Coordinating CRS Success on a County Scale

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Managing Flood Risk in the Heartland

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– FEMA RII Hazard Mitigation Planning in NJ
– Former NJAFM CRS co-chair
– Worked with both large and small communities throughout NJ and NY
– Post Sandy Resiliency Planning
– Support ongoing efforts to improve CRS ratings of communities
What are We Going to Talk About?

• CRS Readiness
  – Preparing for participation in CRS
  – Determining readiness to participate
  – Ensuring *sustainable* participation

• The Baseline Assessment

• County-wide case study
  – Lessons learned
  – Understand your goals
  – Prepare for success
• Quantifiable rating system
• Creates an incentive for more effective floodplain management
• Decrease flood vulnerability / increase resilience
• Reduction in flood insurance premiums
• Requires annual re-verification and 5 year recertification
• Possible retro-grade to Class 10 if unable to document credited activities.
  • Nation-wide retrograde rate to class 10 = 12%*
  *since 1992
NJ Communities and the CRS

- Class 10 – 17 communities retrograded for non-compliance
- Class 9 – 3 communities
- Class 8 – 20 communities
- Class 7 – 18 communities
- Class 6 – 25 communities
- Class 5 – 15 communities
Program Administration

• How is your Program Administration?
  – Record-Keeping
  – Outreach Logs
  – Information Dissemination
  – Knowledge of Floodplain Management Responsibilities
  – Accuracy of Elevation Certificates
  – Enforcing Freeboard
  – Enforcing Development Regulations in the Floodplain
  – Floodplain Development Permitting Process

• Is there an understanding of floodplain management?
It is a *modularized* tool designed to ask and evaluate:
- Is a Community’s floodplain management program "programmatic"?
- Additional models provide support for annual reporting requirements.

- It provides an opportunity to correct problems before the Community Assistance Visit (CAV).
- It provides an indication of the *probability of CRS success*
- It provides an opportunity to evaluate consistency across a county to provide unilateral support of communities.
What is it?

• Designed to gage the *potential to succeed* in CRS, and stay in CRS.

• Designed for communities that have not had strong programs, have not had had a CAV recently, or have ‘floodplain management by Bob’.

• **This is not a self-evaluation.**

• Interview to be given by a knowledgeable 3rd party reviewer that understands the principles behind each question.
The BATool™ is an online database tool. It asks 57 questions. Answers are scored and then weighted based on the importance given to the question in terms of “is it programmatic”? Simple in concept, but the evaluator knows how to gage and interpret a response. The evaluator will gather some information up front.
The 4 Elements of the Assessment

**Flood Risk**
- NFIP policies in SFHA, claims
- Rep Loss Properties
- Capture of Perishable Data

**Programmatic Regulations**
- Flood Damage Protection Ordinance
- Higher Standards?
- Map Regulations beyond FIRM?

**Programmatic Planning**
- Hazard Mitigation/Comp Plan
- Post Disaster Substantial Damage Assessment Procedures
- Targeted Flood Mitigation Projects

**Programmatic Administration**
- Staff Available, Number of CFMs
- Number of Variances
- Floodplain Development Permit
- Capability for Outreach Campaign
Once the interview is completed, the scores are compiled
Each community is designated as “red, yellow or green”
Feedback in the form of “improvement statements” are provided to each participant

What is the Outcome?

Green
- Means Go! Program appears to be programmatic and community should be able to achieve and maintain a CRS class

Yellow
- Means proceed with caution. Community has pieces of a complete program, but there are deficiencies that should be addressed before getting in to CRS

Red
- Means don’t do it! Your program is not ready for the rigors of CRS.
## Community Scores

### Baseline Assessment Tool – Floodplain Management

#### Reports

<table>
<thead>
<tr>
<th>Questionnaire Reports</th>
<th>Aggregate Reports</th>
<th>Statistical Summary</th>
<th>Improvements</th>
<th>Maps</th>
</tr>
</thead>
</table>

#### Comparison Reports

- **Project:** 10788 Chelan County  
- **State:** PA  
- **Primary Agency:** Dauphin-Lebanon

