

Coastal Virginia CRS Workgroup May 2020 Meeting

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA



WETLANDS
WATCH



UPDATES / ANNOUNCEMENTS

WORKGROUP MEETING INTRODUCTIONS

2020 Meeting Dates (Zoom)

Wednesday, July 29, 10AM-Noon

Future dates TBD – no reservations accepted currently

November meeting – 1 CEC approved

January meeting – no CECs

March meeting – Sending to ASFPM for approval



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG



MINUS RATED POLICIES - MEETING SCHEDULE

- **Quick Overview:** Mary-Carson Stiff
- **FEMA Region III, Minus Rated Presentation**
 - Rich Sobato (Not available, deployed on COVID) response)
- **Locality Minus-Rated List Experience, Post-Article**
 - **City of Chesapeake** – Jay Tate
 - **City of Poquoson** – Ken Somerset
- **On the Call, available for questions**
 - Kristin Owen, DCR/VA NFIP State Coordinator
 - Christopher Flavelle, NY Times article co-author
 - Doug Reedy, ISO Specialist for VA



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG



QUICK OVERVIEW



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG

QUICK OVERVIEW

Keeping track of minus-rated policies = good floodplain management

- Duty to track minus-rated policies not easily found in various FEMA courses, but the issue has been raised at different times and discussed via ASFPM & NFIP/CRS Program newsletter publications



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG

M-C QUESTIONS

Where did the New York Times get the minus-rated lists?
FOIA request?

Who at the local government level has looked at their list
prior to the article?

Discussed at FEMA Community Assistance Visits?

What is the definition of minus rated?

How is the list of minus rated properties created? Pulls
from insurance companies/policies, but how specifically?

Can we access the insurance companies data?



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG

QUICK OVERVIEW



CRS Award for Excellence goes to Steven M. Dodd

Steven M. Dodd, Director of Planning and Zoning for Dorchester County, Maryland, has been presented with the 2014 CRS Award for Excellence. Dodd was honored for, among other activities, his energetic pursuit of a freeboard requirement of two feet (enacted in 2013), which enabled the county to reach a Class 8 in the Community Rating System. With more than half the county lying within the 100-year floodplain, regular tidal flooding, and the prospect of one-to-two feet of sea level rise in the coming decades, Dodd and his office have promoted mitigation measures, flood insurance, and close cooperation with the emergency management office and other public agencies at all levels.

About 10% of the county's flood insurance policies were minus-rated and ineligible for the CRS discount. Dodd contacted those policyholders and worked with them to identify the reasons for the minus-rating and how to mitigate their risk—and lower their insurance premiums—by retrofitting with proper flood openings, eliminating below-grade crawl spaces, elevating HVAC systems, and other measures.

Dodd is pictured above with colleagues, from left: Stephen Garvin, Dorchester County Emergency Management Agency; Dodd; Kevin Wagner, NFIP State Coordinating Office, Maryland Department of Environment; Gary Baxter, and Brian Soper, both of the Dorchester County Planning and Zoning Department. ===



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG

QUICK OVERVIEW (IMAGES HYPERLINKED TO SOURCE)



NFIP/CRS UPDATE

March 2012

“Minus Rated” Properties and the CRS Discount

– Cristina Martinez, CFM, ISO

Four years have passed since FEMA announced its policy to eliminate the CRS premium discount from buildings that are “minus rated,” Minus rate properties are those that have the lowest floor one foot or more below the base flood elevation. This policy was an effort to ensure that only buildings that are compliant with the NFIP construction criteria receive the CRS insurance benefits. Over 45,000 properties in 938 of the 1,192 CRS communities are currently minus rated properties and are affected by this policy.

When this minus rated policy started in 2008, each affected community was sent a list of affected properties. A number of local CRS Coordinators took the initiative to help their property owners understand the implications of the policy and the options available to them. They found three things:

QUICK OVERVIEW (IMAGES HYPERLINKED TO SOURCE)

THE INSIDER

A Publication for Members - November 2012

The Association of State Floodplain Managers

575 D'Onofrio Dr., Ste. 200, Madison, WI 53719 www.floods.org
Phone: 608-828-3000 Fax: 608-828-6319 katrien@floods.org



Floodplain Manager's Notebook

www.RCQuinnConsulting.com

Submit your own items or suggestions for future topics to column editor Rebecca Quinn, CFM, at rcquinn@earthlink.net. Comments welcomed!

A few ASFPM members contacted me about two of the topics I covered in my last column (Minus-Rated National Flood Insurance Policies and Ground Below Base Flood Elevation but not in Special Flood Hazard Area), and another member and loyal reader gave me a lot to think about in terms of what floodplain managers do every day to reduce flood hazards and risk. I think you'll find the added information useful.

