

A map of the United States with a light blue background. The text "ADDRESSING RESILIENCE CAPACITY AT THE COMMUNITY LEVEL in the" is centered over the map. The letters "CRS" are written in a very large, bold, black font, overlapping the map and the text above it.

**ADDRESSING RESILIENCE CAPACITY
AT THE COMMUNITY LEVEL
in the**

CRS

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CSO & ASFPM



OVERVIEW

BACKGROUND

CSO/ASFPM
efforts

CRS

PURPOSE

RESEARCH
STEPS

Overview

ANALYSIS

Quantitative

Qualitative

- Interviews

Qualitative

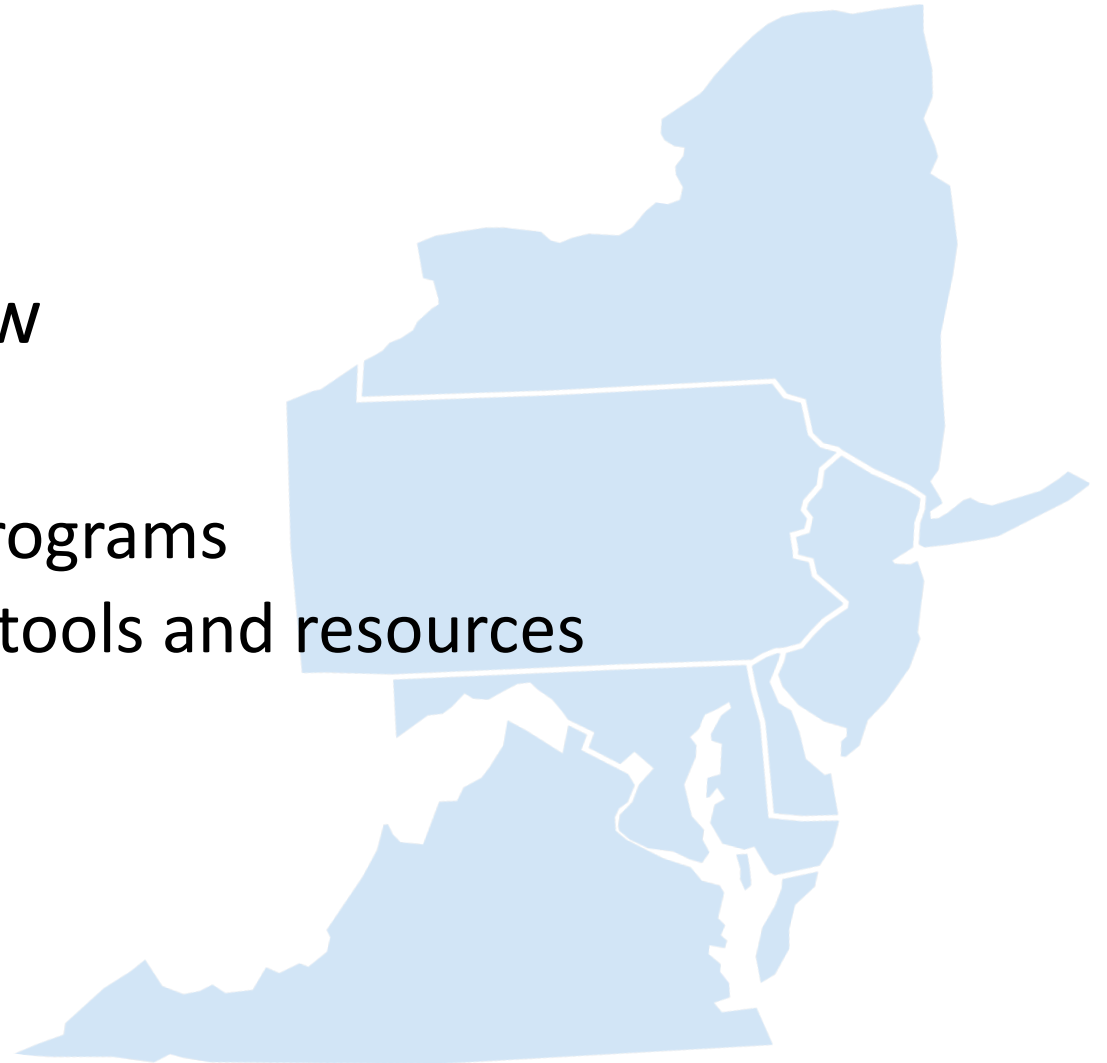
- Surveys

NEXT STEPS

Plans

BACKGROUND

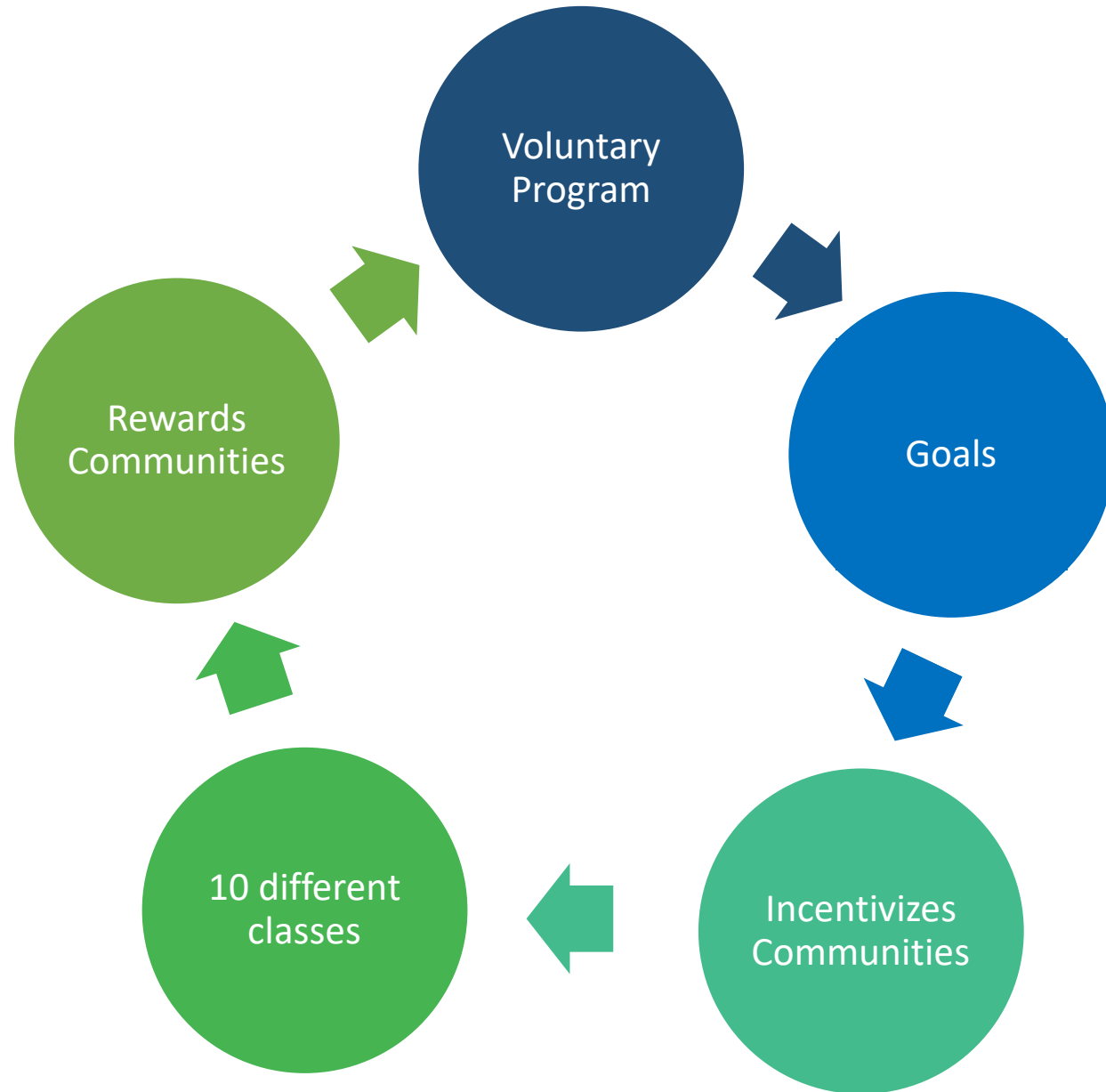
- CSO/ASFPM Digital Coast fellow
- CRS Strategy
 - Supports members in Coastal Programs
 - Identifies relevant information, tools and resources
 - Flood risk reduction
 - Ecosystem conservation
 - Climate change resilience



