



# NFIP/CRS UPDATE

*January—April 2011*

## Communities make good use of CRS Users Groups

A CRS users group is an informal organization of people interested in and working with the Community Rating System. The group usually consists of people from the same metropolitan area, but it could be a multi-county or state-wide entity. Getting together periodically and sharing information and experience through a users group makes participating in the CRS easier and more fun [see the article about Florida's users groups on the front page of the February 2010 issue of this newsletter].

### What do users groups do?

They meet and talk and share good ideas. Every CRS users group has its own personality—reflecting the needs, interests, schedules, and experiences of its members. Meeting sites can be rotated among the member communities—brown-bag lunches are popular formats. Sometimes the groups arrange a presentation through their ISO/CRS Specialist. Sometimes one or more members talks about how their community has carried out a CRS-credited activity. When possible, the area's ISO/CRS Specialist attends and sometimes he or she can bring in a national expert on a CRS activity—a CRS technical reviewer or someone else.

Some users groups help develop and coordinate activities that result in CRS credit for their communities, such as a county-wide public information strategy [see box on next page].

Sometimes staff or officials from non-CRS communities come to the users group meetings, to learn more about the CRS and hear about the benefits of joining.

### Who starts users groups?

Anybody who is interested. Some have been started by state offices and some by state floodplain management associations. Several are the handiwork of local CRS Coordinators who wanted to learn how their neighbors implemented an activity or who wanted to share some lessons that they have learned themselves.

*continued on next page*

#### In this Issue

Hopfensperger Honored.....	3	State Profiles & UMC Data.....	6
Endangered Species Act.....	4	Training Opportunities.....	7
Driving through Flood Waters.....	5		

## Can consultants join a users group?

Why not? Often consultants work for several communities and can disseminate the information learned at a meeting to their clients.

## How are CRS users groups organized?

There is no required organization. CRS committees of state floodplain management associations are organized according to their association by-laws. Other users groups have volunteer leaders who organize the meetings and volunteer secretaries who take notes. There's no requirement that minutes be maintained, but some groups have found them helpful in informing members who could not make it to a meeting.

## What users groups are there now?

There are county-wide users groups in Palm Beach, Broward, Miami-Dade, and Pinellas counties, Florida. There is a three-county group along the Mississippi coast called the Coastal Hazards Outreach Strategy Team (C-HOST) [see box], and a group for the Houston-Galveston area called the Flood Awareness Strategy Team (FAST). A Dallas metropolitan area group has just formed. The state floodplain management associations for Illinois, Colorado, and California have created CRS Committees that act as state-wide users groups.

If your community is interested in starting a CRS users group, or you would like to talk to someone who already has one, contact your ISO/CRS Specialist.



## CRS Communities come together on the Gulf Coast

**Al W. Goodman, Jr., CFM**  
*ASFPM Liaison to the  
Community Rating System Task Force*

All too often communities find themselves seemingly alone in that land of bewilderments commonly known as the Community Rating System. But take solace! A relatively new initiative is being embraced by CRS communities throughout the United States. It is the CRS "users group" and is supported by FEMA Headquarters, Regional Offices, the CRS Task Force, and Insurance Services Office.

As one example, in March 2008, a regional CRS outreach team was created by 11 communities along the Mississippi Gulf Coast that participate in the CRS. They called themselves the "Coastal Hazard Outreach Strategy Team" or C-HOST. The C-HOST's goal was to "bring together local government officials, community stakeholders from the general public, private businesses and major employers in order to capitalize on what is being done, coordinate messages, and develop new projects to fill any identified gaps left by existing programs" <http://chost.stormsmart.org>. C-HOST has both accomplished this goal AND received 100 CRS credit points for each member community under Activity 330's OPS element—outreach projects pursuant to a public information program strategy.

The rest of Mississippi's CRS communities have taken notice and the North Mississippi *EMERGE* (Educating Mississippians in Emergency Readiness through Group Effort) is currently forming, while the formation of a third group consisting of central Mississippi communities is pending.

