#### 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 (or more!) CECs





### **UPDATES/ANNOUNCEMENTS**

## **Workgroup Meeting Introductions**

Future Meeting Dates (James Room & Zoom)

#### 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)

January 2022 – 2.5 credits
March 2022 – 1 credit
May 2022 – 1.5 credits
July 2022 - pending\*
September 2022 - pending\*

\*ASFPM online portal is under construction





#### 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 emily.schmidt@verisk.com





## LOCALITY SUCCESSES & LESSONS LEARNED PRESENTATION

Greta Hawkins, CRS Coordinator - City of Hampton





## **POLL**





### **ELEVATION CERTIFICATES UPDATE**

Elevation certificates for non-residential structures were set to expire today, November 30th

Office of Management and Budget is still reviewing the new form & have instructed continued use of the old forms until the review process is complete.





## FEMA REQUEST FOR INFORMATION

<u>FEMA is requesting feedback</u> regarding Public Assistance Hazard Mitigation funding. FEMA is asking for comments on the following:

- How your community has used PA Mitigation funding in the past
- Challenges faced attempting to utilize PA Mitigation funds
- How FEMA can increase use of PA Mitigation funding in the future

Fill out this form to provide feedback

Web resource: breaks down declared disasters by location





FEMA created <u>an alternative Benefit-Cost Analysis (BCA)</u> for BRIC and FMA FY22 grants. FEMA anticipates this will lower the barrier to disadvantaged communities.

The standard project requirement for the analysis is BCA  $\leq$  1.0. Under the alternative, if BCA is less than 1, the project has to meet **all three** conditions:

- BCA at the 7% discount rate is BCR ≤ 0.75;
- BCA generated at the 3% discount rate is BCR ≤ 1.0; and
- If the mitigation activity benefits disadvantaged communities, addresses climate change impacts, has hard to quantify benefits, and/or is subject to higher costs due to the use of low carbon building materials\*

\*<u>Details listed here</u>





#### III. Alternative Cost-Effectiveness Methodology

Under the alternative methodology, FEMA will consider the project cost effective if <u>all three</u> of the following conditions are met:

- 1. The BCA generated at the 7% discount rate must be equal to or greater than a BCR of 0.75.
- 2. The BCA generated at the 3% discount rate must be equal to or greater than a BCR of 1.0.
- 3. The mitigation activity meets **at least ONE** of the following criteria:
  - a. The project primarily benefits disadvantaged communities that are marginalized, overburdened, and underserved. To demonstrate this criterion, the project must meet ONE of the following conditions:
    - i. Primarily benefits an area at the census tract level with a score of greater than or equal to 0.6 on the Centers for Disease Control and Prevention's (CDC) Social Vulnerability Index (SVI);
    - ii. Primarily benefits a geographic area within a tribal jurisdiction or Insular Area as defined by 42 U.S.C. § 1469a; OR
    - iii. For BRIC only, primarily benefits an Economically Disadvantaged Rural Community (also known as a small impoverished community as defined in 42 U.S.C. § 5133(a)). Economically Disadvantaged Rural Community (EDRC) means a community of 3,000 or fewer individuals identified by the applicant that is economically disadvantaged, with residents having an average per capita annual income not exceeding 80 percent of the national per capita income, based on best available data.
  - b. The project addresses a significant impact caused by climate change, such as more intense storms, increases in extreme rainfall, extreme temperatures, drought, prolonged wildfires, extreme flooding, and changes in sea levels. The





subapplication should describe how the project will enhance climate adaptation and resilience, detail how the project is being responsive to the effects of climate change (such as sea level rise) and/or other future conditions (population/demographic/land use, etc.), and cite data sources, assumptions, and models.

- c. The project is subject to substantially higher costs due to incorporation of low-carbon materials or compliance with the Federal Flood Risk Management Standard. The subapplication should include cost estimates and a narrative description to explain the increased costs.
- d. The project provides significant benefits that are difficult to quantify or cannot be monetized and are not captured in FEMA's BCA toolkit. The subapplication should provide a narrative description of the benefits.





