



Coastal Virginia Community Rating System (CRS) Workgroup Education Summary FY 2021

Background: CRS User Groups

The [Coastal Virginia CRS Workgroup](#) (“the Workgroup”) is a community of practice for flood risk professionals that meets bi-monthly in person in the City of Newport News and online through the Zoom platform. The Workgroup constitutes a “CRS User Group.” CRS User Groups are found in many states and provide a forum for floodplain professionals to meet regularly about the National Flood Insurance Program's (NFIP) voluntary program, the Community Rating System (CRS), and other floodplain management issues. Meetings often include informational presentations and group discussions to transfer knowledge and troubleshoot difficult flood risk issues. Communities that do not participate in the CRS program often attend these meetings to ask questions and learn from the discussions and presentations as they contemplate joining the program. Established in 2010, the Coastal Virginia CRS Workgroup includes locality representatives from a wide range of coastal communities in the Commonwealth. The Workgroup welcomes participation from private and academic sectors interested in learning about the NFIP, CRS, hazard mitigation, and floodplain management.

History: Coastal Virginia CRS Workgroup

Established in 2010 under its original name, the “Hampton Roads Regional CRS Workgroup,” this group of professionals was initially composed of only local government staff. Over the course of a few years, group membership expanded to include state agency staff (Virginia Department of Conservation and Recreation), a nonprofit organization (Wetlands Watch), and an academic institution (Virginia Coastal Policy Center at William & Mary Law School). Beginning in 2012, the Workgroup grew considerably, as interest in the CRS Program spread across local governments due to the Biggert-Waters and Grimm-Waters/HFIAA Congressional reforms that imposed mandatory premium increases for flood insurance policyholders. These premium increases influenced local governments’ interest in joining the CRS and excelling in the program. Over the past nine years, the CRS Workgroup membership has developed to include new local governments, state agencies, regional planning district commission staff, private consultants, flood mitigation professionals, other academic institutions, and new nonprofit organizations. Much of this expanded interest is attributed to rising flood insurance premiums, although the impacts of climate change, sea level rise, and increased precipitation, and governments’ call for “resilience” as a response, elevated the CRS Program as a resilience building tool across the Commonwealth.

Growth in Hybrid Meetings

Wetlands Watch staff continues to offer Workgroup meetings both online and in person. Six Workgroup meetings were held over the course of the FY21 year, with the majority of members

joining virtually, due to convenience. We suspect that a limited number of members join virtually for health reasons related to the pandemic and we received emails from members that this was the case during peak infection rates. During FY21, an average of five to ten members attended the meeting in person at the Newport News municipal space location. Workgroup member feedback on the hybrid meeting continues to be positive, as members outside of the Hampton Roads region would not be able to attend without the virtual option.

In September 2022, Wetlands Watch held the Workgroup meeting in Chesapeake, Virginia at the Hampton Roads Planning District Commission's (HRPDC) office space, as the regular meeting space in Newport News was previously booked due to it being an early voting location for the 2022 election. Workgroup members who work and live closer to Chesapeake attended the meeting in person, giving different members a chance to interact with presentation materials in person. Wetlands Watch staff will explore the idea of hosting the Workgroup meetings in various locations of coastal Virginia to diversify the in person attendance in 2023.

Importance of Accessible Meetings & Critical Information Sharing

The majority of Workgroup presentations in FY 21 centered on changes to the CRS Program, recommendations for improving CRS credit ratings through various documentation approaches, and federal updates to the NFIP, namely the program's new flood insurance rating methodology referred to as "Risk Rating 2.0." Specific presentations included "Locality Successes and Lessons Learned" report out from the City of Chesapeake staff, a case study of regional coordination on public information sharing from a gold-standard region in Florida, a new resource for localities without GIS capacity to capture open space preservation CRS points, regional higher standards for stormwater management, updates on FEMA flood mitigation grant programs from the Virginia Department of Emergency Management, and updates on policy and insurance changes from FEMA Region III. A significant portion of our education and outreach work included sharing information about the National Flood Insurance Program's Risk Rating 2.0.

Risk Rating 2.0 is a massive overhaul of the outdated methodology that has not been updated since the NFIP was established in the 1970s. Rates will no longer be set using an elevation and zone on Flood Insurance Rate Maps (FIRMS); instead, rates will now include multiple risk variables based on new data and science, including catastrophe models, private sector data sets, and actuarial science. Wetlands Watch staff carefully tracked all updates related to Risk Rating 2.0, creating new education resources on the updates, presenting the materials to Workgroup members, and posting all updates and resources to the [Workgroup's Risk Rating 2.0 Update webpage](#). Workgroup member feedback is immensely positive and noted that these resources have been critical to understanding the rating methodology update to the NFIP. The Risk Rating 2.0 update to Virginia flood insurance policyholders is immense, as 46,812 policyholders are expected to have immediate premium decreases, and 57,973 policyholders are expected to have premium increases ranging from \$100 to more than \$240 a year, on average.

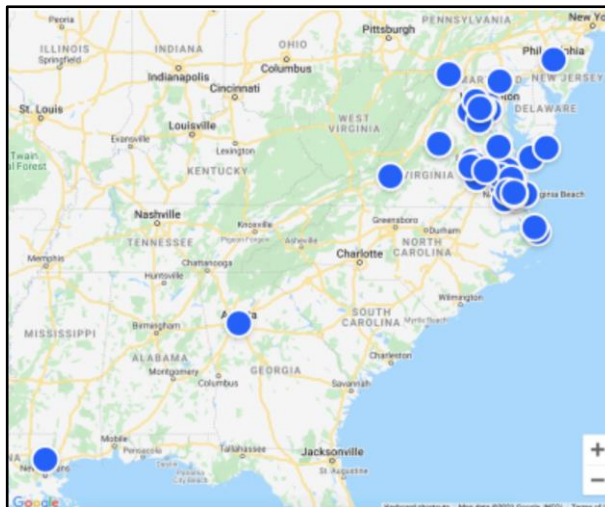
The implementation of Risk Rating 2.0 began in October 2021, and the rollout of the new rating methodology has not been consistent. Wetlands Watch staff track and answer questions regarding the program when possible, while creating new resources as information becomes available. The ability to hold hybrid meetings has been crucial for disseminating this

information, as Risk Rating 2.0 impacts Virginians statewide and very little information is available from FEMA on the updated methodology. The resources created and provided to Workgroup members:

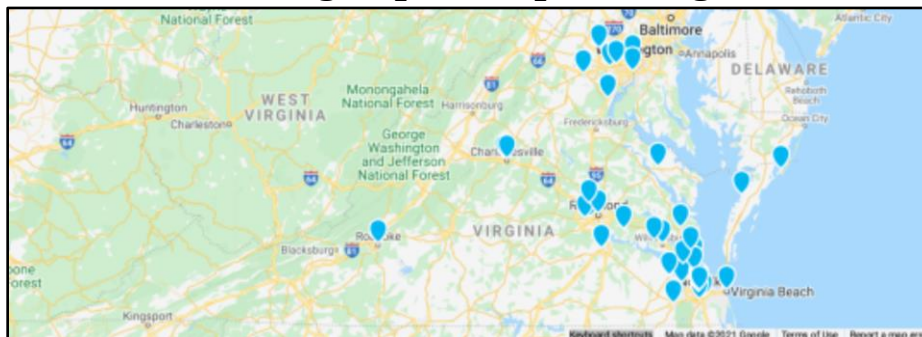
- [Fact Sheet: Risk Rating 2.0 - General](#)
- [Fact Sheet: Risk Rating 2.0 - Virginia](#)
- [Video: Risk Rating 2.0 Explained](#)
- [Video: Risk Rating 2.0 Impacts on Virginians](#)

Wetlands Watch staff will continue creating resources on Risk Rating 2.0 as FEMA releases updates. Wetlands Watch staff will closely monitor how Risk Rating 2.0 impacts the CRS Program and will conduct presentations to the Workgroup on its implementation as needed.

