



NFIP/CRS UPDATE

December 2013

NOAA and CRS Synergize for Community Resilience

The National Oceanic and Atmospheric Administration (NOAA) and the Community Rating System are working together to help coastal communities build resilience in the face of coastal hazards through participation in the CRS. Two such cooperative efforts are described below.

Workshop on the Gulf Coast

A free one-day workshop focusing on the CRS and the Biggert-Waters Act will be held January 23, 2014, in Spanish Fort, Alabama. “Weathering Future Floods: Reducing Costs and Risks through the Community Rating System” will feature representatives from FEMA Region IV, the Insurance Services Office (ISO), the City of Orange Beach, Alabama Department of Engineering and Environmental Services, and the Mississippi-Alabama Sea Grant Legal Program, discussing the interrelationships among CRS communities; the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12); pending legislation associated with the Act; flood maps; and flood insurance premiums. It will be hosted by NOAA’s Coastal Services Center, Mississippi-Alabama Sea Grant, Weeks Bay National Estuarine Research Reserve, Alabama Department of Conservation and Natural Resources, and the Alabama Association of Floodplain Managers. The registration deadline is January 16th and information is available at www.gulfalliancetraining.org.

Grants to Integrate Resilience Work with CRS Credit

A handful of New England communities will be awarded grants early in 2014 to help them improve their resilience to coastal storms and rising sea levels and also join the CRS or maintain or enhance their current CRS classifications. The funding is being provided by NOAA’s Coastal Services Center, through the Northeast Regional Ocean Council (NROC). NROC’s request for proposals specifically stated that the activities eligible for the grants must meet the criteria of corresponding CRS activities.

Pilot projects are being selected from Maine, New Hampshire, Massachusetts, Rhode Island, and Connecticut. The communities will be awarded between \$5,000 and \$20,000 each over 10 months and serve as models for other coastal communities looking to address coastal storm impacts in conjunction with CRS participation. They will form a CRS Users Group to share insights and problem-solve, with help from NROC and other advisors.

Proposals were submitted this fall and initial awards are expected early in 2014. It is anticipated that another round of awards will be made later in 2014 from new applications to be submitted some time this summer. The opening of the application period will be announced in this newsletter.

Watch this newsletter for notices about the grant awards, the pilot communities’ progress, and other NOAA programs and how communities are integrating them with CRS activities. ≡ ≡ ≡

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The CRS — QUESTIONS & ANSWERS

— Answers to actual questions posed by CRS communities —

Elevation Certificates

Q *Is an Elevation Certificate required for an addition to an existing building that is not a “substantial improvement?”*

A Elevation Certificates are required by the CRS for all new and substantially improved buildings located in the Special Flood Hazard Area. See below for the structures for which an Elevation Certificate is not required for CRS. If you have determined that an addition or other improvement does not constitute a substantial improvement, then no Elevation Certificate is required for CRS.

Q *Is an Elevation Certificate required for an accessory structure that is not a habitable space/dwelling unit, such as a garage?*

A Elevation Certificates are not required by the CRS for detached garages, accessory buildings, or sheds, nor are they required for buildings in the X Zone or non-insurable structures, such as pavilions or gazebos. See pages 300-4, 300-5, and Section 311.b(1) on page 310-5 in the *Coordinator’s Manual* on what constitutes a “building” and on where the CRS requires an Elevation Certificate. Note, however, that many state and FEMA offices recommend requiring Elevation Certificates to ensure that such buildings are built to the standards in the community’s floodplain management regulations. ≡ ≡ ≡

Nominations Open for CRS Award for Excellence

Nominations are being sought for the 2014 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.

Nominees for the award could be a local government official, insurance agent, business professional, real estate professional, floodplain manager, or other local leader. They should

- Be actively involved in a CRS community and knowledgeable about the risk of local flooding;
- Be active in promoting the use of flood insurance to help households prepare for the possibility of flood damage;
- Be active in encouraging community leaders to improve local safety and resilience to flooding and other disasters; and
- Have noteworthy achievements in the area of alerting residents and businesses to potential flood dangers and promoting the purchase of flood insurance.