As noted in the cover article, several other states also have user groups. In addition, several Chapters of the Association of State Floodplain Managers have CRS Committees, which assist in some of the functions of the user group, but provide other venues and training as well.

When you consider the inequity between the time and resources expended on fire prevention (codes, insurance, education, equipment, employees) and that spent on flood mitigation, you have to scratch your head. After all, a structural fire has a 9% chance of occurring and a flood has a 26% chance of occurring over a 30-year period. Any opportunity to bring that focus into a suitable balance should be embraced. CRS user groups give us a big push towards that shift.

## Palm Beach County, Florida, Honors Sue Hopfensperger

In recognition of her extraordinary service to and support of the County’s floodplain management efforts, Sue Hopfensperger, CFM, ISO/CRS Specialist, was awarded a Certificate of Appreciation at the December meeting of the Palm Beach Countywide Local Mitigation Strategy. She was honored for being an “enthusiastic and effective proponent of sound floodplain management and the Community Rating System.” The County praised Hopfensperger for her work as a program reviewer, saying that she has “steadfastly defended, supported and administered the principles and challenging requirements of the CRS and the National Flood Insurance Program.” She was thanked for applying these requirements in a fair and equitable manner so that reasonable CRS class ratings and insurance rates could be determined and established.

The Certificate further recognized Hopfensperger as a friend to the County’s CRS program and its multijurisdictional Users Group. She frequently has attended meetings and expositions, made and arranged for presentations, provided opportunities for training and certification, kept communities aware of significant developments in the CRS and in floodplain management; and offered useful, personalized information and guidance to enhance local programs. She is well known for responding to questions and inquiries promptly—and often on her own time.



Palm Beach County is currently a CRS Class 6.

Sue Hopfensperger, CFM, ISO/CRS Specialist (at left) with Jesse Spearo, Special Projects Coordinator–Mitigation of Palm Beach County in West Palm Beach, Florida.

### 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 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](mailto:NFIPCRS@iso.com)

# Endangered Species and Map Revisions

## *New Procedures help ensure Protection of Species and Habitat*

Effective October 1, 2010, FEMA began requiring that all applications for CLOMRs and CLOMR-Fs (Conditional Letters of Map Revision and Conditional Letters of Map Revision based on Fill) include documentation that the provisions of the Endangered Species Act have been observed for the parcel of land in question. A guidance memo issued by FEMA in August (Procedure Memorandum No. 64, dated August 18, 2010, available at [http://www.fema.gov/plan/prevent/fhm/gs\\_memos.shtml](http://www.fema.gov/plan/prevent/fhm/gs_memos.shtml)) provides details about the new rules for processing CLOMRs and CLOMR-Fs.

When requested, FEMA can issue a CLOMR or CLOMR-F as the agency's comments on whether a proposed action in a floodplain (such as construction or landscape disturbance) would meet the minimum National Flood Insurance Program (NFIP) requirements and also on how the proposed change would affect the NFIP maps. Including documentation of the ESA compliance within the CLOMR procedure ensures that FEMA is meeting its responsibility under the ESA. It also provides a "double check" for communities—to be sure that they have in fact checked for endangered species or habitat on the site of the proposed action. Local flood damage reduction ordinances passed to meet the NFIP standards at 44 *CFR* 60.3(a)2 already require that all necessary authorizations have been received before a floodplain development permit can be issued, and this includes having cleared the ESA review [see box].

In the next *CRS Coordinator's Manual*, more attention is likely to be given to natural floodplain functions and resources, including habitat for threatened and endangered species. Therefore, even if your community doesn't anticipate requesting any CLOMRs soon, it would be still be a good idea to get in touch with the appropriate Fish & Wildlife Service or Marine Fisheries Service office to see what species, if any, inhabit your locale. FEMA's guidance memo gives links to several resources on the ESA, including websites of both Services.

