

NFIP/CRS UPDATE

July / August 2015

Partners in Action— FloodSmart and the Community Rating System

Did you know that FloodSmart, the marketing and education campaign of the National Flood Insurance Program (NFIP), works closely with administrators of the NFIP’s Community Rating System (CRS) to provide tools and resources that communities can access to help improve their ratings and ultimately provide discounts on flood insurance policies? The NFIP developed this valued partnership to help both FloodSmart and the CRS communicate flood risk and flood insurance messages, and inform communities about occasional changes to the NFIP and the CRS.

2015 National Conference of the ASFPM

FloodSmart and the CRS presented a joint workshop at the Association of State Floodplain Managers (ASFPM) National Conference in Atlanta, Georgia, on June 1, 2015, for the second consecutive year. The workshop was for community officials that either participate in the CRS or were interested in joining. Attendees learned how they could update their public information efforts based on the credit criteria and lessons learned from CRS Activity 330 (Outreach Projects) and Activity 370 (Flood Insurance Promotion).

Throughout the workshop, presenters learned how to incorporate FloodSmart’s tools and resources into those outreach activities. FEMA’s CRS Program Manager Bill Lesser noted that sales of flood insurance policies typically increase in CRS communities that promote flood insurance. The workshop concluded with attendees discussing how to use FloodSmart tools and resources in their upcoming outreach activities.

In addition to the tools and resources available to communities, FloodSmart presented the common misperceptions of flood risk and flood insurance and how to overcome them. The biggest misperception is that homeowners simply do not think they are at risk for flooding. Even those who do identify their flood risk underestimate the severity of the consequences.

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FloodSmart and the Community Rating System (cont.)

FloodSmart suggested directing property owners with these same concerns to the various tools available in the [Community Resources](#) section of the FloodSmart website to help communicate risk appropriately. To demonstrate the consequences of a flood, FloodSmart directed participants to use the [Cost of Flooding Tool](#), also found on [FloodSmart.gov](#).

Ongoing Collaboration

Experts from the CRS continue to collaborate with FloodSmart to identify messaging that communities can use in support of Activity 330 and Activity 370 projects. In the fall, be on the lookout for

- A comprehensive list of FloodSmart and other FEMA materials detailing what CRS topics are covered, as well as direct links to the individual resources (along with links to order hard copies of materials, if available).
- A quick reference guide to Outreach Projects and preparing a Program for Public Information.
- A chart detailing what messages should be used with which audiences through a variety of communication channels.
- New resources to help communicate flood risk and the benefits of flood insurance and how to use these resources to earn CRS credit.

Meanwhile, be sure to check the FloodSmart website—and its component CRS pages—for information suitable for spreading the word about the importance of flood insurance:

www.FloodSmart.gov. ≡ ≡ ≡

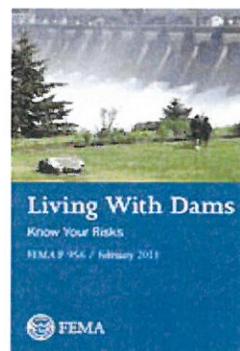
Dam Safety Brochure from FEMA

FEMA's National Dam Safety Program worked with the Association of State Dam Safety Officials (ASDSO) to produce a booklet to help answer questions about dams—what purposes they serve, associated risks, guidance for those who live near dams, and where to find further information. *Living with Dams: Know Your Risks* provides a general overview of dams and dam safety, and answers the following questions:

- Why should I care about dams?
- What are the risks associated with dams?
- Could I be affected by a dam? What is a dam failure flood inundation area?
- Once I know my property is in an inundation area, what's next?

This full-color, highly readable brochure could be a valuable addition to outreach materials used by a CRS community whose residents face dam failure hazards.

Printed copies of *Living with Dams* (FEMA P-956) can be ordered from the FEMA Publication Warehouse by calling (800) 480-2520. A pdf file can be downloaded from the FEMA Resource and Document Library at www.fema.gov/library/viewRecord.do?id=6246. ≡ ≡ ≡



CRS Recertifications Coming Up

October is the annual recertification deadline for the Community Rating System. In August, ISO/CRS Specialists send each community a detailed list of the activities for which they are receiving CRS credit. Remember that, for most communities, this year's recertification is still based on the 2007 *Coordinator's Manual*. However, those communities that have been visited recently and verified under the 2013 *Coordinator's Manual* will receive a new set of activity statements as part of their annual recertification. Some of the more common trouble spots for communities are discussed below.

