



## **Technical Assistance: CRS Training/Evaluations Summary 2021-2022**

### **CRS Training / Evaluations Completed**

In 2022, Wetlands Watch provided two intensive five-hour trainings on the National Flood Insurance Program's Community Rating System for local government staff across Virginia's Coastal Zone. These trainings were conducted in response to new interest from local governments after Wetlands Watch completed twelve trainings in 2019, funded by a grant from the Virginia Coastal Zone Management Program. The goal of these trainings was to increase local government staff knowledge and interest in the CRS Program, while offering an opportunity for staff to gain a head start on the application process to join the Program. The training also included a comprehensive review of community actions to determine an estimated CRS class rating and corresponding flood insurance premium discount savings across the community. The following communities received this training on the following dates:

- Chesterfield County - July 26th
- Lancaster County - August 31st

The trainings included the following agenda: An overview of basic National Flood Insurance Program (NFIP) principals (including an update on the NFIP's new flood insurance premium rating methodology), a detailed CRS Program review, in-depth explanations of credit requirements and documentation for three sample CRS Program activities, a profile of the CRS Program across the country and in the state of Virginia, examples of resources and support available for CRS Program administration, a discussion of the costs and benefits of joining the CRS using Wetlands Watch's Report, "The Costs & Benefits of the CRS Program in Virginia" (2017) in combination with the potential cost savings for each community, the creation of an interdepartmental CRS Team, and a comprehensive review of community actions and staff designations to help determine an estimated CRS Program class rating and corresponding savings.

All local government staff from each training received the following deliverables:

- CRS Training PowerPoint Presentation (PDF)
- CRS Team Departmental Chart (PDF)
- CRS Detailed Quick Check (Excel): This document includes detailed information shared during the training by community staff regarding CRS activities. If the community decides to join the CRS Program, this will not be submitted to FEMA, but will be extremely helpful as the community staff prepares for the in-person meeting with ISO.
- CRS Quick Check for FEMA/ISO (PDF): Local staff would send this document to FEMA/ ISO in the event the community decides to initiate the process to join the CRS.
- CRS Training Summary Report (PDF): Local staff could offer this marketing document to a decision-making board as the community decides whether to join the CRS. The summary report includes an estimated CRS class rating and corresponding flood insurance premium percentage savings for the community.

The 2022 trainings provided nearly identical deliverables to those conducted in 2019, with the exception of one change to the CRS Training Summary Report. The new rating methodology adopted by the National Flood Insurance Program, called Risk Rating 2.0, went into effect in spring 2022. Flood insurance policies that are renewed on or after April 1st, 2022 will be calculated with the new rating methodology. With the rates renewing on a rolling basis, it is impossible to estimate a total cost savings for each community that undergoes the CRS training. Not only has the rating methodology modified premium amounts, but many flood insurance policies will begin receiving the CRS discount for the first time under Risk Rating 2.0, rendering the “CRS What-Ifs,” from which our savings estimate is calculated, unusable. When all policies have been renewed using the new rating methodology by April 1st, 2023, we hope to provide more accurate estimates of potential savings.

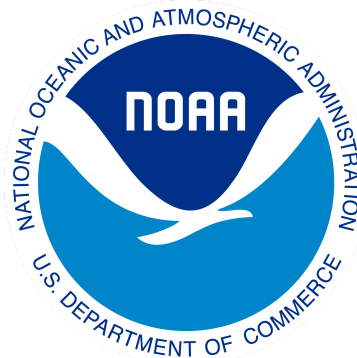
### **Additional CRS Technical Assistance**

In addition to the CRS training/evaluations provided during 2022, Wetlands Watch provided two tailored presentations on the CRS Program to the Northern Neck Planning District Commission (NNPDC) on August 4, 2022 and to the City of Chesapeake’s Natural Event Mitigation Advisory Committee (NEMAC) on September 22, 2022. The Senior Regional Planner for the NNPDC is exploring the potential of having a CRS coordinator for the region in order to lessen the burden on locality staff interested in joining in the CRS program. NNPDC asked Wetlands Watch staff to present on the overall benefits of the CRS program and provide a focused discussion on the feasibility

of establishing a regional CRS Coordinator position for the Northern Neck region. The City of Chesapeake is already a participating CRS community, but the new Senior Planner for the City is hoping to increase the City's CRS class from a Class 7 to a Class 6. Chesapeake's Natural Event Mitigation Advisory Committee, which is made up of City staff, Chesapeake residents, and Chesapeake business owners, asked Wetlands Watch staff to present on the overall benefits of the CRS program, while outlining how the city could increase to a Class 6.

A sample of the training and presentation deliverables are included in the pages that follow.

This report, Task 91.03, was funded by the Virginia Coastal Zone Management Program at the Department of Environmental Quality through Grant FY21 # NA21NOS419 of the U.S. Department of Commerce, National Oceanic and Atmospheric Administration, under the Coastal Zone Management Act of 1972, as amended.



# The National Flood Insurance Program's Community Rating System (CRS) Workshop Summary Report

Wetlands Watch conducted a CRS Workshop training for Chesterfield County staff on July 26, 2021. This training provided an in-depth review of the National Flood Insurance Program's Community Rating System (CRS) Program and included a preliminary evaluation of flood reduction activities currently underway in the County that are potentially eligible for CRS credit. Wetlands Watch generated an estimated CRS credit rating based on those credit earning activities reported by workshop attendees.

The CRS credit rating determines how much money all national flood insurance policyholders could expect to save on their flood insurance premiums each year if Chesterfield County decided to join the CRS Program. Due to a new insurance rating methodology, Risk Rating 2.0, corresponding annual savings for the County are not available at this time, but should be released in spring 2022.

**Potential CRS Rating: Class 7**  
*15% annual discount*



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*Disclaimer: The estimated CRS class rating reflects activities occurring presently in the community and assumes staff will produce correct activity documentation to the FEMA/ISO reviewers. Wetlands Watch is not responsible for lower CRS Ratings earned by the community, as FEMA/ISO reviewers exercise varying methods for awarding credits. The potential policyholder premium savings reflect data acquired through the Virginia Department of Conservation and Recreation on July 11, 2022. Point estimates are calculated using the 2017 CRS Coordinator's Manual and are subject to change.*

*The 2021-2022 CRS Workshops, Task 91.03, were funded by the Virginia Coastal Zone Management Program at the Department of Environmental Quality through Grant FY21 #NA21NOS419 of the U.S. Department of Commerce, National Oceanic and Atmospheric Administration, under the Coastal Zone Management Act of 1972, as amended.*

*Questions: Please contact Mary-Carson Stiff, mc.stiff@wetlandswatch.org, (757) 376-1364*







## Locality Departmental Contacts for CRS Program - Chesterfield County

### *Departments & Contacts for CRS Activity Implementation*

CRS Activity	Responsible Department	Department Contact Info
300 Series: Public Information Activities		
310 – Elevation Certificates	Environmental Engineering	Chistopher Workman, workmanc@chesterfield.gov
320 – Map Information Service	Environmental Engineering	Chistopher Workman, workmanc@chesterfield.gov
330 – Outreach Projects	Emergency Management	Jessica Robison, robisonja@chesterfield.gov
340 – Hazard Disclosure	Environmental Engineering, Planning	Chistopher Workman, workmanc@chesterfield.gov, Andrew Gillies, gilliesa@chesterfield.gov
350 – Flood Protection Information	Emergency Management	Jessica Robison, robisonja@chesterfield.gov
360 – Flood Protection Assistance	Environmental Engineering/ Emergency Management	Chistopher Workman, workmanc@chesterfield.gov, Jessice
370 – Flood Insurance Promotion	Emergency Management, Citizen Information & Resources	Jessica Robison, robisonja@chesterfield.gov, Emily Ashley, ashleye@chesterfield.gov
400 Series: Mapping & Regulations		
410 – Floodplain Mapping	Environmental Engineering, GIS	Chistopher Workman, workmanc@chesterfield.gov, CCArcGIS@chesterfield.gov
420 – Open Space Preservation	Planning, Parks & Recreation	Andrew Gillies, gilliesa@chesterfield.gov, Janit Lewellyn, llewellynja@chesterfield.gov
430 – Higher Regulatory Standards	Environmental Engineering, Planning	Chistopher Workman, workmanc@chesterfield.gov, Andrew Gillies, gilliesa@chesterfield.gov
440 – Flood Data Maintenance	GIS	CCArcGIS@chesterfield.gov
450 – Stormwater Management	Environmental Engineering, Planning	Chistopher Workman, workmanc@chesterfield.gov, Andrew Gillies, gilliesa@chesterfield.gov Scott Smedly, smedleys@chesterfield.gov

500 Series: Flood Damage Reduction Activities		
510 – Floodplain Management Planning	Emergency Management, Parks & Recreation	Jessica Robison, robisonja@chesterfield.gov, Janit Lewellyn, llewellynja@chesterfield.gov
520 – Acquisition & Relocation	Environmental Engineering	Chistopher Workman, workmanc@chesterfield.gov, Jerry Duffy, duffyj@chesterfield.gov
530 – Flood Protection	N/A	
540 – Drainage System Maintenance	Environmental Engineering	Jerry Duffy, duffyj@chesterfield.gov
600 Series: Warning & Response		
610 – Flood Warning & Response	Emergency Management	Jessica Robison, robisonja@chesterfield.gov
620 – Levees	Emergency Management	Jessica Robison, robisonja@chesterfield.gov
630 – Dams	Emergency Management	Jessica Robison, robisonja@chesterfield.gov

# THE COMMUNITY RATING SYSTEM WORKSHOP

## CRS OVERVIEW, COSTS & BENEFITS, & COMMUNITY ASSESSMENT



### **Mary-Carson Stiff & Madison Teeter** **Wetlands Watch**

CRS Workshop/Training  
Chesterfield County  
Funded by the Virginia Coastal Zone Management Program



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# WORKSHOP SCHEDULE



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- 1) Introductions
- 2) NFIP Quick Overview
- 3) CRS Program Overview
- 4) CRS National & Virginia Profiles
- 5) Potential CRS Savings in Chesterfield County
- 6) CRS Resources – Support, Time Saving, Etc.
- 7) Weighing the Costs & Benefits of Joining the CRS
- 8) Community Check In – What Do You Think?
- 9) CRS is a Group Effort – Establishing a CRS Team
- 10) Review of Community Actions & Staff Designations
- 11) Wrap Up, Next Steps, & Deliverables



# WHY DOES WETLANDS WATCH CARE ABOUT CRS?

INCENTIVIZING LOCAL GOVERNMENT PLANNING FOR RESILIENCE

**Highest CRS credit earning activities:  
Promote resilience & adaptation to increased flooding**



Open Space Preservation



Acquisition &  
Relocation



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# THE NFIP: OVERVIEW



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# NFIP: SERVING THREE PURPOSES

## 1) **MAP:** Mapping Flood Hazard

Where will it flood during storms?



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## 2) **RISK:** Managing Floodplains in High Risk Areas

To receive benefits of enrolling in NFIP, local governments must meet a number of minimum regulatory requirements (ex: reducing flooding through zoning, building codes, etc.)