NFIP Minus-Rated Flood Insurance Policies. As a reminder, minus-rated properties are those that are rated with the lowest floor one foot or more below the base flood elevation. FEMA instituted this policy in part to ensure that only buildings that are compliant with the NFIP construction criteria receive the policy discounts available in Community Rating System communities. Last March, it was reported that more than 45,000 properties in 938 of the 1,192 CRS communities were minus-rated and affected by this policy.

Minus-Rated Buildings

Basic Information and Overview

May 27th, 2020

What is a Minus-Rated Building?

A Minus-Rated Building is a Post-FIRM building (or a Pre-FIRM building rated as Post-FIRM) located in a Special Flood Hazard Area (SFHA) where the elevation difference used for rating is at least 1 foot or more below the Base Flood Elevation (BFE).

Minus-Rated Buildings in SFHA are not Eligible for CRS Discounts

TABLE 1. CRS PREMIUM DISCOUNT ELIGIBILITY (REGULAR PROGRAM COMMUNITIES ONLY)¹

FLOOD ZONE	ELIGIBLE FOR CRS PREMIUM DISCOUNT	NOT ELIGIBLE FOR CRS PREMIUM DISCOUNT
All Flood Zones	Pre-FIRM Buildings	N/A
B, C, X, D, A99, AR, and AR Dual Zones (AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO)	Post-FIRM Buildings	N/A
A Zones (AE, A1-A30, Unnumbered A, AO, AH)	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is at or above the Base Flood Elevation (BFE); <i>OR</i> With subgrade crawlspace certification from a community official	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> With no subgrade crawlspace certification from a community official
	Post-FIRM Elevated Buildings ² where the elevation difference used for rating is at or above the BFE	Post-FIRM Elevated Buildings ² where the elevation difference used for rating is 1 foot or more below the BFE
'75-'81 and Post-'81 V Zones (VE, V1-V30, Unnumbered V)	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM Elevated Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM Elevated Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM Elevated Buildings ² <ul style="list-style-type: none"> • With unfinished enclosure where the elevation difference used for rating is at or above the BFE, with no machinery or equipment below the BFE; <i>OR</i> • With unfinished enclosure used only for parking, access, or storage with breakaway walls regardless of size, with no machinery or equipment below the BFE 	Post-FIRM Elevated Buildings ² <ul style="list-style-type: none"> • With no enclosure where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> • With enclosure with non-breakaway walls where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> • With machinery or equipment below the BFE; <i>OR</i> • With finished enclosure below the BFE

Things to Remember about Minus-Rated Buildings Reports

Of paramount importance is Privacy.

Since these reports may include property addresses, no external distribution of this information should be made without a signed ISAA agreement.

Things to Remember about Minus-Rated Buildings Reports

While a Minus Rating may be an indication of a violation, this is not necessarily the case.

The NFIP always allows a structure to use the lowest available rate, and the lowest available rate for a Pre-FIRM SFHA structure may be its rate using an Elevation Certificate and Post-FIRM rates.

As premiums have increased due to the ongoing elimination of Pre-FIRM rate subsidies (as required by the HFIAA Act of 2014), more Pre-FIRM structures have become Minus-Rated, and this is likely to continue. This may also be true even in CRS communities where rating a Pre-FIRM structure as Post-FIRM results in the loss of the CRS discount that would otherwise be applied.

Things to Remember about Minus-Rated Buildings Reports

While a Minus Rating may be an indication of a violation, this is not necessarily the case.

Other Reasons for Minus-Rating

- **Minus-rated buildings may have relatively minor compliance issues that should be easy to correct (e.g., heat pump lower than the lowest floor, noncompliant flood openings, etc).**
- **The Elevation Certificate used to develop the Post-FIRM rate may have included erroneous information.**
- **The insurance agent may have used the wrong rating option.**

Q&A

Questions?

CITY OF CHESAPEAKE - JAY TATE



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG





Minus Rated Properties In Chesapeake, VA.

