



Technical Assistance: CRS Training/Evaluations Summary 2022-2023

CRS Training / Evaluations Completed

In fiscal year 2022, Wetlands Watch provided two intensive 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:

- Spotsylvania County - August 30th, 2023
- Colonial Heights - March 6th, 2024

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.

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.

Additional CRS Technical Assistance

In addition to the CRS training/evaluations provided during FY 2022, Wetlands Watch provided CRS support to the Northern Neck Planning District Commission, the Hampton Roads Planning District Commission, the City of Chesapeake, and the Northern Virginia Flood Mitigation and Resiliency Workgroup in the form of introductory presentations for localities who have not joined the program and by providing detailed research for specific questions regarding the Program fielded from localities who are participating and seeking to increase their class ratings.

The final summary reports 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 FY22 # NA22NOS419 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 Spotsylvania County staff on August 30, 2023. 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 Spotsylvania 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.

Potential CRS Rating: Class 6
20% 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. Point estimates are calculated using the 2017 CRS Coordinator's Manual and are subject to change.*

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Questions: Please contact Savannah Newbern, savannah.newbern@wetlandswatch.org



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

Wetlands Watch conducted a CRS Workshop training for Colonial Heights Planning Commission and City Planning staff on March 6, 2024. This training provided a 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 City Planning staff.

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 the City of Colonial Heights decided to join the CRS Program. Due to a new insurance rating methodology, Risk Rating 2.0, corresponding annual savings for the City are not available at this time.

Potential CRS Rating: Class 8
5% annual discount



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