



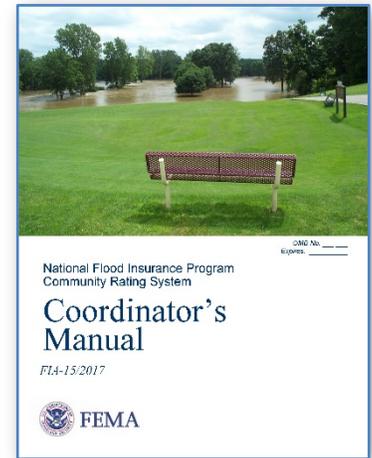
# NFIP/CRS UPDATE

December 2016 / January 2017

## 2017 Edition of *Coordinator's Manual* Is on the Way

In accord with its routine three-year cycle, the CRS is anticipating the release of an updated version of the *CRS Coordinator's Manual* any day now. The draft document is undergoing final review at the Office of Management and Budget to ensure adherence with the requirements of the Paperwork Reduction Act. When OMB issues its final approval, the new *Coordinator's Manual* will be available for download at [www.CRSresources.org](http://www.CRSresources.org) and at other sites.

As noted in the last issue of the *NFIP/CRS Update*, there will be no major changes in the 2017 *Coordinator's Manual*. Instead, you will find multiple improvements, clarifications, and minor corrections. None of this will require substantive changes to a community's CRS program or procedures. Some of the 2017 changes are discussed below.



Appreciation is extended to all the communities and others who have contributed their suggestions for these ongoing improvements to the *Coordinator's Manual*.

### Remember . . .

- Communities do not need to change their preparation for the next verification visit. Just get ready as you always do. A community's coverage under the new edition will be phased in and the ISO/CRS Specialist will work with the community to spot any different documentation or other changes that will apply in the future.
- When approved, the 2017 *Coordinator's Manual* will be available for download at [www.CRSresources.org](http://www.CRSresources.org) and also will be posted on the website of the Federal Emergency Management Agency.

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## 2017 *Coordinator's Manual on the Way* (cont.)

- Changes from previous editions will be marked with vertical bars *[like this]* in the margins of the pages of the 2017 *Coordinator's Manual*. This will help you spot places that you may want to review, to see if the change affects your community.

### More about What's New

- The CRS has always credited mapping and regulations that account for future conditions and for sea level rise. The 2017 *Coordinator's Manual* establishes a sea level rise standard for crediting communities that assess and manage the changes anticipated from changing sea levels. The CRS has chosen to require, at a minimum, that communities use the “intermediate-high” projection for 2100, from the report *Global Sea Level Rise Scenarios for the U.S. National Climate Assessment*. This report was published by the National Oceanic and Atmospheric Administration’s Climate Program Office in collaboration with 10 federal and academic science institutions.

The U.S. Army Corps of Engineers’ website offers a Sea-Level Change Curve Calculator that communities can use for purposes of CRS credit. Website links and instructions for determining the sea level rise for a community will be available on [www.CRSresources.org](http://www.CRSresources.org) and on [www.FEMA.gov](http://www.FEMA.gov).

- Coastal communities are being provided with more options for watershed management planning credit (WMP) under Activity 450 (Stormwater Management). Credit will be available for watershed plans that assess the impacts of climate change and sea level rise on the local drainage system. This allows a coastal community that has a non-traditional watershed (no natural or constructed channels) but is nonetheless threatened by flooding because of a rise in sea level to receive credit for evaluating its sea-level-related flood problems without a “model” of the watershed.

This addition reflects the fact that increasing numbers of communities are taking action to mitigate the effects of a changing climate and rising sea levels, and that federal initiatives like that of the Corps and NOAA (see previous bullet) have made such actions feasible. Assessing the impact of sea level rise also provides another option for coastal communities to meet the Class 4 prerequisite of demonstrating that they have “taken appropriate steps to eliminate or minimize future flood losses.”

- The frequency of cycle visits for some communities will be changing, for the first time in the history of the CRS. In 2010, as part of the implementation of the CRS Strategic Plan, the CRS Task Force began considering whether the total dollar discount provided to a CRS community should be a consideration in determining the frequency of CRS credit verification. Subsequent research at East Carolina University that explored CRS verification methods recommended putting more verification emphasis on communities with larger dollar discounts. Beginning with the 2017 *Coordinator's Manual*, those communities receiving the top 10% of premium discount dollars, along with the Class 1–4 communities, will be verified every 3 years. All other communities will be verified every 5 years. This change will be phased in over the next 5 years. There will be no change to the timing of your next cycle visit.

