



# NFIP/CRS UPDATE

October / November 2014

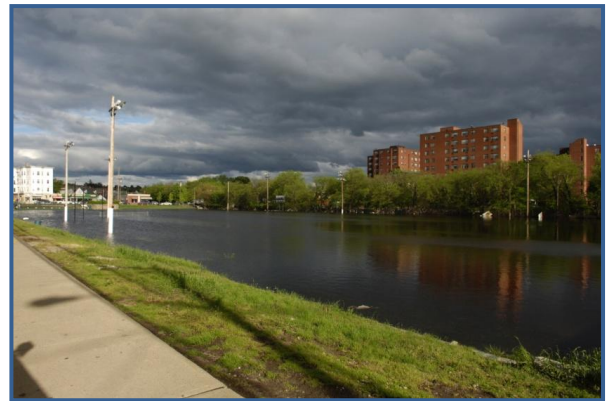
## Higher Floodplain Management Standards Promoted on expanded FEMA Website

FEMA’s Floodplain Management Branch has launched a redesigned website for the Floodplain Management Section on FEMA.gov. With an easier web address to remember and use ([www.FEMA.gov/FPM](http://www.FEMA.gov/FPM)), the new site offers simpler navigation and a variety of resources.

“Updating the Floodplain Management web pages allowed us to better organize information for different audiences and more strongly promote the need for higher standards,” said David Stearrett, FEMA Floodplain Management Branch Chief. “Adopting higher standards will ultimately lead to safer, stronger, more resilient communities.”

Using the new site, community officials no longer have to search for related information, but instead can click on one or more of several readily identifiable tabs that lead to pertinent resources.

- **Information for Communities** addresses local government issues—from why and how to join the National Flood Insurance Program (NFIP), to the importance of building to higher standards, to tools and resources that can support the adoption of higher standards. Some of those tools include the Community Rating System, the CAP-SSSE (Community Assistance Program/State Support Services Element), and the authoritative *Floodplain Management Requirements Study Guide and Desk Reference*. There is a link to the Floodplain Management Branch’s useful Fact Sheets, which explain some of the more common applications of higher standards, such as siting critical facilities, regulating lower-floor enclosures, and managing Coastal A Zones. Links to additional resources are



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## Floodplain Management Branch Higher Standards (cont.)

found both at the end of the page and on the right-hand side, including links to the Association of State Floodplain Managers and to the page for FEMA’s Mitigation Best Practices, [<https://www.fema.gov/mitigation-best-practices>] a collection of activities, ideas, and projects demonstrating how others have successfully worked to make their communities more resilient.

- [Information for States](#) contains resources to help states shape floodplain management decisions within their communities. It encourages states to establish higher standards, like the approximately 26 states that already require at least one foot of freeboard as part of their floodplain management laws, and urges pro-active local planning that includes expanding open spaces in floodplains.
- [Information for Property Owners](#) helps property owners understand floodplain management and make smart choices to protect their investments from flooding. It recommends that residents and business owners know their level of flood risk, work with their floodplain administrator to identify ways to reduce that risk, and consider purchasing flood insurance to reduce the financial impact when flooding does occur.



Visit the updated web pages today, view the “Higher Standards” video [*see NFIP/CRS Update June/July 2014, page 2*], and start using the tools and resources to help you and your community implement higher standards for responsible floodplain management. Note that the old web address will still work if the link led to FEMA Floodplain Management information. ≡≡≡

## New ISO/CRS Specialist

Melissa Mitchell, CFM, has become the newest (and 17th) ISO/CRS Specialist, joining in November. Mitchell holds an Associate’s degree in General Studies as well as a Vocational Certificate in Construction Management, both from Johnson County [Kansas] Community College. She is also an ICC-certified Permit Technician. Her previous work was with the Department of Urban Planning and Land Use of the Unified Government of Wyandotte County, Kansas. There she held three positions simultaneously: Development Review Committee Coordinator, CRS Coordinator (for Kansas City), and Floodplain Administrator. She managed a whole gamut of development-related activities for that CRS class 6 community, from the permit application process to final inspection. She is also the administrator of the CRS Users Group for Missouri and Kansas (MOKAN), which she helped found in 2012. Mitchell lives in and will work out of Kansas City, the heart of her new territory, which will encompass all the FEMA Region VII states plus Arkansas. The entire CRS team welcomes you, Melissa! ≡≡≡

# The CRS — Questions & Answers

— Answers to actual questions posed by CRS communities —

## Identifying Stream Segments for Drainage System Maintenance

**Q** *In working to document our city's drainage system maintenance under Activity 540, we have found that the 1/5th-mile segments specified under Section 542.a of the Coordinator's Manual are not practical for a city as large as ours. Our maintenance crews instead have already broken down stream segments by road crossing or other features identifiable in the field. When they do maintenance on a stream, they are not doing it in 1/5 mile increments, they are doing it over a longer reach. Is there flexibility in this requirement?*

**A** The 1/5th mile segments described under Map and Inventory of the Conveyance System on page 540-6 through 540-8 of the *Coordinator's Manual* were intended to be guidelines for documenting CDR, channel debris removal. We have found that, in implementing this requirement, the length of the segment is not as important as the fact that a community has identified the segments in a reasonable manner.

