



NFIP/CRS UPDATE

October—December 2010

Changes Expected in next *CRS Coordinator’s Manual*

A range of ongoing improvements to the Community Rating System will be reflected in the next edition of the *CRS Coordinator’s Manual*, expected to be released early in 2012. No changes have been finalized yet, but a good deal of work has been done over the last few years to decide what would be appropriate. The suggested changes are the result of study by CRS work groups, research projects, input from communities and other stakeholders, feedback from state and local officials and field staff, and the activity evaluations being conducted pursuant to the CRS Strategic Plan, adopted by FEMA in 2009. Some of the expected changes are summarized below.

- Throughout the CRS, more attention will be given to natural floodplain functions. A new credit is anticipated to be established—for floodplain restoration projects, such as removing dams and moving levees back to allow streams to meander naturally.
- New, optional components known as “community self assessments” are expected to be incorporated into the new *Manual*. These will be information-gathering exercises aimed at helping a community consider carefully its own needs and vulnerabilities and thereby



tailor the management of its floodplain to those locally significant characteristics. There will be one “overall” self assessment to assemble fundamental background information about the community and its hazards and natural resources. Additional, more specific self assessments will cover other categories of activities—public information, mapping, regulations, loss reduction, emergency management, and natural floodplain functions. The self assessments will not be mandatory and will not earn credit points. However, completing one or more of them will open the door for a community to receive extra points for CRS work that is based on that assessment(s).

continued on next page

In this Issue

Earn CECs by Testing Self Assessment.....	2	What is a Floodplain?	6
CRS Award for Excellence	4	Tidbits from the CRS Task Force	7
CBRA Summary	5	Training Opportunities	8

Changes to the CRS

—continued from previous page

- Credit for keeping elevation certificates in computer format will be eliminated. Only a few CRS communities conduct this activity, while it has been very expensive for FEMA to update and maintain the software. That is why the elevation certificate software was retired in 2009.
- The Public Information Series (Activities 320, 330, 340, 350, and 360) is being revised to encourage CRS communities to develop programs for public information specifically tailored to their particular hazards, natural resources, and audiences. Such a program would be like an existing public information strategy (element OPS), but would be more involved, would be worth more points, and would affect all five activities. It would be driven by the optional Public Information Self Assessment; communities that develop and follow such a program would receive more credit for certain activities.
- Additional Flood Data (Activity 410) and Flood Data Maintenance (Activity 440) are being scrutinized to assure coordination with FEMA's new Risk MAP initiative and also with the new offerings of the Map Service Center. We expect to see Benchmark Maintenance credit for local systems that support GPS surveying.
- Under Higher Regulatory Standards (Activity 430), there will be more credit for protecting natural floodplain functions, primarily through increases in points for land development criteria. Uniform minimum credits may be provided for state-mandated building codes. There may be a new element to provide credit for how a community administers its regulatory program, including conducting field inspections and re-inspections.
- Levee Safety (Activity 620) now has several prerequisites that have kept many communities from getting credit. The Task Force is looking at separating these prerequisites and giving credit for levee failure emergency response plans and outreach projects that advise residents who are protected by levees of the flood hazard they face if the levee fails or is overtopped.

Help with Testing and Earn CECs

A draft of the new overall self-assessment is available online for "beta" testing. The Association of State Floodplain Managers (ASFPM) will provide 3.0 hours of Continuing Education Credit (CEC) for Certified Floodplain Managers who complete the DEMO self-assessment and provide feedback on their experience.

