

NFIP/CRS UPDATE

February 2010

Florida “Users Groups” Share Success

At a recent CRS training session in Miami, ISO and FEMA staff were briefed on the successes of three area CRS users groups. The speakers were Kathy Sweeney, Boynton Beach; Leonard Vialpando, Broward County; and Marlen Martell, Sunny Isles Beach. They explained how Palm Beach, Broward, and Miami-Dade counties organized informal committees of CRS Coordinators and others interested in floodplain management.

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. 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. The group calls itself the Palm Beach County CRS Users Group.

The ISO/CRS Specialist for Southeast Florida, Sue Hopfensperger, attended some of the meetings, which proved to be a great help. As she met with communities in other counties, she passed the idea on to them. In 2008, Broward County’s Local Mitigation Strategy Committee was working on its multi-hazard mitigation plan. Some representatives of CRS communities noted that there were ways the group could receive more CRS credit for its work. A subcommittee was formed to focus on these concerns.

The Miami-Dade County Floodplain Round Table Discussion group started as a CRS organization. Organizers Marlen Martell and Mike Gambino of Miami Gardens sent a notice to the city managers and CRS Coordinators of all the communities in the County, inviting them to the first meeting of a CRS users group in April 2009. Seventeen communities were represented at the first meeting.

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Although they had different origins, all three county groups share some common procedures:

- None of the groups has dues or a formal set of rules. There are no officers, other than a chair or two or three co-chairs, depending on the level of interest of the individuals. These leaders handle the agenda, meeting notices, and minutes.
- They have regular monthly meetings. Palm Beach County meets from 10 am to noon, allowing members to stick around for lunch if they want, or to get back to work. This group meets twice a month during the Spring Expo preparations.
- Because the three counties adjoin each other, they send notices of their meetings to each other. The groups are sending their mailing list to ISO to ensure that everyone is getting the *NFIP/CRS Update*.
- Meetings may be at a County office or rotated among interested communities. Sometimes someone brings refreshments.
- A typical agenda is to spend the meeting on one CRS activity or element or a related floodplain management topic, such as HAZUS. The speaker may be someone who has a lot of experience in the activity, or the meeting may be a general discussion of everyone's experiences with the subject.
- The participants have gotten to know each other better. When a severe storm hit the area last December they were better able to help each other.
- When possible, Sue Hopfensperger attends the meeting, allowing her to talk to as many as 20 of her communities at a time. When she is not present and CRS questions arise, they are sent to her and the answers are distributed to all the members. One of the groups sends its minutes to Sue before they are sent out to make sure the information is correct.
- In the summer, Sue spoke on the annual recertification procedures. She noted that the recerts she received were much better than those of previous years.



A recent meeting of the Palm Beach County users group

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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.

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- On two occasions, ISO has been able to send a technical reviewer to help with technical activities. In January 2010, ISO piloted a five-hour workshop on mapping and mitigating repetitive loss properties. Sixty-five people from all three counties attended.
- Several non-CRS communities have attended meetings to learn about the CRS and the subject matter on the agenda. Two communities have joined because of this and more new applications are in the mill.
- There are no CRS credits for the organizations or for attending the meetings. However, the information learned has helped communities improve their activities. Sue reports that 18 member communities have improved their CRS classes since the committees started.
- There are no continuing education credits for Certified Floodplain Managers[®] for attending the meetings, but participants at the repetitive loss workshop did receive five CECs.

There is consensus that the county user groups have helped the participating communities. As Marlen noted, “tackling each activity piece by piece with your peers who have dealt with it is much simpler than reading the *CRS Coordinator’s Manual*.”

The speakers stressed that the users groups did not result in communities’ copying each others’ activities. Participants learn more about the activities and how their neighbors are implementing them and then tailor projects to fit their own needs.

Marlen is also on the Board of Directors of the Florida Floodplain Managers Association. FFMA had previously charged each regional representative with hosting two training sessions in each region. Organizing a CRS users group will count toward this assignment.

If your community is interested in starting a CRS users group, contact your ISO/CRS Specialist.

As noted in previous newsletters, the CRS is compiling a “compendium of best local practices” for managing local CRS activities. CRS Users Groups, as described in the story above, are one good example of “Best Practice #5, Share good ideas” (see below). Please send a note about how you “Share Good Ideas” to NFIPCRS@iso.org. Help will be available in writing up your example.

Best Practice #5 Share good ideas.

Some communities have designed activities cooperatively. The most common examples is a county-wide floodplain management or hazard mitigation plan. There are some county-wide public information program strategies that also involve each community in the development and implementation of outreach projects.