Nomination forms for the CRS Award for Excellence can be downloaded from the web at <http://www.fema.gov/media-library/assets/documents/17014>. The deadline for nominations and applications is **February 28, 2014**. ≡ ≡ ≡

DEBBIE'S DISH on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

The Year 2013 in Review

It's hard to believe we're almost at the end of another year. The past 12 months brought a lot of changes to the CRS program including the emergence of more CRS Users Groups. Communities around the country are seeing the benefits of having Users Groups and the number of groups has grown to 27 (with five more in the making). I asked the leaders of the existing Users Groups to tell me how they think this year went for them and what they see happening next year. Here's where they stand:

- The Jefferson Parish, Louisiana group spent their meetings this year going through the crosswalk and comparing the old and new *CRS Coordinator's Manuals*, activity by activity. The plan for 2014 is for all of the communities in the Users Group to improve one class rating to make up for the 5% increase caused by the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).
- The Southwest Florida Users Group will start off 2014 by establishing their multi-jurisdictional Program for Public Information (PPI) committees.
- Though it just kicked off in September, the Rhode Island Users Group got underway with a bang. The group's activities are attracting attention from stakeholders such as state and local officials, insurance agents, and real estate agents. They aim to double their participation in the CRS to 10 communities next year and to work on a Program for Public Information (PPI). "With an average of 30-35 attendees for each meeting, the goal is clear: we choose to be prepared and we choose to educate ourselves as professionals on how we can achieve a higher standard of flood protection and awareness," said Samantha Richer.
- The Virginia CRS Workgroup boasts increased interest by stakeholders, class improvements by three of its communities, and several more communities that are in the process of joining the CRS. The Workgroup's newsletter helps keep members focused on the CRS between meetings.
- The Oklahoma CRS Workgroup had the FEMA CRS class field-deployed to its area and it was well attended by existing and prospective CRS communities. The CRS was also a big part of the Oklahoma Floodplain Managers Association conference, bringing CRS Coordinators together to compare activities against the new *Coordinator's Manual*.
- MOKAN, the Users Group for Missouri and Kansas, formed this year and has been highly proactive. Next year's plan includes a Users Group website, as well as the continuation of the quarterly newsletter, meetings, and training. "It is important to us to share our experiences and give a shout out to communities making waves in their floodplain management programs," said Melissa Mitchell.
- NORFMA, the Users Group representing four states in FEMA's Region 10, increased its membership to 50 participants, with an average attendance of 15 per meeting. Members are also earning continuing education credits for attending the meetings.
- In Colorado, the CASFM had to put its CRS interests aside temporarily during September to deal with the massive flooding that affected many communities. However, "there are some great success stories related to CRS to come out of this event," said Marsha Hilmes-Robinson. "Our CRS Committee is compiling those success stories and plans to publish them in the CASFM quarterly newsletter and on our website in early 2014."
- FAST (Floodplain Awareness Success in Texas), the Users Group in Texas, is dealing with map changes in many of its communities, and members are focused on the effects of BW-12. During 2014 FAST will be helping member communities with their PPI campaigns and to get more acquainted with the new *Coordinator's Manual*.

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DEBBIE'S DISH (cont.)

- The Arizona Users Group formed in April of this year. A group of 15 gathered for the first meeting. The members are looking forward to getting more involved in 2014.
- The Illinois Users Group dealt with a few floods this year, and the group got a late start for the year. Their November meeting topic was “Top 22 Things You Need to Know about Changes in the 2013 Manual,” a presentation given by ISO/CRS Specialist Scott Cofoid. Mary Lou Kalsted reports that a second group in Illinois is in the making and hopes to become a reality early in 2014.

All in all, more and more communities are banding together to form Users Groups to face the challenges and share the secrets of success for participation in the CRS. Indeed, there is strength in numbers. Next year is sure to bring even more awareness of the CRS and the formation of more Users Groups around the country. Cheers to 2014! ≡ ≡ ≡

Tell Us a Story

As CRS communities and Users Groups know, one of the best ways to minimize flood risk and maximize community resilience is by learning what has worked for other communities. Accordingly, the CRS is building a collection of “success stories” of the benefits communities have realized as a result of being CRS participants and/or undertaking CRS activities. Please send us examples of your successes.

