



NFIP/CRS UPDATE

December 2009

Why You Should Get to Know Your Local Emergency Manager

In many communities, responsibilities for Community Rating System activities and elements are fragmented among different departments and programs that do not routinely communicate with each other. That is why the *CRS Coordinator's Manual* recommends "Designating as the community's CRS Coordinator SOMEONE WHO IS FAMILIAR WITH THE AGENCIES THAT IMPLEMENT CRS ACTIVITIES."

One critical point of coordination is with the local agency responsible for emergency preparedness and response. These activities obviously are important to the community's floodplain management staff and to its participation in the CRS.

In many states, a county has the primary responsibility for emergency management throughout the county while cities, towns, and villages have a secondary role. In other states, incorporated communities are responsible for their own emergency management operations. In either case, the community floodplain manager is likely to be one of the local experts during and after a flood emergency, and enforcement of the community's floodplain regulations will be extremely important during the recovery period after the flood.

Beyond this, the CRS Coordinator should work with the emergency manager (whether at the community or the county level) to ensure that the community receives all of the CRS credit it should have.

Three CRS Activities in particular may provide significant CRS credit for a community and probably should involve the emergency manager:

- Activity 610 – Flood Warning Program
- Activity 620 – Levee Safety
- Activity 630 – Dam Safety

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Your Local Emergency Manager —continued from previous page

Community credit for the elements in these activities is almost entirely based on the community's emergency preparedness and response plan, which is developed and maintained by the emergency management agency for the community.

Up to 200 points are provided in Activity 610 for a community's flood warning and response system. The credit depends on how detailed the plan is and how much of the community is served by the system.

Up to 900 points are available in Activity 620 for levee safety. If your community has development behind a levee that was built before 1991, and the levee is not certified to provide 100-year protection, your community's emergency response plan may provide some or all of this credit, depending on the portion of floodprone buildings affected by the levee.

Up to 100 points are provided in Activity 630 if your community would be affected by the operation or failure of an upstream dam. The credit depends on how detailed the plan the dam failure response plan is and how much of the community is affected by the resultant flood.

Credit is also available for public information activities related to flood warning and emergency preparedness for dam and levees.

Take a look at these activities and discuss them with your emergency manager. There may be another CRS class waiting for your community.

Help improve the CRS Online Resources

As noted in the last issue of this newsletter, the CRS Resource Center website is being remodeled. The streamlined source of CRS-related documents is now found at <http://training.fema.gov/EMIWeb/CRS/>.

Additions, corrections, and modifications to this site will be made continually over the next several months, so please contribute your ideas and suggestions about how to make it more useful to you and your community. Send ideas to NFIPCRS@iso.com

Statement of Purpose

The *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 CRS with news they can use.

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

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

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Excellence in the CRS — New Award

Deadline for nominations and applications has been extended to January 15, 2010

Insurance agents and other local private-sector leaders are among the strongest threads in the fabric of a community. As business people, informed professionals, and trusted advisors to many households, insurance agents and other private-sector mitigation partners provide valuable services not only to their own clients but also to others in a community.

The NFIP Community Rating System will acknowledge the important role played by local insurance agents and others who work with local governments that participate in the CRS with a new “CRS Award for Excellence.” Nominees are being sought for the first CRS Award for Excellence. The award will be presented during the 2010 National Flood Conference, to be held in San Diego, California, in April 2010.

Certain CRS communities stand out because of the high quality of their undertaking and the progress they make in improving the flood safety and resilience of citizens and property owners. In addition to the outstanding efforts of local government officials, that excellence often is the result of the extraordinary efforts of private sector partners like local insurance agents. Community leaders may act as informal advisors to community CRS Coordinators, or volunteer their expertise for an “open house” on flood protection or for other public awareness activities. Through these and other activities, local insurance agents and other private-sector partners help market flood insurance, improve understanding of the dangers of flooding and the ways flood damage can be avoided, and contribute to overall community well-being.

