

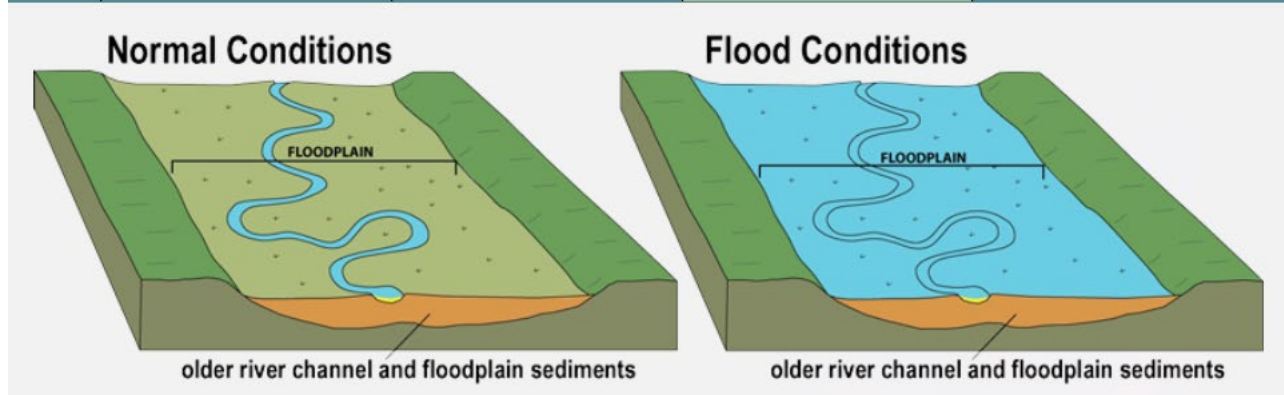
**CITY OF NORMAN**  
**City Council Study Session**  
**August 5, 2025**

**FEMA's Community Rating System  
and Flood Insurance**



# What is a Floodplain?

- A nearly flat plain along the course of a stream or river that is naturally subject to flooding

