



25 Years

1990 – 2015

NFIP/CRS UPDATE

November / December 2015

Ready for Winter Flooding?

FloodSmart has Tools to Help

Climate experts are warning residents to prepare for what could be the most historic El Niño on record. Years of drought and [wildfires](#) coupled with predicted heavy rainfall caused by El Niño could result in devastating floods this winter.

What does that mean for your community? Since there is typically a 30-day waiting period before flood insurance takes effect, now is the time to help property owners better understand their flood risks and the importance of having flood insurance. It only takes one storm or an [early spring thaw](#) to trigger enormous flooding.

Properties directly affected by recent fires and those located downstream of burn areas are at a heightened risk of experiencing a flood. Charred grounds in burn-scarred areas cannot easily absorb water, placing residents at an increased risk for [flash flooding](#) and [mudflows](#). Remind your community that flood risk isn't solely based on flood history—it's also a result of such factors as fires, river flow, topography, and changes due to recent [building and development](#).

To educate members of your community about their flood risk and financial preparedness, FloodSmart—the marketing and education campaign of the National Flood Insurance Program—offers several tools and resources on [FloodSmart.gov](#) that you can use:

- The [Cost of Flooding tool](#), which you can embed on your website to illustrate how just a few inches of water can cost tens of thousands of dollars in damage.
- The [Flood after Fire tool](#), to simulate how fires can increase flood risk.
- [Consumer](#) and [business](#) checklists to share with residents to prepare before the next disaster strikes.
- [Before](#), [during](#), and [after](#) the flood infographics to outline the actions residents can take to stay safe and file an insurance claim.
- [Social media messages](#) that you can share through Facebook and Twitter.

This winter, don't let out of sight mean out of mind. Now is the time to reach out to your community, help residents better understand their flood risk, and encourage them to protect what matters with a flood insurance policy. It's a conversation you won't regret.

CRS Note: *If you already have outreach projects in place, review their timing and consider whether your residents are getting the right messages. Remember, research shows that repeated messages from different sources are most effective.* ===

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CRS Award for Excellence goes to Steven M. Dodd

Steven M. Dodd, Director of Planning and Zoning for Dorchester County, Maryland, has been presented with the 2014 CRS Award for Excellence. Dodd was honored for, among other activities, his energetic pursuit of a freeboard requirement of two feet (enacted in 2013), which enabled the county to reach a Class 8 in the Community Rating System. With more than half the county lying within the 100-year floodplain, regular tidal flooding, and the prospect of one-to-two feet of sea level rise in the coming decades, Dodd and his office have promoted mitigation measures, flood insurance, and close cooperation with the emergency management office and other public agencies at all levels.

About 10% of the county’s flood insurance policies were minus-rated and ineligible for the CRS discount. Dodd contacted those policyholders and worked with them to identify the reasons for the minus-rating and how to mitigate their risk—and lower their insurance premiums—by retrofitting with proper flood openings, eliminating below-grade crawl spaces, elevating HVAC systems, and other measures.

Dodd is pictured above with colleagues, from left: Stephen Garvin, Dorchester County Emergency Management Agency; Dodd; Kevin Wagner, NFIP State Coordinating Office, Maryland Department of Environment; Gary Baxter, and Brian Soper, both of the Dorchester County Planning and Zoning Department. ≡ ≡ ≡

Past Recipients—CRS Award for Excellence

For five years, the CRS Award for Excellence has recognized a local professional who has helped his or her community achieve success within and through the CRS. As the 25th year of the CRS draws to a close, we again honor those dedicated professionals that have made things happen to reduce flood risk, enhance insurance coverage, and help achieve other goals.

2010
William H. White
 White and Re Agency
 Freeport, New York



2011
Beverly Collings,
 Building & Zoning
 Inspector
 Grand Forks,
 North Dakota



2012
Romin Khavari
 City Engineer
 Grand Prairie, Texas



2013
Michael Sutfin,
 Building Official &
 Floodplain Manager
 Ottawa, Illinois



2014
Steven M. Dodd,
 Planning & Zoning
 Director
 Dorchester County,
 Maryland



New Guidance on Mapping Repetitive Loss Areas

To participate in the Community Rating System, a community with one or more repetitive loss properties are required to take certain actions that address the flood risk those properties face. They must

- Prepare a map of the repetitive loss area(s),
- Review and describe their repetitive loss problems,
- Prepare a list of the addresses of all properties with insurable buildings in those areas, and
- Undertake an annual outreach project to those addresses.

A new 9-page CRS Handout gives step-by-step guidance to help CRS communities meet these requirements, explains how to address Privacy Act considerations in the course of preparing the map and address lists, and presents six different example of ways to use maps and other data to confirm the existence and location of properties subject to repetitive flooding.