Coastal VA Workgroup Participants (National Scale)

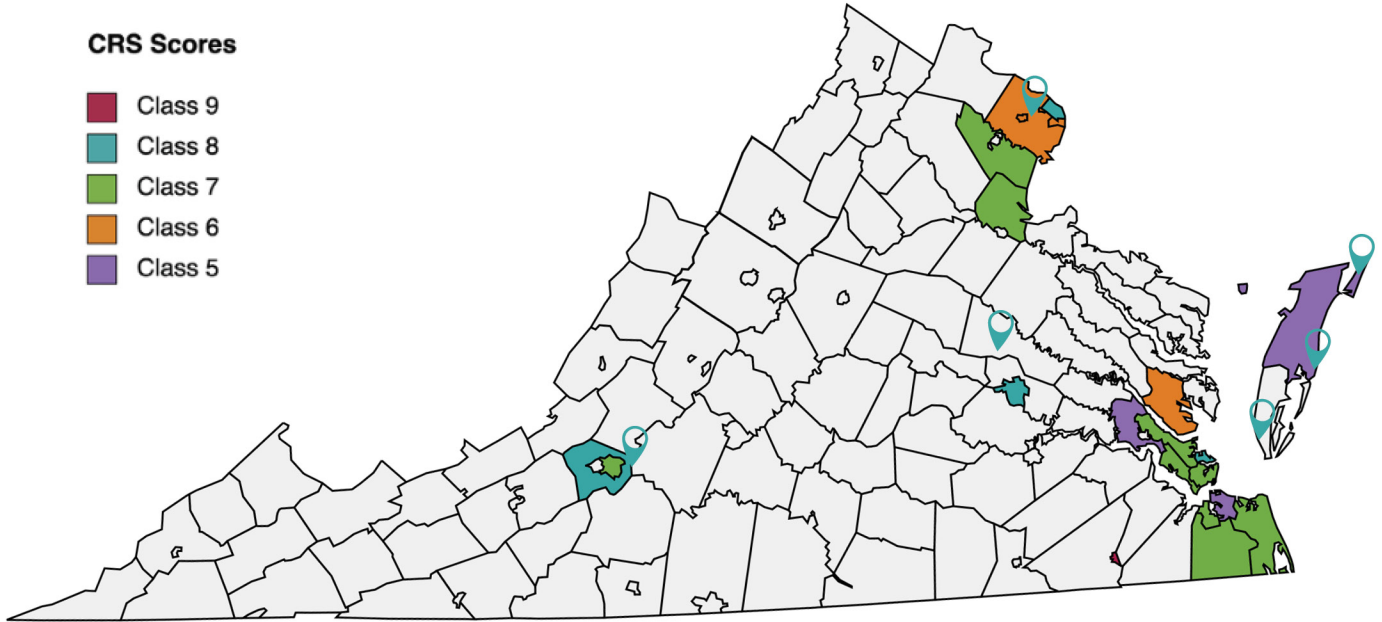


Coastal VA Workgroup Participants (Regional Scale)



CRS Scores

- Class 9
- Class 8
- Class 7
- Class 6
- Class 5



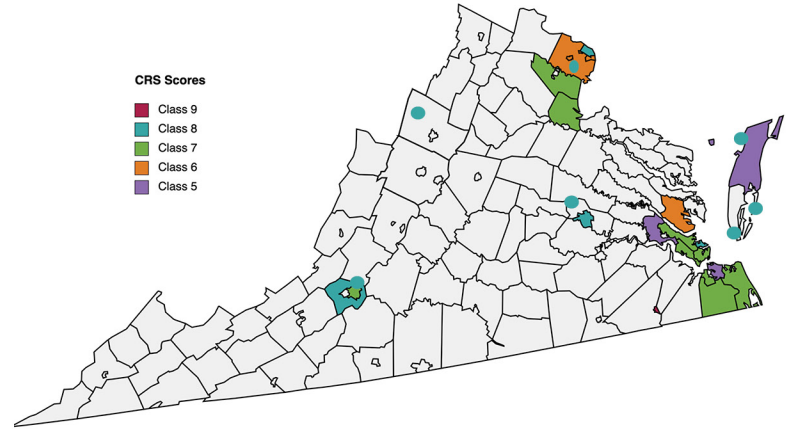


Virginia's CRS Communities

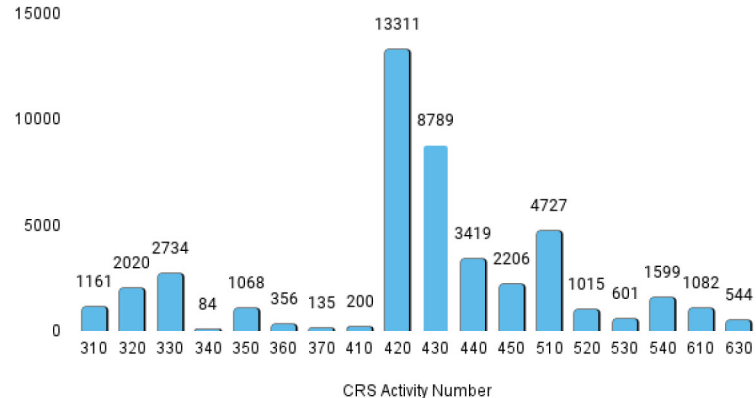
74,409 total policies

\$46,714,653 in annual premiums paid

\$6,411,307 in annual savings through the CRS



CRS Points by Activity



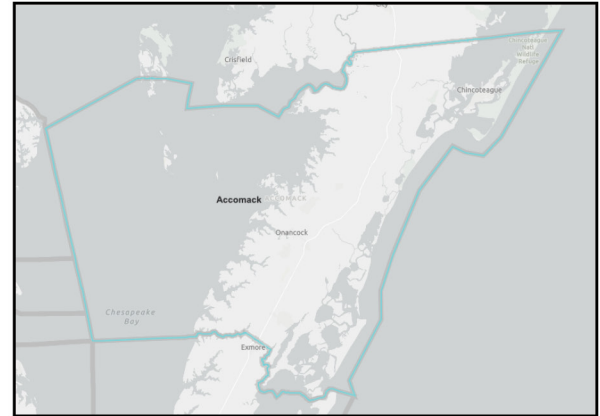
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Accomack County

