



The Community Rating System: Reducing Insurance Costs through Comprehensive Floodplain Management

Background of Project

The Mission-Aransas National Estuarine Research Reserve and Texas Sea Grant are working together to address issues of community resiliency to coastal hazards.

Using a self-assessment tool called the Coastal Resilience Index (CRI), developed by Mississippi-Alabama Sea Grant Consortium, communities have been able to identify technical assistance needs for increasing their resilience to coastal hazards. Increasing the capacity to join and participate in the Community Rating System was identified by multiple communities as a need.

The Community Rating System (CRS) is a program of the Federal Emergency Management Agency's National Flood Insurance Program (NFIP), which allows communities that participate the opportunity to earn discounts on flood insurance premiums if they agree

to participate in flood mitigation activities that go beyond the minimum requirements of the NFIP.

A workshop was developed to inform local community floodplain managers and city officials on how to join the Community Rating System, the benefits of joining the program, and how to maximize those benefits for their communities at large. The Community Rating System workshop was generously funded by the Texas General Land Office, through the Gulf of Mexico Alliance Community Resilience Priority Issue Team. In addition to funding, workshop assistance was provided through the Sea Grant Coastal Storms Program.

Workshop Proceedings

The Community Rating System workshop was held on March 21, 2013 at the University of Texas Marine Science Institute in its Estuarine Research Center. Communities represented at

Port Aransas, Rockport, and Laredo.

Invited speakers included: Heather Wade, Coastal Planning Specialist for Texas Sea Grant; Janine Ellington, CRS Specialist for ISO-Community Hazard Mitigation; Dr. Wesley Highfield, Assistant Professor, Department of Marine Sciences at Texas A&M University - Galveston; Chad Leister, Gulf Regional Coordinator for Sea Grant Coastal Storms Project; and Debbie Vasick, CRS Coordinator for the City of League City, TX.

Topics covered during the workshop included: an introduction of the Community Rating System; presentation of an updated "Quick App", developed by FEMA for communities joining the CRS (Quick App located [here](#)); presentation of the Coastal Resilience Index; a national scale perspective of effective CRS implementation techniques across the United States; a local community perspective on CRS implementation; and a presentation of the benefits to joining a CRS User's Group.

Next Steps

Workshop participants spent the most time with the Quick App, and were able to experience an actual community go through the Quick App process. Participants saw how easy the process was for the community, and were able to have an instant idea of how much their community might save by joining the program. Several participants

commented that the application process was a barrier to their community joining, and now had much more interest in applying.

Workshop participants were also interested in the Galveston CRS User's Group, FAST, and agreed that forming a User's Group for South Texas would be beneficial. The Mission-Aransas Reserve and Texas Sea Grant agreed to serve as coordinating partners for the South Texas User's Group. The first meeting of the CRS User's Group will take place in August of 2013 and will establish meeting procedures, organization, and goals for the future of the group.

This workshop has also been adapted for use in other NERR locations in the Gulf of Mexico, including Apalachicola NERR in Florida and Grand Bay NERR in Mississippi. These meetings will be held in Fall of 2013.

FOR MORE INFORMATION ON THIS PROJECT, COASTAL COMMUNITY RESILIENCE OR COASTAL PLANNING, PLEASE CONTACT:

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