



# Coordinating CRS Success on a County Scale

Presented at the 41st Annual ASFPM Conference  
Managing Flood Risk in the Heartland

May 3, 2017

# Today's Speaker

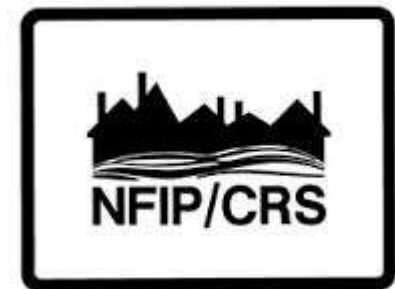
## **Cynthia Bianco, CFM, AICP/PP**

Community Resiliency Program Manager, Tetra Tech, Inc.

- FEMA RII Hazard Mitigation Planning in NJ
- Former NJAFM CRS co-chair
- Worked with both large and small communities throughout NJ and NY
- Post Sandy Resiliency Planning
- Support ongoing efforts to improve CRS ratings of communities

# What are We Going to Talk About?

- CRS Readiness
  - Preparing for participation in CRS
  - Determining readiness to participate
  - Ensuring *sustainable* participation
- The Baseline Assessment
- County-wide case study
  - Lessons learned
  - Understand your goals
  - Prepare for success



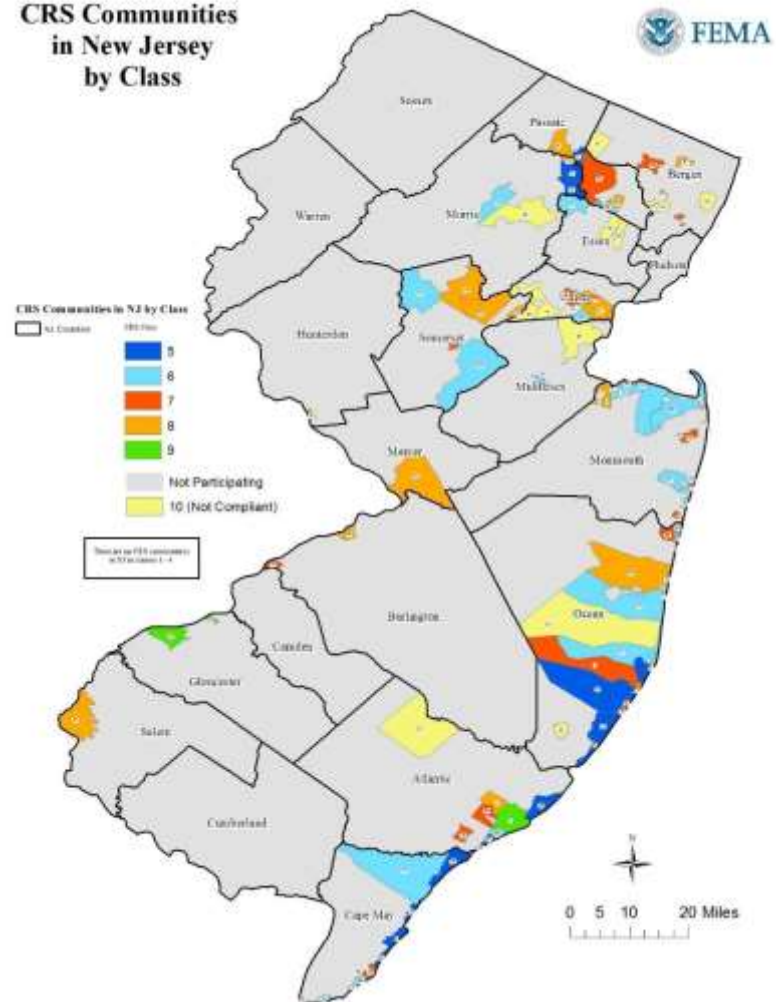
# Basics

- Quantifiable rating system
- Creates an incentive for more effective floodplain management
- Decrease flood vulnerability /increase resilience
- Reduction in flood insurance premiums
- Requires annual re-verification and 5 year recertification
- Possible retro-grade to Class 10 if unable to document credited activities.
- Nation-wide retrograde rate to class 10 = 12%\*  
\*since 1992