## 3) **INSURE:** Providing Flooding Insurance

Flood insurance premiums at a “low-cost”



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# NFIP: AN OVERVIEW & EXAMPLES OF FLOOD MAPS



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NFIP offers affordable coverage & available almost everywhere in US

- Get NFIP policies through local agents

FEMA determines flood insurance rates for the NFIP based on science backed risk modeling

All land has flood risk & is located in a flood zone

High-risk flood areas are called “**Special Flood Hazard Areas**” (SFHA)

- The SFHA represents how far & how high flood waters will reach during the 1% annual chance storm

OLD terminology: 100-year flood



# FLOOD RISK IN COASTAL VA

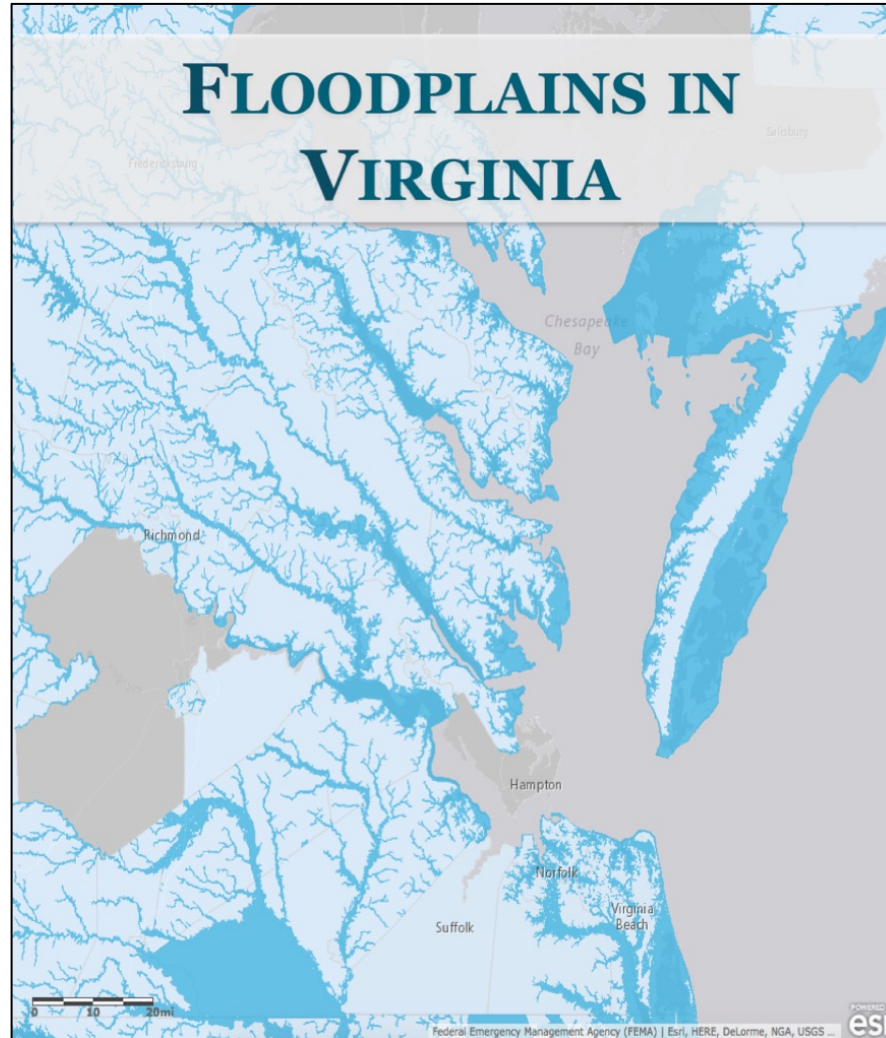


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# NFIP: WHY DO WE CARE ABOUT SFHAs?

- **RISK:** There is a 26% chance a property located in the SFHA will flood over the course of a 30-year mortgage
- **INSURANCE:** Properties located in the SFHA that have a mortgage from a federally regulated or insured lender → flood insurance is required.
  - Flood insurance is NOT included in traditional homeowners insurance
  - **NOTE:** Banks may require that property owners purchase flood insurance, even if the property is located outside the SFHA (premium will be lower)



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# MAPPING FLOOD HAZARDS: ZONES OF RISK

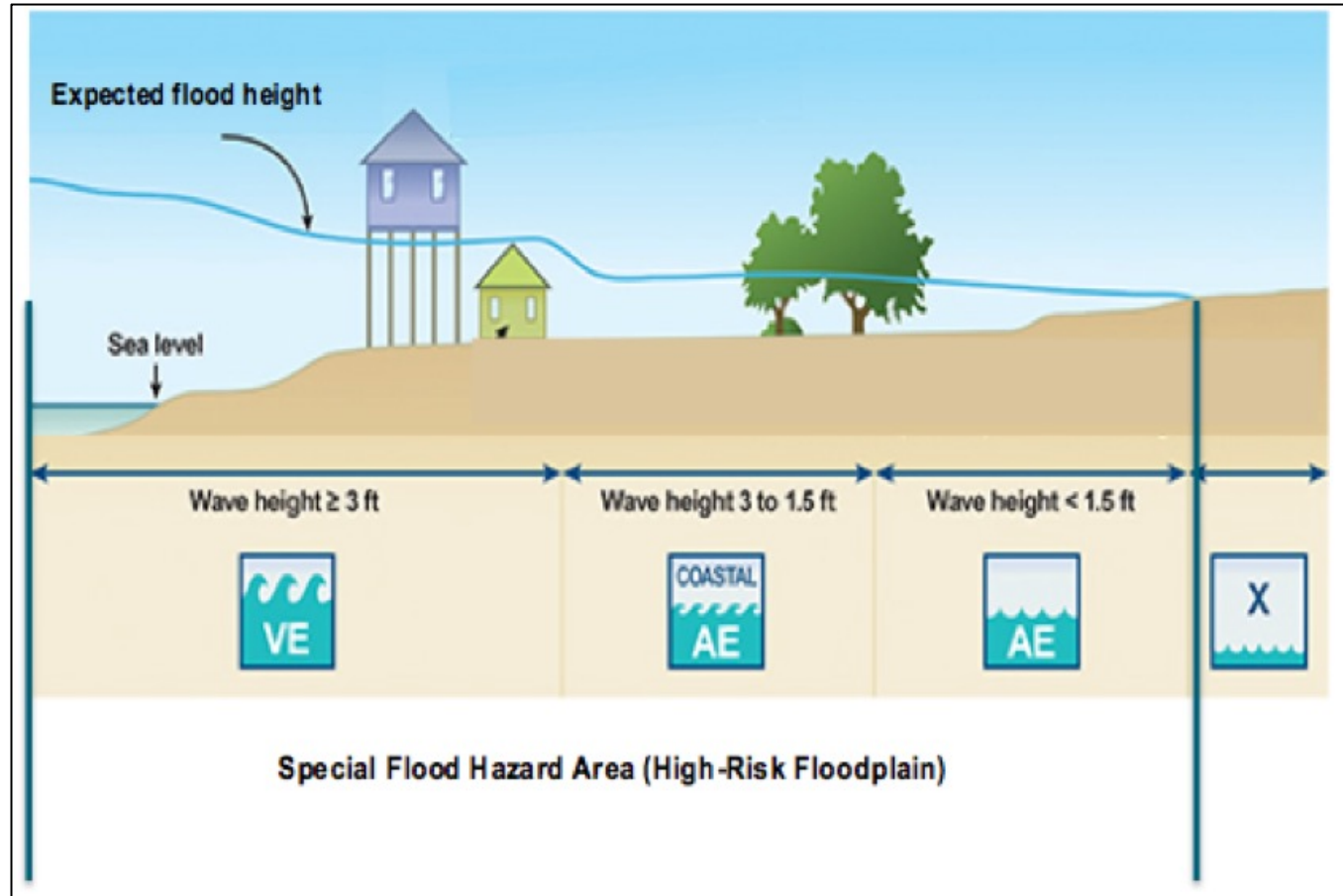


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# MAPPING FLOOD HAZARDS: ZONES OF RISK

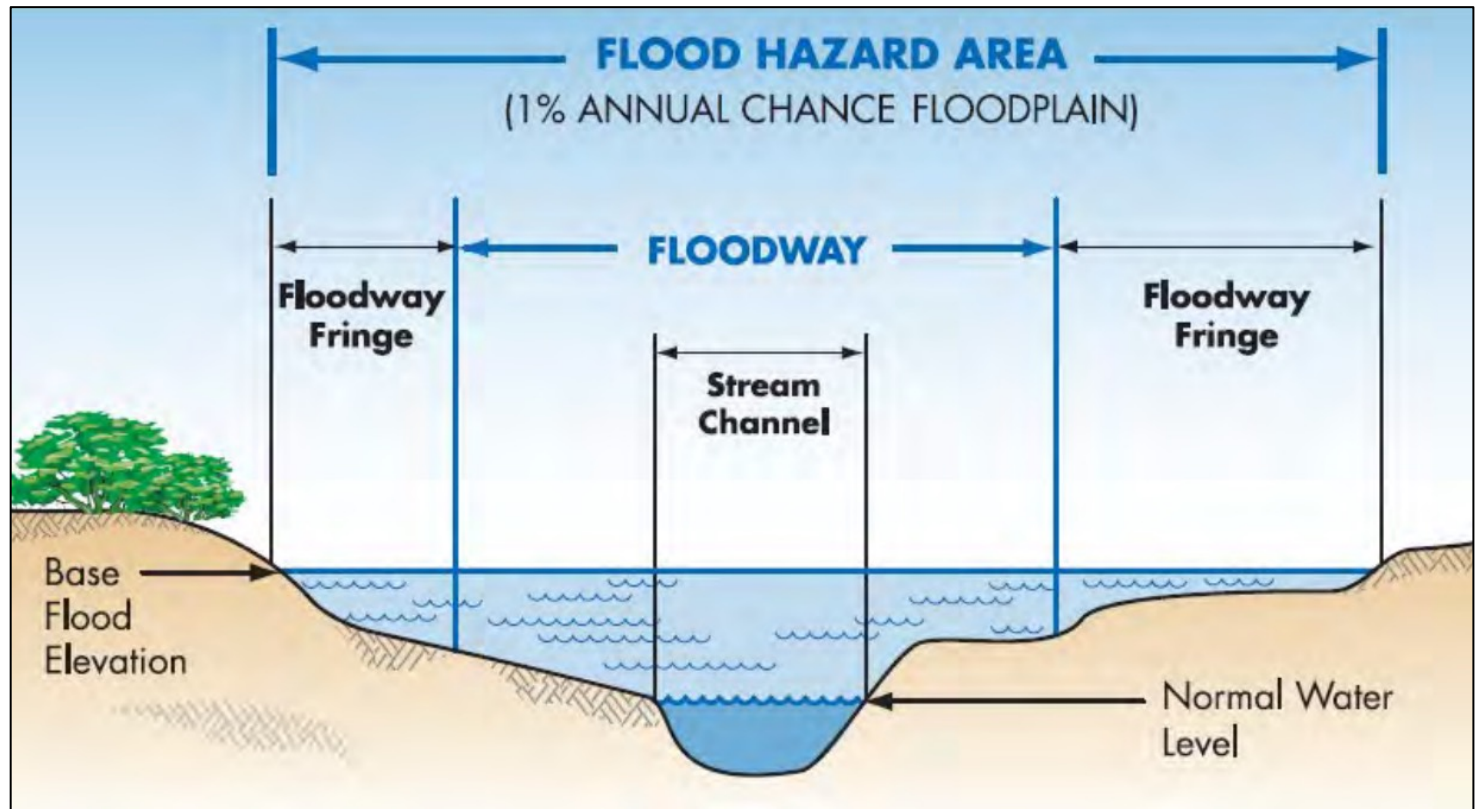


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# THE NFIP'S COMMUNITY RATING SYSTEM (CRS)



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## **The Community Rating System Program → “CRS Program”**



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# THE CRS PROGRAM

- Voluntary NFIP program offers discounts on flood insurance to reward good floodplain management within a community
- Various activities to improve floodplain management earn credit
- Administered by the “community” = government division with land use authority (locality)



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# GOALS OF THE CRS PROGRAM

- Reduce flood damage to insurable property
- Strengthen and support the insurance aspects of the NFIP
- Encourage a comprehensive approach to floodplain management



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# CRS RATING TABLE



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CRS Class	Credit Points	Premium Reduction	
		In SFHA	Outside SFHA*
<b>1</b>	4,500+	45%	40%
<b>2</b>	4,000 - 4,499	40%	35%
<b>3</b>	3,500 - 3,999	35%	30%
<b>4</b>	3,000 - 3,499	30%	25%
<b>5</b>	2,500 - 2,999	25%	20%
<b>6</b>	2,000 - 2,499	20%	15%
<b>7</b>	1,500 - 1,999	15%	10%
<b>8</b>	1,000 - 1,499	10%	5%
<b>9</b>	500 - 999	5%	0%
<b>10</b>	0 - 499	0%	0%

SFHA: Zones A, AE, V, AO, & AH

\*Outside SFHA: Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, & AR/AO

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

AR: Areas that result from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection.

A99: Areas in SFHA that will be protected by a federal flood protection system (levee, dam, dike, etc.)

AR/AE, AR/AH, AR/AO, AR/A = Dual Flood Zones = risk of flooding from water sources not protected by flood protection restoration



# CRS DISCOUNTS EXPANDED!



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All NFIP policies now eligible  
for CRS discounts!

