

NFIP/CRS UPDATE

Winter 2007–2008

High-risk Structures to Lose CRS Discount

The Community Rating System (CRS) provides a flood insurance premium discount in participating communities that implement floodplain management activities above and beyond the minimum criteria of the National Flood Insurance Program (NFIP). Policy holders receive 5 to 45% discounts on their annual premiums, depending on their flood zone and the community’s CRS classification. In short, the more communities do to prevent and reduce flood losses, the more their residents benefit with reduced premiums.

One problem with this approach is that everyone benefits from the community’s rating, even those who own buildings that are at high risk and may not be compliant with the NFIP’s construction criteria. Accordingly, the Federal Emergency Management Agency (FEMA) is initiating a change in the way CRS premium discounts are applied.

Effective May 1, 2008, FEMA will institute this new policy: Flood insurance policies for buildings that are rated as having the lowest floor one foot or more below the base flood elevation will no longer be eligible for the community’s CRS discount. Some clarifications:

- In most cases, the affected structures are non-compliant, i.e., in violation of the NFIP construction criteria. They may have received a variance from the community. If so, the variance applicant was 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).
- This new 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, or X Zones are not rated based on the elevation of their lowest floors.
- It does not affect those V-Zone properties that have approved breakaway walls surrounding unfinished enclosures used only for building access, storage, and parking, but that were rated based on the enclosed area’s being the lowest floor.

The policy does not affect buildings that were compliant when they were built, but whose flood zone has been changed and/or whose base flood elevation has been raised to a level above the lowest floor through the issuance of a new map. These structures can be “grandfathered” so they keep premiums based on the flood zone and/or base flood elevation at the time of construction.

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High Risk Structures to Lose CRS Discount — continued from front page

The new policy will affect about 38,000 structures in 830 of the 1,080 CRS communities. Local CRS Coordinators will be sent a list of the properties that will be affected before May. Policy holders with May or June renewals will receive renewal billing notices in March or April.

Most policy holders will not know why there is an increase 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 will have a zero for the CRS discount. If policy holders are curious about this loss of the discount, they may contact their community's CRS Coordinator.

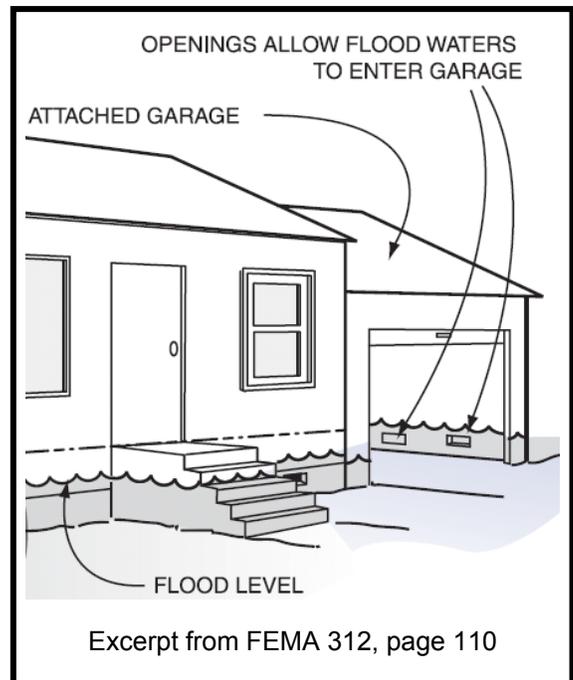
If you are contacted, it is recommended that you tell the policy holders two things:

1. They should talk to their insurance agent to verify how the structure has been rated. It is possible that there is an error in the lowest floor or base flood elevation. It is possible that the building has not been fully "grandfathered" to reflect that it was built in compliance before a map change (they may need your help to determine the flood zone and/or the base flood elevation at the time of construction). If these errors can be corrected to show that the building is not one foot or more below the base flood elevation, then the property owner should ask his or her agent to correct the policy. You may need to help with supporting documentation to correct the errors.
2. If the policy is correctly rated already, advise the person that there may be ways to retrofit the structure to bring it into compliance. For example, the lowest floor used for rating may be the floor of an attached garage or an enclosed parking area in a high rise structure. If the owner puts in flood openings or otherwise modifies the enclosure to reduce or eliminate the potential for water damage, the building can be re-rated. Not only will the policy have the CRS discount, but also the fact that the lowest floor for rating purposes is above the base flood elevation will greatly reduce the premium. If your community is receiving credit for Activity 360 (Flood Protection Assistance), be sure to document your advice to the policy holder.

You may want to have a supply of the publication, *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*, FEMA-312. Chapter 6, for example, describes how flood openings can be installed to wet floodproof the lowest floor and bring the building into compliance.

This book can be downloaded from FEMA's website at <http://www.fema.gov/hazard/flood/pubs/lib312.shtm>.

Communities are welcome to put a link to this site on their own websites. Hard copies can be ordered using the order form in Appendix E of the *CRS Coordinator's Manual*.

