



CITY OF NORMAN, OK CITY COUNCIL STUDY SESSION

Municipal Building, Executive Conference Room, 201 West Gray, Norman,
OK 73069

Tuesday, August 05, 2025 at 5:30 PM

AGENDA

It is the policy of the City of Norman that no person or groups of persons shall on the grounds of race, color, religion, ancestry, national origin, age, place of birth, sex, sexual orientation, gender identity or expression, familial status, marital status, including marriage to a person of the same sex, disability, relation, or genetic information, be excluded from participation in, be denied the benefits of, or otherwise subjected to discrimination in employment activities or in all programs, services, or activities administered by the City, its recipients, sub-recipients, and contractors. In the event of any comments, complaints, modifications, accommodations, alternative formats, and auxiliary aids and services regarding accessibility or inclusion, please call 405-366-5424, Relay Service: 711. To better serve you, five (5) business days' advance notice is preferred.

CALL TO ORDER

AGENDA ITEMS

1. DISCUSSION REGARDING THE FEDERAL EMERGENCY MANAGEMENT AGENCY'S (FEMA) COMMUNITY RATING SYSTEM AND FLOOD INSURANCE.

ADJOURNMENT

CITY OF NORMAN

City Council Study Session

August 5, 2025

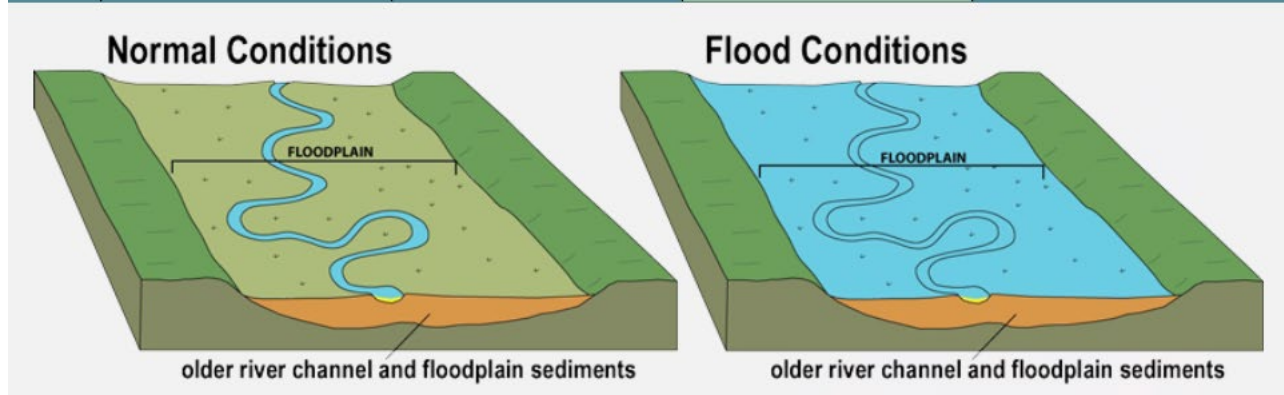
Item 1.

FEMA's Community Rating System and Flood Insurance



What is a Floodplain?

- A nearly flat plain along the course of a stream or river that is naturally subject to flooding



