

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)

2022

Wednesday, November 30, 10AM-Noon (HRPDC 757 Room)

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

March 2022 – 1 credit

May 2022 – 1.5 credits

July 2022 - need to submit to ASFPM



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

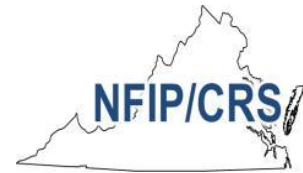


VA FLOODPLAIN MANAGEMENT ASSOCIATION

REGISTRATION IS OPEN!
2022 Annual Conference



October 26-27
The Westin | 6631 West Broad St. | Richmond
12 CECs for Certified Floodplain Managers



VA FLOODPLAIN MANAGEMENT ASSOCIATION

Conference registration is now open! Submit an abstract today to receive a reduced registration rate!

Conference Registration Rates

- Student*: \$100
- Government*: \$195
- Regular: \$325
- Regular w/ Abstract Submittal: \$300
- One Day: \$170

**Student and Government registrations require a valid ID. Government registration rate is valid for federal, state, regional, and local government employees.*

REGISTRATION



VA FLOODPLAIN MANAGEMENT ASSOCIATION

Call for Abstracts is Open

VFMA is seeking floodplain professionals to present at the Annual VFMA Conference, held in person on October 26-27 at The Westin Richmond. The initial call for abstracts will be open through September 30th. We welcome all perspectives, and invite academic, applied, municipal, and regulatory work to be shared. Abstracts must be submitted through the VFMA Abstract Submission Form, available online here: <https://forms.gle/vs83w8NmZVduA8pMA>

Topic Categories:

- National Flood Insurance Program (NFIP)
 - Regulations, Mapping, Mitigation, Insurance, etc.
- Community Rating System (CRS)
- Grants and Funding
- Climate Change and Resiliency
- Flood Hazard Mitigation
- Floodplain Planning
- Natural Functions of Floodplains
- Floodplain Modeling and/or Mapping
- Riverine, Coastal and/or Urban Flooding Issues
- Outreach, Education, and Training
- Best Practices and Lessons Learned

ABSTRACT
SUBMISSION



Coastal VA CRS Workgroup
September 28, 2022

VA FLOODPLAIN AWARDS

Floodplain Manager of the Year (Individuals Only)

Flood Mitigation Project of the Year (Individuals & Organizations)

CRS Community of the Year (Organizations Only)

Distinguished Service Award (Individuals Only)

Longevity Appreciation Award (Individuals or Corporate Members)

AWARD
NOMINATION



ISO VIRGINIA REPRESENTATIVE UPDATE

Emily Schmidt

ISO/CRS Specialist

emily.schmidt@verisk.com



Coastal VA CRS Workgroup
September 28, 2022

CRS WHAT IF REPORTS

- We can request them from Emily
- Risk Rating 2.0 will not be fully factored into CRS What If reports until April 1st, 2023



TAKEAWAYS FROM AUGUST E-278 COURSE

- New Elevation Certification forms available on December 1, 2022
 - New form will be more intuitive
 - No grace period between old and new forms
- Providing Elevation Certificates to insurance agents has reduced premiums 70-80% of the time for homeowners



FINALIZED CRS ACTIVITY TRAINING VIDEO SURVEY RESULTS

- 300 Series
 - 310: Elevation Certificates
 - **330: Outreach Projects**
- 400 Series
 - 410: Flood Hazard Mapping
 - **450: Stormwater Management**
- Activity 430: Higher Regulatory Standards
 - Coastal A Zones (CAZ)
 - Special Flood-Related Hazards Regulation (SHR)
- 500 Series
 - 510: Floodplain Management Planning
 - **530: Flood Protection**

Answer the
Poll!



NEW RISK RATING 2.0 FACT SHEETS

National Flood Insurance Program Risk Rating 2.0 Fact Sheet

Overview

The National Flood Insurance Program's Risk Rating 2.0 is a massive overhaul of the outdated methodology of rating flood insurance premiums. The big takeaway: rates will no longer be set using an elevation & zone on Flood Insurance Rate Maps (FIRMS). Rates will now include multiple risk variables. This new approach will also bring equity into the NFIP rating structure, meaning less expensive structures will pay proportionally less than more expensive structures. The regulatory arm of the NFIP has not changed - all minimum standards for regulating within flood zones remain in place.