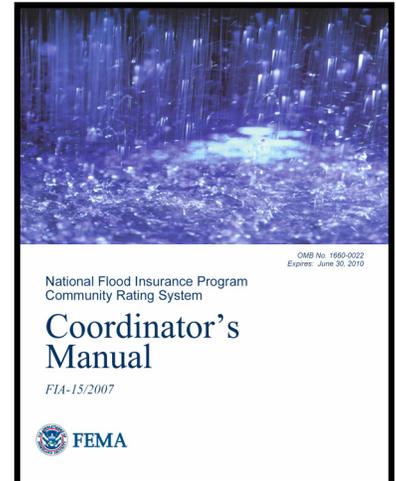


The 2007 CRS Coordinator's Manual is Out

The 2006 *CRS Coordinator's Manual* underwent a few revisions pursuant to lessons learned and evaluations conducted after the record-setting 2005 hurricane season. A special 2007 edition is now out. It can be ordered on CD from NFIPCRS@iso.com. Paper copies are expected soon from the U.S. Government Printing Office and will be sent to each participating CRS community.

Here are the major changes made in the 2007 Manual.

- The CRS goals have been revised to encourage broader local programs (Section 110, see page 15).
- A new credit has been provided for storing elevation certificates and other key permit records at a site out of the floodplain and at least one mile away (Activity 310).
- The need to advise people about coastal floodplain hazards has been recognized (Activities 320, 330, and 340).
- A way has been devised to credit adopting post-disaster advisory flood elevations, even though the study was conducted by FEMA (Activity 410).
- Clarification has been made that credit for a state or regional Cooperating Technical Partner is provided only if the affected study includes the community or one of its floodplains (Activity 410).
- The elevation reference mark credit was replaced with a more stringent set of criteria for permanent bench marks (Activity 440).
- The credit for stormwater management master planning (SMP) was renamed to become watershed master planning (WMP) to differentiate it from water quality programs (Activity 450).
- Bonus points were added for protecting critical facilities from flood damage (Activity 530).
- Additional documentation is required for the flood preparedness activities (610, 620, 630).



The supplemental publications, such as the *CRS Application*, have been revised to reflect all of these changes.

Software for Elevation Certificates being Revised

Due unforeseen database problems that have been experienced by several communities, the current version of "Computerized Format for FEMA Elevation Certificates," is being reprogrammed. ISO is helping the affected communities remedy their database problems. The updated version of the software will be available in early May 2008. Requests for it will be processed as soon as possible after the new release. If you have any questions, please contact ISO at 317/848-2898.

The Community Rating System and Coastal Communities

Almost every coastal city or county faces a threat of flooding. Therefore, almost every coastal community has joined the National Flood Insurance Program (NFIP). To join, the local governments agree to regulate new development in their floodplains in accordance with NFIP minimum criteria. In return, the NFIP provides federally backed flood insurance for properties in those communities. Today, there are over 20,000 communities participating in the NFIP and there are over five million policies in effect.

The Community Rating System (CRS) is a part of the NFIP. The CRS reduces flood insurance premiums to reflect what a community does above and beyond the NFIP's minimum criteria for floodplain development. The objective of the CRS is to reward communities for what they are doing, as well as to provide an incentive to undertake new flood protection activities.

CRS basics: Community participation in the CRS is VOLUNTARY. To date, over 1,080 communities have joined. These communities have 67% of all the flood insurance policies in the nation.

If a community wants to participate, it submits an application to FEMA. During a "verification visit," the community's programs are reviewed and scored according to the formulas in the *CRS Coordinator's Manual* (found at <http://training.fema.gov/EMIWeb/CRS>). The total score determines the community's CRS classification.

Classes are from 10 (no discount) to 1 (45% discount) with a 5% flood insurance premium rate discount for each class. Properties outside the "Special Flood Hazard Area" shown on FEMA's Flood Insurance Rate Maps receive a 5% or 10% discount, depending on the community's class. Policies on non-compliant structures and "preferred risk" policies do not receive a discount.



Preserving coastal areas as open space can receive CRS credit under the 400 series of activities.

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Statement of Purpose

NFIP/CRS Update is a publication of the National Flood Insurance Program's Community Rating System. Its purpose is to provide local officials and others interested in the Community Rating System with news they can use.

NFIP/CRS Update is printed whenever it is needed. It is sent free to local officials, state officials, consultants, and others who want to be on the mailing list. To keep costs down, subscriptions are limited to one per community.

To become a subscriber or to suggest a topic that you would like addressed, contact

NFIP/CRS Update
P.O. Box 501016
Indianapolis, IN 46250-1016
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nfipcrs@iso.com

The CRS and Coastal Communities — continued from previous page

The CRS class is based on the credit points calculated for the floodplain management activities a community implements. In many cases, a credited activity is already being implemented by the community, the state, or a regional agency. The more activities implemented, the higher the score, and the better the CRS class.

