

WestCOG Regional CRS Program Expansion

Supported by The Nature
Conservancy



Regional CRS

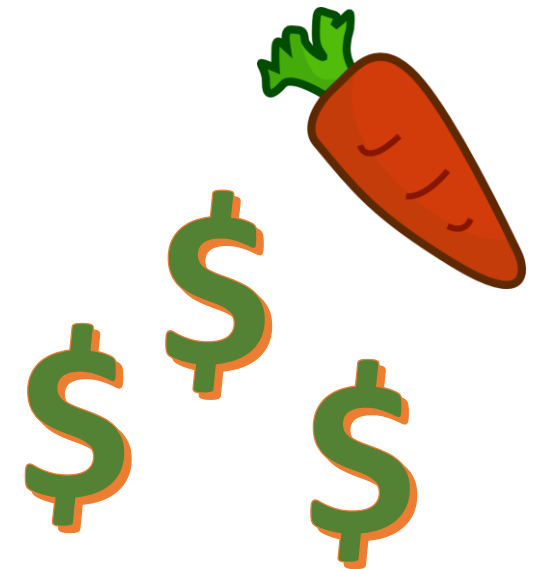
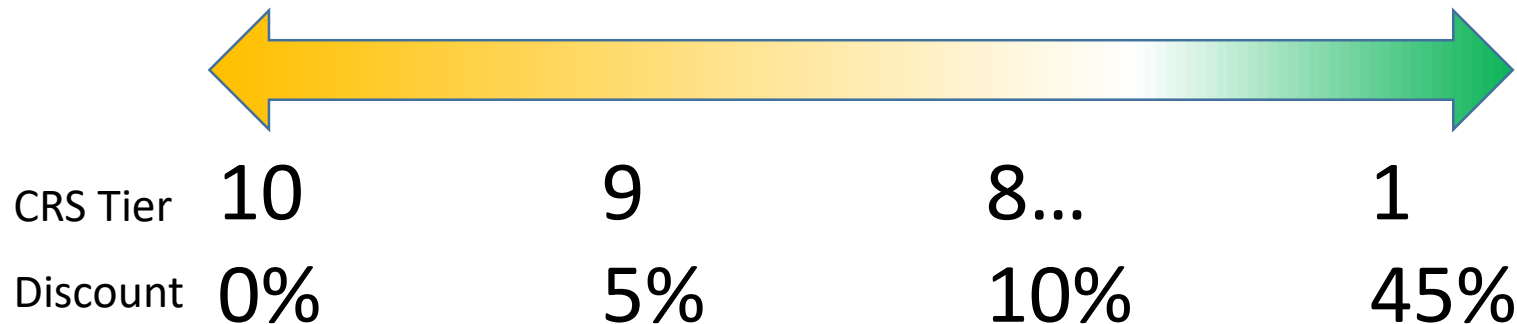
- I. Program Description
- II. Program Strategy
- III. Joining the Program

I. Program Description



CRS Program

- Community Rating System (CRS)
- Funded by FEMA
- Extension of the National Flood Insurance Program (NFIP)
- Flood insurance discounts for flood mitigation action



I. Program Description

Community	RLPs	SRLPs	# Paid Losses	Paid Losses
Communities currently involved with the CRS Program				
Westport	259	22	783	\$25,861,881.06
Stamford	116	10	366	\$13,959,153.86
Newtown	3	0	7	\$62,167.09
Communities awaiting FEMA approval for enrollment				
Norwalk	250	11	703	\$21,838,217.85
Greenwich	134	12	396	\$13,727,469.76
Darien	61	5	168	\$8,525,524.58
Potential CRS communities				
Danbury	30	2	88	\$2,943,291.69
Wilton	16	1	44	\$891,990.19
New Milford	15	0	48	\$2,279,919.18
Weston	15	0	36	\$551,053.29
New Canaan	6	0	16	\$243,379.46
Ridgefield	6	0	14	\$69,846.24
Bethel	5	0	17	\$423,512.21
Brookfield	3	0	6	\$83,568.64
Region	919	63	2,692	\$91,460,975.10

