

Coastal Virginia CRS Workgroup November 2020 Meeting

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA



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UPDATES / ANNOUNCEMENTS

WORKGROUP MEETING INTRODUCTIONS

- *Zoom manners*
- *Rename with your affiliation*
- *Introduce yourself in the chat, including current CRS Class, pending rating, upcoming cycle visit, etc.*

2020 Meeting Dates (Zoom)

Wednesday, January 27, 10AM-Noon

Wednesday, March 31, 10AM-Noon

Wednesday, May 26, 10AM-Noon

CFM CECs

March meeting – 1 CEC

May meeting – 1 CEC

July meeting – 1 CEC

September meeting – 1.5 CECs



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ISO CONTACTS WORKING IN VIRGINIA

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VA FLOODPLAIN MANAGEMENT ASSOCIATION - FALL WORKSHOPS



November 2, 2020: Coastal

November 12, 2020: Riverine

November 17, 2020: Urban/Stormwater



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*Presentations available online to VFMA members
RENEW! Membership begins January 1, 2021*



SUBSTANTIAL DAMAGE INFORMATION REQUEST

Publication on CRS & Substantial Damage New CRS credit in 2021 – 140 points

- Cool before-and-after photos (flooded- sub. dam.-mitigated)
- A community sub dam strategy or action plan,
- A map of a substantial damage target area or map showing at risk structures (something beyond a FIRM),
- A good database of potential Sub damage properties, or
- Any other cool sub damage stuff you think would help the guidance

Email me or Paul Osman at pozfloods@gmail.com



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CLASS 8 PREREQUISITE - 1 FOOT FREEBOARD

New 2021 Class 8 Prerequisite

In order to be a Class 8 or better



- The community must adopt and enforce **at least a 1-foot freeboard** requirement
- ...including equipment or mechanical items
- for **all residential buildings** constructed, substantially improved, and/or reconstructed due to substantial damage
- throughout its Special Flood Hazard Area (SFHA) **where base flood elevations (BFEs) have been determined** on the Flood Insurance Rate Map (FIRM) or in the Flood Insurance Study (FIS),
- except those areas that receive open space credit under Activity 420 (Open Space Preservation).

Don't forget about FEMA privacy requirements!!!



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CLASS 8 PREREQUISITE - 1 FOOT FREEBOARD

- **Possible exception for mechanical (R322.1.6)**
- **Florida following issue very closely**
- **Waiting for statement of exception approval**
- **We'll keep you updated!**



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NEW CBPA REGULATIONS COULD CHALLENGE 420 RPA CREDIT

- **HB 504:** Modifies CBPA purposes to include coastal resilience and adaptation to sea-level rise and climate change”
- Filling to protect properties happening along shorelines
→ want rules to manage it
- Filling = no RPA credit
- Send comments:
 - justin.williams@deq.virginia.gov
 - Proposed regulations go before the Water Control Board in DEC → formal comment period begins



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WETLANDS WATCH NEW CRS CZM GRANT

Building CRS Program Capacity & Outreach in Virginia's Coastal Zone

October 1, 2020 – September 30, 2021

1. CRS Trainings/Evaluations Follow Up – Technical Assistance & Lessons Learned
2. Technical Assistance - 2 CRS Trainings/Evaluations
3. CRS Workgroup: Increased Geographic Impact & Virtual Capacity
Survey coming your way!



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RISE GRANT: HOME RAISING ACADEMY

Presenter today!

