



# NFIP/CRS UPDATE

April / May 2014

## Another Look at Elevation Certificates

As CRS communities know, participation in the CRS requires that a community “maintain completed FEMA Elevation Certificates showing the ‘finished construction’ elevations for all buildings constructed or substantially improved in the Special Flood Hazard Area (SFHA)” after the date of its application to the CRS.

Further, the community must review all the certificates that it collects to be sure that they are filled out completely and correctly. Pages 310-7 and 310-8 of the *CRS Coordinator’s Manual* include checklists to help communities review the 2006, 2009, and 2012 Elevation Certificates.

Because correct and complete Elevation Certificates are so valuable to effective floodplain management, and are also a good indicator of a community’s implementation of its program, the CRS works continually to improve its process for assessing the Elevation Certificates and for helping communities better use this tool. To this end, a new step is introduced in the 2013 *Coordinator’s Manual*. Under Activity 310 (Elevation Certificates), communities now must submit a list of all permits issued for new buildings and substantial improvements in the SFHA since the last visit, along with copies of all Elevation Certificates.

These modifications were described in previous issues of this newsletter [*see March 2013, page 3; and May 2013, page 3*], but here is a recap of what to expect and suggestions for making your first cycle verification visit under the 2013 *Coordinator’s Manual* go smoothly.

- Have ready a list (digital or paper) of all permits issued for new construction and substantial improvements in the SFHA (or your regulatory floodplain) since your last cycle verification visit. In most cases you should not include permits for areas outside the SFHA, or permits for less-than-substantial improvements.

Talk to your ISO/CRS Specialist about permit list specifics before your visit, to ensure that you are prepared, especially if your community is regulating floodplain development outside the SFHA.

- Have ready copies (paper or digital) of the Elevation Certificates for all of the properties on the list. Be sure the copies of the Elevation Certificates can be correlated to the permit list.

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## Elevation Certificates (cont.)

- Your ISO/CRS Specialist will collect all the Elevation Certificates. He or she will then select a random sample of 30 of them, and review them. Your EC credit is based on this initial sample. If you have issued fewer than 30 permits, then all your Elevation Certificates will be reviewed.
- EC credit will be based on the first review of the sample of Elevation Certificates. Regardless of the EC credit determination, minimal CRS participation requires that at least 90% of a community's Elevation Certificates be complete and correct. If the review of the sample indicates a less-than-90% correct rate, your community will be given a chance to correct all the ECs.
- All Elevation Certificates that were not reviewed during the sampling process will be retained by the CRS. At a later date, when the centralized Elevation Certificate review project has been completed [see "Tidbits from the Task Force," on page 5] all the collected Elevation Certificates will be scanned and reviewed, and your community will receive comments on them.
- Remember that, for some properties on your permit list, you may need to provide a V-Zone design certification or a Floodproofing Certificate [see the article on page 3 of the May 2013 issue].

After your first visit under the 2013 *Coordinator's Manual*, each annual recertification will need to be accompanied by a fresh permit list and copies of all the Elevation Certificates (and other certifications) for properties on the list. But even though your visit may be a year or two away, you may want to begin a list now and organize your Elevation Certificates accordingly. Many communities say that organizing and submitting Elevation Certificates each year works better than having to get everything organized just before the cycle visit.

If you have any questions about Elevation Certificates, contact your ISO/CRS Specialist. ≡≡≡

## New Online

Remember that [www.CRSresources.org](http://www.CRSresources.org) is constantly being updated with new CRS information, so checking there periodically is always a good idea. The intent is to have posted at this site all the references that are listed in the 2013 *CRS Coordinator's Manual*. Some have yet to be finalized, but rest assured that the pertinent documents are being posted as soon as they are available. If you cannot find a piece of information or document that ought to be there, please notify your ISO/CRS Specialist or email [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com). Here are some recent additions to the website.



- New under the **Training & Videos** tab are two videos, "Pocket Guide to the CRS" (5 minutes) and "Overview of the CRS" (9 minutes). "Pocket Guide" describes CRS goals, procedures, and the costs and benefits to a community of joining the CRS. "Overview" is an expanded introduction, giving a bit more detail about each component.
- **Webinar Schedule**—under the Training & Videos tab at [www.CRSresources.org/training](http://www.CRSresources.org/training) there is a list of all the scheduled CRS webinars scheduled to date, along with registration information.
- The last issue of the *NFIP/CRS Update* newsletter, in case you missed it (February 2014), can be found at [www.CRSresources.org/100-2](http://www.CRSresources.org/100-2). ≡≡≡

# CRS Opportunities at the ASFPM Conference

There are going to be several ways to learn more about the CRS at the annual conference of the Association of State Floodplain Managers (ASFPM), to be held June 1–6, 2014, in Seattle, Washington. These offerings are for community officials, consultants, private citizens, or other interested parties, from communities that already participate or those who may wish to join.



