

DuPage County National Flood Insurance Program Community Rating System

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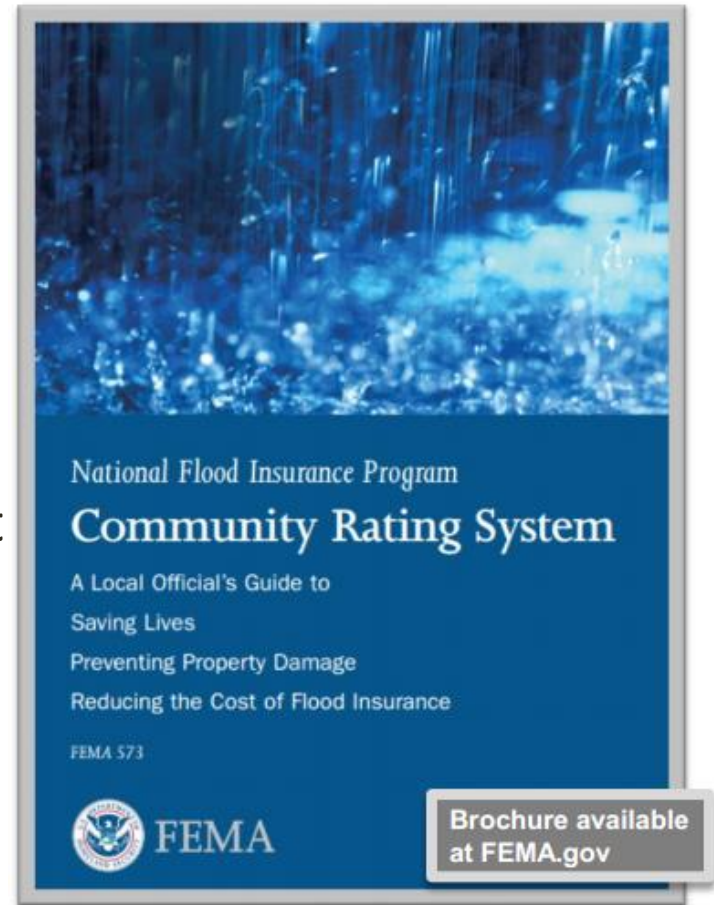
Changes Are Happening in the National Flood Insurance Program (NFIP)

Flood Insurance Reform Act of 2012 (Biggert-Waters 2012)

- ✓ Goal to make the NFIP more financially stable
- What to expect:
 - Subsidies will be eliminated
 - Most flood insurance rates will now move to reflect full risk
 - Rate increases will occur for many policyholders

Community Rating System

- FEMA's Community Rating System (CRS) is a voluntary **incentive program** that recognizes and encourages community floodplain management, local mitigation and outreach activities that **exceed the minimum NFIP requirements**.
- Under CRS, flood insurance **premiums are discounted** to reflect the reduced flood risk resulting from community actions that exceed NFIP requirements. Rates are discounted in 5 percent increments, **up to 45 percent**, based on creditable activities.

