

Memorandum



CITY OF DALLAS

DATE September 9, 2016

TO The Honorable Members of the Transportation and Trinity River Project Committee:
Lee M. Kleinman (Chair), Deputy Mayor Pro Tem Erik Wilson (Vice-Chair), Sandy
Greyson, Mayor Pro Tem Monica R. Alonzo, Adam Medrano, and Casey Thomas II

SUBJECT Community Rating System (CRS)

In 1978, the City of Dallas initiated participation in the National Flood Insurance Program (NFIP) which stipulates that Dallas have in place rigorous floodplain regulations to ensure appropriate development activities are either not undertaken in a floodplain or are mitigated through the development. Participation in the NFIP provides property owners the ability to purchase flood insurance with or without a mortgage. In 1991, Dallas sought to participate in the Community Rating System (CRS) which would provide additional discounts on flood insurance for property owners if Dallas met certain criteria. There are currently over 3,500 flood insurance policies in effect in Dallas.

The CRS program measures the scope and effectiveness of a community's floodplain management efforts and offers points for a number of activities that result in a "class" rating. Dallas has earned a CRS Class 5 rating because of its efforts, and this gives Dallas property owners a 25% discount on flood insurance premiums compared to non-participating communities. As of October 1, 2015, there were five CRS Class 5 communities in Texas, and about one hundred nationwide, out of 1,296 CRS communities and over 22,000 communities participating in the NFIP. Dallas' Class 5 rating saves Dallas property owners over \$600,000 annually.

Activities for which Dallas receives points include targeted outreach projects such as individual letters to owners of properties within or near the floodplain and owners of properties in areas that have flooded multiple times, conducting flood studies in areas not mapped on the floodplain maps, preserving floodplain land in a natural state, and having higher regulatory standards than FEMA's minimum standards. The annual notice to property owners will be mailed during the month of September.

Additional information relating to the CRS can be found on the following web page:
<http://dallascityhall.com/departments/trinitywatershedmanagement/Pages/Flood-Insurance-and-FEMA.aspx>

Please let me know if you need additional information. Thank you.



Mark McDaniel
Assistant City Manager

c: Christopher D. Bowers, Interim City Attorney
Craig D. Kinton, City Auditor
Rosa A. Rios, City Secretary
Daniel F. Solis, Administrative Judge
Ryan S. Evans, First Assistant City Manager
Eric D. Campbell, Assistant City Manager

Jill A. Jordan, P.E., Assistant City Manager
Mark McDaniel, Assistant City Manager
Joey Zapata, Assistant City Manager
M. Elizabeth Reich, Chief Financial Officer
Sana Syed, Public Information Officer
Elsa Cantu, Assistant to the City Manager – Mayor & Council