

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA

CFM POLL

**Please fill out each poll to receive
the full 1.5 CECs!**



UPDATES/ANNOUNCEMENTS

Workgroup Meeting Introductions

Future Meeting Dates (James Room & Zoom)

2022

Wednesday, July 27, 10AM-Noon

Wednesday, September 28, 10AM-Noon

Wednesday, November 30, 10AM-Noon

2023

Wednesday, January 25, 10AM-Noon

Wednesday, March 29, 10AM-Noon

Wednesday, May 31, 10AM-Noon

Wednesday, July 26, 10AM-Noon

Wednesday, September 27, 10AM-Noon

Wednesday, November 29, 10AM-Noon



UPDATES/ANNOUNCEMENTS

Confirmed CFM CECs (expect 1.5 most meetings)

September 2021 – 1.5 credits

November 2021 – 1.5 credits

January 2022 – 2.5 credits



VA FLOODPLAIN MANAGEMENT ASSOCIATION



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



ISO VIRGINIA REPRESENTATIVE

Emily Schmidt

ISO/CRS Specialist

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Coastal VA CRS Workgroup
May 25, 2022

FEMA HAZARD MITIGATION GRANT UPDATE

- FEMA has [updated pre-calculated benefits](#) for acquisition and home elevation projects
 - Acquisitions increased from \$276,000 ➡ \$323,000
 - Elevations increased from \$175,000 ➡ \$205,000



VDEM FEMA GRANTS UPDATE



Debbie Messmer, VDEM



VDEM FEMA GRANTS UPDATE

Has your community applied for a FEMA grant during this past year?

If not, why?

How could BRIC (or other grant programs) be improved?



REGIONAL PPI: COMMUNITIES INTERESTED?

- **Discussed in the past, but CRS participation & success was lower**
- **Past interest in exploring a Peninsula PPI**
- **Hampton Roads wide?**
- **Other regions participating in the Workgroup?**



PPI POLL



CRS TRAINING VIDEOS

Please fill out this survey

<https://forms.gle/2w6u8UdPTvs31k4C9>



CRS GRAPHICS

Wetlands Watch is creating maps and other graphics that show CRS data

- Is there info that would be helpful to you?
 - Help you join
 - Help you improve classes
 - Other?



RISK RATING 2.0 QUESTION FROM TOM

- Is anyone is having increased calls from insurance agents as a result of risk rating 2.0?
 - People are calling asking for elevation certificates at the direction of their insurance company – saying the ECs are needed.
 - We were told they weren't really using ECs in RR 2.0
 - General calls to ask how to determine how far something is from the water, elevation of sites, etc.

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- Risk Rating 2.0 is factoring in home elevations as financial cost saving measure
- For SFHA existing policies that are increasing, the CRS discount is baked into year 1 of RR 2.0, **BUT**
 - Preferred Risk Policies (PRPs) do NOT get benefit of CRS discount until premium reaches full risk rate
- Rates are set each year, like other insurance products → full risk rates are a moving target
 - What does this mean for CRS class updates and/or old PRPs?

Discount Explanation Guide

Risk Rating 2.0: Equity in Action is FEMA's individualized approach to risk assessment, built on years of investment in flood hazard information.

By using current data, flood models, and technology, FEMA considers many risk factors for individual properties, including frequency of flooding, multiple flood types, distance to a flooding source, and property characteristics such as elevation and the cost to rebuild.

Mitigation efforts, community programs, and other discounts can help reduce flood damage and, potentially, the cost of flood insurance. This guide provides discount information on certain rating variables that are generally applied to the building and contents premium.

Foundation Type

Below are the six Foundation Types, which provide important insight as to where the flood risk is likely to begin. Buildings Elevated with Enclosure Not on Posts, Piles, or Piers will have a higher premium than buildings Elevated without Enclosure on Posts, Piles, Piers, if all rating variables are the same.



First Floor Height

The First Floor Height (FFH), or the height of the building's first lowest floor above the adjacent grade, is another rating variable critical to understanding the flood risk. Generally, buildings that are higher off the ground have lower risk. The following chart shows the discount percentage based on the foundation type and FFH, which is included in the amount charged for building and contents coverage. For example, a building with a crawlspace foundation and FFH of 3 feet above adjacent grade corresponds to a 22.1% discount compared to the same building having a FFH of 0. Between whole numbers, the discount for FFH is continuously provided (interpolated). For example, a building with a slab-on-grade foundation and FFH of 1.25 feet will receive a discount of -9.85%, which is a quarter of the way between the discount for 1 foot and 2 feet.