*Why did this change?*



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# NFIP UPGRADE → “Risk Rating 2.0”



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# RISK RATING 2.0 - THE GIST

FEMA changing how they determine flood insurance rates

Rates no longer based on flood zones as defined on FEMA's Flood Insurance Rate Maps (FIRMs)

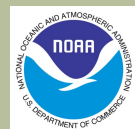
No more grandfathering (subsidized rates)

No more cheap voluntary policies (Preferred Risk Policies)

Rates will factor in value of the structure for first time

Policyholders will begin paying “FULL-RISK RATES”

*Subject to congressional caps*



# RISK RATING 2.0 - WHY CHANGE?

**Outdated Method**: Rating method from the 1970s

- New science & tech available = more accurate risk
- Flood zones just lines on a map; flood waters go beyond lines & flood risk more complicated

**Equity**: Insurance rates didn't factor in replacement costs

**Debt**: NFIP \$20.5 Billion in debt

- Debt serviced by NFIP & interest paid by premiums
- Elective or preferred risk policies (PRP) too cheap

# NEW RATING OVERVIEW

Equity in Action premiums will more accurately reflect a property's unique flood risk by considering a broader range of variables.

## Old Rating Methodology

FEMA-sourced data

### Rating Variables

- Flood Insurance Rate Map Zone
- Base Flood Elevation
- Foundation Type
- Structural Elevation (Special Flood Hazard Area Only)

1% Annual Chance of Flooding (Frequency)

Fees and Surcharges



## Risk Rating 2.0 Methodology\*

FEMA-sourced data

Additional data sources: Federal government-sourced data, commercially available third-party

Cost to Rebuild

### Rating Variables

- Distance to Coast/Ocean/River
- River Class
- Flood type — Fluvial/Pluvial
- Ground Elevation
- First Floor Height
- Construction Type/Foundation Type

Broader Range of Flood Frequencies

Fees and Surcharges

\*Additional variables are not shown here

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FEMA



# NEW RATING OVERVIEW



# RATING FACTOR: DISTANCE TO FLOOD SOURCE

## Distance to Flooding Source(s)

### Legacy Pricing Methodology

Not taken into consideration

### New Pricing Methodology

Taken into consideration for rating:

Distance to River  
Distance to Coast  
Distance to Ocean  
Distance to Great Lakes



Flooding Source



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## RATING FACTOR: DISTANCE TO COAST

## Distance to Coast (1/2)

## What is “coastal hazard” in the Legacy Pricing Methodology?

- Coastal storm surge peril is defined by V-Zones
- There are also “coastal A-Zones”
- Risk is priced through Zones and (where available) associated BFEs

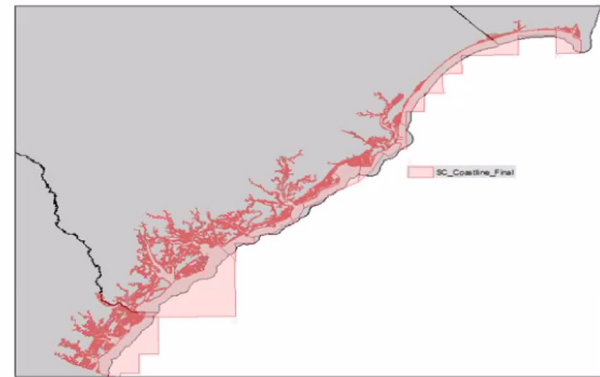


FEMA



## What is “the coast” in the New Pricing Methodology?

- Areas subject to coastal flooding
- There are places that may be miles inland, but are still considered coastal because storm surge can go upstream (e.g., estuaries) and cause flooding



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# RATING FACTOR: DISTANCE TO COAST

## Distance to Coast Scenario (2/2)

### Building #1

#### Legacy Pricing Methodology

Legacy Pricing Methodology Premium: \$516 (PRP)

Flood Zone: X

#### New Pricing Methodology

Distance to Coast: 270 meters (0.17 miles)

Flood Zone: N/A

All other characteristics: Same as building #2

First Year New Pricing Methodology Premium: \$609

New Pricing Methodology Full-Risk Premium (incl. fees): \$950

### Building #2

#### Legacy Pricing Methodology

Legacy Pricing Methodology Premium: \$516 (PRP)

Flood Zone: X

#### New Pricing Methodology

Distance to Coast: 370 meters (0.23 miles)

Flood Zone: N/A

All other characteristics: Same as building #1

First Year New Pricing Methodology Premium: \$609

New Pricing Methodology Full-Risk Premium (incl. fees): \$850



Special Flood Hazard Area



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Flooding Source

### Explanation

All things held equal, on average, building #1 will receive a higher full-risk premium than building #2 as it is closer to the coast.

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# RATING FACTOR: REPLACEMENT COST VALUE

## Why is RCV Important?

Partial losses impact lower-valued and higher-valued homes differently



To address a disparity in the current rating approach, the New Pricing Methodology considers loss differences between higher-valued and lower-valued homes by using RCV



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# RATING ELEMENTS: IN PRACTICE

**RATE =  
FEMA rating model data + insurance agent data inputs**

- Square footage seems to have biggest impact on cost
- Enclosure types (basements) have small impact on cost
- Mitigation measures have very small impact on cost
- Elevation certificates can help, but minor impact on cost

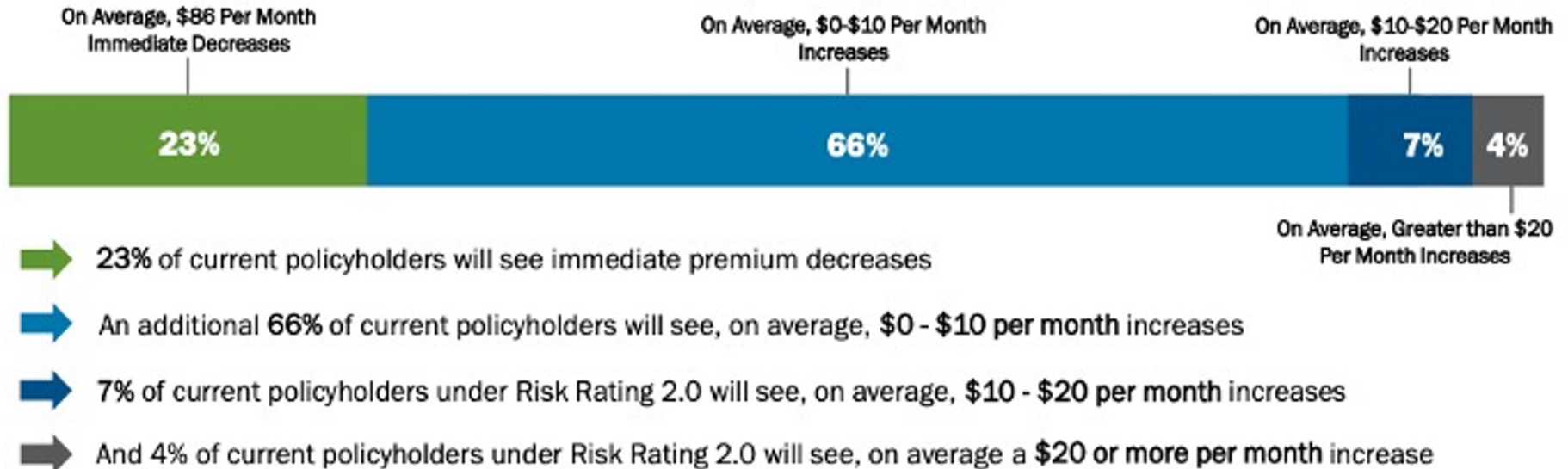
*No one can access rating methodology data*



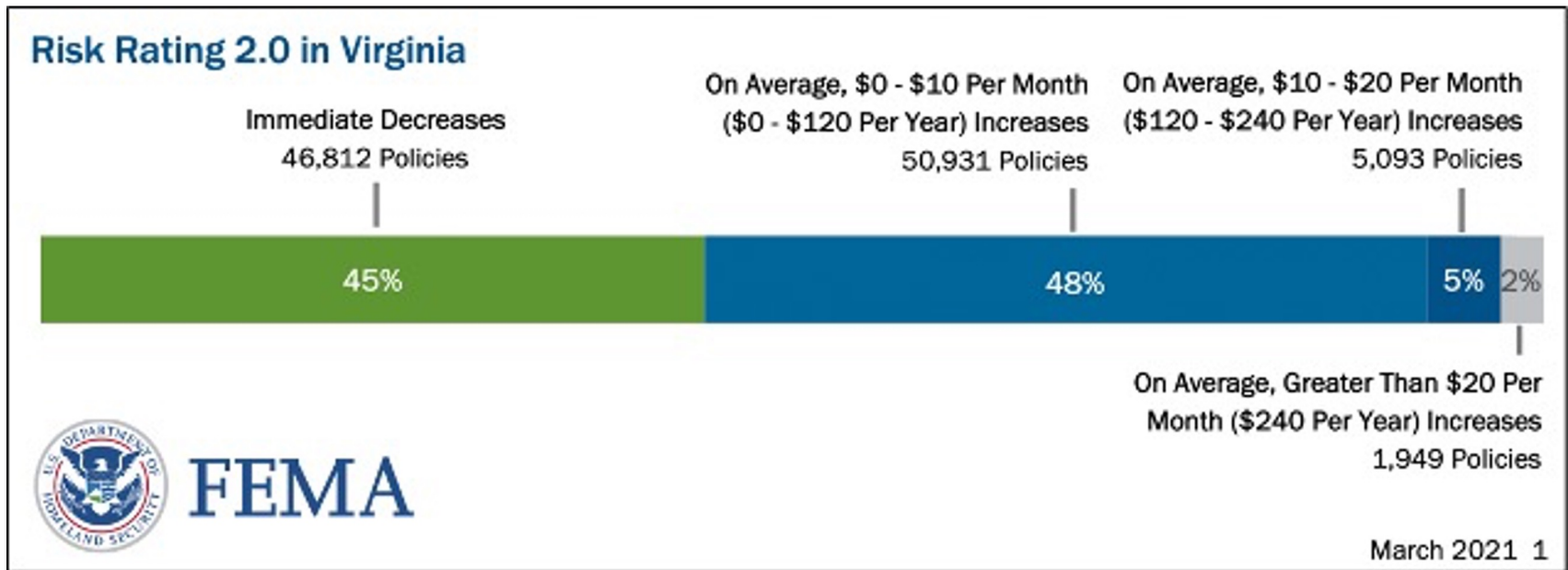
# RISK RATING 2.0 - NATIONAL IMPACTS

## Risk Rating 2.0 – National Rate Analysis

Under the current rating methodology, every year at renewal, policyholders on average see premium increases of \$8 per month.



