



# NFIP/CRS UPDATE

March 2012

## Implementation of the 2012 *Coordinator's Manual*

It is anticipated that the draft of the 2012 edition of the *CRS Coordinator's Manual* will be posted on [www.CRS2012.org](http://www.CRS2012.org) website in early April. The *Manual* will not take effect until the second half of 2012. This allows all communities time to review their programs and to determine how they can improve their CRS classification under the new *Manual*.

While all the details are not available until the draft *Manual* is posted, a "Summary of Changes" document that highlights the major changes in each activity can be downloaded from the website. Also, materials from presentations and webinars are posted on the website (see next page).

In general, the *Manual* changes promote more flexibility in credit for local programs and increased credit for addressing protecting life safety, preserving floodplain natural functions, and future conditions (including climate change).

After the *Manual* goes into effect, participating CRS communities will need to meet new prerequisites and credit criteria at their next cycle verification visit. No new requirements, including annual recertification requirements, will take effect until the ISO/CRS Specialists review them one-on-one with their communities at the cycle visits. As with all verification visits, the ISO/CRS Specialists will work with communities to identify additional activities eligible for CRS credit that the community might not have previously received.

If you would like to be notified when new information is made available, you can subscribe for updates by entering your email address on the subscription section in the sidebar of [www.CRS2012.org](http://www.CRS2012.org). We'll send you an email when we add new materials to the site.

The changes in the *Manual* will impact each CRS community differently. Some communities will see an increase in credit for their activities (e.g., Activity 420 (Open Space Preservation) credits are increasing). Other communities will see a decrease in credit for certain activities (e.g., Activity 320 (Map Information Service) credits are decreasing). It is likely that some communities with marginal CRS Class 9 programs will have to identify new CRS credits in order to remain a Class 9.

We are aware that communities are concerned that they may be adversely affected by the changes in the CRS. However we are also aware that many communities do not request credit for all the activities they are currently implementing (see article, page 3). Therefore, it is expected that many communities can improve their scores by seeking credit for activities that they are currently implementing but haven't sought credit for in the past. There will also be opportunities for new credits, especially credits for protecting life safety and natural floodplain functions.

Community CRS coordinators should speak with their ISO/CRS Specialist (see page 8) to understand how and when the changes will impact their community.

## Manual Change Webinars

In addition to the Summary of Changes document, we will continue the series of one-hour webinars to explain the changes (including credit points). One Continuing Education Credit (CEC) will be provided by the Association of State Floodplain Managers (ASFPM) for Certified Floodplain Managers® who attend.

Registration is free and all webinars are open to everyone. Webinars with a users group sponsor may focus more attention to the conditions in the sponsor's region, but most of the content is pertinent throughout the country.

<u>Date</u>	<u>Eastern</u>	<u>Central</u>	<u>Mountain</u>	<u>Pacific</u>	<u>Topic</u>	<u>Sponsor</u>
Mar 27	1:00	12:00	11:00	10:00	540/610	Southern California Users Group
Mar 29	12:00	11:00	10:00	9:00	540/610	Colorado association
Apr 12	11:30	10:30	9:30	8:30	540	FLOAT – New Orleans Users Group
Apr 12	2:30	1:30	12:30	11:30	540/610	FAST – Houston area Users Group
Apr 24	12:00	11:00	10:00	9:00	330/370 public information	Colorado association
Apr 24	2:30	1:30	12:30	11:30	Overview of all changes	FEMA/ISO
Apr 26	11:00	10:00	9:00	8:00	330/370 public information	CHOST – Coastal MS Users Group
Apr 26	2:30	1:30	12:30	11:30	Open space/natural functions	FEMA/ISO
May 3	2:30	1:30	12:30	11:30	Open space/natural functions	FAST – Houston area Users Group

To obtain complete instructions on registration, visit [www.CRS2012.org](http://www.CRS2012.org) and select the “Webinar Info” button on the home page. New webinars may be added, so check the website for an updated schedule. You must register at least two days before a webinar. Remember that you need to access the site (the URL that will be sent to you after you register) five minutes before the starting time.

Additional webinar topics are possible. If you're interested in a topic not listed, such as the CRS Community Self Assessment, e-mail [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com).