### **What does the ESA Mean?**

The purpose of the Endangered Species Act is to conserve threatened and endangered plants and animals and the ecosystems upon which they depend. Congress passed the ESA in 1973 with recognition that the natural heritage of the United States was of "esthetic, ecological, educational, recreational, and scientific value to our Nation and its people." Congress understood that, without protection, many of our nation's living resources would become extinct. Species at risk of extinction are considered "endangered," whereas species that are likely to become endangered in the foreseeable future are considered "threatened." Today, about 1,900 species are listed as threatened or endangered under the ESA. The U.S. Fish and Wildlife Service and the National Marine Fisheries Service share responsibility for implementing the ESA.

Section 9 of the ESA prohibits anyone from "taking" or "harming" endangered wildlife, and similar protection is extended to threatened wildlife. That means that the Act applies to ALL individuals, groups, businesses, property owners, and others. If an intended action might harm a threatened or endangered species, authorization must be obtained from one of the Services.

Further, Section 7 of the ESA requires that each federal agency insure that any action it authorizes, funds, or carries out is not likely to jeopardize the continued existence of any listed species or destroy or adversely modify critical habitat.

See <http://www.epa.gov/lawsregs/laws/esa.html>.

# Why do People Drive through Flooded Crossings?

It's well known among floodplain managers—and confirmed by the National Weather Service—that a significant portion of annual flood deaths occur when people are trapped in vehicles [see statistics at <http://www.weather.gov/om/hazstats.shtml>]. All too often people in cars or trucks drive through a flooded crossing or wash even though signs caution them against it, and even in the face of public service announcements, news stories about the consequences of such actions, and laws like the one in Arizona that holds people financially liable for some emergency response costs if they must be rescued from flood waters after crossing a barricade.

Why do people take such risky action? Research by a geography graduate student at the University of Arizona sheds some light on this nagging question. The findings of her study contradict the popular notion held by many flood risk managers that the people who drive through flooded areas are being irrational or impulsive, or are not fully aware of the nature and consequences of the flood risk.

On the contrary, according to Ashley R. Coles, people make calculated decisions about whether to drive through a flooded area, and base those calculations on many factors. In a survey of about 170 people in the Tucson area, Coles found that



- About 90% of the people interviewed trusted the warning signs and believed that the barricades had been placed for a good reason.
- About 78% of respondents said that they relied on the advice of family, friends, neighbors, and others about whether to drive through a flooded wash or crossing—sometimes they even made a phone call right at the flooded roadway.
- People tended TO cross if they believed that weather conditions were worsening, if they could not find another route to their destination, and if they saw that other vehicles had made it through the water.
- People tended NOT to cross if children or other family members were in the vehicle, it seemed too dangerous, or they thought that driving through the flood water might damage their vehicle.

