



The National Flood Insurance Program and the Community Rating System

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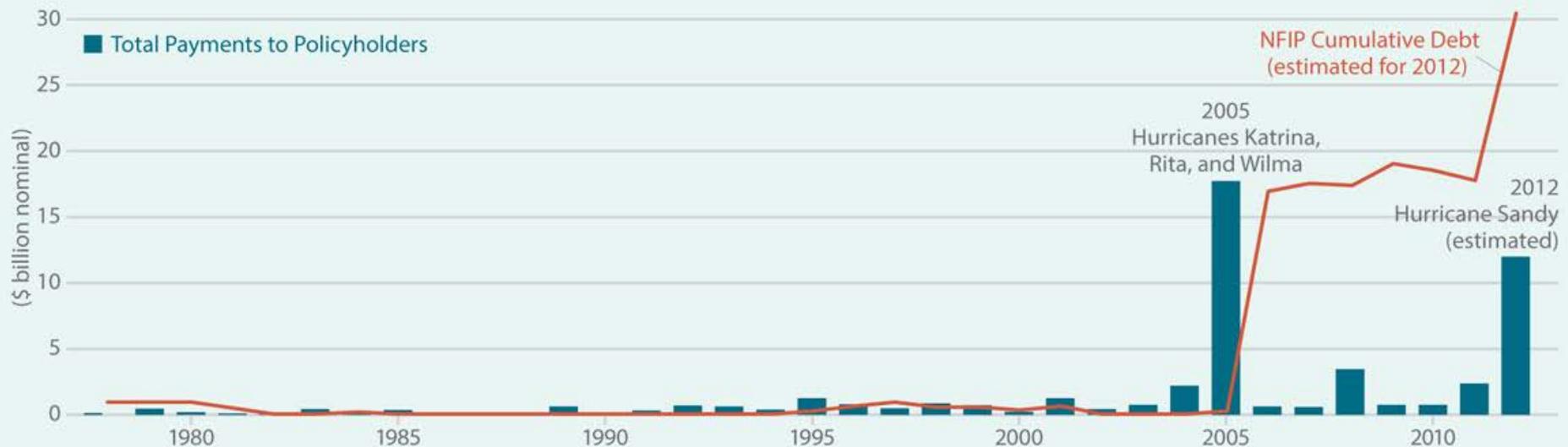
What We are Doing with the CRS

- Partnership with VIMS & VCPC (W&M Law School)
- VCPC working with DCR to ensure floodplain ordinances conform with FEMA regs, students producing white papers for rating improvements
- VIMS surveying localities about CRS participation; coastal resource management guidance; mapping
- WW putting together specifics on actions localities can take to earn credit including overlaps between CRS and other programs; outreach



The National Flood Insurance Program

National Flood Insurance Program Debt Grows



Sources: FEMA 2013a; estimate for 2012 NFIP payments for Hurricane Sandy from King 2013; estimate for 2012 NFIP debt based on its borrowing limit of \$30.4 billion set by the Hurricane Sandy Relief Act.

