

November 9, 2016



FEMA

Mr. Joshua S. Farrar, ICMA-CM
Deputy Town Manager/Finance Director,
Town of Ashland
101 Thompson Street
Ashland, VA 23005

Dear Mr. Farrar:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), Federal Insurance and Mitigation Administration (FIMA), has verified that the voluntary floodplain management actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 9 rating.

The floodplain management activities implemented by your community qualify it for a 5 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after October 1, 2016. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage. I am enclosing the field verification report showing the results of your application review for your records.

Please note that Preferred Risk Policies, applicable in Zones B, C, and X on your community's NFIP Flood Insurance Rate Map, are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of 10 percent in CRS Class 1–6 communities and 5 percent in CRS Class 7–9 communities. The rates for these zones already reflect significant premium reductions.

If your community remains in compliance with NFIP floodplain management regulations, the CRS rating will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 5-year cycle. FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator.

I commend you on your community's actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, protects property, preserves the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region III Office, CRS Coordinator, Richard Sobota, by telephone at (215) 931 - 5514.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser".

William H. Lesser
CRS Program Coordinator
Federal Insurance and Mitigation Administration

Enclosure

cc: Garet Prior, Senior Planner



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

Town of Ashland, VA

NFIP Number: 510075

Date of Verification Visit: January 25, 2016

Verified Class 9

New Application

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 660 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 9. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

Activity 310 – Elevation Certificates: The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map. The service is publicized annually and records are maintained. (30 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include flood protection brochures at locations throughout the town. (29 points)

Activity 340 – Hazard Disclosure: Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (8 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 21 percent of the Special Flood Hazard Area as open space. (314 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new and substantial improvement, cumulative substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, and state mandated regulatory standards. (124 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. (107 points)

Activity 450 – Stormwater Management: The community enforces regulations for soil and erosion control. (10 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of August 30, 2015, the Town of Ashland, VA has 0 repetitive loss properties and is a Category A community for CRS purposes. All requirements for a Category A community have been met. (No credit points are applicable to this section)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Hanover County is 1.03.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Ratings System

CEO Name / Address:

Joshua S. Farrar, ICMA-CM
Deputy Town Manager
101 Thompson Street
Ashland, Virginia 23005

CRS Coordinator Name / Address:

Garet Prior
Senior Planner
101 Thompson Street
Ashland, Virginia 23005
(804) 798-9219

Date Report Prepared: April 22, 2016

720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 <u>38</u>	<u>38</u>
c320 <u>30</u>	<u>30</u>
c330 <u>29</u>	<u>29</u>
c340 <u>8</u>	<u>8</u>
c350 _____	_____
c360 _____	_____
C370 _____	_____
c410 _____ x CGA _____ =	_____
c420 <u>305</u> x CGA <u>1.03</u> =	<u>314</u>
c430 <u>120</u> x CGA <u>1.03</u> =	<u>124</u>
c440 <u>104</u> x CGA <u>1.03</u> =	<u>107</u>
c450 <u>10</u> x CGA <u>1.03</u> =	<u>10</u>
c510 _____	_____
c520 _____	_____
c530 _____	_____
c540 _____	_____
c610 _____	_____
c620 _____	_____
c630 _____	_____

Community Classification Calculation:

cT = total of above	cT = <u>660</u>
Community Classification (from Table 110-1):	Class = <u>9</u>

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