Timeline

Phase I New policies beginning 10/1/21 will be rated using the new methodology. If your existing policy will decrease under RR 2.0, you may elect to pay the lower rate when you renew.

Phase II All policies that renew on or after 4/1/22 will be subject to the new rating methodology. All policies will be rated using the new methodology by 4/1/23.

New Rating Approach

FEMA's new rating approach uses new data & science, including catastrophe models, private sector data sets, & actuarial science. The gist: more/better technology & data = a risk informed rating plan.

Old Methodology	New Methodology
Flood Insurance Rate Map Zone Base Flood Elevation 1% Annual Chance of Flooding	Distance to Ocean/River Full Cost to Rebuild Broader Range of Flood Frequencies

Full Risk Rates

The new rates are subject to Congressional annual rate caps, per the Homeowner & Flood Insurance Affordability Act of 2013-2014:

- 18% annual increase for primary residents
- 25% annual increase for commercial, investment, severe repetitive loss, & substantial improvement properties

When will policies reach full risk rates?

25% in year 1 → 50% by year 5 → 90% by year 10

Note: Unfortunately, a property's "full-risk rate" is a moving target & subject to increases over time. According to FEMA, the changes are largely unknown at this time.

This fact sheet, Task 91.03, was funded by the Virginia Coastal Zone Management Program at the Department of Environmental Quality through Grant FY21 # NA21NOS419 of the U.S. Department of Commerce, National Oceanic & Atmospheric Administration, under the Coastal Zone Management Act of 1972, as amended.

National Flood Insurance Program Risk Rating 2.0 Fact Sheet - Virginia

Overview

The National Flood Insurance Program's Risk Rating 2.0 is a massive overhaul of the outdated methodology of rating flood insurance premiums. The big takeaway: rates will no longer be set using an elevation & zone on Flood Insurance Rate Maps (FIRMS). Rates will now include multiple risk variables. This new approach will also bring equity into the NFIP rating structure, meaning less expensive structures will pay proportionally less than more expensive structures. The regulatory arm of the NFIP has not changed - all minimum standards for regulating within flood zones remain in place.

Impacts to VA Policy Holders

Immediate Decreases - 46,812 Policies

\$10-\$120/Year Avg. Increases - 50,913 Policies

\$120-\$240/Year Avg. Increases - 5,093 Policies

\$240+/Year Avg. Increases - 1,949 Policies

New Rating Approach

FEMA's new rating approach uses new data & science, including catastrophe models, private sector data sets, & actuarial science. The gist: more/better technology & data = a risk informed rating plan.

Old Methodology	New Methodology
Flood Insurance Rate Map Zone Base Flood Elevation 1% Annual Chance of Flooding	Distance to Ocean/River Full Cost to Rebuild Broader Range of Flood Frequencies

Full Risk Rates

The new rates are still subject to Congressional caps:

- 18% annual increase cap for primary residents
- 25% annual increase for commercial, investment, severe repetitive loss, & substantial improvement properties

When will policies reach full risk rates?

25% in year 1 → 50% by year 5 → 90% by year 10

Policies in Force by Rate Class in VA

Pre-Firm: 10,630
PRPs: 45,030
Newly Mapped: 5,148
Full Risk: 43,819

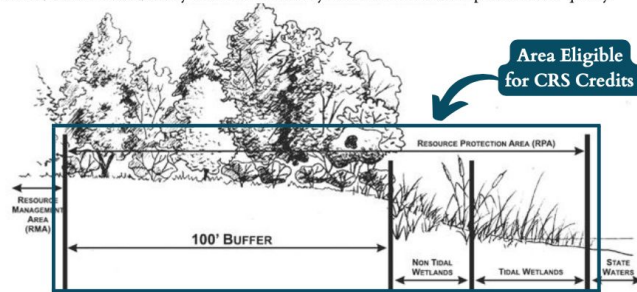
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NEW CRS CBPA BUFFERS FACT SHEET

CRS Credits for Chesapeake Bay Act Buffers & Wetlands in Virginia Fact Sheet

Background

Localities participating in the Community Rating System (CRS) Program can earn CRS credits for preserving open space areas in high risk flood zones, also called Special Flood Hazard Areas (SFHAs). In Virginia, localities can earn credits for undeveloped land located within Chesapeake Bay Preservation Act's Resource Protection Areas (RPAs). These areas include the 100-foot buffer, non-tidal wetlands, tidal wetlands, & any other areas a locality identifies as critical to protect water quality.



