



ST. CHARLES
SINCE 1834

AGENDA ITEM EXECUTIVE SUMMARY

Title: Presentation of Change in the City's National Flood Insurance Program (NFIP) Community Rating System (CRS) Class Ranking.

Presenter: James Bernahl

Please check appropriate box:

<input type="checkbox"/>	Government Operations	<input type="checkbox"/>	Government Services
<input type="checkbox"/>	Planning & Development	<input checked="" type="checkbox"/>	City Council 11-7-11
<input type="checkbox"/>	Public Hearing	<input type="checkbox"/>	

Estimated Cost:	N/A	Budgeted:	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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If NO, please explain how item will be funded:

Executive Summary:

Representative, Brian Eber, from the Illinois Department of Natural Resources (IDNR) will give a presentation to the City Council to present a plaque to the City of St Charles in recognition of its new National Flood Insurance Program (NFIP) Community Rating System (CRS) Class Ranking.

The plaque is a representation of the work performed by staff to help improve the City's CRS class ranking from its present CRS Class Ranking of 8 to a 5. At present there are only 60 communities nationally that holds a classification ranking of 5 or better. Of those 60 communities only 6 communities within the state of Illinois have a ranking of 5 or better.

The presentation of this award by the Federal Emergency Management Agency (FEMA) also means the Community will qualify for a cumulative 25 percent reduction in the premium flood insurance for NFIP policies issued or renewed in the Special Flood Hazard Areas on or after October 1, 2011.

Attachments: *(please list)*

- Copy of FEMA Notification letter of Class change.

Recommendation / Suggested Action *(briefly explain):*

Presentation only

For office use only:

Agenda Item Number:



FEMA

OCT 20 2011

Donald P. DeWitte
Mayor of the City of Saint Charles
Two East Main Street
Saint Charles, Illinois 60174

Dear Mayor DeWitte:

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that your community will increase to a Class 5 in the National Flood Insurance Program (NFIP) Community Rating System (CRS). The floodplain management activities implemented by your community qualifies it for a 25 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2011. This increase is based on a field verification of your three-year cycle CRS application. I am enclosing the field verification report showing the results of your application review for your records.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle or three-year cycle for CRS Class 5 or better communities. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region V Office, CRS Coordinator, John Devine, by telephone at (312) 408-5568.

Sincerely,

A handwritten signature in black ink, appearing to read "Sandra K. Knight".

Sandra K. Knight, PhD, PE
Deputy Associate Administrator
for Mitigation

Enclosure

cc: James J. Bernahl, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of St. Charles, IL

Verified Class 5

NFIP Number: 170330

Cycle

Date of Verification Visit: March 23, 2011

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2839 credit points are verified which results in a recommendation that the community improve from a CRS Class 8 to a CRS Class 5. The community has met the Class 5 prerequisite with a Building Code Effectiveness Grading Schedule (BCEGS) Classification of 5/4. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Elevation Certificates: The Engineering Division maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. Elevation Certificates are also kept for post-FIRM buildings. Elevation Certificates, plans, regulations and other records are maintained in a secure location away from the permit office. (116 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with flood zone information from the community's latest Flood Insurance Rate Map (FIRM), publicizing the service annually and maintaining records. (140 points)

Activity 330 – Outreach Projects: A community newsletter is mailed to all properties in the community on an annual basis. An outreach brochure is mailed annually to all properties in the community's Special Flood Hazard Area (SFHA). The community also provides flood information through displays at public buildings. (155 points)

Activity 340 – Hazard Disclosure: Credit is provided for the Illinois law requiring sellers to disclose flooding problems to prospective buyers. Additional credit is earned for real estate agents providing a brochure advising prospective buyers about insurance and checking property flood hazards. (25 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the St. Charles Public Library. Credit is also provided for floodplain information displayed on the community's website. (46 points)

Activity 360 – Flood Protection Assistance: The community provides technical advice and assistance to interested property owners and annually publicizes the service. (62 points)

Activity 410 – Additional Flood Data: Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. Credit is also provided for a cooperating technical partnership agreement with FEMA. (264 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 218 acres in the SFHA as open space. (415 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new and substantial improvement construction, foundation protection, lower substantial improvement, protection of floodplain storage capacity, protection of natural and beneficial functions, other higher regulatory standards, and state mandated regulatory standards. Credit is also provided for a BCEGS Classification of 5/4, the adoption and implementation of the International Series of Building Codes, and for staff education and certification as a floodplain manager. (465 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for establishing and maintaining a system of benchmarks and maintaining copies of all previous FIRMs and Flood Insurance Study Reports. (280 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, freeboard in non-SFHA zones, soil and erosion control, and water quality. (316 points)

Activity 510 – Floodplain Management Planning: Based on the updates made to the NFIP Report of Repetitive Losses as of August 31, 2009, the City of St. Charles has 1 repetitive loss properties and is a Category B community for CRS purposes. All requirements for the 2011 cycle have been met. Credit is provided for the adoption and implementation of the Kane County Natural Hazards Mitigation Plan. **Since the City of St. Charles has an approved Floodplain Management Plan, a progress report must be submitted on an annual basis.** (141 points)

Activity 520 – Acquisition and Relocation: Credit is provided for acquiring 1 building and relocating 1 building from the community's regulatory floodplain. (82 points)

Activity 530 – Flood Protection: Credit is provided for buildings that have been flood proofed to protect them from flood damage. (37 points)

Activity 540 – Drainage System Maintenance: A portion of the community's drainage system is inspected regularly throughout the year and maintenance is performed as needed by Public Works Department. Records are being maintained for both inspections and required maintenance. (238 points)

City of St. Charles, IL
NFIP #: 170330

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Activity 630 – Dam Safety: All Illinois communities currently receive CRS credit for the state's dam safety program. (57 points)

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

The Honorable Donald P. DeWitte
Mayor of St. Charles
2 East Main Street
St. Charles, Illinois 60174

CRS Coordinator Name / Address:

James J. Bernahl
PW Engineering Division Manager
200 Devereaux Way
St. Charles, Illinois 60174
630-443-3709

Date Report Prepared: June 23, 2011

Community : City of St. Charles, IL

NFIP Number : 170330

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:		Credit
c310	<u>116</u>	<u>116</u>
c320	<u>140</u>	<u>140</u>
c330	<u>155</u>	<u>155</u>
c340	<u>25</u>	<u>25</u>
c350	<u>46</u>	<u>46</u>
c360	<u>62</u>	<u>62</u>
c410	<u>203</u> x CGA <u>1.30</u> =	<u>264</u>
c420	<u>319</u> x CGA <u>1.30</u> =	<u>415</u>
c430	<u>358</u> x CGA <u>1.30</u> =	<u>465</u>
c440	<u>215</u> x CGA <u>1.30</u> =	<u>280</u>
c450	<u>243</u> x CGA <u>1.30</u> =	<u>316</u>
c510	<u>141</u>	<u>141</u>
c520	<u>82</u>	<u>82</u>
c530	<u>37</u>	<u>37</u>
c540	<u>238</u>	<u>238</u>
c610	<u> </u>	<u> </u>
c620	<u> </u>	<u> </u>
c630	<u>57</u>	<u>57</u>

722 Community Classification Calculation:

cT = total of above

cT = 2839

Community Classification (from Appendix C):

Class = 5

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