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
The Honorable Chair and Members, Pima County Board of Supervisors

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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 Lesher, Chief Deputy County Administrator
Carmine DeBonis, Deputy County Administrator for Public Works
Suzanne Shields, Director, Regional Flood Control District
## CRS Communities by Class

*Classes Effective 5/1/2020 (includes total from previous effective dates)*

### Number of Communities per Class

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*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; Waukesha County, WI
Class 10 (10/18) – Hawthorne, 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; Raytown 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; Coral County, CA; Jacksonville, MS
Class 10 (5/20) – Chopin, PA

*21 Retrogrades (16) – 2(5-6); 6(6-7); 4(7-8); 4(8-9)
*22 Retrogrades (17) – 1(6-9); 6(6-7); 2(7-8); 8(8-9)
*23 Retrogrades (20) – 2(5-6); 1(5-7); 4(7-8); 1(8-9)
*24 Retrogrades (13) – 1(6-6); 5(6-7); 4(7-8); 2(7-9); 4(8-9)
*25 Retrogrades (19) – 2(5-5); 2(6-6); 5(7-7); 9(8-9)
*26 Retrogrades (18) – 1(6-6); 1(6-7); 2(6-6); 5(7-7); 16-6; 4(7-8); 4(8-9)
*27 Retrogrades (17) – 1(6-6); 2(6-6); 2(6-7); 7(7-7); 17-6; 4(8-9)
*28 Retrogrades (10) – No class retrogrades
*29 Retrogrades (20) – 3(6-6); 5(6-7); 1(6-8); 5(7-7); 3(7-9); 3(8-9)

April 12, 2020