The National Flood Insurance Program Community Rating System: An Introduction and Discussion of the RDO Role

October 2, 2014
2:00 - 3:15 pm ET
Our Mission

The National Association of Development Organizations (NADO)

To strengthen local governments, communities, and economies through the regional strategies, partnerships, and solutions of the nation’s regional development organizations.

NADO
Regional Strategies. Partnerships. Solutions. NADO.ORG
Our Membership

National membership organization for the network of over 520 regional development organizations (RDOs) throughout the U.S.

RDOs are also known as Councils of Government, Regional Planning Commissions, Economic Development Districts, and by other names.

They promote efforts that strengthen local governments, communities, and economies through regional strategies focusing on economic development, infrastructure, housing, transportation, and regional planning.
Founded in 1988, the **NADO Research Foundation** is the non-profit research affiliate of NADO.

Shares best practices from small metropolitan areas and rural America through training, peer exchange, research, and other capacity-building activities.

**Focus Areas:**
- Rural Transportation
- Regional Resilience
- Sustainable Communities
- Economic Development
- Organizational Support
With support from EDA, the NADO Research Foundation provides capacity-building services to RDOs and local governments around regional resilience to natural disasters and other economic shocks.

These services include training workshops, peer exchanges, technical assistance, webinars, and research on best practices.

We make our resources and lessons learned available to the public—visit www.nado.org or contact mmcconville@nado.org.
Today’s Webinar

• **Barbara Fitzpatrick**, Senior Floodplain Specialist, FEMA Region VIII, Denver, CO

• **Bill Lesser**, National Flood Insurance Program Community Rating System Coordinator, FEMA, Washington, DC

• **Eddie Wells**, Director of Community Development Programs, Roanoke Valley-Alleghany Regional Commission, Roanoke, VA
Webinar Logistics

Please type any questions you have for the speakers in the question box on the side panel throughout the presentation.

The webinar is being recorded and will be posted along with the PowerPoint slides on the NADO website at www.nado.org.

This webinar has been approved for 1.25 AICP CM credits.

Please contact Megan McConville at mmcconville@nado.org if you have any questions after the presentation.
National Flood Insurance Program’s Community Rating System:

An Introduction and Discussion

Barbara Fitzpatrick, FEMA Region VIII, Denver, CO
Bill Lesser, Federal Insurance and Mitigation Administration, FEMA

October 2, 2014
National Flood Insurance Program

• Established in 1968

• A voluntary program based on an agreement between the federal government and the community

• In exchange for adopting and enforcing a floodplain regulations, federally-backed flood insurance is made available to property owners throughout the community

FEMA
National Flood Insurance Program

• Over 5.5 million flood insurance policies are now in effect nationwide

• Nearly 22,000 participating communities in the NFIP

• 1,313 participating CRS communities nationwide, or covering 69% of policies in force
NFIP Objectives

- Reduce loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Make Federally backed flood insurance coverage available to property owners.
Accomplishing NFIP Objectives

- Require new construction and substantial improvements to be flood resistant:
  - Lowest floor built above the base flood elevation
  - Protection of structures in velocity zones (V Zones)
  - Prohibit new development in designated floodways that would increase flood heights.
Local Government Role in the NFIP

• Adopt local floodplain management laws that comply or exceed NFIP minimum standards and state laws
• Adopt FEMA issued Flood Insurance Rate Maps
• Require new construction and substantial improvements to be flood resistant
• Guide development away from flood hazard areas
• Prohibit new development in designated floodways that would increase flood heights
Community Floodplain Administrator’s Role

- Implement regulations
- Issue or deny permits
- Conduct inspections
- Determine compliance and take enforcement actions
- Maintain community maps and coordinate map appeals and revisions
- Disseminate floodplain management information
Flood Insurance Coverage

- Residential Properties
  - Owners
  - Renters
  - Condominiums
- Commercial Properties
- Coverage
  - Building
  - Contents
Real Life Flood Stories: See What a Flood is Really Like

Watch the devastating stories of those who have experienced a flood and learn what they would have faced if they didn't have flood insurance.

