

Coastal Virginia CRS Workgroup July 2020 Meeting

COASTAL VIRGINIA COMMUNITY RATING SYSTEM WORKGROUP



WORKING TOGETHER FOR A STRONGER VIRGINIA



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UPDATES / ANNOUNCEMENTS

WORKGROUP MEETING INTRODUCTIONS

2020 Meeting Dates (Zoom)

Wednesday, September 30, 10AM-Noon

Wednesday, November 18, 10AM-Noon

Wednesday, January 27, 10AM-Noon

CFM CECs

March meeting – Sending to ASFPM for approval

May meeting – Sending to ASFPM for approval



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REGIONAL CRS CREDIT - ELEVATION CERTIFICATES POSTED ONLINE

Regional elevation certificate inventory (350)

<https://www.hrgeo.org/datasets/elevation-certificates-building-footprints>

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REGIONAL CRS CREDIT - ACTIVITY 350 (WEB) FROM CRS MANUAL

"Either the Elevation Certificates must be posted on the website, or the site may provide a list of addresses for which the community has Elevation Certificates. If the addresses are posted, then the website must include information on how to obtain a copy of the Elevation Certificate. Full credit is provided for WEB3 if all the Elevation Certificates maintained by the community are posted (or all the addresses are posted) on the website. For example , if the community has 100 Elevation Certificates, but only 50% are posted on the website, then $WEB3 = 20 \times 0.5 = 10$ points." ([CRS Manual](#) page 350-10)



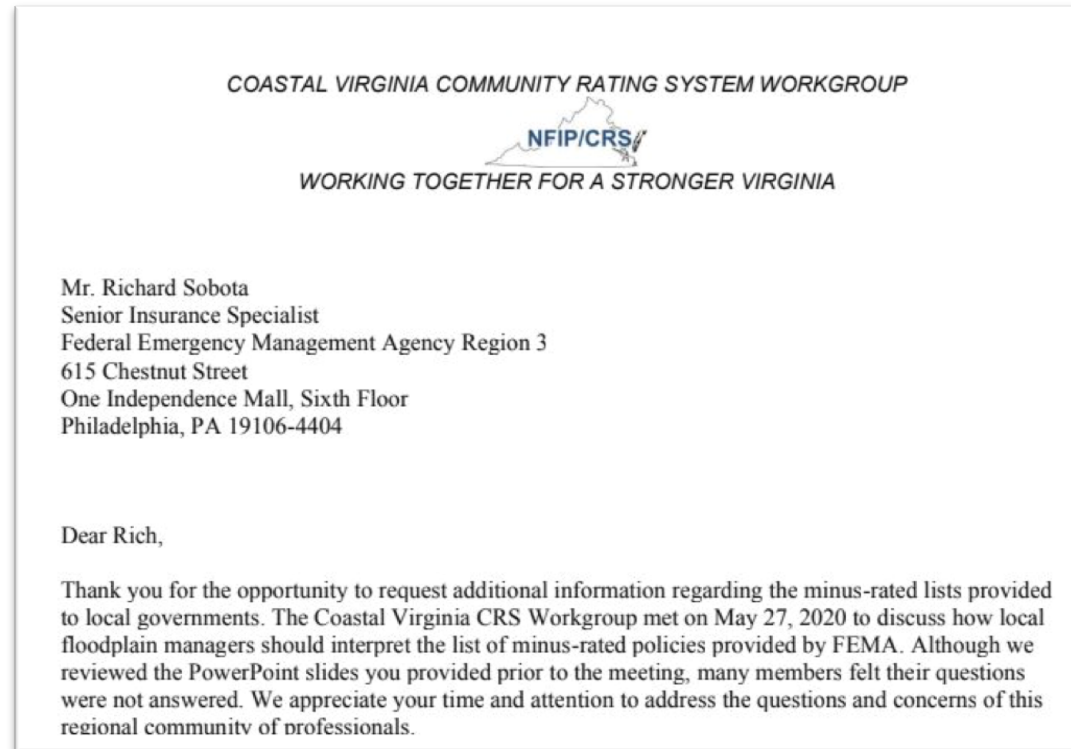
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MINUS RATED POLICIES - LETTER & FEMA RESPONSE

- **Quick Overview of Letter Request**



- **FEMA Region III, Minus Rated Response to Letter**
 - Richard Sobato



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QUESTIONS INCLUDED IN THE LETTER TO FEMA

1. Can you explain why the floodplain administrator needs to know about the minus-rated list? Specifically, what are the required actions by the floodplain administrator and/or community? If there is no required action based on the list, is there a recommended action by the floodplain administrator and/or community?



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QUESTIONS INCLUDED IN THE LETTER TO FEMA

2. Our discussion highlighted a disagreement amongst insurance agents that minus-rated properties cannot receive CRS discounts. Can you confirm that all minus-rated properties are ineligible for CRS discounts? If not all, are any minus-rated properties ineligible for CRS discounts? Is there a check on insurance policies to enforce this exclusion?

a. If minus-rated properties are all eligible for CRS discounts, the CRS Coordinator's Manual should be updated to reflect this.



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QUESTIONS INCLUDED IN THE LETTER TO FEMA

3. In the minus-rated list, what does the column “elevation difference” mean? Does it mean that someone has a finished floor below BFE? One City reported records for at least 300 properties with elevation certificates indicating they should be rated well above BFE (based on FFE, flood openings, mechanical/equipment elevations).