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## 2017 *Coordinator's Manual on the Way (cont.)*

- Credit for channel debris removal (CDR) will no longer be a prerequisite for all other credit under Activity 540 (Drainage System Maintenance). This is part of a subtle re-alignment of credit under this activity, in response to the recognition that capital improvement programs for drainage (credited as CIP) and maintenance of problem sites (credited as PSM), for example, are important to all communities—regardless of whether their drainage system is “natural,” underground, engineered, or a combination—and thus should be eligible for CRS credit.

This will provide more flexibility to communities to address their drainage-related flood problems and still qualify for CRS credit. Now, communities can receive credit for any combination of the elements of Drainage System Maintenance, without having credit for channel debris removal. CDR credit will still be a prerequisite for stream dumping regulations (SDR) credit.

- As noted in the last issue, CRS Category C repetitive loss communities are being re-defined as those with 50 or more repetitive loss properties (compared to 10 or more such properties previously). Under the 2017 definition, there will be fewer Category C communities. The 2017 *Coordinator's Manual* clarifies that Category C communities must either prepare and adopt a Repetitive Loss Area Analysis (RLAA) for all repetitive loss areas, or prepare and adopt a floodplain management plan (FMP) that includes a problem assessment of all repetitive loss areas and a review of flood insurance claims. You can find details about the FMP planning in Section 512.a of the 2017 *Coordinator's Manual*, and about the RLAA in Section 512.c.

This is not a completely new idea, because Category C communities usually conduct these sorts of plans and assessments for their repetitive loss properties. However, many floodplain management plans and/or disaster mitigation assistance plans currently do not meet the requirements of CRS Activity 510 Floodplain Management Planning Step 5(c). Going forward, all Category C communities that do not produce a RLAA will have to earn full credit in Planning Step 5(c) for FMP.

Your ISO/CRS Specialist will work closely with your community to explain what is required in your particular situation. The change will have a phase-in period of up to nine years, since the CRS verification cycle runs every 3 to 5 years, and FMP and disaster mitigation assistance plans require updates every 5 years. If your community is a Category C community and has a CRS visit next year, for example, but your disaster mitigation assistance plan that receives CRS credit is not due for an update until the following year, then your plan will be verified under the previous *Coordinator's Manual*.

### Looking Ahead

Watch the pages of this newsletter for more information about the 2017 *Coordinator's Manual*. ≡ ≡ ≡

# Looking back at 2016

What did the Community Rating System look like in 2016? Here are some facts reflecting the program's status in the year gone by.

- There were 1,416 communities in the CRS.
- There were 40 CRS Users Groups, in 27 states.
- There were CRS communities in every state and in Puerto Rico; Florida has the most, with 230 communities.
- On average, 53 new communities joined the CRS each year over the past five years. This rate has been accelerating, with 128 communities joining in the last two years.
- The number of Class 5 communities has grown by 31% in the past two years, showing that already-participating communities continue to improve their floodplain and watershed management programs and receive better CRS classifications in return.

## Top CRS Performers

|                |  |
|----------------|--|
| <b>Class 1</b> | Roseville, California  |
| <b>Class 2</b> | Fort Collins, Colorado<br>Tulsa, Oklahoma<br>Thurston County, Washington<br>Pierce County, Washington<br>King County, Washington |
| <b>Class 3</b> | Sacramento County, California<br>Ocala, Florida<br>Louisville-Jefferson County, Kentucky   |
| <b>Class 4</b> | Maricopa County, Arizona<br>Charleston County, South Carolina  |
| <b>Class 5</b> | 123 communities  |

## Flood Insurance in the CRS in 2016

- Policyholders in CRS communities accounted for 70% of the NFIP policy base.
- The CRS community policyholders received over \$355 million in policy discounts due to their communities' actions to mitigate flood losses.
- CRS communities are not just those with large policy bases. Communities with fewer than 100 policies made up 18% of CRS communities; 42% of CRS communities had 100–1,000 policies; and 40% of CRS communities had more than 1,000 policies.

## CRS Credit for Flood Loss Mitigation in 2016

- All CRS communities enforced some type of higher regulatory standard.
- Freeboard standards ranging from one to three or more feet above base flood elevation were in place in 77 % of CRS communities.
- Public outreach efforts to inform residents about flood hazards, flood protection, and flood insurance are in place in 90% of all CRS communities.
- Open space and natural floodplain areas are protected and/or restored in 89% of CRS communities.
- Almost all (94%) CRS communities implement programs for maintaining organized and accurate historic and current information related to flooding, including benchmarks, digital systems, flood maps, and supporting data.

