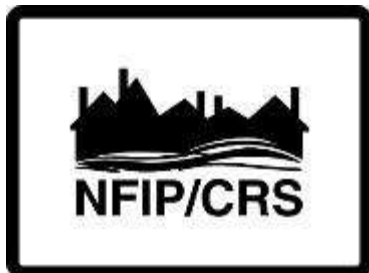




FEMA

# CRS – Looking at Current Changes & Considering Measures of Effectiveness



**May 3, 2017**  
**ASFPM Annual Conference**  
**Kansas City, MO**

# Community Rating System (CRS)

## CRS Changes & Considering Effectiveness

### ✓ Molly O'Toole

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### ✓ Bill Trakimas

Director, Community Hazard Mitigation  
ISO, Inc.



### ✓ For Bill Lesser

CRS Program Manager, FIMA

# CRS Changes & Considering Effectiveness



- 2017 Manual
- Cycle visits
- Recertification



- Effectiveness
- Research
- Success with CRS



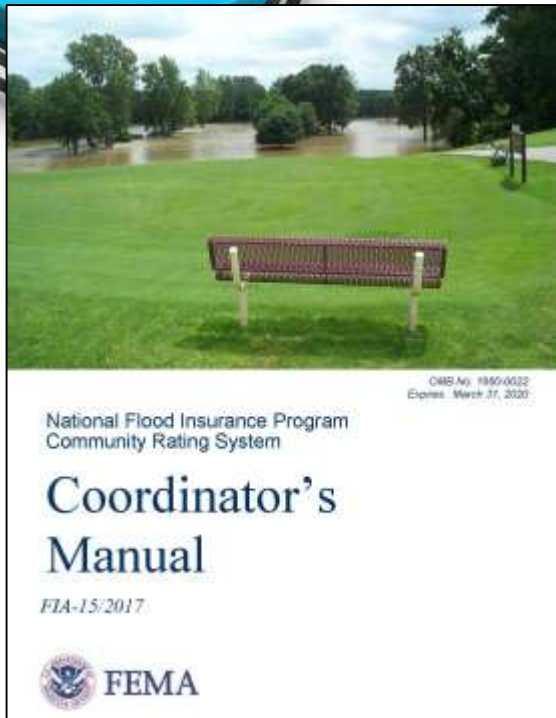
- New Efforts
- New Needs

# CRS Changes & Considering Effectiveness



- 2017 Manual
- Cycle visits
- Recertification

# 2017 CRS Coordinator's Manual



Status: Approved

- Will be available at [CRSresources.org](http://CRSresources.org) and [FEMA.gov](http://FEMA.gov)
- You will know when it is effective through:
  - E-mail blast
  - NFIP/CRS Update Newsletter
  - ISO/CRS Specialists

*Expires March 31, 2020*

# Changes in the 2017 CRS Manual

## What you will see changes in the 2017 Manual

- Bars in the margins for changes
- List of Major Changes (handout)
- No bars for corrections and typos

### Higher Regulatory Standards

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One method to offset the impacts of the use of fill is to require compensatory storage, but compensatory storage does not compensate for the adverse impact on other natural floodplain functions. Therefore, it is worth approximately half the credit. This credit is for regulations that require new developments to provide compensatory storage at hydrologically equivalent sites up to a ratio of 1.5 to 1.

(2) Prohibition of buildings (DL2) (maximum credit: 1,000 points). If the regulations prohibit only certain types of buildings, such as residences, the points can be prorated.

(a) Prohibition of all buildings (DL2a): Full credit for DL2 is for prohibiting all buildings and LOMR-Fs.

(b) Prohibition of all buildings (DL2b): Partial credit is provided if the community allows LOMR-Fs.

(3) Prohibition of outdoor storage of materials (DL3) (maximum credit: 50 points). Credit can be received under three sub-elements:

# Changes in the 2017 CRS Manual

## Reasons for Changes:

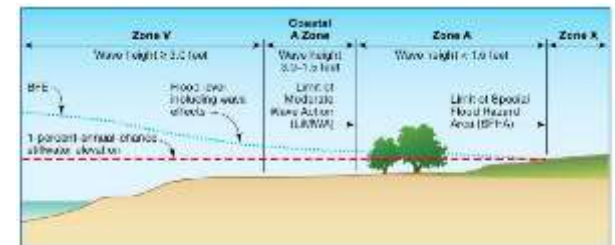
- Consideration of CRS goals
- National consistency
- Community and stakeholder comments
- CRS Task Force considerations
- More attention to special flood-related hazards and residual risk
- Improvements, clarifications and corrections