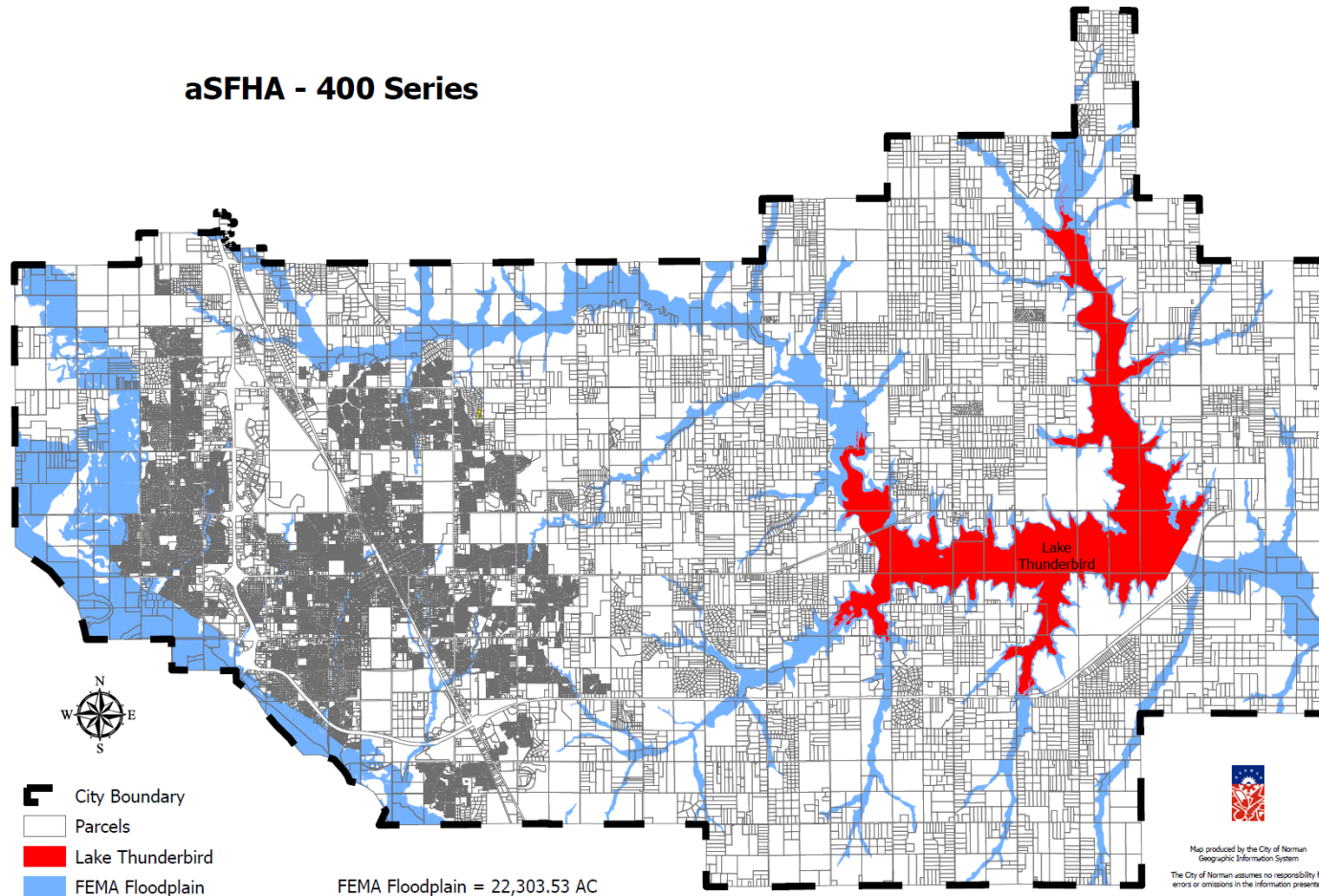


# What is a Regulatory Floodplain?

- Land that is subject to a 1% or greater chance of flooding in any given year
  - Often called the 100 year flood, or 1% Chance Flood
- Also known as the Special Flood Hazard Area (SFHA)