Popular Project Types	PUL Project Useful Life (Years)	Increase in Benefits by Using 3% Discounted Rate Instead of 7%
Acquisitions, relocations	100	121%
Major concrete infrastructure, dams, bridges, major drainage systems, pump stations, utility projects, mitigation reconstruction	50	86%
Residential elevations, stream restoration, safe rooms, culverts	30	58%
Generators	19	39%
Hurricane shutters	15	31%
Ignition-resistant construction	10	21%





## NEW WHITE HOUSE NATURE-BASED SOLUTIONS RESOURCE GUIDE

The Biden-Harris Administration released a <u>Nature-Based Solutions</u> <u>Resource Guide</u> as part of their <u>Nature-Based Solutions Roadmap</u> initiative. It includes:

- Federal Examples of Nature-Based Solutions (NBS)
- Documents outlining benefits of these practices
- Guidance resources highlighting design & execution of NBS
- Technical assistance resources that aim to help organizations in obtaining permits & funding for these practices





### **CFPF ROUND 3 & ROUND 4 UPDATES**

- Round 3 supplemental applications are due today, November 30th
  - Awards will be announced on a rolling basis until December
     31st, 2022

- Round 4 grant manual has yet to be released
  - Grant round is anticipated to open late winter/early spring





### **CFPF AWARDS RECAP**

	VA Commu	nity Flood Pre	paredness Fui	nd: Award Cyc	les
Grant Round	Announcement Date	Amount Released	Amount Requested	Amount Awarded	% Designated Low-Income
3	09/28/2022	Phase One: \$40M Phase Two: \$56.4M Total for Round 3: \$70M	<b>\$93M</b> 64 applications	Phase One: \$13.6M 27 applications Phase Two: TBA	74%
2	12/22/2021	\$17 <b>M</b>	<b>\$29.7M</b> 37 applications	<b>\$24.5M*</b> 30 applications	73%
1	10/05/2021	\$18M	<b>\$14.5M</b> 32 applications	<b>\$7.8M</b> 19 applications	68%
	Total	\$105 <b>M</b> **	\$137 <b>M</b>	\$45.9M	72%

<sup>\*</sup>DCR released funds that were left over from Grant Round One to fund additional applications in Grant Round Two.



<sup>\*\*</sup>The total amount released represents only a portion of the money available in the CFPF, which recieves a 45% allocation from the quarterly Regional Greenhouse Gas Initiative auctions. Over \$100M remains unallocated.

## **POLL**





### L273 COURSE

## Ken Somerset shared that a L273 course will be offered in January 2023





### **WORKGROUP ATTENDEE REPORT OUT**

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





### **THANK YOU!**

mc.stiff@wetlandswatch.org madison.teeter@wetlandswatch.org





City of Hampton CRS Cycle Visit Lessons Learned

## CRS Cycle Verification Timeline



## Lessons Learned

- Consider Staffing and Other Obligations
- Get Assistance from Consultants
- Follow the CRS Coordinators Manual
- Keep Files Organized

## CRS Points per Activity Overview

- 1748 points total Remain Class 7
  - Activity 310 38 points
  - Activity 320 90 points
  - Activity 330 200 points
  - Activity 350 65 points
  - Activity 420 421 points
  - Activity 430 394 points
  - Activity 440 189 points
  - Activity 450 51 points
  - Activity 510 300 points

# 310 – Construction Certificate Management U.S. DEPARTMENT OF HOMELAND SECURITY Floring Propries National Proof Interprete Propries National Proprie

- 38 points
  - Written Construction Certificate Management Procedures
    - For all new and substantially improved/substantially damaged buildings