# Changes in the 2017 CRS Manual

## Largest Changes:

- Special Flood-related Hazards incorporated (no more Supplements)
- Section 404 Sea Level Rise Standard
- Activity 410 (Floodplain Mapping) CTP credit retirement
- Activity 450 (Stormwater Management) WMP options for coastal communities
- Section 502 Repetitive loss categories
- Activity 540 (Drainage System Maintenance) changes in prerequisites
- Class 4 freeboard requirement





# 400 Series Changes Mapping and Regulations

## Sea Level Rise Standard (SLR)

- New Section 404 in Manual for Activities 410, 430, 450 (510)
- Year 2100
- High-Intermediate (global mean 3.9')



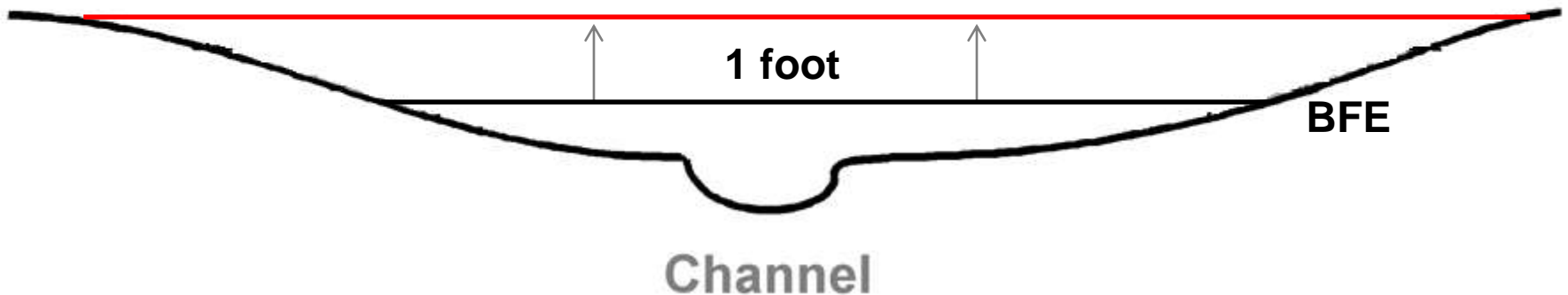
## Sea level rise projections must be localized

- To localize, use the USACE's Sea-Level Change Curve Calculator (<http://corpsclimate.us/ccaceslcurves.cfm>)
- Instructions available on CRSresources.org

# Activity 410 Changes (Floodplain Mapping)

## Higher Study Standard (HSS)

- For mapping freeboard areas
- Areas must be regulated for Activity 410 credit



# 400 Series Changes Mapping and Regulations

## Activity 450 (Stormwater Management)

- Watershed Master Plan (WMP credit) changed to add coastal sea level rise
- Option to meet the Class 4 prerequisite for WMP credit for option for coastal communities

# 500 Series Changes

## Flood Damage Reduction Activities

### Section 502 – CRS Repetitive Loss Categories

CRS Rep. Loss Category	RL Properties 2013 Manual	RL Properties 2017 Manual
Category A	0	0
Category B	1-9	1-49
Category C	10 or More	50 or More

CRS Floodplain Management Plan – Planning Step 5(c) – full credit needed

- ✓ Examine all RL areas and insurance claims

- OR -

Repetitive Loss Area Analyses (RLAAs) for all RL Properties

- ✓ FMP Step 5(c) not met or
- ✓ When DMA plan not updated every 5 years

# CRS Changes & Considering Effectiveness



- 2017 Manual
- Cycle visits
- Recertification

# Section 200 Changes

232.b. Cycle Scheduling – “A community keeps its classification for three or five years after its effective date.... Communities with larger total premium discounts and/or better classes may be visited on a three-year cycle.”

- Currently all Class 1-5 communities have 3-year cycle verification visits
- Currently all Class 6-9 communities have 5-year cycle verification visits



# CRS Verification Cycle Visits

Change being made in 2017:

## 3-Year Cycle Visits

- ✓ Class 1-4 communities and
- ✓ Top 10% of total premium discount communities (140 communities)

## 5-Year Cycle Visits

- ✓ Class 5-9 communities not in the top 10% of total CRS discount communities

*Phased-in as cycle visits occur. No change in your expected next cycle visit.*

# CRS Annual Recertification

Change being made in 2017:

New Recertification Dates:

- February 1
- May 1
- August 1
- October 15



Communities will be notified in mid-June of recertification date.



# CRSresources.org Updates

2017 CRS Coordinator's Manual available at CRSresources.org, along with

- Forms & Worksheets
- Scoring guides
- Checklists
- Etc.