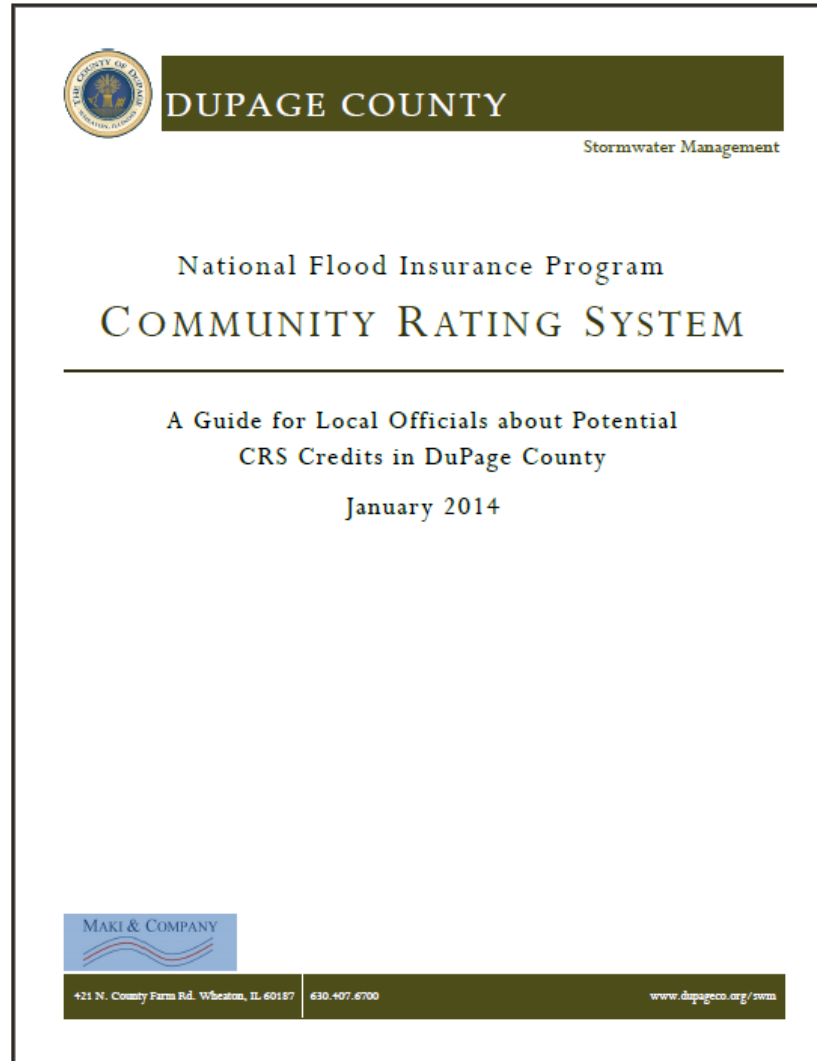


CRS in DuPage County

To allow individual communities to take full advantage of CRS premium-reducing activities, which will help offset NFIP increases, Stormwater Management has:

- Reviewed potential discounts offered under CRS to identify DuPage County programs and activities that communities can claim in order to maximize their residents' discounts.
