AMENDMENTS TO CHAPTER 50: FLOODPLAIN DEVELOPMENT
DIRECTION FROM CITY COUNCIL ON PROPOSED AMENDMENTS TO CHAPTER 50: FLOODPLAIN DEVELOPMENT

1. SHOULD THE CITY IMPLEMENT A COMPENSATORY STORAGE REQUIREMENT FOR FILL IN THE FLOODPLAIN AT A RATIO OF 1.5 : 1?  
   UP TO 195 PTS

2. SHOULD THE CITY INCREASE THE MINIMUM FREEBOARD ABOVE THE BASE FLOOD ELEVATION FROM 1 FOOT TO 3 FEET?  
   UP TO 340 PTS

3. SHOULD THE CITY IMPLEMENT CUMULATIVE SUBSTANTIAL DAMAGE TRACKING FOR A SPAN OF 10 YEARS FOR FLOODPLAIN STRUCTURES?  
   UP TO 40 PTS

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   UP TO 40 PTS
TIMELINE – WHAT’S HAPPENED?

• OCTOBER 31, 2018: CITY COUNCIL WORKSHOP - NEW FLOODPLAIN MAPS / REGULATIONS
• DECEMBER 14, 2018: CRS SUBMITTAL TO MAINTAIN CLASS 7 STATUS (12 MONTH REVIEW)
• FEBRUARY 1, 2019: NEW FEMA FLOOD MAPS TAKE EFFECT
• DECEMBER 9, 2019: PUBLIC MEETING
• JANUARY 30, 2020: NOTICE FROM NFIP/CRS THAT CITY WILL MAINTAIN CRS CLASS 7 STATUS
• FEBRUARY 5, 2020: COUNCIL QUARTERLY STRATEGIC SESSION – FLOODPLAIN REGULATIONS
PUBLIC MEETING (DECEMBER 9, 2019)

• NOTICES MAILED TO 376 FLOODPLAIN PROPERTY OWNERS

• NOTICES E-MAILED TO 53 STAKEHOLDERS INCLUDING DEVELOPERS, BUILDERS, & DESIGN CONSULTANTS

• 24 ATTENDEES (NOT INCLUDING CITY STAFF)

• COMMENT CARDS PROVIDED FOR INPUT & FEEDBACK
COMMUNITY RATING SYSTEM (CRS)

• IMPLEMENTED IN 1990 AS A VOLUNTARY PROGRAM FOR RECOGNIZING COMMUNITY FLOODPLAIN MANAGEMENT ACTIVITIES EXCEEDING THE MINIMUM STANDARDS

• FLOOD INSURANCE PREMIUM RATES ARE DISCOUNTED TO REWARD COMMUNITY ACTIONS

• DES MOINES JOINED THE PROGRAM IN 1991 AS A CLASS 7 COMMUNITY AND HAS MAINTAINED THAT CLASS RATING

• ULTIMATE GOAL > DECREASE FLOOD RISK AND FURTHER PROTECT AGAINST LOSS OF LIFE AND PROPERTY
CRS SCORING

- CRS uses a rating system to determine flood insurance premium reductions.
- A community accrues points to improve its score and receive increasingly higher discounts.
- For Des Moines, each class increase represents on average $100 in annual insurance premium savings (residential).

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Credit Points</th>
<th>Premium Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>In SFHA</td>
</tr>
<tr>
<td>1</td>
<td>4500+</td>
<td>45%</td>
</tr>
<tr>
<td>2</td>
<td>4000 - 4499</td>
<td>40%</td>
</tr>
<tr>
<td>3</td>
<td>3500 - 3999</td>
<td>35%</td>
</tr>
<tr>
<td>4</td>
<td>3000 - 3499</td>
<td>30%</td>
</tr>
<tr>
<td>5</td>
<td>2500 - 2999</td>
<td>25%</td>
</tr>
<tr>
<td>6</td>
<td>2000 - 2499</td>
<td>20%</td>
</tr>
<tr>
<td>7</td>
<td>1500 - 1999</td>
<td>15%</td>
</tr>
<tr>
<td>8</td>
<td>1000 - 1499</td>
<td>10%</td>
</tr>
<tr>
<td>9</td>
<td>500 - 999</td>
<td>5%</td>
</tr>
<tr>
<td>10</td>
<td>0 - 499</td>
<td>0%</td>
</tr>
</tbody>
</table>

Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are only available 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.
CRS – COMPARISONS TO OTHER COMMUNITIES

• 1,211 COMMUNITIES PARTICIPATE IN THE CRS
• STATE OF IOWA HAS 12 COMMUNITIES PARTICIPATING IN THE CRS PROGRAM
• ONLY 13 COMMUNITIES IN THE NATION HAVE A CRS RATING OF CLASS 4 OR BETTER (ZERO IN THE MIDWEST)

<table>
<thead>
<tr>
<th>COMMUNITY NAME</th>
<th>CRS ENTRY DATE</th>
<th>CURRENT EFFECTIVE DATE</th>
<th>CURRENT CLASS</th>
<th>% DISCOUNT FOR SFHA¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cedar Falls, City of</td>
<td>5/1/2014</td>
<td>5/1/2014</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Cedar Rapids, City of</td>
<td>5/1/2011</td>
<td>5/1/2014</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Charles City, City of</td>
<td>10/1/2018</td>
<td>10/1/2018</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Clive, City of</td>
<td>5/1/2018</td>
<td>5/1/2019</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Coralville, City of</td>
<td>5/1/2016</td>
<td>5/1/2016</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Davenport, City of</td>
<td>10/1/1995</td>
<td>5/1/2008</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Des Moines, City of</td>
<td>10/1/1991</td>
<td>5/1/2008</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Iowa City, City of</td>
<td>10/1/2011</td>
<td>5/1/2018</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Kauffman, City of</td>
<td>5/1/2018</td>
<td>5/1/2018</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Linn County</td>
<td>5/1/2013</td>
<td>5/1/2013</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Pottawattamie County</td>
<td>10/1/2017</td>
<td>10/1/2017</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Story County</td>
<td>10/1/2016</td>
<td>10/1/2016</td>
<td>7</td>
<td>15</td>
</tr>
</tbody>
</table>

