we have received in recent months and years from Colorado communities. We hope you will consider these in any decisions and policy changes that you undertake in your upcoming meetings.

The attached document was drafted by the CRS Committee and solicited input from our entire membership. Upon its completion, the document was discussed and adopted by the CASFM Board of Directors at a meeting held on September 11, 2008. Our membership of over 700 professionals in the stormwater and floodplain management fields is pleased to present this to you at this time.

If you have any further questions or comments, feel free to contact either Kevin Houck, CASFM Chair, at 303-866-3441 x3219 or Kevin.houck@state.co.us or Marsha Hilmes-Robinson, CRS Committee Chair, at 970-224-6036 or mhilmesrobinson@fcgov.com. Please direct any written responses or inquiries to Kevin Houck, c/o Colorado Water Conservation Board, 1313 Sherman Street, Room 721, Denver, CO 80203. Thank you for your consideration to these important issues.

Sincerely,



Kevin Houck, P.E., CFM
CASFM Chair



Marsha Hilmes-Robinson, CFM
CASFM CRS Committee Chair

Cc: William L. Trakimas, CFM
Director - Natural Hazards
ISO

French Wetmore, CFM
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Bill Lesser, CFM
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Comments on the Community Rating System (CRS)
From the Colorado Association of Stormwater and
Floodplain Managers CRS Committee

- **Property Acquisition:** A community that has several thousand structures in its floodplains and has an aggressive acquisition program for floodplain properties often can only qualify for the default credit because the CRS bases its acquisition credits on the percentage of structures acquired with respect to the number at risk and does not consider the considerable funding that has gone to property acquisition.

For example, a community that has 500 floodplain structures gains more points for acquiring 50 structures (10%) than a community that has 4,000 structures at risk and acquires 200 structures (5%) because the percentage is much smaller (but costs for acquisition may have been several \$Million more). Some type of credit could be acknowledged given the amount of funding that a community must invest in acquiring floodplain structures.

- **Defined Parameters:** In some cases the CRS appears to base credits on how well a community matches very specific parameters about flood mitigation and public information (such as specific public process and community involvement steps) and does not consider variations to these objectives that achieve the same results but may not have followed the detailed rules. The floodplain management planning and public information program strategy plan activities are examples of this.
- **Open Space Preservation:** The CRS does not recognize a community's investment in open space acquisition of lands in adjacent jurisdictions (such as an unincorporated county property adjacent to a city) that serve a significant benefit to the reduction of flood losses. Instead, the jurisdiction that has no investment in the property acquisition, receives the CRS credits.
- **Repetitive Losses:** Communities that have repetitive losses and propose some effort to eliminate those (which is required under the CRS) are recognized to receive credit. On the other hand, there is no reward for being proactive about maintaining a community that has no repetitive losses.
- **Complicated Activities (Ex. Additional Flood Data, Activity 410):** When activities are so complicated that communities and even the ISO representatives themselves have trouble understanding the requirements and documentation, are those activities really achieving their purpose? Many communities will simply give up at some point and say it is not worth the effort. We suggest that these more complicated activities be reviewed for their effectiveness and also do a few pilot studies before implementing new activity requirements.
- **Low Density Zoning encourages Sprawl:** A key issue in the West is encouraging "smart growth" by trying to reduce urban sprawl. Although the purpose of Activity 430LD is try to minimize the amount of development in the floodplain, an argument can be made that it is encouraging sprawl. The overlap with other credits, such as Open Space Preservation, further complicates this activity. An improvement to this credit would be to try to integrate the goals of smart growth (high density development) and minimizing development in the floodplain in a way that can be easily implemented at the local level and allows for flexibility based on the site conditions. Discussion with representatives from the various western states is encouraged to find practical implementation strategies.

- **Complicated Activities that Receive Relatively Little Credit (Ex. Floodwarning, Activity 610):** Some activities, such as the Floodwarning activity, have large amounts of required documentation for relatively little credit. Activities should be reviewed to find a balance between the amount of required documentation and the number of credits offered.
- **Single Expert on Certain Activities:** Some activities, such as floodwarning, only have one person that is knowledgeable about the details and the scoring of points. Communities would like more information and knowledge about these activities and how they are scored.
- **Specific Code Language Requirements vs. Other Documentation:** Each community has slightly different ways of putting together their code language. More discretion should be given to the ISO reps in determining if the intent of the activity has been achieved by being able to use other documentation beyond just the specific code language. Example –Stream Dumping Requirements, Activity 540 requires specific code language for credit. However, a community may have different code language that it uses to enforce the no dumping requirements and can show the implementation with enforcement letters.
- **Ratio of Policies to Structures:** Floodplain structures that do not have a federally backed loan associated with it are not required to purchase flood insurance. Communities that have a great number of FIS flood insurance policies could be rewarded based on the ratio of policies to floodplain structures (# of policies/ # of structures). This might provide additional incentives for communities to promote the purchase of flood insurance.
- **More Timely Feedback:** Communities need to receive more timely feedback from ISO on special reviews/technical reviews. Many times, only a total score is given after the credits have been finalized. There needs to be an opportunity for more interaction between the reviewer and the community and for the community to respond to the reviewers ratings. Many communities are continuously changing and or reviewing their stormwater programs. It is important for the community to be able to evaluate how future changes they may be considering will impact their CRS credits. If detailed feedback on specific activities and the scoring is not provided, then the community is unable to make those evaluations. (Example – Activity 430 Higher Regulatory Standards – How will a proposed code change affect the score for OHS if the community doesn't know what the credit was given for that standard?)
- **Risk Assessments:** Finally, as FEMA moves toward the RiskMAP Strategy, it may be worth investigating whether it is practical to determine flood insurance rates based on the “actual” damage amount projected through community risk assessments (using the standardized HAZUS methodology). This would allow communities in states with relatively less risk (i.e. Colorado) to benefit from lower premiums versus states with higher risk (i.e. Florida). This could make the cost of insurance more actuarially based.