Any project or product could be a suitable topic, but there is particular interest in

- Increased numbers of flood insurance policies as a result of outreach or other CRS-credited effort;
- Beneficial coordination with federal, regional, or private entities (such as NOAA, a regional planning group, the Natural Resources Conservation Service, the Corps of Engineers, a conservation group, or others);
- Measured improvement in natural functions in riverine or coastal areas;
- Damage and disruption avoided during floods, especially large events that may have affected numerous communities.

Your contribution could be an existing newsletter article, a letter, a press release, a photograph, or just a memo to the file. But . . . YOU DO NOT HAVE TO WRITE ANYTHING. Send an email to the address below and you will be put in touch with a CRS staff person who will do a short interview with you and generate a write-up that you can then review and correct as needed. Drop us an email with the subject line “story” at NFIPCRS@iso.org or let your ISO/CRS Specialist know you have a story to share with other communities.

New ISO/CRS Specialist

Deidra Mares, CFM, joined the CRS team as an ISO/CRS Specialist in early December. She brings eight years of experience with the City of New Braunfels, Texas, as an ICC Certified Permit Technician and Building Plan Examiner. Her work there encompassed all aspects of residential and commercial floodplain development for this growing community. She will be based in New Braunfels, working with communities in Texas and Oklahoma. Welcome, Deidra! ≡ ≡ ≡

Courtesy Reviews Always Available

Any time your community is considering requesting new CRS credit, whether for new activities you have undertaken since joining the CRS or for improvements to current activities, remember that you can contact your ISO/CRS Specialist to request a “courtesy review” to streamline the process of requesting, documenting, and verifying credit.

During a courtesy review, your ISO/CRS Specialist will take an informal look at your ordinance language, plan (e.g., watershed plan or flood operations plan), or other product and suggest minor changes that may result in a better score and/or avoid documentation errors. Do this any time, but in advance of your request for credit so there won't be any delay in getting the points you deserve.

Tidbits from the CRS Task Force

The Community Rating System Task Force met in Chicago, Illinois, during the week of November 4th. Some highlights of the meeting are given below.

- It was reported that ISO/CRS Specialists are working with communities to apply the 2013 *CRS Coordinator's Manual* to new communities and to cycle visits. So far, verification visits are taking additional time. It is expected that, as all parties become more familiar with the revised criteria, that extra time will be reduced.
- Guest speakers at the meeting included Roy Wright, Deputy Associate Administrator of Mitigation, FEMA; Chad Berginnis, Executive Director of the Association of State Floodplain Managers; Mike Sutfin of Ottawa, Illinois, recipient of the 2013 CRS Award for Excellence; and Mary Lou Kalsted of Lisle, Illinois, and the Illinois CRS Users Group.
- New and continuing committee work was reviewed, including
 - Marketing and other efforts of the Committee on CRS Promotion, such as improvements to the FIMA CRS web page and the CRS component of the FloodSmart website.
 - The CRS Task Force Coastal Committee's new task of developing criteria for the Task Force to consider for possible changes to the credit for coastal erosion open space.
 - The creation of a new committee to review Activity 540 (Drainage System Maintenance) credit for municipal systems.
- It was reported that introductory letters about the CRS were sent to all communities in New Jersey affected by Superstorm Sandy. Four half-day CRS workshops and a four-day CRS course were presented in New Jersey.
- There was discussion of FEMA's continuing implementation of the provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12), which will have some impact on all CRS communities. That law extended the National Flood Insurance Program for five years, and called on FEMA and other agencies to make a number of changes to the way in which the National Flood Insurance Program (NFIP) operates [*see NFIP/CRS Update, July 2013, pp. 1-2*]. Its most important provisions aim to put the NFIP on a more solid fiscal foundation to build a catastrophic reserve fund to provide for claims in years with unusually costly flood disasters. Some rate and manual changes required by BW-12 have been implemented and the required affordability study will be started in 2014. Section 207 of BW-12, Grandfathering, has yet to be addressed. Legislation to delay or "adjust" BW-12 is pending in Congress.