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## See Us at the Upcoming Conferences

The CRS will have exhibits and staff present at two of the upcoming national conferences:

- The National Flood Conference in Austin, Texas, May 6-9, 2012, and
- The Annual Conference of the Association of State Floodplain Managers (ASFPM) in San Antonio, Texas, May 20-25, 2012.

Look for our exhibit and feel free to ask questions of the staff about your community. There will be presentations at the concurrent sessions at both conferences, too.

At the ASFPM conference, we will have ISO/CRS Specialists available to meet one-on-one with you about your community's status and the new credits under the 2012 *CRS Coordinator's Manual*.

Most ISO/CRS Specialists are able to attend their state's floodplain management conferences. Check with your Specialist to see when you can get together next. See page 8 for the current list of Specialists and their territories.

## Our 2012 CRS Coordinator's Manual Website

CRS has a temporary website ([www.CRS2012.org](http://www.CRS2012.org)) which was created to provide information on the changes to the 2012 *CRS Coordinator's Manual*. Four menu tabs should be noted:

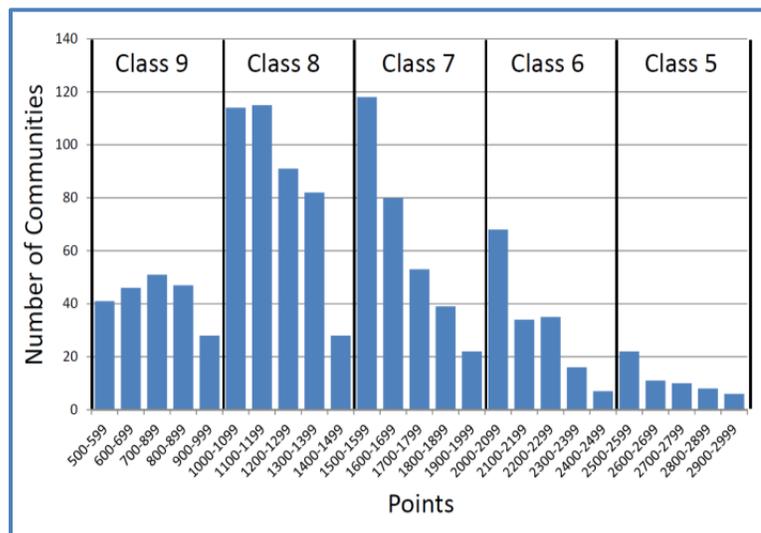
- “Outreach and Feedback” – “Manual Change Webinars” has the webinar schedule. On the schedule page is a link to register.
- Under “Outreach and Feedback” – “Webinar Presentations” are PDF versions of the PowerPoints used during the webinars. There is now a link to a video version of the 330/370 public information webinar available with sound on YouTube.
- Under “Activity Information” are some old and new guidance documents on the activities. This includes the new paper “Developing a Program for Public Information,” under the 300 Series.
- The “Community Self Assessment” tab has an updated version of the CRS Community Self Assessment that provides more guidance for the user.

It is intended that [www.CRS2012.org](http://www.CRS2012.org) will be replaced by a larger website with more information on the CRS and the credited activities. It is planned that this will be on a FEMA.gov or FloodSmart.gov/CRS site. Until that time, [www.CRS2012.org](http://www.CRS2012.org), will have the resources referenced in the *Manual* as they become available.

## Do Communities Receive all the Credit They Deserve?

As many CRS Coordinators and ISO/CRS Specialists know, communities typically do not request credit for all the creditable activities they are implementing. They often stop working toward additional credits when they conclude that they are (or aren't) able to reach the next higher class. This trend is evidenced by the CRS data in the graph to the right.

Total CRS community credit tends to be concentrated at the beginning of each class. Many communities can receive more points if the CRS Coordinator provided additional documentation on more local activities that deserve CRS credit. This may be especially useful when reviewing the changes in the 2012 *CRS Coordinator's Manual*.



## Seeking Insurance Agent Volunteers?

If you are interested in working with insurance agents in your community that want to volunteer their expertise on a committee or outreach project, email [Bill.Lesser@fema.dhs.gov](mailto:Bill.Lesser@fema.dhs.gov). Bill is working on a project with the Professional Insurance Agents Association and the Independent Insurance Agents Association to connect community-minded agents with the communities that need them.

