

# MAKING THE MOST OF THE CRS: HOW TO GET CREDIT FOR WHAT YOU'RE ALREADY DOING



Shannon Hulst Jarbeau and Mary-Carson Stiff

Hampton Roads Planning District Commission  
Regional Environmental Commission



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# THE COMMUNITY RATING SYSTEM (CRS)

- Voluntary NFIP program offers discounts on flood insurance to reward good floodplain management within a community
- Various activities to improve floodplain management/earn credit
- Administered by “community” = government division with land use authority (locality)



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# GOALS OF THE CRS

- Reduce flood damage to insurable property
- Strengthen and support the insurance aspects of the NFIP
- Encourage a comprehensive approach to floodplain management



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# CRS RATING TABLE

Class	Points	Premium Reduction
1	4500+	45%
2	4000-4499	40%
3	3500-3999	35%
4	3000-3499	30%
5	2500-2999	25%
6	2000-2499	20%
7	1500-1999	15%
8	1000-1499	10%
9	500-999	5%
10	0-499	0%



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# MINIMUM REQUIREMENTS FOR CRS PARTICIPATION

- 500 credit points
- Regular Phase of NFIP for 1 year
- Full compliance with minimum NFIP regs
- Maintain elevation certificates (new construction)
- Meet repetitive loss criteria: info gathering, outreach, mitigation plan, mapping
- Flood insurance for locality-owned property
- Show LiMWA line on new FIRMs



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# CRS COORDINATOR'S MANUAL



OMB No. 1660-0022  
Expires: September 30, 2013

National Flood Insurance Program  
Community Rating System

## Coordinator's Manual

FIA-15/2013



FEMA

- Guide to basic structure, applying, participating, earning credit
- Updated May 2013, Effective until 2016
- 600+ pages
- Website: [crsresources.org](http://crsresources.org)



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# CRS ACTIVITY EXAMPLES

- **Public Information**
  - Outreach, hazard disclosure
- **Mapping and Regulations**
  - Open space preservation, stormwater management regulations, GIS
- **Flood Damage Reduction**
  - Acquisition/relocation, mitigation, floodplain management planning
- **Warning and Response**
  - Flood emergency management, dams, levees



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# CO-BENEFITS REPORT



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# CO-BENEFITS REPORT

- Opportunity to use incentives of CRS to drive sea level rise adaptation
- Public wants better CRS rating in response to rising flood insurance rates
- Lots of co-benefits: e.g. open space protection can be used for
  - Stormwater management
  - Green infrastructure
  - Meeting TMDL goals
  - Reducing flood risk
  - Public access
  - Recreational value, etc.



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# CO-BENEFITS REPORT

- Reviews common activities and programs local governments likely enforce/implement
- Reviews CRS credit opportunities for each activity, basic CRS requirements, co-benefits
- NOT intended to replace *CRS Coordinator's Manual* – to be used in tandem
- Some reviewed activities do not earn much (or any) credit, but we thought they would be of interest (e.g. CBPAs, Dunes and Beaches Act)



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# TOPICS COVERED

- Land Use Planning
- Locality Geographic Information Systems
- Floodplain Protection Programs
- Stormwater Management
- Community Engagement
- Building Codes and Structural Mitigation
- Emergency Management



Source: [www.farifaxcounty.gov](http://www.farifaxcounty.gov)



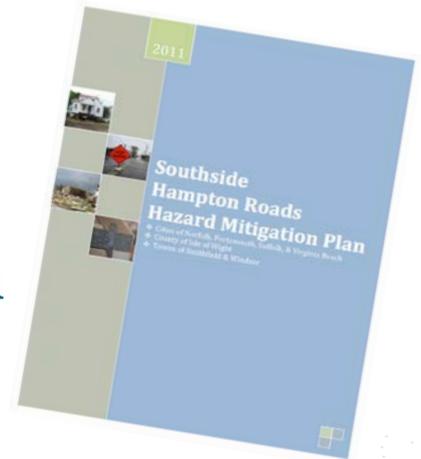
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# TOPIC EXAMPLES

- Comprehensive Plans
- Chesapeake Bay Preservation Areas
- Common GIS Data Layers
- Land Preservation Tax Credits
- Wetland Protection/Mitigation Banks
- Beaches, Dunes, and Erosion
- High Water Mark Initiatives
- Individual Building Mitigation
- Natural Stormwater Solutions
- Hazard Mitigation Plans



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# DOCUMENT STRUCTURE

CRS Credit Opportunities: Activity	
Probable Credit Activity Up to X points	<u>Creditable Activities</u> <u>Requirements</u>
Potential Credit Activity Up to X points	<u>Creditable Activities</u> <u>Additional Information</u>
Potential Credit Activity Up to X points	<u>Creditable Activities</u> <u>Requirements</u> <u>Additional Information</u>
Governance Guidelines	
Va. Code § X	Statute/regulation/policy language relevant to CRS activity
Co-Benefits	
List	
Recommendations to Maximize CRS Credit + Co-Benefits	
List	



# OPEN SPACE (E.G. WETLANDS PROTECTION)

## CRS Credit Opportunities: Protecting Wetlands in a Natural State as Open Space

### **Probable Credit**

Activity 420a, Open Space Preservation (OSP)

Up to 1,450 points

*CRS Manual, 420-3*

### **Creditable Activity**

- Protecting open land in the floodplain

### **Requirements**

- Land must be part of regulatory floodplain as defined by locality's floodplain ordinance (wetlands will most likely be located in a floodplain)
- Development, filling, and materials storage must be prohibited by adopted policy or agreed to in writing by the property owner

### **Additional Information**

- Federally-owned lands are not eligible for credit
- Credit is determined by the ratio of the area of open space to the area of the Special Flood Hazard Area & the regulatory floodplain
- Existing buildings necessary for the prescribed use of the land are acceptable for parcels greater than 10 acres
- Impervious surfaces must be subtracted from the credited acreage (except for trails/sidewalks)
- Additional credit is available if the land is subject to a deed restriction (Activity 420b), preserved in or restored to its natural state (Activity 420c), or if it is subject to additional flood hazards (Activity 420d)



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## CRS Credit Opportunities: Protecting Wetlands in a Natural State as Open Space

### Governance Guidelines

Clean Water Act Section 404 (33 U.S.C. § 1344)	Wetland protection and requirement for permits for dredge or fill material in navigable waters of the US.
33 C.F.R. 332.7 and 40 C.F.R. 230.97	All wetland mitigation banks must be provided long-term protection through real estate instruments or other available mechanisms, as appropriate
9VAC25-210-116	“The final wetland compensation plan or plans shall include a mechanism for protection in perpetuity of the compensation sites to include all state waters within the compensation site boundary or boundaries” (Ex: deed restriction, conservation/open space easement, etc.)

### Co-Benefits

Natural wetlands protection is likely to earn CRS credit in several activities, protection of a critical natural resource, economic benefit to fisheries & ecosystem health, flood protection, natural erosion protection, water quality protection

### Recommendations to Maximize CRS Credit + Co-Benefits

- Protect existing natural wetlands in place where possible
- Seek to protect wetlands with large acreage for maximum credit and benefits
- Include wetlands in a Watershed Master Plan (Activity 450b)



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# QUESTIONS?



**Shannon Hulst Jarbeau**  
[Shannon.hulst@wetlandswatch.org](mailto:Shannon.hulst@wetlandswatch.org)

**Mary-Carson Stiff**  
[mc.stiff@wetlandswatch.org](mailto:mc.stiff@wetlandswatch.org)



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