- Worked with IDNR representatives to implement a CRS program credit approach that can be utilized countywide and recognized by individual communities.
- Compiled a list of those CRS credited floodplain management activities for distribution to each community.

DuPage CRS Credit Manual



CRS Credit Areas

Credits are given for activities in the areas of:

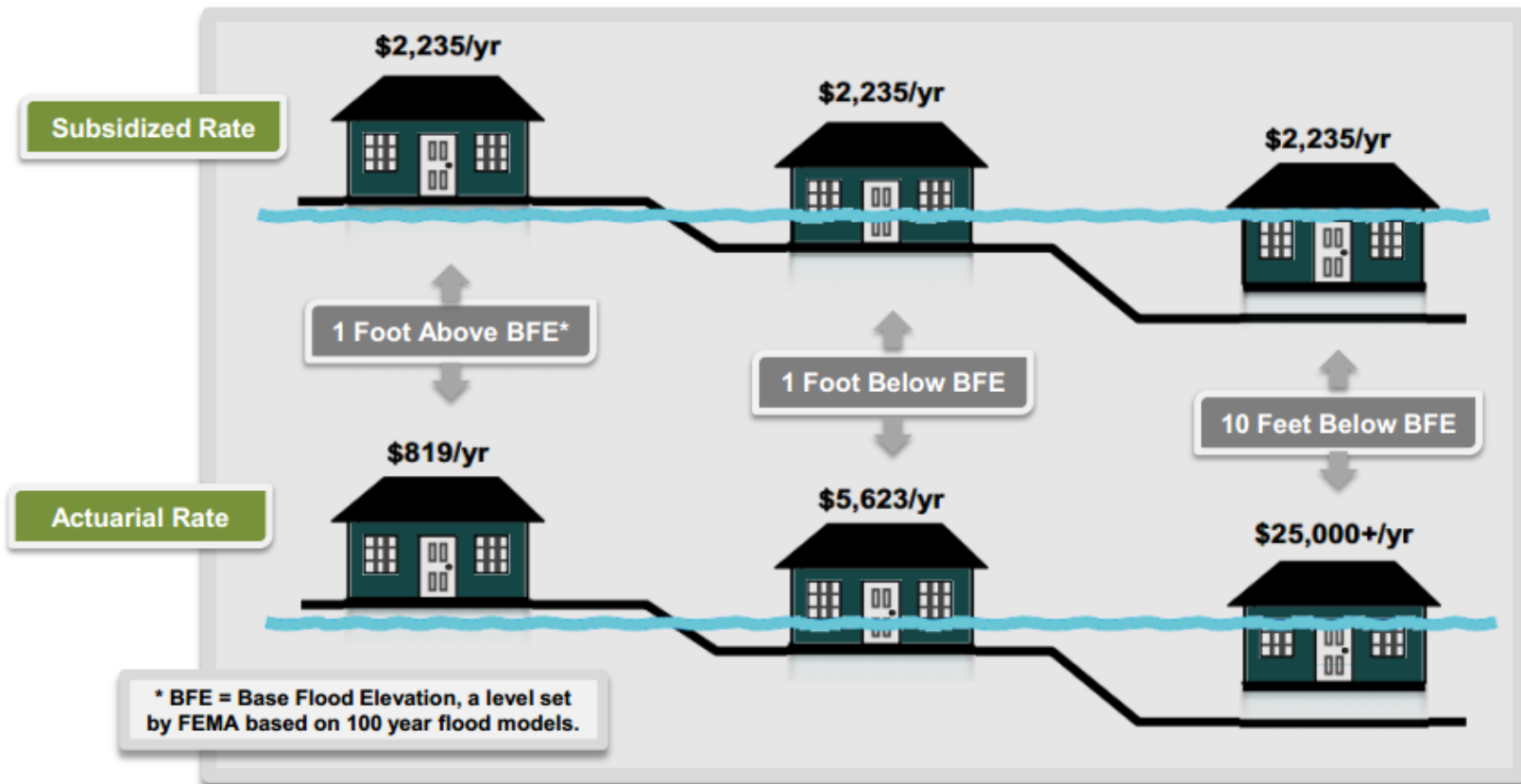
- Public Information
- Mapping & Regulations
- Flood Damage Reduction
- Flood Preparedness