May 27, 2020



Chesapeake Minus Rated

- Chesapeake minus rated list- 753 properties
- Chesapeake review of properties:
 - Post-FIRM based on CO date - 578
 - Properties with elevation certificates indicating above BFE – 28
 - Properties with system records indicating above BFE – 266
(information extracted from EC at time of CO)
 - Properties with no floodplain data located- 284
 - Pre-FIRM properties- based on CO date - 175
 - Minus rated list indicates Post-FIRM (N) 143
(if these are Pre-FIRM should they be on the list)
 - Minus rated list indicates Post-FIRM (Y) 32

Example #1

Properties with elevation certificates indicating above BFE

Community #	Address	Post-FIRM	Elevation Diff	BFE	LAG	Year Built	Details of Elev Cert in record? Y/N	Have Cert-Y/N	BFE from Cert	Lowest FF from Cert (from C2, a or b)	Foundation type 1, 1B,8	Current BFE	Notes
510034	[REDACTED]	Y	-2	8	5.1	2018	Y	Y	8	10.2	8		
510034	[REDACTED]	Y	-2	8	4.8	2018	Y	Y	8	11.1	8		Lag finished next to building = 4.7
510034	[REDACTED]	Y	-2	6	3.3	2017	Y	Y	5&6	7.4	8		Lag finished next to building = 3.3

Example #1 Cont. Elevation Certificate

ELEVATION CERTIFICATE
Important: Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A - PROPERTY INFORMATION			FOR INSURANCE COMPANY USE	
A1. Building Owner's Name ██████████			Policy Number: ██████████	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. ██████████			Company NAIC Number: ██████████	
City Chesapeake	State Virginia	ZIP Code 23322		
A3. Property Description (Lot and Block Numbers), Tax Parcel Number, Legal Description, etc.) Tax Map: ██████████				
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) Residential				
A5. Latitude/Longitude: Lat. ██████████ Long. ██████████ Horizontal Datum: <input type="checkbox"/> NAD 1983? <input checked="" type="checkbox"/> NAD 1983				
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.				
A7. Building Diagram Number: 8				
A8. For a building with a crawlspace or enclosure(s):				
a) Square footage of crawlspace or enclosure(s) 1339.00 sq ft				
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade 7				
c) Total net area of flood openings in AB 1435.00 sq ft				
d) Engineered flood openings? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
A9. For a building with an attached garage:				
a) Square footage of attached garage 440.00 sq ft				
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade 3				
c) Total net area of flood openings in AB 615.00 sq ft				
d) Engineered flood openings? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION				
B1. FIRM Community Name & Community Number Chesapeake, City of 510034		B2. County Name City of Chesapeake, Independent City		B3. State Virginia
B4. Map/Panel Number ██████████	B5. Suffix D	B6. FIRM Index Date 12-16-2014	B7. FIRM Panel Effective/Revised Date 12-16-2014	B8. Flood Zone(s) AE
B9. Base Flood Elevation (Zone AE, use Base Flood Depth) 8.0				

ELEVATION CERTIFICATE

OMB No. 1660-0068
Expiration Date: November 30, 2018

IMPORTANT: In these spaces, copy the corresponding information from Section A.

FOR INSURANCE COMPANY USE		
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. ██████████		
Policy Number: ██████████		
City Chesapeake	State Virginia	ZIP Code 23322
Company NAIC Number ██████████		
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)		
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input checked="" type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.		
C2. Elevations - Zones AE, A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/AE, AR/A1-A30, AR/AH, AR/A0. Complete items C2 a-h below according to the building diagram specified in item A7. In Parcel Area only, enter meters. Benchmark Utilized: <u>GPS Derived</u> Vertical Datum: <u>NAVD 88</u>		
Indicate elevation datum used for the elevations in items a) through h) below. <input type="checkbox"/> NGVD 1929 <input checked="" type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____		
Datum used for building elevations must be the same as that used for the BFE.		
		Check the measurement used.
a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	6.0	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor	11.0	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	N/A	<input type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab)	5.3	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	10.1	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (L/AG)	4.2	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (H/AG)	6.0	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	4.2	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters

Example #2

Property with our system records indicating above BFE

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Community #	Address	Post-FIRM	Elevation Diff	BFE	LAG	Year Built	Details of Elev Cert in record? Y/N	Have Cert-Y/N	BFE from Cert	Lowest FF from Cert (from C2. a or b)	Foundation type 1, 1B,8	Current BFE	Notes
510034		Y	-3	8	5.4	2003	Y	N		8.5	1	8	
510034		Y	-2	7.6	5.8	2003	Y	N		12	1b	8	
510034		Y	-1	8	6.2	2003	Y	N		9.7	1	8	
510034		Y	-1	7.6	5.1	2003	Y	N		10.9	1b	8	
510034		Y	-2	7.6	5.9	2003	Y	N		8.8	1	8	
510034		Y	-1	8	7	2003	Y	N		12.4	8	8	
510034		Y	-1	8	7.4	2003	Y	N		9.8	1	8	

Example #2 Cont.

