

COASTAL STATES ORGANIZATION

COMMUNITY RATING SYSTEM

Highlighting State CZM Programs Supporting the CRS



Community Rating System (CRS)

The CRS is a voluntary program for National Floodplain Insurance Program (NFIP) communities. The goals of the CRS are to reduce flood damages to insurable property, encourage both local hazard mitigation activities and increase NFIP participation. The CRS program rewards communities that undertake planning, infrastructure improvement, and outreach activities to manage development, mitigate risk, and preserve and enhance the natural functions of floodplains beyond the minimum standards for participation in the NFIP by discounting property-owners' flood insurance premiums.

WHAT'S INSIDE THIS FACT SHEET:

State CZM Programs Supporting CRS - 2
State Focus: Florida & South Carolina - 3
CSO & Digital Coast - 4

THERE ARE CURRENTLY

1,502

CRS PARTICIPATING
COMMUNITIES IN THE US



STATE CZM PROGRAMS SUPPORTING CRS

Coastal Zone Management (CZM) Programs are well positioned to bridge the capacity gap in coastal communities by providing technical assistance and national resources to assist communities in joining and advancing in the CRS. Nationwide, many CZM Programs have prioritized CRS as a platform for supporting communities to achieve coastal resilience.

Alabama

The Alabama Department of Conservation and Natural Resources (ADCNR) is undertaking a 5-year Coastal Enhancement Strategy entitled Community Resiliency Initiative: Planning for Resilient Communities. Some of the specific tasks that ADCNR is undertaking include developing and conducting a needs assessment survey of communities' coastal resilience and capacity to enroll and advance in the CRS; and conducting an outreach program based on the Mississippi/Alabama Sea Grant "Step by Step: A Primer for Getting Started in the CRS Community Rating System Program."

Georgia

The Georgia Coastal Management Program (GCMP) is partnering with the Georgia Sea Grant Program to produce a Community Resilience Planning Guide that will include model ordinance language and guidance to increase CRS credit.

Indiana

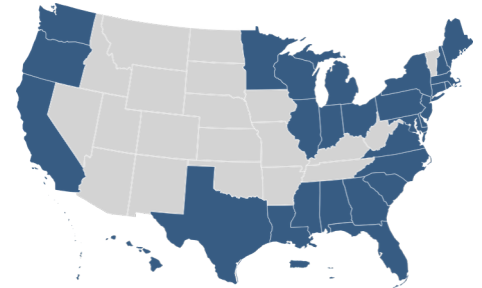
Educating communities on becoming more resilient is a major priority for the Lake Michigan Coastal Program (LCMP), and it starts with their Coastal Training Program (CTP). LCMP's Coastal Training Program works to enhance and educate communities building sustainably, including working with natural habitats, data planning, flood damage and hazard mitigation.

Louisiana

LOCM and partners worked with St. Tammany Parish to develop a model ordinance regulating base elevation for all new subdivision roads based on historical flood information. The Parish has adopted the ordinance for all future development. Another § 309 project is developing a method to incorporate the CRS criteria from the National Flood Insurance Program (NFIP) into local coastal use permit authorizations, utilizing a Local Coastal Management Program (LCMP) as the model.

Maine

The Maine CZM Program supports community participation in the CRS through the ME Flood Resilience Checklist. This tool helps communities assess their vulnerability to current and future flood hazards, evaluate preparedness for flood events, and gauge the resilience of their social, natural, and physical systems. The tool includes a manual that lists activities that can earn CRS credits, and suggestions on facilitating a discussion process.



Maryland

The Chesapeake & Coastal Service (CCS) administers the Maryland CRS Users Group. The CCS also promotes integration of coastal hazard adaptation planning into local decision-making through the CoastSmart Communities Program, through providing tools, financial assistance, and a professional network to communities. Through CoastSmart, CCS offers the CoastSmart Communities Scorecard, a facilitated risk assessment and planning guidance program, which can help communities through the CRS application process.