It can be accessed at <http://blueurchin.com/clients/crs/self-assessment-v2/>.

continued on next page

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 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

NFIP/CRS Update, P.O. Box 501016, Indianapolis, IN 46250-1016
(317) 848-2898 fax: (201) 748-1936 NFIPCRS@iso.com

Changes to the CRS

—continued from previous page

- Stormwater Management (Activity 450) and Drainage System Maintenance (Activity 540) are being revised slightly to better coordinate their credits (especially public maintenance of new stormwater facilities (PUB) and drainage system maintenance (CDR)) and to take advantage of parallels with state and regional water quality programs with the National Pollutant Discharge Elimination System. There will be a stronger focus on stormwater and drainage programs in areas that are important for natural floodplain functions, such as endangered species habitat.
- No significant changes are planned for Activities 520 (Acquisition and Relocation) or 530 (Flood Protection).
- The elements credited under Flood Warning (Activity 610), Levee Safety (Activity 620), and Dam Safety (Activity 630) will be more closely coordinated with each other. There will be a community self-assessment for these activities that will help communities document where their warning, response, and recovery needs lie. The self-assessment will be a prerequisite for some credits; some points under these elements are being rearranged so that more credit is given for helping communities with their dam failure emergency response plans.
- Improvements will be made in the procedures used to verify community programs, but the techniques will still be simple and cost-effective techniques. Alterations will be made in the current approach to sampling items (such as elevation certificates) from community operations. More time and effort will be devoted to verification in “high discount communities.”

In June there will be a three day session to review all the available CRS points. It is possible that some will be moved from one activity or element to another; also, total points for an activity may be increased. Those decisions will be informed, in part, by the results of a study being conducted by faculty at Texas A&M University to calculate how much each activity saves in reduced flood insurance claims.

As noted in the June–July issue of this newsletter, background reports on several of the issues and evaluations done in the course of revising the *Manual* are available in draft form. Comments are still appreciated.

- *Activity 330–Outreach Projects*
- *Activity 350–Flood Protection Information*
- *Activity 610–Flood Warning Program*
- *Activity 630–Dam Safety Programs*
- *CRS Credit for Protecting Natural Floodplain Functions*
- *Repetitive Loss Strategy*
- *Sampling Committee Report to the CRS Task Force*
- *Verification Aids*
- *Best Local CRS Administration Practices*
- *Implementation Incentives.*

Get a copy of a draft report by emailing NFIPCRS@ISO.com.

Nominations Open—CRS Award for Excellence

The NFIP Community Rating System again is seeking nominations for its annual CRS Award for Excellence, which acknowledges outstanding effort by an individual at the local level to improve people's understanding of the dangers of flooding and the ways flood damage can be avoided, promote the purchase of flood insurance, and contribute to community well-being.

Such an individual could be a local government official, insurance agent, business professional, real estate professional, floodplain manager, or other community leader. The award will be presented during the 2011 National Flood Conference, which will take place in New Orleans, Louisiana, May 1–4, 2011.

Persons nominated in previous years are eligible again. Nominees for the 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.nfipiservice.com/stakeholder/pdf/bulletin/w-10099.pdf>. The deadline for nominations and applications is **February 11, 2010**.

A Quick Look at the Coastal Barrier Resources Act

A two-page flyer issued by the Federal Insurance and Mitigation Administration summarizes how the various programs administered by FEMA are restricted by the Coastal Barrier Resources Act of 1982 (CBRA). The Act prohibits new federal financial assistance for development in designated coastal barriers; its purpose in doing so is to inhibit such development, which can harm sensitive coastal habitats and the natural barriers to wind and tidal forces. CRS communities provide information about protected coastal barriers within their jurisdictions as part of Activity 320—Map Information Service and also as part of public outreach projects.

Areas affected by the Act have been designated and mapped by the U.S. Fish and Wildlife Service. Among the FEMA programs whose operations are affected by CBRA are the National Flood Insurance Program, disaster assistance (both public and individual), and mitigation grants. For each program, the flyer explains briefly the restrictions on and exceptions to FEMA's provision of financial support.



Download the flyer at <http://www.fema.gov/library/viewRecord.do?id=3818>.

What is a Floodplain?

