



CITY OF PORTLAND ENVIRONMENTAL SERVICES



1120 SW Fifth Ave, Suite 613, Portland, Oregon 97204 ■ Mingus Mapps, Commissioner ■ Dawn Uchiyama, Interim Director

M E M O R A N D U M

October 18, 2022

TO: Jonna Papaefthimiou, Michael Phillips, PBEM

FROM: Amin Wahab, BES

RE: Mitigation Action Plan – CRS Annual Progress Reports

The City of Portland participates in FEMA's Community Rating System (CRS), which rewards communities for taking action beyond the minimum standards required by the National Flood Insurance Program (NFIP). Communities are rated Class 1-10 (with 1 being the highest) based on an accounting of activities that reduce FEMA's risk. Our current Class 5 rating provides a 25% discount on flood insurance for property owners. Portland's rating is higher than 90% of the 570 communities enrolled in FEMA's CRS Program. Portland's Class 5 rating saves the community about \$300K in insurance premiums every year. About 60% of those receiving the discount are located in lower income neighborhoods.

As part of the CRS implementation, the City receives credit for the Mitigation Action Plan. To continue receiving this credit, the City reports annually to FEMA on the implementation of the Plan. The annual progress reports for 2020, 2021 and 2022 are attached to this memo for City Council consideration and acceptance. These reports are prepared by BES - the CRS Coordinator for the City - and submitted to FEMA as part of the CRS Recertification process.