	DEPARTMENT OF HOMELAND SECURITY	ELEVATION	N CERTIFIC	ATE		OMB No. 1660-0008 Expires March 31, 2012
	eral Emergency Management Agency onal Flood Insurance Program	Important: Read the	instructions on	pages 1-9.		Expired material ( Edit
		SECTION A - P	ROPERTY INFOR	MATION		or Insurance Company Use:
A1.	. Building Owner's Name				P	olicy Number
A2.	. Building Street Address (including Apt., Unit,	Suite, and/or Bldg. No.) or	P.O. Route and Box	No.	С	ompany NAIC Number
	City		State		ZIP (	Code
A3.	. Property Description (Lot and Block Numbers	s, Tax Parcel Number, Lega	al Description, etc.)			
	. Building Use (e.g., Residential, Non-Residen		(c.)			
	. Latitude/Longitude: Lat  Attach at least 2 photographs of the building	Long	and to obtain flood inc		ontal Datum	: NAD 1927 NAD 1983
	Building Diagram Number	ir the Certificate is being us	ed to obtain iiood iris	surance.		
A8.	. For a building with a crawlspace or enclosure			a building with a		
	Square footage of crawlspace or enclosur     No. of permanent flood openings in the c			Square footage		garage sq ft nings in the attached garage
	enclosure(s) within 1.0 foot above adjace	nt grade	· v	vithin 1.0 foot at	oove adjace	ent grade
	<ul> <li>Total net area of flood openings in A8.b</li> <li>Engineered flood openings? Yes</li> </ul>	□ No ===== 84		Total net area of Engineered floor		
_		B - FLOOD INSURANCE	· ·			
B1.	NFIP Community Name & Community Number			,		State
B4	4. Map/Panel Number B5. Suffix B		37. FIRM Panel ctive/Revised Date	B8. Flo Zone(s		<ol> <li>Base Flood Elevation(s) (Zone AO, use base flood depth)</li> </ol>
10.	Indicate the source of the Base Flood Elevati	on (BFE) data or base floo	d depth entered in Ite	m B9.		
			Other (Describe)			
			Cities (Describe)			
	Indicate elevation datum used for BFE in Iter	n B9: NGVD 1929	☐ NAVD 1988 [	Other (Desci		
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		n B9: NGVD 1929	☐ NAVD 1988 [			Yes No
	Is the building located in a Coastal Barrier Re Designation Date_	n B9: NGVD 1929	NAVD 1988 [ rea or Otherwise Pro	tected Area (OF	PA)?	
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## 320 – Map Information Service

- 90 Points
  - Provide basic flood zone information from latest FIRM to inquirers
  - Offer additional FIRM information, historical flood information, natural floodplain functions
  - Service is publicized annually
  - Records maintained



City of Hampton 22 Lincoln Street Hampton, Virginia 23669 Greta Hawkins, CFM CRS Coordinator (757) 727-6828

ate

To: Local Lenders, Insurance Agents, and Real Estate Agents

Re: Resources Available for Flood Zone Information

The City of Hampton participates in FEMA's National Flood Insurance Program, which requires we provide information to the public related to flooding hazards and federally designated flood zones. We also participate in a voluntary program, the Community Rating System (CRS) that offers flood premium discounts for locality-led actions that go above and beyond the minimum federal requirements to promote flood safety. This letter earns our City points to help reduce premiums under the CRS program.

As business members of our community, the Development Services Center (DSC) offers a suite of information that you, your clients, and members of your organization may find useful. Please see the following lists of available materials.

#### Online Resources – Accessible at https://hampton.gov/1747/Flooding-Flood-Safety

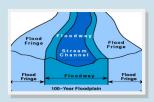
- Online map (Flood Insurance Rate Map), showing current and historic flood zones and:
  - Showing the property's specific flood zone
     Whether property is located in a:
    - Whether property is located in a:
       Special flood hazard area
    - Designated floodway
    - Limit of Moderate Wave Action (LiMWA)
  - Coastal Barrier Resources System (COBRA) Area
  - Flood Insurance Rate Map (FIRM) community number; panel number; index date; elevation datum (NGVD or local datum)
- Electronic copies of Letters of Map Change (LOMC), Letters of Map Amendments (LOMA), and Letters of Map Revision (LOMR).
- · Online flood information library

#### Additional Information

- · Additional information included on the FIRM that is not available online
- · If available:
  - Base flood elevation
  - Natural floodplain functions

## 330 – Outreach Projects

- 200 Points
  - Information Outreach Projects
  - General Outreach Projects
  - Targeted Outreach Projects



#### **Floodplain Permits**

Hampton requires that all proposed development in the 100-year floodplain, not just buildings, be reviewed and permitted in compliance with the Floodplain Zone District Ordinance. The ordinance outlines mandatory design guidelines for protecting structures from flood damage, including elevation of new residential structures to three feet (3) above the 100-year flood elevation, elevation of new residential structures in the 500-year floodplain one and a half (1.5) feet above the highest adjacent grade, and the prohibition of new basements in the 100-year floodplain.

The Community Development Department administers the ordinance through the issuance of permits, inspection of construction, and collection of FEMA Elevation Certificates to show the final elevation of new and substantially improved construction.

Contact the Community Development Department to find out the requirements for floodplain construction before you build, fill, or develop flood-prone land.