¹ SFHA = Standard Flood Insurance Rate
RECOMMENDED ORDINANCE REVISIONS TO INCREASE CRS SCORE

I. COMPENSATORY STORAGE REQUIREMENT
II. INCREASE FREEBOARD REQUIREMENT
III. CUMULATIVE SUBSTANTIAL DAMAGE TRACKING
IV. CUMULATIVE SUBSTANTIAL IMPROVEMENT TRACKING
COMPENSATORY STORAGE

• REQUIRES NEW DEVELOPMENT TO PROVIDE COMPENSATORY STORAGE AT HYDRAULICALLY EQUIVALENT SITES

• 1 TO 1 RATIO COMMON FOR OTHER REGIONAL JURISDICTIONS

• BONUS POINTS FOR UTILIZING A 1.5 TO 1 RATIO – IMPROVEMENT TO ADJACENT PROPERTIES
COMPENSATORY STORAGE PROTECTS ADJACENT PROPERTIES IN THE FLOODPLAIN
FREEBOARD

- A factor of safety expressed in feet above the base flood elevation
- Current requirement is one foot
- Freeboard of three feet matches minimum level of levee protection
- Cited in FEMA and ICC publications as the safest and most economical method for protecting structures from flood
CUMULATIVE SUBSTANTIAL DAMAGE TRACKING

- Damage of any origin sustained whereby cost of restoring to before-damaged condition exceeds 50% of market value of structure.
- Currently not tracked over a period of time.
- Points awarded based on duration of time span used for tracking (5 or 10 years).
- Goal: Invest in building to reduce future damages.

Photo source: Des Moines Register
CUMULATIVE SUBSTANTIAL IMPROVEMENT TRACKING

- ANY RECONSTRUCTION, REHABILITATION, MODIFICATION, ADDITION, OR OTHER IMPROVEMENT THAT EXCEEDS 50% OF MARKET VALUE OF STRUCTURE
- CURRENTLY NOT TRACKED OVER A PERIOD OF TIME
- POINTS AWARDED BASED ON DURATION OF TIME SPAN USED FOR TRACKING (5 OR 10 YEARS)
- GOAL: INVEST IN BUILDING TO REDUCE FUTURE DAMAGES
# CRS SCORING SUMMARY

RECOMMENDED ORDINANCE AMENDMENTS

<table>
<thead>
<tr>
<th>Category</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensatory Storage Requirement at 1.5 to 1 Ratio</td>
<td>195</td>
</tr>
<tr>
<td>Freeboard Requirement of Three Feet</td>
<td>340</td>
</tr>
<tr>
<td>Cumulative Substantial Improvements Tracking (10-Year Span)</td>
<td>40</td>
</tr>
<tr>
<td>Cumulative Substantial Damage Tracking (10-Year Span)</td>
<td>40</td>
</tr>
<tr>
<td>Adjustment Factor</td>
<td>X 0.95</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>585</strong></td>
</tr>
</tbody>
</table>

CRS SCORING SUMMARY
ADDITIONAL CRS POINTS

2018 LIMITED VOLUNTARY BUYOUT PROGRAM: 80 POINTS
FOUNDATION PROTECTION CODE LANGUAGE (ALREADY ENFORCED): 60 POINTS
PRIVATE PROPERTY PROTECTION PROGRAM (BACKWATER VALVES): 160 POINTS
NON-CONVERSION AGREEMENT FOR STRUCTURES LOWER THAN BFE: 60 POINTS

SUBTOTAL: 360 POINTS
TOTAL CRS POINT SUMMARY

RECOMMENDED ORDINANCE AMENDMENTS: 585 POINTS
ADDITIONAL CRS POINTS: 360 POINTS

945 POINTS

CURRENT SCORE

CLASS 7
1,661 POINTS

PROPOSED SCORE

+945
2,606 POINTS

CLASS 5
VARIANCES

• VARIANCE TO PERFORMANCE STANDARDS MAY BE GRANTED BY CITY COUNCIL

• SHALL ONLY BE ISSUED TO AVOID UNNECESSARY HARDSHIP OF THE APPLICANT OR FURTHER THE PUBLIC INTEREST

• VARIANCES THAT ARE GRANTED WILL REDUCE CRS POINTS AND COULD POSSIBLY LOWER CRS CLASS, WHICH WOULD RESULT IN AN INCREASE TO FLOOD INSURANCE PREMIUMS
TIMELINE - WHAT’S NEXT?

- MARCH 2020: FINALIZE TEXT REVISIONS TO CHAPTER 50
- APRIL 2020: FIRST READING OF NEW ORDINANCE
- JUNE 2020: EARLIEST DATE TO RE-APPLY TO CRS (6-9 MONTH REVIEW PROCESS)
- MARCH 2021: ESTIMATED EFFECTIVE DATE OF CRS CLASS IMPROVEMENT
QUESTIONS

SOURCES / PHOTO CREDITS:

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA.GOV) (FLOODSMART.GOV)

COMMUNITY RATING SYSTEM (2017 CRS COORDINATOR’S MANUAL) (CRSRESOURCES.ORG)

IOWA DEPARTMENT OF NATURAL RESOURCES (IOWADNR.GOV)
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