The Community Rating System Task Force is the inter-agency, multidisciplinary advisory body that has provided guidance to FEMA since the inception of the program. The CRS Task Force is made up of professionals from diverse backgrounds—representatives of FEMA, the insurance industry, professional organizations, local governments, and other governmental entities. It serves to monitor the program, discuss needed changes, and make recommendations to FEMA.

The next meeting of the CRS Task Force will be held the first week of April 2014 in Jersey City, New Jersey. ≡ ≡ ≡

Training Opportunities

Workshops and Training related to the CRS

- **The Community Rating System (E278)** (field-deployed course is designated as L278)
Emergency Management Institute (Emmitsburg, Maryland) April 7–10, 2014;
..... June 23–26, 2014; August 11–14, 2014

This is the all-purpose training course for the CRS. It is taught at both the Emergency Management Institute (see below) and at sites throughout the country at the request of interested communities, groups, or states, pending available funding. It is based on the 2013 *CRS Coordinator's Manual*.

- Attendees of previous E278 CRS courses may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.
- For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E278 CRS course even if the CFM[®] attended the course when it was based on a previous *CRS Coordinator's Manual*.
- No more than two persons per community may attend at one time.

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 two years of experience specifically related to floodplain management.

- **HAZUS-MH for Flood (E172)** April 21–24, 2014
- **Advanced Floodplain Management Concepts (E194)** August 25–28, 2014
- **Managing Floodplain Development through the NFIP (E273)**..... March 17–20, 2014;
..... May 5–8, 2014; June 16–19, 2014; September 15–18, 2014
E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information (see <http://www.floods.org/index.asp?menuID=274>).
- **Retrofitting Floodprone Residential Buildings (E279)**April 14–17, 2014;
.....July 28–31 2014
- **Advanced Floodplain Management Concepts II (E282)**April 14–17, 2014
- **Advanced Floodplain Management Concepts III (E284)**July 21–24, 2014
- **Residential Coastal Construction (E386)**August 18–21, 2014

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *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, E284, or E386 (up to 25 points). Graduating from E279 is worth five points under Activity 360 (Flood Protection Assistance).

—continued on next page

Training Opportunities (cont.)

Webinars

“RiskMAP and CRS Synergy” is a recorded, one-hour webinar that introduces FEMA’s Community Rating System and Risk MAP initiative and shows how communities can use both to improve their floodplain management programs. Class materials, including the handouts, the presentation slides, and a summary of the Q & A are available for download at http://www.starr-team.com/starr/Training_Materials/Risk_MAP-CRS_Synergy. The recorded webinar can be accessed at <http://j.mp/starr-recorded-training> (click on “Recorded Sessions” at the left).

The CRS will be offering other webinars and workshops to help communities with their CRS requirements. If you are interested in having a webinar on the new *Coordinator’s Manual*, the FEMA Elevation Certificate, or any other activity, contact your ISO/CRS Specialist.

About the Emergency Management Institute

FEMA’s Emergency Management Institute (EMI), located in Emmitsburg, Maryland, offers training on many topics related to floodplain management, mitigation, and construction, including the basic CRS course (E278). These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials, travel stipends are available, and lodging on campus is free. Free transportation is provided from the airport to the campus and back to the airport. The only out-of-pocket expense is a meal ticket, which is all-you-can-eat breakfast, lunch, and dinner. Go to the EMI website for specific details at http://www.usfa.fema.gov/downloads/pdf/NETC_Welcome_Package.pdf. The application to attend can be found at <http://training.fema.gov/Apply/>, or call EMI at 1-800-238-3358 or (301) 447-1035. Signed applications should be submitted through the state’s Emergency Management Training Officer.

Bring the CRS to Your Hometown

In 2014 the CRS expects to conduct the field-deployed CRS course (L278, the same as the Emergency Management Institute’s E278, but tailored to local conditions), depending on funding availability. The new *CRS Coordinator’s Manual* and increased interest by non-CRS communities are generating a growing demand for CRS training. If a state, CRS Users Group, or organization would like to host a course or discuss CRS training opportunities, a representative should contact its FEMA Regional CRS Coordinator. Their contact information is available at www.CRSresources.org/100.

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 other interested persons. Communities are encouraged to copy and/or circulate the *Update* and to reprint its articles in their own local, state, or regional newsletters. No special permission is needed.

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