

CRS State Profile: Virginia

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of May 1, 2013. NFIP Insurance policies in force are as of May 1, 2013. Insurance premiums and CRS discounts are estimates for May 1, 2013 based on policies in force on May 1, 2013.

Table 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Table 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10 % for Class 1-6 communities, and 5 % for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

Table 1. Policies, Premiums and CRS Savings for CRS Communities in Virginia

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
55,076	\$38,259,246	\$2,844,066

Table 2 shows the CRS credit each of your communities is receiving for each activity. For a detailed description of each CRS activity, refer to the *2007 CRS Coordinator's Manual*. This manual is available for download at <http://training.fema.gov/EMIWeb/CRS/> or it may be ordered at no cost from:

Flood Publications
NFIP/CRS
PO Box 501016
Indianapolis, IN 46250-1016
317-848-2898

Table 3 shows the current CRS discount being received by NFIP policyholders in your state by community. Altogether, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies. If you have communities with a large number of NFIP policies that are not participating in the CRS, you might assist them in applying for the CRS. These discounts are real dollars that are staying in the pockets of your taxpayers.

Additional benefits a community realizes from participation in the CRS include:

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
3. Technical assistance in designing/implementing some activities is available at no charge.
4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.

Please note that the community points for each activity may not add up to the total points shown, and these figures may not be those for which your communities are currently receiving CRS credit. This is because some activity credits are increased by a population growth factor. Also, these credits are those currently effective through May 1, 2013 and do not reflect more recent activity. In addition note that the percent savings will not exactly equal the class discounts of 5%, 10%, etc. since the total premium paid includes the federal policy fee which is not discounted. Also, as mentioned above, Preferred Risk Policies do not receive a CRS discount.

Figure 1 shows average credit for each activity for your state's communities and the national average for each activity. You might use this as a way to target activities for which your communities need assistance.

For example, the nation-wide average for Activity 330, Outreach Projects, is 99 points. If your state's average is significantly lower than 99 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 99 points, you might want to put your efforts in some other activity. If one or more of your communities is significantly higher in an activity, it might be used as a model for other communities in your state your that activity.

Figure 2 shows the percentage of communities participating in each CRS activity for your state and for the nation. If your state's communities are low in an activity, you might consider what needs to be done to improve this. For example, some states have statutory requirements for regulatory standards that are eligible for CRS credit. If it is verified that communities within those states are applying a state regulatory standard, all of the communities in that state will receive credit for that standard.

If you have any questions on this report, please contact Cristina Martinez, CFM at 303-443-1695.

COMMUNITY RATING SYSTEM

Activity Descriptions

The following is a brief description of the eighteen (18) activities that receive credit under the Community Rating System. Only the activity numbers shown as (310, 320, ...) appear in the charts and graphs on the following pages.

➤ 300 Series - Public information

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

➤ 400 Series - Mapping and Regulations

- 410- Additional Flood Data
- 420 - Open Space Preservation
- 430 - Higher Regulatory Standards
- 440 - Flood Data Maintenance
- 450 - Stormwater Management

➤ 500 Series - Flood Damage Reduction

- 510- Floodplain Management Planning
- 520 - Acquisition and Relocation
- 530 - Flood Protection
- 540 - Drainage System Maintenance