- The CRS will have a booth in the Exhibits Hall throughout the conference. The booth features a range of printed CRS brochures, handouts, and other information. Best of all, the booth is always staffed with a CRS expert who can answer questions.
- On Wednesday, June 4th, from 1:00–5:00 p.m., there will be a special workshop, “CRS Outreach Projects and FloodSmart: How Communities Can Expand Their CRS Public Information Efforts and Make Use of FloodSmart Tools.” The workshop will provide information on how communities can update their public information efforts based on the approaches recommended under CRS Activity 330 (Outreach Projects) and the new Activity 370 (Flood Insurance Promotion). Members of the FloodSmart and CRS teams will share ideas, lessons learned, online tools, and local examples to support your own outreach efforts. Registration for the workshop is \$40 and can be done through the materials you received confirming your conference registration. If you did not receive the list of available workshops, or already responded and now wish add the CRS Workshop to your registration, contact the ASFPM Executive Office at (608) 828-3000. Participation in the workshop earns 3.5 CECs.
- On behalf of FEMA, a CRS expert from Insurance Services Office, Inc. (ISO) can meet with you at your convenience during the conference. Appointments can be scheduled for any time from 7:00 a.m. to 5:30 p.m. Monday through Thursday of the conference week. You can make an appointment at the CRS booth, but to ensure your first choice of available times, contact Scott Cofoid at SCofoid@iso.com or (815) 715-9233. Meetings will be held in Room 309 of the Convention Center. Topics could include your community’s land use management program, higher standards, stormwater management program, flood warning system, watershed management program, or any other components of a balanced floodplain management program. This will help you find out what is needed for your community to improve in the CRS.

Take advantage of these chances to find out more about the CRS, or figure out ways to improve your program and your CRS classification. ≡ ≡ ≡

## EMI Retrofitting Course in July

**Retrofitting Flood-prone Residential Buildings** (E279), which is offered as a resident course at FEMA’s Emergency Management Institute only once each year, will be held July 28–31, 2014. If you have been waiting for it, now is your chance. A community can earn CRS credit points under Section 362.d, advisor training (TNG) if the person providing property protection advice on behalf of the community has graduated from this course. Graduation earns 12 continuing education credits (CECs) (core) for Certified Floodplain Managers (CFM<sup>®</sup>s).

Get more information and see the schedule of other course offerings under the Training Opportunities section on the last pages of this newsletter, or visit <http://training.fema.gov>.

# DEBBIE'S DISH . . . . . *on CRS Users Groups*

Debbie Cahoon Vascik, CFM  
*Users Groups Liaison*

## **An Ear to the Ground**

Okay, I admit it. . . I had a hard time coming up with a topic for this issue's column. There is a lot of activity going on in the floodplain world out there, but it can sometimes be a challenge to come up with an original and innovative topic to discuss . . . something that hasn't been talked about to the nth degree already. And then I realized that this is the same problem several of the CRS Users Group leaders are dealing with, too (myself included). Starting a Users Group is not the hard part . . . keeping the momentum going is the true challenge.

Sure, it's a perk to get continuing education credits (CECs) for attending CRS Users Group meetings, but you don't want that to be the only reason that communities participate. You want to be able to bring new ideas to the table, keep the topics fresh and relevant, engage CRS Coordinators, and motivate community representatives to rethink their approaches to everyday floodplain problems and come up with new solutions. That's a tall order. How do we do it?

