NFIP/CRS
25 Years
1990 - 2015

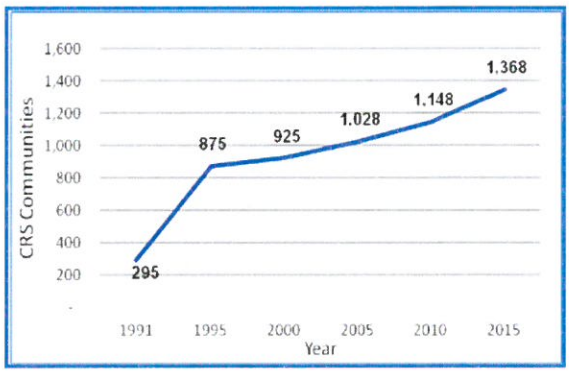
NFIP/CRS UPDATE

September / October 2015

The Community Rating System Celebrates 25 Years

It's been 25 years since FEMA launched the Community Rating System as a voluntary program to both recognize and encourage community activities that exceed the minimum floodplain management standards of the National Flood Insurance Program.

Since its beginnings with 295 participating jurisdictions in 1991, the CRS has grown to include 1,368 communities across the United States. These communities represent roughly two-thirds of all NFIP policies. Policyholders in each CRS community receive discounts on flood insurance premiums in recognition of the reduced flood risk brought about by the activities their community chooses to implement. The CRS is an insurance-rating program, but the CRS-credited activities also have come to exemplify some of the best approaches to reducing flood losses and protecting the natural resources and functions of floodprone areas.



"These local governments work hard to maintain their status as models of best practice in floodplain management," says Bill Lesser, CRS Program Manager at FEMA. "They have every reason to be proud both of their CRS rankings and their success in improving their communities' resilience and well-being."

Throughout its history, the CRS has encouraged communities to employ a multi-disciplinary, collaborative approach involving many stakeholders. The collective energy and expertise of state and federal agencies, the private sector, academics, businesses, and others has helped communities design and execute more effective floodplain management programs. This

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The CRS Celebrates 25 Years (cont.)

is exemplified by the increasing number of CRS communities in the higher-rated classes: today, almost half of all CRS communities are Class 7 or better.

In moving forward, Lesser envisions three "shared ambitions," to help both the program and its communities focus their ongoing efforts.

Shared Ambition: Growth

It is a significant step when a community joins the CRS, but there are additional important kinds of growth for the CRS and CRS communities. Among the ways to progress are

- Adopting higher regulatory standards and other measures for flood loss reduction and the protection of floodplain functions and resources;
- Advancing in CRS Class;
- Improving resiliency for communities and their floodplain occupants; and
- Identifying and implementing comprehensive local programs.

Shared Ambition: Demonstrate the Effectiveness of the CRS

Over the last several years the CRS team has been working to document the program's effectiveness. Foremost are the flood damage, disruption, and assorted losses that are avoided when CRS techniques are in place. It is notoriously difficult to document things that "don't happen," but ways are being found to do just that—and to show other ways in which the CRS is effective, including these:

- Examples are being gathered in post-disaster situations of how storm losses have been reduced.
- Increased numbers of insurance policies and expanded coverage are being tracked;
- Local and state staff are testifying that the CRS is being leveraged as justification for adopting higher regulatory standards.
- A study by Texas A&M University is showing that CRS communities tend to sustain fewer flood losses than non-CRS communities.
- Stories of community successes are being gathered, and will be featured in this newsletter and on a website in the future.

Shared Ambition: A Spirit of Helping Each Other

The CRS has many faces—local CRS Coordinators; local staff, elected officials and stakeholders; CRS Users Groups; the Insurance Services Office staff and consultants; members of the CRS Task Force; FEMA's Regional CRS Coordinators; the Emergency Management

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The CRS Celebrates 25 Years (cont.)

Institute; state staff; and others. Continuing to work together will keep all of these forces strong and ensure the continued effectiveness of the CRS. Some ways to do this are to

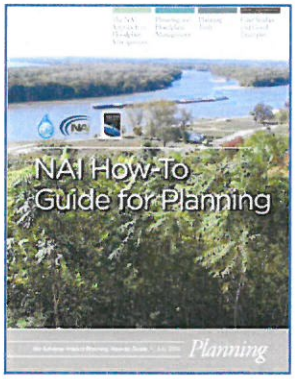
- Participate in a CRS Users Group.
- Be a mentor—to other communities, new CRS Coordinators, anyone new to the CRS.
- If you need help, ask. There are plenty of CRS faces willing to share experiences and help.