There are 18 floodplain management activities credited by the CRS, organized under four series:

- 300 series: Public Information
- 400 series: Mapping and Regulations
- 500 series: Flood Damage Reduction
- 600 series: Flood Preparedness

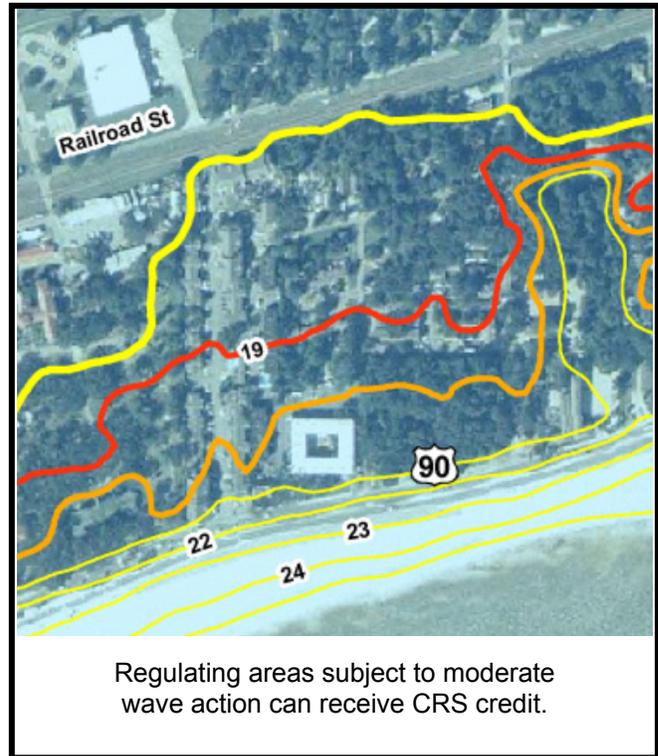
Within each of the 18 activities are one or more distinct, creditable elements. The community's designated CRS Coordinator works with the ISO/CRS Specialist at a verification visit to identify each creditable item, calculate its score, and document how it is being implemented.

Coastal elements: Several activities and elements are of particular interest to coastal communities. Here are some examples of CRS-credited activities that many communities implement.

- Public information projects that advise residents of the coastal flood hazard and ways they can protect themselves;
- Prohibiting or regulating the size of enclosures under the elevated floors of new buildings;
- Mapping and regulating areas of moderate wave action, known as coastal A Zones;
- Mapping coastal erosion rates and establishing setbacks for development;
- Mapping and regulating areas subject to flooding from a tsunami;
- Preparing and implementing a flood hazard mitigation plan; and
- Having and exercising an emergency flood warning and response plan.

Benefits: There are many reasons why a community would want to join the CRS.

- Money stays in the community instead of being spent on insurance premiums.
- Every time residents pay their insurance premiums, they are reminded that the community is working to protect them from flood losses, even during dry years.



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The CRS and Coastal Communities — continued from previous page

- The activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in damage to property and public infrastructure, and protection of the environment.
- Local flood programs are better organized and more formal.
- The community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
- Technical assistance in designing and implementing some activities is available at no charge.
- The community has an added incentive to maintain or improve its flood programs over the years.
- The public information activities build a knowledgeable constituency interested in supporting and improving flood protection measures.



For more information: See <http://training.fema.gov/EMIWeb/CRS/>.

Good Practices

— Rebecca Quinn, CFM
RC Quinn Consulting

It's not unusual for the interior of a crawlspace or the slab in an attached garage to be higher than the exterior grade. In these cases, the bottom of the required flood opening should be less than 12 inches above the interior grade (see NFIP Technical Bulletin 1, bottom of page 3). Of course, from the outside of the building the openings will appear too high, and thus look noncompliant.

All the more reason for the local floodplain manager or code official to review final elevation certificates carefully to make sure the surveyor correctly notes the interior elevation and the details on the openings. And all the more reason that owners should be advised to keep elevation certificates with their own important papers so that future buyers will have accurate documentation of compliance. By the way, a good practice is to put openings even lower, especially if the final backfill and landscaping might settle or end up being lower than originally planned.