All CRS Coordinators are urged to consider nominating a worthy insurance agent, business professional, or other private sector community leader for receipt of the first CRS Award for Excellence. Nominees for this award should be

- Active in promoting the use of flood insurance to help households prepare for the possibility of flood damage;
- Actively involved in a CRS community and knowledgeable about the potential for local flooding;
- Active in encouraging community leaders to improve local safety and resilience to flooding and other disasters; and
- Be working to alert residents and businesses to flood dangers and to promote the purchase of flood insurance and other mitigation measures.

Nomination forms for the CRS Award for Excellence can be downloaded from the web at <http://www.fema.gov/business/nfip/infoa.shtm>. The new deadline for nominations and applications is **January 15, 2010**.

How does your ISO/CRS Specialist help You?

Communities that are successful in the Community Rating System tend to engage in numerous “best practices” that maximize their resources of staff and funds—whatever they may be—and keep their floodplain managements programs moving and improving.

One Best Local Practice is “Ask ISO.” In the box is a memo written by one ISO/CRS Specialist giving communities in his territory some ideas about how their elevation certificates can be tracked and organized so they are more useful to the community and to its residents and prospective property owners. However, we need more specific, real-world examples of how asking your ISO/CRS Specialist has helped you save time, learn what other CRS communities are doing, obtain more credit points, or otherwise contribute to the implementation of your floodplain management program and your CRS participation.

Please send a note about your “Ask ISO” tips to NFIPCRS@iso.org. Help will be available in writing up your example.

Best Practice # 6 Ask ISO

The ISO/CRS Specialists are there to help their communities. Specialists know that everyone’s job will be easier if they can help the local CRS Coordinators and others sort out the various requirements and use lessons learned by other communities they have visited. Most ISO/CRS Specialists were local officials and CRS Coordinators before they joined ISO. They have a lot of first-hand experience with the CRS. They know what their communities are doing and how they could help each other.



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April 26, 2007

TO: CRS Communities

RE: CRS Activity 310 — Managing Elevation Certificates (EC)

The following information is for communities interested in managing hard copy final construction elevations certificates for easy access for residents of the community and future CRS cycle visits. There are no additional credit points available for this consideration but I believe it will make it easier for you to provide EC information.

Consider making multiple copies of final EC’s. These copies would then be placed in separate three-ring binders.

- 1) The first binder (or multiple binders) would be for **EC’s by year** and alphabetized by street name. At the close of every calendar year, a summary page would be added to the front of the binder listing EC’s within that binder by address, street name, flood zone, BFE, who checked the EC for mistakes and if corrections were made.
- 2) The second binder would be for **EC’s by street name** and alphabetized by, you guessed it, street name. Most communities using this management practice will have several binders. Consider dividing the binders by street name A-G, H-N, O-U, V-Z, for example.
- 3) Additional methods could be to separate EC’s by subdivision or place an EC in the building permit file (your building department should be doing this already.) Also consider digitizing your EC’s will one of several available software programs or by scanning them.

Thank you for your consideration and for your commitment to the Community Rating System.

David Arkens, CFM
ISO/CRS Specialist

A Few Elevation Certificate Hints

The deadline for phasing in the new FEMA Elevation Certificate form is approaching—March 31, 2010. After that, any elevations certified in CRS communities must be done on the new form (released last spring with an expiration date of March 31, 2012). Get the new form and its instructions at <http://www.fema.gov/business/nfip/elvinst.shtm>.

The new form has been revised only slightly, and those changes were described in previous *NFIP/CRS Update* articles (see April 2009, page 3; and June 2009, page 1). The so-called “gig list” of items on the elevation certificate form that must be filled in, accurately, for CRS communities to obtain and maintain credit for EC under Section 311.a of the *Coordinator’s Manual* has been altered in a few, minor ways to accommodate the new FEMA elevation certificate form. The original gig list appears on pages 310-4 and 310-5 of the *Coordinator’s Manual*.