SEE ALL VIDEO TESTIMONIALS

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:
Community Rating System

NFIP/CRS
Community Rating System Basics

- Created in 1990
- Voluntary program
- Provides reduced flood insurance premiums where there is better floodplain management ("above and beyond" the minimum requirements of the NFIP)
- Administered by the Insurance Services Office
  - ISO/CRS Specialist
CRS Goals

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management
## CRS Classes and Discounts

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Community Rating System

As of October 1, 2014

1,313 communities

Class
Community Rating System

National Flood Insurance Program
Community Rating System

Coordinator’s Manual
FIA-15/2013

FEMA
Four Series of Activities

300  Public Information
400  Mapping and Regulatory
500  Flood Damage Reduction
600  Warning and Response

19 Activities
96 Elements
Public Information Activities

- 310 Elevation Certificates
- 320 Map Information Service
- 330 Outreach Projects
- 340 Hazard Disclosure
- 350 Flood Protection Information
- 360 Flood Protection Assistance
- 370 Flood Insurance Promotion
Mapping and Regulation Activities

- 410  Floodplain Mapping
- 420  Open Space Preservation
- 430  Higher Regulatory Standards
- 440  Flood Data Maintenance
- 450  Stormwater Management
Flood Damage Reduction Activities

- 510 Floodplain Management Planning
- 520 Acquisition and Relocation
- 530 Flood Protection
- 540 Drainage System Maintenance
Warning and Response Activities

- 610 Flood Warning and Response
- 620 Levees
- 630 Dams
CRS Community Responsibilities

- Application
  - Submit Letter of Interest
  - Include Quick-Check optional
- Pass a CAV
- Designate CRS Coordinator
- Implement activities
- Submit Annual Recertification
- Cooperate with Every 5-Year Verification Visit
- Maintain ECs, Program Data and FIRMs, forever
- Maintain other records until “Cycle Verification Visit”
CRS Users Groups

- Informal organization
- Interested people
- Locally administered
- Set own priorities
- Meet periodically
- Share ideas
- Cooperate on joint ventures
- Provide feedback on CRS
CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator’s Manual.

Use the menu above to find resources organized by CRS Activity.

Download the 2013 CRS Coordinator’s Manual

New communities can click here to find the CRS application and Quick Check.
How Regional Planning Agencies could Assist with CRS

- Ambassador, Advocate, Reminder
- Coordinator, Connections-maker, Host
- Explainer, Interpreter, Facilitator
- Doer

- Help communities understand/meet CRS eligibility requirements
- Complete “Quick-Check” with community
- Coordinate multijurisdictional activities, i.e. outreach, planning, flood warning
Roanoke Valley-Alleghany Regional Commission

CRS Assistance Overview

www.rvarc.org
11 Member Governments
Total population of 330,933
2,325 Square Miles
Urban and Rural areas
Separate City and County governments

Roanoke Valley – Alleghany Regional Commission

www.rvarc.org
Roanoke Valley Stormwater Master Plan

Multijurisdictional effort coordinated by RVARC for the City of Roanoke, City of Salem, Roanoke County and Town of Vinton

Components:
• Water Quality Report
• Financing Options Report
• Model Stormwater Management Ordinance
• Regional Stormwater Management Plan (2 volumes)
FEMA funded Project Impact

Focus groups on:
- Hazard Mitigation,
- Public Information and Community Education,
- Stormwater Management; and
- Partnership and Resources

Study of 16 watersheds resulting in 52 maps and 1,500 floodplain elevation certificates
Disaster Mitigation Act of 2000

In 2002 VDEM requested that PDCs take the lead role in plan development.

The document provides a framework for planning for natural hazards.

In addition to specific acquisition and elevation projects, the strategies included: CRS, NFIP, DFIRM and CTP, mapping RLP, IFOWLS, review ordinances, evaluate public utilities/buildings, property acquisition, additional mapping, and stormwater management.
The City of Roanoke entered the CRS program in 1996 and has a rating of 7.

Roanoke County entered the CRS program in 1991 and has a rating of 8.

Botetourt County, City of Salem and Town of Vinton all listed participation in the CRS program as a strategy in the Pre-Disaster Plan.

Remainder of localities participate in NFIP but have not applied for CRS.
Contact

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Questions?

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Speakers:
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With questions or comments, please contact:
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