The CRS Helps Businesses Bounce Back
City of Portsmouth, Virginia

CRS Class Rating: 7
15% Premium Discount

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The CRS Program’s Benefits Extend Beyond Flood Insurance Premium Discounts

The National Flood Insurance Program’s Community Rating System (CRS) most recognizable benefit is flood insurance premium reductions for property owners located in high risk flood zones. Localities invariably decide to join the CRS Program for the flood insurance discounts, although participation in the CRS yields countless secondary benefits. While the secondary benefits of CRS participation prove difficult to quantify, as discussed in previous research, the following case study explores how one CRS community regards the Program as a community asset, beyond premium discounts.

Portsmouth’s CRS Coordinator, Meg Pittenger, indicated the primary benefit of participation in the CRS is flood insurance reduction, but she explained the CRS ultimately offers improved public safety, reduced property losses, and less economic interruption. For Portsmouth, downtown businesses have to be able to jump back after flooding. Meg noted that “minimized economic disruption in the City is a big goal.”

The Strategy: Educate Businesses About Structural Mitigation

Portsmouth’s CRS Coordinator, Meg Pittenger, presents information about the impact of the flood regulations in the City’s downtown business district to the Economic Development Authority and Planning Commission. Meg includes information about how structural mitigation strategies, such as erecting door dams, can help protect the contents of a business from flood damage.

The Result: Business Located in High Risk Areas Reopen Faster, With Less Damage

- Businesses located in the high flood risk areas of the City reopen faster with less damage when they elect to mitigate the property prior to a flood event. Actions such as installing flood barriers, using flood resistant materials, or removing equipment critical to business operation helps protect businesses from loss of retail due to short or long term store closings.
- “Almost 40 percent of small businesses never reopen their doors following a disaster because just a few inches of water can cause tens of thousands of dollars in damage.” -FEMA

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