## Results of CRS-based Mitigation

- By 2016, about 23,100 structures (20% of all the repetitive flood loss properties in CRS communities) had been mitigated. During the same period, in all non-CRS communities, 11,905 properties (or about 13%) were similarly mitigated. ≡≡≡

# The CRS — Questions & Answers

— *Answers to actual questions posed by CRS communities* —

## Do we Participate? What is our rating?

**Q** *How do I check on the currency of our city's CRS rating? How often is our rating updated and what has been added to our readiness in the last year or two? I am our civic organization's flood coordinator and I am trying to get us moving to improve our flood readiness.*

**A** The best way to get the answers to your questions is to contact your community's CRS Coordinator. If you cannot figure out who that is from your community's website or other personnel directory, you can contact the ISO/CRS Specialist for your state (see the list at [www.CRSresources.org/100](http://www.CRSresources.org/100)) and he or she can tell you who has been working with the CRS on behalf of your community. If you are not already in the CRS, your community won't have such a person named.

A quick alternative to finding out whether your community participates in the CRS, and your current rating, is to check the National Flood Insurance Program's *Flood Insurance Manual*, available at <https://www.fema.gov/flood-insurance-manual>. One section of that manual is devoted to the CRS. It gives helpful background information, and then lists all the communities in the nation that participate, their current CRS class (a rating from 1 to 10), the amount of discount their residents receive on insurance premiums, and the date the community joined the CRS.

As for the frequency of updates to CRS class ratings, the *Flood Insurance Manual*, including the CRS list, is updated twice a year, in May and October. So the listing you see in the most recent *Flood Insurance Manual* is completely up to date. However, the class ratings of CRS communities do not change very frequently, normally every 3 to 5 years. Every year a community certifies that it is continuing to do the flood loss reduction activities that provide the credit for its classification, so that rating is typically maintained from year to year. A community that wishes to improve its class may apply for additional credit whenever it is ready, but the verification process does take time, and the change in class becomes effective only the following May or October.

If your community does not participate in the CRS, you should contact your local Floodplain Administrator. And, it is likely that there is a CRS Users Group active in your state, ready to help you get started or improve your classification. Find a list of Users Groups at <http://crsresources.org/crs-users-groups/>. ≡ ≡ ≡

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# Debbie's Dish . . . on CRS Users Groups

Debbie Cahoon Vascik, CFM  
*Users Groups Liaison*

## A CRS Coordinator by Any Other Name

This may be an unusual sentiment but . . . I don't like the term "CRS Coordinator." I realize the word "coordinator" is meant to cover the responsibilities that fall on someone in that position, but it just doesn't sound descriptive enough to me. It doesn't encompass everything that someone in charge of a community's CRS program really has to know, and do. It's like saying a mom is a "kid coordinator" when her role in fact has much more breadth and depth.

CRS Coordinators need to know both the CRS program and their community's operations inside and out, forwards and backwards (and sometimes sideways). It's not as if they can drop by their community's Public Works Department and say, "Please hand over the documentation for activities 450 and 540." CRS Coordinators have to know what the specific activities are in relation to how their own community is organized and functions, how to interpret the requirements according to guidelines set out in the 600-page *CRS Coordinator's Manual*, whether their community implements those standards, and all of the documentation requirements.

When it comes to things like Activity 310 (Elevation Certificates), CRS Coordinators ensure that what is being built throughout the community's floodprone areas is represented clearly and accurately on the required Elevation Certificates. CRS Coordinators must form and maintain working relationships with developers, surveyors, engineers, elected officials, real estate agents, and citizens for a variety of reasons, but especially to promote messages that are the cornerstones of CRS work like Activities 320 (Map Information Service), 330 (Outreach Projects), 350 (Flood Protection Information), and 360 (Flood Protection Assistance). They join forces with their emergency management officers on Activity 610 (Flood Warning and Response) to ensure that procedures for warning the public about impending storms are thorough and tested and otherwise eligible for CRS credit. They work tirelessly to find every point that could positively affect their community's flood insurance discounts.

CRS Coordinators also need to be looking ahead, and thinking about what additional efforts on their community's part could be brought into play to earn additional CRS credit—all while keeping in mind specific budgetary, political, and expertise constraints that are in play in any given year. And on the other side of it, they also need to be up-to-date on any local initiatives to alter regulations (for good or ill), modify procedures, or make cutbacks in personnel or funding that could affect CRS.