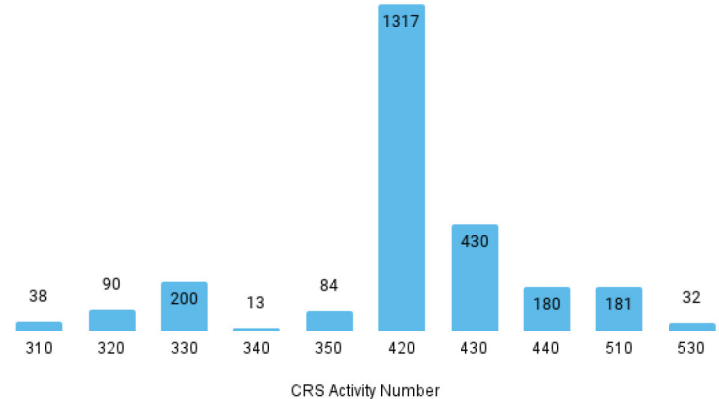
1,162 total policies

\$749,027 in annual premiums paid

\$162,343 in annual savings through the CRS



Credit Points Received



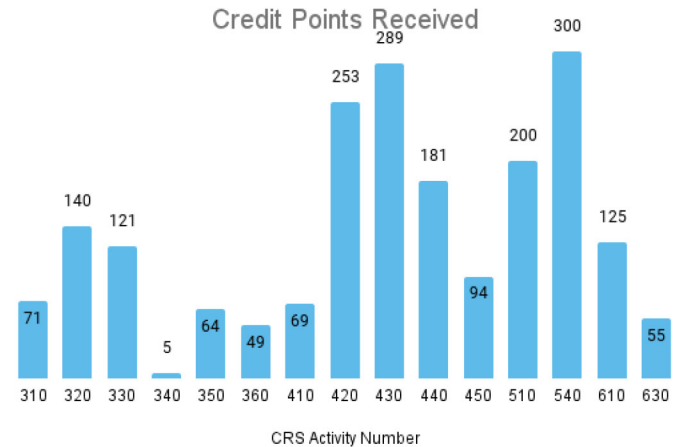


City of Alexandria

1,441 total policies

\$1,173,309 in annual premiums paid

\$205,256 in annual savings through the CRS



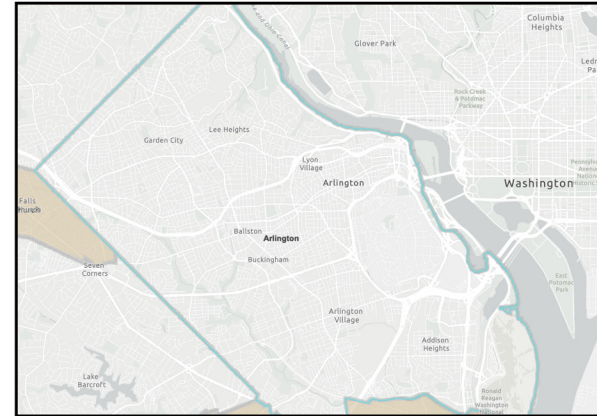


Arlington County

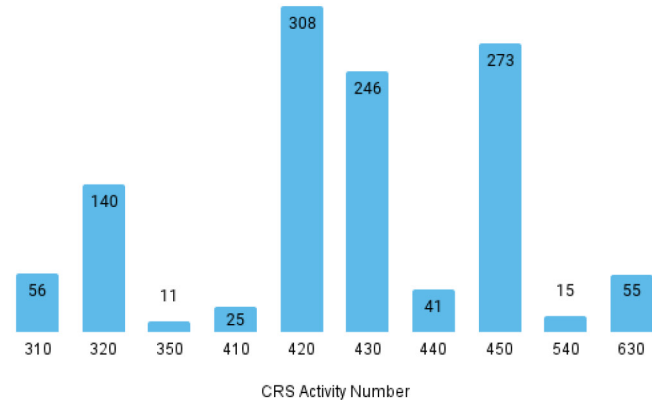
678 total policies

\$356,557 in annual premiums paid

\$15,065 in annual savings through the CRS



Credit Points Received



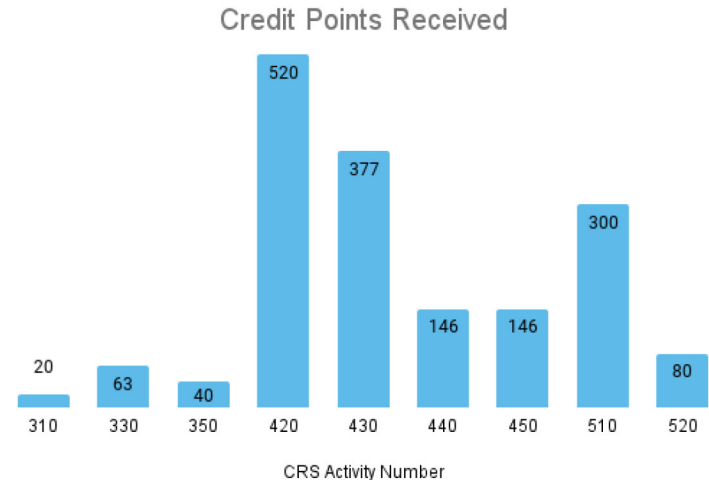
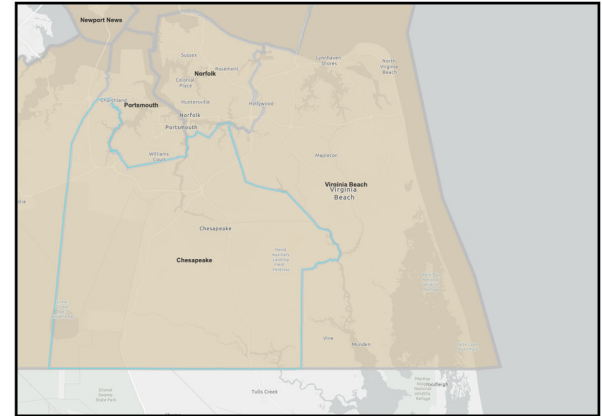


City of Chesapeake

7,488 total policies

\$4,355,260 in annual premiums paid

\$515,279 in annual savings through the CRS



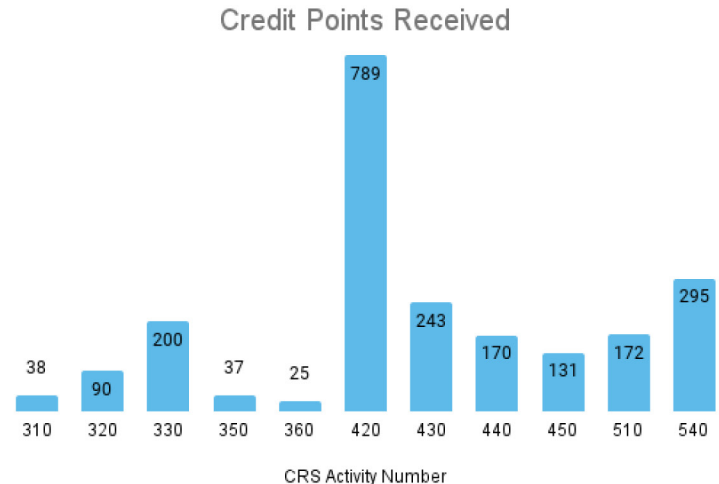
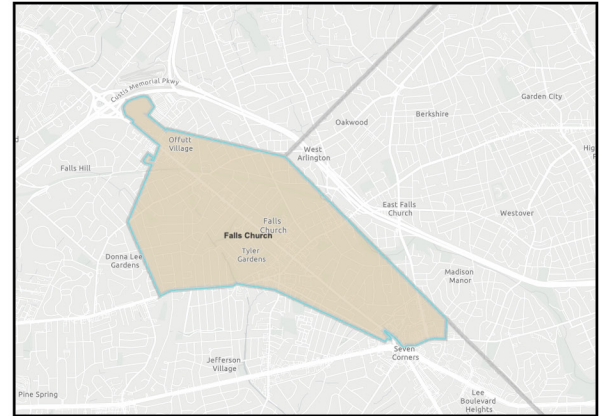