In the decades to come, the CRS will continue to evolve to reflect the times. Communities will face shifts in their local flood risks both from population growth and as a result of changes in climate and sea level rise. There will be further advancements in technology and science. The importance of protecting natural floodplain resources and functions will become more obvious and the value of insurance and mitigation will be brought into sharper focus. The CRS team looks forward shaping the CRS to respond to all these aspect of our future! ≡ ≡ ≡

New Aids from ASFPM

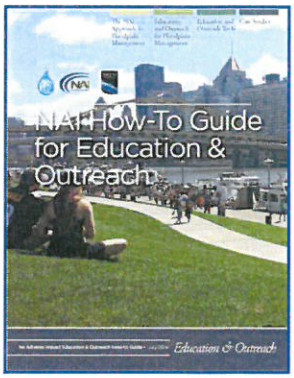
Two new guides from the Association of State Floodplain Managers (ASFPM) can be helpful to CRS communities working on Activity 510 (Floodplain Management Planning) and Activity 330 (Outreach Projects), as well as other planning and public information work.

The *No Adverse Impact (NAI) How-To Guide for Planning* introduces the concept of managing floodprone areas so that activity on one property has no negative effect on others. Given this background, it goes on to describe—and give case-study examples for—planning tools such as hazard mitigation planning, comprehensive planning, post-disaster planning, risk assessment, and public involvement. Throughout, it incorporates the CRS planning steps into the processes described, and notes when and how CRS credit points figure into the NAI approach. Some of the case studies focus on CRS communities.



Download it at http://www.floods.org/NoAdverseImpact/NAI_Planning_How_to_Guide_Final.pdf.

The *No Adverse Impact How-To Guide for Education & Outreach* begins with the NAI philosophy and goes on to summarize social science research findings on public awareness and outreach. Then it discusses five outreach tools: developing a master program for education and outreach, holding open houses on flooding, educating developers and contractors, portraying flood risk with maps and models, and deploying high-water mark signs. Real-world examples are provided, many from CRS communities.



Download it at http://www.floods.org/ace-files/NAI/EdcOutHowToGuideSept2015.pdf. ≡ ≡ ≡

Success with CRS

Editor's note: *Here we begin a new regular column 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 7).*

For New CRS Community, Benefits are Many

When he first tackled the idea of joining the Community Rating System, Mark Pasquali admits he was daunted by the "650-page manual of instructions." The Superintendent of the Department of Public Works for Roselle Park, New Jersey, soon realized, however, that the community was already doing a lot of CRS-credited work. "It was simply a matter of systematically documenting these activities," he says.

The borough now earns CRS credit points for many of its local initiatives, including outreach projects, stormwater management, protection of open space, floodplain mapping, higher regulatory standards, drainage system maintenance, and others.

Public Awareness Grows

Roselle Park entered the CRS in October 2015 as a Class 8 community, and already local officials and citizens have an overall better awareness and understanding of floodplain management, the National Flood Insurance Program, and other flooding issues that they didn't have before.

Mayor Carl Hokanson and the City Council have enthusiastically supported Roselle Park's participation in the CRS. Besides approving upgrades in equipment and procedures such as those for the stormwater and sanitary sewer systems, the mayor sent out a newsletter to citizens encouraging them to drop by the Department of Public Works for flood zone determinations and other information about flooding and flood insurance.

"The Mayor and Council have endorsed the numerous handouts and other items the staff has developed to distribute to the public," Pasquali explained, "and their buy-in has helped a lot."

Support from the State of New Jersey

Roselle Park gets a boost from State of New Jersey initiatives, too. The Borough receives CRS credit for state laws that mandate disclosure of the flood hazard during property sales. All New Jersey CRS communities are eligible for this credit, as well as for other statewide requirements.

Beyond this, the state makes sure Roselle Park and other CRS communities realize a financial benefit from being in the CRS. Beginning in 2015, participation in the CRS is one of New Jersey's "50 Best Practices." Under this program, the state determines how much of the state-collected energy taxes and other fees will flow back to the municipality. Each year, a municipality inventories its best practices on a spreadsheet of 50 undertakings the state considers to be part of conscientious local government. Item number 8 on the 2015 inventory is participation in the CRS,

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CRS Benefits for Roselle Park, New Jersey (cont.)

with the note that "a municipality's participation in the NFIP's Community Rating System can lead to significant flood insurance premium reductions for its homeowners."

