

THE COMMUNITY RATING SYSTEM

Saving Money & Shorelines



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Mary-Carson S. Stiff, Director of Policy

Joint Subcommittee to Study Recurrent Flooding



THE NATIONAL FLOOD INSURANCE PROGRAM

Local Government Regulation of Floodplains

- NFIP is \$24 Billion in debt
- Congress passed law reforming the NFIP to resolve debt
 - Biggert-Waters → Homeowner Flood Insurance Affordability Act (HFIAA)
- Rates are increasing for ALL POLICYHOLDERS
- Some policyholders have been paying way less than they should based on flood risk
 - These subsidized policyholders will experience the greatest rate increases

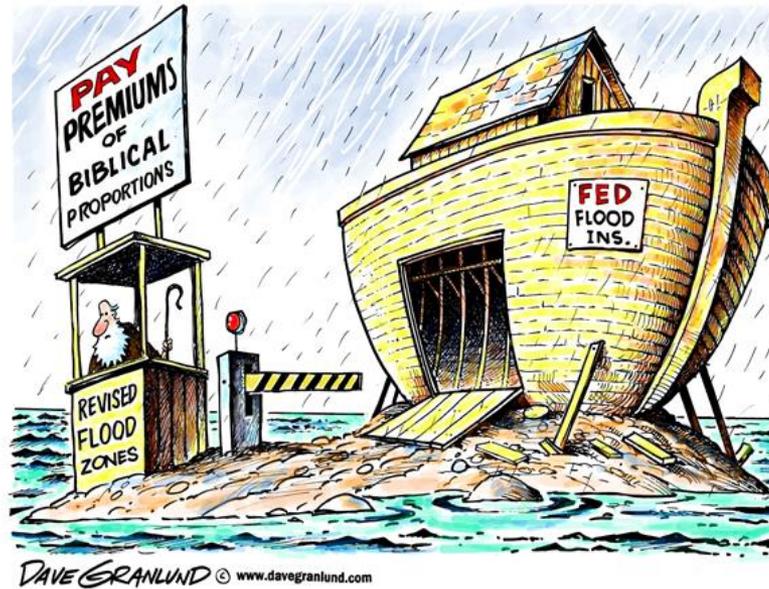


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NFIP: FLOOD INSURANCE REFORMS



Source:
www.davegranlund.com

Average Rate Increase = 20%

Maximum Rate Increase = 37%



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THE COMMUNITY RATING SYSTEM & CO-BENEFITS

Making the Most of Existing Locality Programs



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THE NFIP COMMUNITY RATING SYSTEM

Saving Money and Shorelines

- 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 “community” = government division with land use authority (locality)



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MINIMUM REQUIREMENTS FOR CRS PARTICIPATION

- 500 credit points
- NFIP participation for 1 year
- ★ Full compliance with minimum NFIP regulations
- Maintain elevation certificates (new construction)
- Meet repetitive loss criteria: info gathering, outreach, mitigation plan, mapping (part of hazmit plan)
- Flood insurance for locality-owned property in SFHA
- Show LiMWA line on new FIRMs



OMB No. 1660-0022
Expires: September 30, 2013

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2013



FEMA



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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%



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CRS ACTIVITY EXAMPLES & CO-BENEFITS

Get credit for existing local government actions

- **Public Information**
 - Outreach, hazard disclosure
- **Mapping and Regulations**
 - Open space preservation, stormwater management regulations, GIS
- **Flood Damage Reduction**
 - Acquisition/relocation, mitigation, floodplain management planning
- **Warning and Response**
 - Flood emergency management, dams, levees



