

BUILDING COLLABORATION BETWEEN COASTAL MANAGEMENT AND FEMA'S COMMUNITY RATING SYSTEM: CHANGING THE COASTAL ELEMENTS

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KEYWORDS: coastal hazard, flood, erosion, climate change, insurance, mitigation, resilience, coastal zone management, community

ABSTRACT

PURPOSE OF THE CAFÉ CONVERSATION

The purpose of this café conversation is to inform state and local coastal managers about proposed revisions to coastal elements of the National Flood Insurance Program's Community Rating System (CRS) and gather managers' input to ensure that the CRS complements the goals of the Coastal Zone Management (CZM) Program. Participants will be encouraged to provide input and ask questions about coastal issues important to their programs. These discussions will improve collaboration between the CRS and coastal managers and could ultimately result in substantive changes to the CRS.

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. Many of the specific activities have a coastal focus. 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.

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.

The update process provides a valuable opportunity for coastal managers to provide input into how the CRS is constructed and for what activities credits are awarded. For example, state CZM programs administer shorefront regulations for which local communities may be able to earn credit. But, for a variety of reasons, local communities are not typically awarded these credits. Why is that? More communication between the CRS and the participants it is designed to serve will strengthen the program, ultimately providing greater flood protection for our nation's coastal communities.

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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