"Because of the CRS," Pasquali says, "Roselle Park will receive more money from this state program."

The CRS serves as a Launching Pad

"While participating in the CRS, Roselle Park has embraced a deeper understanding of flooding issues, which has generated ideas for improvements in our other flood-related systems, too," Pasquali notes.

For example, the stormwater drainage system has always been important in this 13,500-person borough in the urbanized eastern part of the state. But with participation in the CRS, the community is taking a more systematic approach to cleaning, tracking, and recording the maintenance of its 804 catch basins, designed to modulate the rate of runoff during and after rain.

Roselle Park is developing a procedure for evaluating the sanitary sewer mains and the lateral connections to individual homeowner's properties. The Department of Public Works will then be cleaning out the main lines on a regular basis, in hopes of avoiding overloads and backups in the system. This new approach included the acquisition of a camera truck, which will be equipped with a closed-circuit television unit. The inspection system for the sanitary sewer main line will be coupled with a camera inspection system for the lateral lines.

Roselle Park will also be using the camera truck to check the stormwater lines. The Public Works staff will be able to find out where there are blockages or debris buildup and clear these areas. The new equipment and enhanced maintenance of the stormwater lines will facilitate the flow of rainwater, especially during flooding.

The camera truck will also be equipped with a GIS (geographic information system) and accompanying software that will catalog which specific pipes, manholes, catch basins, or sanitary sewer locations have been filmed and are in proper working condition.

The television camera truck was a substantial expenditure. Its approval by the mayor and city council demonstrated commitment to having a state-of-the-art system for maintaining the stormwater and sanitary sewer system, as well as trust in the expertise of Roselle Park's Superintendent of Public Works/CRS Coordinator. ≡ ≡ ≡

Cleaning the Walnut Street Basin. The jet-vac truck vacuumed out the leaves and debris, which would have restricted flow of stormwater. When Roselle Park puts the camera truck into service, it will be able to view the lines to see if there are any obstructions, and clear them to alleviate future flooding.

NOTE: these are just some highlights of Roselle Park's floodplain management *program. For more, information please contact Mark Pasquali at the Roselle Park Department of Public Works at (908) 245-7676.*

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

Debbie Cahoon Vascik, CFM
Users Groups Liaison

Expanding Your Horizons

Program for Public Information—those are four words that can spark anxiety in a lot of CRS Coordinators. The PPI is a great tool that responds to the educational needs of the public with regard to flooding hazards and floodplain resources. In addition, having the PPI means 78 bonus points in other activities (hazard disclosure, flood protection information, and flood protection assistance) so even though it's one of those non-required activities, you almost feel like you HAVE to do it or you'll miss out on other credits. And since every community naturally wants to achieve the best CRS rating possible, you should consider the PPI to help accomplish that goal.

A PPI is not a small undertaking. Because the PPI is viewed by some as an overwhelming endeavor, a few of the CRS Users Groups have decided to take a multi-jurisdictional approach to help lighten the load. An organized and unified approach among several communities for delivering consistent messages can be the best way to get your point across to the general public.

I definitely see the benefits in having a multi-jurisdictional PPI, but I also see a few challenges. It's hard to manage a larger number of people, maintain a larger group's focus, avoid having one person do it all, remember to include all existing outreach efforts, etc. The plus for me is that when I have these questions about how all of this can come together, I simply turn to the groups and ask them directly how they did it.

With that in mind, I gathered some information from five CRS Users Groups—Santa Clara County (California), CRAFT (Louisiana), FLOAT (Louisiana), JUMP (Louisiana), and Volusia County (Florida)—who are working on or have completed their multi-jurisdictional PPIs. I wanted to get some insight on how they did it. Here are their thoughts on using a regional approach to the PPI.

