

#### Community Rating System (CRS) Program Trainings/Evaluations Technical Assistance & Lessons Learned

#### **Background**

In 2019, Wetlands Watch conducted twelve intensive five-hour trainings on the National Flood Insurance Program's Community Rating System for local government staff across Virginia's Coastal Zone. The goal of the training was to increase local government staff knowledge and interest in the CRS Program, while offering an opportunity for staff to gain a head start on the application process to join the Program. The training also included a comprehensive review of community actions to determine an estimated CRS class rating and corresponding flood insurance premium discount savings across the community. To learn more about the training and evaluation offered, see <a href="the final report">the following communities</a> received this training: Caroline County, Essex County, the City of Fredericksburg, Henrico County, Northumberland County, Richmond County, the Town of Saxis, the City of Suffolk, the Town of Tappahannock, Westmoreland County, and the Town of West Point.

#### **CRS Training Follow Up**

In 2020-2021, to determine the effectiveness of the CRS trainings conducted in 2019, Wetlands Watch surveyed the twelve communities on their progress to join, or consider joining, the CRS Program. Wetlands Watch intended to travel to each community where the trainings occurred and meet with local staff in person to conduct the surveys, but this plan was derailed due to the continuing safety concerns and restrictions related to the COVID-19 pandemic. As an alternative to an in person meeting, Wetlands Watch requested staff attend a zoom meeting to provide feedback on what has transpired in the community related to the CRS Program, since the 2019 CRS training.

Although Wetlands Watch reached out to each of the twelve communities requesting a follow up meeting, we unfortunately experienced a limited response. Of the twelve communities trained in 2019, Wetlands Watch staff interviewed five communities: Henrico County, Northampton County, the City of Suffolk, Westmoreland County, and the Town of West Point.

The questions included below were asked during each community survey. Relevant findings from these surveys are included under each question to help capture the level of progress post CRS training, while also highlighting other issues pertinent to resilience concerns across the Commonwealth's coastal zone.

#### 1. What staff who attended the training in 2019 are still at the locality?

Each of the five communities surveyed experienced staff transition, which is consistent with the feedback Wetlands Watch has heard for almost ten years – staff turnover in local government staff makes knowledge retention difficult, particularly because the CRS Program requires specific training and expertise. Wetlands Watch structured the CRS training to

include the establishment of a cross departmental "CRS Team" because of this exact knowledge retention issue.

#### 2. Did the community staff discuss the training after it concluded?

One community did not discuss the training in detail, three communities discussed it generally and found it helpful, and one community discussed it thoroughly with community leadership in reference to the decision to join the CRS Program.

### 3. When you received the final training documents/deliverables, how were they used?

Two communities used the CRS Quick Check at the beginning of the Resilience Adaptation Feasibility Tool (RAFT) process, noting its helpfulness. One community found the cost-benefit analysis helpful in making decisions related to time commitment of joining the CRS Program. One community conducted a thorough review of all the materials and requested a follow up call with Wetlands Watch staff. One community has used all the materials in their submission to join the CRS Program and to inform their decisions related to credit pursuit. One community did not recall reviewing the materials.

### 4. Has the group that met for the training gathered together since the workshop occurred?

The groups have not meet in three communities. In two communities the groups have met to discuss flooding related issues, but not the CRS Program specifically.

#### 5. Where does the community stand on joining the CRS Program?

Only one of the five communities surveyed is in the process of joining the CRS Program.

#### 6. If the community is still not considering joining the CRS Program, why?

Three communities reported that staff time and capacity remain an insurmountable hurtle to joining the CRS Program. One community noted that very few policyholders\* would benefit from the CRS discounts earned. One community indicated they are adopting higher standards to help reduce the impacts of flooding, which they recognize could help earn credits in the future if and when they join the CRS Program. One community indicated that staff turnover resulted in a delay in more seriously considering joining the CRS Program.

\*It is important to note that during these interviews Wetlands Watch staff updated each community with the information that the National Flood Insurance Program's update, Risk Rating 2.0, will expand eligibility for CRS discounts to every policyholder in the community, as opposed to just those policyholders required to carry flood insurance.

### 7. Would your community consider contributing financially to a regional CRS Coordinator position?

The three communities that reported a lack of staff capacity to manage the CRS Program expressed support and interest in a regional CRS Coordinator position and thought the Planning District Commissions were the obvious location for such a role.

## 8. Did the content discussed on the CRS training lead to any modifications to plans, policies, or ordinances that are related to improving flood risk?

One community added a specific flooding layer to their public mapping website. One community noted staff are paying particular attention to elevation certificate reviews, knowing its importance to the CRS Program. Two communities reported no modifications or changes since the CRS training.

# 9. Has interest in flood insurance savings in the community increased or decreased since the CRS training?

Two communities expressed no change in the level of interest since the CRS trainings. Two communities reported a strong increase in interest due to steadily increasing flood insurance premiums, although one of the two communities noted that the public is not aware of the CRS Program and the cost saving benefits available through community participation.

# 10. Has there been a growing interest in flood resilience issues or sea level rise impacts since the CRS training?

One community responded to this prompt saying, "Without question, yes." Two communities said that local staff have discussed the issue more frequently, noting that once their comprehensive plan updates begin, they anticipate more public interest in the flood resilience and sea level rise issues. Two communities responded also indicating a growing interest driven by the RAFT process.

# 11. Many communities mentioned during the training that information about grant resources, regulatory program changes, and professional development wasn't always getting to local staff. Has this improved since the CRS training?

Two communities reported yes, citing a positive outcome of the COVID pandemic - improved access to online training, which breaks down the travel barrier at the center of so many capacity issues in small communities. The three other communities indicated they noticed no change.

12. After the CRS training, community staff received an invitation to join the Coastal VA CRS Workgroup. Have you attended a meeting or utilized any of the resources on the Workgroup's website?

All the surveyed communities received the invitation to join the Coastal VA CRS Workgroup. Two communities began attending the meetings regularly after the CRS training, with one community sharing that the Workgroup is very helpful, provides great information, and "helped the locality keep going without losing traction." One community already participated in meetings prior to receiving the CRS training. Two communities have not engaged with the CRS Workgroup to date and one community said specifically that the lack of staff time and capacity was the reason for the lack of participation.

13. Are you familiar with the new Virginia Community Flood Preparedness Fund? This new grant resource could help communities finance staff time, travel, and expenses related to attending Certified Floodplain Manager (CFM) or CRS Program trainings, as well as fund staff positions to expand capacity.

At the close of each conversation with communities, Wetlands Watch staff asked if people were familiar with the new Community Flood Preparedness Fund grant opportunity. Two of the five communities surveyed knew about the Fund. These surveys were conducted in March and April of 2021, one full year after the Governor signed the bill enacting the Fund into law. Wetlands Watch sees this lack of awareness as a failure on the part of our state to conduct thorough outreach to those communities that need the grant support most.

#### Conclusion

Staff capacity continues to be the overwhelming barrier to join the CRS Program in coastal communities surveyed. The issue of exploring a regional CRS Coordinator position arose repeatedly, indicating a concrete need for more intentional discussions with regional planning entities to determine interest and potential. Wetlands Watch offered to provide technical assistance throughout each survey conducted, which led to staff following up on specific programs, policies, ordinance language, and more, as requested.

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