PBS NewsHour Online has Answers for Students

The Teacher Center of the Public Broadcasting System’s website “NewsHour Online” has a package of resources about flooding for teachers of middle- and high-school science and economics classes—but the materials would be useful for public outreach and awareness projects as well. A lesson plan for two class periods and one night of homework is provided, through which the students

- View flooding scenarios and, using maps, hypothesize how much flood risk they face at home and at school;
- Estimate the expense of living through a flood;
- Compare the cost of flood damage to the cost of flood insurance and to the cost of repairing flood damage;
- Discuss the benefits and costs of living near water, or in an area likely to be flooded; and
- Explore how to prepare, stay informed, and build before, during, and after a natural disaster.

The module also includes photos, videos, additional lesson plans, worksheets, and links to more information useful for students and others.

“What is a Flood Plain? Background, Activities and Critical Analysis” was produced for PBS by Shannon Sullivan, a specialist in online learning and a former teacher. Access it at http://www.pbs.org/newshour/extra/teachers/lessonplans/science/july-dec10/floodplain_09-24.html.

Fact Sheet Highlights CRS Procedures, Benefits

The newly updated CRS Fact Sheet can be a useful tool for describing the program and its benefits to local staff, elected officials, professional groups, and citizens. Designed as a quick and persuasive introduction to the CRS, the Fact Sheet explains the concept of assigning a local government a rating based on the performance of its floodplain management program, and translating that rating into an insurance premium reduction. The four highest-ranked CRS communities are recognized (Roseville, California; Tulsa, Oklahoma; and Pierce and King counties, Washington), and the average premium savings per policy enjoyed by their residents is specified. The fact sheet also gives pertinent statistics about CRS participation, tells how to apply, notes that training is available for local staff and/or officials who want it, and lists the numerous benefits that accrue from CRS participation to a community and its residents.

The CRS Fact Sheet is posted alongside a number of other FEMA fact sheets on the FEMA Library website at http://www.fema.gov/media/fact_sheets/mitigation.shtm.

Tidbits from the CRS Task Force

At its January 11-13, 2011, meeting in Ft. Lauderdale, Florida, the Community Rating System Task Force discussed several items important to the future of CRS communities.

Implementation of the six-year CRS Strategic Plan has passed the halfway mark. Most of the 17 workgroups and committees have submitted final or nearly final reports to the Task Force, which include analysis and recommendations for CRS program improvement and operations. These recommendations will greatly influence the next *CRS Coordinators Manual*, to be available in 2012 (see article on front page).

- The Task Force is considering ways to emphasize community promotion of the purchase of flood insurance by property owners at risk. Although the CRS currently affords communities points for promoting flood insurance, very few communities have chosen to implement these activities. It is likely that the next *Coordinator's Manual* will have a new, separate activity for promoting flood insurance.
- As the NFIP proceeds with implementing RiskMAP, the Task Force is identifying how to capitalize on the heightened attention to flood risk in communities that receive new flood hazard data from FEMA. The “discovery meetings” associated with RiskMAP are a prime opportunity to promote risk awareness, implementation of higher floodplain management standards, and participation in the CRS. As routinely produced RiskMAP products are unveiled, the CRS will work to integrate incentives for communities to use these products on an ongoing basis and not just during the “scoping” phase of receiving new data. The proposed revisions to Activity 330 (Outreach Projects) would also provide credit for communities that help publicize the revised Flood Insurance Rate Maps and new RiskMAP products.
- During 2010 many communities were working to finalize applications in anticipation of joining the CRS in 2011. In some parts of the nation, CRS participation is beginning to be viewed as expected or “the norm;” communities that do not participate in CRS are becoming seen as being out of step with standard floodplain management programs. Much of this new attitude stems from the very active and valuable CRS User Groups that are organized among clusters of CRS communities to promote CRS participation and class advancement.

The CRS Task Force meets next in April 2011 in Raleigh, North Carolina.

Coordinator's Manual and Activity Worksheets still Good

The Office of Management and Budget (OMB) has approved a three-year extension of the OMB Control Number for the *CRS Application*, the *CRS Coordinator's Manual*, and the accompanying Activity Worksheets. Some CRS Coordinators had noticed that previously printed copies of the current CRS materials display an OMB expiration date of August 31, 2010. Even so, the 2006/2007 *Manual* and all the AWs are still valid and can be used until they are replaced by the next (2012) edition.