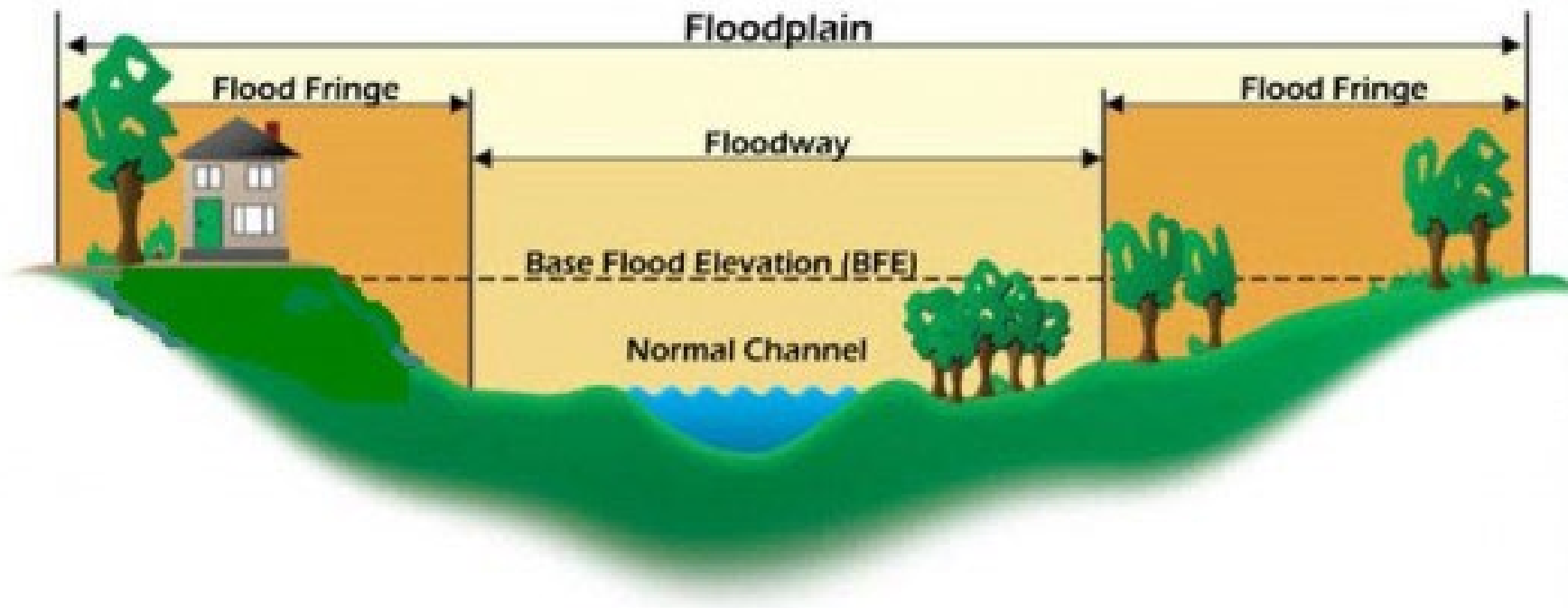
## aSFHA - 400 Series



FEMA Floodplain = 22,303.53 AC  
Lake Thunderbird = 5533.35 AC  
aSFHA = 16,770 AC