City of Falls Church

157 total policies

\$131,913 in annual premiums paid

\$22,941 in annual savings through the CRS



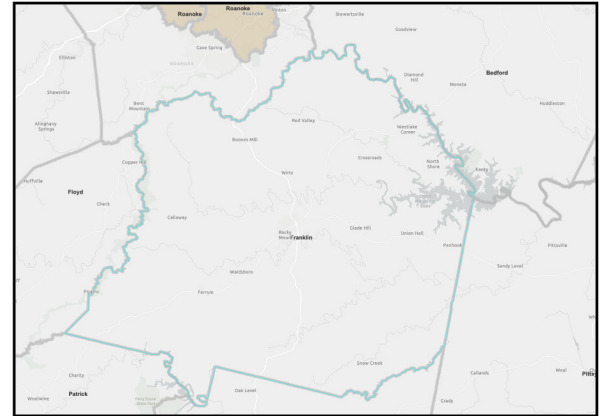


City of Franklin

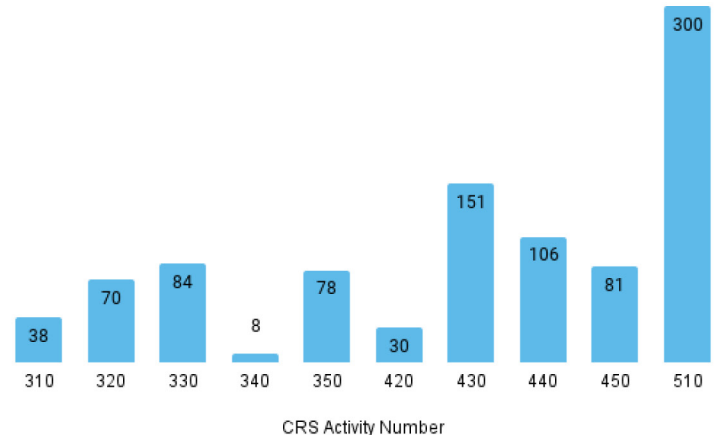
98 total policies

\$228,885 in annual premiums paid

\$11,529 in annual savings through the CRS



Credit Points Received



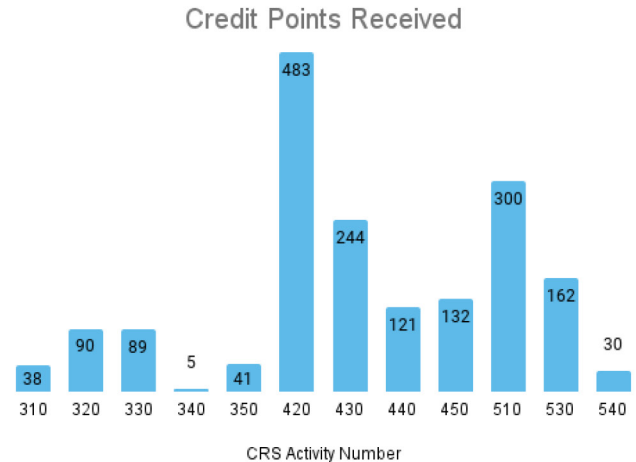


City of Newport News

1,585 total policies

\$1,045,508 in annual premiums paid

\$97,014 in annual savings through the CRS



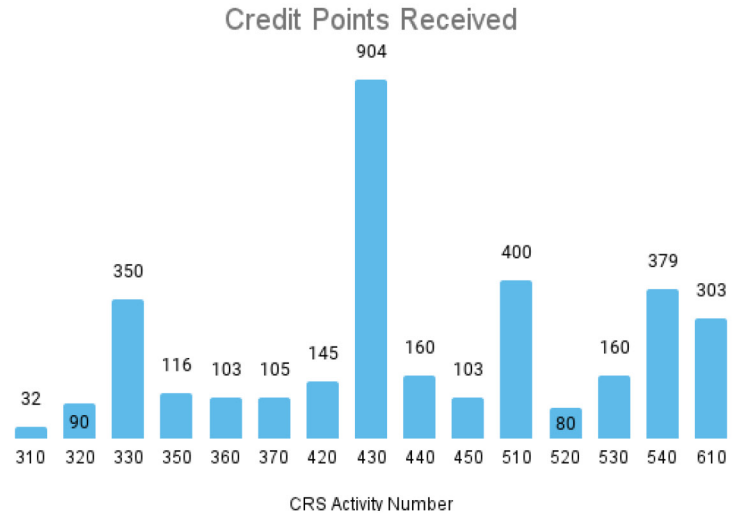
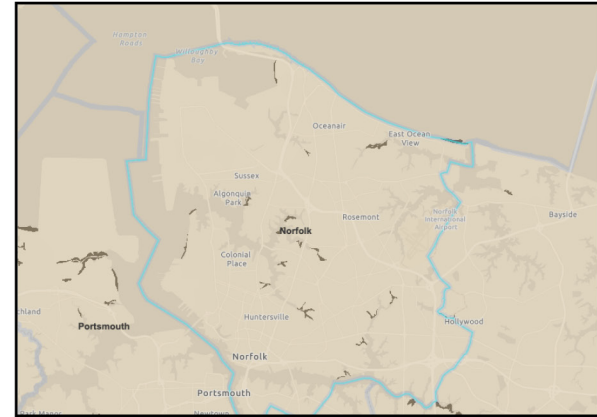
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City of Norfolk

1,585 total policies

\$1,045,508 in annual premiums paid

\$97,014 in annual savings through the CRS





City of Poquoson

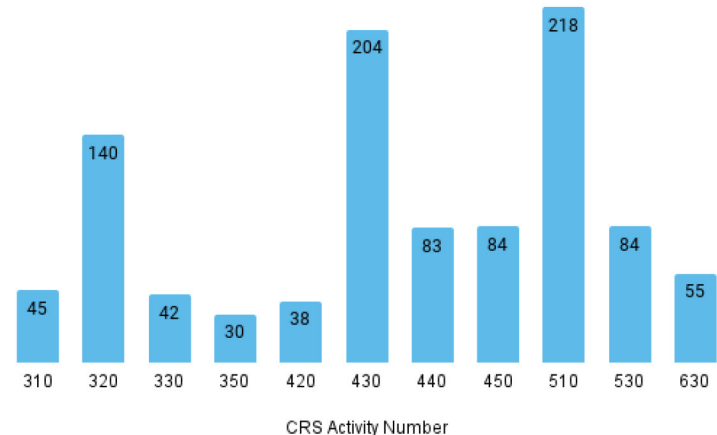
2,918 total policies

\$2,440,030 in annual premiums paid

\$250,834 in annual savings through the CRS



Credit Points Received





City of Portsmouth

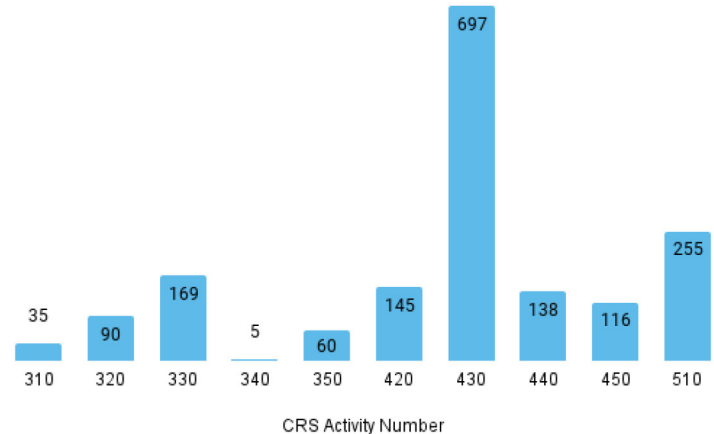
3,922 total policies

\$2,945,880 in annual premiums paid

\$379,174 in annual savings through the CRS



Credit Points Received



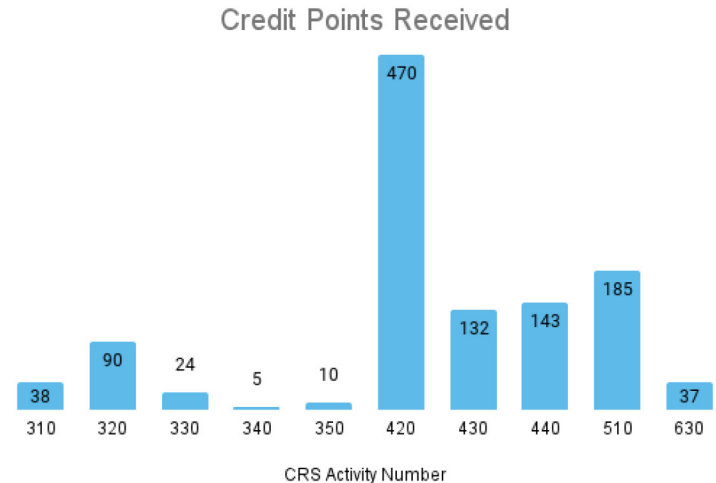
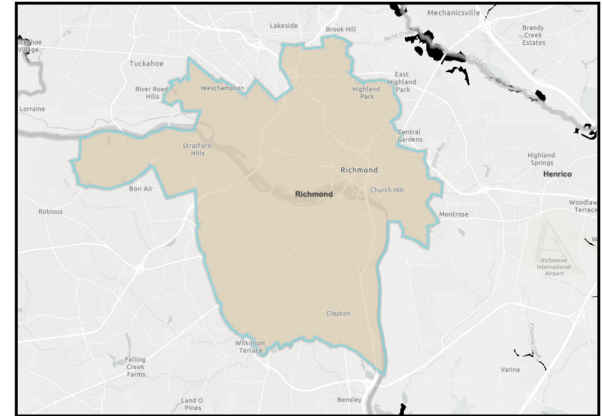


City of Richmond

495 total policies

\$389,056 in annual premiums paid

\$24,734 in annual savings through the CRS



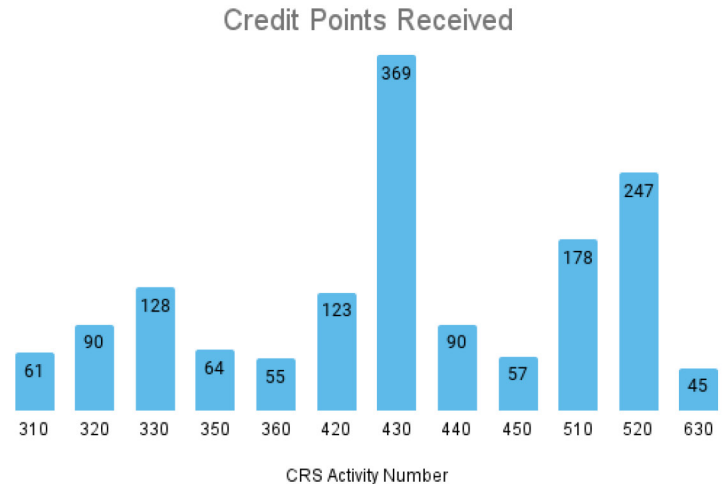
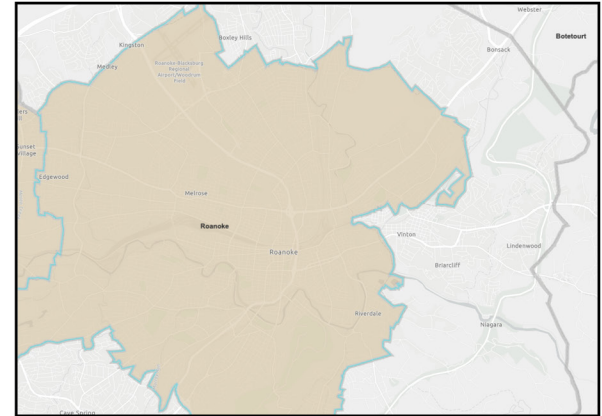