ELEVATION CERTIFICATE			OMB No. 1605-0008 Expires February 28, 2009
U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program			
SECTION A - PROPERTY INFORMATION			For Insurance Company Use:
A1. Building Owner's Name			Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Company NAIC Number
City	State	ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)			
A5. Latitude/Longitude: Lat _____ Long _____	Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.			
A7. Building Diagram Number _____			
A8. For a building with a crawl space or enclosure(s), provide:			
a) Square footage of crawl space or enclosure(s): _____ sq ft	A9. For a building with an attached garage, provide:		
b) no. of permanent roof openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade _____	a) Square footage of attached garage _____ sq ft	b) no. of permanent roof openings in the attached garage walls within 1.0 foot above adjacent grade _____	
c) Total net area of flood openings in A8.b _____ sq in	c) Total net area of flood openings in A9.b _____ sq in		
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION			
B1. NFIP Community Name & Community Number	B2. County Name	B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Issue Date	B7. FIRM Panel Effective/Revised Date
B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AD, use base flood depth)		
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in item B9.			
<input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____			
B11. Indicate elevation datum used for BFE in item B9: <input type="checkbox"/> NAVD 1983 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____			
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Coastal Protected Area (CPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Designation Date: _____ CBRS <input type="checkbox"/> CPA <input type="checkbox"/>			
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)			
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings? <input type="checkbox"/> Building Under Construction? <input type="checkbox"/> Finished Construction			
*A new Elevation Certificate will be required when construction of the building is complete.			
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, ARIA, ARIAE, ARA1-A30, ARAH, ARAD. Complete items C2-a-g below according to the building diagram specified in item A7.			
Benchmark Utilized _____		Vertical Datum _____	
Conversion/Comments _____			
Check the measurement used:			
a) Top of bottom floor (including basement, crawl space, or enclosure floor)	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)	
b) Top of the next higher floor	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)	
c) Bottom of the lowest horizontal structural member (V Zones only)	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)	
d) Attached garage (top of slab)	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)	
e) Lowest elevation of masonry or equipment servicing the building (Describe type of equipment in Comments)	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)	
f) Lowest adjacent (finished) grade (LAG)	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)	
g) Highest adjacent (finished) grade (HAG)	<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)	
SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION			
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.			
<input type="checkbox"/> Check here if comments are provided on back of form.			
Certifier's Name	Company Name	License Number	PLACE SEAL HERE
Address	City	State	
Signature	Date	Telephone	
FEMA Form 81-31, February 2006 See reverse side for continuation. Replaces all previous editions			

State CRS Committees

Many communities in the Community Rating System (CRS) have been concerned that their floodplain management activities do not receive all the credit they deserve. Often these concerns are dispelled when they learn more about the CRS, how activities are scored, and how scores can be improved. Many problems have been solved when there is good communication between local officials and the FEMA and Insurance Services Office (ISO) staff who manage the program.

One way communities can improve communications is through a committee of their state floodplain management association. There are currently 31 associations representing 36 of the 50 states. Contacts for these associations can be found at <http://www.floods.org/StatePOCs/stchoff.asp>.

There are three main roles a state association CRS committee could fill on behalf of CRS communities:

1. *Inform local officials.* The committee can work with the state's ISO/CRS Specialist to prepare articles for the association's newsletter and presentations at association conferences and workshops. With committee help, the Specialist can make sure the articles and presentations address the communities' priority concerns.
2. *Provide feedback to FEMA and ISO.* The committee can be a focal point to gather comments and organize issues that need attention. A formal request submitted by a large organization on behalf of many communities receives more attention than a submittal by a single community.
3. *Develop special approaches to CRS credit.* FEMA and ISO are always looking for ways to reduce the verification workload on both ISO and the communities' staff. If the improved communications that result from a CRS committee identifies ways to do this, they will be pursued. For example, a review of Michigan state requirements concluded that every community in the state deserved over 800 points in "uniform minimum credit." (Uniform minimum credit is provided to all communities in an area that is covered by uniform standards administered by a state, regional, or county agency. This approach simplifies the verification workload for both the community and ISO.)

While not a state-level committee, the CRS communities in Palm Beach County, Florida, began meeting each month to discuss local outreach projects. The ISO/CRS Specialist lives close enough to be able to make most of the group's meetings. One of the ISO policy consultants was able to attend one meeting to cover a variety of technical issues. In February, a special session of the Emergency Management Institute's week-long CRS course will be held in the county. Lots of good things result when communities work together. More on Palm Beach County's activities can be found on the next page.



Illinois' CRS Committee

The Illinois Association for Floodplain and Stormwater Management has had a CRS Committee for more than 10 years. Each year the committee has hosted a half-day or all-day CRS workshop in different parts of the state.

Communities in northeastern Illinois have special state and county floodplain management requirements that receive "uniform minimum credit" that is provided automatically. The workshops in this area are tailored to assist applications using these credits.

At IAFSM's annual conference, the ISO/CRS Specialist for Illinois sets up a separate meeting room for one-on-one sessions with communities that are either in the CRS or interested in joining.

For more information, contact Committee Chair John Lentz at john.lentz@illinois.gov or 847/608-3100 x 2022.

Palm Beach County CRS Committee

– Sue K. Hopfensperger, CFM
ISO/CRS Specialist

In 2001, 17 cities in Palm Beach County, Florida, joined with the County to co-sponsor a flood and hurricane exposition at a centrally located mall. This effort graduated into development of a public information program strategy that would receive CRS credit under Activity 330 (Outreach Projects).

By 2007, six more communities had joined the group. Several of them were not in the CRS. The group decided to use the planning meetings for an additional purpose. The first hour of each meeting became an expo planning meeting. The second hour became a CRS meeting.

During the second hour, the group would pick an activity out of the *CRS Coordinator's Manual*, review it, share ideas and documentation, and gain a better understanding of the activity and its requirements.