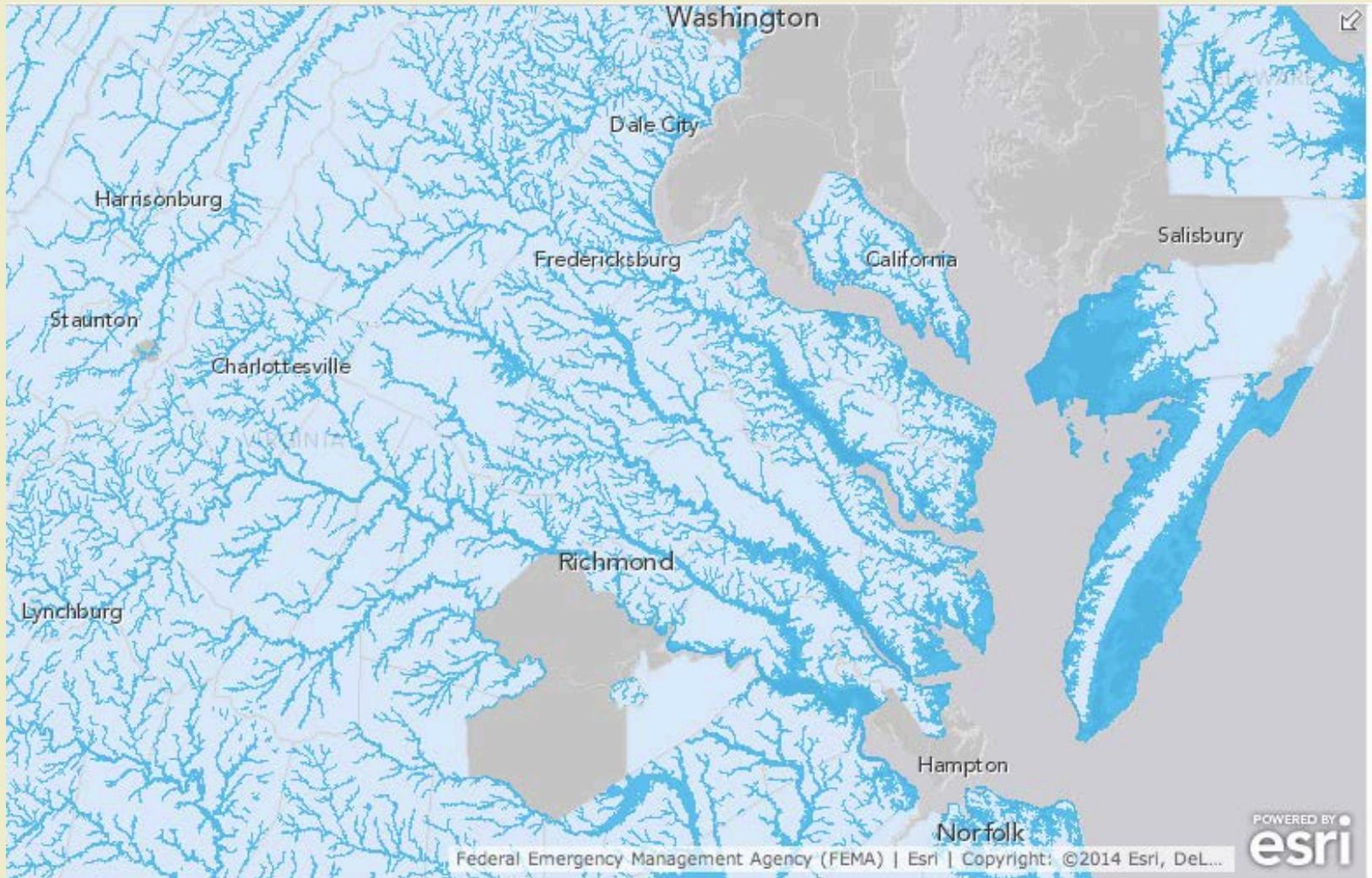
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Flood Insurance Reform

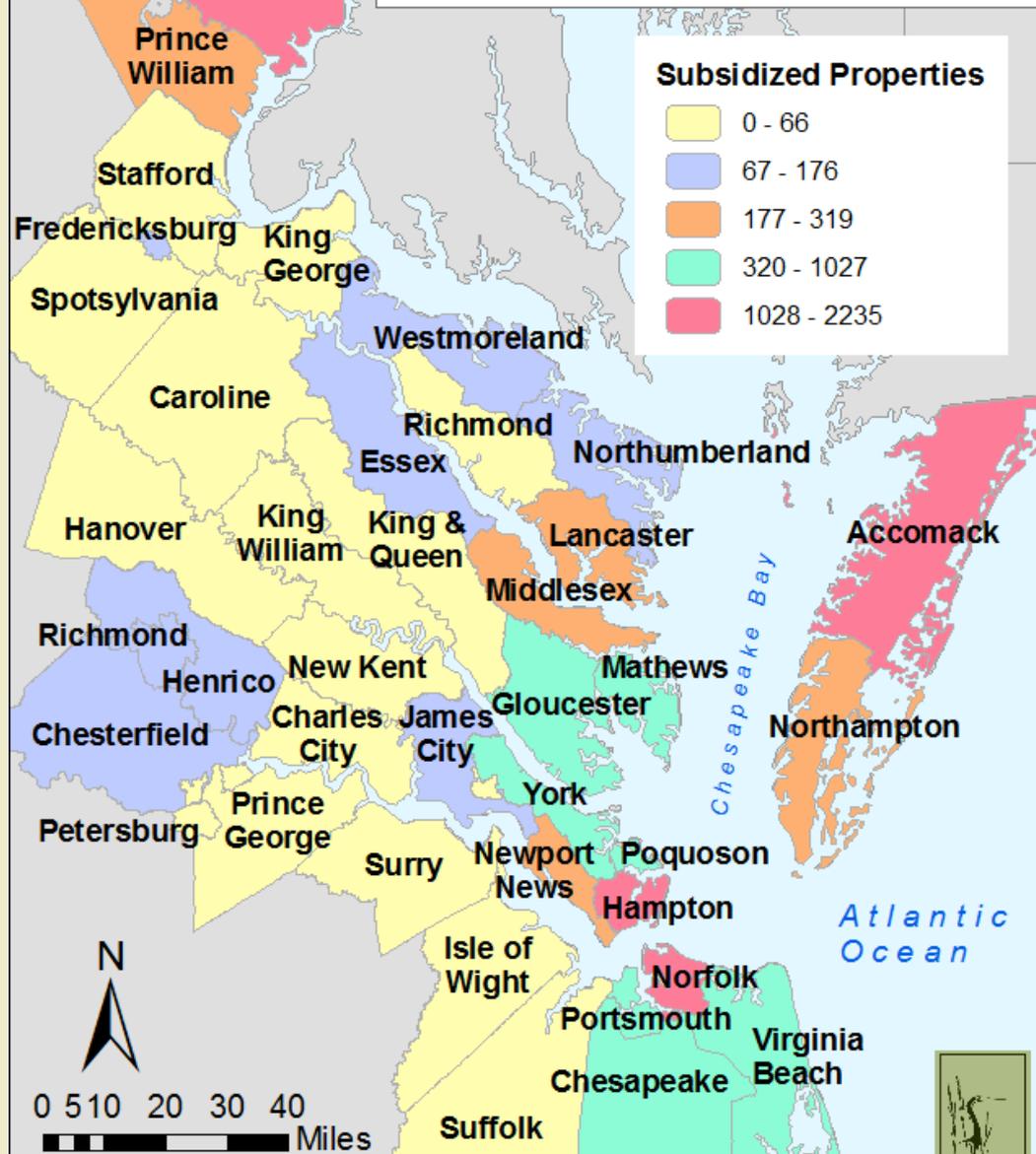
- Purpose: Financial stability for NFIP
- Creates Reserve Fund
- Gradually phases out subsidies
- Establishes rate increases for all policyholders, but most significant for older, high-risk properties (subsidized properties in Special Flood Hazard Area)
- Allows NFIP to use sea level rise in mapping