Access *Mapping Repetitive Loss Areas for CRS* at www.CRSresources.org/500. ≡ ≡ ≡

New ISO/CRS Specialist

The Community Rating System is pleased to announce the latest addition to its team, Paul Mason, CFM, who began training with ISO in August.

Mason has 10 years' experience with Black Knight Flood Services in Arlington, Texas, as a Flood Research Analyst and more recently as an Assistant Regional Manager. Mason is based in Lancaster, California. This month he took over responsibility for communities in his territory of southern California and southern Nevada.

The entire CRS team welcomes you, Paul! ≡ ≡ ≡

Elevation Certificate Form Renewed

The Office of Management and Budget has cleared its review of both the revised FEMA Elevation Certificate form and the Nonresidential Floodproofing Certificate form. Both will be effective until November 30, 2018.

FEMA has indicated it will offer its usual 12-month transition period for the use of the new form. During that period, the previous form may still be used. CRS communities are encouraged to use the fillable form available on the FEMA website linked below. Note that FEMA's Residential Basement Floodproofing certificate is on a separate renewal cycle; that form is valid through November 2016.

FEMA is issuing a bulletin announcing the effectiveness of the new forms, and will be posting them on its website. Online and downloadable versions both certificates will be found at <https://www.fema.gov/media-library/assets/documents/160>.

Success with CRS

Editor's note: This is another of our columns highlighting some positive floodplain management outcomes communities have experienced through participation in the Community Rating System. These stories are being collected for use on a future website. The CRS welcomes suggestions of community successes (see box, page 5).

Tulsa finds a Path to the Future with CRS

One of the most-improved-in-flood-problems towns in the United States is Tulsa, Oklahoma. A major city of 400,000, it lies on both sides of the Arkansas River. During the mid-1900s, population growth spurred development, much of it in “desirable” waterfront areas.

By the 1980s, Tulsa had faced nine major flood disasters in 15 years. Every May, local officials would hold their collective breath, waiting to see what the new rainy season would bring.

In the years since then, Tulsa gradually embraced comprehensive floodplain and watershed management programs. Vigorous public awareness efforts and massive buyout programs helped shift people out of floodprone areas. At Class 2, Tulsa is one of the top-rated communities in the CRS today.



Photo courtesy Ron Flanagan

“The CRS has been absolutely critical to Tulsa’s floodplain management program,” says Ron Flanagan, the city’s Planning Consultant.

“The CRS encourages no single solution, but a comprehensive approach.”

The CRS provided us with a road map for managing our flood vulnerability . . .

In fact, the list of flood loss reduction measures the city carries out resembles the CRS’s list of credited activities: open space preservation, higher regulatory standards, acquisition and relocation, floodplain mapping, stormwater management, drainage system maintenance, and more.

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CRS Benefits for Tulsa, Oklahoma (cont.)

“You follow the CRS and you get reduced floods and you get rewards by way of flood insurance premium reductions,” Flanagan says. “And this is money that typically aids the local economy because it is spent in Tulsa.”

The CRS helps City Stay Vigilant, Look Ahead

Tulsa has not experienced a major flood disaster for 30 years. Without that in-the-face reminder of the danger, the biggest challenge now is complacency. Many of its citizens were not yet born, or were too young to remember, when Tulsa faced floods routinely.

Fortunately, according to Flanagan, the CRS is helping keep flooding and floodplain management in front of elected officials.

“The CRS provided a road map for the city to use to achieve a premier, life-saving, and money-saving local program for managing our flood vulnerability,” Flanagan says. “Now, without major flooding, keeping the program on track is critical.

This is where the new CRS activity, Program for Public Information, credited under Activity 330 (Outreach Projects), is going to be a big push for Tulsa in the future.



The ongoing public awareness efforts that will earn credit for Tulsa under the CRS will also keep people vigilant and supportive of the city’s work.

“If we don’t have that continuous awareness, we’re going to lose the battle,” Flanagan said. “I am the biggest supporter of the CRS. The CRS is our best weapon.”

NOTE: This is just a glimpse of the extensive and comprehensive floodplain management program that Tulsa implements. For more on Tulsa’s program, see <https://www.cityoftulsa.org/city-services/flood-control.aspx>.

How does YOUR community spell Success?

Did you find a way—via the CRS—to minimize flood damage, build partnerships, enhance your community resilience, or improve natural habitat? If so, we would like to hear about it. YOU DO NOT HAVE TO WRITE ANYTHING. We will interview you by phone, 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].

Debbie's Dish on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

Rediscovering Your WHY

Why do you do what you do? What motivates you to be the best representative for your community? Are your enthusiasm and passion revealed through your work? Is your dedication proven by your efforts each and every day?