48% of RLPs
48% of Losses

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89% of RLPs
92% of Losses

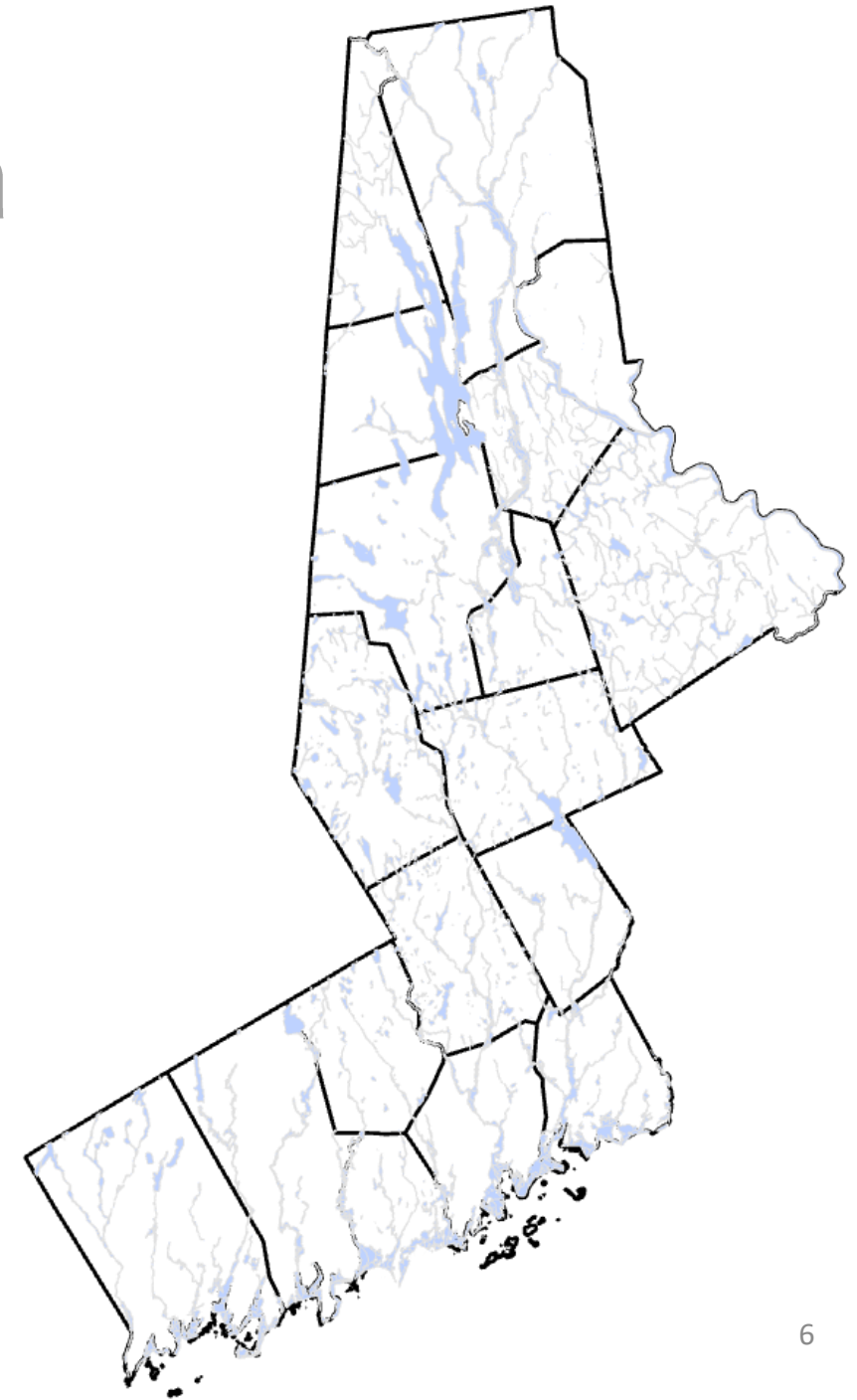
I. Program Description

CRS Challenges

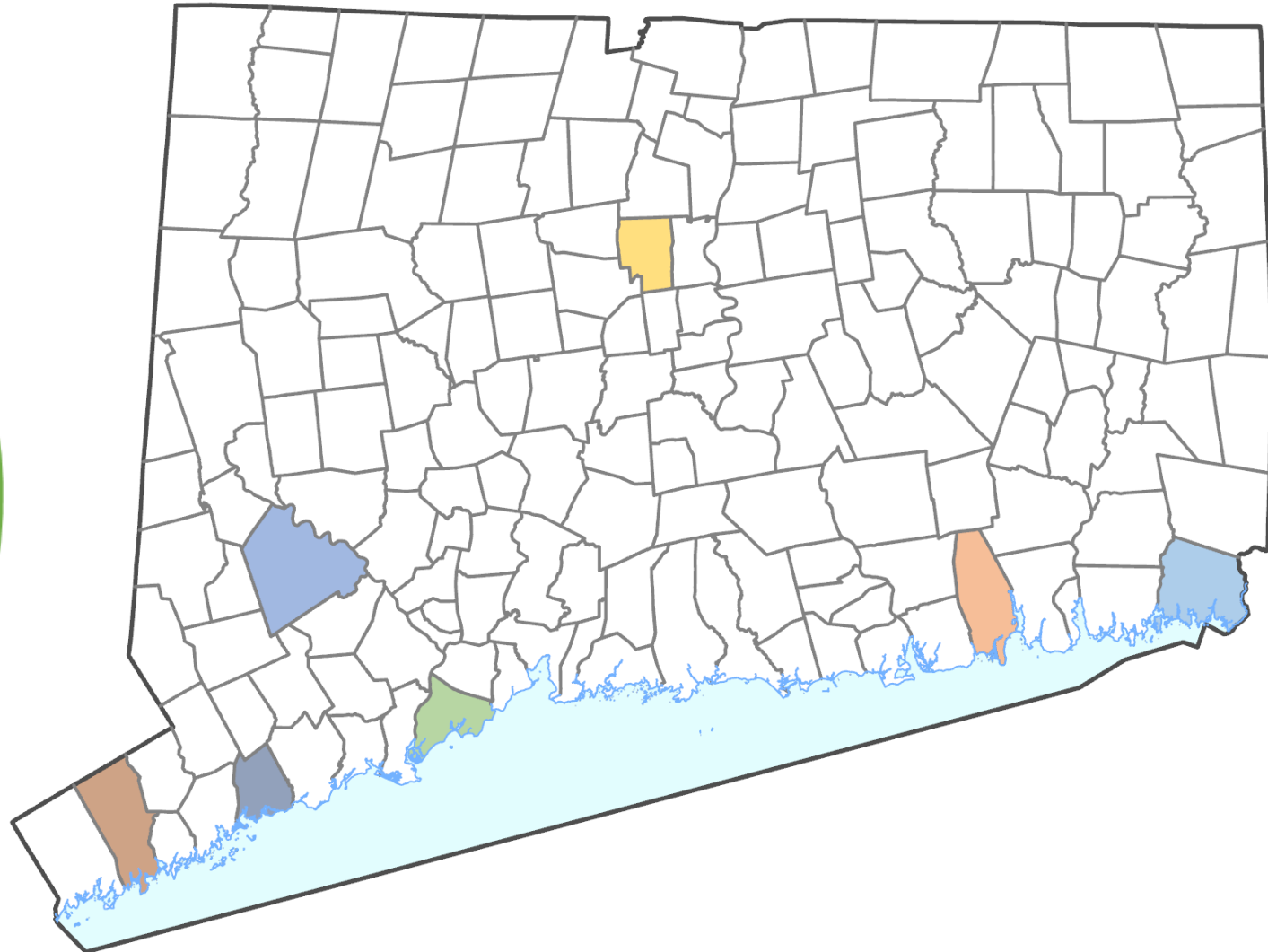