# NJ Communities and the CRS

- ✓ Class 10 – 17 communities retrograded for non-compliance
- ✓ Class 9 – 3 communities
- ✓ Class 8 – 20 communities
- ✓ Class 7 – 18 communities
- ✓ Class 6 – 25 communities
- ✓ Class 5 – 15 communities

**CRS Communities in New Jersey by Class**



# Program Administration

- How is your Program Administration?
  - Record-Keeping
  - Outreach Logs
  - Information Dissemination
  - Knowledge of Floodplain Management Responsibilities
  - Accuracy of Elevation Certificates
  - Enforcing Freeboard
  - Enforcing Development Regulations in the Floodplain
  - Floodplain Development Permitting Process
- Is there an understanding of floodplain management?



# The Baseline Assessment

- It is a *modularized* tool designed to ask and evaluate:
  - Is a Community's floodplain management program "*programmatic*"?
  - Additional models provide support for annual reporting requirements.
- It provides an opportunity to correct problems before the Community Assistance Visit (CAV).
- It provides an indication of the probability of CRS success
- It provides an opportunity to evaluate consistency across a county to provide unilateral support of communities.

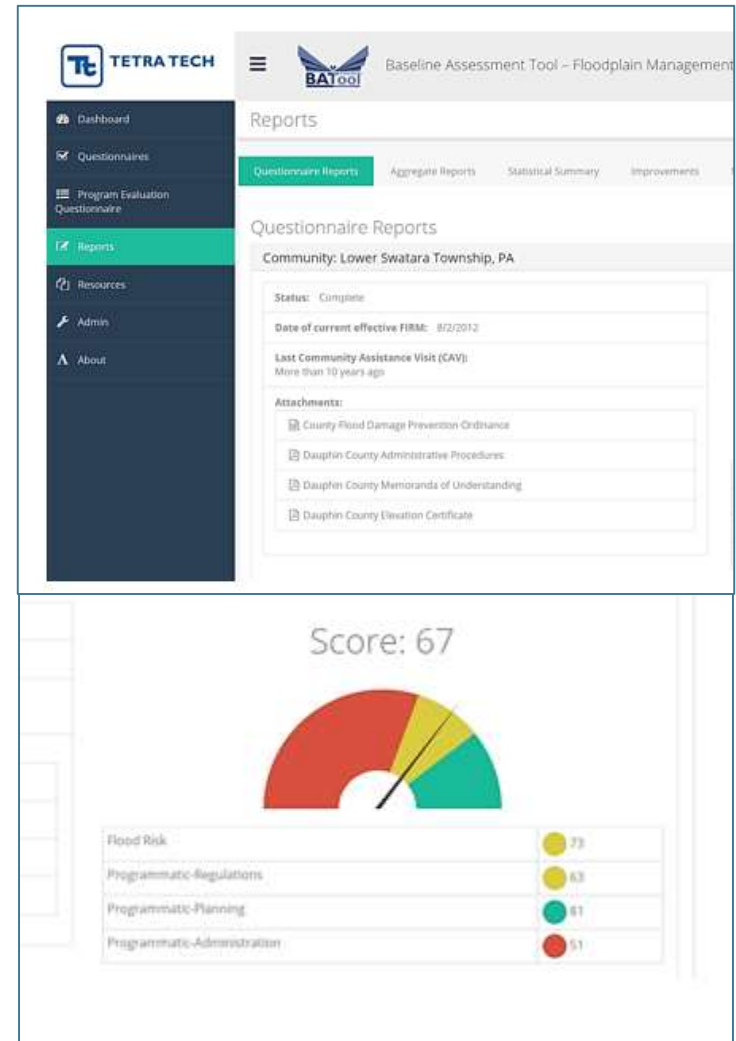
## What is it?