First Floor Height* (In Feet)	Slab on Grade	Basement	Crawlspace (including Subgrade Crawlspace)	Elevated with Enclosure Not on Posts, Piles, or Piers	Elevated with Enclosure on Posts, Piles, or Piers	Elevated without Enclosure on Posts, Piles, or Piers
0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1	-8.0%	-8.0%	-8.0%	-8.0%	-9.0%	-10.0%
2	-15.4%	-15.4%	-15.4%	-15.4%	-17.2%	-19.0%
3	-22.1%	-22.1%	-22.1%	-22.1%	-24.6%	-27.1%
4	-28.4%	-28.4%	-28.4%	-28.4%	-31.4%	-34.4%
5	-34.1%	-34.1%	-34.1%	-34.1%	-37.6%	-41.0%

[LINK](#)



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CRS NEXT

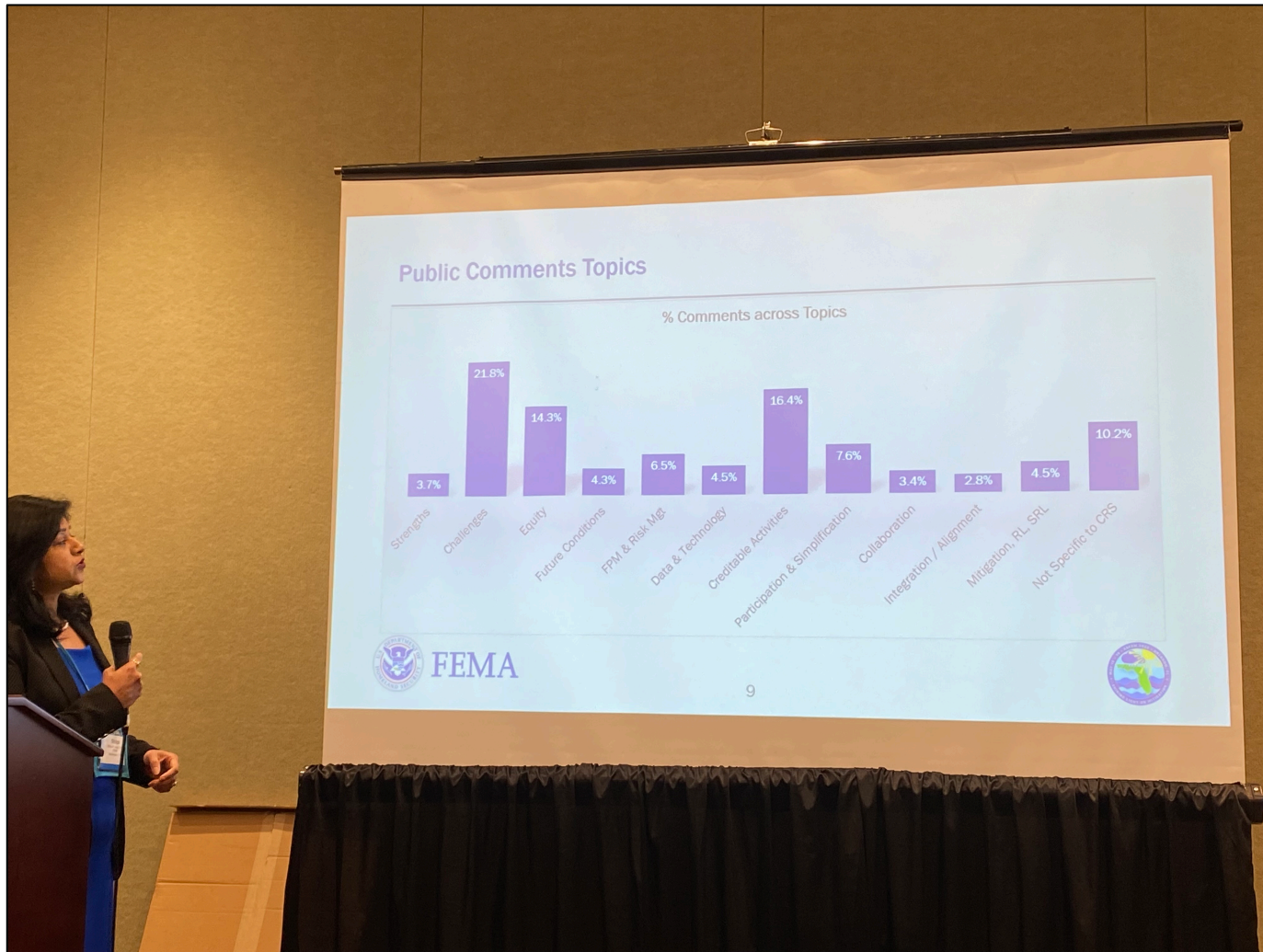
- Bold shifts in CRS Program
 - Broader programmatic review with significant changes that may result in program & policy updates
- Goal: Improve so it better aligns with current understanding of risk & risk reduction strategies
- Multi-year effort
 - Long-term coordination – in tandem with NFIP minimum standards update