BACKGROUND CRS

BENEFITS

- Reduction in FIPs
- Robust mitigation measures



BACKGROUND

CRS

Table 7. Average Amounts Saved per Point and per Jurisdiction

Activity	Total (dollars)		A-V zones (dollars)		B-C-X zones (dollars)	
	Per	Per	Per	Per	Per	Per
	point	jurisdiction	point	jurisdiction	point	jurisdiction
420	3,532	591,436	3,003	502,818	474	79,433
Freeboard	8,289	800,010	7,055	680,902	—	—
530	—	—	4,175	319,564	—	—

BACKGROUND CRS

1,502 con

Correlations showing a
community's **capacity** to
respond to flood hazards...
linked to **social inequities**...

- Fan, Qin, Davlasheridze, M. Flood Risk, Flood Mitigation, and Location Choice: Evaluating the National Flood Insurance Program's Community Rating System. *Risk Analysis: An Official Publication of the Society for Risk Analysis* 36, no. 6 (2016): 1125–47. <https://doi.org/10.1111/risa.12505>.
- Fazey, Ioan., Gamarra, Javier GP., Fischer, Joern., Reed, Mark S., Stringer, Lindsay C., Christie, Mike C. (2010). Adaptation Strategies for Reducing Vulnerability to Future Environmental. *Frontiers in Ecology and the Environment - Wiley Online Library*. <https://esajournals.onlinelibrary.wiley.com/doi/10.1890/080215>.
- Highfield, Wesley E., and Samuel D. Brody. "Determining the Effects of the FEMA Community Rating System Program on Flood Losses in the United States." *International Journal of Disaster Risk Reduction* 21 (March 1, 2017): 396–404. <https://doi.org/10.1016/j.ijdr.2017.01.013>.
- Hyun Kim & David W. Marcouiller (2016) Natural Disaster Response, Community Resilience, and Economic Capacity: A Case Study of Coastal Florida, *Society & Natural Resources*, 29:8, 981-997, DOI: 10.1080/08941920.2015.
- Jinyugan, Li., Landry, Craig E. Flood Risk, Local Hazard Mitigation, and the Community Rating System of the National Flood Insurance Program. *Land Economics*, Volume 94, Number 2, May 2018, pp. 175-198
- Kousky, C. (2018). Financing Flood Losses: A Discussion of the National Flood Insurance Program. <https://www.rff.org/publications/working-papers/financing-flood-losses-a-discussion-of-the-national-flood-insurance-program/>.
- Kunreuther, H. All-hazards homeowners insurance: challenges and opportunities. *Risk Management and Insurance Review*, 2018, Vol. 21, No. 1, 141-155 DOI: 10.1111/rmir.12091
- Noonan, Douglas S. and Sadiq, Abdul-Akeem A. Flood Risk Management: Exploring the Impacts of the Community Rating System Program on Poverty and Income Inequality. *Risk Analysis*, Vol. 38, No. 3, 2018. DOI: 10.1111/risa.12853
- Shively, David. Flood risk management in the USA: implications of the National Flood Insurance Program changes for social justice. *Reg Environ Change* (2017) 17:1663–1672 DOI 10.1007/s10113-017-1127-3