➤ 600 Series - Flood Preparedness

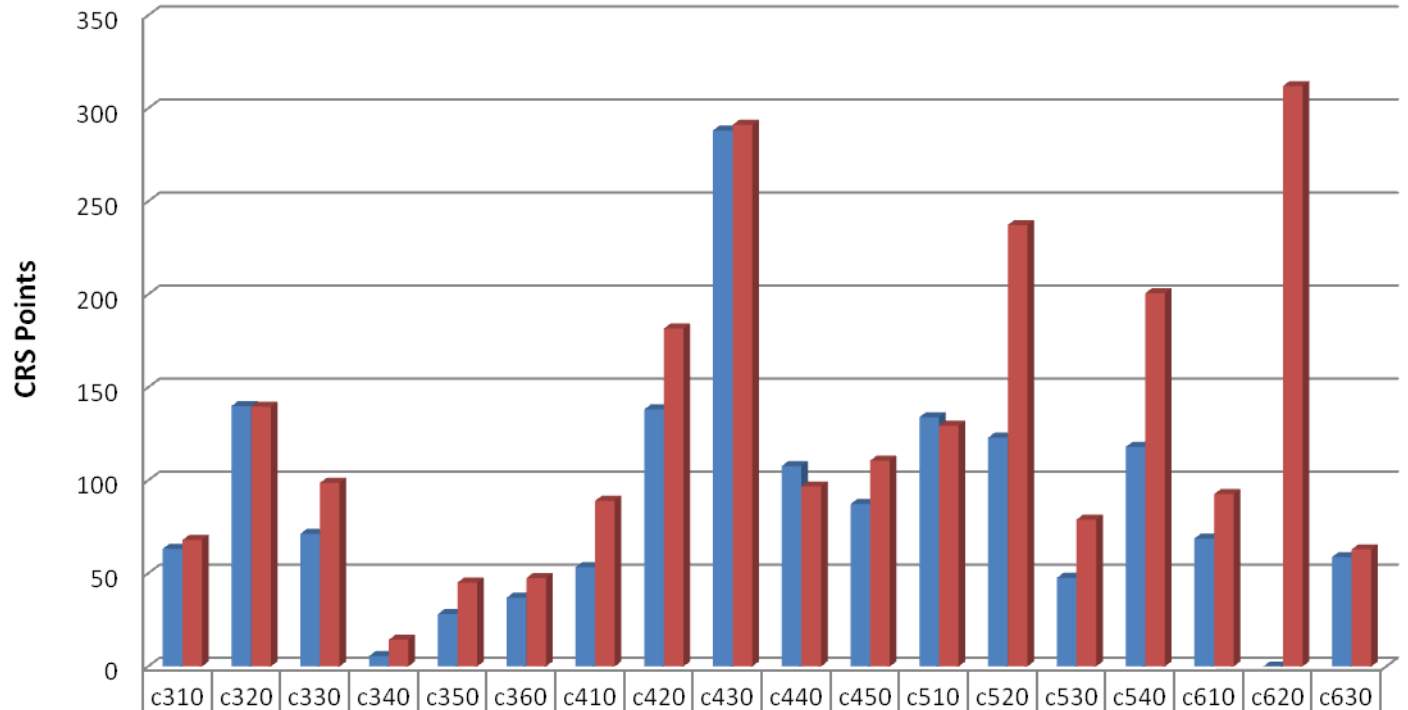
- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Accomack County	45	140	20	5	19	0	0	493	199	121	55	0	0	0	0	0	0	55	1,257
Alexandria	68	140	94	5	14	0	0	290	179	94	173	50	0	0	330	95	0	75	1,710
Arlington County	71	140	0	0	0	0	19	283	295	0	187	0	0	0	0	0	0	75	1,134
Bridgewater	56	140	158	0	15	0	0	131	138	101	35	0	187	0	0	0	0	55	1,057
Cape Charles	56	140	90	0	13	0	0	61	248	115	55	0	0	25	30	0	0	55	902
Chincoteague	56	140	130	10	0	7	0	44	173	89	35	0	0	34	275	0	0	55	1,089
Fairfax County	45	140	100	5	31	0	99	341	263	97	80	152	25	0	0	0	0	75	1,560
Falls Church	56	140	38	0	23	0	91	305	260	107	115	0	0	0	230	0	0	55	1,569
Gloucester County	50	140	92	5	63	57	30	44	379	97	80	177	70	84	15	53	0	55	1,587
Hampton	56	0	35	0	55	0	0	97	350	120	80	177	0	0	0	0	0	55	1,032
James City County	56	140	86	5	48	49	0	0	485	123	109	147	0	0	15	28	0	55	1,590
Norfolk	56	0	10	0	21	0	50	36	330	90	73	144	0	0	15	0	0	55	903
Poquoson	52	0	70	0	14	10	0	131	193	82	80	0	0	0	0	0	0	75	726
Portsmouth	52	140	110	0	22	0	0	36	242	123	80	90	0	0	0	0	0	55	950
Prince William County	138	140	13	0	41	0	0	44	499	83	112	0	0	0	0	0	0	55	1,391
Roanoke County	56	140	79	5	28	0	63	44	348	115	35	113	203	0	0	0	0	55	1,284
Roanoke	128	140	200	0	59	62	63	58	356	90	20	113	130	0	0	130	0	55	1,668
Stafford County	56	0	8	0	0	0	26	36	479	128	110	0	0	0	15	0	0	55	1,022
Vienna	56	0	2	0	10	0	0	218	181	146	99	0	0	0	240	0	0	55	1,085
Wachapreague	70	140	12	0	19	0	0	36	241	121	55	0	0	0	0	0	0	55	804
York County	50	0	79	5	12	0	39	36	214	113	166	177	0	0	15	38	0	55	1,090
Virginia Average Credit	63	140	71	6	28	37	53	138	288	108	87	134	123	48	118	69	0	59	1,210
Virginia % of Communities	100%	71%	95%	38%	86%	24%	43%	95%	100%	95%	100%	48%	24%	14%	48%	24%	0%	100%	
National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63	1,528
National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%	