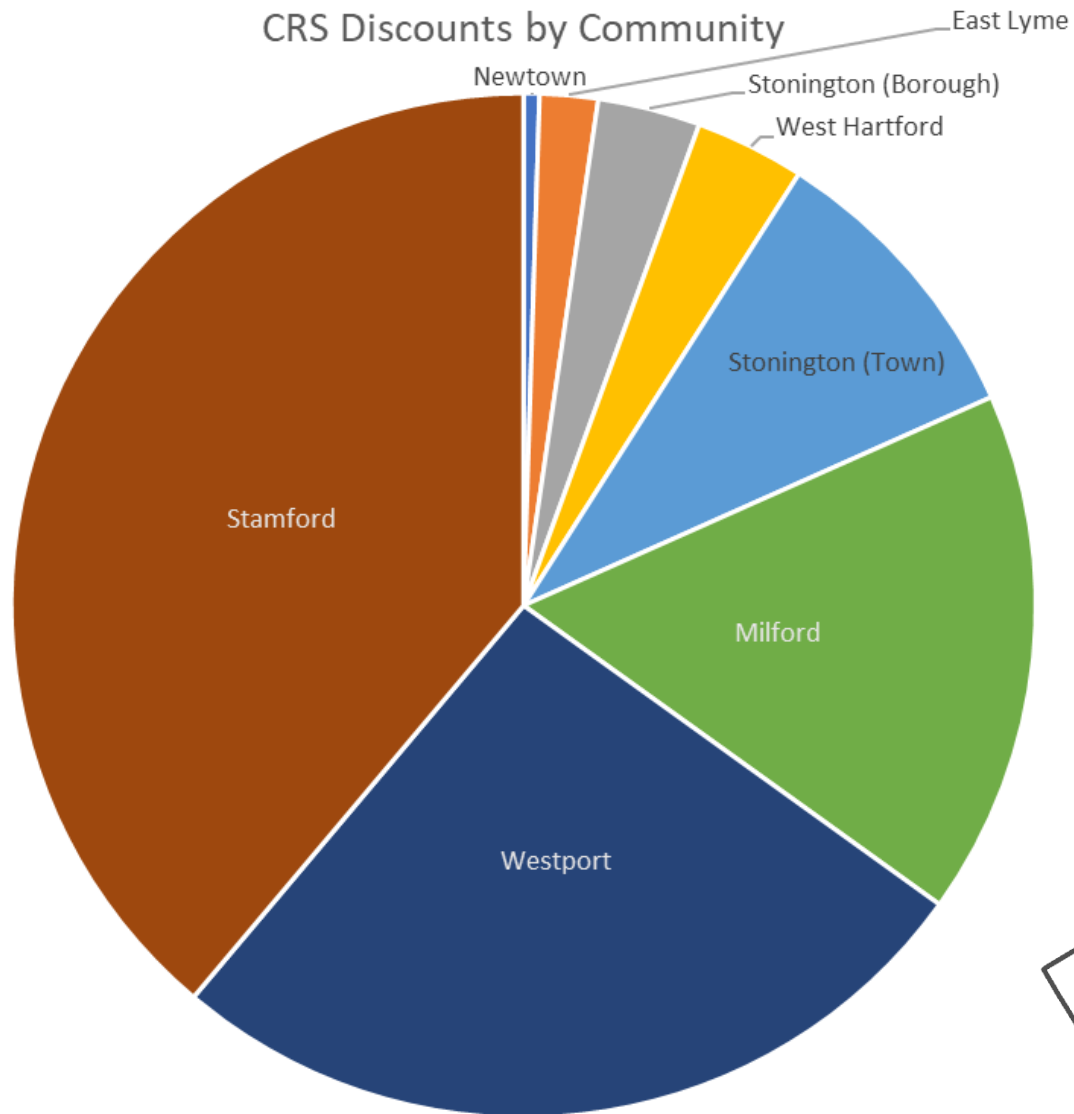
- Locally: Savings \approx Cost
- High initial investment of resources
- No direct payout to the town