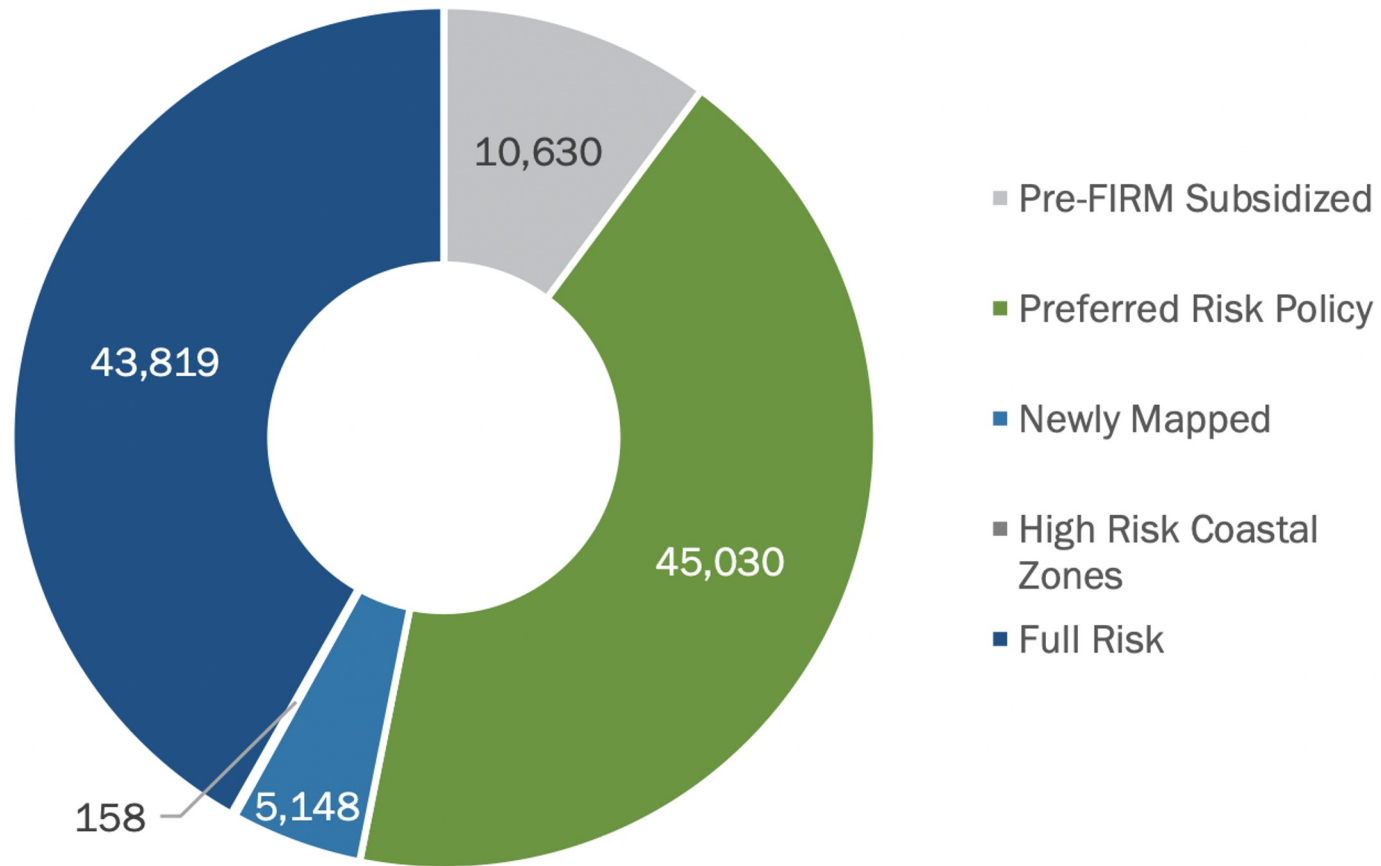
# RISK RATING 2.0: VIRGINIA IMPACTS



\*All rate increases are subject to the 18%-25% caps

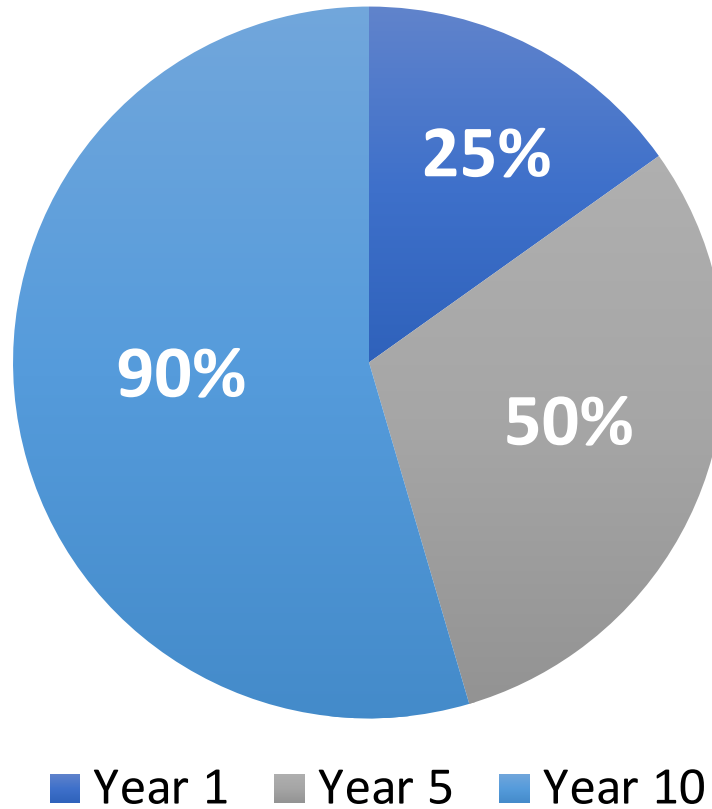
# RISK RATING 2.0 UPDATES

## NFIP Policies in Force in VA by Rate Class



# FULL-RISK RATES

## When Policies Reach Full-Risk Rate



■ Year 1   ■ Year 5   ■ Year 10



# RENEWING POLICYHOLDERS' EXPERIENCE

Flood Insurance Company Name  
Company Address

Flood Insurance Policy Number  
XXXXXXXX

**IMPORTANT - YOUR ACTION IS REQUIRED TO ENSURE THE  
INFORMATION USED TO CALCULATE YOUR FLOOD  
INSURANCE POLICY RENEWAL OFFER**

Dear Insured,

The National Flood Insurance Program (NFIP) has implemented its new rating methodology, Risk Rating 2.0 Equity in Action, for all renewals dated 4/1/2022 and later. You can find more information on RR 2.0 rating methodology at [www.fema.gov/flood-insurance/risk-rating](https://www.fema.gov/flood-insurance/risk-rating)

Your enclosed renewal offer has been calculated based on third-party data and/or FEMA determined default(s). Therefore, it is vital that you review the information provided below and confirm or correct it with your agent by XX/XX/XXXX.

**Number of floors in the building: X**

**Building's construction type:**

**Building's foundation type:**

**Building square footage: XXX**

**Number of elevators: 99**

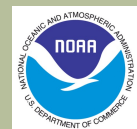
**Number of units in the building: X**

**Is all machinery or equipment elevated above the building's first floor? Yes/No**

**Number of detached structures: 999**

**Note: 99 or 999 is a FEMA default value and must be updated.**

Please contact your agent directly for assistance. Agent contact information is included on the Renewal Notice enclosed.



# WHAT WE'RE HEARING & OUR CONCERNS

- Mitigation premium reductions reduced significantly
- Premiums impossible to estimate -> real estate impact
- Updates to premiums every Thursday
- Rating “mistakes” not subject to congressional caps
- Insurance agents not educated
- Policyholders will drop voluntary policies (preferred risk policies or PRPs)

# CRS PROGRAM: MANUAL + ADDENDUM

- Guide to basic program structure, applying, participating, earning credit, community visits
- 2017 Manual (641 pages) + 2021 Addendum (65 pages)
- **Website:**  
**[crsresources.org](https://crsresources.org)**



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National Flood Insurance Program  
Community Rating System

## Coordinator's Manual

FIA-15/2017



OMB No. 1660-0022  
Expires: March 31, 2020



National Flood Insurance Program  
Community Rating System

## Addendum to the 2017 CRS Coordinator's Manual

2021



# ISO – INSURANCE SERVICES OFFICES

## **Contractor: Operates the CRS on behalf of FEMA**

- 19 Community Specialists
  - **What do they do?**
    - Processes annual recertification report (electronic submittal every August 1st)
    - Conduct community “cycle visits” (every 5 years)
    - Grant majority of credit
  - Each specialist has about 100 communities
  - **One head specialist for each state**
    - VA: Emily Schmidt, [emily.schmidt@verisk.com](mailto:emily.schmidt@verisk.com)



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# CRS TASK FORCE



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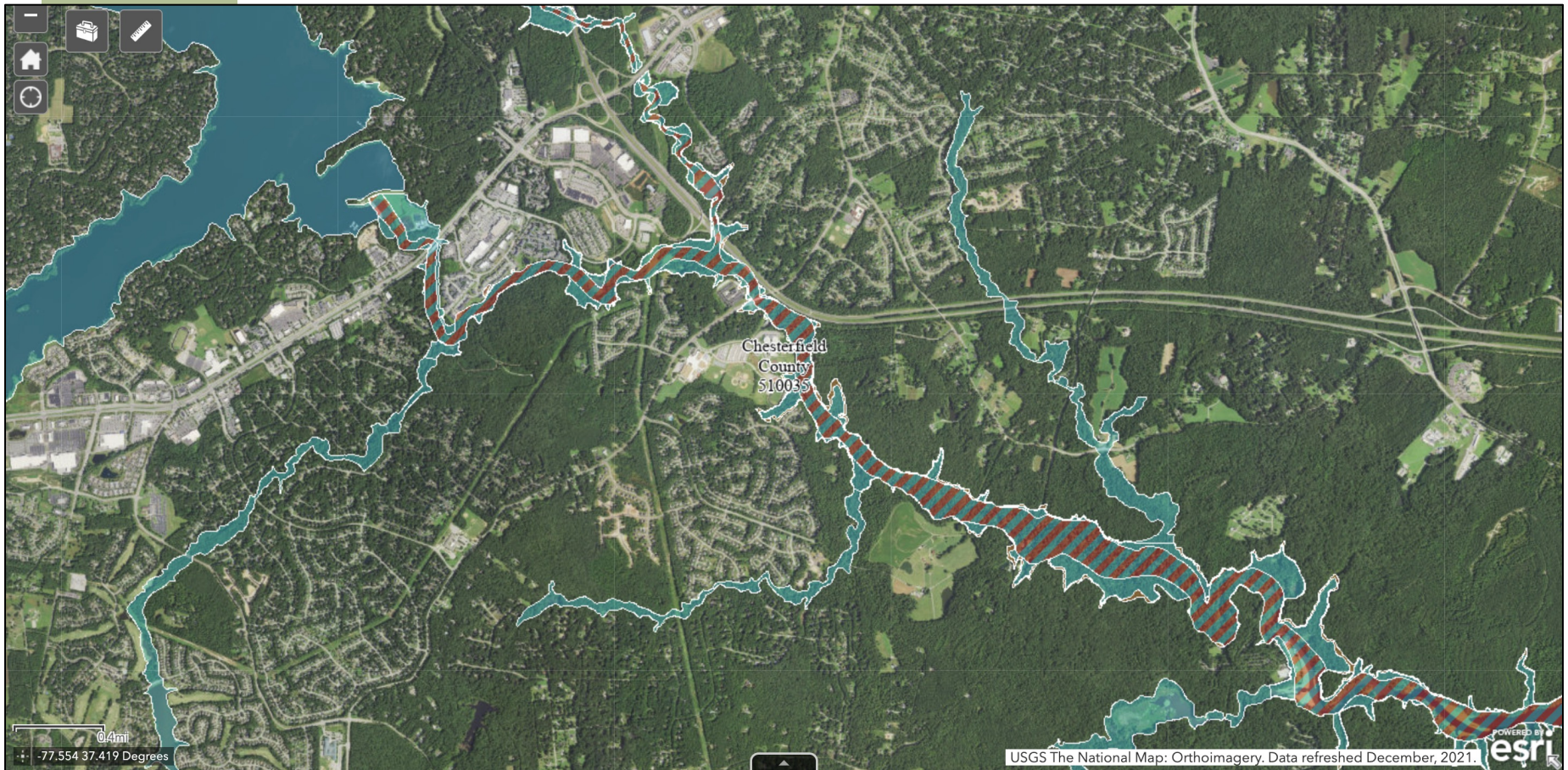
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- Group of floodplain managers across all levels of government and the private sector, from across the country
- Deliberates CRS issues
- Makes recommendations on CRS Program updates, modifications, policy, etc.
- Meets three times each year