# “Minus Rated” Properties and the CRS Discount

– Cristina Martinez, CFM, ISO

Four years have passed since FEMA announced its policy to eliminate the CRS premium discount from buildings that are “minus rated.” Minus rate properties are those that have the lowest floor one foot or more below the base flood elevation. This policy was an effort to ensure that only buildings that are compliant with the NFIP construction criteria receive the CRS insurance benefits. Over 45,000 properties in 938 of the 1,192 CRS communities are currently minus rated properties and are affected by this policy.

Some clarifications:

- The policy only affects elevation-rated buildings. Typically, these are new construction or “post- FIRM” buildings, not older buildings that qualify for the pre-FIRM “subsidized” rates.
- Only buildings in the mapped Special Flood Hazard Area are affected. Buildings in B, C, D, or X Zones are not rated based on the elevation of their lowest floors.
- A structure may have received a variance from the community. If so, the variance applicant should have been advised that “the issuance of a variance to construct a structure below the base flood level will result in increased premium rates for flood insurance” as required by 44 *CFR* 60.6(a)(5). The variance also means that no CRS discount can be applied.
- Most policy holders will not know why their rates are high because their renewal statement may not mention it or their premiums are paid by a mortgage escrow account. However, upon receipt of payment of the annual renewal, the issued declaration page has a zero for the CRS discount.

When this minus rated policy started in 2008, each affected community was sent a list of affected properties. A number of local CRS Coordinators took the initiative to help their property owners understand the implications of the policy and the options available to them. They found three things:

1. Many local officials were not aware of the problem buildings and appreciated having the list.
2. If the structure was non-compliant, the community could advise the owner how to bring it into compliance. For example, if the crawlspace or garage openings were not sufficient, the owner could make new ones at a relatively low cost.
3. Some structures were not rated correctly. Many examples were found where a new policy was written on a building that was compliant when it was constructed. However, a later map revision resulted in a higher base flood elevation. When the new policy was written, the agent used a current Elevation Certificate which showed that the lowest floor was below the new base flood elevation. The community can explain the “grandfathering” rule (see [www.fema.gov/library/viewRecord.do?id=3745](http://www.fema.gov/library/viewRecord.do?id=3745)) and provide information from the Flood Insurance Rate Map in effect at the time of construction. This can result in a re-rating that shows the building compliant. The owner will get a reduced premium plus the CRS discount.

If your community is interested in helping these property owners, e-mail [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com) for the list of minus rated properties. Include your community number. All such insurance policy information is subject to the Privacy Act. Follow the same rules as when handling repetitive loss information.

# CRS Users Groups

– Debbie Cahoon, CFM

Hi! Welcome to the newest column in the *NFIP/CRS Update* about the exciting new **CRS Users Groups**! Allow me to introduce myself.

My name is Debbie Cahoon and I am the new CRS Users Group advisor. I've been involved in CRS in Texas for over 10 years, and I am dedicated to the program's success and future. I helped organize Flood Awareness Success in Texas (FAST), the Houston area's users group, one of the first in the country. I'm very excited to be in this new role serving the users groups of the country and acting as a liaison between the CRS communities and ISO and FEMA. Let me tell you a little bit about what my duties entail.

As a users group advisor, I am available for assistance on a variety of subjects such as forming a users group, working out the logistics like continuing education credits, sharing lessons learned, and finding the best subject matter experts. I will also be gathering training requests and providing feedback to ISO and FEMA. Another part of my role will be contributing a regular column to the *NFIP/CRS Update* and providing the latest news on the users groups.

Currently, there are 14 users groups in nine states in six FEMA regions:

- Coastal Hazards Outreach Strategy Team (C-HOST) – coastal Mississippi
- Colorado Association of Stormwater and Floodplain Managers, CRS Committee
- Flood Loss Outreach and Awareness Task Force (FLOAT) – New Orleans area
- Floodplain Awareness Success in Texas (FAST) – Houston area
- Illinois Association for Floodplain and Stormwater Management, CRS Committee
- Jefferson Parish (Louisiana) Users Group
- Miami-Dade County Users Group
- Oklahoma Floodplain Managers Association, CRS Workgroup
- Palm Beach County (Florida) Users Group
- Southern California Users Group
- Southwest Florida Users Group
- Tampa Bay Regional CRS Committee
- Virginia Users Group
- Volusia County (Florida) CRS Users Group

Florida leads the pack with the most users groups in one state (five), but interest to form groups in other areas is picking up.