Rate Changes without CRS

Projected Impact of Loss of Subsidized Rates

Based on 2012 NFIP rates for a building valued at \$200,000 with contents valued at \$80,000.

For some properties, rates will increase by a **minimum of 1,000 percent** over time.



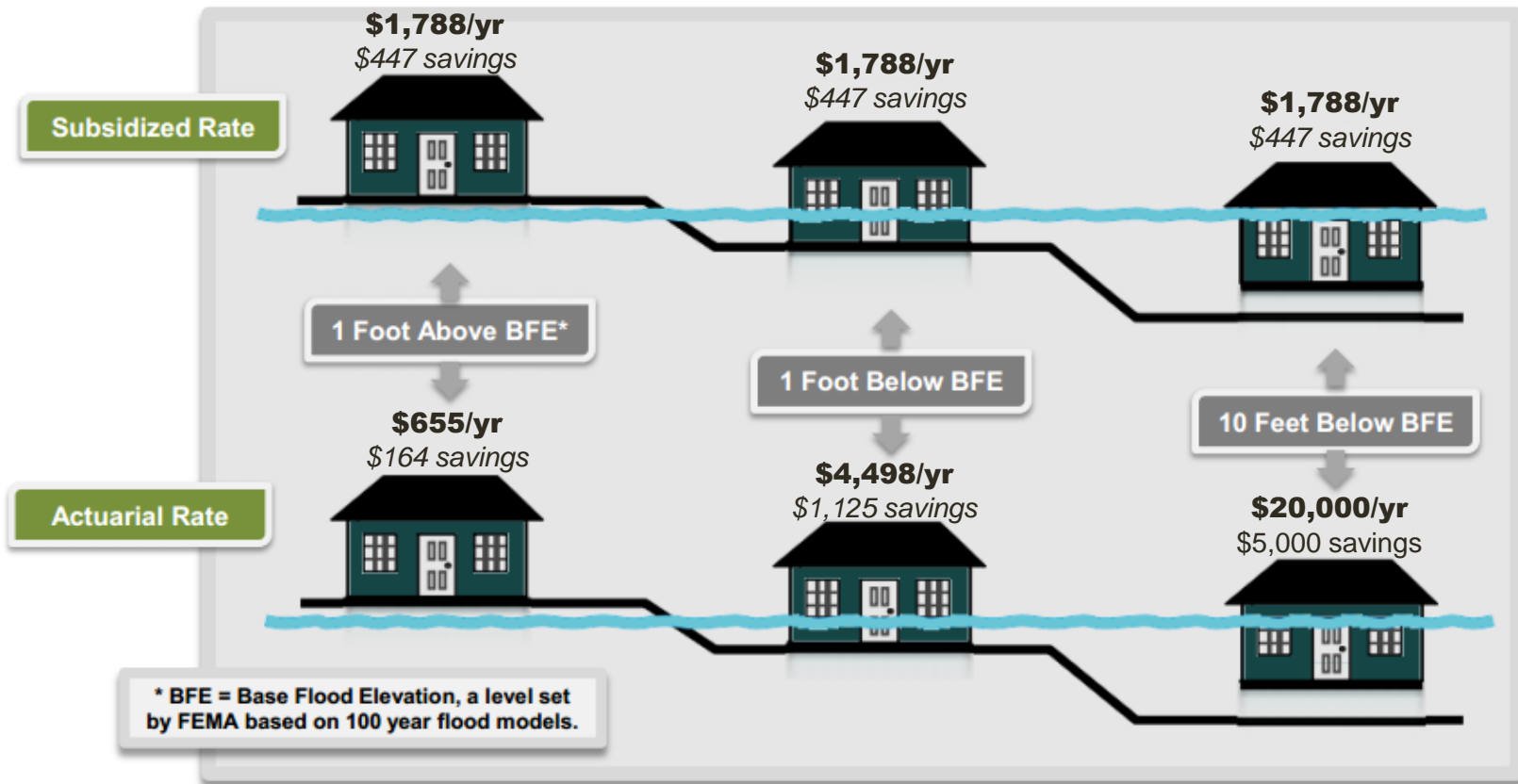
Unincorporated CRS Savings

Potential CRS savings for unincorporated areas:

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF		815	257	364	194
PREMIUM		\$592,564	\$388,521	\$113,852	\$90,191
AVERAGE PREMIUM		\$727	\$1,512	\$313	\$465
CRS Class					
09	Per Policy	\$31	\$76	\$16	\$0
	Per Community	\$25,119	\$19,426	\$5,693	\$0
08	Per Policy	\$55	\$151	\$16	\$0
	Per Community	\$44,545	\$38,852	\$5,693	\$0
07	Per Policy	\$78	\$227	\$16	\$0
	Per Community	\$63,971	\$58,278	\$5,693	\$0
06	Per Policy	\$109	\$302	\$31	\$0
	Per Community	\$89,089	\$77,704	\$11,385	\$0
05	Per Policy	\$133	\$378	\$31	\$0
	Per Community	\$108,515	\$97,130	\$11,385	\$0
04	Per Policy	\$157	\$454	\$31	\$0
	Per Community	\$127,941	\$116,556	\$11,385	\$0
03	Per Policy	\$181	\$529	\$31	\$0
	Per Community	\$147,367	\$135,982	\$11,385	\$0
02	Per Policy	\$205	\$605	\$31	\$0
	Per Community	\$166,793	\$155,408	\$11,385	\$0
01	Per Policy	\$228	\$680	\$31	\$0
	Per Community	\$186,219	\$174,834	\$11,385	\$0

