NFIP/CRS
UPDATE

January / February 2015

CRS Public Information Activities Aim to Inspire Action

The Community Rating System (CRS) credits local initiatives to advise people about the flood hazard, flood insurance, the natural functions of floodplains, and flood loss reduction measures. The seven activities in the 300 series cover a range of techniques for spreading the word about flood hazards and what to do about them. The 2013 *CRS Coordinator's Manual* took a new approach to two of the CRS's public information activities. Revisions were made to the credit criteria for Activity 330 (Outreach Projects), and a completely new activity was added to credit the promotion of flood insurance, Activity 370 (Flood Insurance Promotion).

Activity 330 (Outreach Projects)

Almost 90% of all CRS communities receive some credit under Activity 330. It provides credit for outreach projects, such as newsletters, mailings, signs, presentations, and an array of activities that reach out to people with messages about the local flood hazard, flood insurance, flood protection, and protecting natural floodplain functions.

The 2013 *Coordinator's Manual* revised the credit criteria for outreach projects. The changes were based on recent research into what is needed for people to actually take flood protection measures. It's not enough to just tell people they could be flooded, research tells us. Outreach projects are only successful if people do something about their flood risk. The revisions focus on this objective.

New guidance—FEMA and ISO have taken several steps to explain these changes in the CRS activities and provide examples of good projects. Webinars are being offered *[see the Training Opportunities section, page 8]*, and numerous presentations have been made at various conferences and other gatherings. In addition, three new guides are now posted on our website, www.CRSresources.org/300.

- *Outreach Projects for Credit under the Community Rating System.*
- *Developing a Program for Public Information for Credit under the Community Rating System.*
- *Preparing a Flood Insurance Assessment for Credit under the Community Rating System.*

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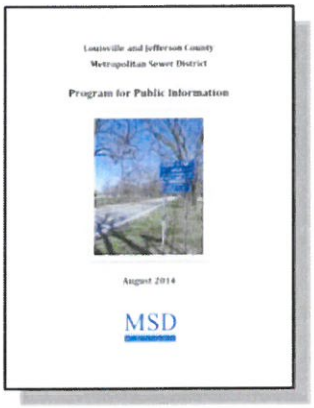
CRS Public Information Activities (cont.)


Louisville and Jefferson County
Metropolitan Sewer District

Program for Public Information

August 2014

MSD

On the website communities also can now find four examples of real-world program for public information (PPI) documents that localities prepared for CRS credit. Pasadena, Texas, and Surfside Beach, South Carolina, are two examples from individual communities. A multi-jurisdictional PPI is included, from Snohomish County, Washington, and the fourth PPI was developed by the Louisville-Jefferson County (Kentucky) Metropolitan Sewer District. Both the Louisville and Surfside Beach PPIs include flood insurance assessments.

There also will be a webinar on February 18 about preparing outreach projects, and one on March 18 about preparing a program for public information. Register at www.CRSresources.org/training. The March webinar will also cover preparing a Flood Insurance Assessment, because communities are encouraged to incorporate promoting flood insurance (credited under Activity 370) into their overall public information programs (credited under Activity 330).

Suggestions for Communities

Numerous outreach projects, PPI documents, and flood insurance assessments have been submitted for courtesy review or for credit since the 2013 *Coordinator's Manual* took effect. Some of the more common issues are discussed below. All of them are explained in more detail in the new guides found on the website.

Old Outreach Projects—Many communities are submitting the same projects for which they received Activity 330 credit in the past. These projects may continue to get outreach project (OP) credit under the 2013 *Coordinator's Manual*, but they receive less credit than they used to. Because the new credit criteria focus on delivering simple, action-oriented messages, the "old-style" projects tend to be longer and more involved than they need to be.

Target Audiences—Under the 2013 *Coordinator's Manual*, there is more credit for outreach projects that are directed to certain target audiences. However, only five audiences are recognized for this extra credit (unless the community has developed a program for public information (PPI), in which case it can designate other target audiences). The five automatic target audiences are all tied to mapped floodprone areas:

(1) Floodplain residents and businesses,
(2) Repetitive loss areas,
(3) Areas that would flood if a levee failed,
(4) Areas that would flood if a dam failed, and
(5) Areas subject to a special flood-related hazard.

The fifth audience was adopted after the 2013 *Coordinator's Manual* was published and is now recognized for target audience credit. See Section 401 in the *Coordinator's Manual* for a list of recognized special flood-related hazards.