<table>
<thead>
<tr>
<th>Select</th>
<th>Score</th>
<th>Community</th>
<th>Status</th>
<th>Flood Risk</th>
<th>Programmatic - Regulations</th>
<th>Programmatic - Planning</th>
<th>Programmatic - Administration</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑️</td>
<td>65</td>
<td>East Hanover Township</td>
<td>Complete</td>
<td>62</td>
<td>68</td>
<td>60</td>
<td>78</td>
</tr>
<tr>
<td>☐️</td>
<td>57</td>
<td>Lower Paxton Township</td>
<td>Complete</td>
<td>43</td>
<td>70</td>
<td>55</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>67</td>
<td>Lower Swatara Township</td>
<td>Complete</td>
<td>66</td>
<td>70</td>
<td>87</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>52</td>
<td>Paxtang Borough</td>
<td>Complete</td>
<td>45</td>
<td>58</td>
<td>50</td>
<td>55</td>
</tr>
<tr>
<td>☑️</td>
<td>65</td>
<td>West Hanover Township</td>
<td>Complete</td>
<td>61</td>
<td>78</td>
<td>62</td>
<td>59</td>
</tr>
</tbody>
</table>

#### Scoring Key:
- 80 - 100 points
- 60 < 80 points
- 0 < 60 points
• Provide an overview of strengths and weaknesses
• Give improvement statements
• Provide a path to CRS eligibility
• Supported by a toolkit of best management practices
• Optional Deliverables
  – Uniform Minimum Credit Review
  – CRS Impact Report (*if score Green/Ready for Application*)
Case Study – County-wide Program

The Hudson County Story
• 12 Municipalities
• Population 634,266 (2010); 674,836 (2015) - +6.4%
• 6th most densely populated county in the US
• Varied geographic relief
  – Floodplain/Meadowlands
  – Palisades Sill
• Coastal/Tidal Influence
• 130 miles of shoreline
• Coastal / Not riverine
• 50% County land area in SFHA
• 15% population in SFHA
• $12 billion in assets
• 341 at risk critical facilities
• $6 billion potential losses from 1% annual chance flood
# Hudson County Stats
or Why Join the CRS?

<table>
<thead>
<tr>
<th>Community</th>
<th>Policies</th>
<th>Insurance in Force</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bayonne, City of</td>
<td>346</td>
<td>$103,025,300</td>
<td>$251,697</td>
</tr>
<tr>
<td>East Newark, Borough of</td>
<td>1</td>
<td>$250,000</td>
<td>$2,877</td>
</tr>
<tr>
<td>Guttenberg, Town of</td>
<td>476</td>
<td>$114,796,000</td>
<td>$144,939</td>
</tr>
<tr>
<td>Harrison, Town of</td>
<td>243</td>
<td>$64,769,100</td>
<td>$182,576</td>
</tr>
<tr>
<td>Hoboken, City of</td>
<td>9,188</td>
<td>$2,043,213,800</td>
<td>$6,881,063</td>
</tr>
<tr>
<td>Jersey City, City of</td>
<td>6,651</td>
<td>$1,659,825,700</td>
<td>$5,002,152</td>
</tr>
<tr>
<td>Kearny, Town of</td>
<td>135</td>
<td>$63,165,200</td>
<td>$375,215</td>
</tr>
<tr>
<td>North Bergen, Township of</td>
<td>507</td>
<td>$132,347,300</td>
<td>$292,482</td>
</tr>
<tr>
<td>Secaucus, Town of</td>
<td>45</td>
<td>$13,205,800</td>
<td>$51,414</td>
</tr>
<tr>
<td>Union City, City of</td>
<td>0</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Weehawken, Township of</td>
<td>528</td>
<td>$134,313,700</td>
<td>$327,486</td>
</tr>
<tr>
<td>West New York, Town of</td>
<td>690</td>
<td>$174,192,600</td>
<td>$162,302</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>18,810</td>
<td><strong>$4,503,104,500</strong></td>
<td><strong>$13,674,203</strong></td>
</tr>
</tbody>
</table>
Hudson County-wide CRS Program

- County-lead FEMA Community Rating System (CRS) program
  - Provided technical support to municipalities interested in participation in the CRS program
  - 2 pronged approach
    - Baseline assessment
    - CRS User’s Group kick-off
  - Long term solution to reduce flood insurance rates of property owners and to mitigate flooding
- Funded by Post Sandy Planning Grant
• Assess each participating community’s ability to implement the CRS
• Determine each community’s ability to SUSTAIN PARTICIPATION in the CRS
• Identify low-hanging fruit and establish a roadmap to implementation
What is the Process?

