

EXHIBIT 1



COMMUNITY RATING SYSTEM

VERIFICATION REPORT

Ventura County, CA

Verified Class 5

NFIP Number: 060413

Cycle

Date of Verification Visit: March 7, 2024

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 2893 credit points are verified which results in a recommendation that the community remain a CRS Class 5. The community has met all Class 5 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Construction Certificate Management: Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community offering additional FIRM information, information about problems not shown on the FIRM, special flood related hazards, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. (200 points)

Activity 340 – Hazard Disclosure: Credit is provided for the local real estate agents disclosure of flood hazards to prospective buyers. Credit is also provided for state and community regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (66 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the County of Ventura Library. Credit is also provided for floodplain information displayed on the community's website. (86 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. (55 points)

Activity 370 – Flood Insurance Promotion: Credit is provided for assessing the community's current level of flood insurance coverage. (15 points)

Activity 410 – Floodplain Mapping: Credit is provided for conducting and adopting flood studies for areas not included on the FIRMs and that exceed minimum mapping standards. (49 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 40 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions, and preserving open space land in a natural state. Credit is also provided for regulations that minimize development in the SFHA. (641 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement, cumulative substantial improvement, enclosure limits, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification, and regulations administration. (234 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data 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. (183 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (296 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of July 18, 2023, Ventura County, CA has 66 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the Ventura County Multi-Jurisdictional Hazard Mitigation Plan, Update 2022, adopted on August 16, 2022. A progress report must be submitted on an annual basis. (328 points)

Activity 540 – Drainage System Maintenance: Credit is provided for the regular inspection and maintenance of the community's natural drainage system, and identified problem sites, and records are maintained. Credit is provided for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system and annually publicizes the regulation. (305 points)

Activity 610 – Flood Warning and Response: Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. Credit is also provided for the designation as a Storm Ready/Tsunami Ready Community by the National Weather Service. A description of the flood exercise or After Action Report from an actual flood event must be submitted on an annual basis. Warning information and safety measures must be publicized annually. (270 points)

Activity 630 – Dams: Credit is provided for a State Dam Safety Program. (37 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Ventura County, CA is 1.02.

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

CEO Name / Address:

Kelly Long
Chair of the Board
800 South Victoria Avenue, #1880
Ventura, California 93009

CRS Coordinator Name / Address:

Jeff Pratt
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800 South Victoria Avenue, #1600
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(805) 654-2073

Date Report Prepared: December 3, 2024

720 COMMUNITY CREDIT CALCULATIONS (Cycle):**CALCULATION SECTION :**

Verified Activity Calculations:

Credit

c310	38				38
c320	90				90
c330	200				200
c340	66				66
c350	86				86
c360	55				55
c370	15				15
c410	48	x CGA	1.02	=	49
c420	628	x CGA	1.02	=	641
c430	229	x CGA	1.02	=	234
c440	179	x CGA	1.02	=	183
c450	290	x CGA	1.02	=	296
c510	328				328
c520					
c530					
c540	305				305
c610	270				270
c620					
c630	37				37

Community Classification Calculation:

cT = total of above

cT = 2893

Community Classification (from Table 110-1):

Class = 5

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