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12-5-2014

National Flood Insurance Program's Community Rating System: A Catalyst for Local Government Adaptive Planning to Reduce Flood Risk

Bill Lesser

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National Flood Insurance Program's Community Rating System

An Catalyst for Local Government Adaptive Planning to
Reduce Flood Risk

Bill Lesser, Federal Insurance and Mitigation Administration, FEMA

December 5, 2014



FEMA



National Flood Insurance Program

1. Established in 1968
2. A voluntary program based on an agreement between the Federal government and a community
3. In exchange for enforcing floodplain management regulations in the FEMA-mapped “Special Flood Hazard Area”, federally-backed flood insurance is available for purchase to property owners in the community
4. NFIP floodplain management regulations are “minimal standards broadly applicable nationwide”
5. Nearly 22,098 participating communities in the NFIP
6. 5.4 million flood insurance policies in effect nationwide



FEMA

Community Rating System

- Created in 1990
- Also voluntary
- Incorporates an insurance industry practice of offering reduced premiums where floodplain management practices achieve a greater level of protection than the minimum standards of the NFIP
- 1,313 participating CRS communities
- 69% of all NFIP policies are in CRS communities



FEMA

CRS Goals

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management



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CRS Classes and Discounts

Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0

Four Series of Activities

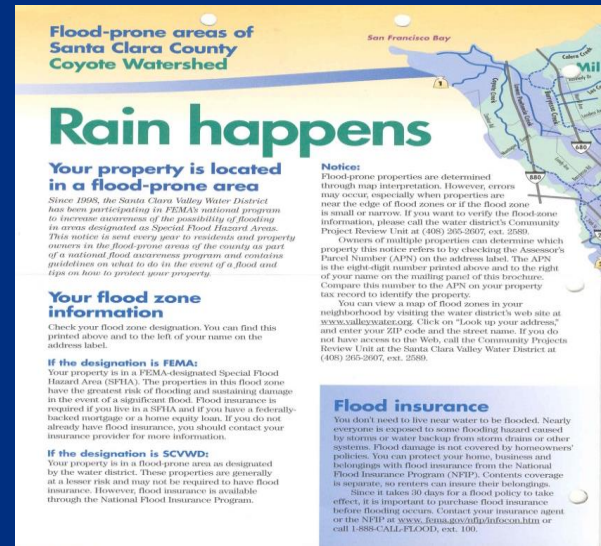
300 Public Information

400 Mapping and Regulatory

500 Flood Damage Reduction

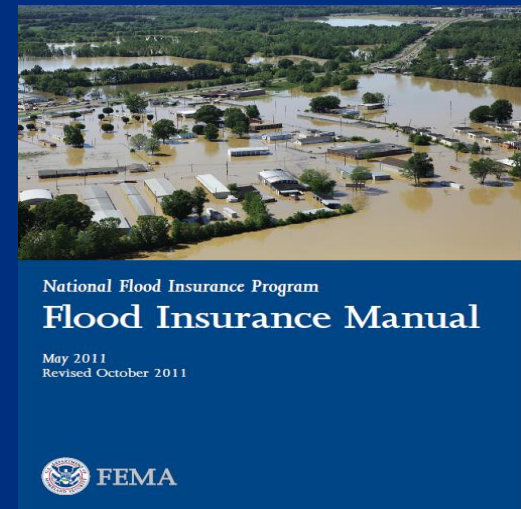
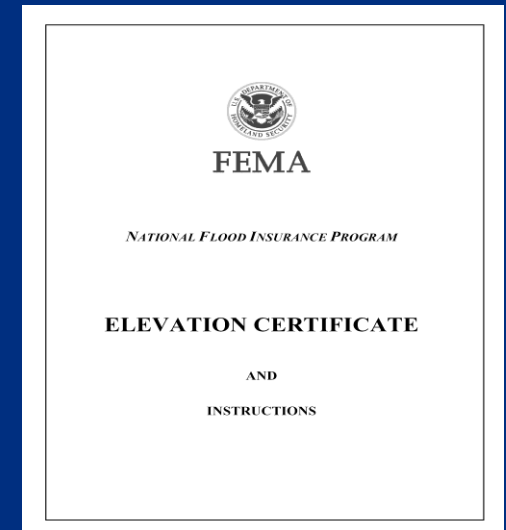
600 Warning and Response

19 Activities/96 elements



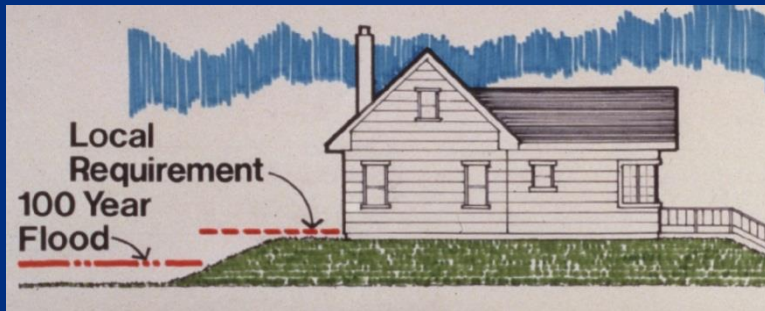
Public Information Activities

- 310 Elevation Certificates
- 320 Map Information Service
- 330 Outreach Projects
- 340 Hazard Disclosure
- 350 Flood Protection Information
- 360 Flood Protection Assistance
- 370 Flood Insurance Promotion



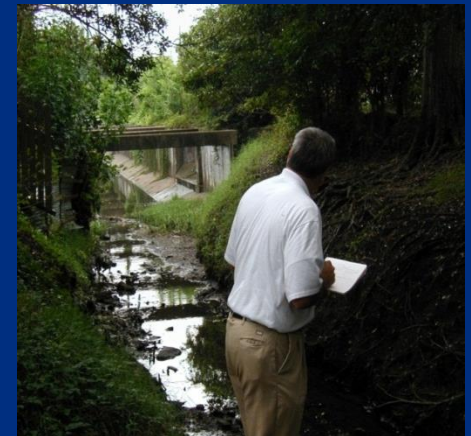
Mapping and Regulation Activities

- 410 Floodplain Mapping
- 420 Open Space Preservation
- 430 Higher Regulatory Standards
- 440 Flood Data Maintenance
- 450 Stormwater Management



Flood Damage Reduction and Warning and Response Activities

- 510 Floodplain Management Planning
 - 520 Acquisition and Relocation
 - 530 Flood Protection
 - 540 Drainage System Maintenance
-
- 610 Flood Warning and Response
 - 620 Levees
 - 630 Dams



Questions that come to mind...

1. How are enrollment or “sign-up” numbers?
2. What about CRS Class improvements?
3. What are the requirements for a community to join?
4. Which CRS activities get the most points?
5. Which activities are most relevant to coastal resiliency and adaptation?
6. How hard is it to become a CRS Class 6, 5 or 4?
7. Where do I go for more information?



Hampton Roads CRS Snapshot

Accomack County - since 1992, CRS Class 8

Cape Charles, Town of – since 2010, CRS Class 9

Chincoteague, City of – since 2000, CRS Class 8

Hampton, City of – since 2011, CRS Class 8

James City County – since 1992, CRS Class 7

Norfolk, City of – since 1992, CRS Class 9

Poquoson, City of – since 1992, CRS Class 8

Portsmouth, City of – since 1992, CRS Class 9

Wachapreague, Town of – since 1996, CRS Class 9

York County – since 2005, CRS Class 8



FEMA



FEMA