I recently attended a small business conference in Nashville, Tennessee. One of the first questions asked during the two-day conference was, “What is your why?” It didn’t make sense to me at first, but then I figured it out—the “why” is the reason I do what I do. The “why” is your motivation, what gets you up in the morning, what gives you energy to tackle the smaller parts of the bigger picture. The “why,” as it turns out, can be even more important than the “what” or even the “how.”

It may be different for every person, but in this case, the “why” is more than just sitting at your desk completing documentation worksheets for the CRS. I believe that you have to ask yourself WHY you believe in the CRS to truly be successful at it. Is it because the program saves citizens money on their flood insurance premiums? Or is it because you believe that the CRS activities educate people and save lives in a flood and that those are the most important reasons of all?

But aside from even these questions, why are YOU involved in all of this? Take away the superficial reasons of doing things because it’s your job or even having a job to bring in a paycheck. I challenge you to dig deeper into what only YOU can offer. What skills and talents do you have that can help make your community’s CRS program successful? When faced with mounting paperwork, a million emails to answer, and the phone ringing off the hook, you have to stop for a minute and ask yourself why you’re doing all of this. You have to believe in your “why” or you’ll never get anything done.

I met people from all over the country at this conference, and they all had backgrounds and circumstances that were different from mine. Even so, I left the event with a strong sense of unity with the other attendees because, stripped down to its most basic level, our “why” was the same—WE WANT TO HELP PEOPLE. I do what I do because I genuinely enjoy helping others. For me, I get a strong sense of pride and accomplishment to know that I’ve made a difference in a community or that I’ve made a situation a little easier on somebody. My “why” is the reason I started a CRS Users Group in Texas. I believe so much in the benefits of the CRS that I wanted to share those ideas with other communities and invite them to share as well. When everyone’s “why” is the same, it just makes sense to join forces and be a stronger voice.

Time and time again in this column, I push for communities to gather together and develop CRS Users Groups because our “why” is the same. Whether we’re helping our own organization or assisting another community, we’re all in the business of helping people. We believe in helping our citizens. We believe in educating them. We believe in protecting them. We believe in saving their lives. Rediscover your “why.” As we embark on a new year that is sure to bring new challenges, remember why you do what you do—so that you can do it better. . ≡ ≡ ≡



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.

- **Mapping Repetitive Flood Loss Areas for CRS**—A new CRS Handout gives step-by-step guidance on preparing these maps and address lists [*see article on page 3*]. Access it at www.CRSresources.org/500.
- **Webinar Schedule**—A schedule for 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 (October/November 2015), along with all other past issues, can be found at www.CRSresources.org/100. ≡ ≡ ≡

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 will be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

- **Preparing for a Verification Visit**— January 16, 2016
- **Floodplain Management Planning (Activity 510)**— 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@atkinsglobal.com.

Workshops and Training related to the CRS

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

NOTE: Seats in the April 18–21 class are filling fast.
Register by the March 4, 2016 deadline.

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 E278 CRS courses based on previous *Coordinator's Manuals* 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.
- 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
- **Advanced Floodplain Management Concepts I (E194)** April 11–14, 2016
- **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)** 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 29—September 1, 2016
- **Residential Coastal Construction** (E386)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.

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

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- In the past 5 years, all 50 states have experienced floods or flash floods.
- Everyone lives in a flood zone. (For more information, [visit our Flood Zones FAQs.](#))
- Homeowners' insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance. (To find your flood risk, fill out the Flood Risk Profile.)
- Just a few inches of water from a flood can cause tens of thousands of dollars in damage.
- Flash floods often bring walls of water 10 to 15 feet high.
- A car can easily be carried away by just two feet of rushing water.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).
- A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low-price.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. [Check the Community Status Book](#) to see if your community is already an NFIP partner.
- In most cases, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the storm approaches and the floodwaters start to rise.
- In a high-risk area, your home is more likely to be damaged by flood than by fire.
- Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. In fact, people outside of mapped high-risk flood areas file over 20-percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.
- From 2005 to 2014, total flood insurance claims averaged more than \$3.5 billion per year.
- When your community participates in the Community Rating System (CRS), you can qualify for an insurance premium reduction discount of up to 45% if you live in a high-risk area and up to 10% in moderate- to low-risk areas.
- Since 1978, The NFIP has paid nearly \$50 billion for flood insurance claims and related costs (as of 2/17/15).
- There are currently more than 5.3 million flood policies in force across more than 22,000 communities in the U.S.
- The two most common reimbursement methods for flood claims are: Replacement Cost Value (RCV) and Actual Cash Value (ACV). The RCV is the cost to replace damaged property. It is reimbursable to owners of single-family, primary residences insured to at least 80% of the building's replacement cost.

For more policy and claim statistics, [visit the National Flood Insurance Program.](#)

