

CP3 - FEMA Rating

Gold Leaf Challenge Award	Gold Leaf Challenge Action	Leaf Recognition Criteria
Leaf (Action completed)	FEMA Rating - Enroll in the FEMA Community Rating System and be recognized at a class rating of 6 through 1.	Per enrollment or updated rating (1+/lifetime); 1/year
Gold Leaf (Goal met)	Gold Leaf Award Goals from the Minnesota Climate Action Framework: • By 2035, increase by 25% the amount of carbon sequestered and stored annually in natural and working lands, compared to 2014-2018 average levels. (MN CAF, pg 33.) • By 2026, at least 25 adaptation projects that increase community resiliency are fully funded. (MN CAF, pg 42.) • By 2025, ensure at least 40% of the benefits of certain state and federal climate investments are in disadvantaged communities. (MN CAF, pg 57.) Gold Leaf Award Goals from Your Community: Find your community/ organization's sustainability goals relevant to this action. Check the Welcome Guide's section on Integrated Goals for more information. You can track these goals on your work plan.	

Related Actions	• Minnesota Climate Action Framework Sub-Initiatives: ○ 3.1.1: Provide needed technical assistance, tools, and data. ○ 3.3.2: Fund resilient infrastructure and critical facilities. ○ 1.1.3: Maximize resiliency and GHG mitigation in infrastructure projects. • GreenStep Cities & Tribal Nations: BPA 19.8: Reduce flooding damage and costs through the National Flood Insurance Programs and the NFIP's Community Rating System.
Related Goals & Metrics	• GreenStep Cities and Tribal Nations: BPA 19.8 sets a goal of: ○ ★★ (better): Enroll in CRS at a Class Rating of 9-7 ○ ★★★ (best): Be recognized in the CRS at a class rating of 6 through 1
Potential Outcomes and	• Health: By planning for and reducing flood damage, humans benefit from reduced risk and danger and may be less likely to encounter drinking water or

Co-Benefits	energy-related issues. • Time Savings: Planning ahead and mitigating flood prone problem areas will save the community and individuals time by not seeing direct impacts later. • Financial Savings: ○ Public Funds: Public buildings needing flood insurance may also qualify for insurance discounts through CRS. ○ Individuals and/or businesses: Property owners can see substantial discounts in their flood insurance costs depending on the community's rating. • Equity & Environmental Justice: Vulnerable populations are most at risk during a time of disaster and low- and moderate-income families may be located in homes prone to flooding that would benefit from discounted insurance rates.
Estimated Project Implementation Details	• Cost: There is no cost to join the NFIP or CRS. Costs for planning and implementation of flood mitigation projects will depend on the size and scope. • Time: ○ First, the local or Tribal government needs to participate in the NFIP - which is required for any local or Tribal government that the DNR or FEMA determines any areas that are "subject to recurrent flooding" are present, and voluntary for any others. ○ Second, review the CRS Coordinator's Manual from FEMA to determine your eligibility and need for the CRS. If so, fill out an application and submit documentation. ○ Going through the CRS process will require significant time and effort. The documentation that's required is extensive and detailed. Onsite review and ongoing record keeping is necessary. • Pre-conditions & Considerations: ○ This action is limited to Gold Leaf communities with authority to enroll in NFIP and CRS (city, county, and Tribal governments). ○ "Participation in the CRS is voluntary. If your community is in full compliance with the minimum floodplain management standards of the NFIP, you may apply. There's no application fee, and all CRS publications are free." Find out more in the FEMA Rating Brochure.
Resources and Technical Assistance	• Advisor: Ceil Strauss, State Floodplain (NFIP) Manager, MN Dept. of Natural Resources ○ 651-259-5713 ceil.strauss@state.mn.us • A Local Official's Guide to Saving Lives, Preventing Property Damage, and Reducing the Cost of Flood Insurance is a shorter brochure on why joining the CRS is beneficial to communities. • CRS Overview and Participation page and resources and guides. • CRS application form • CRS Coordinator's Manual • See a list of local and Tribal governments in Minnesota enrolled (or not) in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS) enrollment date and discounts. • Flood Insurance information from the MN Dept. of Natural Resources • City Participation in the National Flood Insurance Program (League of MN Cities, 2021) • Risk reduction in Minnesota.
Examples	• Good floodplain management in Minnesota (MN DNR) • Case studies of communities participating in the CRS. 1,500 communities in total have joined.