For a lot of communities, the CRS Coordinator is the same person as the Floodplain Administrator and, therefore, has extensive knowledge of the floodplain management program in that community. In many places there is a sole person in charge of the whole local CRS

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## DEBBIE’S DISH (cont.)

program, juggling all these roles and responsibilities. In any case, a CRS Coordinator has to have a hand in EVERYTHING to make the program successful.

As many times as I typed the word “coordinator” while I was musing on this topic, it still doesn’t seem like a good enough term for someone whose role is so ingrained in every facet of a community’s floodplain management program. I could consult a thesaurus to find a multitude of other terms (CRS Wizard, anyone? CRS Harmonizer?), but the point of all of this is to better acknowledge the lengths to which CRS Coordinators go to achieve the best rating possible for their community. If you are not a CRS Coordinator, find the one for your community and thank him or her. If you are that person, give yourself a pat on the back. You deserve it. And you also deserve a better title. (Don’t worry, I’m working on it!) ≡ ≡ ≡

### **Clarification—**

#### **Engineered Openings on Elevation Certificates**

In the last (September/October 2016) *NFIP/CRS Update*, there was a “Questions & Answers” discussion about engineered openings and how to show them on an Elevation Certificate. We have had some feedback on this article and would like to provide some more clarification.

First, the actual area (not the engineered/rated, size) of the openings should be shown in Sections A8.c. and A9.c., not A8.d. and A9.d. as inadvertently stated in the previous newsletter.

Second, although we understand that placing the actual openings in Sections A8.c. and A9.c. might make the structure appear non-compliant on the face of the Elevation Certificate, this will be alleviated by inserting the proper comments in Section D. and attaching the Individual Engineered Flood Openings Certification and Evaluation Report from the International Code Council Evaluation Services (ISS ES) to the Elevation Certificate. This makes it possible for the local or state official, the insurer, or the Federal Emergency Management Agency to determine what the engineered opening size truly is.

Third, placing the actual opening size in Sections A8.c. and A9.c. may cause one to think there will be an increase in premiums for the policyholder—the openings may appear to be too small. But remember that when the homeowner applies for flood insurance, he or she also submits a copy of the ISS ES Report so the insurance agent can determine the rating. If the application process is followed correctly by all parties, the paperwork will show the engineered size of openings and the policy will be rated correctly. ≡ ≡ ≡



# Online Resources

## At CRSresources.org

Check frequently at [www.CRSresources.org](http://www.CRSresources.org) to see what's been added in the way of CRS materials. All documents referred to in the *Coordinator's Manual* are posted here as soon as they are available. If you cannot find a piece of information or document, please notify your ISO/CRS Specialist or [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com). Here are some recent additions to the website.

- **Success with CRS** is a new tab on the [www.CRSresources.org](http://www.CRSresources.org) website, featuring short articles about the many different ways in which communities have found their own types of success through the CRS.
- **Webinar Schedule**—A schedule for the first part of 2017 is posted under the Training & Videos tab at [www.CRSresources.org/training](http://www.CRSresources.org/training). This link has registration information. Also, see the webinar schedule below.
- The most recent issue of the **NFIP/CRS Update** newsletter, in case you missed it (September/October 2016), along with all other past issues, can be found at [www.CRSresources.org/100](http://www.CRSresources.org/100).

## At FloodSmart.gov

Remember that the CRS pages of the FloodSmart website [[https://www.floodsmart.gov/floodsmart/pages/crs/community\\_rating\\_system.jsp](https://www.floodsmart.gov/floodsmart/pages/crs/community_rating_system.jsp)] are the place to go for people new to the CRS, elected officials, newly hired CRS Coordinators, and the public. It is designed for those who don't need the full technical details posted elsewhere. ≡ ≡ ≡



# Training Opportunities

## Webinars

The CRS offers webinars to help communities understand and meet their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free, but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). See [www.CRSresources.org/training](http://www.CRSresources.org/training). The following one-hour topical webinars are on the calendar, and others will be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

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## Training Opportunities (cont.)