SFHAs in Coastal VA



Source: <http://www.arcgis.com/home/webmap/viewer.html?useExisting=1>

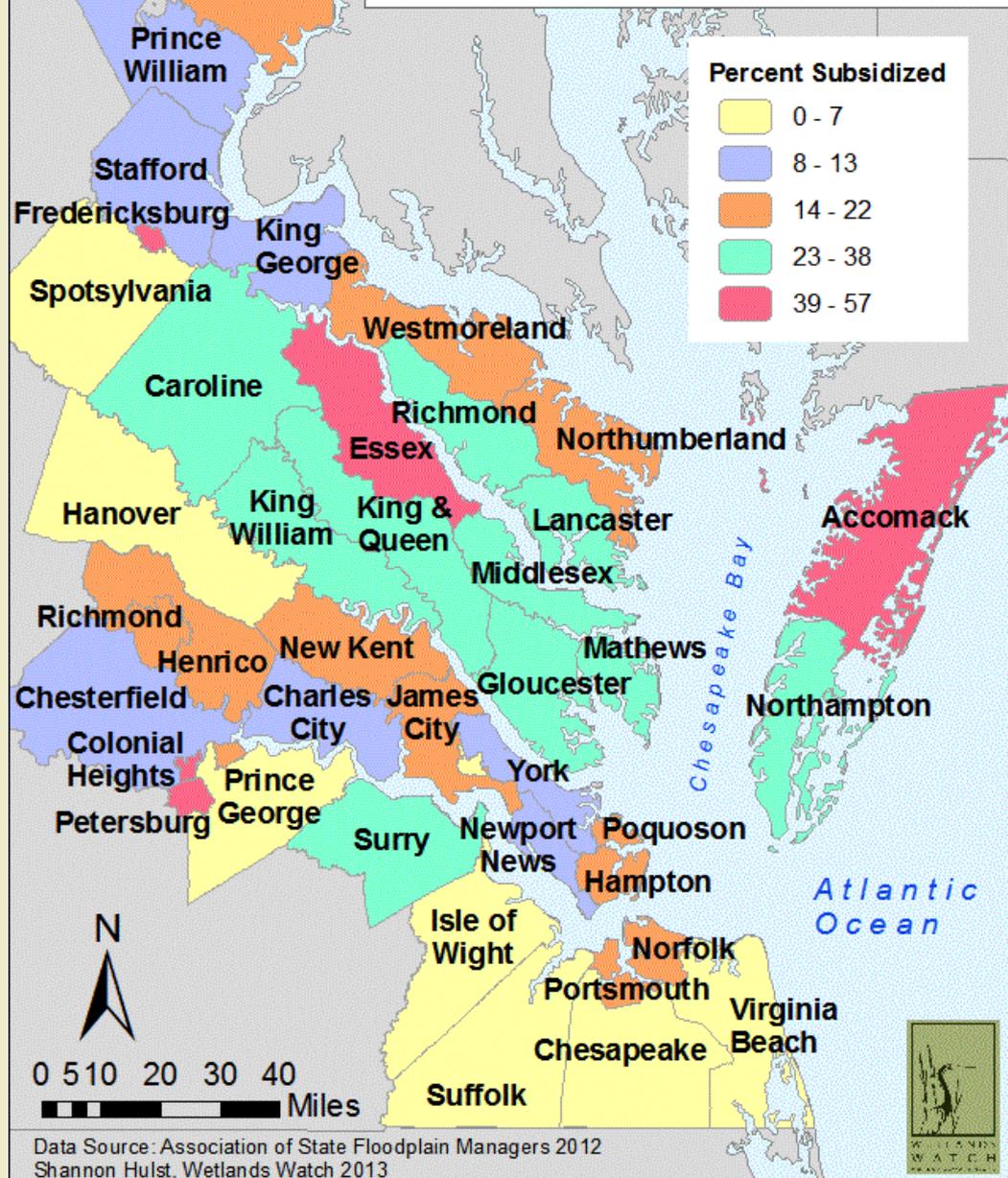
Biggert-Waters Act: Number of Subsidized NFIP Policyholders in Tidewater