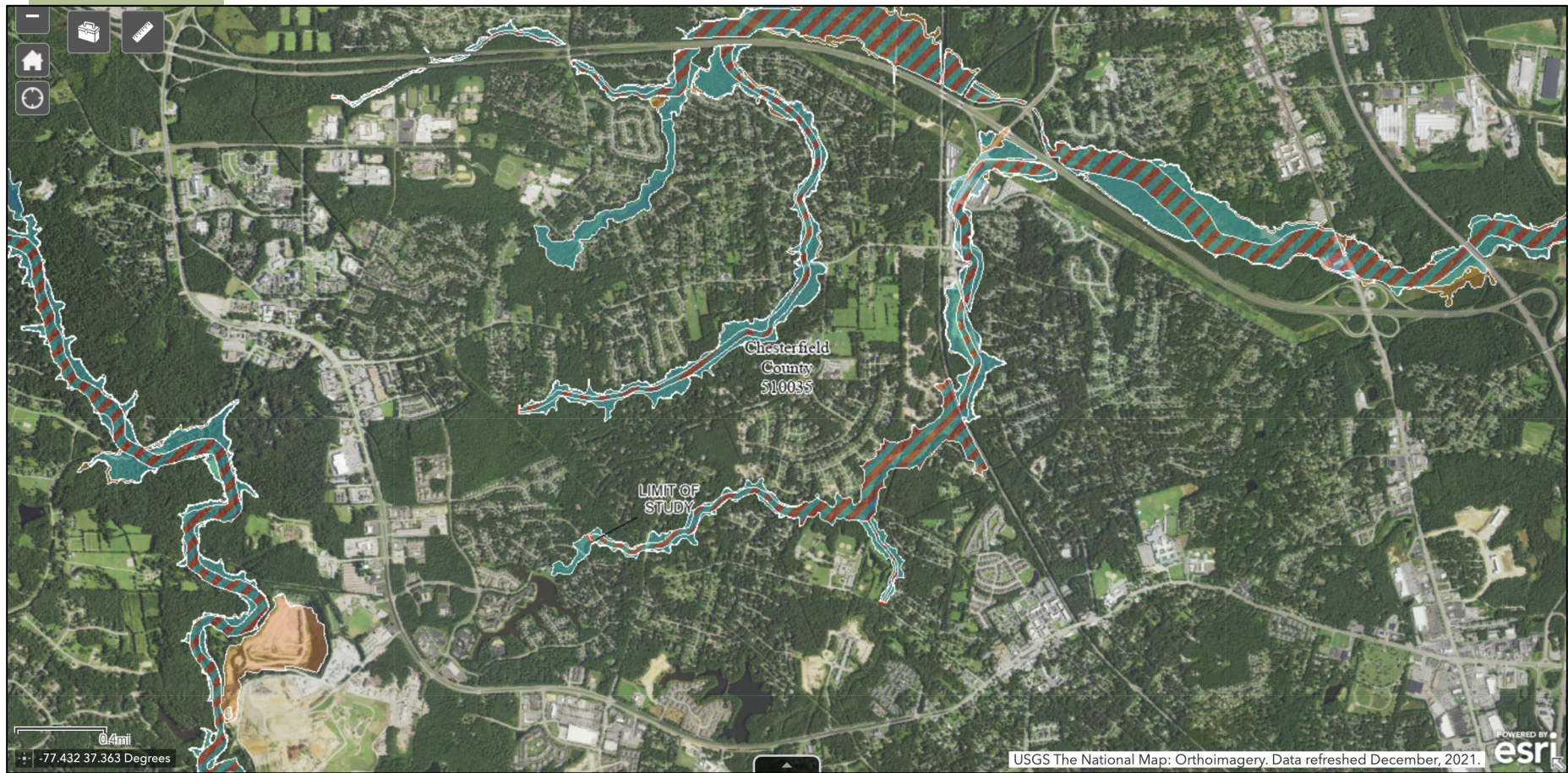


# CRS PROGRAM: POINTS EARNED FOR ACTIONS IN SFHA





# CRS PROGRAM: POINTS EARNED FOR ACTIONS IN SFHA





# CRS PROGRAM: POINTS EARNED FOR ACTIONS IN SFHA





# CRS PROGRAM: POINTS EARNED FOR ACTIONS IN SFHA



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# CRS PROGRAM: POINTS EARNED FOR ACTIONS IN SFHA



# CRS ACTIVITY EXAMPLES - SEE MASTER LIST HANDOUT



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- **Public Information**
  - Educating public on flood risk, hazard disclosure, map information (GIS), flood protection assistance
- **Mapping and Regulations**
  - Mapping flood risk, preserving open space, low density zoning, protecting shorelines, freeboard, building codes, managing stormwater
- **Flood Damage Reduction**
  - Floodplain management planning (hazard mitigation plans), acquiring or relocating high risk properties, mitigating structures, maintenance of drainage system
- **Warning and Response**
  - Plans for warning alerts and response operations for threats from flood events, and dam/levee failures







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# PROCESS FOR JOINING THE CRS – REFER TO HANDOUT



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## JOINING the Community Rating System (CRS)

By NY/NJ Baykeeper



**Choose a CRS Coordinator** for your town



**Fill out the Paperwork**  
You'll need a letter of interest and Quick Check form, available at: [CRSresources.org](http://CRSresources.org)



**Send the forms** to FEMA, the state National Floodplain Insurance Program (NFIP) coordinator, and the ISO/CRS specialist



**FEMA reviews the submittal**



**Be ready for a Community Assistance Visit** to show compliance with the NFIP



**FEMA can then give approval** to the ISO/CRS specialist to make a visit



**ISO/CRS specialist makes a verification visit** (they may be able to find you extra points!)



**ISO/CRS specialist submits the findings** and FEMA decides on your classification



**Your residents start saving money!**



For more info check out: [CRSresources.org](http://CRSresources.org)



# CRS: NATIONAL PROFILE



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- CRS policyholders saved over \$355 million on premiums in 2016
- CRS localities in every state – Florida has the most (230 as of 2016)
- CRS popularity growing, but current 6% national participation rate
- CRS policyholders make up 70% of all NFIP policies
- 77% of CRS communities adopt 1-3 feet of freeboard
- Localities with few & many policies enroll in the CRS
- Number of Class 5 communities increased by 31% in 2 years



# CRS: VIRGINIA PROFILE



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## CRS in Virginia

**27 communities in CRS** (5+ interested)  
**9% participation rate**

Policies in Force	Premium	CRS Savings
83,508	\$56,526,770	\$6,600,944

*Data from VA DCR, 2021*



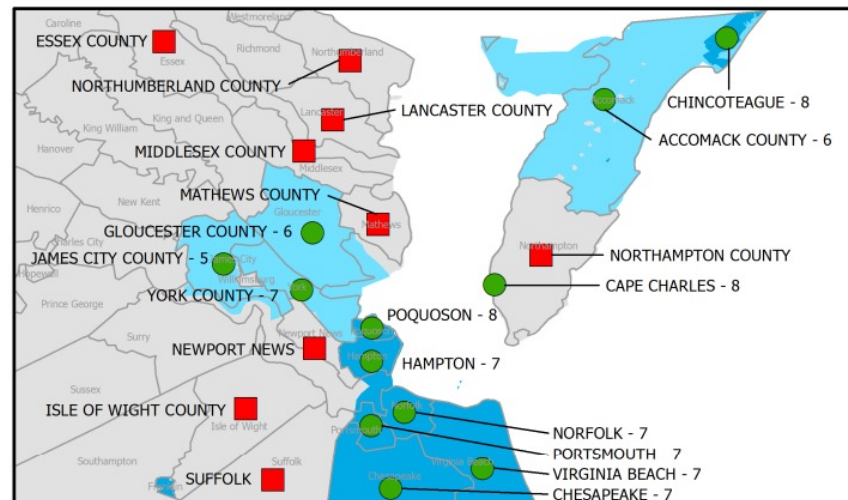
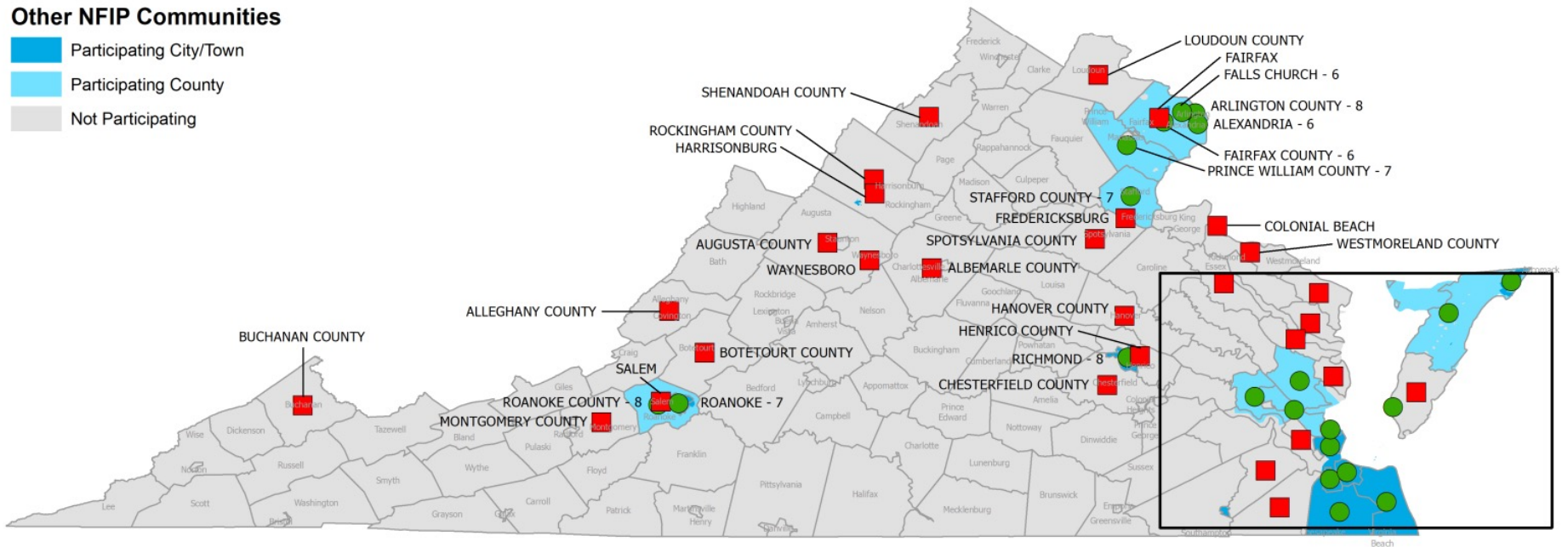


## Top 50 NFIP Communities

- Participating in CRS
- Not Participating in CRS

## Other NFIP Communities

- Participating City/Town
- Participating County
- Not Participating



# CRS ACTIVITY EXAMPLES - HOW DO CREDITS WORK?

## Activity 330, Outreach Projects (max 200 points)

Requirement: Must be distributed every year

What Matters: Types of topics/messages? How many? What format?

***Outreach Topics***: (1) Know Your Flood Hazard, (2) Insure Your Property, (3) Protect People, (4) Protect Property, (5) Build Responsibility, (6) Protect Natural Floodplain Functions

***Outreach Type***:

### Informational Outreach Projects

Booklets, brochures, flyers in libraries, City Hall  
Each topic is worth 1 point

### General Outreach Projects

Signs, presentations, newspaper articles  
Each topic is worth 2 points

### Targeted Outreach Projects

Projects that reach specific groups – letters to SFHA, RL, etc.  
Each topic is worth 6 points



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# CRS ACTIVITY EXAMPLES - HOW DO CREDITS WORK?

## **Activity 420, Open Space Preservation (max 2,020 points)**

Requirement: Properties in SFHA where development is prohibited

**Base Credit:** Preserved land in the SFHA

### ***Extra Credit(s):***

- Deed restrictions
- Natural functions open space (preserved to natural state)
- Special flood related hazards open space
- Coastal erosion open space

### ***Other Related Credit(s)***

- Open space incentives (subdivision reqs, cluster, PUD, TDR)
- Low density zoning (lot sizes of 5 acres or larger)
- Natural shoreline protection (local govt programs that protect shorelines & channels - RPAs would not qualify b/c OSP)



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# CRS ACTIVITY EXAMPLES - HOW DO CREDITS WORK?

## **Acquiring Properties & Removing from Floodplain Activity 520, Acquisition & Relocation (max 2,250 points)**

**Requirement:** Properties in SFHA where structures were demolished & parcels are undeveloped open space

**Base Credit:** Building acquired in OR relocated from the floodplain

**Extra Credit(s):**

Buildings on repetitive loss lists (credit multiplier)

### Double Credits

- Repetitive Loss: 2 or more claim payments more than \$1,000 each within 10 year period (since 1978)
- Critical Facilities

### Triple Credits

- 4 or more claim payments more than \$5,000 each, with cumulative claims exceeding \$20,000 OR two separate claim payments with cumulative amount exceeding FMV of building

**Single Credits:** Buildings located in V or Coastal A Zone (1/2 double credit)



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# WHAT SAVINGS ARE POSSIBLE IN THIS COMMUNITY?

