



# Community Rating System

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# Community Rating System

- Created in 1990 to provide certain flood insurance policy holders discounts on their premiums in exchange for local government policies and programs that reduce community flood risk
- Participation is voluntary on the part of the local government
- There are 18 activities in four broad categories of floodplain management:
  - Public Information
  - Mapping and Regulations
  - Flood Damage Reduction
  - Flood Warning and Response
- Communities earn points for undertaking activities in each of these categories

CRS Class	Credit Points	Premium Reductions
1	4,500-5,000	45%
2	4,000-4,499	40%
3	3,500-3,999	35%
4	3,000-3,499	30%
5	2,500-2,999	25%
6	2,000-2,499	20%
7	1,500-1,999	15%
8	1,000-1,499	10%
9	500-9,99	5%

# Changing Mindset

- Began talking about CRS in 2014
- Many reservations about program
  - Expensive
  - Lots of Work
  - Would have to acquire high value waterfront properties
- Developed a Policy Report in 2015
  - Background
  - Analysis of potential points
    - Things already doing
    - Low hanging fruit
  - Steps to join
  - Costs, benefits, and risks



# Flooding is a Reality

- Hurricane Matthew – October 2016
- More talk/work related to Sea Level Rise
- New Council members
- Residents rising costs of flood insurance



# Details/Process

- Community Assistance Visit in 2012
  - Multiple deficiencies found
  - Most complete by end of 2013
  - Still needed to work with our RV Campgrounds
- Regional Hazard Mitigation Plan adopted in 2017
- Letter of Intent – June 2017
- CAV Review with FEMA – August 2018