To answer my own question, I thought of how I try to lead our Users Group, known as F.A.S.T. (Floodplain Awareness Success in Texas). My approach can be summed up in one word: LISTENING. I listen to people talk to each other before the meetings start so I can hear (unedited) thoughts about their challenges with the CRS program. I listen to what they say during the meetings when they talk about how one community did this and another community did that. The CRS Coordinators listen to each other and give advice on other ways of doing things, such as getting buy-in from stakeholders so the whole community is involved in maintaining the CRS program instead of just a few people from one department trying to spearhead the whole project. I listen to what FEMA and ISO say about how the CRS program is evolving, and how they listen to the Users Groups explain how communities are dealing with the changes. I listen to how other Users Groups are coming up with new ideas to expand their groups such as newsletters, websites, and spin-off committees, and I ponder whether those are good fits for my group, and then I bring them up at future meetings. I listen to the responses. I even listen to the silence. I listen to hear what people truly want to achieve via the CRS program, and then I do my best to help make it happen.

After all, regardless of state lines and CRS jurisdictions, we're all on the same team. We're all working with the same CRS program, be it from a riverine or a coastal standpoint. We're all submitting documentation for the same criteria, despite the differing sizes of our communities.

It may sound cliché, but there's some comfort in knowing we're all in this together, that communities in North Carolina or California can have the same struggles as ones in Florida or Pennsylvania. The CRS is a voluntary program, as you know, so our motivation to stay engaged has to come from simply wanting to have better floodplain management programs and saving our citizens a little money on their flood insurance premiums. Maybe that's not such a tall order after all. And what do you know, it made a topic for my column! ≡ ≡ ≡

# The CRS — Questions & Answers

— Answers to actual questions posed by CRS communities —

## Storing Hazardous Materials

**Q** For purposes of CRS credit for prohibiting the storage of hazardous materials in the Special Flood Hazard Area, how is “hazardous material” defined?

**A** Your question prompted a thoughtful discussion within the CRS team. As you know, prohibiting storage of certain materials in the floodplain is one of several new elements and credits being provided under the 2013 *CRS Coordinator’s Manual*. Many of the new credits are geared toward the protection of natural floodplain functions, including credits for establishing limitations on development in the floodplain, under Activity 430 (Higher Regulatory Standards). That portion of the *Coordinator’s Manual* states,

Section 432.a. Development limitations (DL)

. . .

- (3) Prohibition of outdoor storage of materials (DL3) (maximum credit: 50 points).  
Credit can be received under three sub-elements:
  - (a) Prohibition of all materials (DL3a): Full credit for DL3 is for prohibiting outdoor storage of all materials in the SFHA.
  - (b) Prohibition of hazardous materials (DL3b): Partial credit is provided if only hazardous materials are prohibited (indoors or outdoors).
  - (c) Storage of hazardous materials (DL3c): Credit is provided if hazardous materials are allowed to be stored indoors in the floodplain, but must be elevated above the base flood elevation.

At this time, our preference is to allow communities to provide the CRS—through their ISO/CRS Specialists—their own definition of “hazardous materials,” as described within the applicable local ordinance. This is similar to the way in which the CRS addresses critical facilities: that is, requiring CRS communities to determine what facilities are critical to THEM, based on their land use, assets, and community needs.

We are aware that prohibiting the storage of hazardous materials in the Special Flood Hazard Area is something that many communities have considered and discussed. So far, however, we have not seen an adopted ordinance, or learned of the specific techniques communities are using to effectively enforce “no storage of hazardous materials” ordinances. The U.S. Environmental Protection Agency participated in the development of CRS credits for elements such as DL3, and we will be asking that agency for further guidance and examples.

The CRS is interested in providing communities with partial or pro-rated credit when regulations or other activities don’t fully meet the CRS elements as presented in the *Coordinator’s Manual*. We encourage communities to provide their ISO/CRS Specialist with a copy of an adopted ordinance for consideration by the CRS team, especially for newly creditable items like this. ≡ ≡ ≡

# Tidbits from the CRS Task Force

The Community Rating System Task Force met in Jersey City, New Jersey, during the week of March 31st. Some highlights of the meeting are given below.

- There was discussion of the new Homeowners Flood Insurance Affordability Act, which adjusts some of the provisions of the Biggert–Waters Act of 2012. FEMA is working with the Write Your Own insurance companies and other stakeholders to revise procedures or create new ones to implement this law.
- A further review was made of how the federal Privacy Act applies to flood insurance data that may be released to outside users. This has particular application to CRS Activity 370. Utmost care needs to be used to make sure that no personally identifiable information—such as names and addresses—is released during planning and implementing public outreach, mitigation projects, and other efforts.
- It was reported that ISO/CRS Specialists and their communities are continuing to become more familiar with the 2013 *CRS Coordinator’s Manual*. The revised documentation requirements have been taking a little extra time during the initial implementation months.
- An update was provided about the ongoing project to develop a centralized process for the review of Elevation Certificates.

