



NFIP/CRS UPDATE

April – May 2010

First CRS Award for Excellence goes to William H. White

William H. White, of the White and Re Agency in Freeport, New York, received the first CRS Award for Excellence at the 2010 National Flood Conference in April. White was honored for his accomplishments in promoting flood insurance in the Nassau County area of New York, and for his involvement in the Village of Freeport as a Member of the Village Board of Trustees. White was active in the establishment of the Freeport Flood Mitigation Committee. He promoted the adoption of mitigation codes and was instrumental in the adoption of the Village All-Hazards Mitigation Plan. The award recognizes White as a community leader in advocating sound mitigation principles in a CRS community and supporting these mitigation convictions by aggressive marketing of flood insurance. Freeport is a CRS Class 7 community.



Ed Connor, Acting Federal Insurance and Mitigation Administrator (at left) with William H. White, of the White and Re Agency in Freeport, New York, after White's acceptance of the CRS Award for Excellence

The CRS Award for Excellence recognizes an individual who has demonstrated outstanding accomplishments in promoting flood insurance and advancing floodplain management and mitigation in a CRS community. The award was presented for the first time in 2010, and is intended to raise awareness and mutual support for flood insurance and mitigation between local government and community-based agents.

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New Regulations may mean Points for CRS Communities in Colorado

Three new regulations that have been proposed in the State of Colorado could well mean more CRS points for some Colorado communities.

If finalized, the regulations would mean that

- All new Flood Insurance Studies conducted in the state would have to apply a floodway rise standard of 0.5 feet, which exceeds the one-foot rise allowed under the National Flood Insurance Program.
- All communities would have to require one foot of freeboard above the base flood elevation (100-year flood level) for all new buildings and substantial improvements in the 100-year floodplain. New or substantially improved critical facilities would need two feet of freeboard. These standards are consistent with those set out in the International Building Code.
- All new or substantially improved critical facilities in the 500-year floodplain (if such a map is available) would be required to be elevated one foot above the 500-year level.

These higher regulatory standards will make some communities eligible for additional credit under the CRS. Credit points are available under Section 411.d of the *CRS Coordinator's Manual* for adopting and enforcing floodway standards more restrictive than those of the NFIP. Points can also be awarded for applying a freeboard standard, under Section 430.a, and also for protection of critical facilities, under Section 431.e.

To help spread the word about the advantages of the stricter regulations—both in terms of floodplain management and in terms of CRS credit—the CRS Committee of the Colorado Association of Stormwater and Floodplain Managers (CASFM) hosted two workshops in April. Thirty-five people attended the first, held in Glenwood Springs, and the second, held in Aurora (near Denver) two days later, had 70 participants. ISO's Kerry Redente and Ron Mielnicki explained how the new regulations would be treated under Activity 430 and Activity 410 of the CRS. In other sessions during the workshops, CASFM's CRS Committee discussed the proposed regulations in more detail for the benefit of the local representatives

The public input period for the proposed regulations has been extended, and the CASFM will host four additional outreach workshops around the state in June and July to raise awareness of the benefit to localities of the new standards and the CRS. A final rulemaking hearing is anticipated late this fall.

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 not cost, to local and state officials, consultants, and others who want to be on the mailing list. Communities are encouraged to copy and/or circulate the *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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Illinois starts a CRS Users Group

*Mary Lou Kalsted
Staff Engineer & Stormwater Administrator
Village of Lisle, Illinois*

CRS Coordinators in Illinois now have a way to network directly. The Illinois Association for Floodplain and Stormwater Management (IAFSM) has a CRS Committee. At its meeting in March 2009, a suggestion was made to bring the state's local CRS Coordinators together to share information. Mary Lou Kalsted, CRS Committee Chair and CRS Coordinator for the Village of Lisle, contacted Marsha Hilmes Robinson, the Chair of the CRS Committee of the Colorado Association of Stormwater and Floodplain Managers, to learn about what her committee was doing in Colorado. Colorado has had a CRS Coordinators users group for several years.

With what she learned from Robinson, Kalsted contacted Scott Cofoid, ISO/CRS Specialist for Region V. He supported the idea and provided contact information for current CRS Coordinators, as well as for future CRS Coordinators in five communities who are in the process of joining the CRS. She then sent an email to this group to see if there was interest in meeting. With a positive response, the first meeting was held in Lisle on February 10, 2010, attended by 17 CRS Coordinators representing 15 of Illinois' 30 CRS municipalities and counties.

The agenda for the first meeting was simple: decide what the group wanted to accomplish, how often and where to meet, and how best to communicate. The Illinois group plans to meet two to four times a year, with several members offering to host meetings. All group communications will be by email. The group decided to focus its efforts on several areas:



- Sharing information on their community's successful programs, which other members can use in their communities;
- Training sessions, both for users group members and also for others who would find certain topics useful—for example, a workshop on elevation certificates for professionals who prepare them; and
- Discussion of various CRS issues and preparation of position papers to send to the CRS Task Force, to advocate for changes or improvements in the CRS.