Also in 2007, the committee invited me, the ISO/CRS Specialist for the area, to attend the meetings in order to help them understand the activities better and answer any questions that came up. The 2007 Expo was held in mid-June, but the members found such value in the CRS portion of their meetings that they have continued to meet on the third Tuesday of each month.

The current meeting format is either to tackle one aspect of the manual or to have a guest speaker. One month, the speaker was an insurance agent who has specialized in flood insurance for many years. He spoke on the importance of elevation certificates as they relate to proper ratings.

Another meeting was attended by one of ISO's consulting partners, French Wetmore. French tackled each element of Activity 430, Higher Regulatory Standards, with the committee. There were additional questions about 440, 450, and 510 that were also addressed.

One of the sessions went over the annual recertification process. The committee is currently working on a 5-year update to the public information program strategy. Some of the other positive actions that have come out of this CRS users' group include

- Sharing of information and best practices;
- Increased networking between local staffs;
- More compliant participation in the CRS for these communities;
- Interest in new communities to apply to the CRS;
- Two communities already modified to a higher classification;
- Better and smoother annual recertifications;
- Development of positive and improved relationships between ISO and the communities;
- Participation in an ISO-sponsored floodplain management plan workshop held nearby; and
- Scheduling of a field-deployed EMI E278 course in Palm Beach County.



Because this committee has been so successful, both Broward and Miami-Dade counties hope to develop similar organizations.

West Virginia Governor Recognizes the CRS



Governor Joe Machin heard that Jefferson County was the first county in West Virginia to join the Community Rating System. On August 14, 2007, he presented the CRS plaque to the County Commissioners. The Governor is the tall gentleman in the middle. At the governor's right are (from the far left) Mason Carter, Jefferson County Floodplain Manager; Robert Perry, West Virginia State NFIP Coordinator; Jimmy Gianato, West Virginia Director of Homeland Security and Emergency Management; Rusty Morgan, Vice President of the Jefferson County Commission; and Barb Miller, Jefferson County Homeland Security and Emergency Management. To the Governor's left are Frances Morgan, Jefferson County Commission President; Dave Odegaard, FEMA Region III; County Commissioners Dale Manuel and Jim Surkamp; and Roger Goodwin, Jefferson County Engineer. Not pictured but present at the ceremony was Commissioner Greg Corliss.

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Funding Sources for Repetitive Loss Properties

The National Flood Insurance Program (NFIP) is continually faced with the task of paying claims while trying to keep the price of flood insurance at an affordable level. It has a particular problem with repetitive loss properties, which are estimated to cost \$200 million per year in flood insurance claim payments. Repetitive loss properties represent only 1% of all flood insurance policies, yet before Hurricane Katrina, they accounted for nearly one-third of the claim payments (over \$4.5 billion to date).

When the flood risk to these repetitive loss properties has been mitigated, the overall costs to the NFIP and to individual homeowners will be reduced. Accordingly, over the years, Congress has created a variety of funding sources to help repetitive loss property owners—through their community, state, or tribal government—use long-term mitigation measures to reduce their exposure to flood damage. In addition to Increased Cost of Compliance (ICC) insurance coverage, the Federal Emergency Management Agency (FEMA) now has five grant programs for this purpose. The programs have different funding periods and eligibility requirements. More information on all of them can be found at the noted websites.

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Funding Sources for Repetitive Loss Properties *—continued from previous page*

- Hazard Mitigation Grant Program (HMGP) — provides funds to states and communities after a disaster declaration to protect public or private property through various mitigation measures. (<http://www.fema.gov/government/grant/hmgp/index.shtm>)
- Flood Mitigation Assistance (FMA) — provides funds every year to states and communities for projects that reduce or eliminate the long-term risk of flood damage to buildings, homes, and other structures that are insured under the NFIP. (<http://www.fema.gov/government/grant/fma/index.shtm>)
- Pre-Disaster Mitigation Grant Program (PDM) — a nationally competitive program that provides funds each year to states and communities, including tribal governments, to help with hazard mitigation planning and mitigation projects before a disaster occurs. (<http://www.fema.gov/government/grant/pdm/index.shtm>)
- Repetitive Flood Claims (RFC) — a nationally competitive program that funds mitigation projects for certain repetitive loss properties in communities or states that cannot participate in the FMA program because they do not have funds for the non-federal match or lack the capacity to manage FMA grant activities. (<http://www.fema.gov/government/grant/rfc/index.shtm>)
- Severe Repetitive Loss (SRL) — a grant that is reserved for “severe” repetitive loss properties, i.e., residential properties with a high frequency of losses or a high value of claims. (<http://www.fema.gov/government/grant/srl/index.shtm>)
- Increased Cost of Compliance (ICC) — an extra flood insurance claim payment that can be made if an insured building was flooded and then declared substantially damaged by the local permit office. (<http://www.fema.gov/library/viewRecord.do?id=3010>)



This repetitive loss property was purchased with help from a FEMA grant. The community had 90 days to clear the site. It flooded again before the 90 days were up, but no damage was caused. This shows the advantage of acquiring and clearing repetitive loss properties.