These groups are mostly made up of community officials who want to improve their community ratings, stay current on changes in the program, share lessons learned and pitfalls to avoid, participate in training and workshops, and find new ways to help and protect their citizens. The priority right now is to prepare everyone for the revisions to the *CRS Coordinator's Manual* slated for release in summer 2012. The changes have been in the works for several months and the CRS Task Force has been tirelessly working to fine-tune the *Manual*. To help with this effort, the CRS team is offering webinars during the users groups' regular meetings on topics of their choice (see webinar article, page 2).

– Continued on next page

## *CRS Users Groups (continued)*

If you're interested in having a webinar and would like to schedule one or more for your users group, please email me at [debbie.cahoon@yahoo.com](mailto:debbie.cahoon@yahoo.com). Scheduling is on a first come-first serve basis, so don't miss this opportunity to get as much information as you can on the changes headed our way.

Please feel free to email me with your suggestions and comments. This column will be a regular feature in the newsletter so I can bring the latest news to the communities about the efforts of the CRS users groups. There is already a lot to brag about on these pro-active and motivated groups, and I look forward to sharing their success stories with you. Until next time!

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## **Wanted: ISO/CRS Specialist for the Idaho/Utah area**

Due to the continued growth of the CRS program, ISO has an opening for an ISO/CRS Specialist in the Idaho/Utah area. If you are self-motivated, detail-oriented, and enjoy working in the field and meeting people, then this position is for you. The primary responsibilities involve visiting communities to collect flood information, preparing reports in accordance with established standards, and representing ISO at meetings involving community officials.

We are looking for an individual who possesses some of the following knowledge and skills, and/or experience:

- Local government, floodplain management, or engineering knowledge
- Knowledge of emergency management, NFIP, and/or field experience in performing surveys involving detailed analyses is desirable but not required.
- College degree preferred but not required.
- Excellent customer service, math, and verbal/written communication skills are essential.
- A strong knowledge of Microsoft Windows is required.
- Must be self-motivated, detail oriented, possess a strong work ethic and able to demonstrate the ability to work independently.

This position requires a valid driver's license and some overnight travel. You will work from your office at home to complete all work assignments.

We offer a competitive salary, a solid benefits package which includes medical, dental, life insurance, and a 401(k). A company car is also provided. If you would like to apply for this position, please visit our website: [www.jobs-isofamily.icims.com](http://www.jobs-isofamily.icims.com), and use the keyword search "21842".

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## **State Profiles Available**

Want to see how your community compares with other communities in your state? State profiles provide an overview of CRS credit for each CRS community by state. They show how the credits for the communities in a state compare with the national average and the amount of discount provided to each community as a result of their floodplain management programs. They are now available by contacting your ISO/CRS Specialist or emailing [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com).

# The New Florida Building Code and the CRS

– Sherry Harper, CFM, ISO

The 2010 Florida Building Code (FBC) now includes flood resistant provisions that apply to buildings and structures in flood hazard areas. This is a change from previous editions. In 2009, at the request of the Florida Division of Emergency Management (DEM), the Florida Building Commission appointed the Flood Resistant Standards Workgroup to develop recommendations for integrating the flood provisions of the 2009 International Code Series (I-Codes) in the 2010 Florida Building Code (including Building, Residential, Existing Building, Mechanical, Plumbing and Fuel Gas). DEM submitted code change proposals to implement the Workgroup's recommendations for Florida-specific amendments.

The Commission's Workgroup recognized that the ability to adopt and enforce standards that exceed the minimum NFIP requirements is important to the State and to many Florida communities. As a result of higher standards, hundreds of thousands of property owners are better protected from flood damage. Nearly half of Florida's 458 communities that participate in the NFIP are in the CRS.

To allow communities the ability to retain higher standards already adopted, the Workgroup recommended that the Commission seek a statutory change so that local code amendments for floodplain management will not sunset every three years when a new edition of the FBC is adopted by the State. This change was enacted in 2010. In addition, the 2010 FBC refers to local floodplain management ordinances for adoption of flood hazard maps and to give communities the opportunity to adopt higher standards. The statute explicitly acknowledged higher standards adopted for the purpose of participating in the Community Rating System. Local code amendments adopted pursuant to Section 553.73(5) must be transmitted to the Commission within 30 days after adoption.