The first meeting was set for two hours, and was set up as a brown-bag lunch session. Cofoid shared with the group an update on the CRS program in Illinois, as well as information about the Emergency Management Institute (EMI) training classes available, the *CRS Coordinator's Manual*, the recertification process, and some recent changes to CRS activities or points.

Several participants discussed activities their communities are doing that have scored well in the CRS. Mike Sutfin from the City of Ottawa talked about its flood threat recognition system and its Flood Commission. Joe Ennesser of the Village of Orland Hills shared handouts and stickers the Village uses in its building permitting process, and discussed the Flood Committee. Joel Maurer of the City of DeKalb talked about DeKalb County's All Hazards Mitigation Plan.

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CRS Users Group in Illinois —continued from previous page

Mary Lou Kalsted of the Village of Lisle described Lisle’s drainage system maintenance program. Each shared with the group copies of documents pertaining to their activities.

An audio conference system was provided for anyone that was not able to travel to Lisle; one participant took advantage of that option and participated by phone. After the meeting, Kalsted assembled minutes and sent them, along with all the shared handouts, to all of Illinois’ CRS Coordinators via email.

The group plans to meet again in July 2010. That meeting’s discussion, to be led by Cofoid, will focus on getting ready for the annual CRS recertification, due in October. A CRS Committee page (http://www.illinoisfloods.org/com_crs.html) has been added to the IAFSM website, with information on past and future events, links, and documents related to the CRS. A password-protected section of that page will allow CRS communities to share documents on CRS activities in their communities and other information that is not on the public record.

Anyone interested in more information about the Illinois CRS Coordinators Users Group may contact Mary Lou Kalsted, Chair of the CRS Committee of the Illinois Association for Stormwater and Floodplain Management, at (630) 271-4107 or mkalsted@villageoflisle.org.

Four Join Ranks of ISO/CRS Specialists

The ISO/CRS Specialists are a valuable resource for CRS communities. Not only do they review applications for CRS classification and verify the implementation of credited CRS activities, but they also offer guidance, answer questions, and provide courtesy reviews of a community’s plans, projects, and/or documentation. Four new Specialists have been hired in the last few months.

- **Mike Bratcher** will be covering the State of Georgia and parts of North and South Carolina. He has moved over to ISO’s flood program after 15 years working with ISO’s Building Code Effectiveness Grading Schedule program, covering North and South Carolina.
- **Amanda Gowans**, formerly on the staff of Mecklenburg County, North Carolina, is a CFM with experience in geographic information systems and the National Flood Insurance Program. She worked previously in Orange County, Florida, and Hamilton County, Ohio. Gowans will be covering Delaware, Maryland, New Jersey, and parts of Virginia.
- **Christina Groves** served previously on the Hopkins County Joint Planning Commission in western Kentucky, and has experience as a floodplain coordinator for multiple jurisdictions, working on NFIP enrollment, floodplain permits, Map Modernization, and mitigation grants. She is active in the Kentucky Association of Mitigation Managers. Her CRS territory will cover Arkansas, Indiana, Iowa, Kansas, Kentucky, Missouri, Nebraska, and Tennessee.
- **Jonathan Smith**, formerly with the City of Gulfport, Mississippi, is a CFM with experience in planning and geographic information systems. He has also worked for Jackson, Mississippi; Ridgeland, Mississippi; and Rapid City, South Dakota. For the CRS he will be covering Alabama, Louisiana, and Mississippi.

ISO staff and assignments are listed in Appendix G of the *CRS Coordinator’s Manual*. The revised 2007 Appendix is included as the last two pages of this newsletter.

The Endangered Species Act and the NFIP

A two-year cooperative effort among localities in the Puget Sound area (including a tribal community), the State of Washington, FEMA Region X, the National Marine Fisheries Service (NMFS), and others has culminated in a model ordinance and three guidance documents to help communities comply with both the National Flood Insurance Program and the Endangered Species Act (ESA).

In September 2008, the NMFS issued a Biological Opinion that determined that implementing the National Flood Insurance Program (NFIP) causes jeopardy to several species of Puget Sound salmon and orca whales, as well as adverse modification of their habitat. In the Biological Opinion, NMFS provided a “reasonable and prudent alternative” by which implementation of the NFIP can be modified to remove the danger to the species and their habitat



Chinook salmon
(courtesy U.S. Fish & Wildlife Service)

Accordingly, FEMA designed a model ordinance that incorporates a simple and direct set of rules to protect human development from floods while minimizing the impact of new construction and redevelopment on aquatic and riparian habitat. “The ordinance is one of several options available to local communities to demonstrate ESA compliance, and can be adopted whole cloth, or in segments to complement existing regulations,” said Mark Carey, Mitigation Director of FEMA Region X.