Roderick Scott

Director of Education
Resilient Enterprise Solutions
roderick.scott75@aol.com



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RES

Resilient Enterprise Solutions

HOME RAISING ACADEMY

**PREPARING THE CONTRACTING CORP'S
FOR THE FUTURE**



RISE
Resilience Innovations



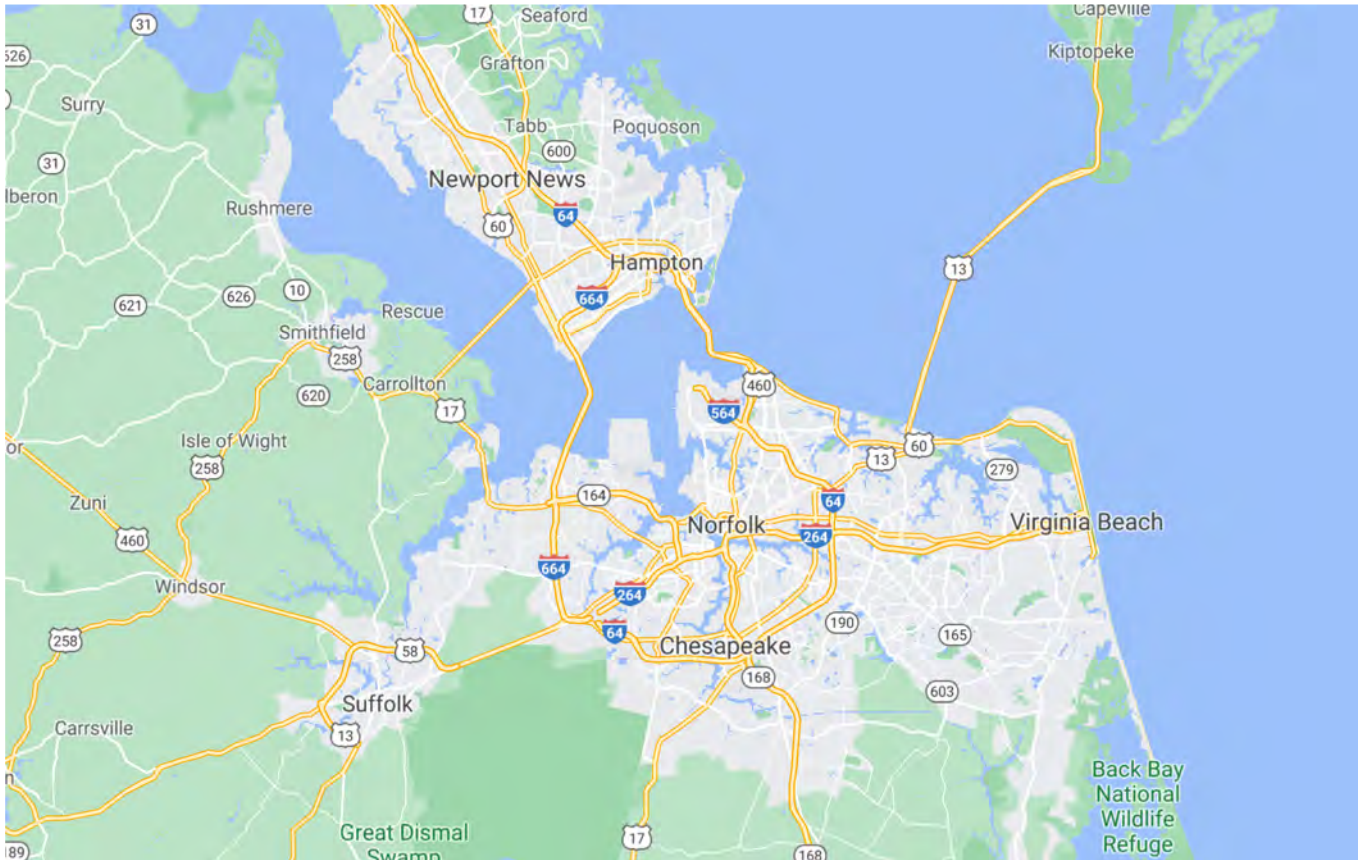
Resilient Enterprise Solutions