If there aren’t enough CRS communities to warrant a county-level committee, they could be formed at the regional agency level. The Colorado and Illinois floodplain management associations have CRS Committees to help all communities in those states and also to provide a forum for feedback to the CRS on how it could better serve their states.

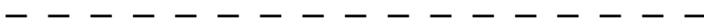
Mitigation Credit Made Easy

Some communities are hesitant about applying for CRS credit under Activities 520—Acquisition and Relocation and 530—Flood Protection because they think it will take more paperwork than the points are worth. Note that under the Option 1 impact adjustment for those activities, a building that has been cleared from its floodprone site is worth 5 points and a building that has been elevated, retrofitted, or otherwise protected from flood damage is worth 4.2 points. This Option 1 approach can be used for up to 20 of the community’s floodprone buildings.

If the buildings are on FEMA’s repetitive loss property list, they are worth double those points. If they are listed as Severe repetitive loss properties, they are worth triple the points. That means that if a Severe repetitive loss property was bought and cleared, it is worth 15 points. If it was elevated or floodproofed, it would be worth 12.6 points. Those points continue year after year, as long as the site is preserved as open space. For repetitive loss and Severe repetitive loss properties, the sites do not have to be in the regulatory floodplain.

There is some documentation required. However, CRS communities are already required to keep FEMA posted on changes to their repetitive loss properties using the AW-501 worksheets or the National Flood Mitigation Data Collection Tool software. The documentation needed for Activities 520 and 530 is the same as needed to update the community’s repetitive loss list. Why not get credit for what you need to do anyway? And you only have to assemble the documentation once.

There’s one more nice point. FEMA has mitigation grant programs to pay for most of the cost of acquiring, relocating, or elevating repetitive loss properties. FEMA’s priority is to mitigate Severe repetitive loss properties, so if you have some, you have a leg up on getting them removed or protected and getting CRS credit for it. For more information on mitigation grants, see <http://www.fema.gov/government/grant/hma/index.shtm>.



Texas enjoys Home-grown CRS Training

A “field-deployment” of the popular Emergency Management Institute course, “The National Flood Insurance Program Community Rating System” (E-278) was held in Pasadena, Texas from February 8th to 11th, 2010. Sponsored by the Texas Water Development Board (the state’s NFIP Coordinating Office) and organized by Debbie Cahoon, the course attracted 31 enthusiastic participants from 12 different communities. Ron Mielnicki, ISO/CRS Training Coordinator; ISO/CRS Specialist for Texas Janine Ellington; and French Wetmore, consultant to ISO and the CRS, led the instruction and discussion of the CRS for representatives from participating communities as well as those interested in applying.

The success of the workshop sparked an interest among these Texas communities in developing a CRS Users Group, through which they could aid each other in achieving better class ratings while at the same time providing a network of best management practices. Cahoon and Ellington hope to get the Texas-based CRS Users Group up and running this summer.

To see about hosting a CRS course in your area, contact your ISO/CRS Specialist.



Some Outreach Ideas

The following two articles are excerpted from the January issue of the National Weather Service's Aware newsletter. The high water mark signs and the road warning signs are two ways that communities can call attention to the flood hazard—and in ways that people can relate directly to their own town, neighborhood, and streets. Both initiatives can be part of outreach projects eligible for credit under Activity 330—Outreach Projects. A CRS community that installs high water mark signs can receive CRS credit points for an “additional outreach project” (OPA), as described in Section 331c.1 of the Coordinator's Manual.

Grants Help Pay for Turn Around Don't Drown Signs

Would you like to install Turn Around Don't Drown warning signs but need funding? Tim Troutman, of the National Weather Service in Morristown, Tennessee, uncovered a great grant program that local officials can take advantage of. The grants are awarded through the generosity of State Farm Insurance Company and Walmart.



“I first tried this with the emergency management agencies (EMAs) in Lincoln County, Tennessee,” said Tim. “Through successful grant applications with State Farm and Walmart, Lincoln County purchased 50 Turn Around Don't Drown signs that were posted at 25 locations. It proved to be a great project that resulted in positive publicity and will undoubtedly lead to mitigating the loss of life and property in flood-prone areas.”

Information on State Farm's “Safe Neighbors Grant,” is available at http://www.statefarm.com/about/part_spos/grants/cogrants.asp.

Walmart also offers community grants through its local stores, including Sam's Club. Local officials can pick up this easy 2-page community grant application form from Walmart's customer service department.

High Water Mark Signs Keep Residents Aware

The High Water Mark sign program serves as a visual reminder to residents of the need to stay vigilant and prepared for the next major flooding episode.