PURPOSE

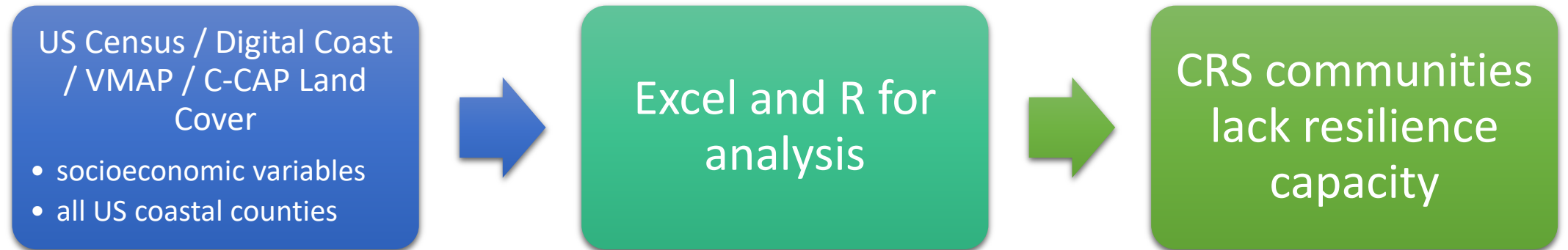
1. *Is high vulnerability to flood risk in communities a result of lack in local government capacity and resources?*
2. *Why are communities not participating in the CRS? Why aren't participating communities advancing in the CRS?*
3. *How can national groups that are working to support communities confront socioeconomic barriers? What is specifically missing?*