HAMPTON ROADS CRS WORKING GROUP PRESENTATION

NOVEMBER 19, 2020

rscott@resiliententerprises.com

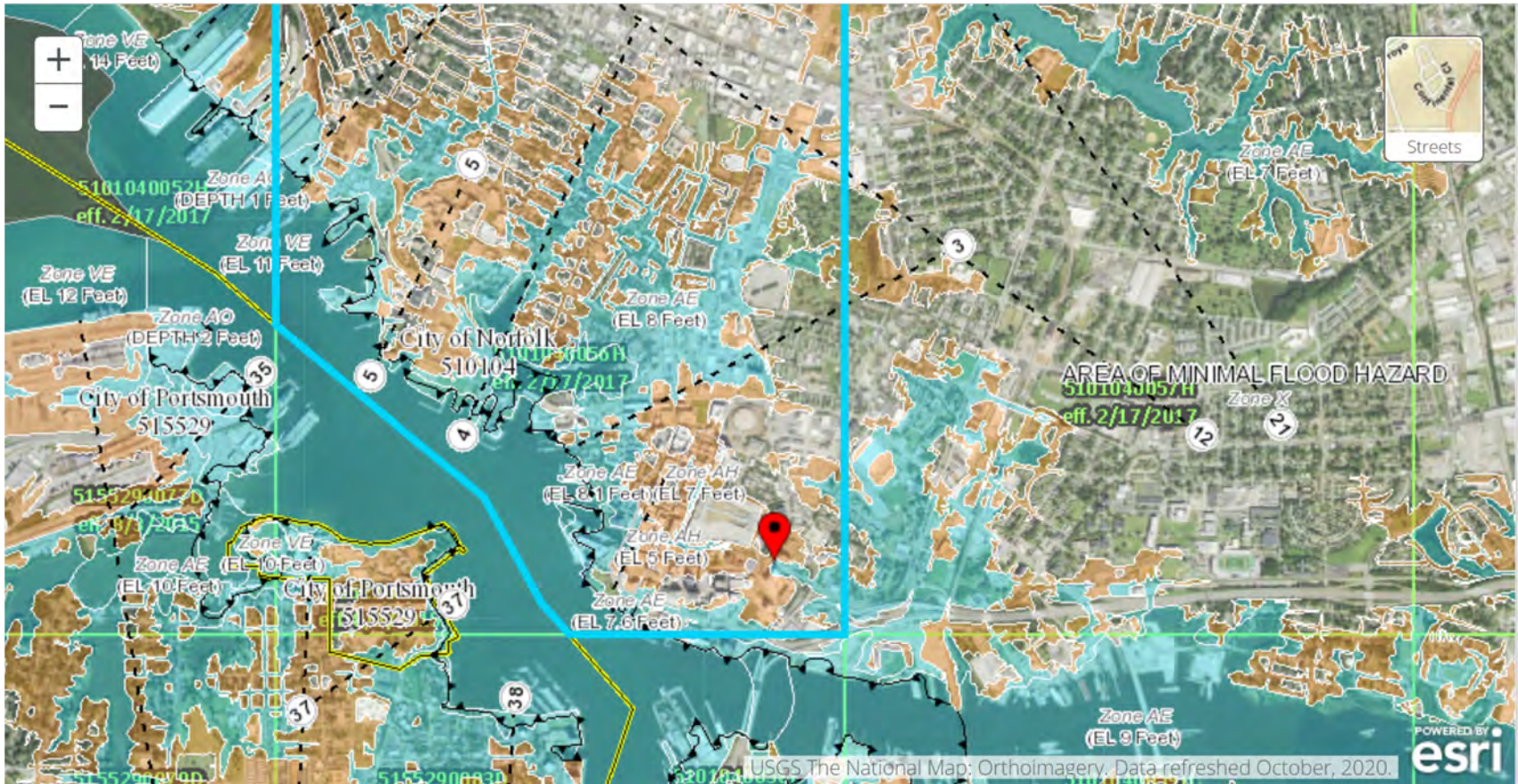
HAMPTON ROADS REGION



Hampton Roads is the home of multiple strategic operations and their families. The entire region has around 10,000 pre-FIRM buildings in the 1%/100 yr flood zone that must be adapted in order to be flood resilient.