In southern Wisconsin and northeast Iowa, 19 High Water Mark signs have been posted since the June 2008 flooding. The local National Weather Service office coordinated with the local U.S. Geological Survey office to find out which of its gauges had a record flood during the June 2008 event and which sites would be suitable to display a sign. Two signs were placed on public buildings in Jefferson and Ft. Atkinson, Wisconsin. Also, the Reedsburg, Wisconsin, City Engineer wanted a sign for the local wastewater plant. The plant is a NWS cooperative weather station, but NWS equipment had been washed away by the 2008 flood.

The signs take time to arrange but are a really effective outreach tool. Information about how to obtain High Water Signs, where signs are posted, and more is available from http://www.weather.gov/os/water/high_water/.

New Repetitive Loss Lists Coming Soon

In late March or April, CRS communities will receive their annual lists of the repetitive loss properties located in their jurisdictions, according to FEMA’s records.

The mailings will include two CDs. The first will contain your community’s repetitive loss information. An individual AW-501 will be included for each repetitive loss property, in addition to several other files with useful information, such as active policies for your community, and all historic claims for your community. As you review the AW-501s for each of your repetitive loss properties, make sure you look at the bottom of the page in the “comments” section. If the property has been mitigated, you will find a note there stating that that property is no longer considered a repetitive loss property, and there is nothing further you need to do with that property.

The other CD will contain resource documents that can be useful to communities that want to mitigate their repetitive flood losses. It has four sections:

- Sources of information about floodplain management and mitigation planning, including five community plans that receive CRS credit and qualify as hazard mitigation plans;
- References on mitigation measures;
- Repetitive loss publications, including a new guide on mapping repetitive loss areas and eight local repetitive loss area analyses; and
- References on sources of funding.

As a reminder, only CRS communities that are due for their cycle verification need to update the repetitive loss lists they will be receiving. Other communities are encouraged to do so, but it is not a CRS requirement except in a cycle verification year.

About the Privacy Act and Elevation Certificates

There has been some confusion among CRS communities and others about whether FEMA Elevation Certificates are subject to the Privacy Act. The Privacy Act applies only to Elevation Certificates that are received by FEMA. Once a federal agency takes possession of an EC, then the government has to protect the information under the Federal Privacy Act. Elevation Certificates that are archived and maintained by a local government are public documents, like all of the locality’s other permit records. They are not subject to Privacy Act restrictions.

How do CRS Communities Mitigate their Repetitive Loss Properties?

Last fall the CRS interviewed some communities with properties subject to repetitive flood losses. The aim was to find out how those communities viewed their roles in mitigating their repetitive flooding problems. In all, 37 CRS repetitive loss communities volunteered to participate, and two ISO/CRS Specialists (Heidi Liles and Kerry Redente) interviewed their local CRS Coordinators. The communities interviewed included some with large numbers of repetitive loss properties, some with only a few, and some that had already applied mitigation measures to most or all of their repetitive loss properties.

Some interesting findings are listed below.

- 62% of the communities interviewed thought that the list of NFIP repetitive loss properties accurately represented the community’s repetitive flooding problem.
- All of the communities had done some mitigation projects:
 - 70% used acquisition and clearance;
 - 41% had elevated buildings;
 - 30% had constructed drainage and flood control projects;
 - 16% had demolished the structures, but allowed reconstruction on the site; and
 - 14% used other retrofitting techniques.
- 80% responded that the community had initiated the mitigation project. Of the remaining 20%, all but one listed property owners as the initiator.
- The vast majority of the communities viewed their role as grant applicants and managers. Four used their own funds for drainage or flood control projects. Four saw their mitigation role as code enforcement, probably to trigger Increased Cost of Compliance payments.
- Most stated that they got involved with the mitigation effort in order to reduce flooding and/or to help their residents. Some were implementing a plan or project ranking system. Some were just taking advantage of a FEMA grant. Only one carried out the mitigation project primarily for CRS credit.
- 79% said their elected leaders see repetitive flooding as a problem worthy of their attention.
- The number one recommendation that FEMA could do to encourage communities to devote more time and resources to mitigating repetitive loss properties related to grants: provide more money (38%), make the grant process easier and/or faster (27%), make more types of projects eligible for funds (19%), eliminate the local cost share (14%), etc.
- The number one recommendation that the CRS could do to encourage communities to devote more time and resources to mitigating repetitive loss properties related to providing more points or related thoughts, such as allowing more types of projects to qualify for points. There were also recommendations related to showing local officials and the public the cost savings and other benefits.

Watch for repetitive loss “success stories” in future issues of this newsletter.

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.
“Field-deployed” courses scheduled to date include
 - Clackamas, 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.
- **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) 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 recently experimented with 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.