Regional Solutions

- Regionally: Savings $>$ Cost
- Ready access to resources
- WestCOG provide this service

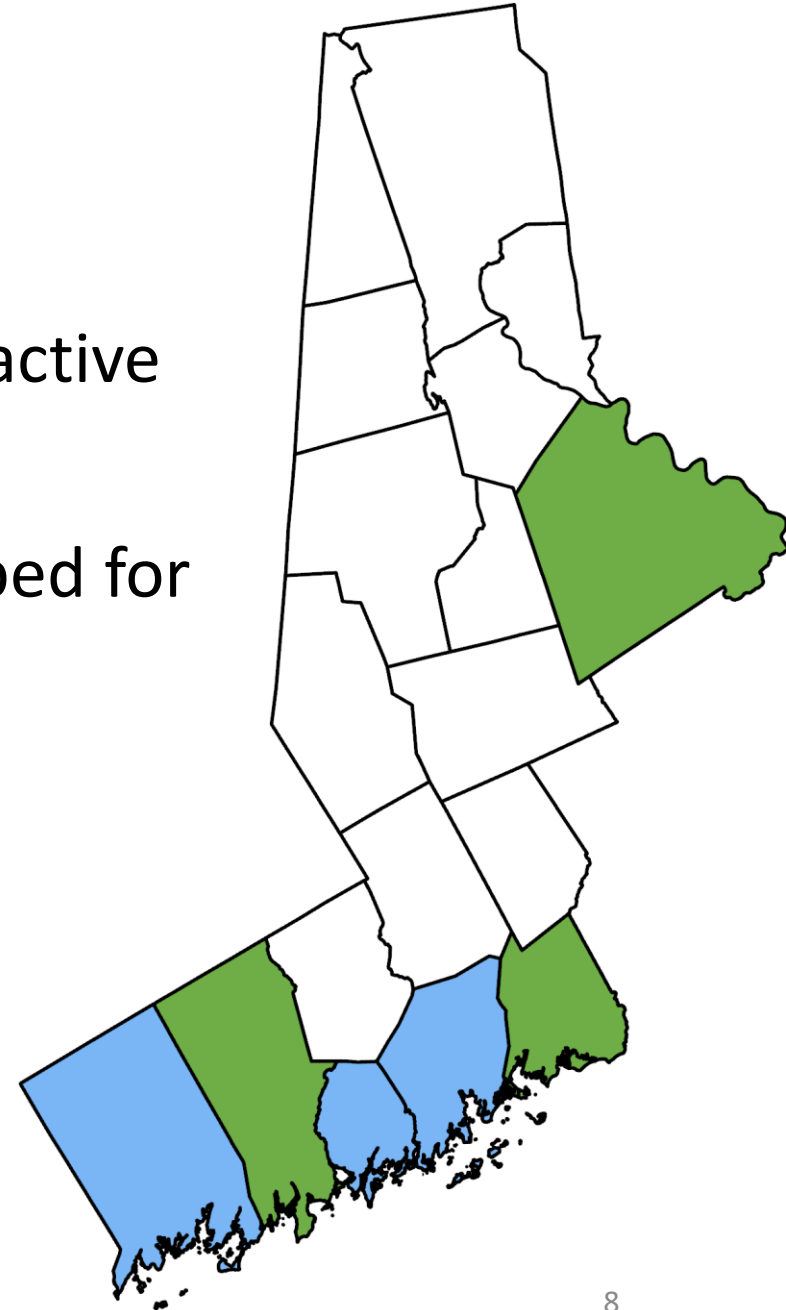


2014 CRS Discounts by Community



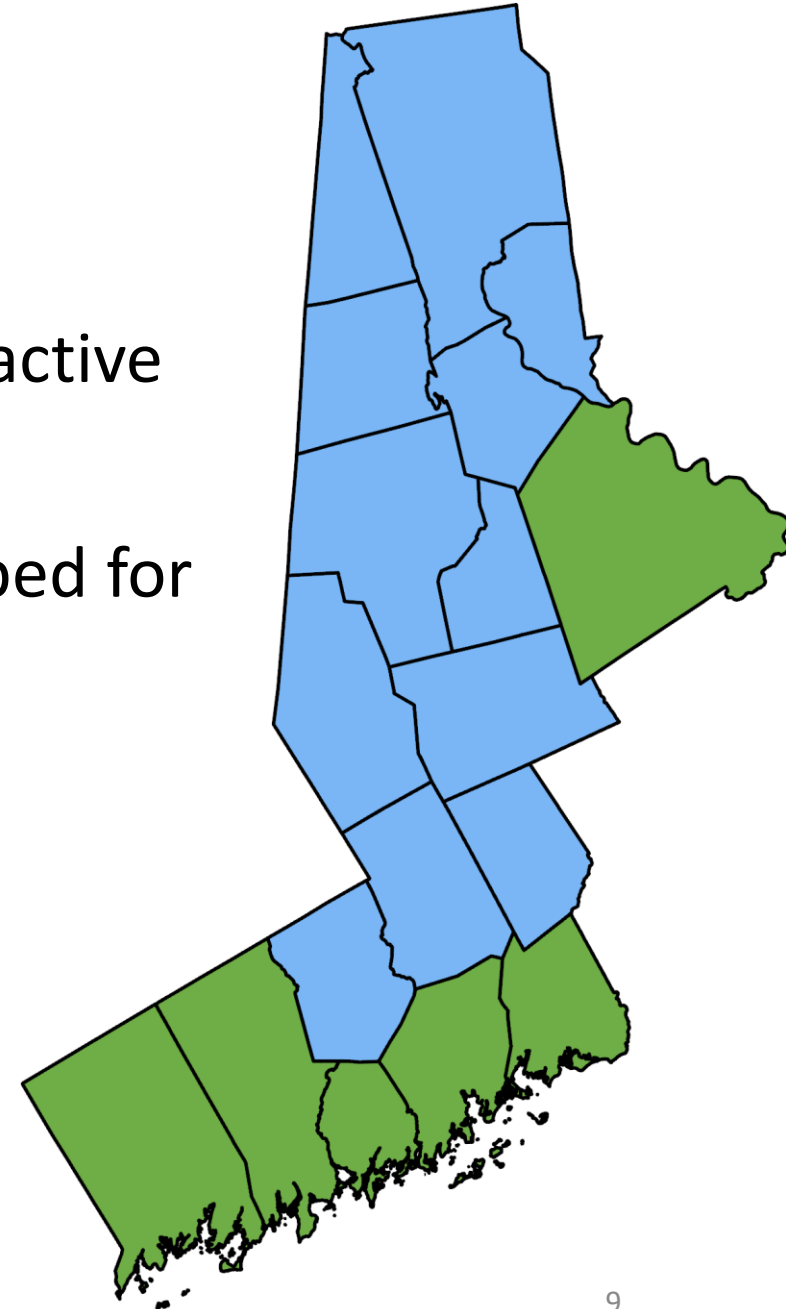
I. Program Description

- Stamford, Newtown, and Westport are currently active
- Greenwich, Darien, and Norwalk have been prepped for CRS enrollment
- Content is prepped awaiting CRS Visits
- Poised for expansion