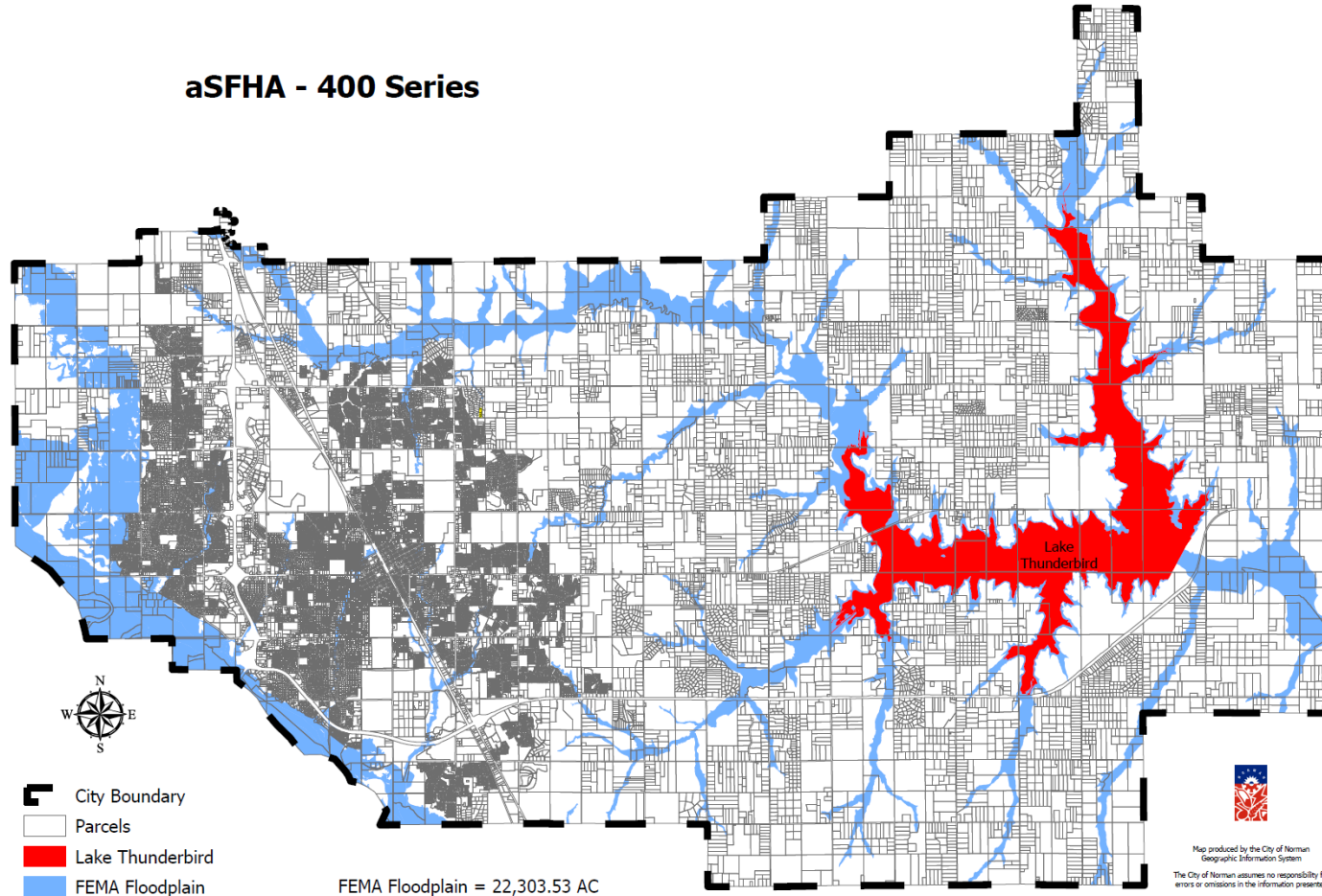
What is a Regulatory Floodplain?

Item 1.

- Land that is subject to a 1% or greater chance of flooding in any given year
 - Often called the 100 year flood, or 1% Chance Flood
- Also known as the Special Flood Hazard Area (SFHA)