The new gig list is shown as yellow highlights on the new elevation certificate form on the next two pages. These are the changes:

- Sections A8 and A9. A new item (d) was added to both sections to indicate whether the building has engineered flood openings. If the “yes” box is checked, the appropriate certificate must be attached, as explained in the instructions. This item must be accurately completed for CRS credit.
- Sections A7 and E2. Note there are now 9 building diagrams. Building Diagram 9 is for all buildings (other than split-level) that are elevated on a sub-grade crawlspace. So in Item E2, the difference between the tops of the next higher floor and the highest adjacent grade must be entered if the building conforms to Diagram 6, 7, 8, or 9 (not just 6, 7, and 8).
- Section G-Community Information—Note that the lines that must be completed appear after G10 now (instead of after G9) because an additional item (for “community’s design flood elevation”) was added to the revised elevation certificate.

These revisions to the gig list are being incorporated into CRS training sessions, and will be made in the next edition of the *Coordinator’s Manual*.

Software for Elevation Certificates to Retire

The Elevation Certificate Software that has been around since the early days of the CRS to help communities keep track of elevation Certificates under Activity 310 is no longer being made available. Credit for maintaining elevation certificates (ECs) in a computer format is still available if communities continue to maintain their ECs in some type of database format and are willing to share this information with FEMA when requested. Note that scanning ECs and keeping them as .pdf files is not a database and is not credited.

Communities that now receive credit under the ECCF element (15 points maximum) in Activity 310 by using the EC software provided by ISO will continue to receive it until their next cycle visit. The current software has not been updated to match the 2009 EC Form and, because of the small number of communities that use it (only 25% of over 1100 CRS communities), FEMA has decided not to fund further updates of the software. Instead, more emphasis will be placed on current technology and how communities use it to maintain EC databases in efficient formats.

CRS EC "Gig" List

SECTION A - PROPERTY INFORMATION

| | | | |
|---|--|--|--|
| A1. Building Owner's Name | | | For Insurance Company Use: |
| | | | 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 | <i>[Either A2 OR A3 must be completed. In either case, the city, state, and zip code must be listed]</i> |
| 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 crawlspace or enclosure(s): <i>[Diagrams 6 – 9]</i> | | A9. For a building with an attached garage: | |
| a) Square footage of crawlspace or enclosure(s) _____ sq ft | a) Square footage of attached garage _____ sq ft | | |
| b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____ | b) No. of permanent flood openings in the attached garage 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 | | |
| d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No | d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |

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 Index Date | B7. FIRM Panel Effective/Revised Date | B8. Flood Zone(s) | B9. Base Flood Elevation(s) (Zone AO, 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"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____ | | | | | |
| B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | |
| Designation Date _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA | | | | | |

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* **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, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.

Benchmark Utilized _____ **Vertical Datum** _____

Conversion/Comments _____ *[Include conversion formula if datum used by surveyor is different from B11]*

Check the measurement used.

| | | |
|--|-------------------------------|--|
| a) Top of bottom floor (including basement, crawlspace, 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 machinery or equipment servicing the building _____ (Describe type of equipment and location in Comments) | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| f) Lowest adjacent (finished) grade next to building (LAG) _____ | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| g) Highest adjacent (finished) grade next to building (HAG) _____ | <input type="checkbox"/> feet | <input type="checkbox"/> meters (Puerto Rico only) |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support <i>[h. is only needed for LOMAs and LOMR-Fs]</i> _____ | <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.*

Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

| | | | |
|-------------------------------|---------------------------|-----------------------------|-----------------------|
| Certifier's Name _____ | | License Number _____ | |
| Title _____ | Company Name _____ | | |
| Address _____ | City _____ | State _____ | ZIP Code _____ |
| Signature _____ | Date _____ | Telephone _____ | |

PLACE
SEAL
HERE

| | |
|---|----------------------------|
| IMPORTANT: In these spaces, copy the corresponding information from Section A. | For Insurance Company Use: |
| Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. | Policy Number |
| City State ZIP Code | Company NAIC Number |

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments

| | | |
|-----------|------|--|
| Signature | Date | <input type="checkbox"/> Check here if attachments |
|-----------|------|--|

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR **ZONE AO AND ZONE A (WITHOUT BFE)**

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1.** Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____. feet meters above or below the HAG.
b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____. feet meters above or below the LAG.
- E2.** For Building Diagrams 6-9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____. feet meters above or below the HAG.
- E3.** Attached garage (top of slab) is _____. feet meters above or below the HAG.
- E4.** Top of platform of machinery and/or equipment servicing the building is _____. feet meters above or below the HAG.
- E5.** Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for **Zone A (without a FEMA-issued or community-issued BFE) or Zone AO** must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge.*

Property Owner's or Owner's Authorized Representative's Name
[Compete Section F if no BFE and Section E is used]

| | | | |
|-----------|------|-----------|----------|
| Address | City | State | ZIP Code |
| Signature | Date | Telephone | |

Comments

Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8 and G9.