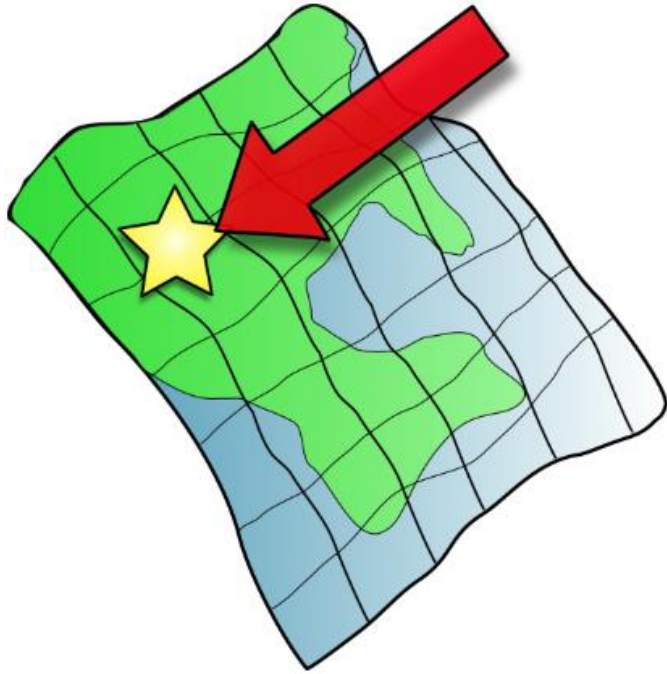


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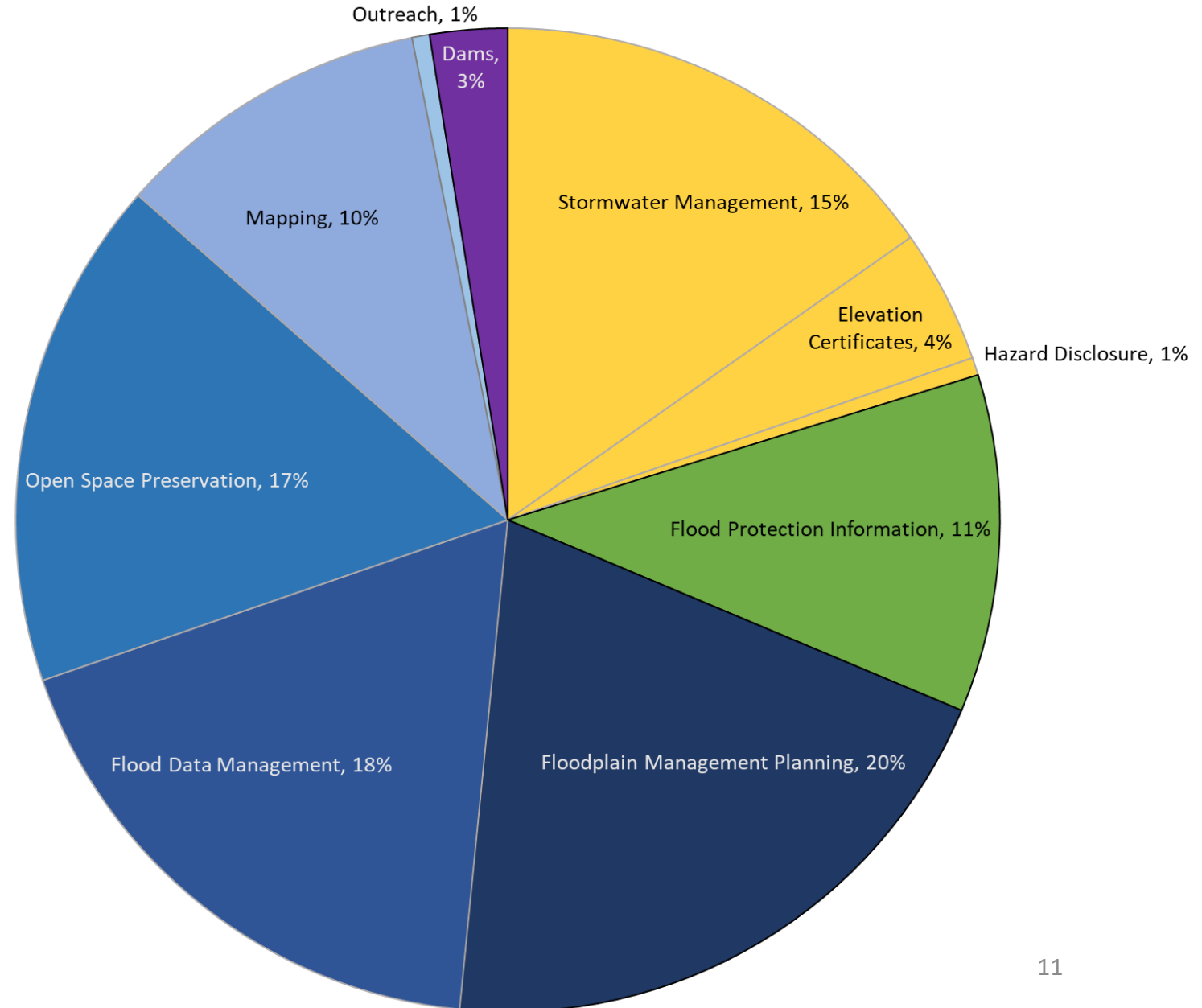
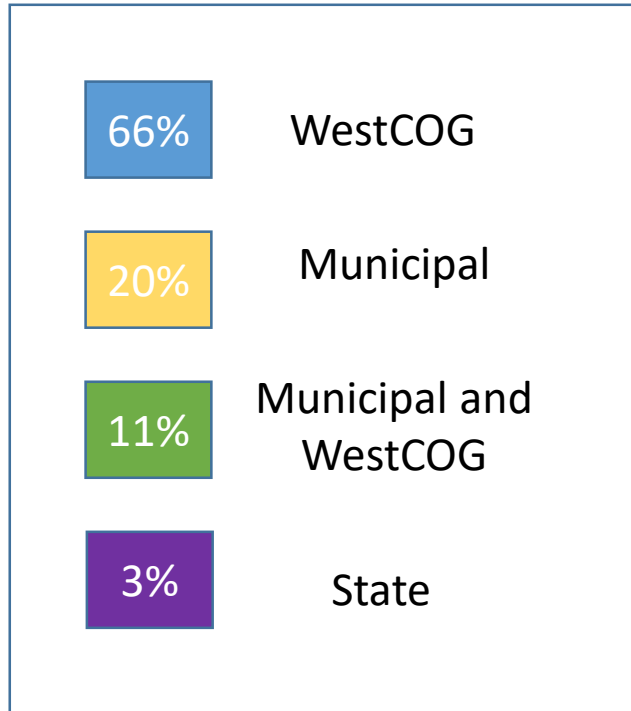
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II. Program Strategy