The new expiration date (September 30, 2013) is being added to the copies in FEMA's warehouse that have yet to be distributed and, of course, will be reflected in the next edition of the *Manual*, set for release in early 2012.

Handouts on Engineers' Certifications

There have been two additions to the CRS handouts series.

- *410—Engineers Cycle Statement* explains how an engineer should certify, for purposes of the community's cycle verification, that the maps and data being used by the community continue to reflect current hydrological conditions. This applies to communities that are receiving CRS credit under Section 410.a of the *CRS Coordinator's Manual* for using new maps and/or data not provided through the normal activities of the NFIP.
- *450—Engineers Cycle Statement* explains how an engineer should certify, for purposes of the community's cycle verification, that the watershed master plan in use by the community continues to be applicable to current conditions. This applies to communities that are receiving CRS credit points for watershed planning under Section 451.b of the *CRS Coordinator's Manual*.

These and other free CRS handouts (see below) can be used to familiarize a newcomer to a given subject, to walk through a step-by-step scoring process, or to explain a documentation requirement. They do not replace the *CRS Coordinator's Manual* or other materials that give more detailed information, but they are useful as summaries and/or specific instructions or examples. Request copies (pdf format) from your ISO/CRS Specialist or 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
410	<i>Engineer's Cycle Statement</i>	2
420	<i>Form to Document Protection of Natural Floodplain Functions</i>	2
430–CAZ	<i>CRS Credit for Coastal A Zone Regulations</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
450	<i>Engineer's Cycle Statement</i>	3
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

CRS Training

The California Department of Water Resources will host four half-day sessions on “CRS Basics” and four half-day sessions on “2012 Changes to the CRS.” People can register for one course or both on the same day. Advance registration is mandatory at <http://www.water.ca.gov/floodmgmt/lrafm/fmb/fas/nfip/workshop/dwr.cfm>

April 24, 2011—Roseville, California April 26, 2011—Martinez, California
April 27, 2011—Santa Clara County, Calif. April 29, 2011—Orange County, Calif.

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, or see <http://www.training.fema.gov/EMICourses/EMICourse.asp>.

- **The Community Rating System (E278)** September 26–29, 2011; October 31–November 3, 2012

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 CRS course is also offered at other sites upon request. Scheduled so far are:

St. Petersburg, Florida (FEMA Region IV), February 21–24, 2011; for information contact James Linkogle, (914) 316-1988 or jlinkogle@longboatkey.org.

Richardson, Texas (FEMA Region VI), March 7–10; contact Jessica Baker, (214) 217-6692 or jbaker@halff.com.

Colorado (FEMA Region VIII), October 11–14, 2011 (site and contact to be determined).

Two “short” (2 ½ days) CRS classes will be held later this year:

North Carolina (sites to be determined) (FEMA Region IV), July 13–15, 2011 and October 26–28, 2011; contact John Gerber, (919) 715-5711 x106 or jgerber@ncem.org.

- **Managing Floodplain Development through the NFIP (E273)** 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 II (E282)** May 9–12, 2011
- **Basic HAZUS Multi-Hazards (E313)** September 19–22, 2011
- **Advanced HAZUS Multi-Hazards for Flood (E172)** (prereq: E313) July 1–14, 2011
- **HAZUS Multi-Hazards for Risk Assessment (E296)** July 11–14, 2011
- **Residential Coastal Construction (E386)** August 15–18, 2011
- **Retrofitting Floodprone Residential Buildings (E279)** June 27–30, 2011

Under Section 431.n, Staffing (STF) of *CRS Coordinator’s Manual*, five points are provided for each member of a community’s floodplain permit staff who graduates from courses E194, E273, E278, E282, or E386 (up to 25 points). Graduating from E279 is worth five points in Activity 360–Flood Protection Assistance.
