

## **FEMA'S COMMUNITY RATING SYSTEM IN THE COASTAL ZONE**

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### **PURPOSE OF THE PANEL SESSION**

The purpose of this panel session is to introduce the Federal Emergency Management Agency's (FEMA) Community Rating System (CRS) and discuss it in the context of the National Oceanic and Atmospheric Administration's (NOAA) Coastal Zone Management (CZM) program. The panelists will address how the programs complement each other, where they differ, and opportunities to improve coordination as well as community participation. They will also discuss how communities can join the CRS and the technical assistance available. Since the coastal elements of the CRS are being updated in 2009, this panel offers a valuable opportunity for coastal managers to provide input into the process.

### **BACKGROUND INFORMATION**

The Community Rating System is part of FEMA's National Flood Insurance Program (NFIP). It provides incentives for communities to increase resiliency by exceeding the minimum requirements of the NFIP. Roughly 600 coastal communities participate in the CRS. In return for their demonstrated commitment to flood hazard reduction, they are rewarded with discounted flood insurance. The CRS uses a system that rates communities based on credits earned for activities undertaken to mitigate flooding.

The CRS organizes activities under four series: public information, mapping and regulations, flood damage reduction, and flood preparedness. Currently, coastal communities earn most of their credits through mapping and regulations. Individual activities that have earned coastal communities the most credits are acquisition and relocation, higher regulatory standards, and open space preservation.

Other creditable activities relevant to coastal communities include advising residents of coastal flood hazards and how to protect themselves, notifying prospective property buyers of flood hazards, mapping and regulating areas in coastal A zones, mapping coastal erosion rates and establishing development setbacks, preparing and implementing flood mitigation plans, and maintaining up-to-date flood and erosion data.

The 2009 update to the program's coastal elements will consider changes in technology, developments in the profession, new research, and recent external factors (e.g., hurricanes, climate change); the estimated impact of the activity on mitigating flood losses; implementation incentives; recommendations from key stakeholders (e.g., coastal zone managers); and how the program can better align with NOAA's CZM program.

In a number of ways, the CRS and CZM program are complementary. Both promote stronger policies and better planning to protect lives and property. However, as currently written, some activities that could receive CRS credit are not wholly aligned with the broad goals of the CZM program (e.g., low density zoning). Similarly, the CRS is largely focused on preventing insurable losses and provides only limited recognition of activities that do not directly impact the built (insurable) environment or that cannot be measured. By better aligning the programs, FEMA and NOAA will be positioning our nation's coastal communities for a more resilient future.

For more information about the CRS, visit <http://training.fema.gov/EMIWeb/CRS/>. To find out more about the CZM program, visit <http://coastalmanagement.noaa.gov/>.

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