HOUSTON WE HAVE A PROBLEM



FLOOD RISK IS INCREASING



INCREASING FLOOD RISK = HIGHER NFIP RATES



FEMA NFIP ACTUARIAL RISK RATES COMPARISON

Most owners of the pre-flood map high flood risk buildings do not understand the rising flood risk and flood insurance rates on their buildings



NFIP NON RESIDENTIAL ACTUAL RISK RATES

Floor Level (in relation to BFE)	Premium with NO floodproofing*
2+	\$1,076.00
1+	\$1,567.00
0	\$2,840.00
-1	\$6,006.00
-2	\$8,827.00
-3	\$11,684.00
-4	\$15,004.00
-5	\$18,269.00
-6	\$20,853.00
-7	\$23,214.00
-8	\$25,488.00
-9	\$27,243.00

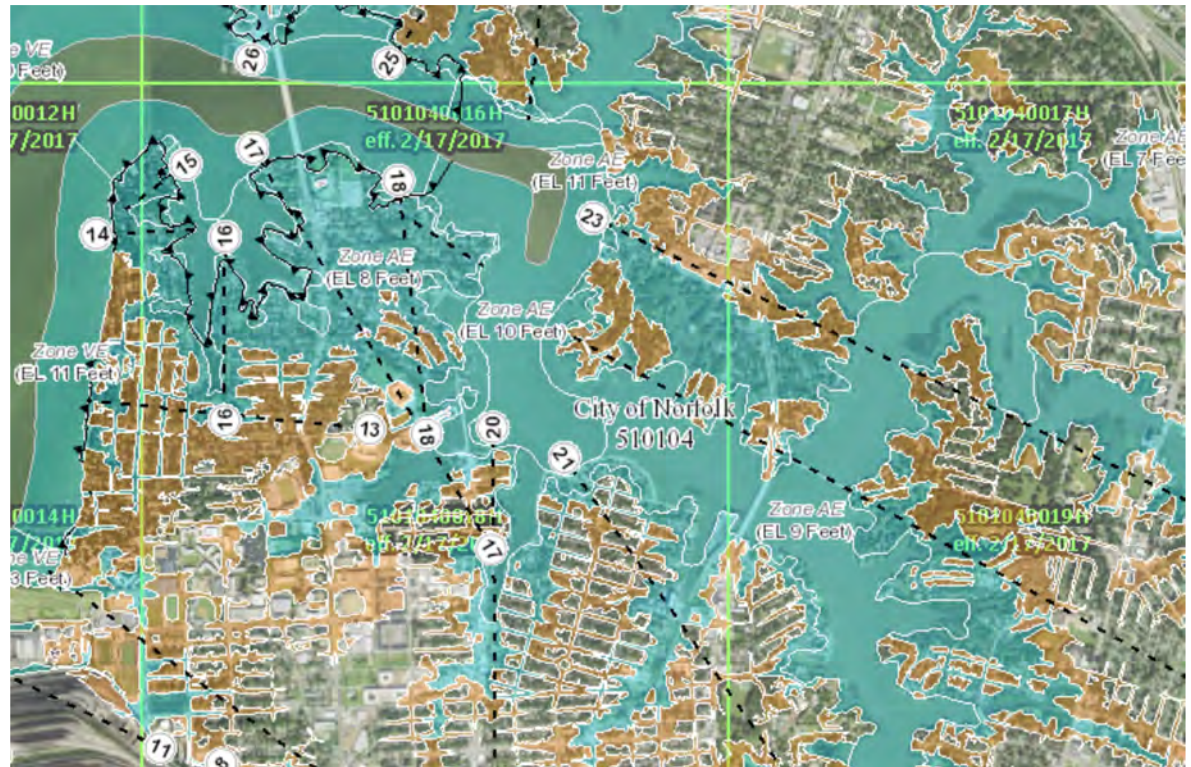
*All premiums based on a \$500K structure coverage with \$2K deductible

Going from a -2 to a +2 would provide an NFIP flood insurance savings of \$7,751 annually

The impacts of the rapid rise in NFIP rates and the actual risk rates are a big issue.