# Changes in the 2017 CRS Manual

- ✓ Update of forms and other resources on CRSresources.org
- ✓ Master List of CRS Activities and Elements  
Filename: crs\_master\_list\_of\_elements-2017\_manual\_(march 2017)
- ✓ Changes in CRS Credit from 2007 to 2017  
Filename: crs\_credits\_crosswalk\_2007\_to\_2017\_(march 2017)
- ✓ List of Changes to the 2017 CRS Coordinator's Manual  
Filename: list\_of\_2017\_crs\_manual\_changes\_(march-2017)

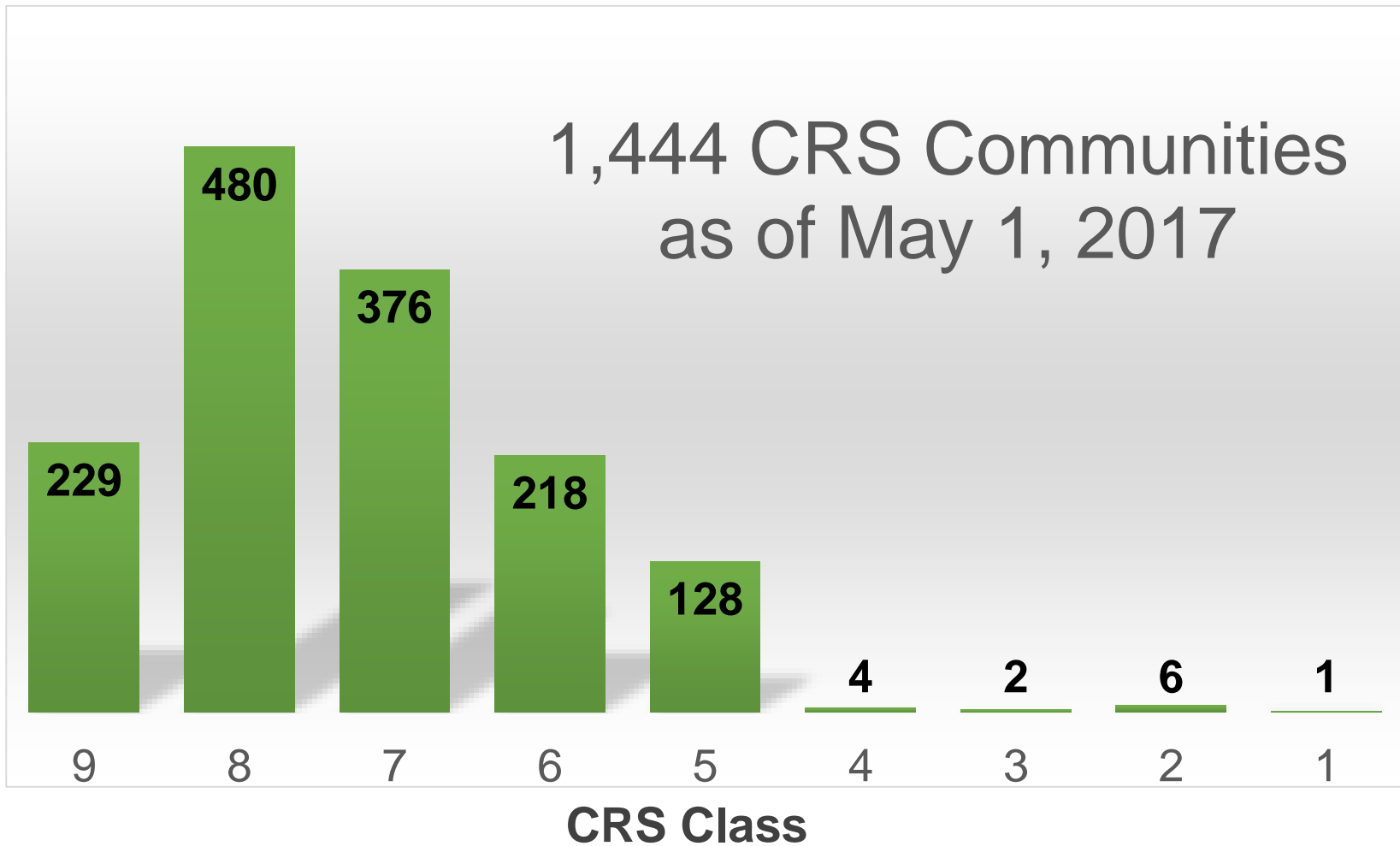


# CRS Changes & Considering Effectiveness



- Demonstrate Effectiveness of the CRS
- Success with CRS

# Community Rating System (CRS)



# CRS - Considering Effectiveness

- 1. National Study – Comparison of CRS Communities to Non-CRS Communities**
- 2. Regional Study of Losses Avoided**
- 3. At the Community Level**

# CRS - Considering Effectiveness

## 1. Losses Avoided - National Study – Comparison of CRS Communities to Non-CRS Communities:

“Do communities participating in the CRS experience significantly reduced NFIP losses?”