Most of the FEMA grants provide 75% of the cost of a project. The owner is expected to fund the other 25%, although in some cases the state or local government may contribute to the non-FEMA share. ICC pays 100% (up to \$30,000) of the cost of bringing the damaged building up to the local ordinance’s flood protection standards.

Each program has a different Congressional authorization and slightly different rules. States and communities set their own priorities for the use of the grant funds, but they are strongly encouraged to address their repetitive flood problems.

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Funding Sources for Repetitive Loss Properties *—continued from previous page*

In addition, the Small Business Administration offers low-interest loans that can fund repairs and mitigation projects after a disaster declaration. See its website at <http://www.sba.gov/services/disasterassistance>.

What You can Do

- Check the websites and read up on the details of the funding programs that are appropriate for your situation. For example, if your state has not been declared a federal disaster area for some time, look at the grants that accept applications every year, rather than at HMGP.
- Talk to your local planning, building, or emergency management official to see if your community is interested in applying for a grant for properties like yours.
- Talk to your permit office to make sure they are aware of ICC coverage. In some cases a local ordinance might be worded to trigger an ICC payment for a repetitive loss property that was not substantially damaged.
- Keep your flood insurance policy in force. Several grants and ICC only fund properties that have a current flood insurance policy.



This was once the site of repetitively flooded homes before FEMA funds helped acquire them.



This repetitive loss house was elevated with help from a FEMA grant.

The Community Rating System Task Force

*–Jennifer Hughes, P.E., CFM
CRS Task Force*

The complexity of the Community Rating System has led FEMA to seek guidance from professionals with diverse backgrounds to ensure that the program is accomplishing its goals. The Community Rating System Task Force is an inter-agency, multidisciplinary advisory body that monitors the program, discusses needed changes, and makes recommendations to FEMA.

The Task Force meets 3 or 4 times a year in different FEMA regions. Often local CRS Coordinators from nearby communities are invited to speak and pass on their thoughts and concerns about the program. The objectives of the meetings are to

- Gather information from regional offices, the states, and communities about the CRS's floodplain management elements;
- Evaluate the effectiveness of the activities and elements;
- Monitor the workload of the Insurance Services Office (ISO); and
- Measure the progress of the program in meeting the goals of the NFIP.

The CRS Task Force's voting members represent FEMA, the insurance industry, professional organizations, and other governmental organizations. In addition to the voting members, ISO and floodplain management experts in private practice regularly participate in the meetings.

FEMA employees are the largest contingent on the Task Force. They come from the Risk Reduction, Risk Analysis, and Risk Insurance divisions of the Mitigation Directorate at FEMA headquarters. Their individual specialties include program management, hazard mapping, insurance underwriting, actuarial science, and budgeting. Three additional people represent FEMA's Regional Offices.

The interests of CRS communities are represented on the Task Force by two local officials. These officials help the Task Force understand how the program is implemented on the ground at the local level. Proposed program changes are vetted through the local officials to ensure that the changes can be implemented within the communities. A third local member of the Task Force is expected to be appointed in 2008.

Two professional organizations contribute to the Task Force: the Association of State Floodplain Managers and the National Association of Flood and Stormwater Management Agencies. These organizations represent individuals and public agencies that manage and advocate for wise floodplain management. The National Emergency Management Association has had a representative on the Task Force, but the position is currently vacant.

The insurance industry has two delegates on the Task Force. They represent the interests of the Write Your Own policy companies and provide insight into how changes in the CRS program can affect flood insurance policies.

The National Oceanic and Atmospheric Administration is also a voting member of the Task Force. The staff member represents NOAA's coastal programs and the National Weather Service. It is expected that a representative of the U.S. Army Corps of Engineers will be added in 2008.

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The Community Rating System Task Force *—continued from previous page*

The Task Force is supported by ISO and consultants who do most of the background work. They conduct research, prepare drafts of proposed changes to the *CRS Coordinator's Manual*, and assist the Task Force in evaluating the program.

Communities and other floodplain management professionals are encouraged to make suggestions on both the content and the form of the CRS. Send them to:

NFIP/CRS
P.O. Box 501016
Indianapolis, IN 46250-1016
(317) 848-2898
Fax: (317) 848-3578
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2007 CRS Task Force Members

Tom Powell, Chair, Retired insurance professional

FEMA Headquarters

Bill Lesser, FEMA Mitigation Directorate, Risk Reduction Division (CRS Project Manager)

Mary Jo Mullen, FEMA Mitigation Directorate, Risk Analysis Division (Mapping)

Jhun de la Cruz, FEMA Mitigation Directorate, Risk Insurance Division (Insurance)

Tom Hayes, FEMA Mitigation Directorate, Risk Insurance Division (Insurance)

FEMA Regions

Brad Loar, FEMA Region IV (Eastern Territory - FEMA Regions I-IV)

Ross Richardson, FEMA Region VI (Central Territory - FEMA Regions V-VII)