### Substantial Damage and Substantial

#### Improvement

Hampton's floodplain management regulations specify that all new buildings to be constructed in the 100-year floodplain are required to have their lowest floors elevated to at least three feet above the 100-year flood elevation. The regulations also specify that substantial improvement of existing buildings or buildings that have sustained substantial damage may have to be brought into compliance with the requirements for new construction. Please note that a building may be substantially damaged by any cause, including fire, flood, high wind, seismic activity, land movement, or neglect. It is important to note that all costs to repair a substantially damaged building to its pre-damage condition must be identified, including donated supplies and labor.

In the aftermath of a storm that damages your structure, contact the City's 311 Customer Call Center and request that an inspector visit your site. Permits are likely required.



#### HAMPTON'S FLOODPLAINS



What Every Homeowner Should Know

- Determine Your Flood Zone
- Buy Federal Flood Insurance
- Obtain a Building Permit for a Project in the Floodplain
- Protect Your Home from Flood Damage



## FILL UP ON FLOOD FACTS

Think you know your risks?
Think you're covered for flooding?
Be sure you know...

#### THE FACTS

#### ANYWHERE IT CAN RAIN,

It's true; rain causes flooding in Hampton Roads. Over the past 70 years, heavy rainfall events have become more intense and frequent in our area and will only continue to increase.

#### ONE INCH OF FLOODING CAN COST MORE THAN \$25,000.

One inch of water inside the home could cause over \$23,000 in damages and more than \$3,000 personal property costs on average.

## III HOMEOWNERS AND RENTERS INSURANCE POLICIES DO NOT COVER FLOOD DAMAGE.

Damage resulting from flooding must typically be insured by a separate policy.

For more information about the flood hazard for your property, visit: GetFloodFluent.org/What-Flood-Risk

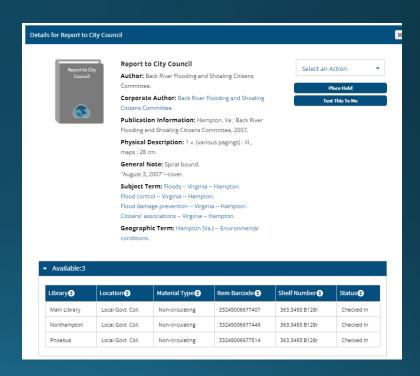
#### TO FIND OUT HOW TO GET COVERAGE:

Contact your insurance agent or the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627.

There is typically a 30-day waiting period. TIME TO ACT!

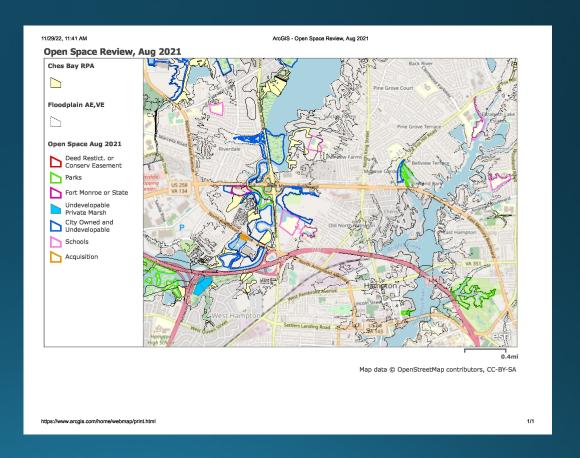
## 350 – Flood Protection Information

- 65 Points
  - Floodplain management documents available in reference section of Library System
  - Floodplain information displayed on website



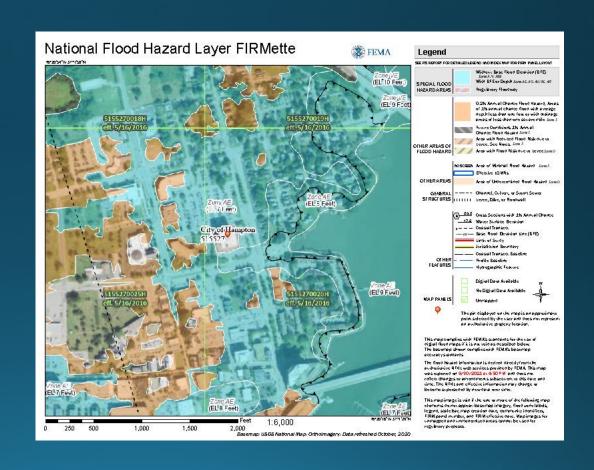
## 420 - Open Space Preservation

- 421 Points
  - Preserve approximately 27% of the SFHA as open space
  - Protect open space land with deed restrictions
  - Preserve open space land in natural state