- It is an audit
- It is a roadmap
- It is a plan

Baseline Assessment (each community)

CRS Impact Review (each community)

CRS Action Plan Final Report

County CRS Users Group Kick-Off Meeting
How Did This Work?

– Municipal Officials Kick-off
  • *Introduced program*

– Interested communities scheduled a baseline assessment interview.

– Municipal participation ...

Not participate in the CRS Program Assessment because:
  • Contain only a few flood-prone properties and therefore the costs of compliance may be too high
  • Contain no flood-prone properties
  • Elected officials do not want to participate

Participate in the CRS Program Assessment
For those communities that chose to participate:

- Community Interviews
- Evaluated floodplain management program to determine CRS feasibility
- Provided Baseline Assessment via BATool™

**How Did This Work?**

1. **Technical staff met with community staff and floodplain administrator.**
2. **Evaluation of floodplain management**
3. **CRS Impact Analysis Report**
How Did This Work?

- Developed the tools for success:
  - BATool™ summary reports
  - Improvement statements
  - Toolkit
  - CRS Impact Reports
Communities in Hudson County

- "Yellow" Communities: 7
- "Red" Communities: 1
- Non-participating Communities: 1
- Non-NFIP Communities: 3
The CRS Plan

What were the results?

- No Hudson County communities are ready to apply
  - 7 “Yellow”
  - 3 “Red”
- Programmatic deficiencies
- Issues identified
  - Biggest Issues
    - Programmatic Regulations and Administration
    - Non-compliant structures
BATool™ Score by Category

Flood Risk
Regulations
Planning
Administration

- Average Score
## Positive Findings

<table>
<thead>
<tr>
<th>Finding</th>
<th>% of Communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property specific files are adequately retained</td>
<td>80%</td>
</tr>
<tr>
<td>Flood related mitigation projects have been identified by the municipality</td>
<td>60%</td>
</tr>
<tr>
<td>State required higher regulatory standards are being enforced</td>
<td>80%</td>
</tr>
<tr>
<td>Advisory or preliminary BFEs are being used for regulatory purposes</td>
<td>50%</td>
</tr>
<tr>
<td>The municipality issues a separate floodplain development permit</td>
<td>10%</td>
</tr>
<tr>
<td>Officials are aware of flood hazard areas outside of FEMA mapped areas</td>
<td>80%</td>
</tr>
</tbody>
</table>
## Negative Findings

<table>
<thead>
<tr>
<th>Finding</th>
<th>% of Communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of familiarity with flood damage prevention ordinance</td>
<td>30%</td>
</tr>
<tr>
<td>State required freeboard is not addressed in ordinance</td>
<td>70%</td>
</tr>
<tr>
<td>Apparent discrepancies between municipal and NFIP data on structures in floodplain</td>
<td>30%</td>
</tr>
<tr>
<td>FEMA elevation certificates are not required for structures in the floodplain</td>
<td>20%</td>
</tr>
<tr>
<td>No formalized substantial damage assessment/ improvement procedures</td>
<td>80%</td>
</tr>
<tr>
<td>Officials were unaware of flood related outreach programs in municipality</td>
<td>60%</td>
</tr>
<tr>
<td>There is no established protocol for tracking floodplain development</td>
<td>50%</td>
</tr>
<tr>
<td>There is a history of a lack of flood damage prevention enforcement or inadequate record keeping</td>
<td>10%</td>
</tr>
</tbody>
</table>
Results of the County-Wide Initiative

– No communities ready for CRS participation
  • 10 communities participated
  • 7 ranked YELLOW – Needing improvements before applying to CRS
  • 3 ranked RED – Needing major adjustments before joining CRS
  • 2 Non-Participants

– Provided
  • County consistency review
  • BATool™ summaries/recommendations to support CRS program
  • Toolkit

– Will receive support from CRS Users Group to implement recommendations.
The Path Forward - The County’s Role

- Focus on ASSISTANCE
- Be a RESOURCE
- EDUCATE!
- Leverage municipal access to resources
- Develop County-wide initiatives
- Emphasize the County’s ability to help and guide local officials
- DO NOT IMPOSE
Lessons Learned

• Ask the right questions
  – Do you have a programmatic approach to floodplain management?
  – Understand the capability and resources of your community. CRS is a good program but it needs resources and commitment.
  – Be prepared to have a CAV without issues to be addressed prior to application.
  – Understand your goals so you can reap the benefits of sound floodplain management.
Thank you!

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