City of Roanoke

388 total policies

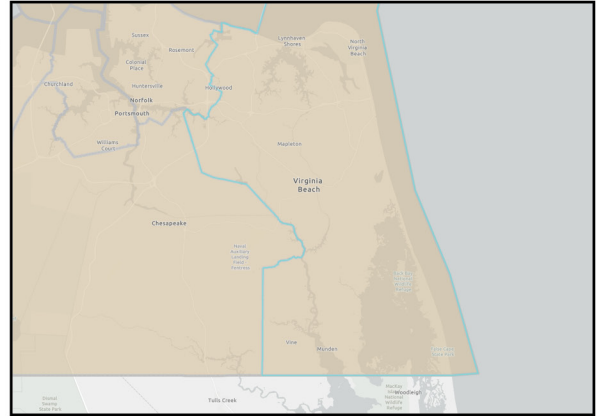
\$884,819 in annual premiums paid

\$139,159 in annual savings through the CRS





City of Virginia Beach

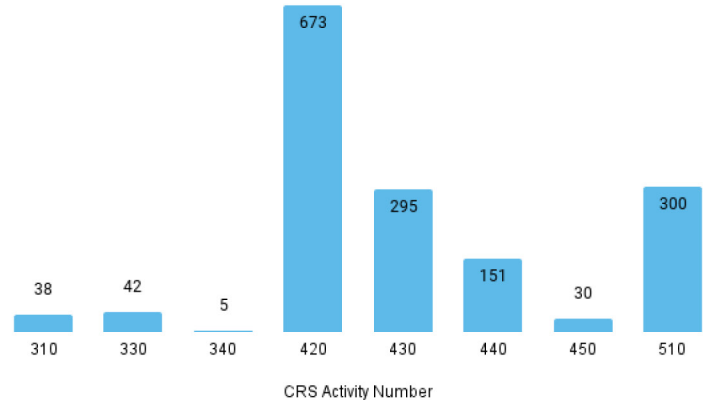


20,973 total policies

\$10,490,812 in annual premiums paid

\$951,840 in annual savings through the CRS

Credit Points Received



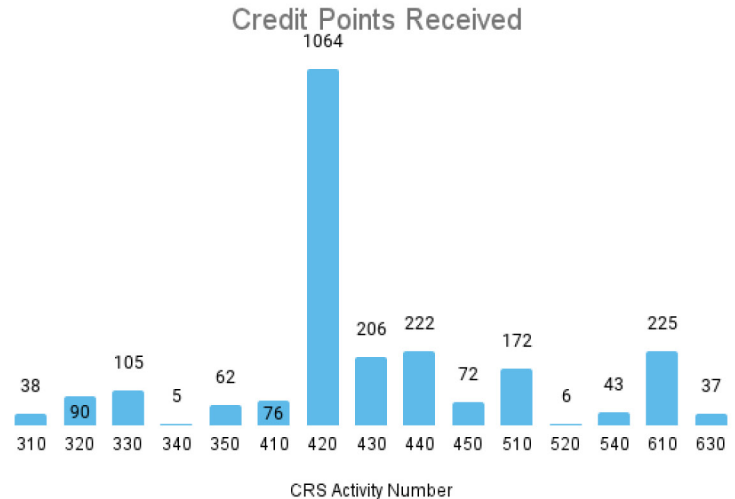
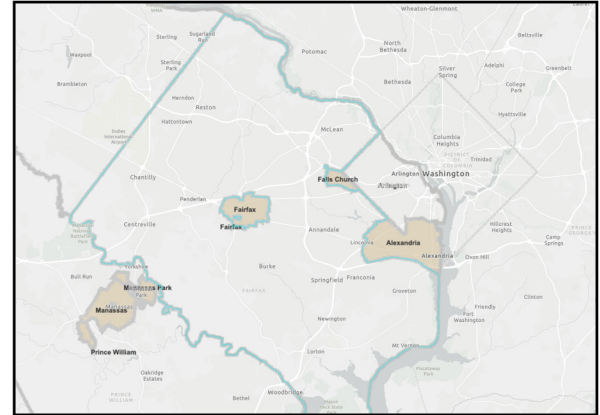


Fairfax County

5,671 total policies

\$3,145,352 in annual premiums paid

\$446,241 in annual savings through the CRS



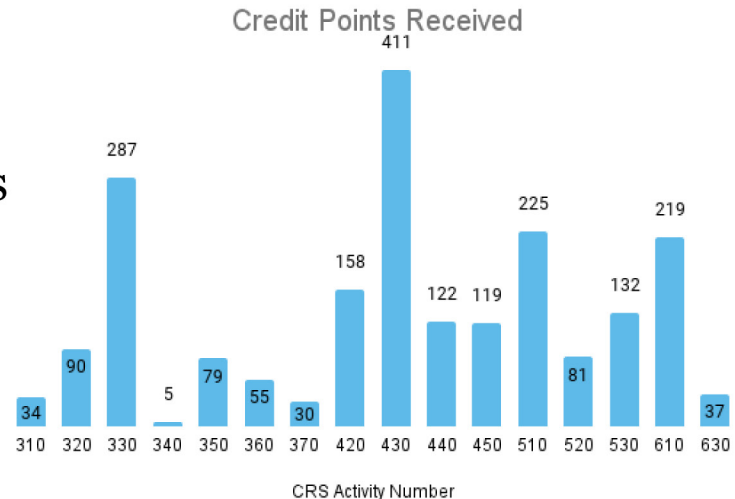
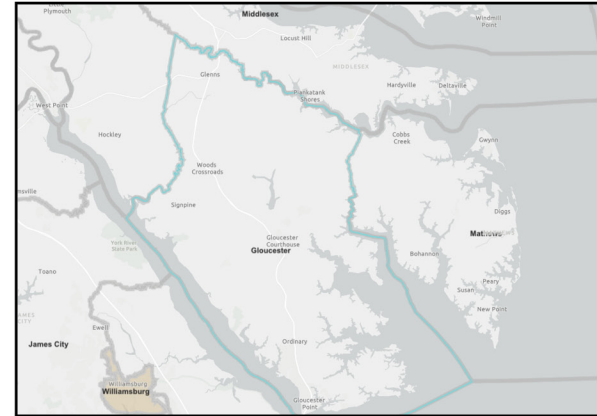
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Gloucester County

1341 total policies

\$1,037,087 in annual premiums paid

\$220,966 in annual savings through the CRS



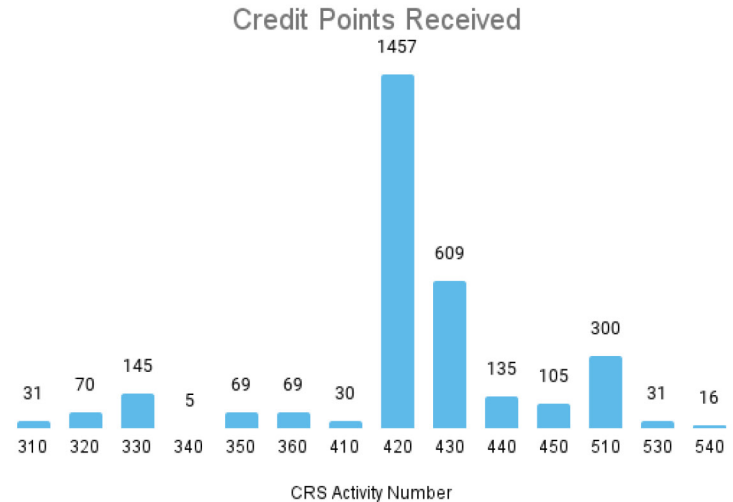
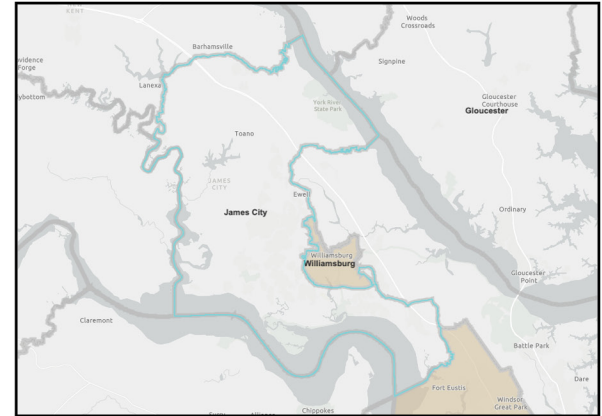
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James City County

834 total policies

\$501,860 in annual premiums paid

\$96,712 in annual savings through the CRS



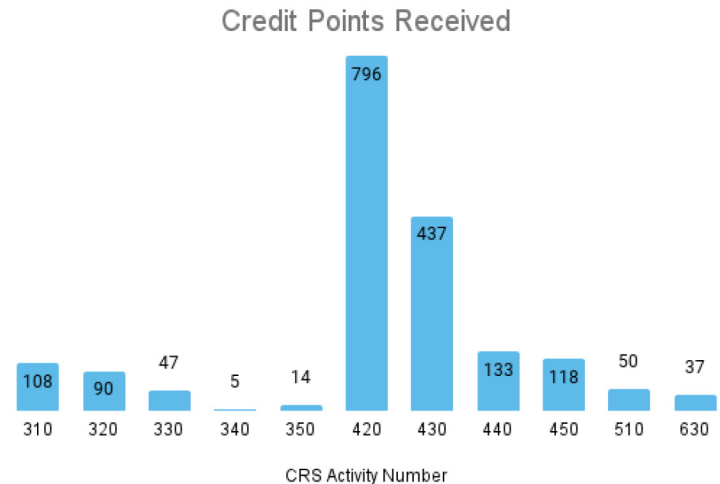
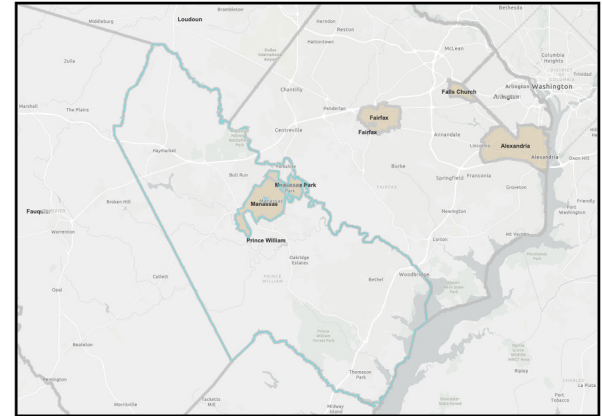