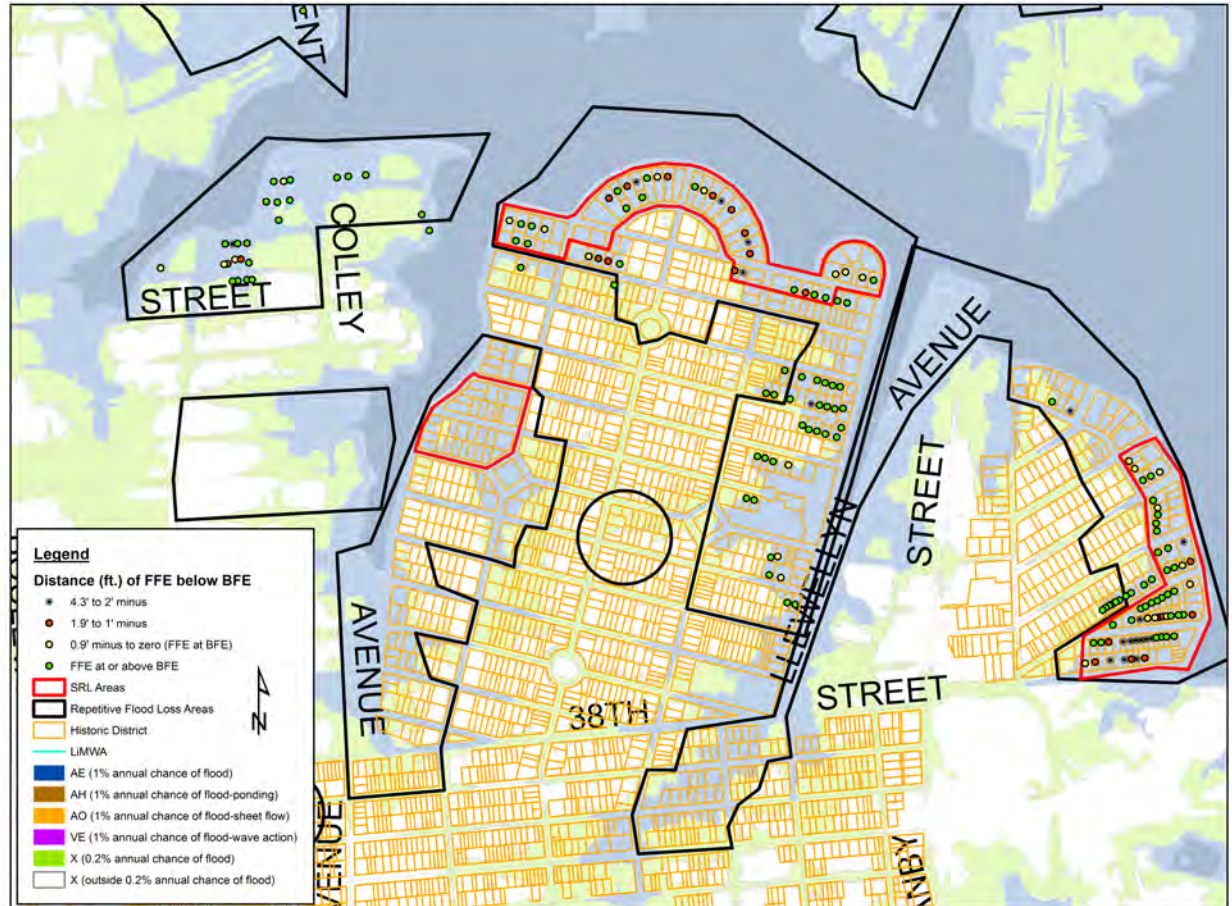


- Norfolk flood maps show a lot of buildings in the current flood zones.
- As the sea level continues to rise and the ground subsides, we will have more buildings in the flood zones