7/8/2025

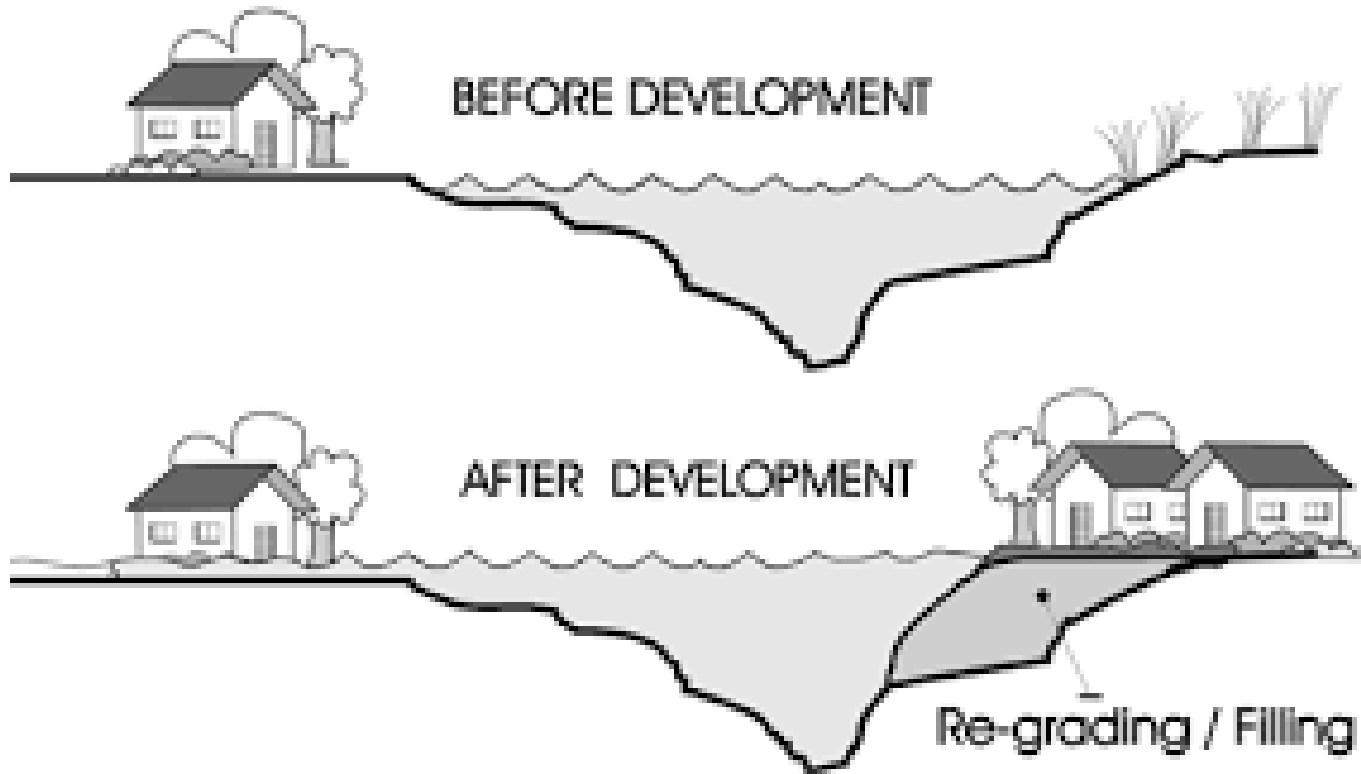
  
Map produced by the City of Norman  
Geographic Information System  
The City of Norman assumes no responsibility for  
errors or omissions in the information presented





# What is Floodplain Management?

- Operation of a community program to reduce the risk of current and future flooding
  - Includes requirements for zoning, building codes, and floodplain ordinances
  - FEMA sets minimum floodplain management standards for communities participating in National Flood Insurance Program (NFIP)
- 



## Fill in the Floodplain

- Can obstruct flood flows
- Reduces the amount of room available to store floodwaters, which increases flood heights

# What is the NFIP?

- Created by Congress in 1968
- Mitigates future flood losses through sound, community enforced building and zoning ordinances
- Provides access to affordable, federally backed flood insurance protection for property owners




Visit [FloodSmart.gov](https://www.floodsmart.gov)

# What is CRS?

- CRS = Community Rating System
- Goals:
  - Reduce and avoid flood damage to insurable property
  - Strengthen and support insurance aspects of NFIP
  - Foster comprehensive floodplain management

# What is CRS?



- Communities are rewarded for doing more than minimum national standards set by NFIP
    - Flood insurance premiums are discounted based on efforts undertaken to reduce flood damage, educate the public on flood data and insurance, etc
  - CRS Manual describes procedures, creditable activities, and credit points associated with each activity
    - CRS classification assigned based on total credit for all activities conducted
    - Norman is currently a Class 6 community
- 

**Table 110-1. CRS classes, credit points, and premium discounts.**

CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0

*SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH*

*Outside the SFHA: Zones X, B, C, A99, AR, and D*

*Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.*

*Some minus-rated policies may not be eligible for CRS premium discounts.*

*Premium discounts are subject to change.*

# How is CRS Class Determined?




- Based on number of points achieved in 19 creditable activities in 4 categories
    - 300 Series = Public Information Activities
    - 400 Series = Mapping and Regulations
    - 500 Series = Flood Damage Reduction Activities
    - 600 Series = Warning and Response
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Table 110-2. Credit points awarded for CRS activities.*				
Activity	Maximum Possible Points	Maximum Points Earned	Average Points Earned	Percentage of Communities Credited
<b>300 Public Information Activities</b>				
310 Elevation Certificates	116	116	38	96%
320 Map Information Service	90	90	73	85%
330 Outreach Projects	350	350	87	93%
340 Hazard Disclosure	80	62	14	84%
350 Flood Protection Information	125	125	38	87%
360 Flood Protection Assistance	110	100	55	41%
370 Flood Insurance Promotion <sup>5</sup>	110	110	39	4%
<b>400 Mapping and Regulations</b>				
410 Flood Hazard Mapping	802	576	60	55%
420 Open Space Preservation	2,020	1,603	509	89%
430 Higher Regulatory Standards	2,042	1,335	270	100%
440 Flood Data Maintenance	222	249	115	95%
450 Stormwater Management	755	605	132	87%
<b>500 Flood Damage Reduction Activities</b>				
510 Floodplain Mgmt. Planning	622	514	175	64%
520 Acquisition and Relocation	2,250	1,999	195	28%
530 Flood Protection	1,600	541	73	13%
540 Drainage System Maintenance	570	454	218	43%
<b>600 Warning and Response</b>				
610 Flood Warning and Response	395	365	254	20%
620 Levees	235	207	157	0.5%
630 Dams	160	99	35	35%
* Figures are based on communities that have received verified credit under the 2013 <i>CRS Coordinator's Manual</i> (about 43% of CRS communities), as of October 2016. The maximum possible points are based on the 2013 <i>Coordinator's Manual</i> . Growth adjustments are not included.				