Prince William County

1,062 total policies

\$718,652 in annual premiums paid

\$63,415 in annual savings through the CRS



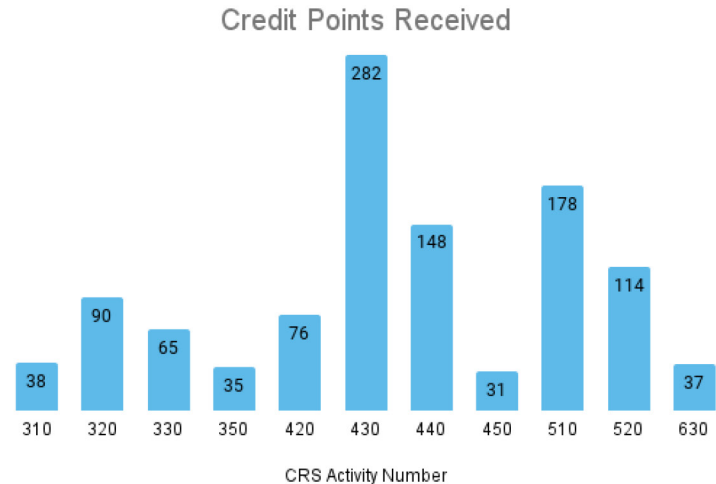
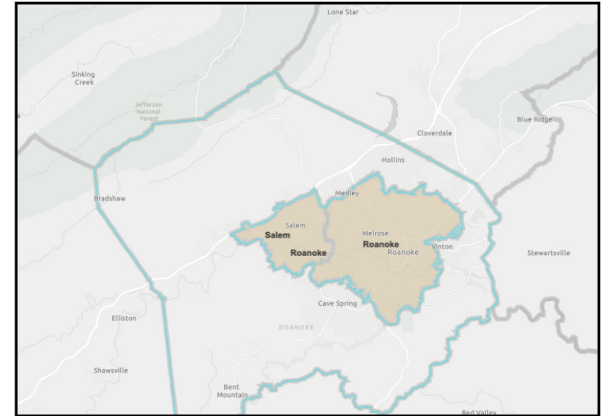


Roanoke County

322 total policies

\$425,379 in annual premiums paid

\$40,810 in annual savings through the CRS



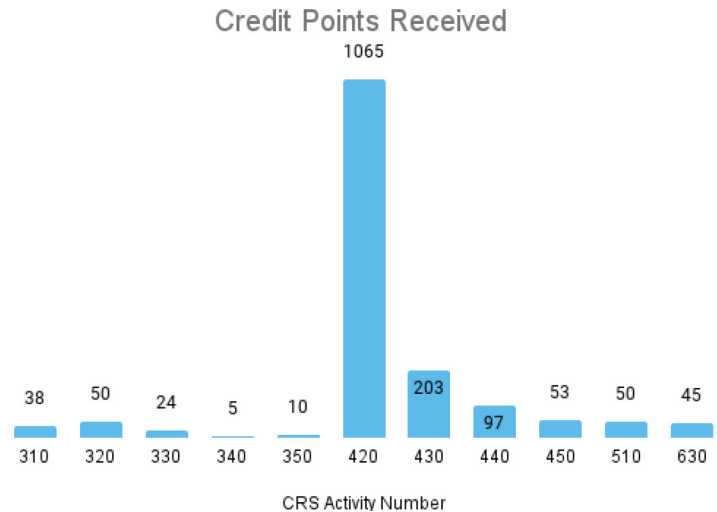


Stafford County

503 total policies

\$313,856 in annual premiums paid

\$27,837 in annual savings through the CRS



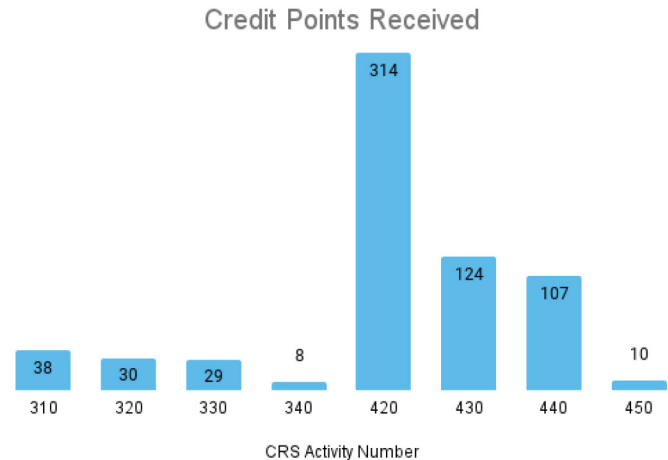
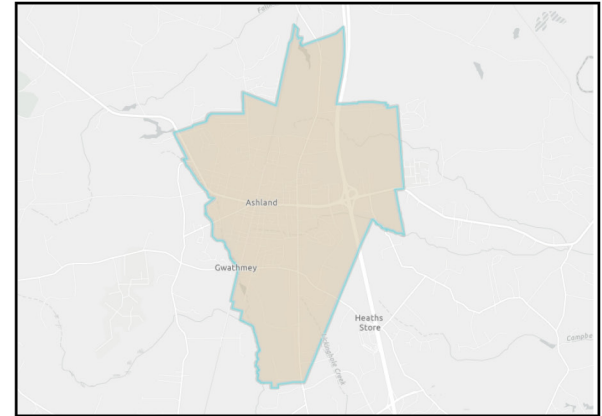