Accompanying the model ordinance are regional guidance documents that provide communities with further information about complying with the Biological Opinion.

- The *Regional Guidance for Habitat Assessment and Mitigation* supports qualified habitat professionals in ensuring that new development will not adversely affect threatened and endangered species or their habitat in flood-prone areas.
- The *Regional Guidance for Hydrologic and Hydraulic Studies* will help local officials and developers determine the best ways to prepare flood hazard data that meet the requirements of the NFIP and the ESA.
- The *CRS Credit for Habitat Protection* guidebook gives local officials an overview of activities for which a community can receive CRS credit and that also encourage wise aquatic and riparian habitat management.

The draft documents and model ordinance can be viewed on the FEMA Region X website at <http://www.fema.gov/about/regions/regionx/nfipesa.shtm>. They underwent public review this spring. FEMA is hosting “roll-out” workshops in May and June and will provide additional technical assistance to affected communities on request.

New Handout on Repetitive Loss Area Analyses

The latest addition to the CRS’s series of short handouts, *Repetitive Loss Area Analyses*, explains and gives examples of the steps involved in conducting an “area analysis” of a neighborhood or other locale that is subject to repeated, damaging floods. CRS communities with identified repetitive losses can receive CRS credit for analyzing those floodprone areas according to the procedure described in Section 511.b of the *CRS Coordinator’s Manual*.

The CRS produces a series of handouts on some of the activities for which communities can receive credit. The handouts can be used to familiarize a newcomer to the subject or to 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, but they are useful as summaries and/or specific instructions or examples.

The handouts are free in pdf format from your ISO/CRS Specialist or from NFIPCRS@iso.com.

Activity	Title	# of Pages
210	<i>Joining the Community Rating System</i>	1
310	<i>Form for noting Corrections to a 2009 Elevation Certificate</i>	1
404	<i>Using a Grid Overlay to Figure Areas</i>	3
410	<i>CRS Credit for Floodplain Mapping</i>	8
420	<i>Documentation Protection of Natural Floodplain Functions</i>	2
430–CAZ	<i>CRS Credit for Coastal A Zone Regulations (undergoing revision)</i>	7
430–FRB	<i>Protecting Building Utilities and Ductwork from Flood Damage</i>	4
430–ENL	<i>Nonconversion Agreement</i>	1
440–BMM	<i>CRS Credit for Benchmark Maintenance</i>	3
440	<i>Converting NGVD to NAVD</i>	2
502	<i>Mapping Repetitive Loss Areas</i>	8
504	<i>Funding Sources for Repetitive Flood Loss Properties</i>	2
511	<i>Repetitive Loss Area Analyses</i>	4
530	<i>CRS Credit for Flood Control Projects</i>	7
530	<i>Environmental Review for Flood Control Projects</i>	2
540	<i>CRS Credit for Drainage System Maintenance</i>	4
610–SRC	<i>StormReady/TsunamiReady</i>	2
620	<i>CRS Credit for Levee Safety</i>	2
710	<i>Calculating the Community Growth Adjustment</i>	spreadsheet

Opportunities for NFIP and CRS Training

Courses at the Emergency Management Institute—Next Year’s Schedule Now Available

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)** June 14–17, 2010; August 9–12, 2010; May 23–26, 2011 (tentative); July 11–14, 2011 (tentative); September 19–22, 2011 (tentative)

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.

Montour Falls, New York (FEMA Region 2); September 27–30, 2010. For information, contact William Nechamen, wsnecham@gw.dec.state.ny.us.

Stockton, California (FEMA Region 9); October 25–28, 2010. For information email Eric Elias at eric.elias@ci.stockton.ca.us.

- **Managing Floodplain Development through the NFIP (E273)** August 23–26, 2010; October 11–14; May 16–19, 2011; August 29—September 1, 2011

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; February 14–17, 2011
- **Advanced Floodplain Management Concepts II (E282)** May 9–12, 2011
- **Basic HAZUS Multi-Hazards (E313)** July 12–15, 2010; October 11–14, 2010; January 17–20, 2011; September 19–22, 2011
- **Advanced HAZUS Multi-Hazards for Flood (E172)** (prerequisite: E313) July 26–29, 2010; January 3–6, 2011; July 1–14, 2011
- **HAZUS Multi-Hazards for Risk Assessment (E296)** August 2–5, 2010; January 3–6, 2011; July 11–14, 2011
- **Residential Coastal Construction (E386)** August 9–12, 2010; August 15–18, 2011

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.

Appendix G ISO/CRS SPECIALISTS

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

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