What Earns CRS Credit

The Chesapeake Bay Preservation Act & the Tidal Wetlands Act regulate activities within the RPA buffer. CRS credits are generally only available when buffers are free from all development & impervious surfaces, however, some encroachments are considered permissible.

Creditable

- Water dependent development
- Road or driveway
- Flood control or stormwater management
- Water wells
- Passive recreation
- Historic preservation & archaeological activities

Not Creditable

- Structures
- Intensely Developed Areas (IDAs)
- Permitted encroachment into the buffer area (by right development)

Localities interested in pursuing CRS open space credits for protecting the RPAs should remember the following:

- Localities must enforce the development restrictions of the RPAs
- Less development/exemptions in the RPAs = more CRS credits
- Exemptions granted for land disturbing activities in the RPAs must be tracked & documented
- If any portion of RPA on a parcel is not creditable, the entire area of RPA is not eligible for CRS credit



CRS Credits for Chesapeake Bay Act Buffers & Wetlands in Virginia Fact Sheet

CRS Credit Documentation

Localities must prepare the following documentation to earn CRS credits for RPA buffers:

1. Provide a copy of the local ordinance outlining Chesapeake Bay Preservation Act standards*
2. Prove proper enforcement of the RPA buffer protection requirements
3. Create a GIS map that shows the high risk flood zones & RPA land eligible for CRS credits
4. Create a parcel list of all open space lands (Excel). The map & list must correspond to each other. The list must include the parcel owner, land use designation, & acreage of each parcel.

*Local governments may adopt ordinances that go above and beyond the requirements included in the CBPA. An example of this includes expanding the 100-foot buffer to a larger area.

VA communities earning CRS credits for RPAs

Accomack County
City of Alexandria
Town of Ashland
James City County
Gloucester County (pending)
Stafford County (pending)

CRS Credit Calculation

$$\text{Calculation for Open Space Credit} = \frac{\text{Acres of Protected Open Space}}{\text{Total Acreage of SFHA}}$$

Resources

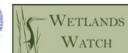
Natural Floodplain Functions Form: Gloucester Example

CRS credit documentation proving the undeveloped wetlands are being preserved in their nature state & eligible for extra CRS credit.



A locality can strengthen its ordinance language related to CBPA Resource Protection Areas to safeguard CRS credits for shoreline buffers for the future. Example of ordinance language: {Locality name} is enrolled in the National Flood Insurance Program's Community Rating System (CRS), a voluntary program where annual flood insurance premium discounts are earned for actions that reduce flood in the community. A significant portion of potential discounts are eligible for prohibiting impervious surfaces in the RPA. Encroachments granted for land disturbances in the RPA reduce the annual flood insurance premium discounts available to all policyholders.

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STAFFORD COUNTY: OPEN SPACE GIS STEPS

CRS Activity 420 – Open Space Preservation
NFIP Number: 510154



GIS Mapping Procedures

ArcMap Name: *CRS Renewal 2021--John Saunders 2021-12-29*

Shapefiles used/targeted for analysis

- *Stafford County Incorporated Boundary*
- *parcels*
- *Parcels ROW*
- *structures*
- *Hydro*
 - o *Streams*
 - o *Lakes*
 - o *Rivers and Creeks*
- *Watersheds*
- *RPAPOLY_use*
- *SFHA_FloodZones*

Steps for Geoprocessing/Analysis

1. Create 'SFHA Boundary' shapefile:
 - **Clip** '*SFHA_FloodZones*' from '*Stafford County Incorporated Boundary*'
 - o Removes Quantico Marine Corps Base from SFHA
 - o Creates '*SFHA_Stafford County Incorporated Boundary*' shapefile
 - **Merge** '*Streams*', '*Lakes*', '*Rivers and Creeks*'
 - o Creates '*HYDRO_Merge*' shapefile

POLL - EARNING OPEN SPACE POINTS FOR SHORELINE BUFFERS?