See the Wetlands Watch website for more Biggert-Waters impact maps:
<http://www.wetlandswatch.org/WetlandScience/SeaLevelRise/FloodInsurance.aspx>



Biggert-Waters Act: Percent of Total NFIP Policyholders Subsidized in Tidewater



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Community Rating System (CRS)



Community Rating System (CRS)

- NFIP program offers discounts on flood insurance to reward good floodplain management within a community
- Various activities to improve floodplain management and public awareness, earn credit
- Administered by “community” = government division with land use authority
- Resource and time investment for communities



CRS Activity Examples

- Public Information
 - Elevation certificates, outreach, hazard disclosure
- Mapping and Regulations
 - Open space preservation, stormwater management
- Flood Damage Reduction
 - Acquisition/relocation, floodplain management planning
- Warning and Response
 - Flood warning and response, dams, levees



CRS Rating Table

Class	Points	Premium Reduction
1	4500+	45%
2	4000-4499	40%
3	3500-3999	35%
4	3000-3499	30%
5	2500-2999	25%
6	2000-2499	20%
7	1500-1999	15%
8	1000-1499	10%
9	500-999	5%
10	0-499	0%

NOTE: 500 points are necessary to improve by 1 class rating



Minimum Requirements

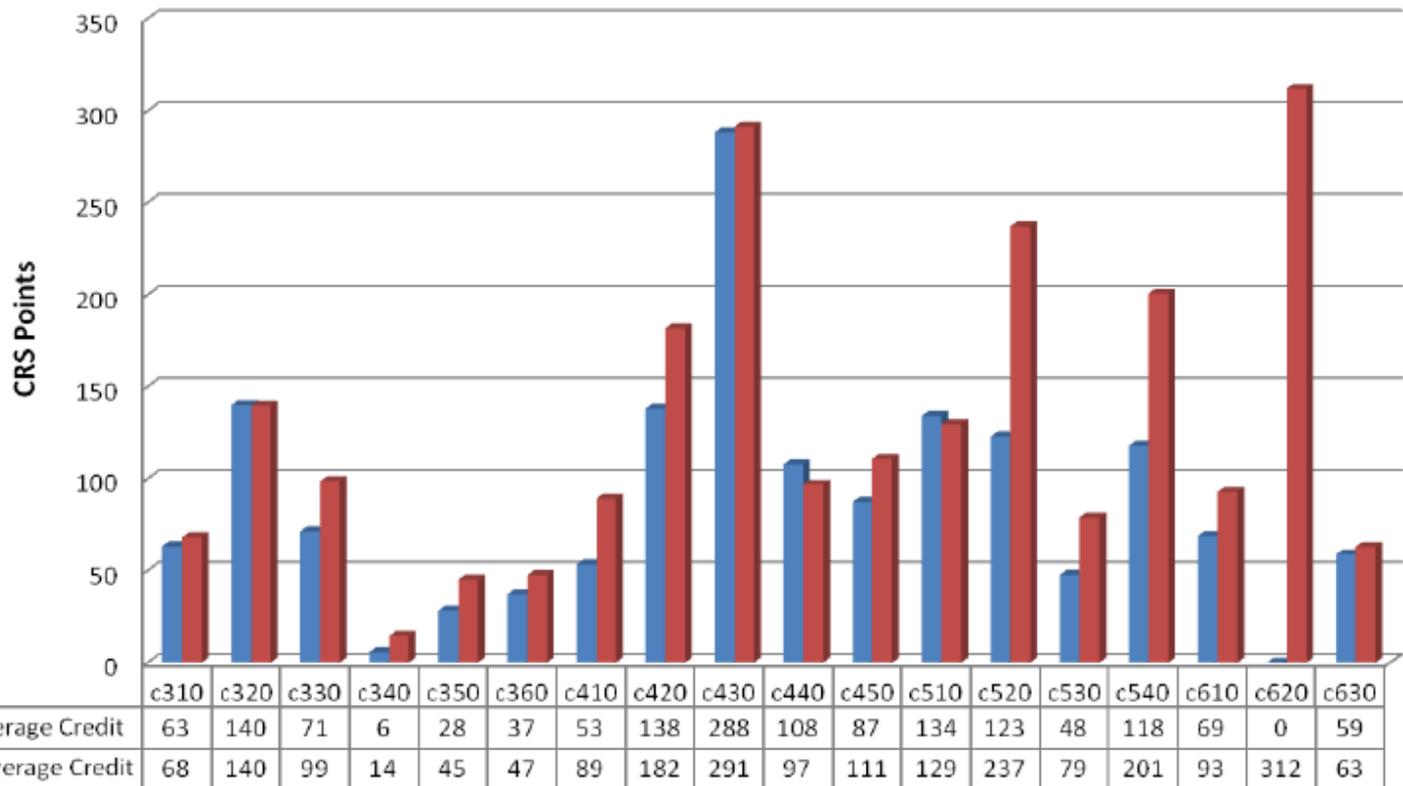
- 500 credit points
- Regular (not Emergency) Phase of NFIP for 1 year
- Full compliance with minimum NFIP requirements
- Maintain elevation certificates (new construction)
- Meet repetitive loss criteria: info gathering, outreach, mitigation plan
- Flood insurance for community-owned property
- Show LiMWA line on new FIRMs



Virginia and the CRS

CRS Participation in Virginia

Figure 1. State and National Average Points per Activity



Source: http://crsresources.org/files/200/state-profiles/va-state_profile.pdf



CRS Participation in Virginia

- 22 participating VA communities
- Class 5: City of Alexandria
- New applicants: Isle of Wight and City of Chesapeake
- In 2013, 55,000 policyholders in VA saved nearly \$3 million in premium costs
- Uniform Minimum Credit



Detailed Activity Examples

Activities that Earn the Most Credit

- Open space preservation (2,020 points)
- Higher regulatory standards (2,042 points)
- Acquisition and relocation (2,250 points)



- Each activity: 4+ classes, 20% premium discount

CRS and Open Space

- Emphasis on value of natural floodplain functions
- Credit for land preserved in natural state, restored to pre-development natural state, or designated as worthy of preservation for natural benefits, such as habitat conservation plan
- Beaches, ball fields, golf
- Landholding challenges



CRS and Higher Regulatory Standards

- Protect existing and future development and natural floodplain functions
- Building code changes for SFHAs that can include:
 - E.g. restricting/prohibiting development; freeboard
- Incorporating sea level rise into floodplain ordinance





CRS and Acquisition/Relocation

- Credit available for removing insurable buildings from the floodplain
- Emphasis on value of natural floodplain functions
- Opened lands must qualify for open space preservation; get CRS credit for both





CRS and Public Outreach

- Up to 350 points available
- Some outreach mandatory for CRS participation
- Increase awareness of flood hazards, reduce flood damage, encourage insurance participation, protect natural floodplain functions
- Media, publications, public meetings
- Additional credit for having a Program for Public Information (PPI)



What PDCs Can Do

- Encourage member communities to join or improve their rating
- Consider setting up a land conservation entity to fund and/or receive acquired lands
- Organize/create public information and outreach for your region including a multi-jurisdictional PPI
- Host CRS training courses operated by FEMA
- Encourage use of co-benefits (more info to come in the future)



Training Resources

- Web training: <http://crsresources.org/training/>
- In-person training at FEMA's Emergency Management Institute:
<http://training.fema.gov/emicourses/crsdetail.asp?cid=E278&ctype=R>
- Self-guided (Manual review):
<http://crsresources.org/manual/>
- FEMA Region 3 CRS Coordinator: Mari Radford,
mari.radford@fema.dhs.gov



Questions?

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