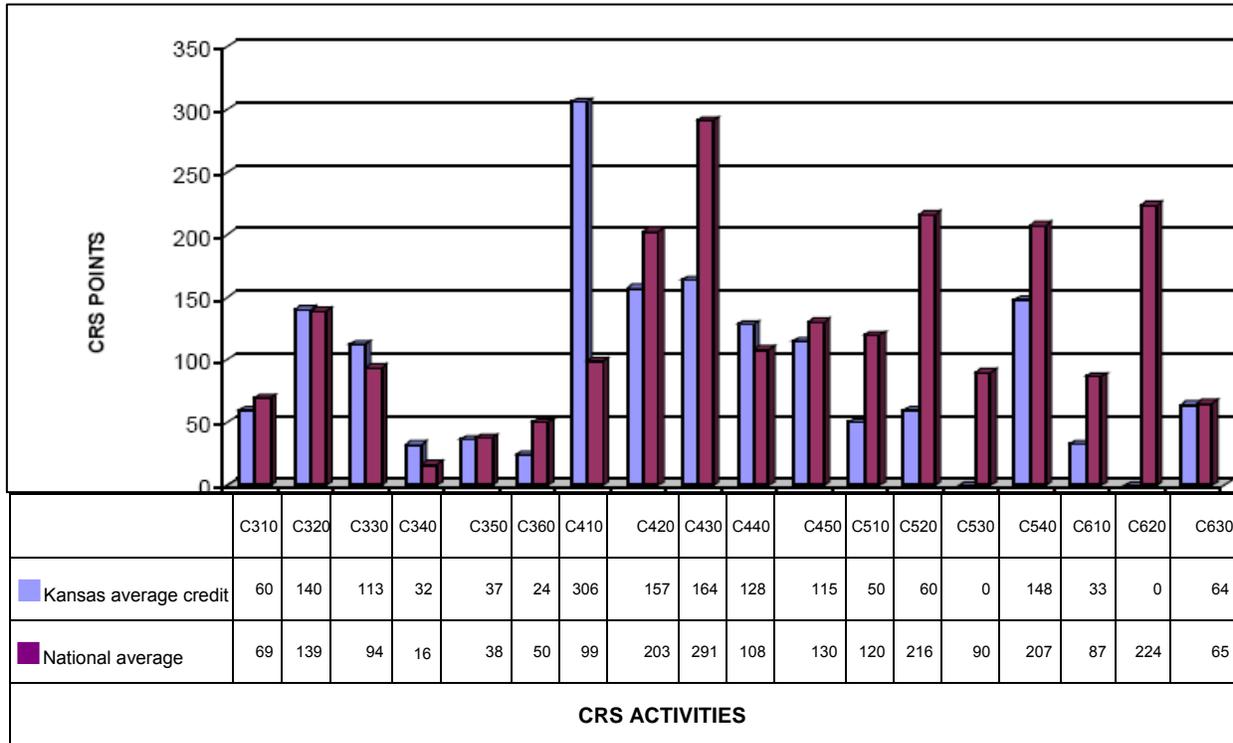
In sum, Cole said in an interview with the *UANews*, “It’s not that people don’t trust the signs or the information,” but that the signs do not indicate whether it’s dangerous to drive through the water RIGHT NOW. Therefore, “people feel they have to use some other information” to make a decision about what to do.

*Excerpted from UANews, University of Arizona*  
<http://uanews.org/node/37950>

# State-by-State CRS Information now Available

Updated CRS State Profiles and Uniform Minimum Credit Reports are now available.

**State Profiles**—The CRS publishes State Profiles that provide a narrative and graphic summary of each state’s communities’ scores, by activity. Readers can get a quick view of which communities in the state are participating in the CRS, what scores they get for each activity, and how much their residents are saving on flood insurance premiums. You can also compare communities’ scores to national averages. The bar chart below is an example: it shows average scores for Kansas’s CRS communities juxtaposed against the average nationwide score for that activity. This is one way to identify what topics may warrant attention in the form of workshops or training.



**Uniform Minimum Credit**—When a state takes steps to ensure that its communities surpass minimum NFIP standards—for example, by requiring that all construction be elevated to at least a foot above the base flood elevation—the CRS rewards all the CRS communities within that state with the points that they would have been awarded had they taken the action individually. In this example, each community in the state would qualify for credit for elevating structures.

Now, all the CRS-creditable activities undertaken by each state have been reviewed and collected in individual state reports, so that communities can get the proper CRS credit more easily. Some states generate a substantial number of uniform points. Michigan, for example, may provide communities with enough uniform points to move up one or two classes. The UMC reports will decrease the documentation needed from CRS communities and also give communities entering the program “a leg up” towards their first class.

To get copies of the reports, contact your state NFIP Coordinator or your FEMA Regional Office, or email [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com).

# Training Opportunities

## Emergency Management Institute Courses

FEMA's Emergency Management Institute (EMI) conducts courses on floodplain management and other 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/>, 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;  
February 27—March 1, 2012; August 6–9, 2012; September 17–20, 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:

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](mailto: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 the *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.

## CRS Training

Don't forget that the CRS offers “remote” workshops to help communities with their elevation certificate requirements. If you are interested in hosting a “webinar” on the FEMA Elevation Certificate, contact your ISO/CRS Specialist.