- **Annual Reports** Activities 330, 510, and 610 require an annual report. Your customized recertification form will request a report if you have credit for these activities. For Activity 330, under the 2007 *Coordinator's Manual* we will be looking for a report on your outreach program strategy (OPS). Under the 2013 *Coordinator's Manual*, we will be looking for a report on your Program for Public Information (PPI). Both editions of the *Coordinator's Manual* require an annual progress report if you have credit for Activity 510 FMP, Activity 510 RLAA, or Activity 610.
- **Outreach Projects** You may be requested to provide copies of outreach projects or the annual publicity completed during the year for Activities 320, 330, 360, 501 (repetitive loss areas), 540, and 610.
- **Reports** If you have credit under Activity 610, you may be asked to provide a report from the local emergency manager about the annual exercise or drill of the emergency response plan, lessons learned from implementing the plan in an emergency or disaster, and the updated list of critical facilities affected by flooding.

One more tip: unless the statement on the recertification form (AW-214 under the 2007 *Coordinator's Manual* or CC-213 under the 2013 *Coordinator's Manual*) requires you to attach or provide some type of documentation, please do not attach or provide anything. All you need to do is put your initials next to the activity, signifying that your community is still conducting that particular activity.

Also, check out the webinar, "Preparing for the Annual CRS Recertification," which will be held August 18th, August 19th, and September 16th. See www.CRSresources.org (click on the "training" tab) for more information.

If you wish to submit your recertification electronically, please feel free to do so via e-mail with attachments or by submitting information on a CD or USB drive. Just make sure the documents are appropriately marked to correspond with the activities. ≡ ≡ ≡

Elevation Certificate effectiveness Date Extended

Some communities have noted that the FEMA Elevation Certificate form now in use has an expiration date of July 31, 2015. Please let your surveyors and others know that the Office of Management and Budget has extended the expiration date to August 31, 2015, while it continues its review of the proposed new form.

OMB has indicated it will issue additional 30-day extensions for the Elevation Certificate form until the OMB review is done. At that time, the new form will become available. Until then, the current form is still valid under the Paperwork Reduction Act.

Online and downloadable versions of the Elevation Certificate can be found at <https://www.fema.gov/media-library/assets/documents/160>.

The CRS — Questions & Answers

— *Answers to actual questions posed by CRS communities* —

Assembling Materials for Verification and Recertification

Q Our county has a verification visit coming up and we also have to prepare for the annual recertification. I'm trying to make a list/plan/schedule of the different activities that need to be maintained/completed for annual recertification—so that I can make sure that they are happening, and that I am collecting appropriate documentation. Is there a list of the annual requirements for all activities?

A Each community receives a customized recertification form from its ISO/CRS Specialist in August, so there is no standard form. Your county will be getting this notification this month, showing all the elements for which you are receiving CRS credit. [See the article on recertifications on page 3].

In the meantime, you can consult the *CRS Coordinator's Manual*. The documentation requirements for each element in the CRS are listed in sub-sections entitled "Documentation for XXX Provided by the Community." Note that for Activity 320 (Map Information Service) and Activity 530 (Flood Protection), the documentation for the whole activity is summarized in Section 325 and Section 534, respectively.

You could also check with your ISO/CRS Specialist to see if he or she has more information about the documentation needed for activities for which you will receive credit. ≡ ≡ ≡

How does your Community Spell Success?

The CRS continues to collect examples of ways in which communities have benefited from being CRS participants and/or undertaking CRS activities.

Did you find a way—via the CRS—to minimize flood damage, build partnerships, enhance your community resilience, or improve habitat? If so, we would like to hear about it. You do not have to write anything. A CRS staff person can collect the information from you by phone or email, and write a description of what your community did. You will be able to review the writeup yourself.

If you have an experience to share, contact your ISO/CRS Specialist or send an email to NFIPCRS@iso.com [put "story" in the subject line].

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DEBBIE'S DISH ON CRS USERS GROUPS

Debbie Cahoon Vascik, CFM
Users Groups Liaison

A Meeting of the Minds

The other day, I got a call from an NFIP State Coordinator who wanted to start up a few CRS Users Groups in his state. Now that's the kind of call I like to get! As crazy as it sounds, I get sort of an adrenaline rush when I hear of a new group that wants to form. It reminds me that Users Groups really are making an impact around the country, and that people do see the advantages of participating in one.