- Designed to gage the *potential to succeed* in CRS, and stay in CRS.
- Designed for communities that have not had strong programs, have not had had a CAV recently, or have ‘floodplain management by Bob’.
- ***This is not a self-evaluation.***
- Interview to be given by a knowledgeable 3<sup>rd</sup> party reviewer that understands the principles behind each question.



# How Does It Work?

- ✓ The BATool™ is an online database tool
- ✓ Asks 57 questions
- ✓ Answers are scored and then weighted based on the importance given to the question in terms of *“is it programmatic”*?
- ✓ Simple in concept, but the evaluator knows how to gage and *interpret* a response
- ✓ The evaluator will gather some information up front



# The 4 Elements of the Assessment

## Flood Risk

- NFIP policies in SFHA, claims
- Rep Loss Properties
- Capture of Perishable Data

## Programmatic Regulations

- Flood Damage Protection Ordinance
- Higher Standards?
- Map Regulations beyond FIRM?

## Programmatic Planning

- Hazard Mitigation/Comp Plan
- Post Disaster Substantial Damage Assessment Procedures
- Targeted Flood Mitigation Projects

## Programmatic Administration

- Staff Available, Number of CFMs
- Number of Variances
- Floodplain Development Permit
- Capability for Outreach Campaign

# What is the Outcome?

- Once the interview is completed, the scores are compiled
- Each community is designated as “red, yellow or green”
- Feedback in the form of “improvement statements” are provided to each participant

**Green**

- Means Go! Program appears to be programmatic and community should be able to achieve and maintain a CRS class

**Yellow**

- Means proceed with caution. Community has pieces of a complete program, but there are deficiencies that should be addressed before getting in to CRS

**Red**

- Means don't do it! Your program is not ready for the rigors of CRS.

# Community Scores

**TETRA TECH**

- Dashboard
- Questionnaires
- Program Evaluation Questionnaire
- Reports**
- Resources
- Admin
- About

Baseline Assessment Tool – Floodplain Management

## Reports

[Questionnaire Reports](#)
[Aggregate Reports](#)
[Statistical Summary](#)
[Improvements](#)
[Maps](#)

### Comparison Reports

Project: 10789 Chelton County    State: PA    Primary Agency: Dauphin-Lebanon

Select	Score	Community	Status	Flood Risk	Programmatic- Regulations	Programmatic- Planning	Programmatic- Administration
<input type="radio"/>	65	East Hanover Township	Complete	62	68	60	70
<input type="radio"/>	57	Lower Paxton Township	Complete	43	70	55	60
	67	Lower Swatara Township	Complete	66	70	87	45
	52	Paxtang Borough	Complete	45	58	50	55
	65	West Hanover Township	Complete	61	78	62	59

[Back to Questionnaires](#)
[Compare Answers](#)

Scoring Key:

80 - 100 points

60 < 80 points

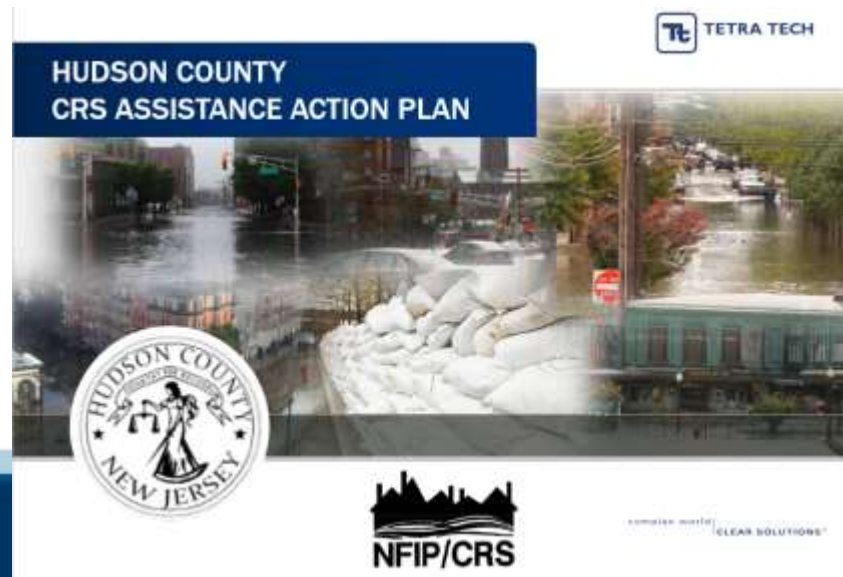
0 < 60 points

# BAT Deliverable

- Provide an overview of strengths and weaknesses
- Give improvement statements
- Provide a path to CRS eligibility
- Supported by a toolkit of best management practices
- Optional Deliverables
  - Uniform Minimum Credit Review
  - CRS Impact Report (*if score Green/Ready for Application*)



# Case Study – County-wide Program



## The Hudson County Story

# County Overview

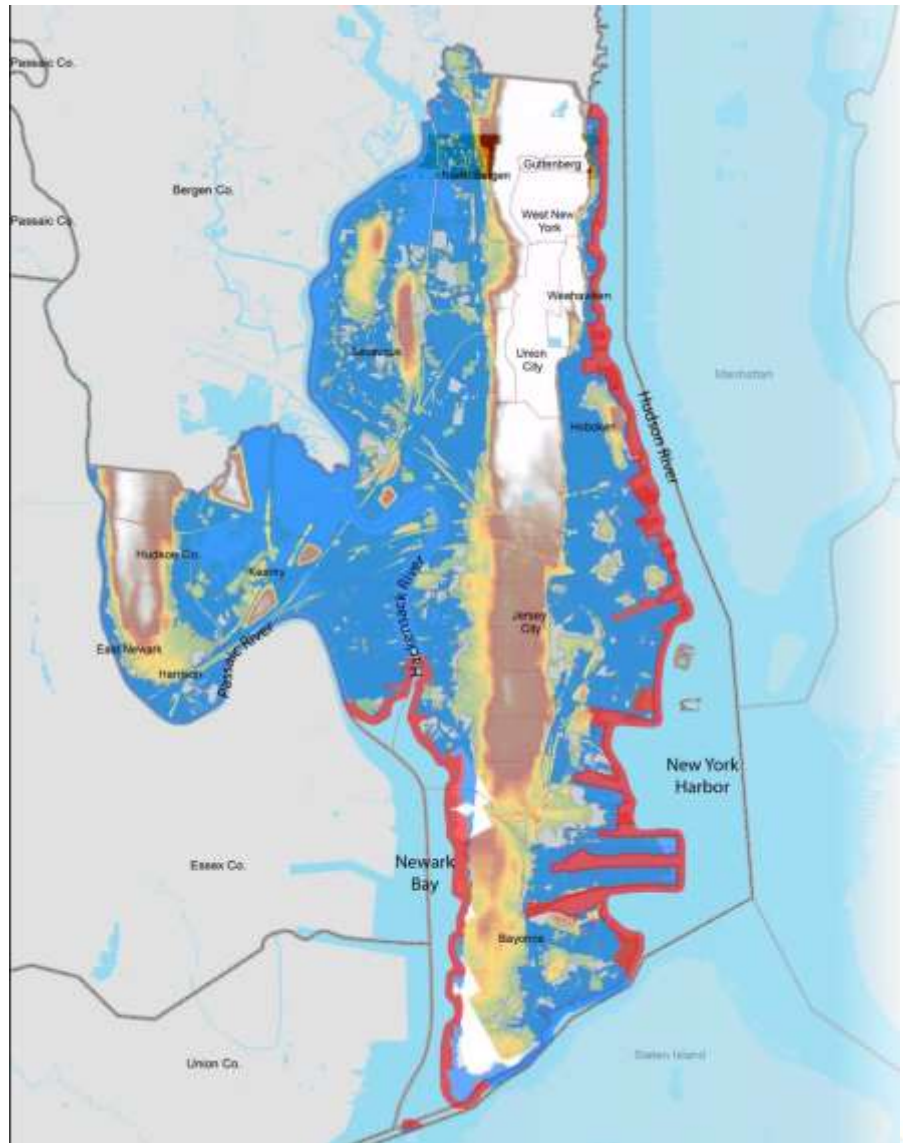
- 12 Municipalities
- Population 634,266 (2010); 674,836 (2015) - +6.4%
- 6<sup>th</sup> most densely populated county in the US
- Varied geographic relief
  - Floodplain/Meadowlands
  - Palisades Sill
- Coastal/Tidal Influence