Goal: Reach 500 credits (Tier 9)



Expected Benefits for Towns

Community	# Policies	Premiums	Projected CRS Discount**	CRS % Discount
Communities currently involved with the CRS Program				
Stamford	2,664	\$2,685,155	\$402,773	15%
Westport	1,332	\$2,394,211	\$239,421	10%
Newtown	65	\$77,644	\$3,882	5%
Communities awaiting FEMA approval for enrollment				
Norwalk	2,128	\$3,476,927	\$173,846	5%
Greenwich	1,684	\$2,504,552	\$125,228	5%
Darien	598	\$944,742	\$47,237	5%
Potential CRS communities				
Danbury	307	\$541,596	\$27,080	5%
Wilton	196	\$240,731	\$12,037	5%
New Milford	110	\$223,480	\$11,174	5%
Bethel	203	\$193,059	\$9,653	5%
New Canaan	151	\$133,757	\$6,688	5%
Weston	128	\$142,992	\$7,150	5%
Ridgefield	88	\$99,777	\$4,989	5%
Brookfield	57	\$97,706	\$4,885	5%
Redding	42	\$40,746	\$2,037	5%
New Fairfield	38	\$37,345	\$1,867	5%
Sherman	16	\$14,329	\$716	5%
Bridgewater	10	\$6,775	\$339	5%
Region	9,817	\$13,855,524	\$1,081,002	

45% of policies

50% of premiums

32% of savings

** Projected discounts include customized municipal open space credits, based off a preliminary GIS analysis. Actual savings may vary and are contingent upon more detailed and localized analyses.

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86 % of Policies

87% of Premiums

91% of Savings

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III. Joining the Program

- Contact Eli at eegan@westcog.org
- We'll be presenting to CEO's at COG meeting
- CEO Signed letter of interest (We have draft letters)
- Initial CRS credit calculation (Prepared for you by WestCOG)

III. Joining the Program

- Establish CRS Coordinator (Municipal point of contact)
- NFIP review by FEMA (Reviews permits in flood zone)
- CRS Verification visit by CRS ISO (Reviews activities earning credit)
- Annual Updates (mailed in)
- 5 Year recertification (with visit)



WEST COG