# Example: Activity 370

- Flood Insurance Promotion
- Maximum Credit = 110 points
- 4 Elements to this activity
- Element FIA = Flood insurance coverage assessment
  - Requires review of flood insurance coverage in Norman be presented to City Council (for up to 15 pts)
- ~7% of buildings located in SFHA have flood insurance
  - Current # of buildings in SFHA = 863
  - # of buildings in SFHA w/ flood insurance = 64
  - 17 repetitive loss properties and 167 paid claims

# Table 1 – Policies by Occupancy

## 2020

Table 1	Policies In Force	Premium	Insurance In Force	Average Coverage
Single Family	426	\$246,683	\$116,496,900	\$273,467
2-4 Family	17	\$20,522	\$3,544,300	\$208,488
All Other Residential	12	\$20,226	\$3,935,300	\$327,942
Non-Residential	34	\$54,645	\$12,507,300	\$367,862
Total	489	\$342,076	\$136,483,800	\$279,108

# Table 1 – Policies by Occupancy

## 2025

Table 1	Policies In Force	Premium	Insurance In Force	Average Coverage
Single Family	224	\$146,656	\$68,342,000	\$305,098
2-4 Family	3	\$1,223	\$953,000	\$317,667
All Other Residential	10	\$19,219	\$3,630,000	\$363,000
Non-Residential	14	\$23,034	\$6,525,000	\$466,071
Total	251	\$190,132	\$79,450,000	\$316,534

# Table 2 – Insurance Zone 2020


Table 2	Policies in Force	Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones	150	\$181,270	\$31,480,800	\$209,869
A Zones	2	\$2,171	\$802,500	\$401,250
AO Zones	2	\$2,062	\$428,000	\$214,000
AH Zones	2	\$2,297	\$524,400	\$262,200
B, C & X Zones				
- Standard	20	\$28,308	\$5,521,500	\$276,075
- Preferred	311	\$125,390	\$97,235,000	\$312,653
Total	487	\$341,498	\$135,992,200	\$279,245

# Table 2 – Insurance Zone 2025

Table 2	Policies in Force	Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones	59	\$59,811	\$14,835,000	\$251,441
A Zones	2	\$1,920	\$462,000	\$231,000
AO Zones	1	\$441	\$178,000	\$178,000
AH Zones	2	\$965	\$600,000	\$300,000
B, C & X Zones				
- Standard	187	\$126,995	\$63,375,000	\$338,904
- Preferred	-	-	-	-
Total	251	\$190,132	\$79,450,000	\$316,534




# Actions Taken Since 2020 to Increase Public Awareness

- Increased direct mailings to residents in these areas done with different letters or brochures.
  - Direct contact with these areas through community and neighborhood events.
  - Using social media, city web site and other digital media.
- 




# When are CRS Class Changes Made?

- Upon request by Community to improve a class
  - At CRS Cycle Verification Visit
    - Occurs once every 5 years
    - Must provide documentation for each activity and element to receive credit
    - Documentation reviewed by ISO/CRS Specialist
    - Most recent visit for Norman occurred on July 10<sup>th</sup>, 2025
- 



# CRS Class Prerequisites

- For Class 6 (Norman's current CRS Class):
    - Building Code Effectiveness Grading Schedule (BCEGS) classification of 5/5 or better
      - Measures a community's building code adoption and enforcement as they relate to natural hazards mitigation
      - 2024 BCEGS evaluation for Norman = 4/4 (meets Class 6 prerequisite)
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# Next Steps



- For Activity 370:
  - Determine which, if any, possible future actions can be taken
  - Reassess flood insurance coverage prior to next cycle visit



# QUESTIONS?