Of course, the benefits are plenty: a Users Group helps communities work together to achieve goals in a cohesive approach; creates a forum for interactive discussion; empowers communities to value collaboration; brings training and additional instruction; enables clarification of program requirements; improves documentation submittals; and strengthens the link between communities and ISO/CRS Specialists.

Think about it—would you rather spend day after day reading, studying, and trying to interpret the *CRS Coordinator's Manual* all on your own, or would you rather take some stress off by meeting and coming to an understanding of the material together? I like to think of a CRS Users Group as a “support group.” You meet with like-minded individuals in pursuit of a worthwhile objective. Your neighboring communities understand your “struggles.” They sympathize and share them. They want the best for their citizens, and they just want to figure out the clearest path to achieve their goals—just like you.

I push for the development of CRS Users Groups because I believe so strongly in them. You don't need to elect a chairman and board to lead one. You don't need to schedule your meetings in fancy locations. You don't even need to rack your brain thinking of a clever group name. All you need is the dedication and drive to maintain your community's participation in the CRS, and the willingness to share your ideas with others. It really can be that simple.

A meeting really could just be three representatives from different communities meeting at a Starbucks and sharing strategies over chai tea lattes. Or it could be four community CRS Coordinators meeting twice a year at their floodplain management association conference. The point is simply to get people together to talk about the CRS. There may even be a group forming in your area that you don't know about, so feel free to contact your ISO/CRS Specialist to see if he or she has heard any mumblings from the communities, or look on www.CRSresources.org/crs-users-groups. Or, check with your NFIP State Coordinator and see if there's statewide interest there.

Because the CRS is a national program and because flooding certainly isn't limited to certain geographies, everyone is learning the program just like you are. A CRS Users Group lets you find those people, learn from them, and help them get to the same place you all want to be. ≡ ≡ ≡



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.

- **Webinar Schedule**—A schedule for the rest of calendar year 2015 and early 2016 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 (May/June 2015), along with all other past issues, 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**— September 15, 2015; October 20, 2015; December 15, 2015
- **Drainage System Maintenance (Activity 540)**— October 21, 2015
- **Preparing an Annual Recertification**— August 18, 2015; August 19, 2015; September 16, 2015
- **Preparing for a Verification Visit**— November 17, 2015; January 16, 2016
- **Outreach Projects (Activity 330)**— December 16, 2015
- **Floodplain Management Planning (Activity 510)**— November 18, 2015; January 20, 2016

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Training Opportunities (cont.)

Some other anticipated webinars 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 webinars, go to www.CRSresources.org/training. If you have questions about or suggestions for the CRS Webinar Series, contact Becca.Croft@atkinglobal.com.

Workshops and Training related to the CRS

- **The Community Rating System (E278)** (field-deployed course is designated as L278)
 - August 31—September 3, 2015
 - April 18–21, 2016
 - July 18–21, 2016
 - September 19–22, 2016

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)** June 20–23, 2016
- **Hazus-MH for Floodplain Managers (E176)** December 14–17, 2015
- **Advanced Floodplain Management Concepts I (E194)** April 11–14, 2016
- **Unified Hazard Mitigation Assistance Program:**
 Developing Quality Applications (E212) September 21–24, 2015
- **Unified Hazard Mitigation Assistance Program:**
 Application Review and Evaluation (E213) January 4–5, 2016
- **Unified Hazard Mitigation Assistance Program:**
 Project Implementation & Closeout (E214) January 6–7, 2016
- **Retrofitting Floodprone Residential Buildings (E279)** May 2–5, 2016
- **Advanced Floodplain Management Concepts II (E282)** July 11–14, 2016
- **Managing Floodplain Development through the NFIP (E273)** .; September 21–24, 2015
 November 16–19, 2015
 March 7–10, 2016
 June 27–30, 2016
 September 12–15, 2016

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

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Training Opportunities (cont.)

- **Advanced Floodplain Management Concepts III (E284)**August 24–27, 2015
.....August 29—September 1, 2016
- **Residential Coastal Construction (E386)** August 31—September 3, 2015
.....August 22–25, 2016

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

The CRS conducts the field-deployed CRS course (L278, the same as EMI's E278, but tailored to local conditions) throughout the year, 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.

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