So far, several communities have requested credit for outreach to two non-qualifying audiences: (1) lenders/real estate agents/insurance agents, and (2) the entire community. Neither qualifies as a target audience, unless the community prepares a PPI that documents why these audiences warrant special attention.

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Training Opportunities (cont.)

- **Managing Floodplain Development through the NFIP** (E273) ..... March 9–12, 2015; .....June 22–25, 2015; September 21–24, 2015

  E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information (see http://www.floods.org/index.asp?menuID=274).

- **Advanced Floodplain Management Concepts III** (E284) .....August 24–27, 2015
- **Residential Coastal Construction** (E386) ..... August 31—September 3, 2015

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 up to five points under Activity 360 (Flood Protection Assistance).

About the Emergency Management Institute

FEMA's Emergency Management Institute (EMI), in Emmitsburg, Maryland, offers training on 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 on-campus lodging 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—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 Home Town

In 2015 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 2013 *CRS Coordinator's Manual* and increased interest by non-CRS communities are generating a growing demand for CRS training. A state, CRS Users Group, or organization that would like to host a course or discuss CRS training opportunities should contact its FEMA Regional CRS Coordinator (see 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.

To become a subscriber or to suggest a topic that you would like addressed, contact

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CRS Public Information Activities (cont.)

Messages—For credit, an outreach project must convey a message that TELLS THE READER WHAT SHOULD BE DONE. Creditable messages, for example, could be "Find out if you're in a floodplain," or "Be sure to get a permit before you build." We are seeing projects that discuss flooding, but don't tell the reader what to do about it. Examples of projects that DO NOT HAVE CREDITABLE MESSAGES include statements that the community "is in the National Flood Insurance Program" or "participates in the CRS." Likewise, descriptions of natural floodplain functions—no matter how thorough—do not qualify for credit unless they also tell readers what steps to take (or not to take) to protect these functions. There are many examples of creditable and non-creditable messages in the new *Outreach Projects* guide.

Flood Response Projects—Activity 330 provides a special credit (FRP) for flood response projects that are prepared in advance but not disseminated until a flood occurs. Most communities have not applied for this credit, even though their emergency managers probably have such projects on hand. The key to FRP credit is not to submit projects that have been used in the past, but to show both the projects that will be used in the future and the instructions that describe when and how they will be distributed during or just after the next flood.

Social Media—Communities have shown how a Facebook page can serve as an outreach project that reaches many people and how tweets can be effective flood response projects. Messages broadcast by social media can be credited like other outreach projects, provided they meet the element's credit criteria and their use is documented for the ISO/CRS Specialist.

PPI Committee—Forming a committee that meets the PPI credit criteria has been the biggest hurdle for communities that are commencing this planning process. It should be noted that, although the CRS guidance says the committee must do certain things, most of the work is usually done by staff. Most committees only meet for two hours once a month for a few months. This is important to emphasize to people being invited to serve.

There have been several reports of large counties or multi-county regional organizations opting to not create a multi-jurisdictional committee because it would have been quite large and possibly unwieldy. Although there are pros and cons to having a large regional committee, the CRS requires that each community requesting CRS credit be actively involved in the PPI planning process. This means that every community must be fully represented on the committee.

The criteria for a PPI committee are the same as for the committee credited under Activity 370 (Flood Insurance Promotion) and Activity 510 (Floodplain Management Planning). The guidance on these committees has been updated and can be found on www.CRSresources.org under both the 300 Series and 500 Series tabs.

PPI Bonus Credit—The objective of a PPI is to coordinate all of the flood-related public information activities in the community, both public and private. There is no credit for preparing a PPI. The CRS credit comes in the form of bonus points for elements and activities that are implemented pursuant to the PPI. To receive the bonus credits, the activities have to

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be mentioned in the PPI. There is no automatic increase in credit for all outreach projects, for example. The bonus is for those outreach projects that are listed in the PPI that convey the messages described in the PPI.

Most of the PPIs that have been reviewed have focused on the messages conveyed via outreach projects. PPI Step 5 calls for looking at other initiatives, such as the community's website, map information service, and flood protection assistance. These other initiatives are credited in other sections of the *Coordinator's Manual* and some can receive a PPI bonus credit.

If a PPI omits Step 5, the community can still qualify for the bonus credit for its outreach projects, but it is missing an opportunity for more credit and for having a broader public information program. Both new guides—*Outreach Projects* and *Developing a Program for Public Information*—have a table at the end that summarizes the CRS activities that ought to be coordinated in a comprehensive public information program—and that will thereby yield more credit for the community.