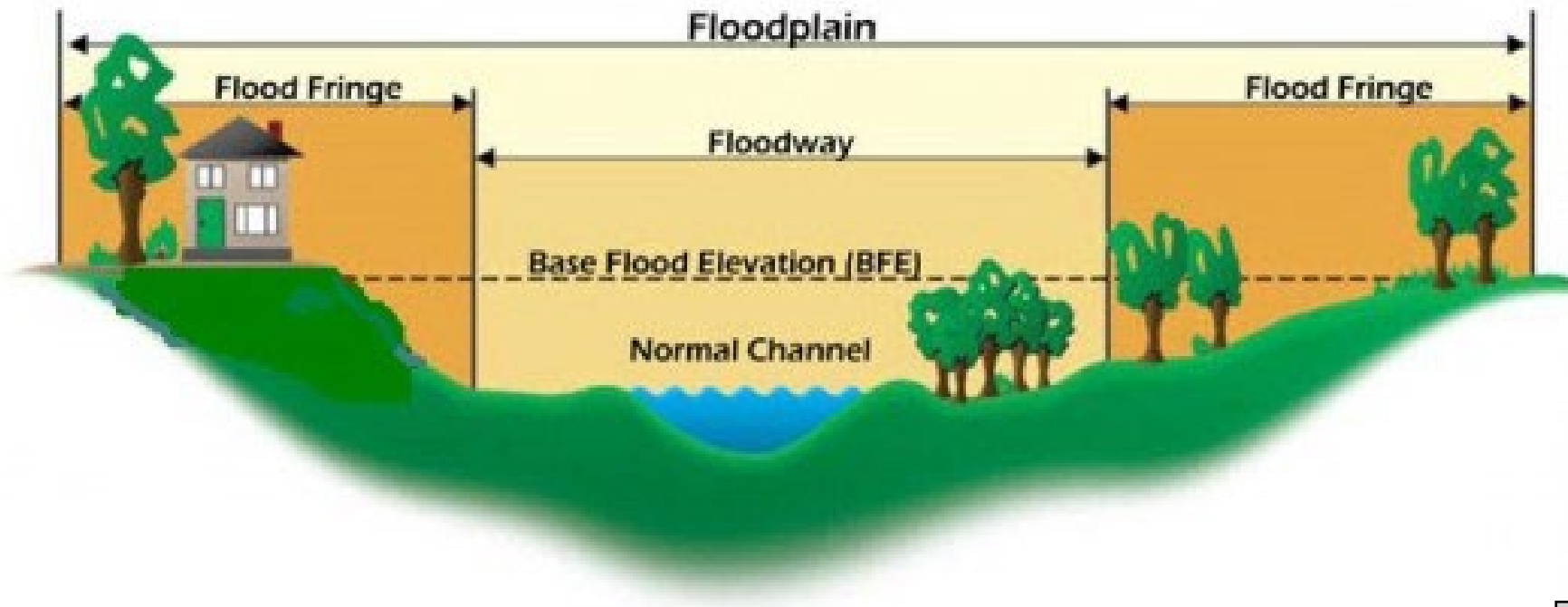


aSFHA - 400 Series



FEMA Floodplain = 22,303.53 AC
Lake Thunderbird = 5533.35 AC
aSFHA = 16,770 AC

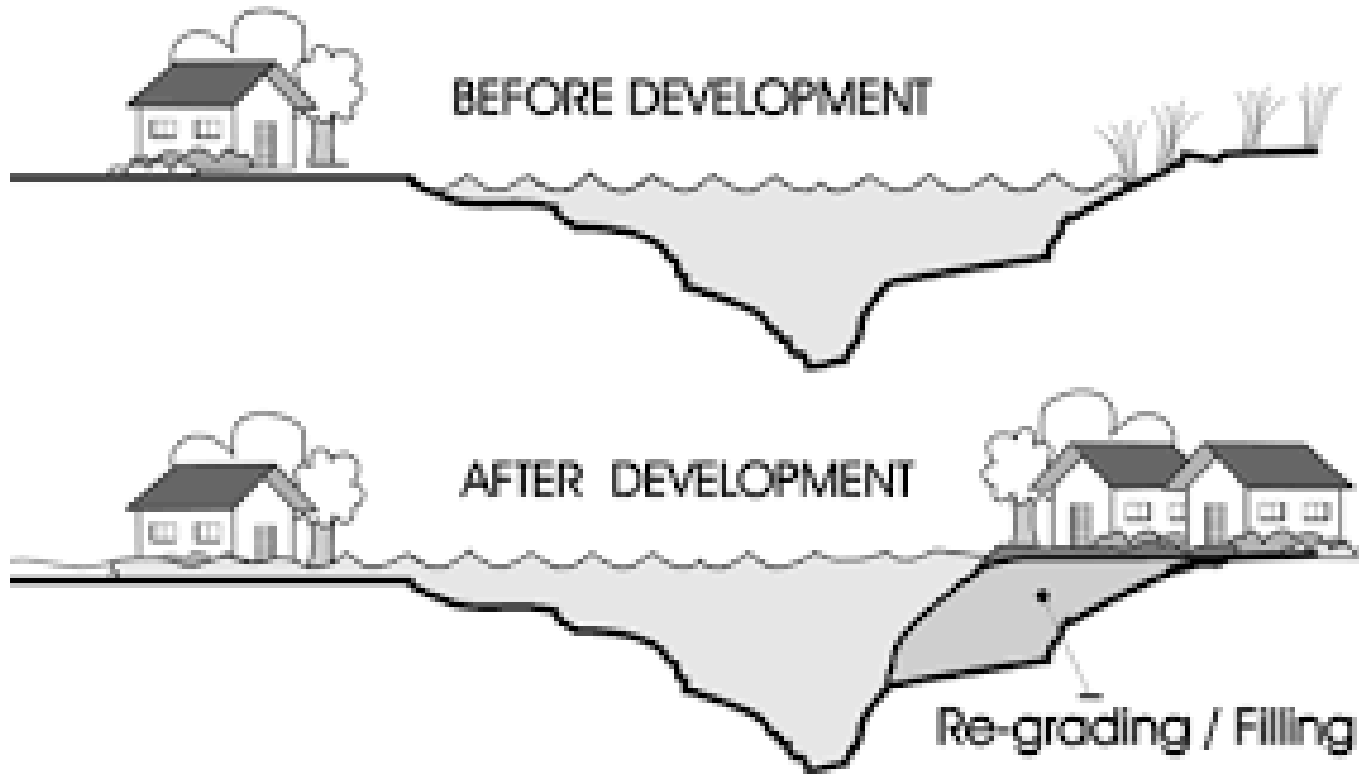
7/8/2025



What is Floodplain Management?

- Operation of a community program to reduce the risk of current and future flooding
- Includes requirements for zoning, building codes, and floodplain ordinances
- FEMA sets minimum floodplain management standards for communities participating in National Flood Insurance Program (NFIP)

Fill in the Floodplain



- Can obstruct flood flows
- Reduces the amount of room available to store floodwaters, which increases flood heights

What is the NFIP?

- Created by Congress in 1968
- Mitigates future flood losses through sound, community enforced building and zoning ordinances
- Provides access to affordable, federally backed flood insurance protection for property owners



What is CRS?

Item 1.

- CRS = Community Rating System
- Goals:
 - Reduce and avoid flood damage to insurable property
 - Strengthen and support insurance aspects of NFIP
 - Foster comprehensive floodplain management

What is CRS?

- Communities are rewarded for doing more than minimum national standards set by NFIP
 - Flood insurance premiums are discounted based on efforts undertaken to reduce flood damage, educate the public on flood data and insurance, etc
- CRS Manual describes procedures, creditable activities, and credit points associated with each activity
 - CRS classification assigned based on total credit for all activities conducted
 - Norman is currently a Class 6 community

Table 110-1. CRS classes, credit points, and premium discounts.