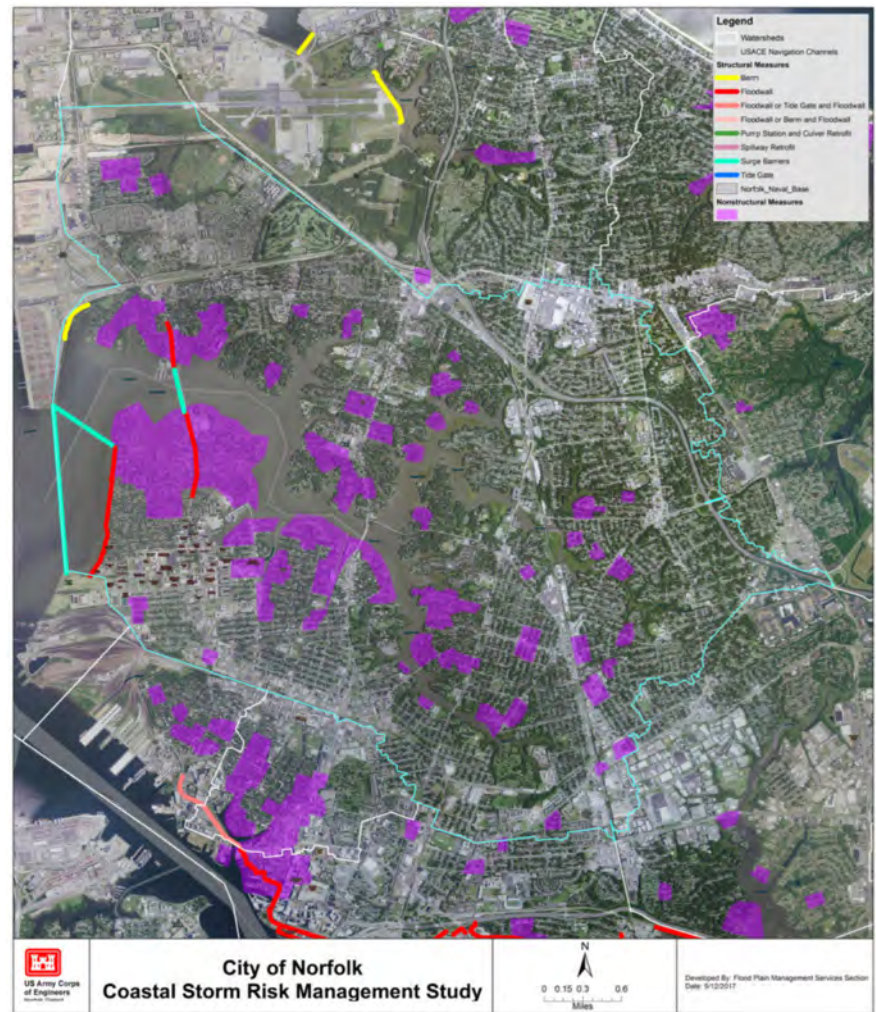
Flood Map of RL & SRL areas with Minus-Rated Structures and Historic Districts

- For example, here is a Norfolk historic district with a large inventory of pre-FIRM's, Rep loss areas are defined in black outline and SRL's in red.
- Norfolk has just under 1,000 RL/SRL's and due to low NFIP penetration there are really more.