Activity 370 (Flood Insurance Promotion)

This completely new activity credits a community for analyzing the extent of flood insurance coverage within its jurisdiction and forming and implementing strategies to improve coverage. Like the new approaches to outreach projects, the credit criteria for this activity were based on recent research showing what messages cause people to take action.

Flood Insurance Assessment—This new element (FIA) is the first step in obtaining credit for flood insurance promotion. The one thing most commonly missing from the submittals received so far has been an analysis of the insurance data. Simply repeating the insurance numbers is not an assessment of the community's coverage.

New guidance is available on obtaining and using the needed flood insurance data. See www.CRSresources.org/300 to download *Preparing a Flood Insurance Assessment for Credit under the Community Rating System.*

The March webinar *[see above]* will include discussion about preparing a flood insurance assessment, because communities are encouraged to incorporate such an initiative into their overall public information programs (credited under Activity 330). All but one of the requests for this credit submitted to date have been part of a PPI.

A Final Word

There are two overall recommendations from the reviews conducted so far. If you want to maximize your CRS credit while minimizing the time you spend,

(1) Read the credit criteria for Activity 330 and Activity 370 in the 2013 *Coordinator's Manual* and especially in the new guidance documents. If possible, attend a webinar.

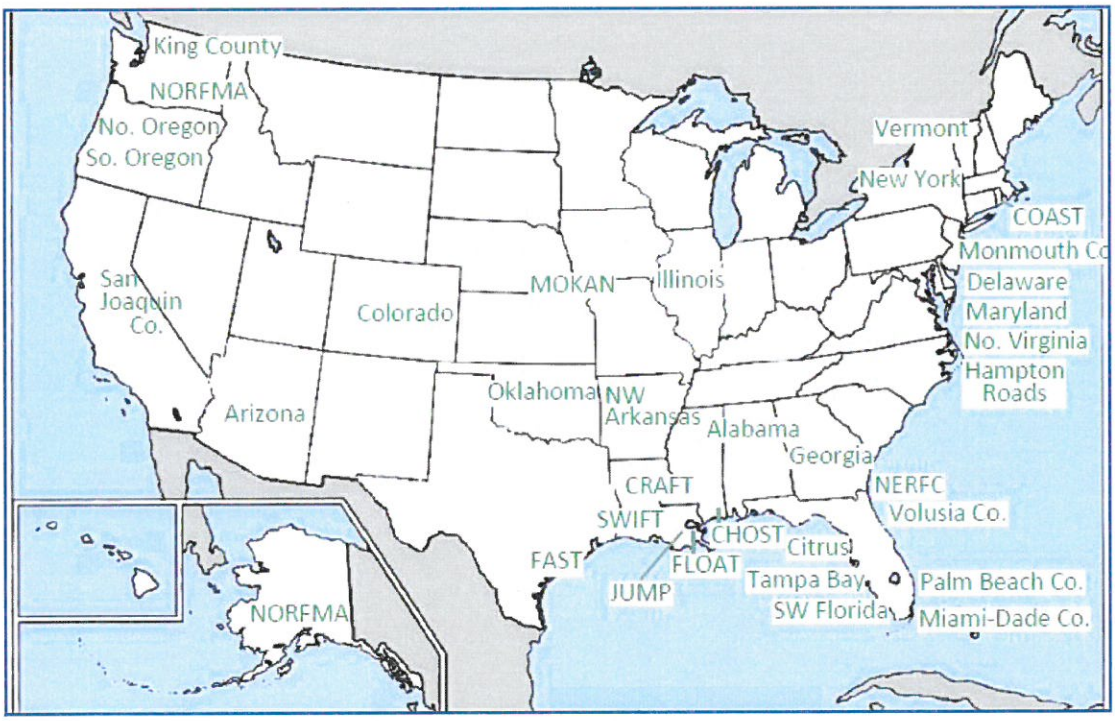
(2) Submit drafts for courtesy reviews. If you're working on a PPI and have questions or a partial draft, feel free to contact your ISO/CRS Specialist to request some feedback. Much effort is saved by both the community and the ISO staff if things are better understood before projects are finalized. □□□

Debbie's Dish . . . . . on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

In Search of More Green Letters

Since I started my role as Users Groups Liaison for the CRS, I have been consistently impressed to see the steady growth in the number of Users Groups across the country. I don't know why I'm surprised, really, because I have always been a big fan of the CRS program and I assume other people are, too. Maybe the bigger surprise is in the geographic distribution of the groups. It seems that some states have Users Groups popping up almost monthly (way to go, Florida!) while there are still pockets of states to the east and north that don't have any groups. So you can see what I see, I've included the map below that shows all of the Users Groups in the nation—or at least all of those we've heard about.