Sally Ziolkowski, FEMA Region IX (Western Territory – FEMA Regions VIII-X)

CRS Communities

David Garcia, City of Waveland, Mississippi

Jennifer Hughes, P.E., CFM, Village of Lincolnshire, Illinois

Association of State Floodplain Managers

Lisa Jones, South Carolina Department of Natural Resources

National Association of Flood and Stormwater Management Agencies

David Canaan, Mecklenburg County, North Carolina

National Emergency Management Association

Vacant

Insurance Industry

Cynthia DiVincenti, Travelers Insurance

Barry Thomas, State Farm Insurance

Other Federal Agencies

Josh Lott, Regional Team Lead, National Oceanic and Atmospheric Administration,
Office of Oceans and Coastal Resource Management

Your Local Representatives on the CRS Task Force

The two local representatives on the CRS Task Force come from different regions of the United States, but each shares the commitment to ensuring that floodplains are made safe.

David Garcia is the Fire Chief and the CRS Coordinator for the City of Waveland. David proves that you do not have to be an engineer or floodplain expert to develop a successful CRS program. Waveland (population 6,674 in 2000) is a Class 5 CRS community. The city is nestled on the southern tip of Mississippi along the Gulf of Mexico.

David saw first-hand the devastation that flooding can bring to a community when Hurricane Katrina destroyed the majority of Waveland on August 25, 2005. David credits the CRS program with helping the city to prepare for flooding and providing the floodplain management tools to begin the recovery process.

Jennifer Hughes is the Village Engineer and CRS Coordinator for the Village of Lincolnshire (population 6,537). She is a Registered Professional Engineer and Certified Floodplain Manager. Lincolnshire is located in Lake County, Illinois, about 38 miles northwest of Chicago, and is a CRS Class 5 community. Lincolnshire is susceptible to riverine flooding from the Des Plaines River, Chicago River, and Indian Creek.

If you have a concern about the Community Rating System, please pass it on to the Task Force via your community representatives:

David Garcia: wavelandchief@bellsouth.net

Jennifer Hughes: jhughes@village.lincolnshire.il.us

New Short Handouts

Several old and new CRS-credited activities are now summarized in handouts. These are used to familiarize a newcomer to the subject or walk a person through the step-by-step scoring process. They do not replace the *CRS Coordinator's Manual* or other materials that provide more detailed information. The following are available at no cost in Adobe pdf format from NFIPCRS@iso.com.

Activity	Title	Pages
210	Joining the Community Rating System	1
310	2006 Elevation Certificate Correction Form	1
310, 440–BMM	NGVD → NAVD?	2
410	CRS Credit for Floodplain Mapping	9
430–ENL	Nonconversion Agreement	1
440–BMM	CRS Credit for Benchmark Maintenance	2
503	Preparing a Repetitive Loss Area Map	2
530	CRS Credit for Flood Control Projects	8
540	CRS Credit for Drainage System Maintenance	4
610–SRC	StormReady/TsunamiReady	2
620	CRS Credit for Levee Safety	2

Revised Goals for the CRS

The objective of the CRS is to support the goals of the NFIP. To do this, the CRS provides insurance premium rate reductions to policy holders in recognition that their communities implement activities that work toward its goals. In 2007, the CRS Task Force revised the three goals of the CRS to better guide future work. Since 1990, the CRS goals were to

- Reduce flood losses, i.e.,
- Facilitate accurate insurance rating, and
- Promote the awareness of flood insurance.

The revision clarifies the role of insurance and promotes a broader approach to floodplain management. It should be remembered that the “community” part of the Community Rating System includes state and regional agencies and private organizations that support and assist city, county, and tribal governments that are participants in the NFIP. Here are the new goals:

- 1. Reduce flood damage to insurable property.** Communities are encouraged to map and provide regulatory flood data for all their flood hazards. The data should be used in their regulatory programs and shared with all users and inquirers. New buildings in mapped floodplains should be protected from the known local flood hazards, which may require setting standards higher than the minimum national criteria of the NFIP. Communities are encouraged to reduce the exposure of existing buildings to flood damage, especially repetitive loss properties.
- 2. Strengthen and support the insurance aspects of the NFIP.** Communities should encourage their residents to be aware of their flood risk and to purchase and maintain a flood insurance policy to protect themselves from the financial impacts of flooding. Communities should also help make the program more financially sound by implementing mapping and information programs that help to evaluate accurately the individual property risk for flood insurance rating purposes, expand the policy base, and reduce repetitive losses.
- 3. Encourage a comprehensive approach to floodplain management.** Insurable property is not the only floodplain management concern that communities have, so the CRS recognizes efforts that protect lives; further public health, safety, and welfare; and protect natural floodplain functions. The community staff should understand the physical and biological processes that form and change floodplains and watersheds and take steps to deal with flooding, erosion, habitat loss, water quality, and special flood-related hazards. Floodplain management programs need to protect buildings, infrastructure, critical facilities, and natural functions and ensure that new development does not cause adverse impacts on others. A comprehensive approach uses all tools, including public information, planning, regulatory authorities, financial support, public works activities, and emergency management.