NON-STRUCTURAL FLOOD MITIGATION

- Our buildings are important for housing, commercial and social gathering places
- Our buildings provide the vital property taxes for schools, government services and payment of large infrastructure projects, especially resilience
- The elevation of thousands of buildings will create jobs in the construction sector





Elevation projects require contractors that understand the planning, financing and

execution of these specialized construction projects





BEFORE

AFTER



**Flooding
happens
but
flooded
buildings
don't have to
happen!**



HOME RAISING ACADEMY



**The HRA courses study the FEMA
Flood Map Service Center, Elevation
Certificates, Freeboard,**



MITIGATION FUNDING MECHANISMS

- NFIP ICC - \$30K
- FEMA MITIGATION GRANTS –
75% to 100% FUNDING
- FHA 203K – up to \$200K
- EQUITY
- PROPOSED STATE REVOLVING LOAN



HRA

Professional and Architectural design emphasized.



U.S. Department of the Interior
National Park Service
Cultural Resources, Partnerships & Science
Washington, D.C.

Guidelines on Flood Adaptation for Rehabilitating Historic Buildings



INTERNATIONAL ASSOCIATION OF STRUCTURAL MOVERS - IASM

“STEPS TO ELEVATION” CRS 330 CREDITS

THE 3 E’s:

1. Empathy for their situation
2. Education about the facts and how we do our elevation thing
3. Empowerment to move ahead, one step at a time.

ELEVATE
before it's too late!

IASM
International Association
of Structural Movers

The International Association of Structural Movers (IASM) is the 501(c)(4) professional organization comprised of member companies involved in projects to elevate and/or relocate buildings for flood hazard mitigation.
(803) 951-9304 | info@iasm.org | iasm.org

COMBATING RISING FLOOD INSURANCE COSTS

Flooding is increasing across the US, requiring communities to examine alternatives to the cycle of repetitive flooding. The cost of the flood recovery cycle is VERY EXPENSIVE, not only monetarily, but everyone involved has lifetime challenges as they navigate flood recovery. This is now compounded by rapidly rising flood insurance policy rates on all older buildings built before the first flood insurance rate map for the community. Elevation can help offset those rates dramatically.

FLOOD INSURANCE PREMIUMS:

4 ft below BASE FLOOD ELEVATION	level with BASE FLOOD ELEVATION	3 ft above BASE FLOOD ELEVATION
\$9,500/yr	\$1,410/yr	\$427/yr
\$95,000/10 yrs	\$14,100/10 yrs	\$4,270/10 yrs

WHY ELEVATE?

- ENGAGES MULTIPLE CONSTRUCTION TRADES & LABOR
- ENVIRONMENTALLY RESPONSIBLE: the recycling and reuse of existing buildings results in reduction of TONS of solid waste to landfills
- SAVES NATURAL RESOURCES: every 1,000 sq ft of wood frame building uses approximately 250 TREES
- PRESERVES HISTORIC BUILDINGS
- REDUCES RECOVERY EXPENDITURES: every \$1 invested in elevation saves \$7 in recovery expenditures
- SIGNIFICANTLY REDUCES THE RISK OF FLOODING & FLOOD INSURANCE POLICY RATES
- PRESERVES PROPERTY TAX REVENUES which support schools & government operations, infrastructure & public safety, & bonding for public projects
- REVERSES THE CYCLE OF FLOODING
- KEEPS THE COMMUNITY TOGETHER: Raising down homes to create green space not only results in the loss of property taxes critically needed to fund public services and schools, you lose the families that built the community. This option should often be the last alternative.

ELEVATION READY COMMUNITIES

- **How many are there out there?**
- **How much will it cost?**
- **35ft height formula**
- **Variance streamlining**
- **Permit streamlining**
- **Permits must document elevations**
- **Design guidelines are a must!**

HOME RAISING ACADEMY

- WE NEED MORE CONTRACTORS TO ATTEND
- WE NEED YOUR HELP GETTING THE WORD TO THEM
- WE HAVE AROUND 3-4 MILLION IN US TO DO



WORKGROUP MEMBER/ATTENDEE REPORT OUTS

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



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THANKS!

Mary-Carson Stiff

Wetlands Watch

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