New Jersey

The New Jersey Coastal Management Program (NJCMP) developed the Coastal Vulnerability Assessment and Mapping Protocol (CCVAMP) to assist land use planners, hazard mitigation planners, emergency managers, and other local decision-makers in the identification of their community's vulnerability to coastal hazards. The CCVAMP includes a Community Vulnerability Index analysis and an online Getting to Resilience tool that identifies mitigation opportunities and provides information on where these recommendations overlap with CRS credits.

Virginia

The Virginia CZM program assists coastal communities in CRS enrollment and coastal hazard resilience assessment through the Resilience Adaptation Feasibility Tool (RAFT). The RAFT is a "full service" tool to assist coastal localities to increase their resilience.

Washington

The Washington CZM Program administers a grant program, Floodplains by Design, which promotes CRS participation, risk reduction and ecosystem restoration. Currently, the CRS Specialists in each region of Washington conduct 15 to 20 community visits a year and conduct compliance visits every 3 to 5 years.



Maine currently has 17 CRS participating communities



Virginia currently has 25 CRS participating communities



Washington conducts 20 CRS visits yearly

Common CZM State Program Priorities for CRS

- Increase number of coastal communities participating in CRS
- Support communities to improve CRS rating
- Leverage the CRS to incentivize hazard mitigation in coastal communities
- Increase protection of natural floodplain functions and preservation of open space
- Improve risk communication, including information on future conditions
- Leverage more CRS-related tools and resources
- Enhance CRS education and awareness

STATE FOCUS: Florida & South Carolina

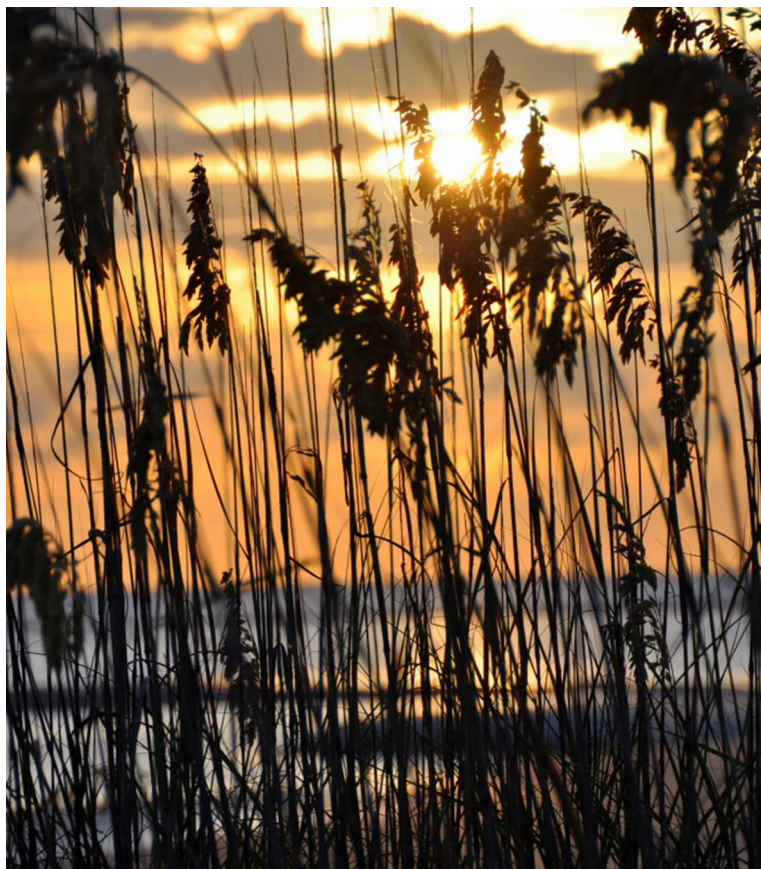
FLORIDA

The Florida Coastal Office, in consultation with the Florida Department of Environmental Protection and NOAA, is continuing efforts to help ensure collaboration within coastal communities and offer technical assistance and funding to coastal communities addressing flooding and erosion.

Communities are able to learn about and conduct vulnerability assessments, adaptation planning, and implementation through the **Florida Adaptation Planning Guidebook**. The guidebook assists coastal communities in preparing for and dealing with the effects of sea level rise, flooding, erosion, and ecosystem changes. The guide is intended to be used by local government planners in cities and counties.