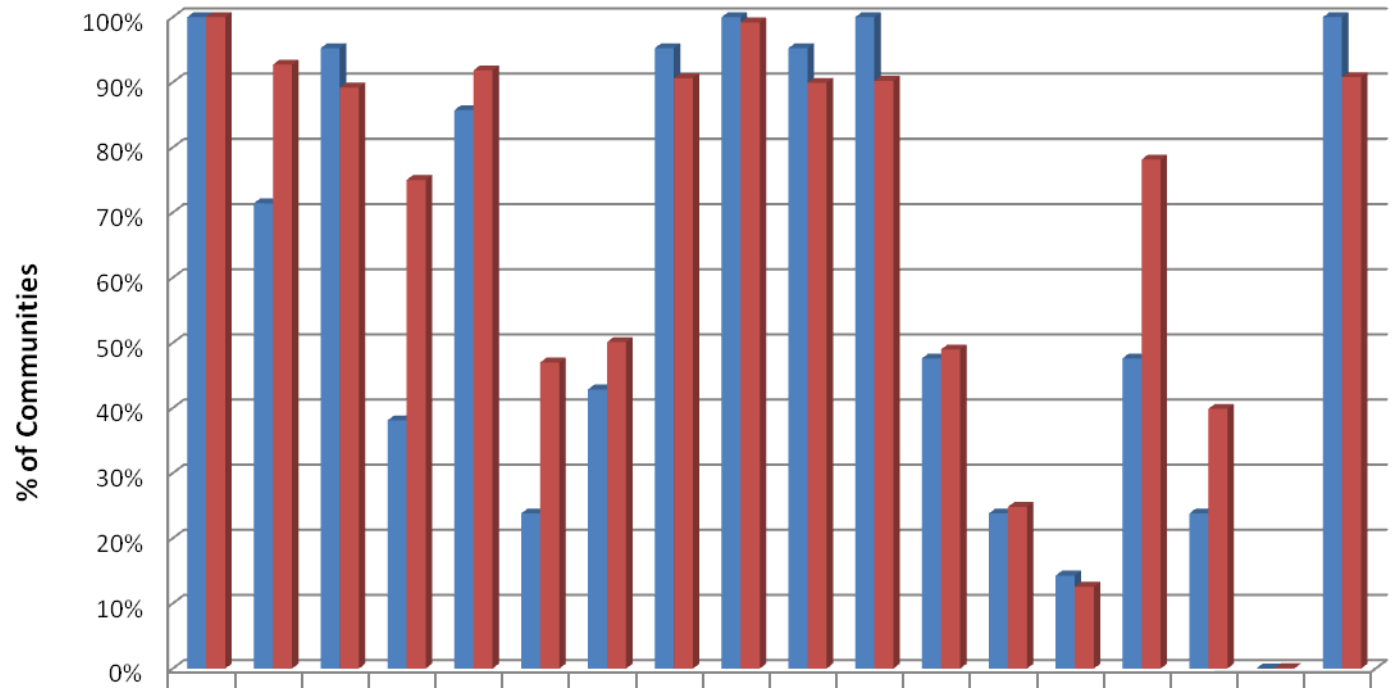
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Accomack County	2,789	\$2,346,251	\$240,330
Alexandria	1,661	\$1,091,965	\$127,227
Arlington County	967	\$326,397	\$11,515
Bridgewater	60	\$66,403	\$6,559
Cape Charles	337	\$374,411	\$17,891
Chincoteague	954	\$980,532	\$104,810
Fairfax County	7,137	\$3,119,327	\$245,432
Falls Church	183	\$173,325	\$21,384
Gloucester County	1,715	\$1,334,946	\$193,381
Hampton	11,615	\$8,687,319	\$794,364
James City County	1,005	\$589,044	\$59,612
Norfolk	12,284	\$8,717,367	\$366,153
Poquoson	3,283	\$2,907,897	\$140,880
Portsmouth	3,865	\$2,565,079	\$102,526
Prince William County	1,539	\$768,454	\$35,764
Roanoke County	442	\$403,074	\$35,421
Roanoke	651	\$935,295	\$144,379
Stafford County	771	\$411,283	\$21,441
Vienna	125	\$77,918	\$4,418
Wachapreague	109	\$107,257	\$5,329
York County	3,584	\$2,275,702	\$165,251
CRS Communities	55,076	\$38,259,246	\$2,844,066
Non-CRS Communities	59,171	\$37,458,889	\$0
All Communities	114,247	\$75,718,135	\$2,844,066

Figure 1. State and National Average Points per Activity



■ Virginia Average Credit	63	140	71	6	28	37	53	138	288	108	87	134	123	48	118	69	0	59
■ National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63

Figure 2. State and National % of Communities for Each Activity



■ Virginia % of Communities	100%	71%	95%	38%	86%	24%	43%	95%	100%	95%	100%	48%	24%	14%	48%	24%	0%	100%
■ National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%