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VIRGINIA AND THE CRS

Legend

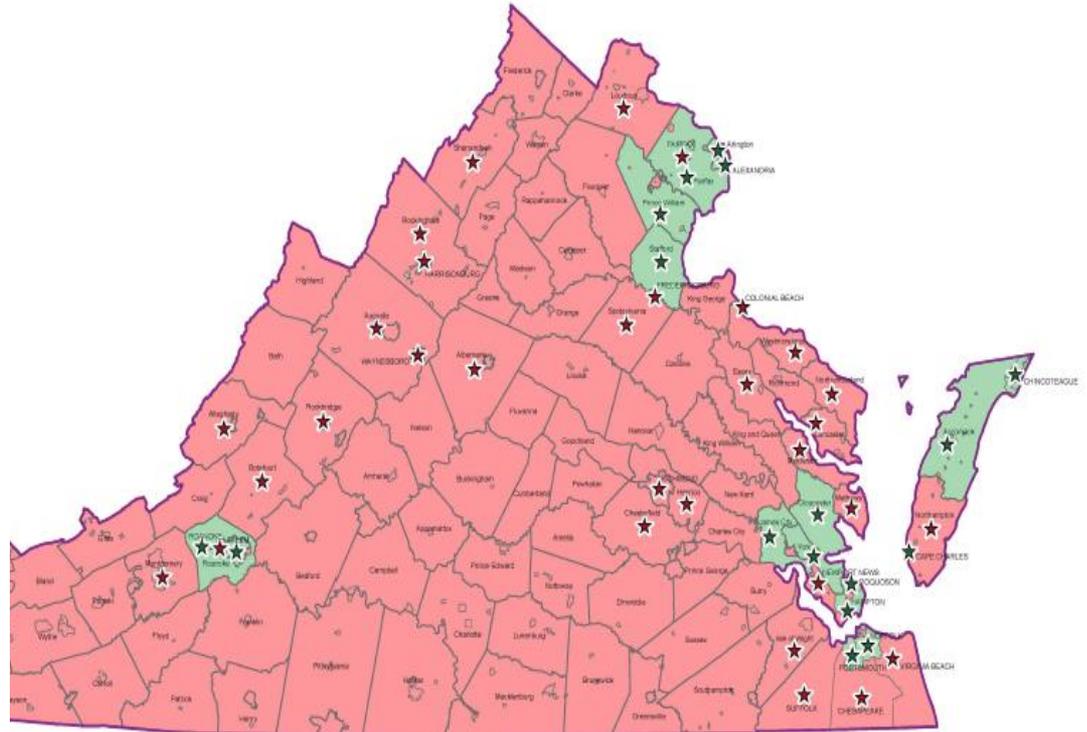
Participating Communities

- ★ Top 50 Communities based on policy count
- Participate in CRS

Non-Participating Communities

- ★ Top 50 Communities based on policy count
- Do NOT participate in CRS

Data Source: FEMA, May 2012



Source: Federal Emergency Management Agency

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
55,076	\$38,259,246	\$2,844,066



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CRS Cost Savings Example: City of Virginia Beach

CRS What-If

Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	OTA
Community:	VIRGINIA BEACH, CITY OF			State:	VIRGINIA		
County:	VIRGINIA BEACH CITY ▼			CID:	515531		

Current CRS Class = 10

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	24,042	9,160	3,477	11,405
	PREMIUM	\$13,811,837	\$7,174,479	\$1,841,441	\$4,795,917
	AVERAGE PREMIUM	\$574	\$783	\$530	\$421
CRS Class					
09	Per Policy	\$19	\$39	\$26	\$0
	Per Community	\$450,798	\$358,724	\$92,074	\$0
08	Per Policy	\$34	\$78	\$26	\$0
	Per Community	\$809,522	\$717,448	\$92,074	\$0
07	Per Policy	\$49	\$117	\$26	\$0
	Per Community	\$1,168,246	\$1,076,172	\$92,074	\$0
06	Per Policy	\$67	\$157	\$53	\$0
	Per Community	\$1,619,041	\$1,434,896	\$184,145	\$0
05	Per Policy	\$82	\$196	\$53	\$0
	Per Community	\$1,977,765	\$1,793,620	\$184,145	\$0
04	Per Policy	\$97	\$235	\$53	\$0
	Per Community	\$2,336,489	\$2,152,344	\$184,145	\$0
03	Per Policy	\$112	\$274	\$53	\$0
	Per Community	\$2,695,213	\$2,511,067	\$184,145	\$0
02	Per Policy	\$127	\$313	\$53	\$0
	Per Community	\$3,053,937	\$2,869,791	\$184,145	\$0
01	Per Policy	\$142	\$352	\$53	\$0
	Per Community	\$3,412,661	\$3,228,515	\$184,145	\$0

* SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.



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CRS MAKES IT INTO THE VIRGINIA CODE

Code of Virginia § 15.2-2223.3 - 2015 session

*Beginning July 1, 2015, any locality included in the Hampton Roads Planning District Commission shall incorporate into the next scheduled and all subsequent reviews of its comprehensive plan strategies to combat projected relative sea-level rise and recurrent flooding. Such review shall be coordinated with the other localities in the Hampton Roads Planning District Commission. The Department of Conservation and Recreation, the Department of Emergency Management, the Marine Resources Commission, Old Dominion University, and the Virginia Institute of Marine Science shall provide technical assistance to any such locality upon request. Where federal regulations as effective July 1, 2015 require a local hazard mitigation plan for participation in the Federal Emergency Management Agency (FEMA) National Flood Insurance Program, such a plan may also be incorporated into the comprehensive plan. **For a locality not participating in the FEMA Community Rating System, the comprehensive plan may include an action plan and time frame for such participation.***



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LOCAL GOVERNMENTS NEED SUPPORT

- VA Department of Conservation and Recreation's Floodplain Management Division has limited resources available for CRS program assistance
- CRS User Groups help provide limited support
- Need studies to convince skeptical localities of program's success in protecting against flood damage
- Need greater assistance to ensure success in program



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COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA



THANK YOU - QUESTIONS?



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