Town of Ashland

42 total policies

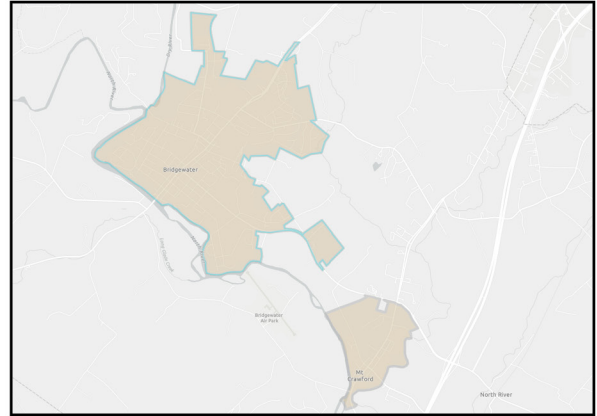
\$43,174 in annual premiums paid

\$2,033 in annual savings through the CRS





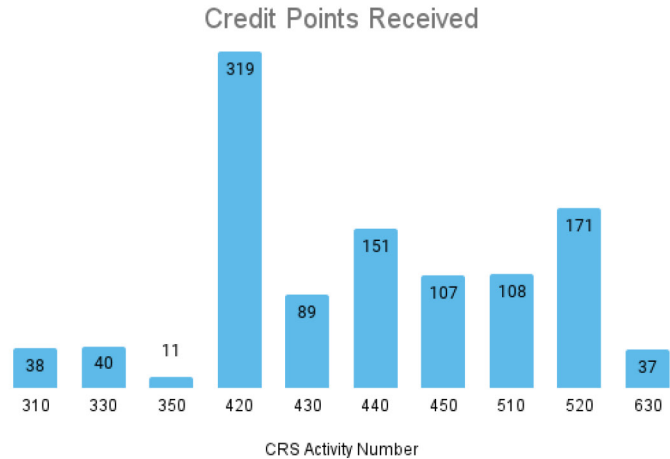
Town of Bridgewater



40 total policies

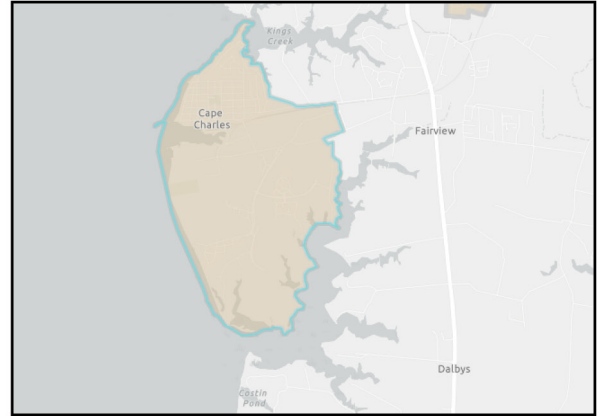
\$81,913 in annual premiums paid

\$8,336 in annual savings through the CRS



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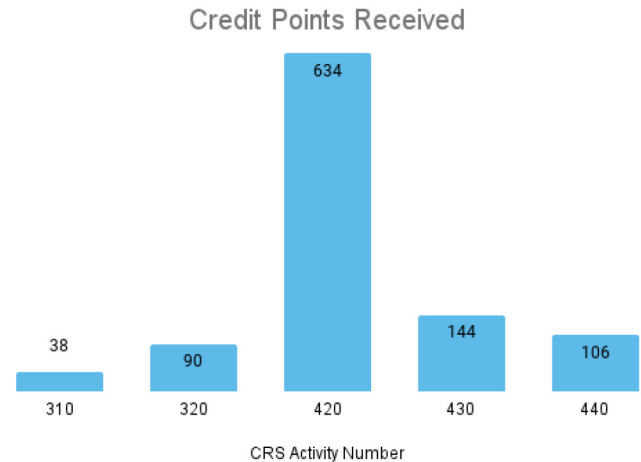
Town of Cape Charles



165 total policies

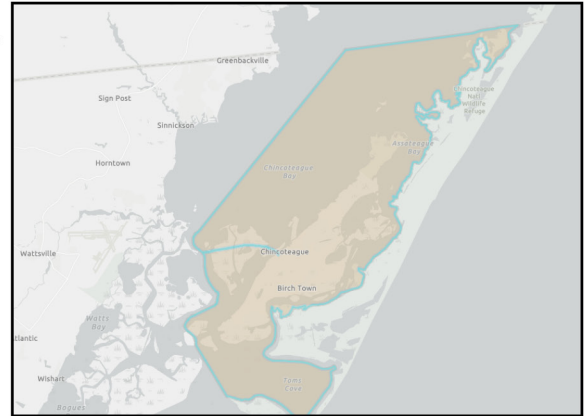
\$78,179 in annual premiums paid

\$2,522 in annual savings through the CRS





Town of Chincoteague

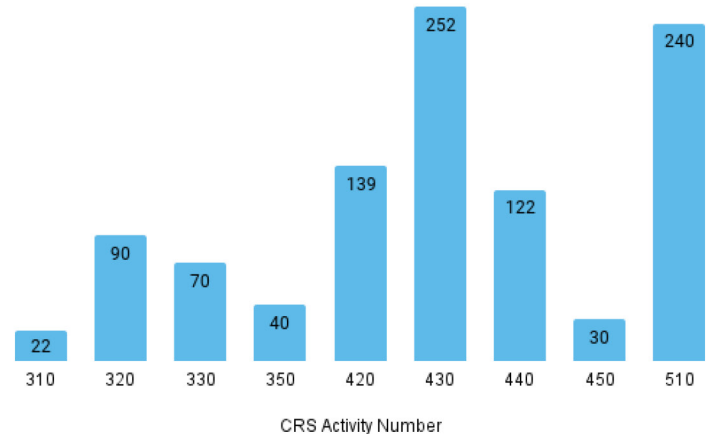


1,664 total policies

\$1,096,527 in annual premiums paid

\$113,807 in annual savings through the CRS

Credit Points Received



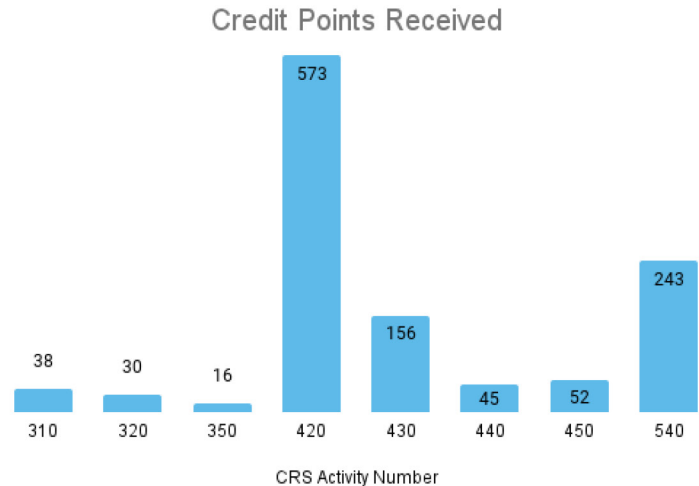
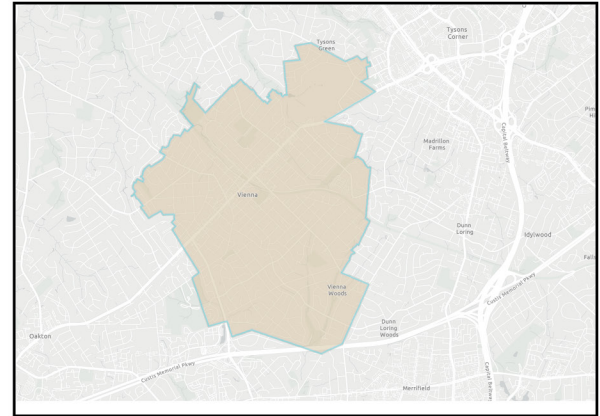


Town of Vienna

99 total policies

\$58,740 in annual premiums paid

\$2,837 in annual savings through the CRS



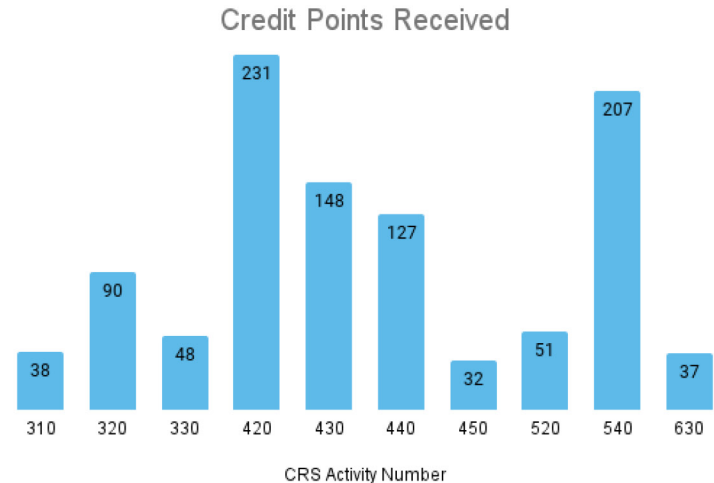
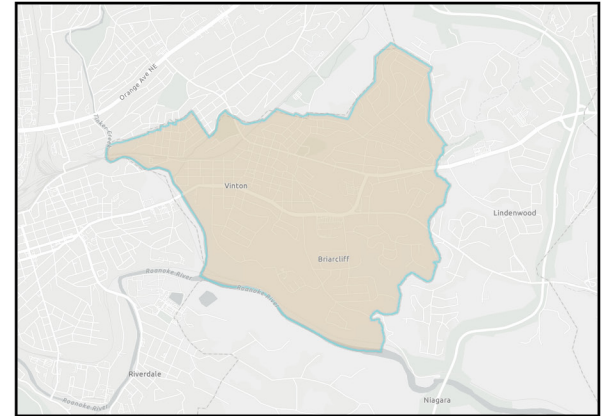