# Illustrating Risk

- 130 miles of shoreline
- Coastal / Not riverine
- 50% County land area in SFHA
- 15% population in SFHA
- \$12 billion in assets
- 341 at risk critical facilities
- \$6 billion potential losses from 1% annual chance flood





# Hudson County Stats or Why Join the CRS?

Community	Policies	Insurance in Force	Premium
Bayonne, City of	346	\$103,025,300	\$251,697
East Newark, Borough of	1	\$250,000	\$2,877
Guttenberg, Town of	476	\$114,796,000	\$144,939
Harrison, Town of	243	\$64,769,100	\$182,576
Hoboken, City of	9,188	\$2,043,213,800	\$6,881,063
Jersey City, City of	6,651	\$1,659,825,700	\$5,002,152
Kearny, Town of	135	\$63,165,200	\$375,215
North Bergen, Township of	507	\$132,347,300	\$292,482
Secaucus, Town of	45	\$13,205,800	\$51,414
Union City, City of	0	\$-	\$-
Weehawken, Township of	528	\$134,313,700	\$327,486
West New York, Town of	690	\$174,192,600	\$162,302
<b>Total</b>	<b>18,810</b>	<b>\$4,503,104,500</b>	<b>\$13,674,203</b>

# Hudson County-wide CRS Program

- County-lead FEMA Community Rating System (CRS) program
  - Provided technical support to municipalities interested in participation in the CRS program
  - 2 pronged approach
    - Baseline assessment
    - CRS User's Group kick-off
  - Long term solution to reduce flood insurance rates of property owners and to mitigate flooding
- Funded by Post Sandy Planning Grant

# Plan Goals

- Assess each participating community's ability to implement the CRS
- Determine each community's ability to **SUSTAIN PARTICIPATION** in the CRS
- Identify low-hanging fruit and establish a roadmap to implementation

## Hudson County Community Rating System Baseline Assessment and Potential Impact Report November 23, 2016

Tetra Tech Project # 103S4577

### PREPARED FOR

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**TETRA TECH**

# What is the Process?

- It is an audit
- It is a roadmap
- It is a plan



County CRS Users Group  
Kick-Off Meeting



CRS Action Plan Final  
Report



CRS Impact Review  
(each community)



Baseline Assessment  
(each community)

# How Did This Work?

- Municipal Officials Kick-off
  - *Introduced program*
- Interested communities scheduled a baseline assessment interview.
- Municipal participation ...

*Not participate in the CRS Program Assessment because:*

- *Contain only a few flood-prone properties and therefore the costs of compliance may be too high*
- *Contain no flood-prone properties*
- *Elected officials do not want to participate*

*Participate in the CRS Program Assessment*

# How Did This Work?

For those communities that chose to participate:

- Community Interviews
- Evaluated floodplain management program to determine CRS feasibility
- Provided Baseline Assessment via BATool™

