



WASHOE COUNTY

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STAFF REPORT

BOARD MEETING DATE: January 8, 2019

DATE: December 7, 2018
TO: Board of County Commissioners
FROM: Leo R. Vesely, P.E., CFM, Licensed Engineer,
Community Services Department, 328-2313, lvesely@washoecounty.us
THROUGH: Dwayne Smith, P.E., Division Director, Engineering and Capital Projects,
Community Services Department, 328-2043, desmith@washoecounty.us
SUBJECT: Recommendation to approve a CC-230 Verification form for the Community Rating System Five Year Cycle Review Submittal to the National Flood Insurance Program to maintain a continued reduction in required flood insurance policy premiums for unincorporated Washoe County residents located within designated special flood hazard areas. (All Commission Districts.)

SUMMARY

This item requests authorization for the Chair to sign the Community Rating System (CRS) recertification submittal for a continued 15% reduction in flood insurance premiums for residents located within special flood hazard areas of unincorporated Washoe County. These are the Washoe County residents that reside within the Federal Emergency Management Agency (FEMA) designated special flood hazard zones and are subsequently required to carry flood insurance through the National Flood Insurance Program (NFIP). The CRS program commitment is to provide additional protection to residential properties located within these designated special hazard flood areas in exchange for reductions in flood insurance premiums.

Washoe County initiated the work required under the CRS program and became certified in October 2008. In 2018, there are over 600 unincorporated Washoe County residents that receive a 15% reduction on their national flood insurance premiums, resulting in a total annual savings of approximately \$140,000. Each year, the Engineering and Capital Projects Division sends a letter to each of the affected residents explaining the CRS program and its benefits derived under the program.

Supporting documents for the CC-230 Verification form for the Community Rating System Five Year Cycle Review Submittal can be found at:

https://www.washoecounty.us/csd/engineering_capitalprojects/floodplain_management.php

Washoe County Strategic Objective supported by this item: Safe, secure and healthy communities.

PREVIOUS ACTION

On November 28, 2017 – The Board of County Commissioners (Board) approved the CRS recertification submittal to the NFIP.

AGENDA ITEM _____

On November 15, 2016 – The Board approved the CRS recertification submittal to the NFIP.

On November 10, 2015 – The Board approved the CRS recertification submittal to the NFIP.

On September 23, 2014 – The Board approved the CRS recertification submittal to the NFIP.

On July 9, 2013 – The Board approved the CRS Five-Year Cycle review submittal to the NFIP, which replaced the annual CRS recertification.

On September 11, 2012 – The Board approved the CRS recertification submittal to the NFIP.

On October 11, 2011 – The Board approved the CRS recertification submittal to the NFIP.

On November 9, 2010 – The Board approved the CRS recertification submittal to the NFIP.

On October 13, 2009 – The Board approved the CRS recertification submittal to the NFIP.

On May 27, 2008 – The Board approved the CRS application to the NFIP.

BACKGROUND

The NFIP allows communities which provide additional protection to properties in the FEMA floodplains the opportunity to apply for reductions in flood policy premiums. The community is given points for efforts which exceed the minimum NFIP requirements. The points are awarded in different areas which range from Floodplain Map Information to Open Space Preservation to Flood Warning Program, to name a few.

In October 2008, Washoe County's application to be a CRS community was approved by NFIP with an initial CRS rating of Class 7, which provides a 15% reduction on flood insurance premiums. The reduction for unincorporated Washoe County became effective May 1, 2009.

The NFIP/CRS require an annual recertification be prepared and submitted to document that Washoe County continues to provide the additional protection measures to properties in the FEMA designated floodplains. The recertification documentation is prepared and submitted by Community Services staff.

Every five years, a cycle visit and review is conducted to verify program compliance and to re-assess the CRS rating. With the most recent cycle review taking place in 2013, 2018 is a cycle visit and review year. Washoe County continues to maintain a CRS Class rating of 7.

Residents who live within special flood hazard areas (FEMA flood zones) are required to carry flood insurance if they have a federally insured mortgage.

There are over 600 residential flood insurance policies for residents within unincorporated Washoe County who receive the 15% discount as a result of the County's CRS program. On average, the residents located within the special flood hazard areas receive approximately \$200 per year in discounts while those that live in the shaded Zone X receive approximately \$50 per year savings on their respective policies. The actual savings vary and are dependent on individual site conditions and the estimated value of the property.

The total estimated savings for unincorporated Washoe County residents under the NIFP on a yearly basis is \$140,000.

FISCAL IMPACT

It is estimated that approximately 200 hours of Washoe County staff time is expended on an annual basis in support of this program representing a cost of less than \$20,000 per year. However, the flood insurance policy holders in Washoe County will receive a reduction in their premiums totaling approximately \$140,000 if the County maintains a CRS Class 7 designation.

RECOMMENDATION

It is recommended that the Board of County Commissioners approve a CC-230 Verification form for the Community Rating System Five Year Cycle Review Submittal to the National Flood Insurance Program to maintain a continued reduction in required flood insurance policy premiums for unincorporated Washoe County residents located within designated special flood hazard areas.

POSSIBLE MOTION

Should the Board agree with staff's recommendation, a possible motion would be: "Move to approve a CC-230 Verification form for the Community Rating System Five Year Cycle Review Submittal to the National Flood Insurance Program to maintain a continued reduction in required flood insurance policy premiums for unincorporated Washoe County residents located within designated special flood hazard areas."