For more information, see [www.floridadisaster.org/Mitigation/SFMP/lobc\\_resources.htm](http://www.floridadisaster.org/Mitigation/SFMP/lobc_resources.htm)

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## CRS Classes

If you want to learn more about how the CRS works and what's in the new 2012 *CRS Coordinator's Manual*, consider one of the four-day workshops listed below. Two of the workshops are at FEMA's Emergency Management Institute and four are field deployed. [www.training.fema.gov/apply](http://www.training.fema.gov/apply) has the information on applying for the sessions in Emmitsburg. The contacts for registering for the field deployed sessions are listed below.

- July 30<sup>th</sup> – August 2<sup>nd</sup>, 2012. Del City, Oklahoma. Registration contact: Bill Robison at 918-596-9475 or [brobison@cityoftulsa.org](mailto:brobison@cityoftulsa.org)
- August 6<sup>th</sup> – August 9<sup>th</sup>, 2012. Emergency Management Institute in Emmitsburg, MD. [www.training.fema.gov/apply](http://www.training.fema.gov/apply) – Class E278
- September 17<sup>th</sup> – September 20<sup>th</sup>, Emergency Management Institute in Emmitsburg, MD. [www.training.fema.gov/apply](http://www.training.fema.gov/apply) – Class E278
- September 24<sup>th</sup> – September 28<sup>th</sup>, 2012. Kansas City, Kansas. Registration contact: Melissa Mitchell at 913-573-8664 or [melmitchell@wycokck.org](mailto:melmitchell@wycokck.org)
- October 15<sup>th</sup> – October 18<sup>th</sup>, 2012. Jefferson Parish, Louisiana. Registration contact: Charlene Jones at 504-736-6950 or [cjones@jeffparish.net](mailto:cjones@jeffparish.net)
- October 29<sup>th</sup> – November 1<sup>st</sup>, 2012. Lincoln, Nebraska: Registration contact: Bill Jones at 402-471-3932 or [bill.jones@nebraska.gov](mailto:bill.jones@nebraska.gov)

## ISO/CRS Specialists and Their Territories

Alabama – Jonathan Smith  
Alaska – Marlene Jacobs  
Arizona – Kerry Redente  
Arkansas – Christina Groves  
California – Dave Arkens  
Colorado – Kerry Redente  
Connecticut – Jimmy Chin  
Delaware – Amanda Gowans  
Florida – Sue Hopfensperger,  
Heidi Liles, Lori Lehr  
Georgia – Mike Bratcher,  
Sue Hopfensperger (coastal)  
Hawaii – Dave Arkens  
Idaho – Marlene Jacobs  
Illinois – Scott Cofoid  
Indiana – Christina Groves  
Iowa – Christina Groves  
Kansas – Christina Groves  
Kentucky – Christina Groves  
Louisiana – Jonathan Smith  
Maine – Jimmy Chin  
Maryland – Amanda Gowans  
Massachusetts – Jimmy Chin  
Michigan – Scott Cofoid  
Minnesota – Scott Cofoid  
Mississippi – Jonathan Smith  
Missouri – Christina Groves  
Montana – Kerry Redente  
Nebraska – Christina Groves  
Nevada – Dave Arkens  
New Hampshire – Jimmy Chin  
New Jersey – Amanda Gowans  
New Mexico – Janine Ellington  
New York (Long Island) – Jimmy Chin  
New York (Upstate) – Tom Brett  
North Carolina – Mandy Todd, Mike Bratcher  
North Dakota – Scott Cofoid  
Ohio – Tom Brett  
Oklahoma – Janine Ellington  
Oregon – Marlene Jacobs  
Pennsylvania – Tom Brett  
Rhode Island – Jimmy Chin  
South Carolina – Mandy Todd, Mike Bratcher  
South Dakota – Scott Cofoid  
Tennessee – Christina Groves  
Texas - Janine Ellington  
Utah – Kerry Redente  
Vermont – Jimmy Chin  
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Wisconsin – Scott Cofoid  
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## Statement of Purpose

The *NFIP/CRS Update* is a publication of the National Flood Insurance Program's Community Rating System. It provides local officials and others interested in the CRS with news they can use.

The *NFIP/CRS Update* is produced periodically. It is distributed electronically, at no cost, to local and state officials, consultants, and others who want to be on the mailing list. Communities are encouraged to copy and/or circulate the *Update* and to reprint its articles in their own local, state, or regional newsletters. No special permission is needed.

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