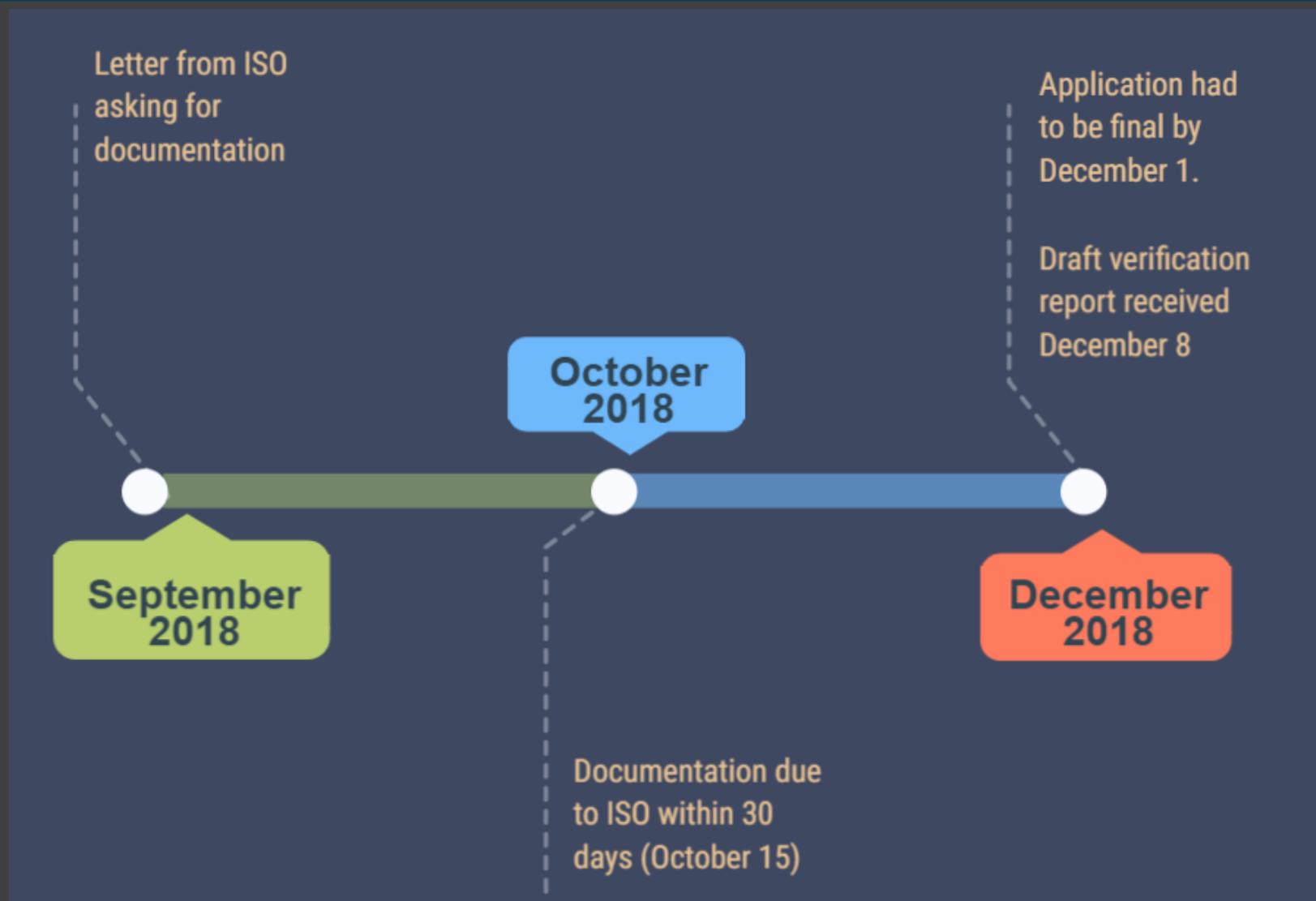


# Joining the CRS

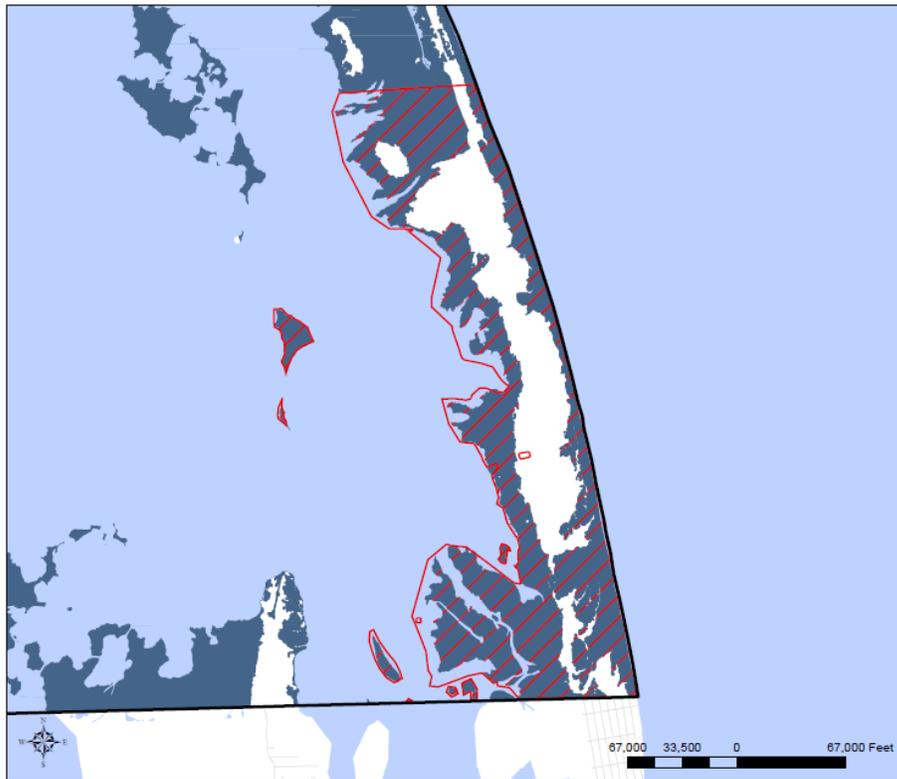
- Reached out to ISO (Christina) – late August 2018
  - Discussed Class
  - Asked about phone verification
- Goal was to get in fast
- Sent in preliminary points analysis
- Received RL Data
- Verification phone call September 12, 2018



# Application



# Maps



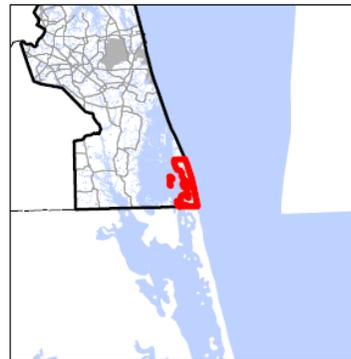
## 422.a Open Space Preservation

### 1. False Cape State Park

Owner: VA Dept of Conservation and Recreation

Total Acres 4496.82

Acres SFHA 2436.75



# Lessons Learned

- Be prepared!
- Understand the documents and materials you are submitting
- Be organized
- Throw everything that might be worth points at ISO