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.

Four presentations were made to the Task Force about the CRS and the after-effects of Superstorm Sandy, featuring

- Tim Crowley, FEMA Region 2;
- Joseph Ruggeri, New Jersey NFIP Coordinator;
- Cynthia Addonzio-Bianco, New Jersey Association of Floodplain Management;
- Leonard Desiderio, Mayor, Sea Isle City, New Jersey; and
- Neil Byrne, CRS Coordinator, Sea Isle City, New Jersey.

Sea Isle City was one community whose higher regulatory standards, credited under the CRS, allowed them to sustain fewer flood losses and recover very quickly.

The next meeting of the CRS Task Force will be held the week of September 8th. ≡ ≡ ≡

## Read the Fine Print

Before you download a new “community rating system” document, or place an order for, or otherwise sign up for some related service, be sure that whatever is being offered has to do with the National Flood Insurance Program’s Community Rating System. There are at least two OTHER nationwide “community rating systems” in operation today—one that measures community performance in terms of health care, and another the level of a community’s sustainability and livability. Neither is a part of the NFIP.

Sometimes, an email announcement or other note does not use its full program name or display a recognizable logo, so it can be confusing. You could waste time trying to figure out how the new item relates to your own NFIP CRS program, when in fact it really doesn’t.

# Training Opportunities

## Webinars

The CRS offers webinars and workshops to help communities with their CRS requirements. If you are interested in having a webinar on the 2013 *Coordinator's Manual*, the FEMA Elevation Certificate, or any other activity, contact your ISO/CRS Specialist. The following one-hour topical webinars are on the calendar, and others can be scheduled as needed. Many of these 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). For more details, and to register, go to [www.CRSresources.org/training](http://www.CRSresources.org/training).

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

- Introduction to the CRS— May 20, 2014; July 15, 2014; October 21, 2014; December 16, 2014
- Preparing for a Verification Visit with the 2013 *Coordinator's Manual*—  
June 17, 2014; November 18, 2014
- Preparing for the Annual CRS Recertification— August 19, 2014; September 16, 2014
- Activity 430 (Higher Regulatory Standards)— May 21, 2014
- Natural Floodplain Functions— June 18, 2014; August 20, 2014
- Activity 540 (Drainage System Maintenance) — July 16, 2014; September 17, 2014
- Developing Outreach Projects under Activity 330— October 22, 2014
- Activity 610 (Flood Warning and Response) — November 19, 2014
- Developing a Program for Public Information under Activity 330 or a Coverage Improvement Plan under Activity 370, and Using FloodSmart Tools— December 17, 2014

Some of the other webinars anticipated in 2014 and 2015 are

- CRS Credit for Mapping and Regulations: The 400 Series
- CRS Credit for Flood Damage Reduction: The 500 Series
- The CRS and Climate Change.

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

## Webinars on Record

“RiskMAP and CRS Synergy” is a recorded, one-hour webinar that introduces FEMA’s Community Rating System and RiskMAP initiative and shows how communities can use both to improve their floodplain management programs. Class materials, including the handouts, the

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## Training Opportunities (cont.)

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](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).

## Workshops and Training related to the CRS

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

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

- Attendees of previous E278 CRS courses may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.
- For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E278 CRS course even if the CFM<sup>®</sup> 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<sup>®</sup>), or have completed the National Flood Insurance Program course listed below (E273), or be a full-time floodplain manager with more than two years of experience specifically related to floodplain management.

- **Advanced Floodplain Management Concepts (E194)** ..... August 25–28, 2014
- **Advanced Floodplain Management Concepts III (E284)** ..... July 21–24, 2014
- **Managing Floodplain Development through the NFIP (E273)** .. September 15-18, 2014  
E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information (see <http://www.floods.org/index.asp?menuID=274>).
- **Retrofitting Floodprone Residential Buildings (E279)** ..... July 28–31 2014
- **Residential Coastal Construction (E386)** ..... August 18–21, 2014

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *Coordinator’s*

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## Training Opportunities (cont.)

*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](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 2014 the CRS expects to conduct the field-deployed CRS course (L278, the same as the Emergency Management Institute's E278, but tailored to local conditions), depending on funding availability. The 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](http://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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