- **Introduction to the CRS**— February 21, 2017
- **Repetitive Loss Properties and the CRS**— February 22, 2017
- **Preparing for a Verification Visit** (1 hour and 15 minutes) — March 21, 2017
- **Changes in the 2017 CRS Coordinator’s Manual** — March 22, 2017
- **The Role of the Community CRS Coordinator** — April 18, 2017
- **Repetitive Loss Properties and the CRS**— April 19, 2017
- **Introduction to the CRS**— May 16, 2017
- **The CRS and Coastal Hazards**— May 17, 2017
- **Preparing for a Verification Visit** (1 hour and 15 minutes) — June 20, 2017
- **Developing Outreach Projects for Activity 330** — June 21, 2017

Some other anticipated webinars include **How FloodSmart Tools can help CRS Communities, Forming a Users Group, and Stormwater Management**. If you’d like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist.

For more on the CRS webinars, go to [www.CRSresources.org/training](http://www.CRSresources.org/training). If you have questions about or suggestions for the CRS Webinar Series, contact [Becca.Croft@atkinsglobal.com](mailto:Becca.Croft@atkinsglobal.com).

## Workshops and Training related to the CRS

- **The Community Rating System (E0278)** (field-deployed course is designated as L0278)  
..... June 26–29, 2017; September 11–14, 2017

This is the all-purpose training course for the CRS. It is taught at both the Emergency Management Institute (see below) and at sites throughout the country at the request of interested communities, groups, or states, pending available funding.

- Attendees of E0278 CRS courses based on previous *Coordinator’s Manuals* may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.
- For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E0278 CRS course.
- No more than two persons per community may attend at one time.

Prerequisite: To enroll in the CRS course, you must be a Certified Floodplain Manager (CFM®), or have completed the National Flood Insurance Program course (E0273), or be a full-time floodplain manager with over two years of specific floodplain management experience.

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## Training Opportunities (cont.)

- **Advanced Floodplain Management Concepts II** (E0282) ..... April 24–27, 2017
- **Managing Floodplain Development through the NFIP** (E0273)  
..... May 22–25, 2017; August 21–24, 2017

E0273 is also field deployed periodically. Contact your State NFIP Coordinator for more information [see <http://www.floods.org/index.asp?menuID=274>].

- **Advanced Floodplain Management Concepts III** (E0284) ..... July 24–27, 2017
- **Residential Coastal Construction** (E0386) ..... August 28–31, 2017
- **Advanced Floodplain Management Concepts I** (E0194) ..... January 30—February 2, 2017
- **Unified Hazard Mitigation Assistance—  
Application Review and Evaluation** (E0213) ..... June 19–20, 2017
- **Unified Hazard Mitigation Assistance—  
Developing Quality Application Elements** (E0212) ..... May 15–18, 2017
- **Unified Hazard Mitigation Assistance—  
Project Implementation and Programmatic Closeout** (E0214) ..... February 22–23, 2017;  
..... June 21–22, 2017
- **Retrofitting Floodprone Residential Buildings** (E0279) ..... May 22–25, 2017
- **Fundamentals of Building Science** (E0312) ..... September 25–28, 2017

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *Coordinator's Manual*, five points are provided for each member of a community's floodplain permit staff who graduates from courses E0194, E0273, E0278, E0282, E0284, or E0386 (up to 25 points). Graduating from E0279 is worth up to five points under Activity 360 (Flood Protection Assistance).

### About the Emergency Management Institute

FEMA's Emergency Management Institute (EMI), in Emmitsburg, Maryland, offers training on topics related to floodplain management, mitigation, and construction, including the basic CRS course (E0278). These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials, travel stipends are available, and on-campus lodging is free. Free transportation is provided from the airport to the campus and back to the airport. The only out-of-pocket expense is a meal ticket—all-you-can-eat breakfast, lunch, and dinner. Go to the EMI website for specific details at [http://www.usfa.fema.gov/downloads/pdf/NETC\\_Welcome\\_Package.pdf](http://www.usfa.fema.gov/downloads/pdf/NETC_Welcome_Package.pdf). The application to

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## Training Opportunities (cont.)

attend can be found at <http://training.fema.gov/Apply/>, or call EMI at 1-800-238-3358 or (301) 447-1035. Signed applications should be submitted through the state's Emergency Management Training Officer.

### Bring the CRS to Your Home Town

The CRS conducts the field-deployed CRS course (L0278, the same as EMI's E0278) throughout the year, depending on funding availability. A state, CRS Users Group, or organization that would like to host a course or discuss CRS training opportunities should contact its FEMA Regional CRS Coordinator (see [www.CRSresources.org/100](http://www.CRSresources.org/100)). ≡ ≡ ≡

#### 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 in alternate months. It is distributed electronically, at no cost, to local and state officials, consultants, and other interested persons. 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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