



MEMORANDUM

Date: June 2, 2021

To: The Honorable Chair and Members
Pima County Board of Supervisors

From: C.H. Huckelberry
County Administrator 

Re: **Pima County Approved as a Class 3 Community by FEMA's National Flood Insurance Program's Community Rating System**

On June 1, 2021, Pima County received notification from the Federal Emergency Management Agency (FEMA) that Pima County will be upgraded from a Class 5 community to a Class 3 community under the National Flood Insurance Program's Community Rating System (CRS). Through the CRS, FEMA reviews each community's floodplain management programs, outreach activities, and disaster preparedness to rate the community. The quality of each community's program, and the associated rating, can result in substantial reductions in flood insurance premiums.

FEMA's notification comes in response to the Regional Flood Control District's request for a class modification, which was submitted to FEMA in 2020 after the Board of Supervisors sitting as the Board of Directors of the Flood Control District adopted the Floodplain Management Plan. The Floodplain Management Plan process, undertaken last year at the direction and support of the Board, involved a large and diverse group of stakeholders who discussed and ultimately recommended numerous flood mitigation activities over the next five years. This process and associated outcomes made this Class 3 rating possible. Efforts recognized by FEMA to reduce flood damage risks included:

- Public information activities through outreach to homeowners, businesses, realtors and others on floodplain information, flood protection and flood safety;
- Regulatory standards within our Floodplain Management Ordinance and technical policies, the riparian habitat protection program and open space preservation;
- Flood damage reduction activities through active floodplain and flood control planning and our Floodprone Land Acquisition Program; and
- Flood preparedness activities for maintenance and inspection of flood control infrastructure and the ALERT flood warning system.

As a Class 3 community, the flood insurance premium discounts for all properties in the unincorporated areas will increase to 35 percent. This is direct result of the efforts of the District and its many public and private partners to reduce the community's exposure to flood risks. Of the over 1,750 participating communities nationally, only 13 are ranked as being Class 3 or above. Pima County, who will be the 14th community, will have the best

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flood risk reduction program in Arizona. The attached table shows the small group of communities with similarly successful floodplain management programs.

The flood insurance premium discount changes will not become effective until April 2022, which is that date corresponds with a new flood insurance pricing structure known as Risk Rating 2.0. Nationally, under Risk Rating 2.0, 23 percent of flood insurance policy holders will see an overall rate decrease; 66 percent will see a monthly increase of between \$0-\$10; and 11 percent will see a \$10 or more increase to their monthly flood insurance cost. However, because of the discount change from 25 percent to 35 percent, a majority of Pima County property owners will see a reduction in prices since all structures, commercial buildings, and contents alike will become eligible for the 35 percent discount, and not just those in federal Special Flood Hazard Areas.

With a national flood insurance policy premium average of \$740 dollars annually, and nearly 3,500 current policies in unincorporated Pima County, the change to Class 3 will result in an annual estimated savings of nearly \$1,000,000 for Pima County residents.

CHH/sp

Attachment

c: Jan Leshar, Chief Deputy County Administrator
Carmine DeBonis, Deputy County Administrator for Public Works
Suzanne Shields, Director, Regional Flood Control District

ATTACHMENT

CRS Communities by Class

Classes Effective 5/1/2020

(includes total from previous effective dates)

Number of Communities per Class

CRS Class	May 2016	Oct 2016	May 2017	Oct 2017	May 2018	Oct 2018	May 2019	Oct 2019	May 2020	
1	1	1	1	1	1	1	1	1	1	Roseville, CA
2	4	5	6	6	6	7	8	8	8	Tulsa, OK; King Co., WA, Pierce Co., WA, Ft. Collins, CO; Thurston Co., WA, Sacramento County, CA; Sacramento, CA, Ottawa, IL
3	3	3	2	2	3	3	3	3	4	Ocala, FL, Louisville-Jefferson Co., KY; Sea Isle City, NJ; Avalon, NJ
4	3	2	4	4	5	5	5	6	7	Charleston Co., SC, Maricopa Co. AZ, Palm Coast, FL, Charlotte, NC; Folly Beach, SC, Cutler Bay, FL; Ocean City, NJ
5	116	123	128	135	136	137	141	145	148	
6	217	213	218	215	230	233	238	237	245	
7	350	367	376	381	392	403	404	416	417	
8	475	470	480	490	471	466	455	446	443	
9	222	232	229	232	242	247	251	247	244	
Total (1-9)	1391*	1416*	1444*	1466*	1486*	1502*	1506*	1510*	1517*	
Class 10*	192	196	201	208	213	217	227	230	231	

Class 10's are as shown in the Agent's Manual.

Class 10 (5/17) – Benton, AR; Bono, AR; Baker County, FL; Great Neck Estates, NY; Clackamas County, OR

Class 10 (10/17) – Satellite Beach, FL; Lake Co., IN; DeWitt, NE; Lander Co., NV; Ilion, NY; Douglas Co., OR; Yakima Co., WA

Class 10 (5/18) – Wetumpka, AL; Fulton County, GA; Upper Augusta Twp., PA; La Connor, WA; Wakiakum County, WA

Class 10 (10/18) – Hastings, FL; Shoshone County, ID; Harvey County, KS; Centerville, UT

Class 10 (5/19) – Atmore, AL; Manteca, CA; Fort Myers, FL; Sewell's Point, FL; French Settlement, LA; Livingston Parish, LA; Taymouth Township, MI;

Erwin, NY; Dewey, OK; Cannon Beach, OR; Granville Township, PA; Northumberland, PA; North Ogden, UT; Casper, WY

Class 10 (10/19) – Fanning Springs, FL; Coweta County, GA; Jackson, MS

Class 10 (5/20) – Chapman, PA

April 12, 2020

*21 Retrogrades (16) – 2(5-6); 6(6-7); 4(7-8); 4(8-9)

*22 Retrogrades (17) – 1(6-8); 6(6-7); 2(7-9); 8(8-9)

*23 Retrogrades (20) – 2(5-6); 1(5-7); 4(6-7); 7(7-8); 2(7-9); 4(8-9)

*24 Retrogrades (13) – 1(5-6); 1(5-8); 4(6-7); 4(7-8); 2(7-9); 1(8-9)

*25 Retrogrades (19) - 2(5-6); 1(5-7); 2(5-8); 5(7-8); 9(8-9)

*26 Retrogrades (18) – 1(5-6); 1(5-7); 2(6-5); 5(6-7); 1(6-8); 4(7-8); 4(8-9)

*27 Retrogrades (17) – 1(5-8), 2(6-8), 2(6-7), 7(7-8), 1(7-9), 4(8-9)

*28 Retrogrades (0) – No class retrogrades

*29 Retrogrades (20) – 3(5-6); 5(6-7); 1(6-8); 5(7-8); 3(7-9); 3(8-9);