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Watershed Protection
Vacant, Director

April 8, 2025

County of Ventura Board of Supervisors
Watershed Protection District

Subject: **Receive and File a Report on the County Successfully Maintaining a Class 5 Rating Under the Federal Emergency Management Agency's Community Rating System Ensuring Floodplain Properties within the Unincorporated Area of Ventura County Remain Eligible for Discounts to their Flood Insurance Premiums; All Supervisorial Districts, All Zones**

Recommendations:

Receive and file a report on the County successfully maintaining a Class 5 Rating under the Federal Emergency Management Agency's (FEMA) Community Rating System Ensuring floodplain properties within the Unincorporated Areas of Ventura County remain eligible for discounts to their flood insurance premiums.

Fiscal Impact:

There is no fiscal impact with this Board item.

Executive Summary:

On October 1, 2011, the County of Ventura joined the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) as a Class 6 community. On October 12, 2015, the County of Ventura successfully obtained FEMA's CRS rating 5. As a result of the Class 5 rating, eligible flood insureds within the Unincorporated Areas of Ventura County have been entitled to receive up to a 25% premium discount on an annual basis. For owners of properties in the Special Flood Hazard Area, commonly referred to as the 100-year floodplain, this 25% discount has translated to an annual savings of \$272 per policy in 2023 (the latest data available). On an Unincorporated County-wide basis, the Class 5 rating generates an estimated total policy savings of \$288,718 in 2023. The County's CRS Program also provides a number of flood awareness and protection benefits to all residents of the Unincorporated Ventura County.



To maintain the current CRS rating, the County must submit an annual recertification to FEMA demonstrating its continuing efforts to mitigate hazards and encourage a comprehensive approach to floodplain management. Additionally, the County must undergo an in-person cycle verification visit with FEMA representatives every five years to verify it is still carrying out the activities that earned its current Class 5 rating.

The County successfully conducted a 5-year cycle verification visit with FEMA representatives on March 7, 2024. On December 3, 2024, the County received a letter from FEMA representatives certifying the 2024 verification visit results and confirming the Class 5 rating for unincorporated Ventura County. As a result, residents in Unincorporated Ventura County will continue to enjoy the 25% flood insurance premium discount for the next 5 years.

Discussion:

The CRS was established by the Federal Emergency Management Agency (FEMA) in 1990 as a voluntary program for recognizing and encouraging local floodplain management activities that exceed the minimum National Flood Insurance Program (NFIP) standards. The goals of the CRS are to reduce and avoid flood damage to insurable structures, foster comprehensive floodplain management, increase community awareness of the flood risks and building requirements associated with living in a floodplain, and strengthen and support the insurance aspects of the NFIP. Although only 1,738 of over 22,000 floodplain communities (8%) nationwide currently participate in the CRS, more than 69% of all flood insurance policies are written in CRS communities. A CRS rating reflects the extent to which a community has exceeded the NFIP's minimum standards for achieving these goals and credits those efforts through flood insurance premium discounts.

As illustrated in **Figure 1** below, communities start the CRS Program at a Class 10 rating (no policy discount). Through the annual implementation of CRS floodplain management activities that promote community resiliency, flood warning, emergency response, public awareness of flood risks, and environmental protection, communities can earn up to 500 credit points towards achieving a new CRS rating, thereby obtaining better annual flood insurance premium discounts for eligible insureds. For every rating achieved, eligible insureds will automatically receive an additional 5% premium discount when they purchase a new policy or renew their existing policy.

Ventura County CRS Credit Points and Standing Among CRS Communities

In March 2024, the County submitted a comprehensive CRS application that documented 17 floodplain management activities. FEMA and its contractor, the Insurance Services Office (ISO), evaluated the application and informed the County in December 2024 that