If so, how much do communities save?”

- A nationally representative, balanced sample of CRS and non-CRS communities was constructed using statistical models to assess the economic benefits of CRS participation.
- NFIP losses from 1999 through 2009 were examined.

# CRS - Considering Effectiveness

## 1. Losses Avoided - National Study – Comparison of CRS Communities to Non-CRS Communities:

Results (based on the statistical modeling) showed CRS communities experienced, on average, flood losses that were lower than those experienced by non-CRS communities.

- When considering just losses occurring in SFHAs, CRS communities experienced flood losses, on average, **39.5% lower** per year than non-CRS communities.
- For insured losses occurring *outside the SFHA*, CRS communities experienced flood losses , on average, **34% lower** per year than non-CRS communities.

# CRS - Considering Effectiveness

## 1. Losses Avoided - National Study – Comparison of CRS Communities to Non-CRS Communities:

This is one study for an eleven year study period. We anticipate future studies with the same question and with new questions.

*Study conducted by Dr. Sam Brody and Dr. Wes Highfield of Texas A&M.*





# CRS - Considering Effectiveness

## 1.b. National - CRS Program Effectiveness:

A separate CRS investigation, again using statistical models, identified, of the CRS credits 19 floodplain management activities:

- Freeboard
- Protection of open space
- Flood protection (i.e., elevating homes)
- Outreach projects

as having largest impact per year on reducing insured flood losses with in CRS communities.

# CRS - Considering Effectiveness

## 2. Losses Avoided – Regional Study - 2013 Colorado Floods Case Study:

What would have happened if a floodplain management measure wasn't implemented? Can a dollar value be put on the savings?

Comparison of two damage scenarios:

- The losses before and
- The losses after a regulation was enacted

# CRS - Considering Effectiveness

## For the 2013 flood – looking at freeboard:

- Without the *existing* freeboard regulations, losses would have been 30% higher (\$139 million higher).
- If the counties had 2 *more* feet of freeboard, *reduced* by 85% (\$394 million in potential losses avoided).

## If a 100-year flood event across all three counties:

- Without the existing freeboard regulations, losses would have been 271% higher (1.68 billion more losses, for a total of \$2.3 billion in losses).
- If the counties had 2 *more* feet of freeboard, the estimated 100-year losses *reduced* by 75%.

*Study conducted by FEMA Region VIII.*

# CRS - Considering Effectiveness

## 3. At the Community Level – “Success with CRS”

CRS has developed “Success Stories” for 25 communities, so far, to highlight the benefits of the program.

The stories highlight

- Higher Regulatory Standards
- Flood Losses Avoided
- Outreach
- Forge Partnerships
- Build Capabilities
- Protect The Environment
- Save Lives

Visit [CRSresources.org](http://CRSresources.org).



# CRSresources.org



# CRS Changes & Considering Effectiveness

- New Efforts
  - ✓ CRS in Post Disaster



- New Efforts
- New Needs

# CRS in Post Disaster

## CRS in Post-Disaster – or – CRS in Recovery

1. Supporting communities already in the CRS.
2. Working with communities that would benefit from joining the CRS.
3. Communities making informed decisions about higher standards.
4. Opportunity to document losses avoided.

# CRS in Post Disaster

## CRS in Post-Disaster – **Your Input Needed**

1. How did the CRS program support the community or help with recovery?
2. How is the post-disaster environment for joining the CRS?
3. What resources do communities need to support higher standards?
4. Any opportunities to document losses avoided?

*Provide your name and contact information after session.*



# CRS Changes & Considering Effectiveness



- New Efforts
  - ✓ CRS in Post Disaster
  - ✓ Other “Fact Sheets”
  - ✓ More Data Visualization
  - ✓ Joining the Program – NFIP Data Collection Program (DCP)

# CRS Changes & Considering Effectiveness



- New Efforts
- New Needs
  - ✓ Regional Efforts
  - ✓ Small Communities
  - ✓ Videos
  - ✓ Partner Training