## -REFER TO THE "WHAT IF" HANDOUT-

### CRS What-If

Application CRS Coord. 2ndPOC Activity Points Chronology Comments What If GTA

Community: CHESTERFIELD COUNTY \*  
County: CHESTERFIELD COUN ▼

State: VIRGINIA  
CID: 510035

Current CRS Class = 10

[Printable Version]

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	818	155	224	439
PREMIUM	\$687,530	\$328,004	\$152,926	\$206,600
AVERAGE PREMIUM	\$840	\$2,116	\$683	\$471

#### CRS Class

09	Per Policy	\$29	\$106	\$34	\$0
	Per Community	\$24,047	\$16,400	\$7,646	\$0
08	Per Policy	\$49	\$212	\$34	\$0
	Per Community	\$40,447	\$32,800	\$7,646	\$0
07	Per Policy	\$69	\$317	\$34	\$0
	Per Community	\$56,847	\$49,201	\$7,646	\$0
06	Per Policy	\$99	\$423	\$68	\$0
	Per Community	\$80,893	\$65,601	\$15,293	\$0
05	Per Policy	\$119	\$529	\$68	\$0
	Per Community	\$97,294	\$82,001	\$15,293	\$0
04	Per Policy	\$139	\$635	\$68	\$0
	Per Community	\$113,694	\$98,401	\$15,293	\$0
03	Per Policy	\$159	\$741	\$68	\$0
	Per Community	\$130,094	\$114,801	\$15,293	\$0
02	Per Policy	\$179	\$846	\$68	\$0
	Per Community	\$146,494	\$131,201	\$15,293	\$0
01	Per Policy	\$199	\$952	\$68	\$0
	Per Community	\$162,894	\$147,602	\$15,293	\$0



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# CRS RESOURCES - SUPPORT, TIME SAVING DOCS, ETC.

## **Web Training:** [crsresources.org](http://crsresources.org)

- (Online materials, documentation templates, etc.)

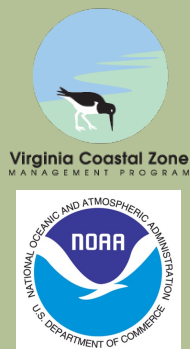
## **In Person Training:** FEMA's [Emergency Management Institute](#) (near Gettysburg) & local NFIP/CRS courses

## **Learn From Peers:** [Coastal VA CRS Workgroup](#)

## **Independent Study:** Self-Guided [CRS Manual](#) Review

## **Important Contacts**

- FEMA Region III CRS Coordinator: Rich Sobota, [Richard.Sobota@fema.dhs.gov](mailto:Richard.Sobota@fema.dhs.gov)
- VA ISO Specialist: Emily Schmidt [emily.schmidt@verisk.com](mailto:emily.schmidt@verisk.com)



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# COASTAL VIRGINIA CRS WORKGROUP

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA

## What are we?

A community of practice, supporting strong floodplain management & success in the CRS Program

## Who are our members?

Staff from local governments, planning district commissions, state agencies, federal agencies, academic institutions, & businesses

## Where are they from?

As far west as Roanoke, east as Accomack County, & north as the City of Alexandria

## How often/where do we meet?

Every other month in the City of Newport News' Town Center with online Zoom option



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## Website

[www.coastalvacrs.com](http://www.coastalvacrs.com)



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# COASTAL VIRGINIA CRS WORKGROUP

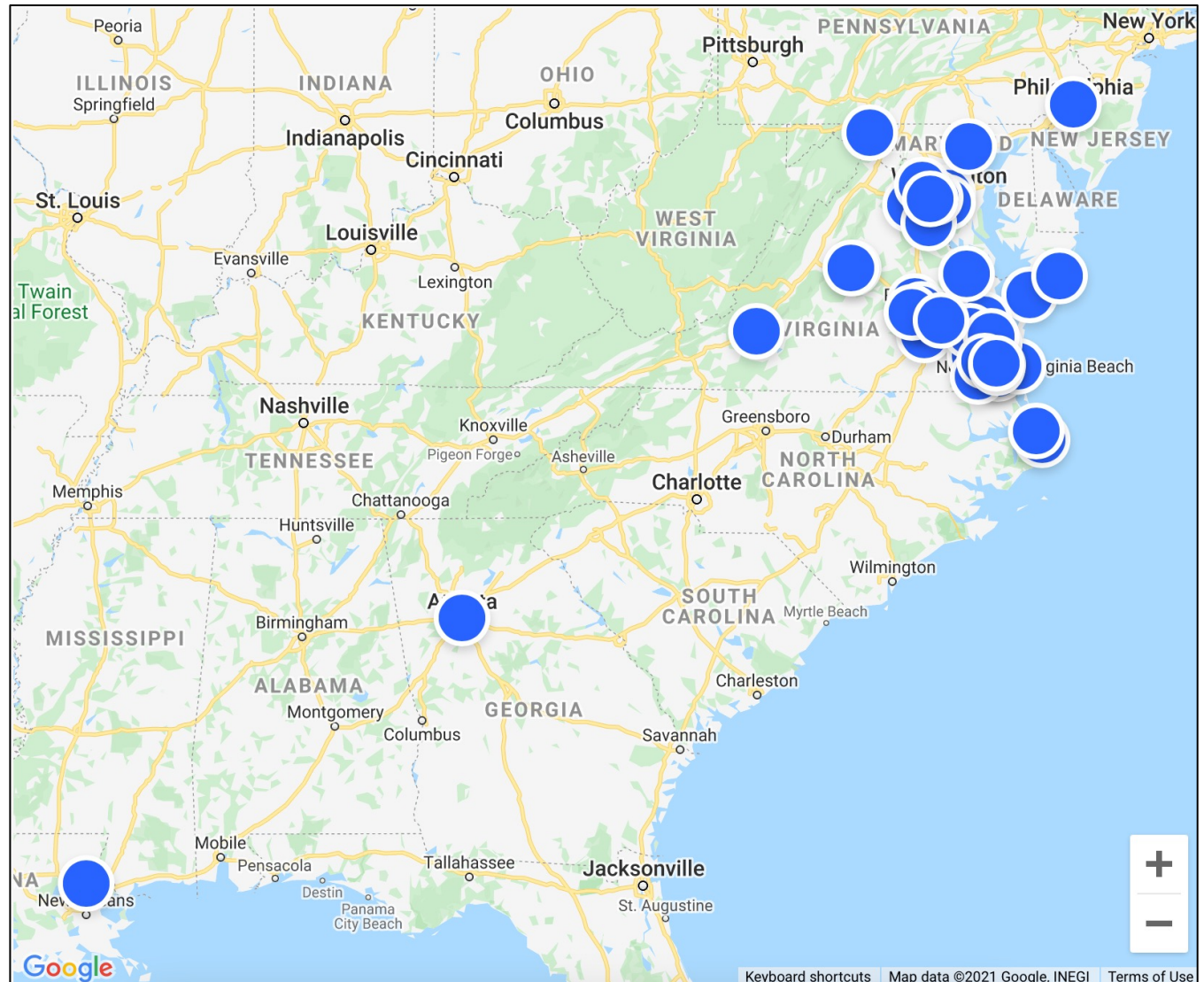


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# WORKGROUP WEBSITE: INFO AVAILABLE



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## **NFIP/CRS Statistics**

## **Past Meeting Materials**

Meeting notes & speaker PowerPoint Presentations

## **Important CRS Information**

Organized by CRS Activity: time saving documentation

## **Workgroup Work Products**

Template letters & forms created by CRS members & used for easy plug-and-play documentation

## **CRS Successes & Lessons Learned**

Insight from local government staff presentations to Workgroup members following ISO cycle visits



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# CRS DATA COLLECTION IN VIRGINIA



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## VIRGINIA CRS COMMUNITIES CRS ACTIVITY SCORES

December 2020



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**ADAPTVA**

Data collection for [www.adaptva.org](http://www.adaptva.org)

Cite: "Virginia CRS Communities Activity Scores,"  
Stiff, M.C., Wetlands Watch, 2020.

VA Community Rating System (CRS) Coordinators provided CRS activity scores to Wetlands Watch Director of Policy and Chair of the Coastal Virginia CRS Workgroup. Contact Mary-Carson Stiff, [mc.stiff@wetlandswatch.org](mailto:mc.stiff@wetlandswatch.org), for more information.



# CRS DATA COLLECTION IN VIRGINIA, EXAMPLE



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## ACCOMACK COUNTY

Class 6: Effective May 1, 2018 (2013 Manual)

CRS Action	Corresponding CRS Activity Number	Credit Points Received	Total Possible Credit Available for Action	Possible Credits Received (Percentage)
<b>Elevation Certificates</b> - Keeping ECs for new & substantially improved buildings, copies of ECs available upon request	310	30	116	26%
<b>Map Information Service</b> - Providing information through FIRMs, including additional information such as special flood related hazards & natural floodplain functions. Service publicized annually & records maintained	320	90	90	100%
<b>Outreach Projects</b> - Credit for VA Hurricane Guide, flood insurance/protection brochures, civic presentations, annual safety week booth, & letter to repetitive loss areas	330	146	350	42%
<b>Hazard Disclosure</b> - Final recorded subdivision plats are required to show SFHA	340	5	80	6%
<b>Flood Protection Information</b> - Information provided in public library & on the community's website	350	86	125	69%
<b>Open Space Preservation</b> - 73% of SFHA	420	1,232	2,020	61%
<b>Higher Regulatory Standards</b> - Freeboard, local drainage protection, building codes, BCEGS 4/4, state mandated standards, & regulations administration	430	140	2,042	7%
<b>Flood Data Maintenance</b> - Using digital maps	440	144	239	60%
<b>Floodplain Management Planning</b> - Eastern Shore of Virginia Hazard Mitigation Plan (2016)	510	181	622	29%
<i>CGA - County Growth Rate = 1.0</i>				
<b>Total Credits</b>		<b>2054</b>		



# WETLANDS WATCH CRS RESEARCH & ANALYSIS



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December 2019

## INCREASING CRS KNOWLEDGE IN VIRGINIA

Local Government CRS Program Evaluation Trainings

October 2018

## IMPROVING THE COMMUNITY RATING SYSTEM (CRS) PROGRAM

Recommendations from Coastal CRS  
Communities & Stakeholders

November 2018

## CAPACITY BUILDING IN THE NFIP COMMUNITY RATING SYSTEM

Viability of Regional CRS Support  
Positions in Virginia

October 2017

## THE COSTS & BENEFITS OF THE CRS PROGRAM IN VIRGINIA





# WHAT'S THE TIME COMMITMENT?

## Question for Community:

- **Who would serve as the CRS Coordinator?**
  - What are the current responsibilities?
  - Time for additional activities?



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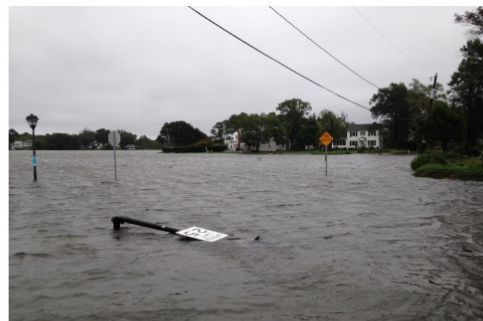
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# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

October 2017

## THE COSTS & BENEFITS OF THE CRS PROGRAM IN VIRGINIA



Author: Mary-Carson Stiff, CFM  
Director of Policy, Wetlands Watch  
Chair, Coastal VA CRS Workgroup



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# COST BENEFIT ANALYSIS OF CRS IN VA (2017)



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**CRS Costs & Benefits Data: The existing research is benefit saturated.**

**We need data on the COSTS of joining & maintaining participation.**

## ***CRS Localities Experience Less Flood Damage***

- CRS communities experienced ~38% less insured flood damage *inside the Special Flood Hazard Area* (high risk flood zones) compared to non-CRS communities
- CRS communities experienced ~36% less insured flood damage *outside the Special Flood Hazard Area* compared to non-CRS communities

Source: Highfield, W.E., & Brody, S.D. (2017). Determine the effects of the FEMA Community Rating System program on flood losses  
*International Journal of Disaster Risk Reduction*, 21, 396-404.

in the United States.



# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

## CRS Activity Points → Flood Loss Savings



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1 CRS Point for Freeboard (430) = \$8,289 flood loss savings/year



1 CRS Point for Open Space (420) = \$3,532 flood loss savings/year



1 CRS Point for Flood Protection (530) = \$4,175 flood loss savings/year

Source: Highfield, W.E., & Brody, S.D. (2013). Evaluating the Effectiveness of Local Mitigation Activities in Reducing Flood Losses. *Natural Hazards Review*, 14, 229-236.





# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

## *CRS Savings Reinvested in Locality*

### **Virginia Beach Case Study**

Hypothetical Class 8 Rating = \$853,813 flood insurance premium savings

**Direct Spending**: City determined that of the \$853,813 saved by policyholders, \$362,666 (42%) would be spent directly in City

**Indirect Spending**: City determined that of the \$362,666 directly spent, \$145,831 (40%) would be spent in City by business recipients of direct spending



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# COST BENEFIT ANALYSIS OF CRS IN VA (2017)



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## ***Wetlands Watch Analysis***



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# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

## *Costs of Participating in the CRS Program*



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### Direct Costs

- Staff time (largest cost)
- Outreach materials (if required based on # of repetitive loss)
- GIS/online mapping support
- Costs of pursuing credit for actions not currently underway

### Indirect Costs

- FEMA L-278 CRS Course
- CFM Certification/ASFPM membership
- Other continuing education costs



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# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

*Asked VA CRS Coordinators how much time they spend on CRS each year  
21/25 Coordinators provided estimated responses (84% response)*

**The median estimated percentage of time CRS Coordinators in  
Virginia spend on the CRS Program each year is **13%****



**Reported percentages ranged from 1% FTE to 100% FTE**

Does not include support staff (average 4.5, ranging 1-8 support staff)  
Does not include duties shopped out of small localities (town to county)

***“There is never enough time.”***

**CRS Coordinator’s other responsibilities influence the amount of time:** “CRS is always in the back of my mind because everything I do on the building inspection side is always CRS & floodplain management.”



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# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

## *Estimated VA CRS Coordinator Salary*



**\$89,000**

- Does not include staff benefits/fringe
- Data via VA Labor Market Information: Average of yearly median wages for 5 different occupation categories, including Emergency Management Directors, engineers of varying levels, & planners.
- Reflects high/low cost of living in various regions of the state
- Captures salary differences of senior/junior career positions



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# COST BENEFIT ANALYSIS OF CRS IN VA (2017)



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**13%**  
average time  
spent on CRS



**x \$89,000**  
estimated CRS  
coordinator salary



**= \$11,570**  
estimated cost  
to locality

## 13% applied to lower salaries:

13% x \$40,000 = \$5,200  
13% x \$50,000 = \$6,500  
13% x \$60,000 = \$7,800  
13% x \$70,000 = \$9,100  
13% x \$80,000 = \$10,400

## 20% applied to lower salaries:

20% x \$40,000 = \$8,000  
20% x \$50,000 = \$10,000  
20% x \$60,000 = \$12,000  
20% x \$70,000 = \$14,000  
20% x \$80,000 = \$16,000



# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

## *VA CRS Benefit Cost Ratio*



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**Average Benefit Cost Ratio for 21 participating CRS localities = 15:1**  
**Median Benefit Cost Ratio for 21 participating CRS localities = 8:1**  
**Highest Benefit Cost Ratio = 68:1 (City of Norfolk)**

- Average BCR uses the 13% median Coordinator staff time: does not favor localities investing less staff time for a proportionally smaller benefit
- Small localities reporting 1% FTE with a small premium discount get a positive benefit cost ratio, but their ratio turns negative when using the 13% time estimate
- Asked localities for permission to use benefit cost ratio with actual estimated percentage of time. 17 of 21 localities said yes. 4 localities use the 13% median time



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# COST BENEFIT ANALYSIS OF CRS IN VA (2017)



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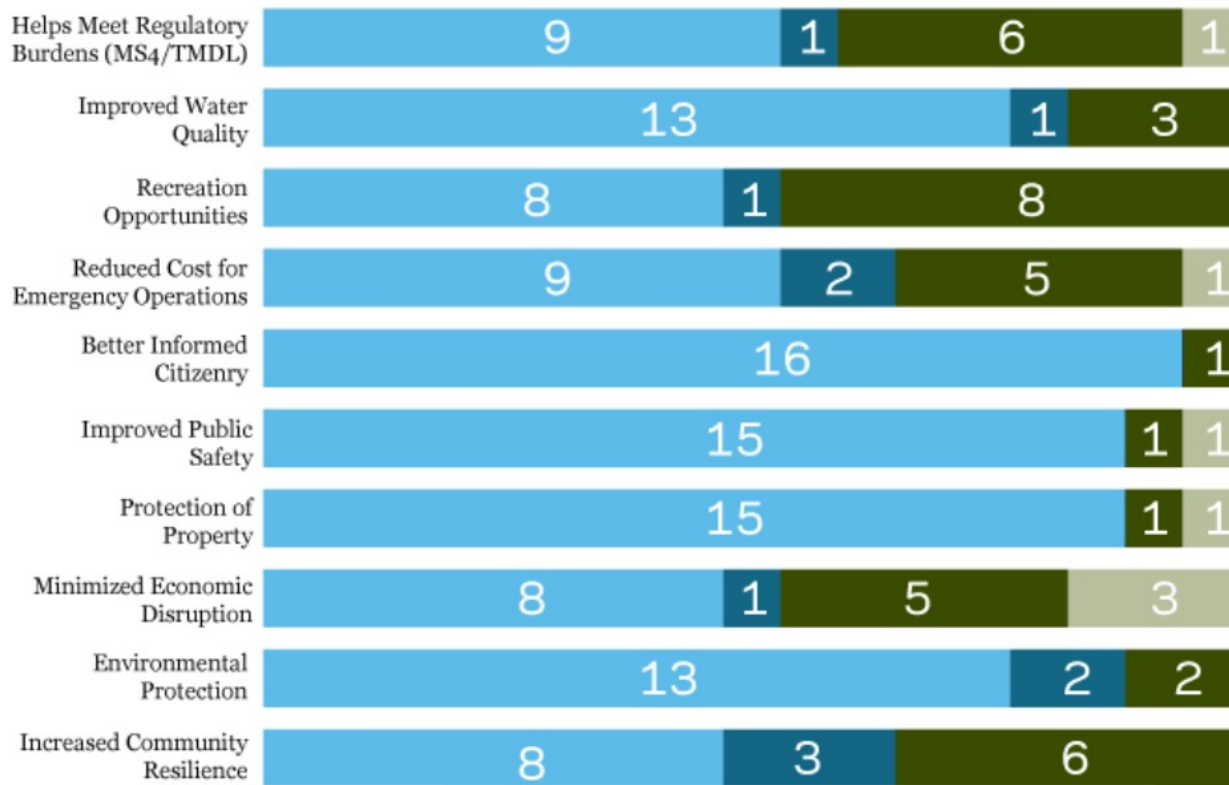


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## Co-Benefits of the Community Rating System

Responses collected from 17 of the 25 CRS Coordinators in Virginia



Yes || Somewhat || No || N/A





# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

## *Additional Secondary Benefits of the CRS Program*

- Helps strengthen organization, coordination, and encourages the break-down of silos across locality departments
- Helps minimize harmful impacts to the community
- Helps promote shoreline protection
- Participation in the CRS provides positive economic value
- Helps build political support for CRS earning activities
- May help earn more grant funding
- Helps save localities money
- The CRS savings have a snowballing effect



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# CRS BENEFIT CASE STUDIES



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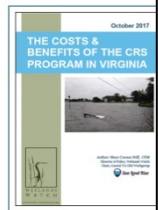
## CRS Benefit Case Study

### The CRS

CRS Class Rating:  
10% Premium Discount

#### The CRS Program

The National Flood Insurance Program's Community Rating System (CRS) most recognizable benefit is flood insurance premium reductions for property owners located in high risk flood zones. Localities invariably decide to join the CRS Program for the flood insurance discounts, although participation in the CRS yields countless secondary benefits. While the secondary benefits of CRS participation prove difficult to quantify, as discussed in previous research, the following case study explores how one CRS community regards the Program as a community asset, beyond premium discounts.



#### The Strategy: Prioritize

To date, the Town of Poquoson has been integrated into allowing the creative fall outside existing passive use parks, B golf course and exercise the Town's newsletter opportunities for the helped build public

#### The Result: Community

- In Bridgewater, a acquisition. This discounts earned policy holders. T
- "The Town's park we take actions li



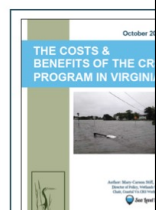
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#### The Strategy: Target

Poquoson's Economic professionals, where concerns. Ken highly to reduce flood damage the CRS Program. A this "very significant commercial real estate

#### The Result: Professional

- Poquoson's risk one [Hurricane] Program and the possible scenario
- "Ken is a wealthy homeowners can Berkshire Hathaway



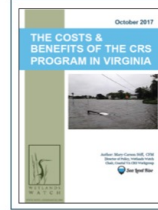
## CRS Benefit Case Studies

### The CRS Helps the City of

CRS Class Rating: 7  
15% Premium Discount

#### The CRS Program's Benefits

The National Flood Insurance Program's Community Rating System (CRS) most recognizable benefit is flood insurance premium reductions for property owners located in high risk flood zones. Localities invariably decide to join the CRS Program for the flood insurance discounts, although participation in the CRS yields countless secondary benefits. While the secondary benefits of CRS participation prove difficult to quantify, as discussed in previous research, the following case study explores how one CRS community regards the Program as a community asset, beyond premium discounts.



Portsmouth's CRS Coordinator, Meg Pittenger, reported that the County received a favorable federal cost share of FEMA grant funding after Hurricane Floyd (1999). FEMA grant funds to the County covered 95% of the \$1.3 million received, requiring only a 5% local share for the project costs. The County's favorable cost share ratio was credited to its participation and success in the CRS Program.

#### The Strategy: Educate Business

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#### The Result: Business Location

- Businesses located in the high risk areas they elect to mitigate the risk by using flood resistant materials
- "Almost 40 percent of small businesses from loss of retail sales



## CRS Benefit Case Studies

December 2019

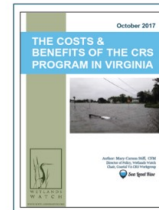
### The CRS Helps Obtain Grant Assistance Accomack County, Virginia

CRS Class Rating: 6  
20% Premium Discount

CRS Coordinator: Tom Brockenbrough  
tbrockenbrough@co.accomack.va.us

#### The CRS Program's Benefits Extend Beyond Flood Insurance Premium Discounts

The National Flood Insurance Program's Community Rating System (CRS) most recognizable benefit is flood insurance premium reductions for property owners located in high risk flood zones. Localities invariably decide to join the CRS Program for the flood insurance discounts, although participation in the CRS yields countless secondary benefits. While the secondary benefits of CRS participation prove difficult to quantify, as discussed in previous research, the following case study explores how one CRS community regards the Program as a community asset, beyond premium discounts.



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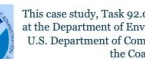


#### The Strategy: Join the CRS Program and Increase the Community's Class Rating

If a community does not participate in the CRS Program, it would not be eligible to benefit from the Program's favorable status in certain FEMA grant programs. Currently, participation and rating in the CRS Program is a weighted factor in two FEMA grant programs, the Pre-Disaster Mitigation Grant Program (PDM) and the Flood Mitigation Assistance Grant Program (FMA).

#### The Result: The CRS Program Helps Communities Access FEMA Grant Assistance

FEMA grant assistance is often the only flood mitigation funding utilized at the local level, but the local cost share can be prohibitive in many communities. Additionally, qualifying for the assistance can present a challenge. The CRS Program can help local governments overcome these barriers and obtain assistance.



This case study, Task 92.04, was funded by the Virginia Coastal Zone Management Program at the Department of Environmental Quality through Grant FY18 #NA18N054190152 of the U.S. Department of Commerce, National Oceanic and Atmospheric Administration, under the Coastal Zone Management Act of 1972, as amended.



# COST BENEFIT ANALYSIS OF CRS IN VA (2017)

## ***Barriers to Earning Benefits in the CRS: VA Locality Perspectives***

- Limited staff time
- CRS too complex & documentation is intensive
- CRS only discounts policyholders in floodplain (big barrier, but changing!)
- Costs of earning some credits outweighs the points awarded
- General CRS information is overwhelming and complicated
- Enrolling in the CRS could expose the locality to liability

**Each section includes suggestions for overcoming the barrier**



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# WHAT DO YOU THINK?

## *Do you want to join?*

**Staff time for joining the CRS:** One CRS Coordinator estimated spending 80-120 hours on the application process

**Staff time for annual recertification:** One Coordinator estimated spending a “solid week of work”

**Staff time for 5-year Cycle Visits:** Two communities seeking to improve their class rating reported the following:

- 4-6 weeks of CRS Coordinator working full time
- 3 weeks of CRS Coordinator working full time + 1 week of permit tech full time + 3 days of GIS staff full time

**Long waiting list of interested communities in Virginia**

**Outstanding CAVs can delay enrollment in the Program**



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STAFF BURDEN - REFER TO DEPARTMENTAL CHART HANDOUT



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## **Establishing a Community “CRS Team”**

**Willingness to share the  
burden of the CRS Program?**



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# CRS CREDITABLE ACTIVITIES CURRENTLY UNDERWAY



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## **What are you already doing that could earn CRS credit?**

Mary-Carson will ask questions and your responses will populate the “CRS Quick Check,” which is required documentation for a CRS Application.