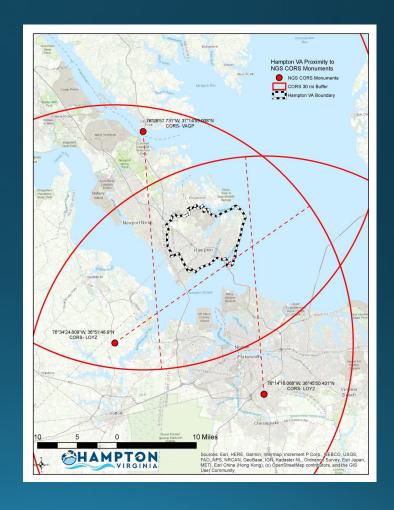
## 430 – Higher Regulatory Standards

- 394 Points
  - Enforcing regulations that require:
    - Freeboard for new construction and substantial improvement
    - Cumulative substantial improvement
    - Local drainage protection
  - Enforcement of building codes
  - BCEGS Classification
  - Regulations administration



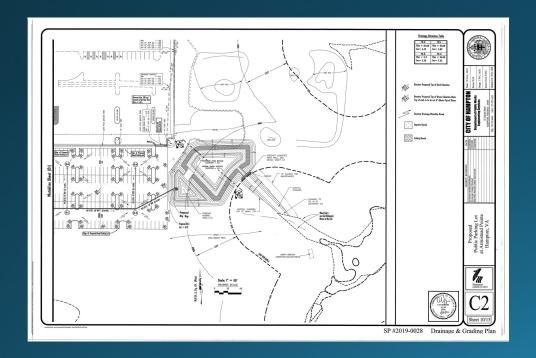
## 440 – Flood Data Maintenance

- 189 Points
  - Maintaining and using additional map data in day-to-day management of floodplain
  - Establishing and maintaining system of benchmarks
  - Maintaining copies of all previous FIRMs and FIS reports



## 450 – Stormwater Management

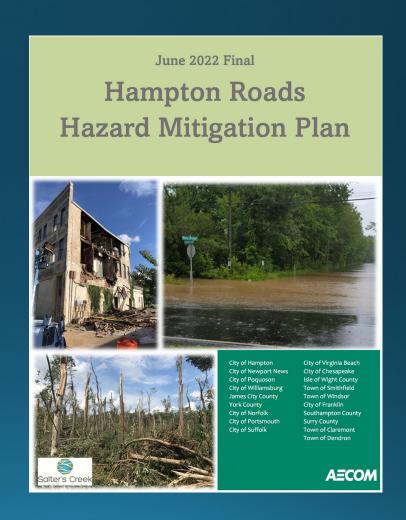
- 51 Points
  - Enforce regulations for:
    - Soil and erosion control
    - Water quality





## 510 — Floodplain Management Planning

- 300 Points
  - 2017 Hampton Roads Hazard Mitigation Plan, adopted February 22, 2017
  - Requires annual submittal of progress report



## To get to Class 6

- Need another 252 points
- Activity 330
  - FRP up to 50 points for developing a pre-flood plan for public information projects that will be implemented during and after a flood
- Activity 350
  - WEB3 up to 20 points for posting Elevation Certificates or data from EC's on website

- Activity 420
  - OSI up to 250 points for local requirements and incentives that keep flood-prone portions of new development open
  - NSP up to 120 points for programs that protect natural channels and shorelines
- Activity 450
  - SMR up to 380 points for regulating development to ensure that the peak flow of stormwater runoff from each site will not exceed the pre-development runoff

## Potential New Activities

- Activity 360 Flood Protection Assistance
  - Up to 75 points
  - Property Protection Advice
  - Protection advice provided after a site visit
  - Financial Assistance Advice
  - Advisor Training
- Activity 520 Acquisition and Relocation
  - Max Credit 2250 points

- Activity 530 Flood Protection
  - Max credit 1600 points
- Activity 540 Drainage System Maintenance
  - Max credit 470 points

## Questions

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Hampton Public Works

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