*Technical staff met with community staff and floodplain administrator.*



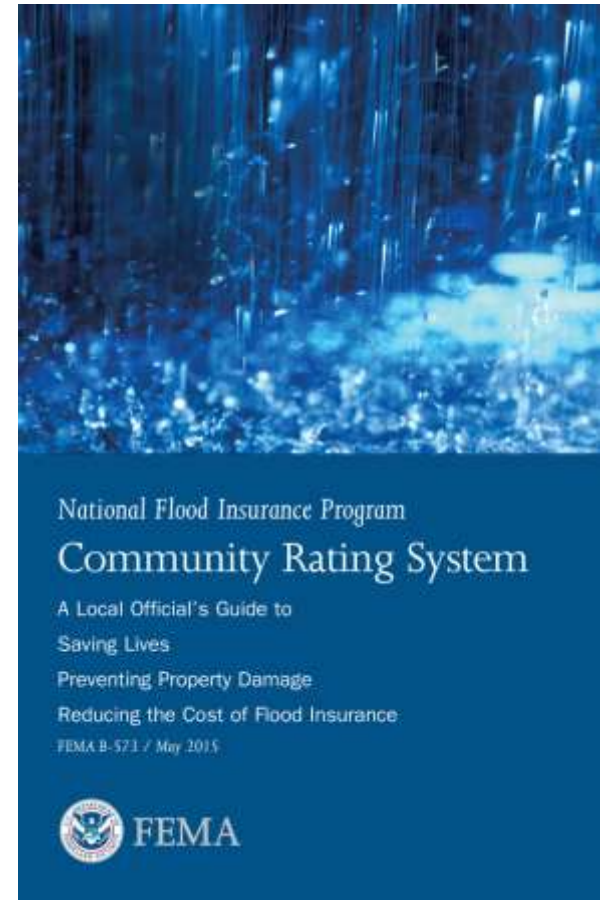
*Evaluation of floodplain management*



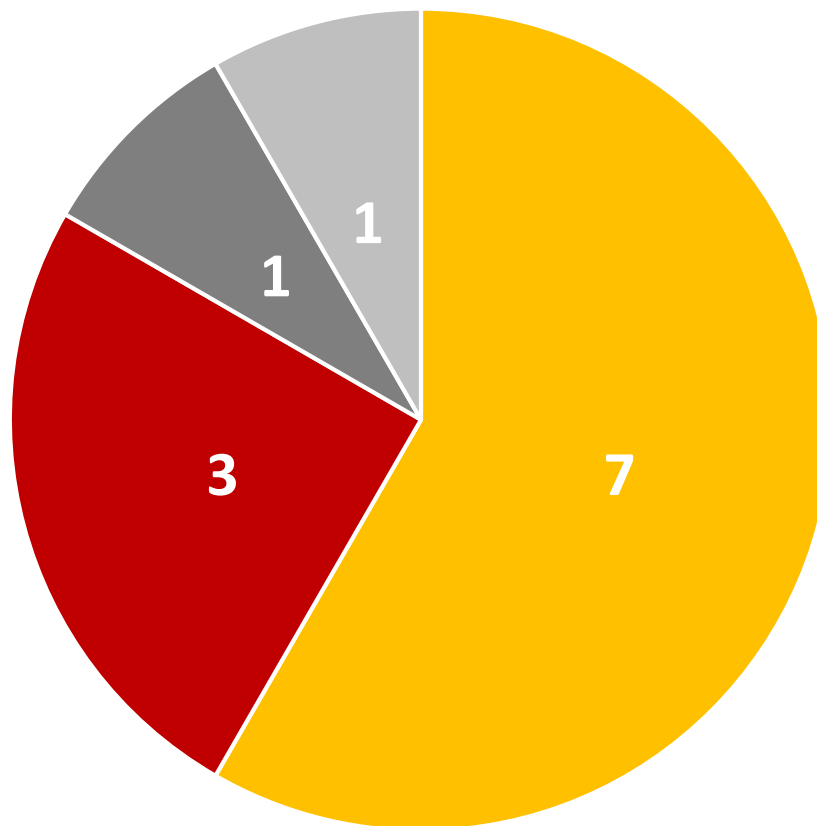
*CRS Impact Analysis Report*

# How Did This Work?

- Developed the tools for success:
  - BATool™ summary reports
  - Improvement statements
  - Toolkit
  - CRS Impact Reports