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# WORKSHOP: WRAP UP, NEXT STEPS, & DELIVERABLES

- **What happens next?**

- Follow up with responsible staff
- Review locality responses
- Clean up CRS Quick Check
- Estimates for potential CRS class

- **Deliverables**

- PowerPoint Presentation
- Completed CRS Team Handout
- Completed CRS Quick Check
  - This doc should be submitted by the community in event of submitting an application to join the CRS
- Completed Advanced CRS Quick Check
  - This doc can be used by community to prepare for first ISO visit
- Workshop Summary Report
  - One page PDF document outlining ESTIMATED potential CRS score & corresponding flood insurance premium savings
  - Could be used to market CRS in presentation to community Board



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# QUESTIONS?



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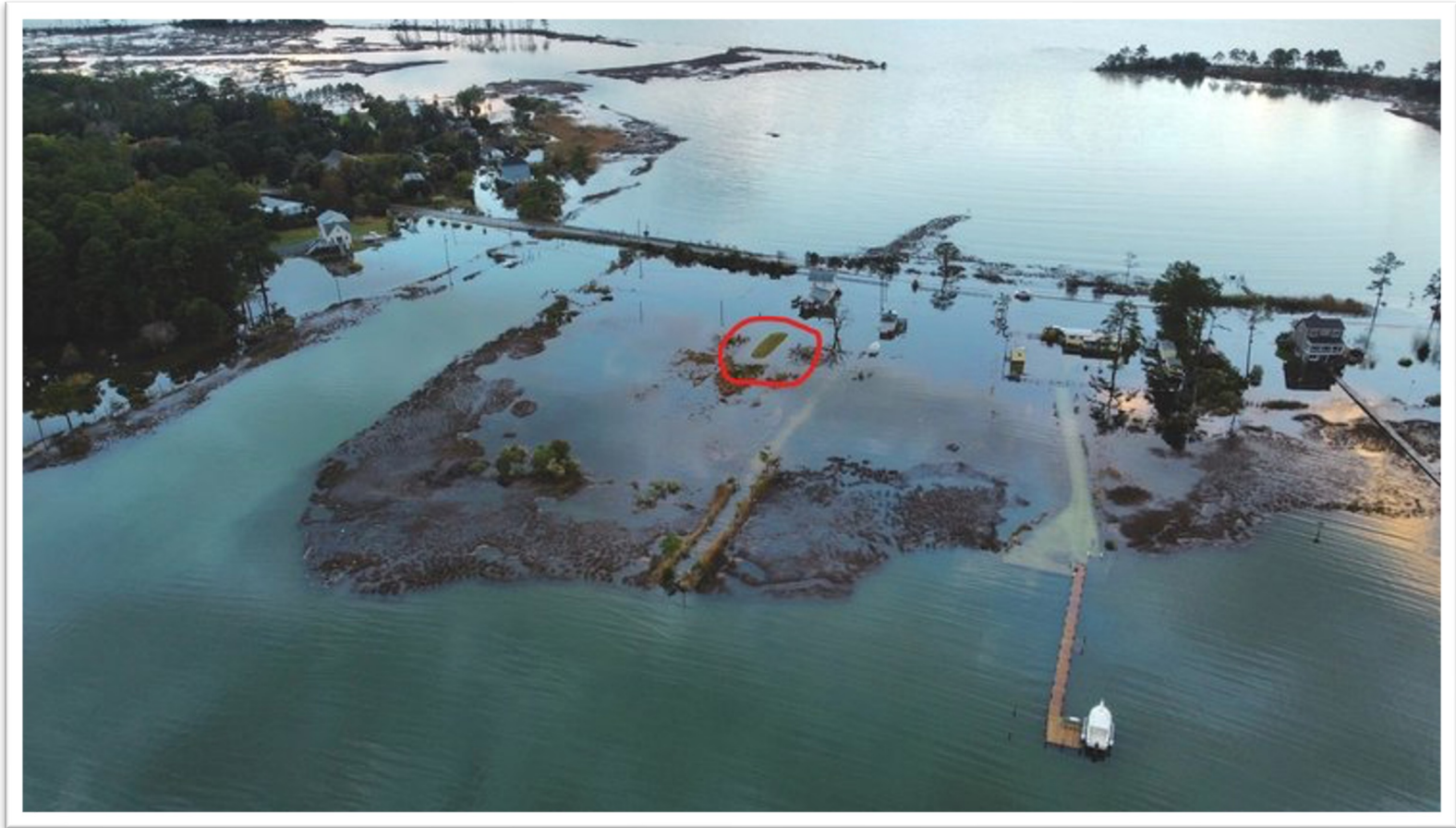


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# THE CRS PROGRAM ON THE NORTHERN NECK





# CRS WORKSHOPS: NORTHERN NECK

Town of Colonial Beach: November 12, 2021

Richmond County: April 1, 2019

Westmoreland County: February 21, 2019

Northumberland County: February 12, 2019

# CRS WORKSHOPS: AGENDA

- NFIP Quick Overview
- CRS Program Overview
- CRS National & Virginia Profiles
- Potential CRS Savings in the community
- CRS Resources – Support, Time Saving, Etc.
- Weighing the Costs & Benefits of Joining the CRS
- Community Check In – What Do You Think?
- CRS is a Group Effort – Establishing a CRS Team
- Review of Community Actions & Staff Designations

# CRS WORKSHOPS: DELIVERABLES

- **PowerPoint Presentation**
- **Completed CRS Team Handout**
- **Completed CRS Quick Check**
  - This doc should be submitted by the community in event of submitting an application to join the CRS
- **Completed Advanced CRS Quick Check**
  - This doc can be used by community to prepare for first ISO visit
- **Workshop Summary Report**
  - One page PDF document outlining ESTIMATED potential CRS score & corresponding flood insurance premium savings

# CRS WORKSHOPS: NN RESULTS

Locality	Estimated CRS Class	Annual Savings
Town of Colonial Beach	7	15%
Northumberland County	7	15%
Richmond County	7	15%
Westmoreland County	8	10%

# CHANGES TO WORKSHOP RESULTS

CRS Class	Credit Points	Premium Reduction	
		In SFHA	Outside SFHA*
<b>1</b>	4,500+	45%	40%
<b>2</b>	4,000 - 4,499	40%	35%
<b>3</b>	3,500 - 3,999	35%	30%
<b>4</b>	3,000 - 3,499	30%	25%
<b>5</b>	2,500 - 2,999	25%	20%
<b>6</b>	2,000 - 2,499	20%	15%
<b>7</b>	1,500 - 1,999	15%	10%
<b>8</b>	1,000 - 1,499	10%	5%
<b>9</b>	500 - 999	5%	0%
<b>10</b>	0 - 499	0%	0%

SFHA: Zones A, AE, A1-A30, V, V1-V30, AO, & AH

\*Outside SFHA: Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, & AR/AO

Preferred Risk Policies (PRP) are not eligible for CRS premium discounts.

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



# FLOOD INSURANCE RATE METHOD OVERHAUL



# RISK RATING 2.0 - THE GIST

FEMA changing how they determine flood insurance rates

Rates no longer based on flood zones as defined on FEMA's Flood Insurance Rate Maps (FIRMs)

No more grandfathering (subsidized rates)

No more cheap voluntary policies (Preferred Risk Policies)

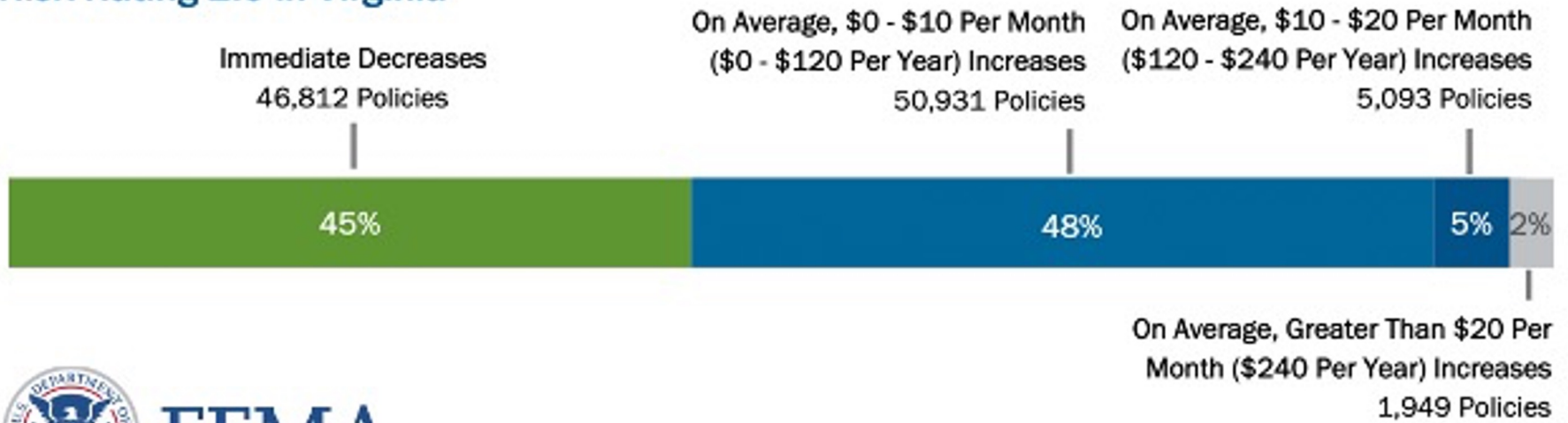
Rates will factor in value of the structure for first time (sq feet)

Policyholders will begin paying "FULL-RISK RATES"

*Subject to congressional caps*

# RISK RATING 2.0 - VA IMPACTS

## Risk Rating 2.0 in Virginia



FEMA

March 2021 1

# FLOOD INSURANCE POLICY COUNTS

Locality	NFIP Policies
Town of Colonial Beach	214 (2021)
Northumberland County	740 (2019)
Richmond County	82 (2019)
Westmoreland County	300 (2019)

# CRS PROGRAM + HAZARD MITIGATION PLAN

Regional Hazard Mitigation Plans earn credit under Activity 510, Floodplain Management Planning (382 points possible)

**Hampton Roads Regional Hazard Mitigation Plan = 300 points**

NN Existing plan: preliminary review by NNPDC = 100 points

NN Upcoming plan: consultants directed to meet credit requirements & achieve max points possible



# 10 STEPS REQUIRED FOR CRS CREDITS

## **1. Get Organized!**

At least 2 representatives on planning committee & at least half of reps must attend all committee meetings

## **2. Involve the Public**

Members of public need to be involved in planning process & need opportunity for public comment

## **3. Coordinate**

Include a review of existing studies, reports, technical info & community's needs, goals & plans

# 10 STEPS REQUIRED FOR CRS CREDITS

## **4. Assess the Hazard**

Plan must include a flood hazard assessment & it must include all repetitive loss areas if they exist in community

## **5. Assess the Problem**

Plan must include summary of community's vulnerability to each hazard identified in Step 4 & its impact on community

Review historical damage to buildings including all repetitive loss properties & properties with flood insurance payouts

# 10 STEPS REQUIRED FOR CRS CREDITS

## **6. Set Goals**

Goals should address every flood hazard identified in plan

## **7. Review Possible Activities**

Activities to address problems in step 5

Plan must review preventive activities such as ordinances, comprehensive plan, buildings codes, etc.

Current standards of plans/regulations & their effectiveness

# 10 STEPS REQUIRED FOR CRS CREDITS

## **8. Draft Action Plan**

Who is responsible for implementing the action?

When will it be done?

How will it be funded?

## **9. Adopt the Plan** (by the governing body)

## **10. Implement, Evaluate, & Revise**

Annual assessment & 5 year update schedule

# HAZARD MITIGATION PLAN DRIVES LOCAL ACTION





# HAZARD MITIGATION PLAN DRIVES LOCAL ACTION



# REGIONAL CRS COORDINATOR

Cost-sharing opportunity

Centralized management of locality programs & knowledge base

Reduces individual locality burden of participation

Existing models: Barnstable County, MA

# DISCUSSION

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