STEPS IN RESEARCH



STEPS IN RESEARCH

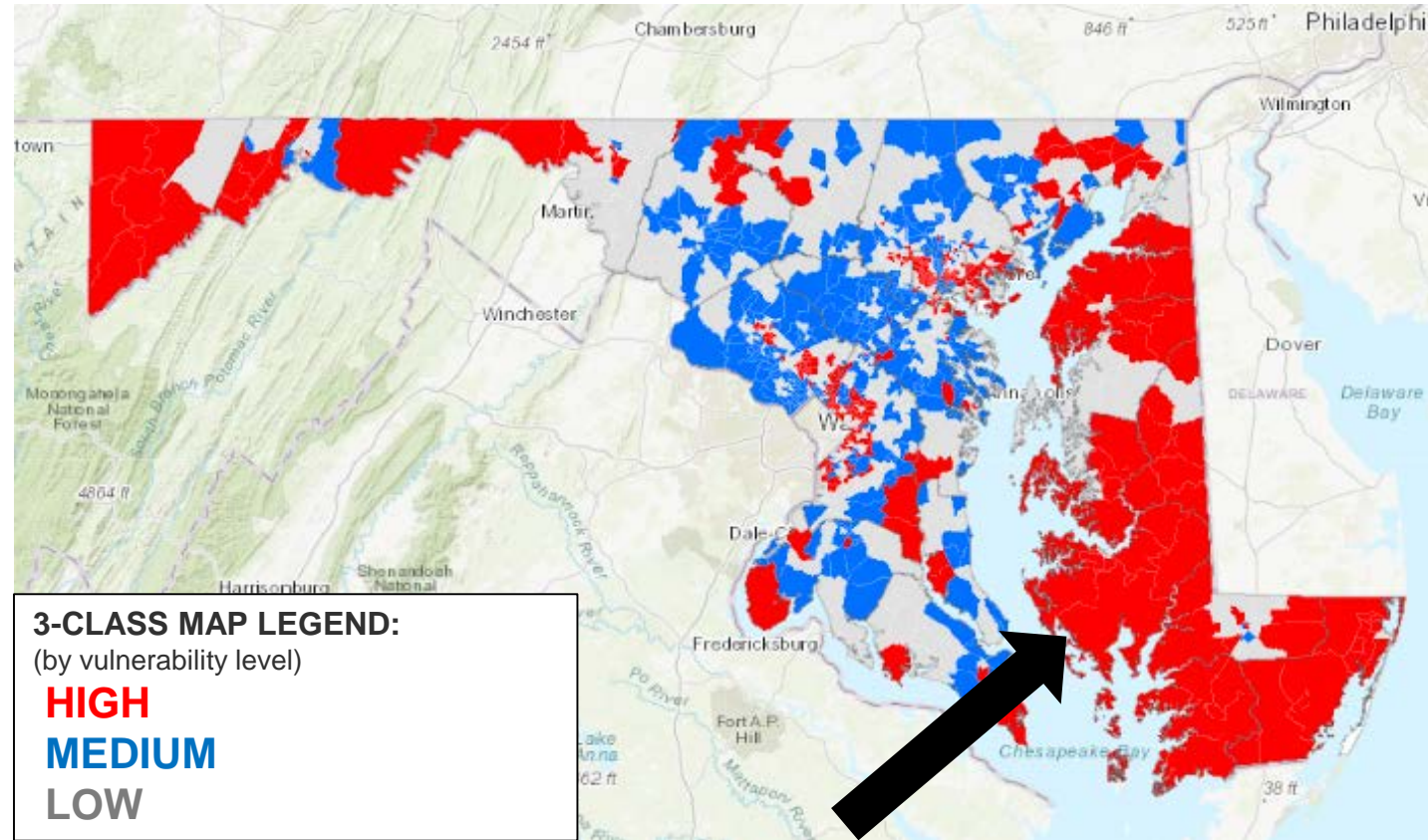
Quantitative Data



STEPS IN RESEARCH

Quantitative Analysis

Population	35,534
Median Age	43.8
Percent Black	28
Percent Native American	0.043
Percent Asian	1
Percent Hispanic	4.3
Percent with less than 12 th grade education	15.6
Percent Poverty	11.6
Median Household Income	\$47,093
Number of Agricultural Acres	133



Dorchester County, MD

STEPS IN RESEARCH

Qualitative - Interviews



Interviews
with CRS
Coordinators
& experts

- GA, MA, MD, VA, WA
- Role as a coordinator or expert
- Challenges in the role and in communities
- Social inequities
- Successes with CRS
- Recommendations on CRS policy changes
- Recommendations on GIS tools

STEPS IN RESEARCH

Qualitative Analysis

GA, MA, MD, VA, & WA

Challenges & Concerns

- Scoring inequity
- CRS process is time-consuming
- Political will/initiative
- Lack of resources & funding

Social Inequities

- Rural v. urban
- Education

Successes

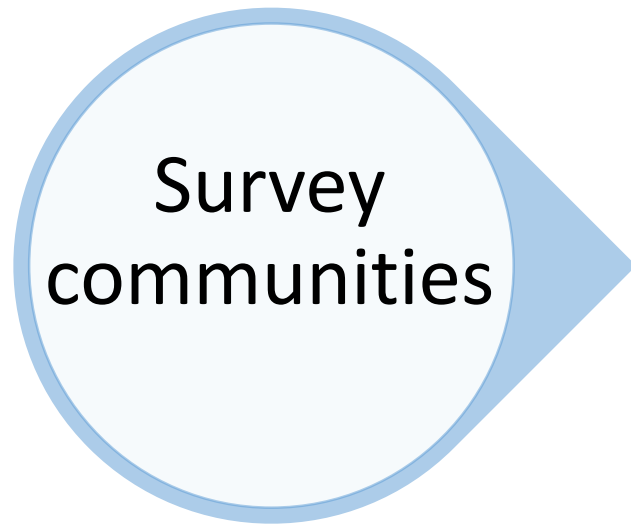
- Community initiative & ownership
- Communication & coordination
- Engagement in meetings

Recommendations

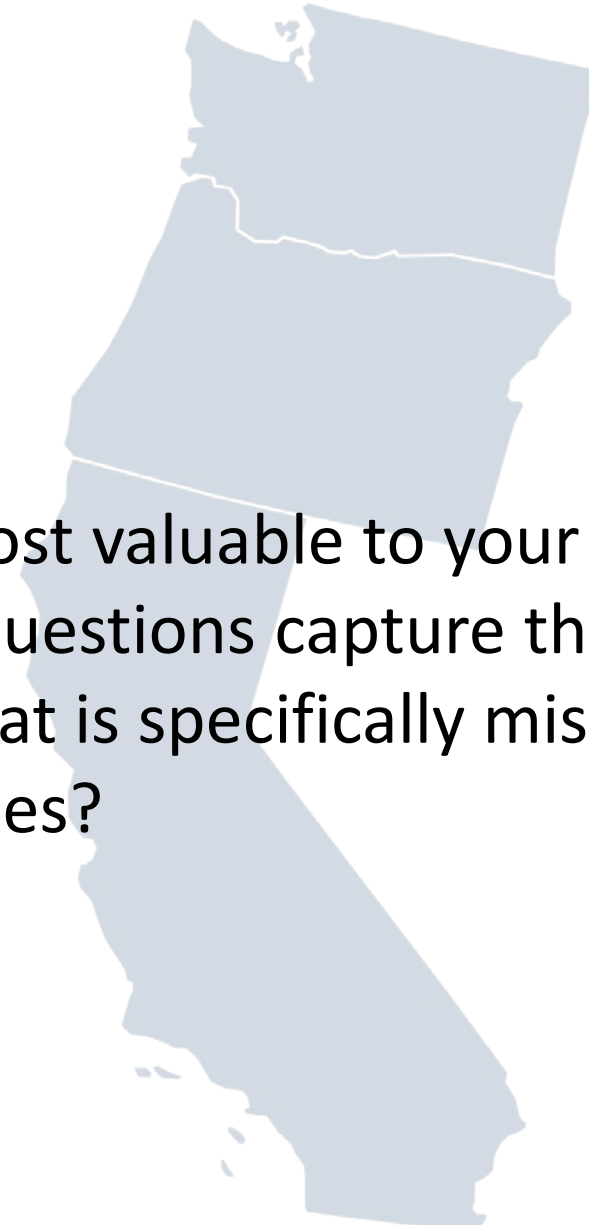
- Equity
- An approachable CRS
- Workshops, trainings, etc.
- Improved staff capacity