As happy as I am to see so many states surrounded by nice, green letters, I can't help but be curious why I don't see more of them in the north and to the east. Maybe it's a case of CRS communities that are too spread out in the state to justify a central meeting? Well, being from Texas, I can't really accept geography as an excuse. Let's face it—Texas is big and spread out, but we still manage to have a Users Group here. And with the technology for webinars and conference calling, geography really isn't a compelling reason for communities to not be in contact with each other and share ideas in a Users Group forum. Or maybe it's simply a case of the number of CRS communities. North Dakota has two CRS communities and South Dakota

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has four. Would six communities be reason enough to form a Users Group? Absolutely. In my eyes, even two or three communities could form a Users Group, given that their goals will be exactly the same as a group with 20 communities. It only takes a handful to get together and share ideas. It really can be that simple.

Okay, Idaho, it's your turn on the hot seat. There are 22 CRS communities in Idaho, and five of them are a CRS Class 6. There's a lot to be learned from those five, and I bet the other 17 would be interested to know how they got to where they are. Now who can I pick on next? I see you, Kentucky. You have 24 CRS communities and one of them is a CRS Class 4. What a terrific asset to have a Class 4 in your own backyard, and think of all that you could learn from them! Maybe there's a Users Group in the making over there and, if not, I think there should be. And last but not least, there's Nevada. Now there's a state with only 10 CRS communities, but two of them are a CRS Class 5 and four are Class 6. If ever there was a need for a meeting of the minds, I think it may be in the Silver State. Why not take a gamble (ha ha) and see how a Users Group could improve your floodplain management programs?

Now I realize I may get in a little trouble for pointing fingers at these states, but I'd rather they think of it as a challenge. For my part, I'll do everything I can to help get Users Groups off the ground for them. I'll flood them (pun intended) with resources on how to get the groups going, ideas for speakers and meeting topics, how to keep the momentum going, etc. The point is to get all CRS communities talking to each other and bridging the gaps to doing so. After all, it wouldn't hurt to get a few more little green letters on that map. □□□

The CRS Celebrates 25 Years

This year marks the 25th anniversary of the Community Rating System. The CRS was begun in 1990 as a voluntary program to both recognize and encourage community activities that exceed the minimum floodplain management standards of the National Flood Insurance Program. Policyholders in CRS communities enjoy discounts on premiums in recognition of the reduced flood risk brought about by those activities.

Today over 1,300 communities across the United States are part of the CRS, representing roughly two-thirds of all NFIP policies. These local governments work hard to maintain their status as models of best practice in floodplain management, and have good reason to be proud both of their CRS rankings and their success in improving community well-being.

Throughout its history, the CRS has employed a multi-disciplinary, collaborative approach involving many stakeholders. The CRS will continue to apply the collective energy and expertise of state and federal agencies, private sector entities, academics, businesses, and others to help communities design and execute even better floodplain management programs.

Rest assured the CRS will continue to evolve as technology and science bring advancements, the value of insurance and mitigation is brought into sharper focus, and respect for natural floodplain functions deepens. We are eagerly anticipating the future.

Happy Birthday, CRS! And many more . . .

The CRS — Questions & Answers

— Answers to actual questions posed by CRS communities —

FEMA Publications for Library Credit

Q *I am a new Director of the County Library seeking to receive free flood protection information resources listed below for our collection. What is the procedure for obtaining copies? Should I get them only for the Main library or for all three branches as well?*

Above the Flood: Elevating Your Floodprone House, FEMA-347
Answers to Questions About the National Flood Insurance Program, F-084
Elevated Residential Structures, FEMA-54
Protecting Manufactured Homes from Floods and Other Hazards, FEMA P-85
Protecting Building Utilities from Flood Damage, FEMA-P-348
Protecting Floodplain Resources, FEMA-268
Reducing Damage from Localized Flooding, FEMA 511
Mitigation of Flood & Erosion Damage to Buildings in Coastal Areas, FEMA-257
Coastal Construction Manual, FEMA-P-55,

A CRS communities can receive credit in element LIB, flood protection library, under Flood Protection Information (Activity 350), for maintaining copies of all of these documents for use by their residents.

Remember that the documents must be listed in the library's card catalog or similar searchable database. For CRS credit, all the documents must be available to patrons at any branch of the library, although each branch does not have to keep a full set. If the documents can be sent from the main library to the branches upon request, that will suffice.