- "The first meeting was an overview of the PPI and followed Steps 1 and 2, corresponding to the "information gathering" work. I provided a PowerPoint presentation and facilitated the meeting and received a lot of good input. Then, about two weeks before the second meeting, I contacted all of the members by email and then again by phone to make sure we were going to get the required representation from all the communities. I took a pretty tough stance. I explained that if the jurisdiction's representative was not going to make it to the meeting, the community would be left out of the multi-jurisdictional effort because we were not going to start over."
- "The biggest difficulty was making sure everyone had a stakeholder. In the future, I would take a more active role in this because without the stakeholders' participation, you don't meet the CRS requirements. I would also pay more attention to making sure that all of the categories of stakeholders are represented, so that we could maximize the number of points."

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- "We had each community explain its existing efforts, and most of those were included in the PPI. We also identified several projects that could be expanded and implemented in multiple communities."
- "We essentially looked at what's already out there from FEMA, FloodSmart, the Red Cross, and other entities who could offer free copies of certain brochures when considering our new projects. This was done with the intent to save time and money with developing new materials. Also, we've considered ways to save on postage by providing flood-related excerpts to existing newsletters and similar projects."
- "Our brochures, letters, websites, presentations, etc. are being reformatted with participating communities' contact numbers so all will be benefitted."
- "We kept reminding each other that, although we wanted to be creative and optimistic about what we could accomplish, we needed to be practical and include only those projects that we thought we could actually implement on our own or with identified stakeholder assistance."
- "We used the K.I.S.S approach. We did not invent new wheels . . . just consolidated existing projects."
- "We were directed to include as much as possible and were told that we would get points for the things we implemented. But there isn't a penalty for including things in the PPI that you don't get to. We put things in the PPI, so they would be eligible for that PPI multiplier."
- "For the list of existing projects, we did our best to create an exhaustive list of what's being done in the parish. We came up with 70 projects. Then for new projects, we have 63 listed. That's far more than we need, but I wanted to see how implementation goes before deciding to remove any. Some of the new projects are only going to be implemented in one or two of the communities, not all six. Also, this list serves purposes other than just the PPI. It's helpful for us with the Hazard Mitigation Plan, MS4 Program, and new resilience efforts. I think it comes down to what you all agree on and what you can actually implement."

And don't forget, a community can always contact its ISO/CRS Specialist informally to talk about its ideas for a PPI and/or get a courtesy review of a draft.

A big THANK YOU to Pat Showalter (Santa Clara County), Monica Farris (CRAFT and FLOAT), Maggie Olivier (JUMP), and Becky Weedo (Volusia County) for their cooperation and consideration of this subject. Your insights will help any CRS Users Group that is planning to undertake a regional PPI and calm the anxieties of individual communities ready to tackle this challenge. ≡ ≡ ≡

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 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].

Tidbits from the CRS Task Force

The Community Rating System Task Force met in Norfolk, Virginia, during the week of September 14th. The meeting included these items:

- Review of a draft summary of the study by Texas A&M University, "Evaluating the Community Rating System's Effectiveness in Reducing Flood Losses."
- A presentation about the possibility of doing "remote" cycle visits for certain communities.
- A presentation about generating "success stories" to demonstrate the effectiveness of the CRS.
- A conversation about the next edition of the *CRS Coordinator's Manual* (anticipated for 2017), including a schedule for committee and other work during 2016.
- Activity 510 (Floodplain Management Planning) and repetitive loss structures were discussed, including a suggestion to revise the community categories based on the number of repetitive loss properties.
- Discussion about nominations for the 2015 CRS Award for Excellence.
- Participation in a survey about the customer service experience for flood policyholders being done by a contractor for FEMA.

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.

In addition, Task Force members enjoyed presentations from

- Charley Banks, Virginia State NFIP Coordinator;
- Mary-Carson Stiff, Wetlands Watch;
- Shannon Jarbeau, Barnstable County/Cape Cod, Massachusetts, Cooperative Extension Service (formerly with Wetlands Watch);
- Kevin DuBois and Justin Shafer, City of Norfolk, Virginia;
- Fred Brusso and Meg Pittenger, City of Portsmouth, Virginia; and
- Michelle Hamor, U.S. Army Corps of Engineers.

The next meeting of the CRS Task Force is set for the week of January 25, 2016. ≡≡≡

Further Extension for Effectiveness of Elevation Certificate

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 October 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.

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. And, see the webinar schedule below.
- The most recent issue of the ***NFIP/CRS Update*** newsletter, in case you missed it (July/August 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.

- **Introduction to the CRS**— December 15, 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@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

  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
- **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: 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) .. 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 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.

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