# Communities in Hudson County



■ "Yellow" Communities

■ Non-participating Communities

■ "Red" Communities

■ Non-NFIP Communities



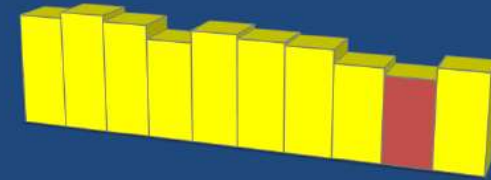
# Results

## The CRS Plan

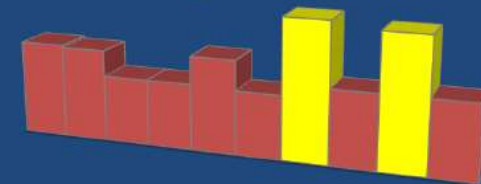
What were the results?

- No Hudson County communities are ready to apply
  - 7 “Yellow”
  - 3 “Red”
- Programmatic deficiencies
- Issues identified
  - Biggest Issues
    - Programmatic Regulations and Administration
    - Non-compliant structures

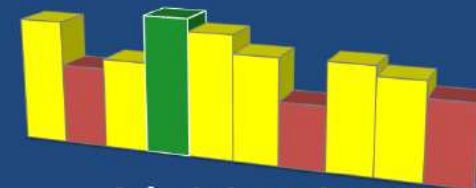
Flood Risk



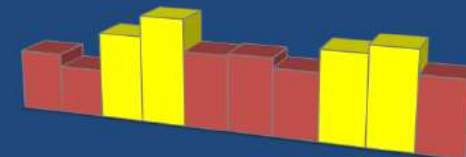
Regulations



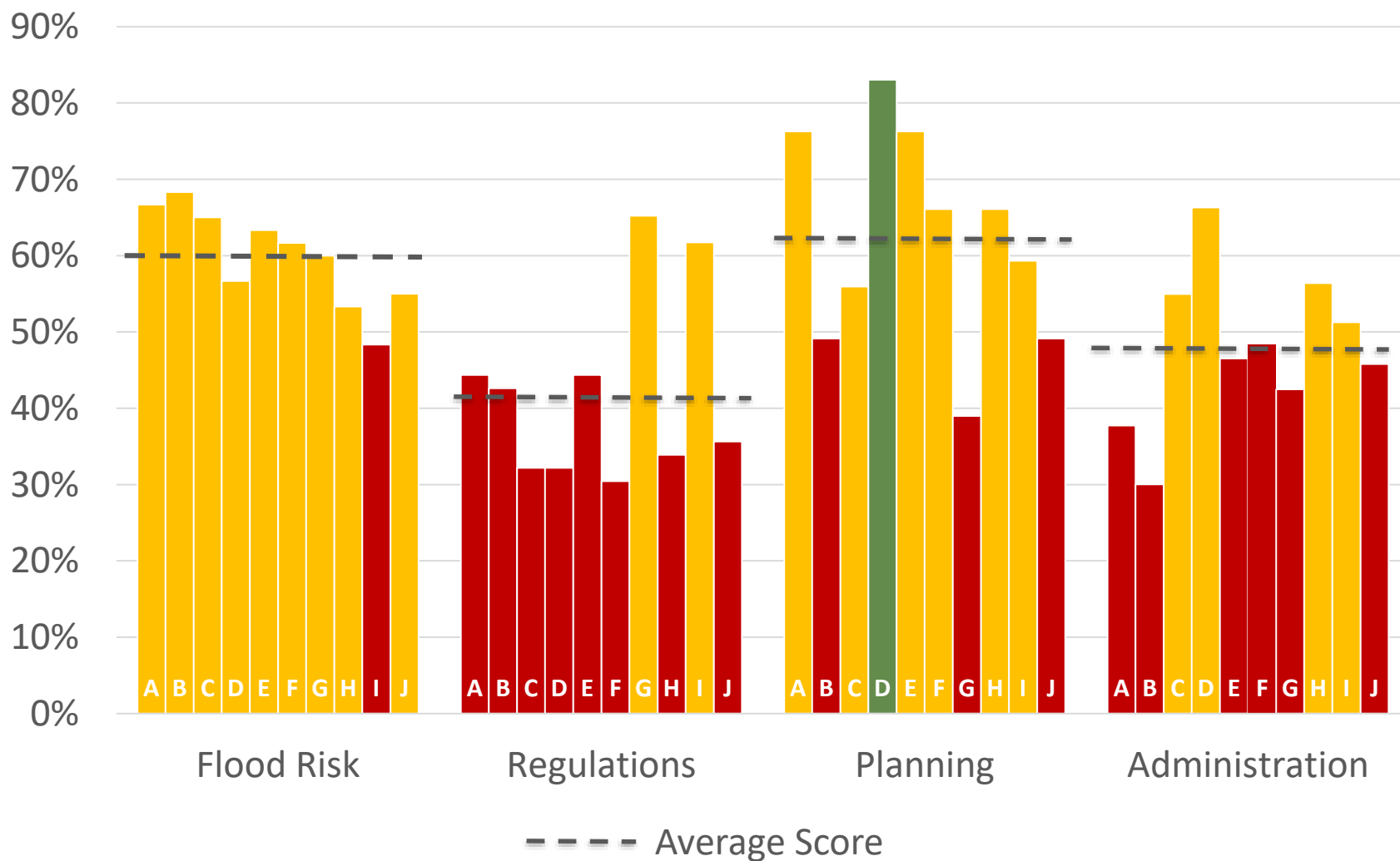
Planning



Administration



# BATool™ Score by Category



# Positive Findings

Finding	% of Communities
Property specific files are adequately retained	80%
Flood related mitigation projects have been identified by the municipality	60%
State required higher regulatory standards are being enforced	80%
Advisory or preliminary BFEs are being used for regulatory purposes	50%
The municipality issues a separate floodplain development permit	10%
Officials are aware of flood hazard areas outside of FEMA mapped areas	80%

# Negative Findings

Finding	% of Communities
Lack of familiarity with flood damage prevention ordinance	30%
State required freeboard is not addressed in ordinance	70%
Apparent discrepancies between municipal and NFIP data on structures in floodplain	30%
FEMA elevation certificates are not required for structures in the floodplain	20%