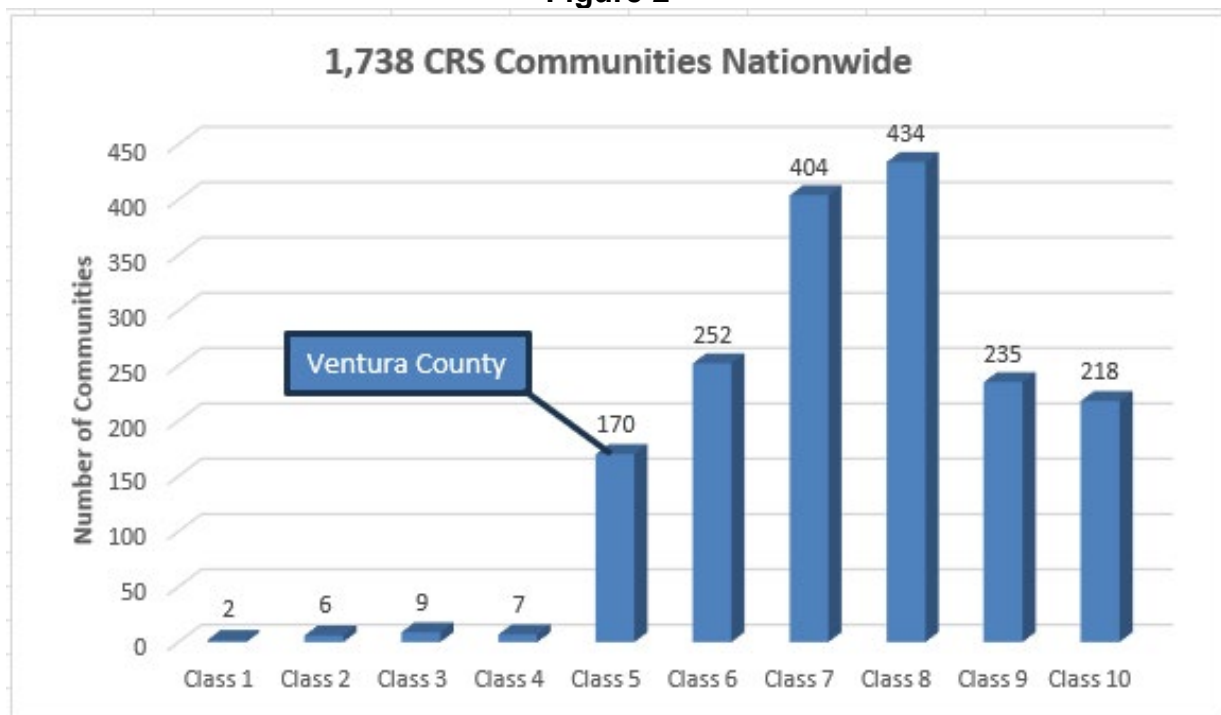


it had achieved **2,893** credit points (**Attachment 1**) – an increase of 229 points comparing to previously accredited points, and therefore has successfully maintained the Class 5 rating. As shown in **Figure 2** below, a class 5 rating puts Ventura County in the top 11% among the 1,738 CRS communities nationwide.

Figure 1

CRS Credit Points Required	CRS Class Rating	Annual Flood Policy Premium Discount for Properties in the Floodplain	Annual Flood Policy Premium Discount for Properties out the Floodplain
0-499	10	0%	0%
500-999	9	5%	5%
1,000-1,499	8	10%	5%
1,500-1,999	7	15%	5%
2,000-2,499	6	20%	10%
2,500-2,999	5	25%	10%
3,000-3,499	4	30%	10%
3,500-3,999	3	35%	10%
4,000-4,499	2	40%	10%
4,500+	1	45%	10%

Figure 2



Community-Wide Benefits of the CRS:

All residents of the Unincorporated Ventura County, whether they reside in or out of the 100-year floodplain can benefit from a number of CRS Activities that the County is implementing including the following:

- **CRS Class 5 rating — local economic benefit:** The estimated \$288,718 in annual flood insurance premium savings represents additional discretionary income that potentially will be spent each year by insureds on local goods and services thereby helping to stimulate the local economy. Without the CRS, this \$288,718 may leave the local economy.
- **Activity 320 - Flood hazard information:** The public can access the County's CRS website at www.vcfloodinfo.com and download FEMA's extensive library of publications that address such topics as flood protection, emergency response programs, building construction, natural and beneficial functions of floodplains, and flood insurance. The latest FEMA flood protection regulations are posted online including the County's floodplain development permit requirements.
- **Activities 350 & 360 - Public outreach:** The County's CRS brochure "Are You Prepared for a Flood in Your Neighborhood?" and CRS website (www.vcfloodinfo.com) provide a wide range of flood information that addresses how to be better prepared before, during and after a flood, and how to minimize the risk of flood and storm damage to buildings. The interactive website allows the public to determine if their home and property are currently mapped in a FEMA 100-year floodplain, learn more about flood insurance, and track County flooding conditions in real time.
- **Activities 410 & 510 - Flood-safer community development:** Implementation of flood protection studies such as the Ventura County Multi-Jurisdictional Hazard Mitigation Plan (Update 2022), the Ventura River and Santa Clara River Watersheds Flood Insurance Studies, and the California Coastal Analysis and Mapping Project (CCAMP). The County of Ventura is a National Weather Service "Storm-Ready Community" and a "Tsunami-Ready Community"; both programs contribute to better planning and building flood-safer communities.
- **Activity 420 - Open space preservation:** CRS credit points were awarded for public acquisition of floodplain lands and protecting them in perpetuity as open space. Additional points were awarded for environmental rehabilitation of floodplains and creating opportunities for wildlife habitat and additional flood storage.



• **Activities 450 & 540 — Stormwater management:** CRS credit points were awarded for the County's programs that require private property owners to implement Best Management Practices in order to mitigate and treat stormwater runoff as effective means to protect the environment and reduce the risk of flooding throughout the Unincorporated Ventura County. Credit is also provided for the regular inspection and maintenance of the county's flood control system including stormwater drainage channels and debris / detention basins, and for identifying problem sites and maintaining records.

• **Activity 610 - Storm monitoring information:** The public can access the CRS website for continuously updated information on the County's flood warning system, flood inundation mapping, and real-time and historical County-wide rain gauge information.

Undertaking the CRS Program requires collaboration by dedicated and engaged County staff from Public Works Agency – Watershed Protection and Engineering Service, and County Resource Management Agency. They are knowledgeable in floodplain management, understand flood risk reduction, prepare outstanding information for the public, ensure local regulations and permitting processes address flooding issues, and they maintain and operate flood control warning systems and facilities to ensure the safety of County residents.

Strategic Plan:

This item contributes to the Board of Supervisors (Board's) 2024-2027 strategic priority to provide:

- III. Reliable infrastructure and sustainability through
 - 3. Investing in sustainable infrastructure, renewable energy, and preservation of our natural resources.

This item has been reviewed by the County Executive Office, the Auditor-Controller's Office, and County Counsel.

If you have any questions concerning this item, please contact me at (805)-654-2040.

Sincerely,



Jeff Palmer, P.E.
Director, Watershed Protection District

Attachments:

Exhibit 1 – Community Rating System Verification Report – Ventura County, CA