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QUESTIONS INCLUDED IN THE LETTER TO FEMA

4. Is it possible to include in the minus-rated list and accompanying documentation the following information?
 - a. Which properties on the list are receiving the CRS discount
 - b. An explanation of what the rating methods mean for the properties



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QUESTIONS INCLUDED IN THE LETTER TO FEMA

5. The messaging around the minus-rated list is confusing and potentially inaccurate. Referring to the minus-rated list as a list of potential violations or a list where property owners are paying more than they should be seems to suggest the local government is failing to enforce the NFIP appropriately, when in fact the list does not reflect such disparity. Is it possible to modify this messaging to help clarify the intention of the minus-rated list and the impact it has on local government enforcement of the NFIP?



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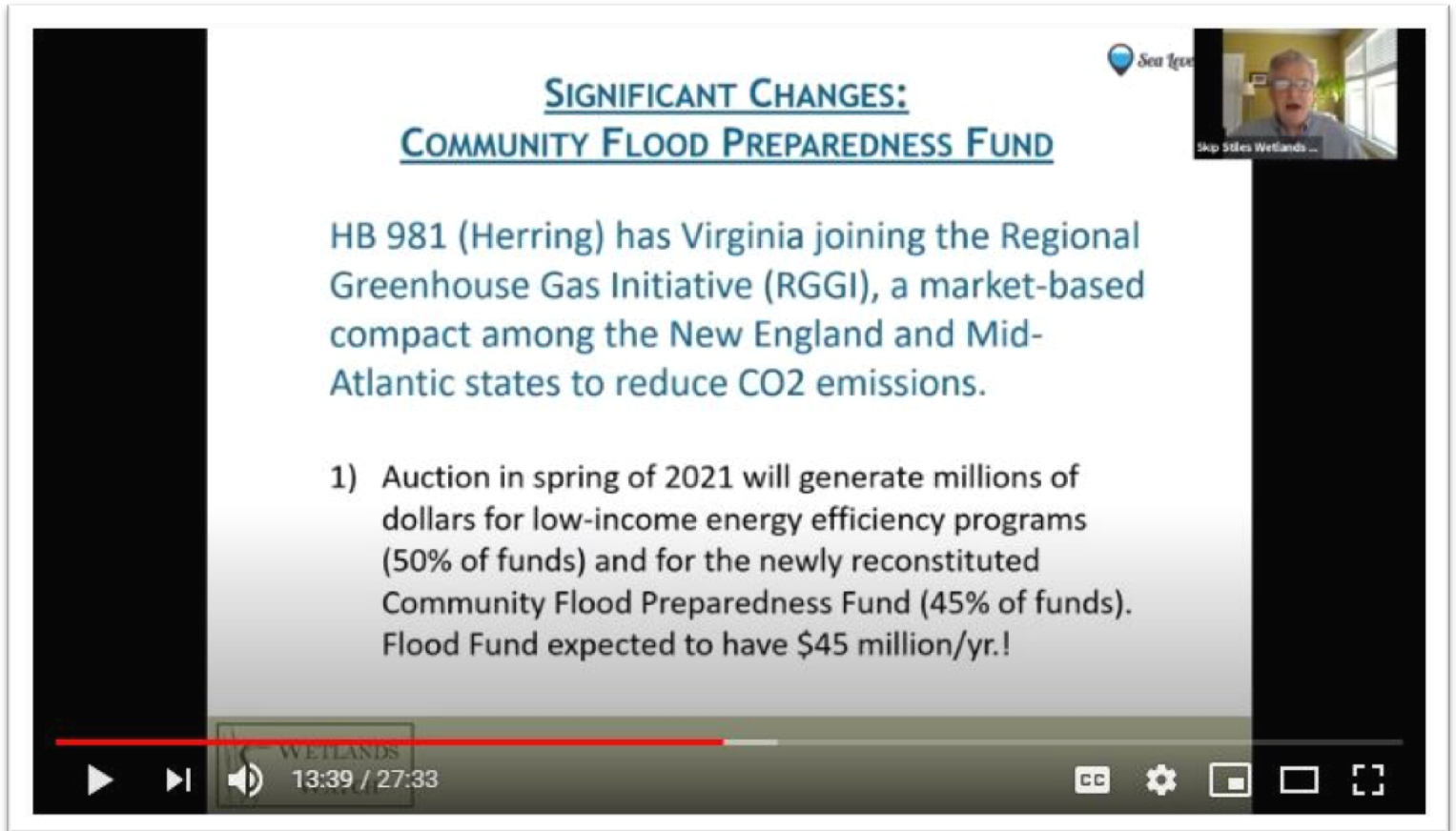
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VIRGINIA COMMUNITY FLOOD FUND

SIGNIFICANT CHANGES:
COMMUNITY FLOOD PREPAREDNESS FUND

HB 981 (Herring) has Virginia joining the Regional Greenhouse Gas Initiative (RGGI), a market-based compact among the New England and Mid-Atlantic states to reduce CO2 emissions.

- 1) Auction in spring of 2021 will generate millions of dollars for low-income energy efficiency programs (50% of funds) and for the newly reconstituted Community Flood Preparedness Fund (45% of funds). Flood Fund expected to have \$45 million/yr.!



[LINK TO LUNCH & LEARN VIDEO](#)



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VIRGINIA COMMUNITY FLOOD FUND

**Questions?
Feedback?**



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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!

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