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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







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
- 5.4 million flood insurance policies in effect nationwide FEMA

Community Rating System

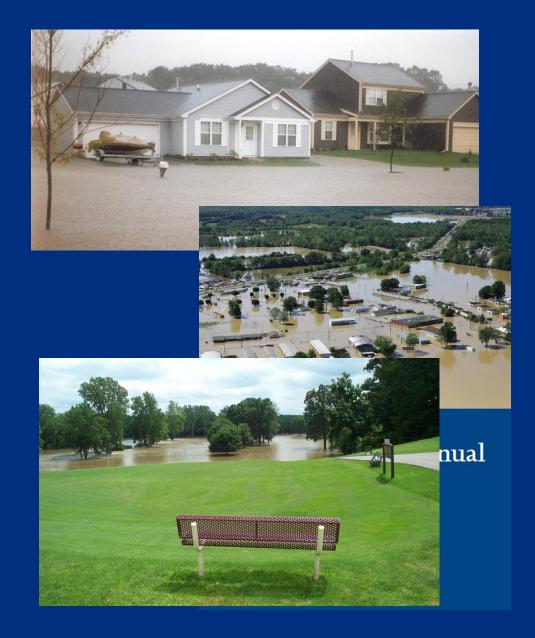
- Created in 1990
- Also voluntary
- Incorporates an insurance industry practice of offering reduced premiums where floodplain management practices achieve a greater level of protection than the minimum standards of the NFIP



- 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





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





Rain happens

Your property is located in a flood-prone area

Since 1998, the Santa Clara Valley Water District has been participating in FEMA's national program to increase accurates of the possibility of flooding in areas designated os Special Bood Hazard Areas. This notice is sent every year to residents and properly concern in the flood priore areas of the canalize as part outside the program of the control of proceedings on what to do in the event of a flood and this on the interest of the flood priore temporary.

Your flood zone information

Check your flood zone designation. You can find this printed above and to the left of your name on the address label.

If the designation is FEMA:

Your property is II A. Texax-resignated special priori Hazard Area of Area of

If the designation is SCVW

Your property is in a flood-prone area as designated by the water district. These properties are generally at a lesser risk and may not be required to have floo insurance. However, flood insurance is available through the National Flood insurance Program.

lotice:

Flood-prone properties are determined through map interpretation. However, erro may occur, especially when properties are near the edge of flood zones or if the flood is small or narrow. If you want to verify the

Project Review Unit at (408) 265-2607, ext. 2680.

Owners of multiple properties can determine which property this notice refers to by checking the Assessor's is the city of the property of

As Yeou can view a rung of flood zones in your You can view a rung of flood zones in your you can view a rung of flood zones in your state of the property of

Flood insurance

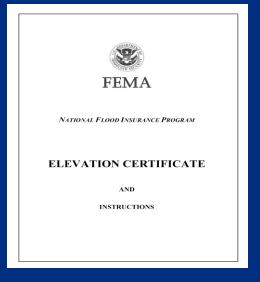
everyone is exposed to some flooding hazard caused by atoms or water hacking from storm drains or other by atoms or water hacking from storm drains or other policies. You can protect your house, business and belongings with flood insurance from the National step of the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at ways, francascountrifunding continuous and the protection of the NIP at ways, francascountrifunding continuous and the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at a ways, francascountrifunding continuous and the protection of the NIP at a second continuous and the NIP at a second

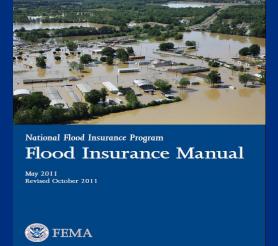




Public Information Activities

- 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

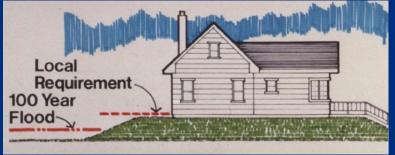






Mapping and Regulation Activities

- 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