STEPS IN RESEARCH

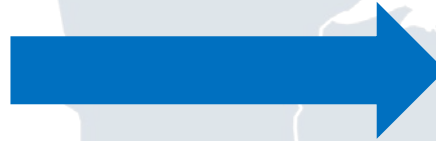
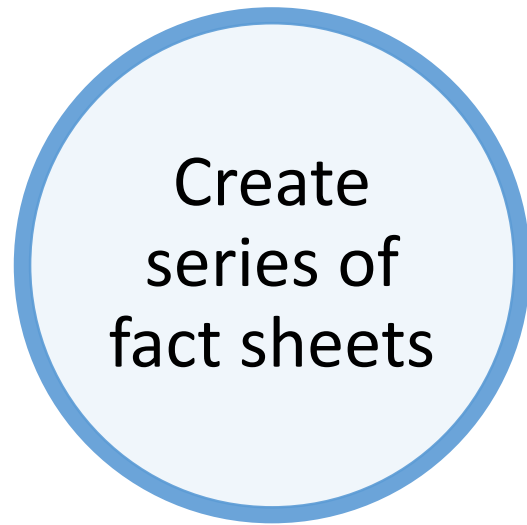
Qualitative - Surveys



1. What is most valuable to your community?
2. Do these questions capture the ideas behind what is specifically missing in communities?



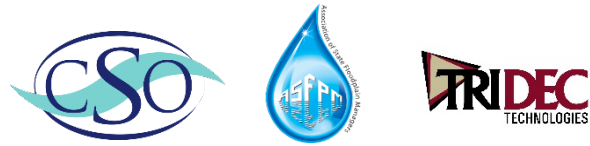
NEXT STEPS



Works Cited

- Fan, Qin, Davlasheridze, M. Flood Risk, Flood Mitigation, and Location Choice: Evaluating the National Flood Insurance Program's Community Rating System. *Risk Analysis: An Official Publication of the Society for Risk Analysis* 36, no. 6 (2016): 1125–47. <https://doi.org/10.1111/risa.12505>.
- Fazey, Ioan., Gamarra, Javier GP., Fischer, Joern., Reed, Mark S., Stringer, Lindsay C., Christie, Mike C. (2010). Adaptation Strategies for Reducing Vulnerability to Future Environmental. *Frontiers in Ecology and the Environment - Wiley Online Library*. <https://esajournals.onlinelibrary.wiley.com/doi/10.1890/080215>.
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- Highfield, Wesley E., and Samuel D. Brody. "Determining the Effects of the FEMA Community Rating System Program on Flood Losses in the United States." *International Journal of Disaster Risk Reduction* 21 (March 1, 2017): 396–404. <https://doi.org/10.1016/j.ijdrr.2017.01.013>.
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- Shively, David. Flood risk management in the USA: implications of the National Flood Insurance Program changes for social justice. *Reg Environ Change* (2017) 17:1663–1672 DOI 10.1007/s10113-017-1127-3
- U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates
Vulnerability Index (SoVI®)
NOAA C-CAP Land Cover tool

Thank you!



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