Reporting & Recognition (See reporting instructions in the Welcome Guide)	Leaf Recognition Criteria: 1 Leaf is awarded when you enroll, and then for each improved rating. Gold Leaf Goals: Document the completion of one or more goals related to this action at any time. 1 Gold Leaf is awarded per goal met. <i>Alternative:</i> If you are not a community or organization that can participate in this action, see CA2 for information on flood mitigation projects.
FAQs	The Gold Leaf Challenge is open to many community types. Because of this, the actions are meant to be adjusted to ensure the program works for all participants. Please email us feedback or suggestions so we can continuously improve our Gold Leaf Challenge considerations. Can my community participate in this Gold Leaf action? This action is limited to Gold Leaf communities with authority to enroll in NFIP and CRS (city, county, and Tribal governments). Participation in the NFIP is voluntary for any city, county, or Tribal government but required for those that the Minnesota Dept. of Natural Resources or FEMA has determined any areas that are “subject to recurrent flooding” are present. “Participation in the CRS is voluntary. If your community is in full compliance with the minimum floodplain management standards of the NFIP, you may apply.” Find out more in the FEMA Rating Brochure. What is the “National Flood Insurance Program (NFIP)”? The National Flood Insurance Program (NFIP) is administered by the Federal Emergency Management Agency (FEMA), which works closely with nearly 90 private insurance companies to offer flood insurance to property owners and renters. In order to qualify for flood insurance, a community must join the NFIP and agree to enforce sound floodplain management standards. The NFIP, a federal program, offers flood insurance, which can be purchased through property and casualty insurance agents. Rates are set and do not differ from company to company or agent to agent. These rates depend on many factors, which include the date and type of construction of your home, along with your building’s level of risk. Buying flood insurance is the best thing you can do to protect your home, your business, family, and financial security. What is the “Community Rating System (CRS)”? The Community Rating System (CRS) is a voluntary incentive program of FEMA that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). Over 1,500 communities participate nationwide. In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community’s efforts that address the three goals of the program: 1. Reduce and avoid flood damage to insurable property 2. Strengthen and support the insurance aspects of the National Flood Insurance Program 3. Foster comprehensive floodplain management

The CRS gives the community points for a variety of activities related to public information about flood risks and preparedness; open space preservation and stormwater management; relocation and retrofitting activities; and flood warning and safety systems. Based on what the community has done to reduce the risk of flood damage, the CRS assigns a grade. The better the CRS grade, the greater the discount residents receive on flood insurance premiums.

What types of projects might my community need to do to improve our CRS rating?

Public information

- Maintaining and making available elevation certificates for property in the city.
- Maintaining and making available the NFIP Flood Insurance Rate Maps.
- Outreach projects to inform citizens about flood hazards, flood insurance, and flood protection.
- Systems to assure that people who own or are considering buying property know whether it's in a floodplain.
- Maintaining a library of information on such topics as flood hazards, flood insurance, and flood protection, for use by the public.
- Providing advice and assistance on how to protect property from flood damage.

Mapping and regulation

These regulatory activities are given even more points in growing communities — the faster your growth rate, the more points you get for your regulations.

- Conducting updated or more detailed flood and hydrological studies.
- Preserving land in the flood plain as open space, through measures such as ordinances, purchase, deed restrictions, low-density zoning.
- Adopting stricter regulatory standards than NFIP's minimum requirement. For example, requiring higher freeboard or flood-proofing for new construction, or prohibiting fill in the floodplain.
- Achieving an Insurance Services Office (ISO) Building Code Effectiveness Grade of 6 or higher. The city must have a rating of 6 or better to achieve a CRS grade of 7 or higher.
- Identifying and alerting people to areas subject to special flood risks from causes such as ice jams.
- Stormwater management activities, such as regulations to help assure that new developments in the watershed don't increase runoff.

Flood damage reduction

- Developing and adopting a floodplain management plan.
- Acquiring and removing buildings from a flood hazard area.
- Using retrofits that protect existing buildings, such as elevating the building, levees or other barriers, and flood-proofing.
- Implementing systems for regularly inspecting and maintaining the city's storm drainage sewers, ditches, holding ponds, and other areas at risk for flooding.

Flood preparedness

- Employing systems to warn the public of impending flooding.

	• Planning for safety and maintenance of levees and dams. Minnesota cities that go through the CRS process automatically get credit for the state's dam safety program.
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Feedback or Questions? Contact GreenStep@state.mn.us

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