VA communities earning CRS credits for RPAs

Accomack County
City of Alexandria
Town of Ashland
James City County
Gloucester County (pending)
Stafford County (pending)



UPCOMING FUNDING OPPORTUNITIES

- Insane federal grant dollars coming → resource windfall
 - Wetlands Watch will draft list of funding
- NFWF National Coastal Resilience Fund
 - Unprecedented amount of funding available
 - Land acquisition projects now eligible for funding
 - Cycle opens again in spring 2023
- Virginia Outdoors Foundation/Wetlands Watch Coastal Resilience & Trees Fund
 - New fund available for Coastal Zone localities & orgs
 - Grant manual will release by end of 2022, applications open for submittal early 2023



COMMUNITY FLOOD PREPAREDNESS FUND UPDATES

- Round 3 awards will be announced this Friday, September 30th
- Round 4 Grant Manual will be released for public comment by the end of 2022
- Round 4 applications are anticipated to be open for submittal early 2023, alongside new Revolving Loan Fund



The Youngkin administration's plan to repeal RGGI through regulation is unlawful. VA's joined RGGI through legislative action. Only the General Assembly may act to remove VA from RGGI.



RGGI UPDATES

● [Link to timeline](#)



VIRGINIA STATE-WIDE RESILIENCE MASTER PLAN UPDATE

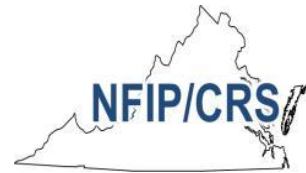
- Virginia Department of Conservation & Recreation (DCR) is planning to create 11 watershed plans that will make up the state-wide master resilience plan, set to release in 2026
- DCR will be conducting outreach to localities & stakeholders throughout the state to help inform those 11 watershed plans



JOB OPPORTUNITIES

- [Emergency Management Planner](#) - City of Hampton
- [Resiliency Specialist](#) - City of Hampton
- [Energy Management Coordinator](#) - City of Norfolk

Others?



CATCH THE KING IS BACK!

- Wetlands Watch's award-winning Catch the King event will return on October 29th, 2022!
- While we wait for the new update of our Sea Level Rise app to be available for download, we ask that you [register for this year's event](#)

THE KING TIDE
is coming

YOU CAN HELP US CATCH IT!

Join Wetlands Watch on October 29th for Catch the King 2022!

Using our Sea Level Rise phone app, we are continuing the award-winning efforts to map the highest tide of the year.

Available on the App Store

GET IT ON Google Play

Register for the event and download the app at wetlandswatch.org/catchtheking

Link in our bio!

EDF AECOM HRSD whro OLD DOMINION UNIVERSITY VIMS



CHESAPEAKE BAY PRESERVATION ACT INCLUSION OF CLIMATE CHANGE

[HB 504 \(2020\)](#) - Requires CBPA to include “coastal resilience & adaptation to sea level rise & climate change



[Code of VA § 62.1-44.15:72](#) - Criteria adopted by the Bay boards shall encourage and promote... “coastal resilience to sea level rise & adaptation to sea level rise & climate change”



[9VAC25-830-155](#) - Climate change resilience & adaptation criteria



CHESAPEAKE BAY PRESERVATION ACT GUIDANCE FOR ADAPTATION MEASURES IN RPA

Resilience Guidance Document Project Modeling, Research and Analysis Workgroup: VIMS, VCPC, & DEQ worked to develop guidance for implementation of the climate adaptation activities and measures under the CBPA draft regulations.



Guidance released September 2022



Informal 30-day comment period closes Oct 6

- Submit to Stephanie.Bellotti@deq.virginia.gov



CHESAPEAKE BAY PRESERVATION ACT GUIDANCE FOR ADAPTATION MEASURES IN RPA

- Guidance includes significant references to FEMA minimum standards and local floodplain management standards
- Guidance focused on how to make structures adaptive to risks, not adaptive measures (nature based solutions), as regulation implies
- Resiliency Assessment: required for any action in RPA
 - Flood zone information required
 - SLR – NOAA Intermediate High Sea Level Rise Curve
 - Storm Impacts – SLOSH Model
 - Lifespan of project
 - Sources: VFRIS, AdaptVA

**Guidance examples
are not strong**



CHESAPEAKE BAY PRESERVATION ACT GUIDANCE FOR ADAPTATION MEASURES IN RPA

- Use of fill in RPA is considered an “adaptation measure” for elevating buildings and other structures, like driveways
 - Concerns related to sheet flow on adjacent properties (but also properties under review)
 - Concerns about structures in/near the LiMWA line being impacted by wave action
 - Fill conditions listed in the regulation



POLL - BRING YOUR CBPA STAFF TO WORKGROUP?

HOW CAN THIS WORKGROUP SUPPORT LOCAL STAFF?



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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