- G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. The following information (Items G4-G9) is provided for community floodplain management purposes.

| | | |
|-------------------|------------------------|---|
| G4. Permit Number | G5. Date Permit Issued | G6. Date Certificate Of Compliance/Occupancy Issued |
|-------------------|------------------------|---|

- G7. This permit has been issued for: New Construction Substantial Improvement
- G8. Elevation of as-built lowest floor (including basement) of the building: _____. feet meters (PR) Datum _____
- G9. BFE or (in Zone AO) depth of flooding at the building site: _____. feet meters (PR) Datum _____
- G10. Community's design flood elevation: _____. feet meters (PR) Datum _____

| | |
|---|-----------|
| Local Official's Name <i>[If G1 is checked]</i> | Title |
| Community Name | Telephone |
| Signature | Date |

Comments

Check here if attachments

Opportunities for NFIP and CRS Training

Courses at the Emergency Management Institute

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 is free for state and local government officials and travel stipends are available. Call the training office of your state emergency management agency, see <http://training.fema.gov/>, or call EMI at 1-800-238-3358 or (301) 447-1035.

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

- **The Community Rating System (E278)** April 19–22, 2010; June 14–17, 2010; August 9–12, 2010
Prerequisite: To enroll in the CRS course, you must be a Certified Floodplain Manager (CFM) OR have completed the National Flood Insurance Program course listed below (E273) OR be a full-time floodplain manager with more than 3 years of experience specifically related to floodplain management.

The Community Rating System course is also offered at other sites upon request. "Remote" courses scheduled to date include

Pasadena, Texas, (FEMA Region 6), February 8–11, 2010. For information, contact Debbie Cahoon at (281) 895-6555 or Debbie.cahoon@twdb.state.tx.us.

Vicinity of Portland, Oregon (FEMA Region 10), July 12–15, 2010. For information, contact Christine Shirley, CFM, at (503) 373-0050 x250 or christine.shirley@state.or.us.

Montour Falls, New York (FEMA Region II), September 27–30, 2010. Contact William Nechamen at (518) 402-8146 or wsnecham@gw.dec.state.ny.us.

Stockton, California (FEMA Region IX), October 25–29, 2010. Contact Eric Elias at (209) 937-8561 or eric.elias@ci.stockton.ca.us.

- **Managing Floodplain Development through the NFIP (E273)** March 22–25, 2010; May 3–6, 2010, August 23–26, 2010
E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information. Find your State Coordinator at <http://www.floods.org/index.asp?menuID=274>.
- **Advanced Floodplain Management Concepts (E194)** July 26–29, 2010
- **Basic HAZUS Multi-Hazards (E313)** March 12–15, 2010; July 12–15, 2010
- **Advanced HAZUS Multi-Hazards for Flood (E172)** (prerequisite: E313) January 4–7, 2010; July 26–29, 2010
- **HAZUS Multi-Hazards for Risk Assessment (E296)** August 2–5, 2010
- **Residential Coastal Construction (E386)** August 9-12, 2010

Under the 2007 *CRS Coordinator's Manual*, five points are provided under Section 431.n, Staffing (STF), for each member of a community's floodplain permit staff who graduates from courses E194, E273, E278, E282, or E386. The maximum training credit under Section 431.n is 25 points.

The CRS tried a "webinar" on the **FEMA Elevation Certificate**, presented by ISO/CRS Specialist Linda Ryan and hosted by the Idaho Department of Natural Resources. It turned out to be a successful avenue for getting additional instructions out to communities, and can be offered again upon request. If you are interested in a webinar, contact your ISO/CRS Specialist.