Florida's Community Resilience Initiative hosts several applicable resources for local governments. One pertaining to CRS is titled, Crediting Adaptation Strategies through the National Flood Insurance Program's CRS Coordinator's Manual – A Resource for Florida's Local Governments, provides information with CRS and implementing sea level rise adaptation strategies. This allows local governments to identify which strategies to address sea level rise will also lead to CRS credit. FEMA Region IV has created a workforce to support communities and first responders to work together to build, sustain, and improve capabilities to mitigate all hazards.

There are currently 230 communities participating in the CRS in Florida. In fact, the highest CRS rating city is Ocala, which is class 3 and earns 35 percent discount on flood insurance premiums in the Special Hazard Area (SFHA).



45

SC CRS Communities
out of the 219 SC communities in the NFIP



SOUTH CAROLINA

The Office of Ocean and Coastal Resource Management (OCRM) established the integration of CRS criteria into existing coastal planning efforts as a management priority in its 309 Coastal Enhancement Strategy. OCRM has created a standing CRS working group with FEMA, South Carolina's Flood Mitigation Program, ACE Basin and North Inlet-Winyah Bay National Estuarine Research Reserve Coastal Training Programs (CTP) and other federal/state partners.

South Carolina's OCRM is using multiple tools and resources to increase knowledge and understanding on flood risk, which includes TNC's Open Space Explorer tool, hosting CRS Users Group meetings, and TNC hosting workshops to train local government officials how to use TNC tools. TNC is planning to develop more data for GIS for counties in South Carolina.

OCRM is also creating guidance for including the CRS coastal erosion hazard-based element into the mandatory Local Comprehensive Beach Management Planning process (LCBMP). This plan includes working with coastal counties and municipalities to develop and update plans that address mitigation of coastal erosion and flood hazards that impact public infrastructure and private property. With that, if preserving beach space, communities may be able to receive credit through OSP. Communities should be thoroughly informed about this practice. These plans are required to be reviewed by the local government every five years.

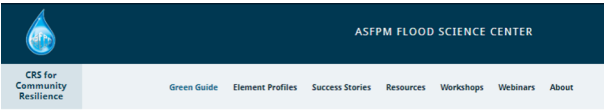
CSO & CRS

CSO uses the CRS as an effective platform for delivering national resources to assist and enhance the resilience-building work of our members on the ground in coastal communities. To that end, CSO has developed an effective strategic partnership with ASFPM to develop resources for states and communities. CSO and ASFPM, as members of the Digital Coast Partnership, play the role of connecting local, county, and state managers to the technical resources and support necessary to implement change on the coast.

Because collaboration and coordination among Digital Coast Partners is important to effective decision-making, CSO will continue to develop and promote new relationships with its members and with Partners. Further, CSO will continue to deliver local-level resources and on-the-ground expertise of coastal zone managers to assist in advancing the CRS, which includes advancing the **Green Guide**.

CRS Green Guide & Digital Coast

The Association of State Floodplain Managers and Coastal States Organization provide the **CRS Green Guide**, a Digital Coast resource to help communities pursue open space credit in FEMA's Community Rating System (CRS) program. By preserving open space and maintaining or restoring the natural function of floodplains, communities can increase their resilience and lower flood insurance rates. Digital Coast partners are helping communities reach this goal through the development of tools, best practices, and coordinated training and technical assistance. Collaborative workshops help train floodplain managers and CRS coordinators on how to use the various resources in the CRS planning process.



Green Guide

Disclaimer

This guidebook is intended to be used alongside the CRS Coordinator's Manual and is not intended to provide specific guidance regarding earning, scoring, or documenting actions to earn a community CRS credit. The best practices, success stories, and element summaries found in this document represent a fraction of the information available regarding the CRS program. Replication of actions taken by communities featured in this guidebook does not guarantee credit. If you have specific questions about the CRS program, please reference the CRS Coordinator's Manual or contact your ISO/CRS Specialist, both of which can be found online at <http://crsresources.org>.