Properties with our system records
indicating above BFE

CO Issued
6/12/2003

```
DISPLAY BUILDING PERMIT

Permit Number [REDACTED] Tax Map 0462004000320

PLAN REVIEW INFORMATION
Submittal Date 000000 Approval Date 000000
Project Name _____
Street Number [REDACTED] Suite _____ Name [REDACTED] Zip 23323
Contact Name _____ Phone _____
Address [REDACTED] Fax _____
Architect Engineer _____
Use Groups _____ Construction Types _____
Floor Area _____ Occupancy Load _____ Sprinklers Required _

ELEVATION CERTIFICATION INFORMATION
Certification Date 061103 Elevation 12.4 Phone [REDACTED]
Certifier Name & Licence [REDACTED]
Title & Company [REDACTED]
Address [REDACTED]

F1 HELP F2 EXIT F3 CONTINUE PERMIT
```

Example #3

Minus rated list indicates Post-FIRM & it is Pre-FIRM

32 out of the total (175) of the properties marked as Post-FIRM are Pre-FIRM

510034		Y	-1	7	5.9	1977							
510034		Y	-4	7	3.8	1977	Y	N		11.1	8	8	
510034		Y	-1	8	7.2	1977	N	N					
510034		Y	-2	8	5.9	1977							
510034		Y	-1	8	5.6	1975	N	N				8	
510034		Y	-1	8.5	5.5	1974							
510034		Y	-1	7	6.3	1973							
510034		Y	-1	7.6	6.5	1967							
510034		Y	-3	8	4.3	1967							
510034		Y	-1	8	7	1965							
510034		Y	-1	8	7	1965	N	N					
510034		Y	-1	7.6	5.3	1965						8	
510034		Y	-1	7	5.8	1963							
510034		Y	-1	7	6.8	1962							
510034		Y	-2	8	5.8	1961							
510034		Y	-4	8	4.3	1961							
510034		Y	-1	8	6.4	1958	N	N					
510034		Y	-2	8	5.1	1954							
510034		Y	-4	8	3.9	1950							
510034		Y	-2	7.6	5.5	1945							
510034		Y	-1	8	6.9	1945	N	N					
510034		Y	-4	7	3.5	1944							



Questions

1. What is best way to help property owners get their policies rated, given the preliminary information we have?
2. How would a property owner know their property is not rated properly, any type of statement that gives elevation information?
3. Does FEMA have FF data or just the data on the minus-rated list?
4. Is all BFE data converted to the current FIRM? It appears there are some odd numbers not matching FIRM BFE's.
5. Should Pre-FIRM properties be on the MR list? How does FEMA determine if property is Pre-FIRM?
6. Can FEMA/NFIP notify City on any new minus-rated properties?

CITY OF POQUOSON - KENNETH SOMERSET

Hampton Roads CRS Workgroup Meeting

Minus Rated Homes List

May 27, 2020

Currently the City of Poquoson has 602 structures listed on the FEMA Minus – Rated List.

The City has reviewed the list and has compared a sample of **101** addresses against elevation certificates on file.

Of that sample group:

- **89** structures have a Finished Floor Elevation above the Base Flood Elevation
- **12** structures have a Finished Floor Elevation below Base Flood Elevation
- **36** properties are also listed on the Repetitive Loss List

It was noted that a large number of elevation certificates for these properties were using older forms which did not list square footage of the enclosed crawlspace, square footage of the attached garage when appropriate, number of flood vents and total square inches of flood venting.

The City actively asks citizens to send in copies of their elevation certificates if available for our files.



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG

CITY OF POQUOSON - KENNETH SOMERSET

Questions we have (if not addressed by Rich):

1. Who is responsible for maintaining these lists?
2. How often is the list updated, and by who?
3. How were these structures selected to be added to the list?
4. What are the definitions for the DATA Rating Method Description Codes?
5. If an elevation certificate is not available, how is the information obtained that would put the structure on the list?
6. Is there any connection between structures on the Minus Rated list, and on the Repetitive Loss List?
7. How does being on the list affect a homeowner's insurance premiums?
8. How can a community be made aware of changes to the list?
9. Are homeowners notified they are on this list?
10. Who can homeowners / localities contact to update information on the list? (if anyone)
11. **What can be done to have a structure removed from the list?**



ISO / CRS PROGRAM UPDATE, FROM DOUG REEDY

Starting on January 1, 2021 – All Class 8 and higher CRS Communities must adopt 1 foot of freeboard.

Classes 1-4 already meet this requirement

[NFIP/CRS Class 8 Freeboard Prerequisite FAQ](#)



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG



WORKGROUP MEMBER/ATTENDEE REPORT OUTS

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



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG



THANKS!

Mary-Carson Stiff

Wetlands Watch

mc.stiff@wetlandswatch.org



WETLANDS
WATCH

WWW.WETLANDSWATCH.ORG