Digital copies are available for download from the FEMA library at https://www.fema.gov/resource-document-library or at www.CRSresources.org/300. To order hard copies, use the order form on the last page of Appendix C in the 2013 *CRS Coordinator's Manual* (see www.CRSresources.org). □□□

Online Resources

At FloodSmart.gov

Remember that the CRS pages of the FloodSmart website [https://www.floodsmart.gov/floodsmart/pages/crs/community_rating_system.jsp] are THE place to go for people new to the CRS, elected officials, newly hired CRS Coordinators, and the public. It is designed for those who don't need the full technical details posted elsewhere.

At CRSresources.org

Check frequently at www.CRSresources.org to see what's been added in the way of CRS materials. All documents referred to in the *Coordinator's Manual* are posted here as soon as they are available. If you cannot find a piece of information or document, please notify your ISO/CRS Specialist or NFIPCRS@iso.com. Here are some recent additions to the website.

- ***Developing a Program for Public Information for Credit under the Community Rating System*** is the new guide on how to use this element (PPI) of Activity 330 to enhance your local public information efforts and earn CRS credit points. See www.CRSresources.org/300.
- ***Outreach Projects for Credit under the Community Rating System*** is the new guidance for Outreach Projects (Activity 330), for which the credit criteria were revised in the 2013 *Coordinator's Manual*. See www.CRSresources.org/300.
- ***Preparing a Flood Insurance Assessment for Credit under the Community Rating System*** explains how to carry out this element (FIA), which is the first step toward earning credit under the new Flood Insurance Promotion (Activity 370). See www.CRSresources.org/300.
- Two more samples of real-life program for public information (PPI) documents have been added at www.CRSresources.org/300. They are from Louisville, Kentucky, and Surfside Beach, South Carolina.
- **Webinar Schedule**—A schedule for the first part of calendar year 2015 is posted under the Training & Videos tab at www.CRSresources.org/training. This link also has registration information. Also see the webinar schedule, below.
- The most recent issue of the ***NFIP/CRS Update*** newsletter, in case you missed it (October/November 2014), can be found at www.CRSresources.org/100-2. □□□

Training Opportunities

Webinars

The CRS offers webinars to help communities with their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free, but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). See www.CRSresources.org/training. The following one-hour topical webinars are on the calendar, and others can be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

- **Introduction to the CRS**— February 17, 2015; April 21, 2015; June 16, 2015
- **Developing Outreach Projects (Activity 330)** — February 18, 2015
- **Preparing for a Verification Visit**— March 17, 2015; May 19, 2015
- **Developing a Program for Public Information under Activity 330 or a Coverage Improvement Plan under Activity 370**— March 18, 2015
- **Drainage System Maintenance (Activity 540)**— April 22, 2015
- **The CRS and Higher Regulatory Standards**— May 20, 2015
- **The CRS and Natural Floodplain Functions**— June 17, 2015
- **Preparing an Annual Recertification**— August 18, 2015; September 15, 2015

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Training Opportunities (cont.)

Some of the other webinars anticipated in 2015 include **CRS Credit for Mapping and Regulations (the 400 Series)**; **CRS Credit for Flood Damage Reduction (the 500 Series)**; and **CRS and Climate Change**. If you'd like to have a webinar on the 2013 *Coordinator's Manual*, the FEMA Elevation Certificate, or any other activity, contact your ISO/CRS Specialist.

For more on the CRS webinar series, to register, and to obtain agendas and required materials, go to www.CRSresources.org/training. If you have questions about the CRS Webinar Series or suggestions for future topics, please contact Becca.Croft@atkinsglobal.com.

Webinars on Record

"RiskMAP and CRS Synergy" is a recorded webinar introducing the Community Rating System and FEMA's RiskMAP and showing 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, under the "Training" tab).

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 27–30, 2015; ..... July 27–30, 2015; August 31—September 3, 2015

  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 (E273), or be a full-time floodplain manager with over two years of specific floodplain management experience.

- **Hazus-MH for Flood** (E172) ..... July 27–30, 2015
- **Advanced Floodplain Management Concepts** (E194) ..... May 4–7, 2015
- **Unified Hazard Mitigation Assistance Program: Quality Applications** (E212) ..... March 2–5, 2015
- **Unified Hazard Mitigation Assistance Program: Application Review and Evaluation** (E213) ..... June 1–2, 2015
- **Unified Hazard Mitigation Assistance Program: Project Implementation & Closeout** (E214) ..... June 3–4, 2015
- **Retrofitting Floodprone Residential Buildings** (E279) ..... May 4–7, 2015
- **Advanced Floodplain Management Concepts II** (E282) ..... August 3–6, 2015

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