



# LAUDERTRAC

## RESILIENCY UPDATE FORT LAUDERDALE

Tracking Progress on Commission Priorities for 2021



August 2021

## CREATING A STRONGER COMMUNITY

### Incremental Resiliency: Floodplain Management and Community Rating System

Achieving community resiliency does not always require big gestures and costly investments. The City participates in a variety of endeavors that increase resiliency gradually and incrementally. One example is the City's participation in the National Flood Insurance Program and Community Rating System.

The National Flood Insurance Program (NFIP), administered by the Federal Emergency Management Agency (FEMA), requires that communities regulate floodplain development through the adoption and enforcement of floodplain management regulations designed to mitigate the impact of flooding. In return, homeowners, businesses and renters are able to buy federally backed flood insurance. The NFIP was designed to provide an insurance alternative to disaster assistance that can offset the cost of repairing damage to buildings and their contents resulting from flooding. As local extreme rain events increase in frequency and intensity, the City encourages all residents to purchase flood insurance to protect their property.

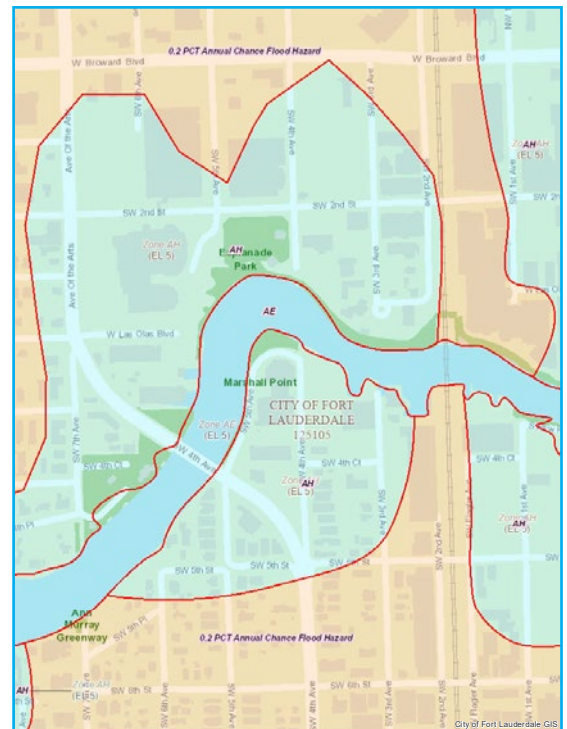
The Community Rating System (CRS) is a program where flood insurance premium rate reductions are offered to policyholders in recognition of a community that implemented measures that exceed minimum NFIP requirements. For example, a community earns CRS points for providing information to the public about the risk of flooding and the steps they can take to protect their property. Points are also earned for having a floodplain management ordinance that contains regulatory standards that exceed the minimum requirements. Those points count toward a class rating on a scale ranging from 1 to 10. Class 10 receives no discount, while Class 1 receives the maximum 45% discount. All communities enter the program as a Class 10. Each time a community improves to the next class, property owners receive an additional 5% discount on their flood insurance premiums.

Fort Lauderdale is currently in CRS Class 7, which results in a 15% discount on flood insurance policies. The City is preparing a CRS Strategic Plan that examines the City's participation in CRS, and identifies opportunities to further reduce overall risk from flooding and the cost of flood insurance. The Plan will include a series of actions such as updating the floodplain management ordinance, developing a program for public information and overall improving floodplain management planning. These are just a few examples of the endeavors that are resulting in a more resilient Fort Lauderdale.

To find out if a property is in a Special Flood Hazard Area, check the City's website at [gis.fortlauderdale.gov/2020prelimFEMAFloodMaps](https://gis.fortlauderdale.gov/2020prelimFEMAFloodMaps). Visit [ftlcity.info/floodriskforms](https://ftlcity.info/floodriskforms) for information about our flood insurance rate maps, coastal high hazard areas, flood depths at your property, natural conservation areas and wetlands, flood insurance, floodplain management regulations, and ideas to protect your property from flood damage.



Inundation following Tropical Storm Eta in November 2020



FEMA Flood Zones - you can find your flood zone on the City's website