| CRS Class | Credit Points (cT) | Premium Reduction | |
|-----------|--------------------|-------------------|--------------|
| | | In SFHA | Outside SFHA |
| 1 | 4,500+ | 45% | 10% |
| 2 | 4,000–4,499 | 40% | 10% |
| 3 | 3,500–3,999 | 35% | 10% |
| 4 | 3,000–3,499 | 30% | 10% |
| 5 | 2,500–2,999 | 25% | 10% |
| 6 | 2,000–2,499 | 20% | 10% |
| 7 | 1,500–1,999 | 15% | 5% |
| 8 | 1,000–1,499 | 10% | 5% |
| 9 | 500–999 | 5% | 5% |
| 10 | 0–499 | 0 | 0 |

SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH

Outside the SFHA: Zones X, B, C, A99, AR, and D

Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.

Some minus-rated policies may not be eligible for CRS premium discounts.

Premium discounts are subject to change.

How is CRS Class Determined?

Item 1.

- Based on number of points achieved in 19 creditable activities in 4 categories
 - 300 Series = Public Information Activities
 - 400 Series = Mapping and Regulations
 - 500 Series = Flood Damage Reduction Activities
 - 600 Series = Warning and Response

Table 110-2. Credit points awarded for CRS activities.*

| Activity | Maximum Possible Points | Maximum Points Earned | Average Points Earned | Percentage of Communities Credited |
|--|-------------------------|-----------------------|-----------------------|------------------------------------|
| 300 Public Information Activities | | | | |
| 310 Elevation Certificates | 116 | 116 | 38 | 96% |
| 320 Map Information Service | 90 | 90 | 73 | 85% |
| 330 Outreach Projects | 350 | 350 | 87 | 93% |
| 340 Hazard Disclosure | 80 | 62 | 14 | 84% |
| 350 Flood Protection Information | 125 | 125 | 38 | 87% |
| 360 Flood Protection Assistance | 110 | 100 | 55 | 41% |
| 370 Flood Insurance Promotion ⁵ | 110 | 110 | 39 | 4% |
| | | | | |
| 400 Mapping and Regulations | | | | |
| 410 Flood Hazard Mapping | 802 | 576 | 60 | 55% |
| 420 Open Space Preservation | 2,020 | 1,603 | 509 | 89% |
| 430 Higher Regulatory Standards | 2,042 | 1,335 | 270 | 100% |
| 440 Flood Data Maintenance | 222 | 249 | 115 | 95% |
| 450 Stormwater Management | 755 | 605 | 132 | 87% |
| | | | | |
| 500 Flood Damage Reduction Activities | | | | |
| 510 Floodplain Mgmt. Planning | 622 | 514 | 175 | 64% |
| 520 Acquisition and Relocation | 2,250 | 1,999 | 195 | 28% |
| 530 Flood Protection | 1,600 | 541 | 73 | 13% |
| 540 Drainage System Maintenance | 570 | 454 | 218 | 43% |
| | | | | |
| 600 Warning and Response | | | | |
| 610 Flood Warning and Response | 395 | 365 | 254 | 20% |
| 620 Levees | 235 | 207 | 157 | 0.5% |
| 630 Dams | 160 | 99 | 35 | 35% |

* Figures are based on communities that have received verified credit under the 2013 *CRS Coordinator's Manual* (about 43% of CRS communities), as of October 2016. The maximum possible points are based on the 2013 *Coordinator's Manual*. Growth adjustments are not included.

Example: Activity 370

- Flood Insurance Promotion
- Maximum Credit = 110 points
- 4 Elements to this activity
- Element FIA = Flood insurance coverage assessment
 - Requires review of flood insurance coverage in Norman be presented to City Council (for up to 15 pts)
- ~7% of buildings located in SFHA have flood insurance
 - Current # of buildings in SFHA = 863
 - # of buildings in SFHA w/ flood insurance = 64
 - 17 repetitive loss properties and 167 paid claims

Table 1 – Policies by Occupancy 2020

Item 1.

