Coastal Virginia CRS Workgroup March 2021 Meeting

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA





UPDATES/ANNOUNCEMENTS

WORKGROUP MEETING INTRODUCTIONS

Zoom manners

2021 Meeting Dates (Zoom)

Wednesday, May 26, 10AM-Noon

Wednesday, July 28, 10AM-Noon *

Wednesday, September 29, 10AM-Noon *

CFM CECs

July 2020 – 1 CEC September 2020 – 1.5 CEC November 2020 – 1.5 CEC January 2021 – 1.5 CEC





VA FLOODPLAIN MANAGEMENT ASSOCIATION - 2021 MEMBERSHIP CALL



Individual Memberships (\$25.00)

- Networking Opportunities
- Training and Workshops
- Membership Directory
- Quarterly Newsletters

Corporate Memberships (\$150.00)

- Same access as Individual Members
- Includes 7 members (1 membership free – \$25 discount)
- Company logo on the VFMA website



Link to membership page



ISO VIRGINIA REPRESENTATIVE

Emily Schmidt ISO/CRS Specialist emily.schmidt@verisk.com

Doug Reedy has retired from ISO

douglas.reedy@verisk.com





VA DCR FLOODPLAIN STAFF

New Staff

Brandy Buford

brandy.buford@dcr.virginia.gov

Michael Barber (not in attendance at meeting)

michael.barber@dcr.virginia.gov



An update from DCR floodplain team will occur in an upcoming Workgroup meeting



FUTURE WORKGROUP MEETINGS

Comfortable in person this summer?

Wednesday, July 28, 10AM-Noon Wednesday, September 29, 10AM-Noon

Online accommodation will be provided, including audio visual equipment that will allow better sound quality and online participant interaction



Any thoughts for how to accommodate everyone?

CRS TRAINING/EVALUATION

Wetlands Watch's CRS Training & Evaluation

- Poll -





CBPA DRAFT REGULATIONS + CLIMATE CHANGE

Draft Letter (view at this link)





ACTIVITY 320, MAP INFORMATION SERVICE

Anyone submitted for this credit recently?

York County looking for real estate professional contacts





GETFLOODFLUENT OUTREACH CAMPAIGN

Ashley Gordon

Hampton Roads Planning District Commission

- Poll -





CLASS 8 FREEBOARD PREREQUISITE

How are others handling this?

Henrico County updating floodplain ordinance...

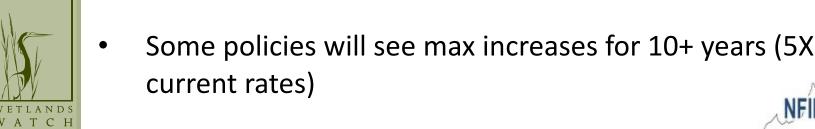
Machinery and equipment. Compliance with the FBC requirements for machinery and equipment satisfies the CRS Class 8 prerequisite. FBC, Residential R322.1.6 requires machinery and equipment to be elevated to or above the same elevation required for dwellings. An exception to this allows equipment below if it is designed "to prevent water from entering or accumulating within the components." This means equipment itself must be resistant to flooding – it does NOT permit techniques considered dry floodproofing to be used to protect machinery and equipment (e.g., inside a walled area designed to be watertight). ISO/FEMA confirmed that CRS communities do NOT need to do anything to satisfy this part of the Class 8 prerequisite. However, care should be taken during plan review, inspection, and review of final Elevation Certificates show machinery and equipment are elevated.



- From zone-based rate → individual property-based rate
 - BFE is the beginning of risk measurement
 - Future of flood maps (role of the "zones") seems uncertain?
- No more Preferred Risk Policies
- No ECs required, but can be submitted to assist in generating the rate
- Flood mitigation still factored into rates
- Replace cost now a factor in setting rates
- Finished floor, distance from flooding source, localized drainage (?), factor into rate
- Maximum premiums (\$12K, but not sure this is accurate)



- 23% of policies will see lower rates (average of $$86/month \rightarrow $1,032/year$
- 73% of policies will see no or small change (no greater than \$20/month \rightarrow \$240/year)
- 4% of policies have an unknown (high) impact
- Increase caps hold at 18% (primary residence) & 25% (secondary residence/biz)





Risk Rating 2.0 in Virginia

Immediate Decreases 46,812 Policies

On Average, \$0 - \$10 Per Month (\$0 - \$120 Per Year) Increases 50,931 Policies

On Average, \$10 - \$20 Per Month (\$120 - \$240 Per Year) Increases 5,093 Policies

45%

48%

5% 2%

1,949 Policies

On Average, Greater Than \$20 Per Month (\$240 Per Year) Increases







- Scheduled rate roll: April 1, 2021 with increase start on October 1, 2021 (new article referencing a Friday NAR meeting with NFIP leadership states April 1, 2022)
- Senate Majority Leader Chuck Schumer (NY-D) been pushing back on roll out (NY Times, 3/18/21)
 - Senate support of NFIP is critical confirmation of FEMA Administrator, disaster support, etc.





- Poll -





Workgroup Member/Attendee Report Outs

Time for Workgroup members/attendees to bring up any news, questions, or future meeting topics to the group.





THANKS!

Mary-Carson Stiff

Wetlands Watch mc.stiff@wetlandswatch.org