ASFPM CONFERENCE



ASFPM CONFERENCE: CRS NEXT



ASFPM CONFERENCE: CRS NEXT

Positives Summary

- CRS incentives are valuable
- CRS strengthened floodplain management techniques
- CRS offers flexibility in # of different activities available
- Helps get political buy-in

Challenges Summary

- Administrative burden is too much and return on investment is small
- No local govt discount
- Complicated program – documentation is burdensome
- Duplication of efforts in some places (ECs, CAVs, cycle visits, etc.)



ASFPM CONFERENCE: CRS NEXT

Equity summary

- Score system should account for community sizes, urban/rural, capacity, etc.
- Direct technical assistance for underserved communities
- Grant funds to increase local staff capacity
- CRS provide outreach tools to reach underserved communities

Future conditions

- CRS should be more flexible to credit creative efforts to address future conditions
- Want to incorporate climate resilience in the CRS & enable communities by providing resources/materials for localities
- Future conditions should be included in more credits, generally
- More guidance for localities w/o knowledge of future conditions

ASFPM CONFERENCE: CRS NEXT

Floodplain Management/Risk Management

- CRS should continue to support & expand incentives for community level action
- CRS should better align measurable risk reduction with both current and future risks with program incentives

Data & Technology

- Improve modeling & mapping techniques & expanding building survey data collection through LiDAR & other methods
- Promote & increase access to existing sources of its own data & tools (grants, FIRMs, etc.)
- CRS program should better leverage technology to reduce burden experienced in applying or in verification cycles
- Desire to leverage data sets and tools of other federal agencies for rural communities to supplement FISs

ASFPM CONFERENCE: CRS NEXT

Creditable Activities

- Want to increase credits for outreach & PPI
- Activity 420: increase credits that encourage proactive approaches to decreasing flood risk & preserving natural floodplain functions
- Revise the all or nothing scoring for 600 series
- Expand the suite of creditable activities to include investments in broader array of nature based solutions and measures to address accelerated sea level rise
- Activity 430: CRS should increase credit for freeboard, building code adoption, & increase for SI/SD tracking & regulations

ASFPM CONFERENCE: CRS NEXT

Participation & Simplification

- Simplify program
- Documentation submission should be easier to remove need for 3rd party consultants
- Simplify and scale the scoring system to increase transparency; narrow focus on CRS to high impact risk reduction activities
- Need capability & capacity building, technical assistance, outreach, multi-state coordinate & promotion

Collaboration, Integration & Alignment

- Increased success stories & best practices
- Alignment between CRS and programs with Risk management, grant opportunities, federal agencies, etc.
- Govt funded local positions for cost-sharing across localities
- Regional & multi-jurisdictional partnerships on credible activities

VA COMMUNITY FLOOD PREPAREDNESS FUND

Resources

- NEW: Local Resilience Plan [Application Outline](#)
- WW CFPF tracking [website](#) (includes approved plans)
- WW [Fact Sheet](#) on CFPF
- WW Local Flood Resilience Plan [consultant list](#)
- Interactive [map](#) of approved applications



CFPF POLL



WORKGROUP ATTENDEE REPORT OUT

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



THANK YOU!

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