No formalized substantial damage assessment/ improvement procedures	80%
Officials were unaware of flood related outreach programs in municipality	60%
There is no established protocol for tracking floodplain development	50%
There is a history of a lack of flood damage prevention enforcement or inadequate record keeping	10%

# Results of the County-Wide Initiative

- No communities ready for CRS participation
  - 10 communities participated
  - 7 ranked YELLOW – Needing improvements before applying to CRS
  - 3 ranked RED – Needing major adjustments before joining CRS
  - 2 Non-Participants
- Provided
  - County consistency review
  - BATool™ summaries/recommendations to support CRS program
  - Toolkit
- Will receive support from CRS Users Group to implement recommendations.

# The Path Forward - The County's Role

- Focus on ASSISTANCE
- Be a RESOURCE
- EDUCATE!
- Leverage municipal access to resources
- Develop County-wide initiatives
- Emphasize the County's ability to help and guide local officials
- DO NOT IMPOSE

# Lessons Learned

- Ask the right questions
  - Do you have a programmatic approach to floodplain management?
  - Understand the capability and resources of your community. CRS is a good program but it needs resources and commitment.
  - Be prepared to have a CAV without issues to be addressed prior to application.
  - Understand your goals so you can reap the benefits of sound floodplain management.



# Questions



Thank you!

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