Session 4: Flood Insurance and the Community Rating System

The Community Rating System in Coastal New England: Regional Approaches and Lessons Learned

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COMMUNITY RATING SYSTEM (CRS)

Program Overview

- Voluntary, credit-based program through the NFIP
- Encourages and rewards community actions that exceed minimum floodplain management requirements
- Provides discounted flood insurance
- Reduces flood risk
- Points earned in 4 categories
  - Public Information
  - Mapping and Regulations
  - Flood Damage Reduction
  - Warning and Response
Increasing Participation in CRS

**Why?**
- Interest at state level
- Incentivizes coastal resiliency
- Increasing flood insurance premiums
- Low participation levels
  - 17 statewide (9 coastal)

**How?**
- Interviewed regional and municipal staff
  - Gauged awareness of and interest in CRS
  - Identified barriers, challenges, needs, and opportunities
- Attended CRS training course
- Discussions with practitioners
- Analyzed state participation and credit earned
Challenges

- Lack of awareness and knowledge
- Relatively small number of policies
  - More policies on Cape Cod than all of ME
- Perceived incentive disparity
- FIRM delays
- Strained resources and lack of capacity
  - Local and state levels
  - GIS expertise
### MAINE: A STATEWIDE APPROACH

**Progress and Assistance**

- **Informational presentations**
  - Emphasize benefits beyond cost savings

- **ME Flood Resilience Checklist**
  - Integrated, self-assessment framework
  - Highlights linkages to CRS
  - Can be used as a scoping tool for potential CRS credit

- **Open space mapping**
  - GIS workflow
  - ME-specific data resources

- **Community-level efforts**

### ME Flood Resilience Checklist

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>16. Are high water mark, storm surge, and/or potential future flood elevation signs posted in your community in publicly visible areas?</td>
<td></td>
</tr>
<tr>
<td>17. Does your community participate in flood hazard reduction programs (e.g., National Flood Insurance Program (NFIP), FEMA’s Community Rating System, etc.) and if so, is your community in good standing with those programs?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. Is your community designated as Storm Ready by the National Weather Service?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Has your community adopted the most recent Maine Uniform Building and Energy Code (MUBEC)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Does your community have a local hazard disclosure policy requiring hazard disclosure by real estate agents, private sellers, and/or by municipal officials for properties located in (a) the</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Community Planning

<table>
<thead>
<tr>
<th>Checklist Section and Question</th>
<th>Activity</th>
<th>Element</th>
<th>CRS Credit Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>610</td>
<td>612.e</td>
<td>Credit is provided to communities that have received credit from the National Weather Service.</td>
</tr>
<tr>
<td>19</td>
<td>430</td>
<td>432.h</td>
<td>Credit is provided for adopting and enforcing the building codes which are included in the Maine Uniform Building Code. This credit is awarded on a graduated scale based on the building code.</td>
</tr>
<tr>
<td>20</td>
<td>320</td>
<td>320</td>
<td>Credit is provided for the implementation of a Community Information System that includes information about the local flood hazards and flood risk.</td>
</tr>
<tr>
<td>21</td>
<td>610</td>
<td>612.b</td>
<td>Credit is provided for emergency warning alert systems to warn the public when a flood is imminent.</td>
</tr>
<tr>
<td>22</td>
<td>610</td>
<td>612.c</td>
<td>This element credits a flood warning and response program that includes coordination with critical facility operators.</td>
</tr>
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</table>
CASE STUDIES: RYE AND HAMPTON, NH

Technical Assistance for Community Rating System Program Application

- Prepared FEMA “Quick-Check” Spreadsheet for activities/points
- Prepared Memo to Town Planner about cost-effective, low effort activities for maximum points
- Prerequisites for Application (CRS Manual Section 211.a): mapped, described, photographed Repetitive Loss Areas, prepared RLA Plan
- Reviewed and mapped conserved lands in the 100-year floodplain
- Prepared Outreach Materials and Held Informational Workshops
- Periodic Updates to Planning Board and Beach Village District
- Attended FEMA CRS Training Course
CASE STUDIES: RYE AND HAMPTON, NH

Catalysts for Applying to the Community Rating System Program

- Experienced Staff
- Number of NFIP policies
- Broad Municipal Support
- Track Record of Being Proactive
- Observed Coastal Flooding and Impacts
- Recent Vulnerability Assessment, Maps and Data
Obstacles in Qualifying for the Community Rating System Program

- Repetitive Loss Properties
- Non-Compliant, Permitted Structures in the Floodplain
- Record-Keeping Deficiencies and Organization
- Incomplete Elevation Certificates
- FEMA Letter of Good Standing
CASE STUDIES: RYE AND HAMPTON, NH

Benefits of the Community Rating System Program

- Decreased premiums for NFIP Policyholders
- Incentive to Implement Adaptation and Resilience Measures
- Support for Policies, Investments, Regulations
- Public Awareness of Risks and Hazards
- Improved Inter-Municipal and State Coordination
- Focus on Importance of Ecosystem Services
- Increased Advocacy for State and Federal Assistance Programs
MASSACHUSETTS

Cape Cod Cooperative Extension (Barnstable County)

Woods Hole Sea Grant

Photo: Chris Seufert
Program Creation

- New FIRMs and NFIP reforms
  - 8,000 structures added to floodplain
  - 43% of policies on Cape experiencing highest possible rate increase
  - Top 1% of counties in nation with # of subsidized policies

- Town survey indicated interest in regional program
  - Important: wanted full-time, permanent assistance to stay in CRS – didn’t want to be left with large resource burden after a one-time consultant left

- Seed funding from Woods Hole Sea Grant
CAPE COD REGIONAL COORDINATION

How Does it Work?

- Walk towns through CRS application process
- Provide GIS services, templates, by-law reviews
- Periodically remind Coordinators of records, outreach, etc.
- Assist with interim efforts to improve credit (e.g. Hazard Mitigation Plans), annual reviews, and 5-year Cycle Visits
- Provide trainings through User Group, basic NFIP technical assistance to municipalities and citizens
CAPE COD REGIONAL COORDINATION

Progress

- 7 CRS towns
  - 3 new towns
  - 1 5-year Cycle Visit
  - 3,000 policyholders saving $275,000

- Up Next
  - 4 applications in progress
  - 1 5-year Cycle Visit

Legend
- Current CRS Towns
- Application in Progress
- Application Not Started
Thank you and questions!

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