Town of Vinton

23 total policies

\$27,214 in annual premiums paid

\$2,636 in annual savings through the CRS



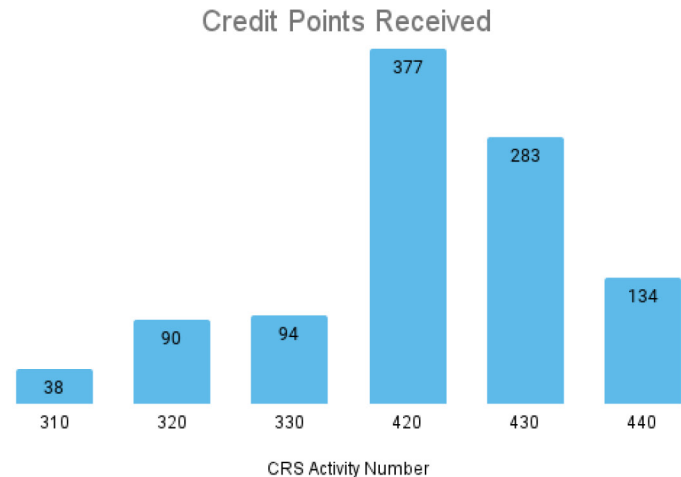


Town of Wachapreague

69 total policies

\$42,158 in annual premiums paid

\$3,164 in annual savings through the CRS



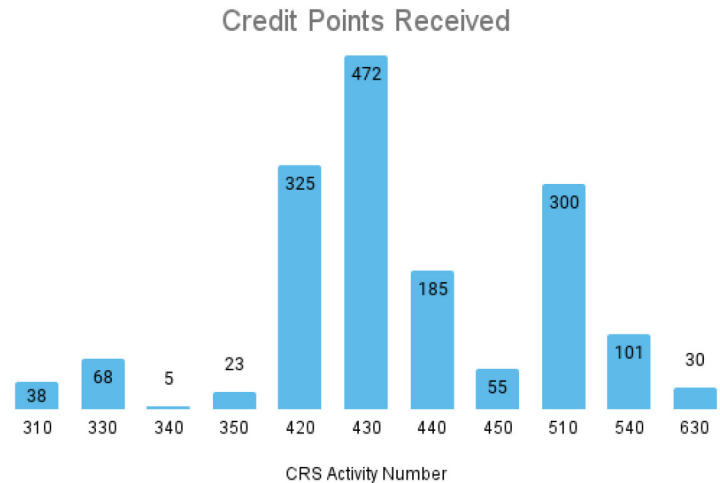
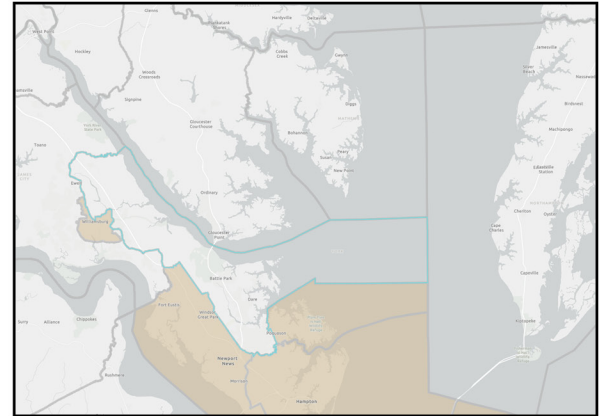


York County

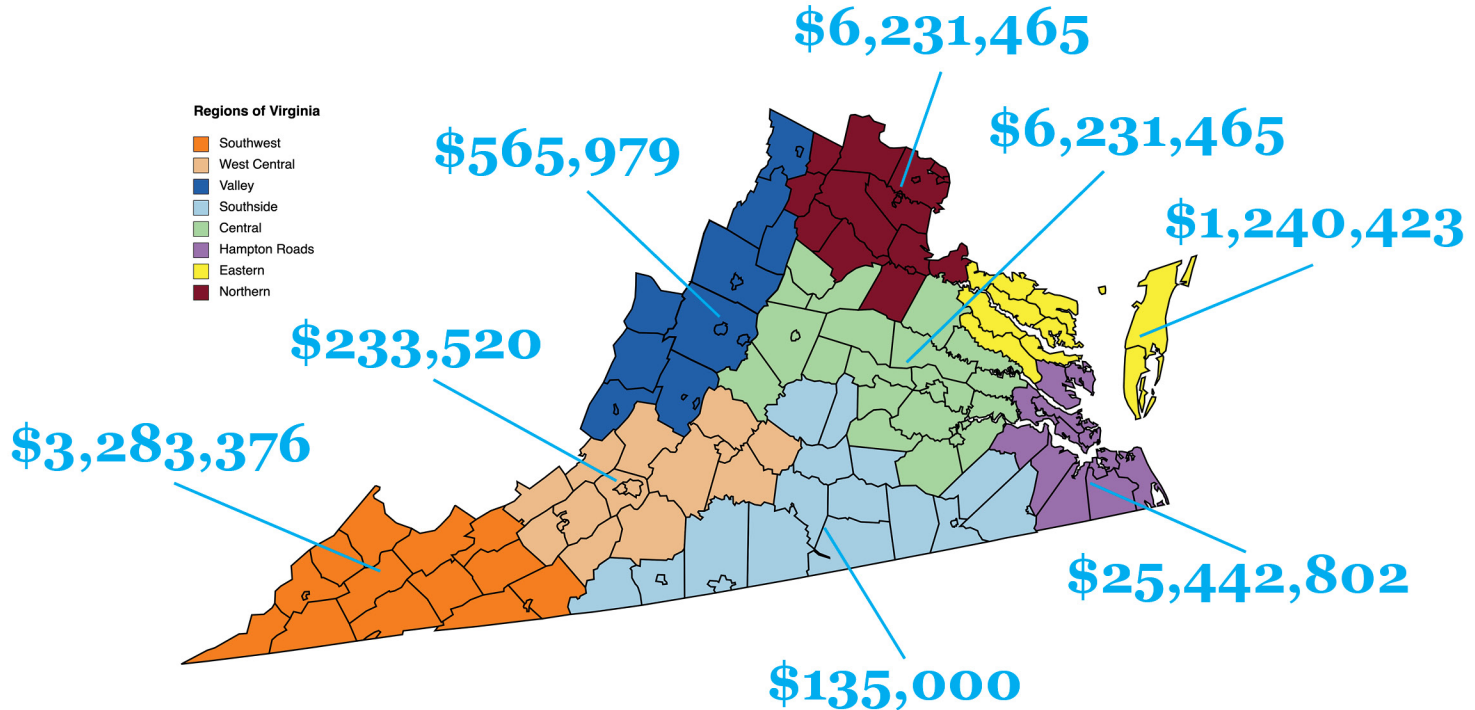
2,827 total policies

\$2,111,200 in annual premiums paid

\$259,354 in annual savings through the CRS



Community Flood Preparedness Fund: Geographic Disbursement

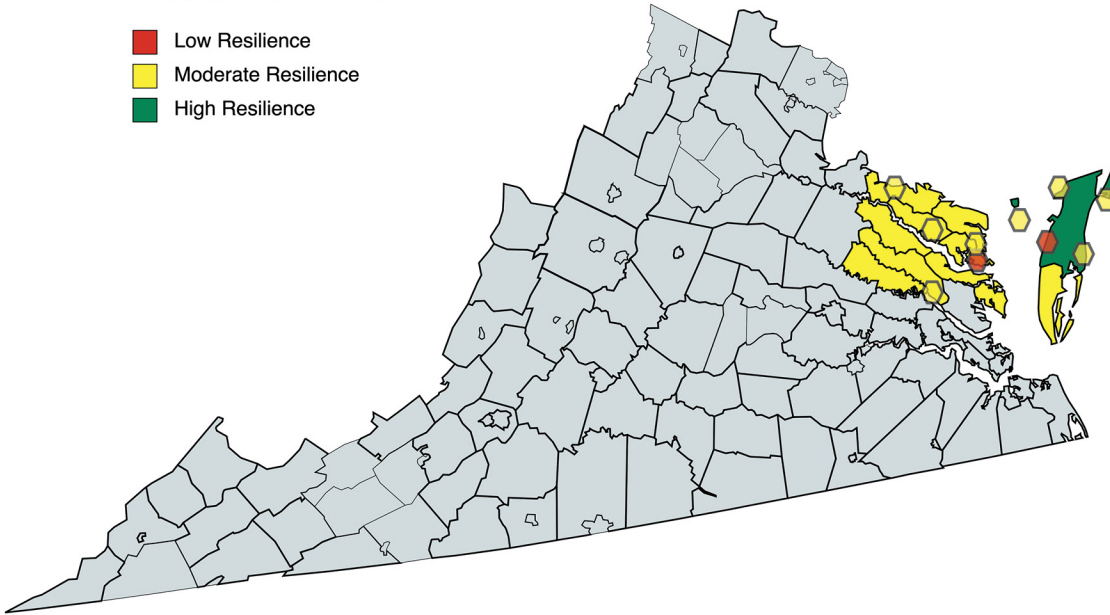


Rounds 1-3 (10/05/2021 - 09/28/2022)

Resilience Adaptation Feasibility Tool: Overall Scores

Resilience Classification

- Low Resilience
- Moderate Resilience
- High Resilience



| | |
|--------------------------------|-----------|
| White Stone | 39 |
| Onancock | 40 |
| Essex | 50 |
| Saxis | 51 |
| Kilmarnock | 51 |
| West Point | 51 |
| King & Queen County | 51 |
| Colonial Beach | 54 |
| Richmond County | 55 |
| Mathews County | 55 |
| Middlesex | 56 |
| King William County | 57 |
| Westmoreland County | 58 |
| Tangier | 59 |
| Wachapreague | 61 |
| Northampton County | 61 |
| Warsaw | 62 |
| Chincoteague | 67 |
| Northumberland County | 67 |
| Lancaster County | 69 |
| Accomack County | 75 |