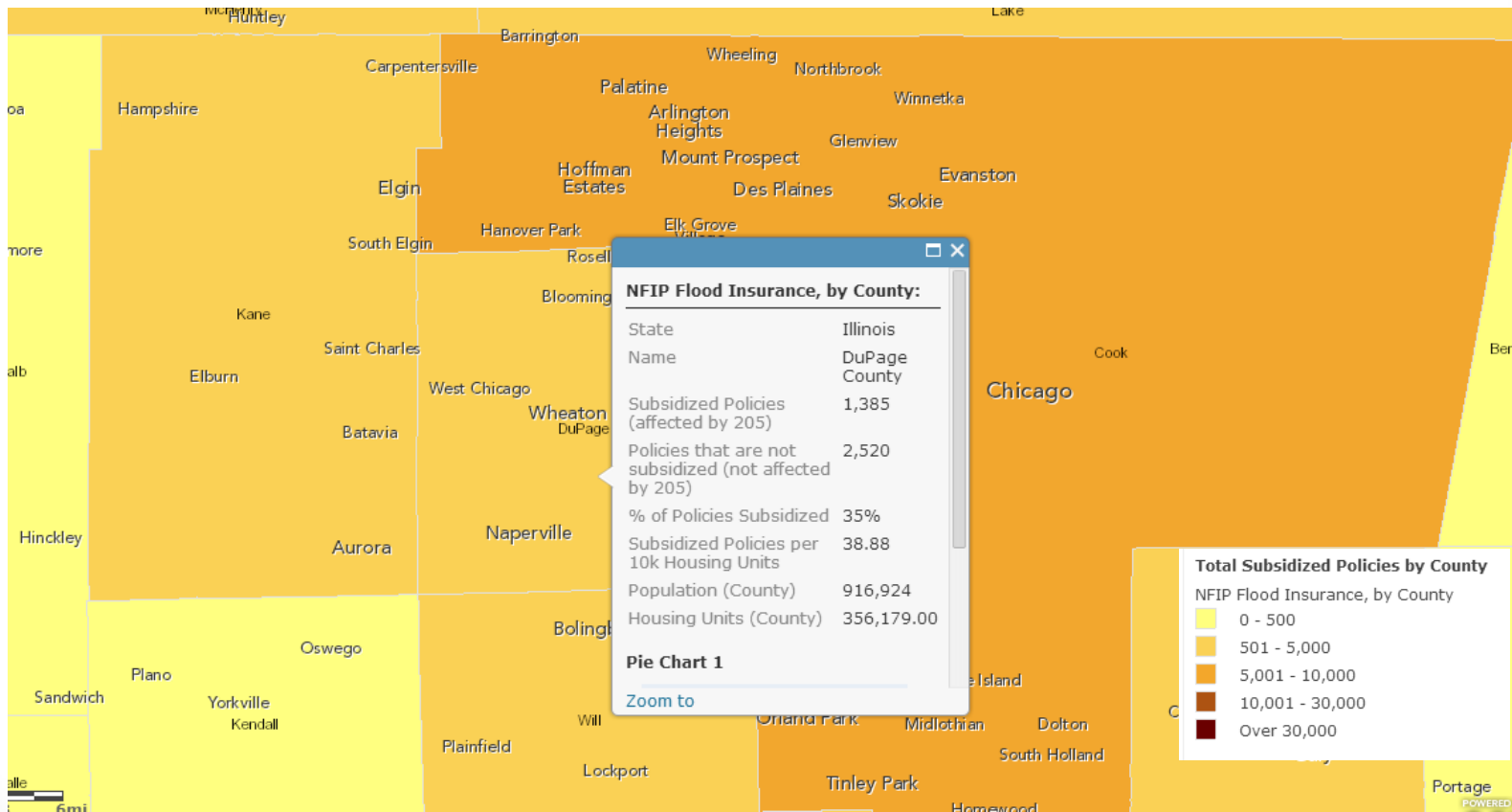
Rate Changes with CRS

The rates below indicate a 20% savings from CRS credits.



NFIP Policies in DuPage County

Approximately 3,905 NFIP policies are held in DuPage.



Illinois CRS Communities

- There are 55 CRS Communities Statewide; 9 in DuPage
- More expected to join under Biggert-Waters 2012

- Adams County (8)
- Addison (6)
- Bartlett (7)
- Calumet City (6)
- Carpentersville (6)
- Champaign (8)
- Country Club Hills (8)
- Crystal Lake (6)
- Deerfield (6)
- DeKalb City (8)
- Des Plaines (7)
- Downers Grove (7)
- Flossmoor (7)
- Glendale Heights (6)
- Glen Ellyn (8)
- Glenview (6)
- Gurnee (6)
- Hampshire (7)
- Hoffman Estates (7)
- Jersey County (5)
- Lake County (6)
- Lake in the Hills (6)
- Lake Forest (8)
- LaSalle County (8)
- Lansing (5)
- Lincolnshire (5)
- Lisle (6)



- McHenry County (8)
- Moline (8)
- Mount Prospect (7)
- Niles (6)
- Northbrook (7)
- Oak Brook (7)
- Orland Hills (5)
- Ottawa (Class 2?)
- Palatine (7)
- Peoria County (5)
- Prospect Heights (8)
- Riverwoods (8)
- River Forest (7)
- Rock Island Co (7)
- Roxana (8)
- Sangamon Co (8)
- South Elgin (5)
- South Holland (5)
- St. Charles (5)
- Sycamore (7)
- Tinley Park (6)
- Westchester (8)
- Wheeling (8)
- Whiteside Co (8)
- Willowbrook (6)
- Wood Dale (5)
- Woodstock (7)

Countywide Savings

- Countywide discounts through CRS are currently estimated to exceed **\$1,000,000 savings** annually.
- Savings could increase:
 - As more communities join CRS
 - As current CRS communities take full advantage of DuPage County programs and activities to improve their rating
 - As subsidies are eliminated and premiums raised under Biggert-Waters

Questions?

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