OFFERED BY COUNCILOR ED FLYNN

CITY OF BOSTON
IN CITY COUNCIL

ORDER FOR A HEARING TO DISCUSS THE STATUS OF THE CITY OF BOSTON'S APPLICATION TO CERTIFY WITH THE FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FOR THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY RATING SYSTEM (CRS)

WHEREAS: On Wednesday, November 5th, the Boston City Council unanimously supported a resolution urging the City of Boston to certify with the Federal Emergency Management Agency (FEMA) for the National Flood Insurance Program (NFIP) Community Rating System (CRS) - a program that can save residents and businesses thousands of dollars in flood insurance costs; *and*

WHEREAS: For many, waterfront neighborhoods are an attractive place to live for recreational activities, higher property values, and a sense of community. However, due to sea level rise and heavy precipitation as a result of climate change, the risk of flooding in these neighborhoods becomes a higher risk every year. It is critical that neighbors have access to affordable flood insurance in the event that they get damage to their homes and property; *and*

WHEREAS: The NFIP provides flood insurance to property owners, renters, and businesses. Homeowners policies cover both buildings and belongings. Building policies cover flood damage up to $250,000 and content policies up to $100,000. Renters' flood insurance policies protect belongings within a home covering up to $100,000 of damage. Commercial flood insurance protects the building and equipment used for business covering up to $500,000; *and*

WHEREAS: Residents and businesses in Massachusetts with policies through NFIP have received discounts up to 20%. In order to qualify and get a discount on flood insurance, cities must receive a certification known as Community Rating System (CRS) from FEMA. The City of Boston has not applied to receive this certification, leaving residents to pay thousands of dollars every year; *and*

WHEREAS: When a municipality has been certified to join the Community Rating System, the community is assigned a class number between 1 and 9. Each class merits a 5 percent discount for all residents who obtained flood insurance through the NFIP. Class 1 cuts flood insurance premiums by 45 percent for policyholders. According to reports, since the City of Boston missed its original goal to certify for CRS in 2021, policyholders have paid approximately $15.7 million in premiums. Had Boston been assigned Class 9 in 2021, with a 5 percent discount, neighbors could have saved roughly $785,000; *and*

WHEREAS: Though the application process to be approved by FEMA is lengthy and requires considerable administrative review, it is wholly worthwhile for the City of Boston to receive its certification due to the rising cost of living for residents across the city, especially for those living in a flood risk zone. It is critical for the public to obtain an opportunity to hear from the City's Climate Resilience team on the status of certification for CRS, and that the City of Boston makes this a top priority to potentially save millions of dollars for residents and policyholders; *and*

NOWTHEREFORE BE IT RESOLVED:

That the appropriate committee on the Boston City Council holds a hearing to discuss the status of the City of Boston's application to certify with the Federal Emergency Management Agency (FEMA) for the National Flood Insurance Program (NFIP) Community Rating System (CRS). Representatives from the Office of Climate Resilience, officials from municipalities enrolled in CRS for NFIP across Massachusetts, and other interested parties are welcome to attend.

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