ISO/CRS Specialists Changes

With retirements and moves to different parts of the country, the ISO/CRS Specialists list and assignments shown in Appendix G of the *CRS Coordinator's Manual* have been revised again. Replacements for those two pages of the *Manual* are included at the end of this newsletter.

CRS and NFIP Training Courses for 2008

FEMA's Emergency Management Institute (EMI) conducts courses on floodplain management and CRS-related topics. These are oriented to local building, zoning, planning, and engineering officials.

Tuition for these courses is free for state and local government officials and travel stipends are available. For more information, contact the training office of your state emergency management agency, visit <http://training.fema.gov/>, or call EMI at 800/238-3358.

Here's the schedule for the week-long classes. For more information on these courses, see <http://www.training.fema.gov/EMICourses/EMICourse.asp>.

- E172: Advanced HAZUS Multi-Hazards for Flood (prerequisite is E313): June 16–19.
- E194: Advanced Floodplain Management Concepts: June 16–19, August 18–21.
- E273: Managing Floodplain Development through the NFIP: June 23–26. E273 is also being field deployed in Arkansas, Colorado, Georgia, Texas, and Wyoming. If your community is in one of these states, contact your state NFIP Coordinator for more information (see <http://www.floods.org/StatePOCs/stcoor.asp>).
- E278: The Community Rating System: August 11–14, September 15–18.
- E279: Retrofitting Flood-Prone Residential Buildings: July 7–10.
- E282: Advanced Floodplain Management Concepts II: July 7–10.
- E313 - Basic HAZUS Multi-Hazards: April 7–10, July 14–17.
- E386: Residential Coastal Construction: July 7–10.

Under the 2007 *CRS Coordinator's Manual* changes, graduation from these courses provides

- Five points under Section 431.n, Staffing (STF), for each member of the floodplain permit staff who graduates from E194, E273, E278, E282, or E386. The maximum credit under Section 431.n for training is 25 points.
- Five points under Activity 360 (Flood Protection Assistance), if the person providing the assistance has graduated from E279.

The Community Rating System course (E278) is also available as a field-deployed course. In February 2008, it was held in Boca Raton, Florida. The demand was so high, a second class is being arranged for deployment on the west coast of Florida (for information, contact Lori Hudson at Lori.Hudson@iso.com). People interested in having the week-long EMI course on the CRS held closer to home should contact their ISO/CRS Specialist (see Appendix G of the *CRS Coordinator's Manual*).

E194, Advanced Floodplain Management Concepts, is a new course designed for people with over three years of full-time floodplain management experience. It has four modules: Preparing for Post Disaster Floodplain Manager Responsibilities, NFIP Floodplain Rules and Regulations In-Depth, Local Floodplain Management Considerations in Recommending LOMC Submittals, and Floodplain Management Roles and Responsibilities.

Appendix G

ISO/CRS SPECIALISTS

(updated 2/08)

Alabama – Sherry Harper	Montana – Kerry Redente
Alaska – Linda Ryan	Nebraska – Scott Cofoid
Arizona – Kerry Redente	Nevada – Dave Arkens (N), Kerry Redente (S)
Arkansas - Janine Ellington	New Hampshire – Jimmy Chin
California – Dave Arkens	New Jersey – Ron Mielnicki
Colorado – Kerry Redente	New Mexico – Kerry Redente (W), Janine Ellington (E)
Connecticut – Jimmy Chin	New York (Long Island) – Jimmy Chin
Delaware – Tom Brett	New York (Upstate) – David Van Troost
Florida – Sherry Harper, Sue Hopfensperger, Heidi Liles, Lori Hudson	North Carolina – Mandy Todd
Georgia – David Van Troost	North Dakota – Scott Cofoid
Hawaii – Linda Ryan	Ohio – Tom Brett
Idaho – Linda Ryan	Oklahoma - Janine Ellington
Illinois – Scott Cofoid	Oregon – Dave Arkens
Indiana – Scott Cofoid	Pennsylvania - Tom Brett
Iowa – Scott Cofoid	Rhode Island - Jimmy Chin
Kansas – Scott Cofoid	South Carolina – David Van Troost
Kentucky – Ron Mielnicki	South Dakota – Kerry Redente
Louisiana – Sherry Harper	Tennessee – Ron Mielnicki
Maine – Jimmy Chin	Texas – Janine Ellington
Maryland – Tom Brett	Utah – Kerry Redente
Massachusetts – Jimmy Chin	Vermont – Jimmy Chin
Michigan – Scott Cofoid	Virginia – Tom Brett
Minnesota – Scott Cofoid	Washington – Linda Ryan
Mississippi – Sherry Harper	West Virginia – Tom Brett
Missouri – Scott Cofoid	Wisconsin – Scott Cofoid
	Wyoming – Kerry Redente

Telephone numbers are for both voice and fax.

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