The views and conclusions contained in this document are those of the authors and should not be interpreted as representing the opinions or policies of the U.S. Government or the National Fish and Wildlife Foundation and its funding sources. Mention of trade names or commercial products does not constitute their endorsement by the U.S. Government, or the National Fish and Wildlife Foundation or its funding sources.

1. Introduction

Who doesn't want to reduce flood insurance premiums for citizens in their communities and do something good for the environment? Through participation in the Community Rating System (CRS) a community can undertake activities (in CRS-speak, a specific action is called an "element") that earn credits which lead to flood insurance premium reductions for a majority of policyholders.

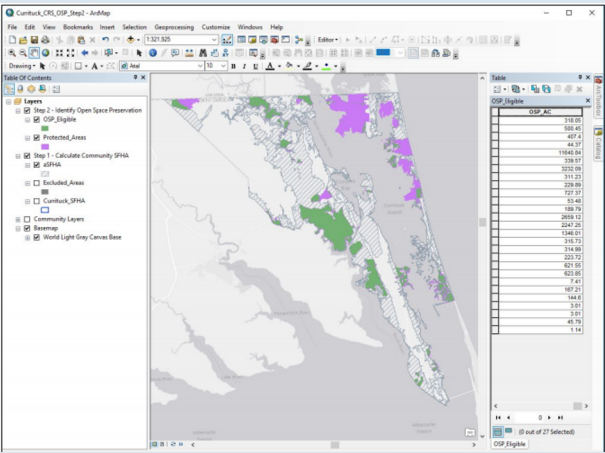
The purpose of the CRS Green Guide is to highlight 25 of the 94 elements in the 2017 CRS Coordinator's Manual, which have beneficial impacts beyond flood risk reduction. The "co-benefits" this Green Guide seeks to feature include but are not limited to protection of the natural and beneficial functions of floodplains, creation of habitat for fish, fowl, and wildlife, enhanced air and water quality, restoration of natural ecosystems, a more sustainable environment, and creation of additional opportunities for recreation and interaction with nature.

A recent study estimated that the savings associated with a one point increase in CRS Activity 420 Open Space Preservation is, on average, \$3,532 per community per year (Highfield & Brody, 2013).

Think about it, these 25 elements can add up to a substantial number of points; you only need 4,500 points to achieve a 45% reduction in flood insurance premiums!

Other Digital Coast Tools Around CRS

The **NOAA How-To** tool allows users to map Open Space Preservation for CRS credits, which includes a guide and a GIS workflow that provide steps to help planners and GIS specialists identify areas eligible for Open Space Preservation



TNC's **CRS Explorer** is an interactive application that allows planners to visualize local and regional open space preservation opportunities, prioritize parcels to preserve for the future, and engage decision makers.



Climate Central's **Surging Seas** is a tool that helps communities, planners, and leaders better understand sea level rise and coastal flood risks. Planners and stakeholders customize and download maps, slides, analysis, and projections from our Surging Seas Risk Zone Map and Risk Finder.

Surging Seas RISK FINDER

St. Petersburg, FL, USA

Summary

Warming oceans and melting ice sheets are raising global sea levels. St. Petersburg area waters could rise 15 inches by 2050, and 4 feet or more by 2100, localizing from the intermediate high sea level scenario in the latest U.S. National Climate Assessment. [Jump to more projections & details](#)

This pathway suggests a 18% risk of flooding over 5 ft between today and 2030, and 40% between today and midcentury.

Some of what sits below 5 ft in St. Petersburg today (rounded figures):

- Population: 40,000
- High social vulnerability population: 9,800
- Homes: 27,000
- Property value: \$7 billion
- Hazardous waste sites: 16

[Jump to more variables & details](#)

St. Petersburg area and below 5 feet is colored yellow through red to denote populations with low through high social vulnerability. Social vulnerability (e.g. from low income) can compound coastal risk. Mapbox uses a red color scale to denote populations with low through high social vulnerability. See full-feature map for legends and details. [Switch to property value map view.](#)