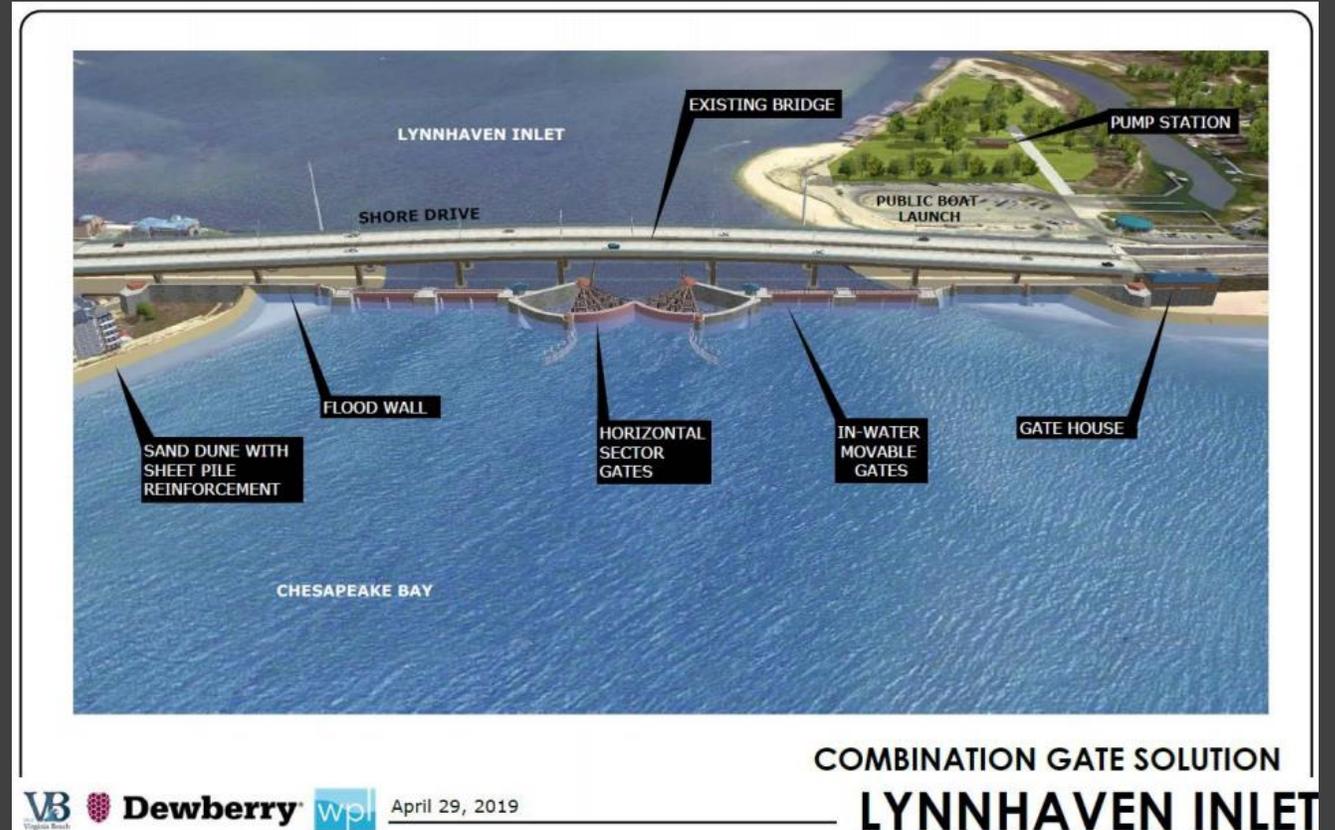
# Points Earned

- Class 7, 1534 points, 15% discount, over \$1 million in savings

Activity	Points Earned	Points Available
310 – Elevation Certificates	38 points	116 points
330 – Outreach Projects	42 points	350 points
340 – Hazard Disclosure	5 points	80 points
420 – Open Space	673 points	2,870 points
430 – Higher Regulatory Standards	295 points	2,462 points
440 – Flood Data Maintenance	151 points	222 points
450 – Stormwater Management	30 points	755 points
510 – Floodplain Management Planning	300 points	622 points
710 – County Growth Adjustment	1.0	

# Future Points

- Stormwater
- Activity 530 Flood Protection
- Low Density Zoning
- Watershed Master Plan
- Sea Level Rise Plan
- Drainage projects – decrease area of SFHA
- More outreach
  - Real Estate Assessor
  - Utility Bill



# Questions?

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