| Table 1 | Policies In Force | Premium | Insurance In Force | Average Coverage |
|-----------------------|-------------------|-----------|--------------------|------------------|
| Single Family | 426 | \$246,683 | \$116,496,900 | \$273,467 |
| 2-4 Family | 17 | \$20,522 | \$3,544,300 | \$208,488 |
| All Other Residential | 12 | \$20,226 | \$3,935,300 | \$327,942 |
| Non-Residential | 34 | \$54,645 | \$12,507,300 | \$367,862 |
| Total | 489 | \$342,076 | \$136,483,800 | \$279,108 |

Table 1 – Policies by Occupancy 2025

Item 1.

| Table 1 | Policies In Force | Premium | Insurance In Force | Average Coverage |
|-----------------------|-------------------|-----------|--------------------|------------------|
| Single Family | 224 | \$146,656 | \$68,342,000 | \$305,098 |
| 2-4 Family | 3 | \$1,223 | \$953,000 | \$317,667 |
| All Other Residential | 10 | \$19,219 | \$3,630,000 | \$363,000 |
| Non-Residential | 14 | \$23,034 | \$6,525,000 | \$466,071 |
| Total | 251 | \$190,132 | \$79,450,000 | \$316,534 |

Table 2 – Insurance Zone 2020

Item 1.

| Table 2 | Policies in Force | Premium | Insurance in Force | Average Coverage |
|-------------------|-------------------|-----------|--------------------|------------------|
| A01-30 & AE Zones | 150 | \$181,270 | \$31,480,800 | \$209,869 |
| A Zones | 2 | \$2,171 | \$802,500 | \$401,250 |
| AO Zones | 2 | \$2,062 | \$428,000 | \$214,000 |
| AH Zones | 2 | \$2,297 | \$524,400 | \$262,200 |
| B, C & X Zones | | | | |
| - Standard | 20 | \$28,308 | \$5,521,500 | \$276,075 |
| - Preferred | 311 | \$125,390 | \$97,235,000 | \$312,653 |
| Total | 487 | \$341,498 | \$135,992,200 | \$279,245 |

Table 2 – Insurance Zone 2025

Item 1.

| Table 2 | Policies in Force | Premium | Insurance in Force | Average Coverage |
|-------------------|-------------------|-----------|--------------------|------------------|
| A01-30 & AE Zones | 59 | \$59,811 | \$14,835,000 | \$251,441 |
| A Zones | 2 | \$1,920 | \$462,000 | \$231,000 |
| AO Zones | 1 | \$441 | \$178,000 | \$178,000 |
| AH Zones | 2 | \$965 | \$600,000 | \$300,000 |
| B, C & X Zones | | | | |
| - Standard | 187 | \$126,995 | \$63,375,000 | \$338,904 |
| - Preferred | - | - | - | - |
| Total | 251 | \$190,132 | \$79,450,000 | \$316,534 |

Actions Taken Since 2020 to Increase Public Awareness

- Increased direct mailings to residents in these areas done with different letters or brochures.
- Direct contact with these areas through community and neighborhood events.
- Using social media, city web site and other digital media.

When are CRS Class Changes Made?

Item 1.

- Upon request by Community to improve a class
- At CRS Cycle Verification Visit
 - Occurs once every 5 years
 - Must provide documentation for each activity and element to receive credit
 - Documentation reviewed by ISO/CRS Specialist
 - Most recent visit for Norman occurred on July 10th, 2025

CRS Class Prerequisites

Item 1.

- For Class 6 (Norman's current CRS Class):
 - Building Code Effectiveness Grading Schedule (BCEGS) classification of 5/5 or better
 - Measures a community's building code adoption and enforcement as they relate to natural hazards mitigation
 - 2024 BCEGS evaluation for Norman = 4/4 (meets Class 6 prerequisite)

Next Steps

Item 1.

- For Activity 370:
 - Determine which, if any, possible future actions can be taken
 - Reassess flood insurance coverage prior to next cycle visit

QUESTIONS?