# CRS Changes & Considering Effectiveness



- 2017 Manual
- Cycle visits
- Recertification



- Demonstrate Effectiveness
- Success with CRS

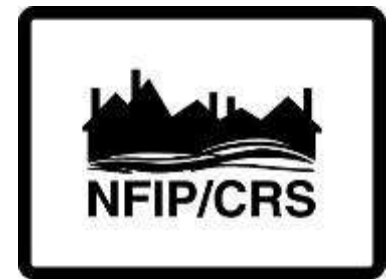


- New Efforts
- New Needs



# CRS Training Opportunities

- Webinars
- EMI Course
- Field Courses
- See *NFIP/CRS Update Newsletter* for dates
- ISO/CRS Specialists



# Community Rating System

## CRS One-on-One Room With ISO

Room 2518A

*Sherry Harper*

*Scott Cofoid*

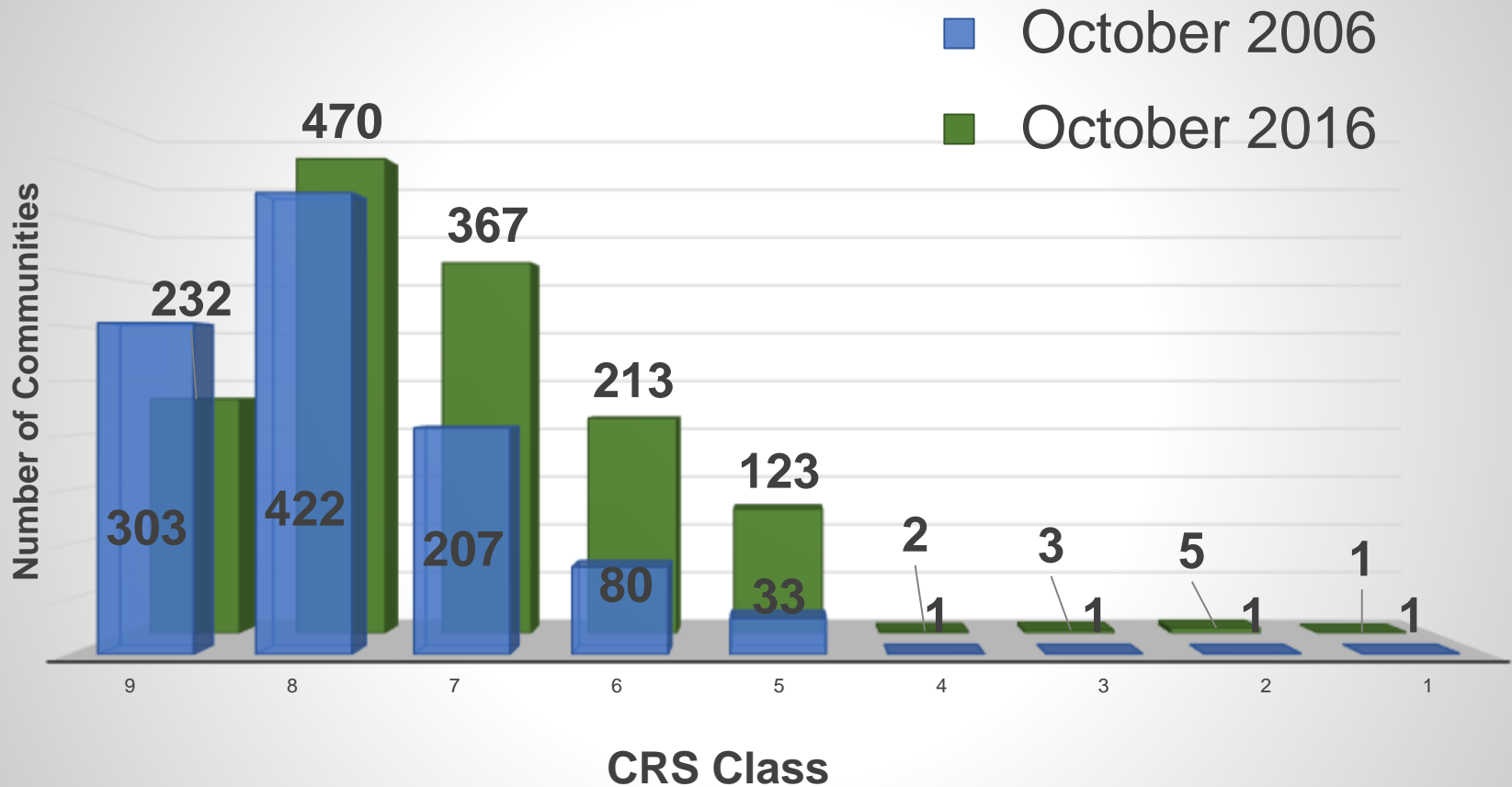
*Melissa Mitchell*

# CRS Changes & Considering Effectiveness

## Questions?



# Community Rating System (CRS)



# Community Rating System (CRS)