The method you describe will work as long as it is consistent throughout your community. The way in which you have identified the stream segments in your system is probably fine, and we will work with you to determine how the system can be used for CRS documentation. We will need a list of all segments as you have identified them and a map showing where they are. If everything is in a geographic information system (GIS), this should be pretty simple.

*So, just to confirm, the stream segments could be longer than 1/5th mile, as long as they are consistent? We are currently doing an asset management inventory and upgrade to tie our mapping system and maintenance work order system into one database, and want to be sure what we are doing will be consistent with what we will need for our recertifications and verification visits. For example, on the Grande River, because there are fewer bridge crossings, some segments between bridges will be 1 mile long. But, on Miner Creek, we will have segments of varying lengths, like this:*

*Segment M.a. Galena St. to Central Ave.— 3,800 feet*

*Segment M.b. Central Ave. to the Santa Fe Railroad Embankment— 2,100 feet*

*Segment M.c. Santa Fe Railroad Embankment to University Place— 700 feet*

*Segment M.d. University Place to Euclid St.— 400 feet.*

Yes, this way of dividing the stream length should be fine. Each bridge would be a “component” of the conveyance system, and each reach of stream between two bridges would be a “segment.” As long as these segments are identified on your conveyance system map and coordinated with the inspection and maintenance program, this system will work for CRS documentation. An ideal package would include a spreadsheet listing all the CDR components, accompanied by a map (pdf format would be fine) correlating their locations. ≡ ≡ ≡

# New Regional CRS Coordinators

There have been a few changes in the CRS Coordinator positions at the FEMA Regional Offices. The list below brings their contact information up to date.

Region I	Chris Markesich	(617) 832-4712	<a href="mailto:Christopher.Markesich@fema.dhs.gov">Christopher.Markesich@fema.dhs.gov</a>
Region II	Crystal Tramunti	(212) 680-3625	<a href="mailto:Crystal.Tramunti@fema.dhs.gov">Crystal.Tramunti@fema.dhs.gov</a>
Region III	Mari Radford	(215) 931-2880	<a href="mailto:Mari.Radford@fema.dhs.gov">Mari.Radford@fema.dhs.gov</a>
Region IV	Janice Mitchell	(770) 220-5441	<a href="mailto:Janice.Mitchell@fema.dhs.gov">Janice.Mitchell@fema.dhs.gov</a>
Region V	John Devine, CFM	(312) 408-5567	<a href="mailto:John.Devine@fema.dhs.gov">John.Devine@fema.dhs.gov</a>
Region VI	Mark Lujan	(940) 383-7327	<a href="mailto:Mark.Lujan@fema.dhs.gov">Mark.Lujan@fema.dhs.gov</a>
Region VII	Andy Megrail	(816) 283-7982	<a href="mailto:Andy.Megrail@fema.dhs.gov">Andy.Megrail@fema.dhs.gov</a>
Region VIII	Barbara Fitzpatrick	(303) 235-4715	<a href="mailto:Barbara.Fitzpatrick@fema.dhs.gov">Barbara.Fitzpatrick@fema.dhs.gov</a>
Region IX	Patricia Rippe	(510) 627-7015	<a href="mailto:Patricia.Rippe@fema.dhs.gov">Patricia.Rippe@fema.dhs.gov</a>
Region X	Karen Wood-McGuinness	(425) 487-4675	<a href="mailto:Karen.Wood-McGuinness@fema.dhs.gov">Karen.Wood-McGuinness@fema.dhs.gov</a>

## Meet your Repetitive Loss Update Team

Each CRS community is required to review and update its repetitive loss list at every CRS cycle visit, and is encouraged to do so between cycle visits. This task ensures that the list continues to be accurate. When you submit these updates either to your ISO/CRS Specialist or to Sherry Harper, they are forwarded to a team of ISO staff members in Marlton, New Jersey. Barbara Fantino (Barb), Brian Stoj, and Marilyn (Lynn) Christy are your repetitive loss update experts. They will review your update requests, ensure that the appropriate documentation accompanies the submittal, and enter the data into FEMA's system.

But did you know they also field requests from a multitude of other sources? Barb, Brian, and Lynn work with FEMA to keep the overall repetitive loss database up to date. They work through a monthly listing of ICC (Increased Cost of Compliance) claims to ensure that the buildings that are mitigated are so noted in the database. They get requests directly from FEMA to resolve various appeals to repetitive loss status. They also receive various requests from states and non-CRS communities to perform updates in the database. This team of experts accomplishes the research and updates on over 11,000 repetitive loss properties every year.

If you are ever contacted by Barb, Brian, or Lynn, please provide them with the necessary documentation so they can keep your community's repetitive loss information up to date. Typical documentation requirements include copies of Elevation Certificates, demolition permits, or verification that a property lies within your corporate limits. However, some updates are more complex, so this list is not all inclusive.

The repetitive loss update team makes a crucial contribution not only to the effectiveness of the CRS but also to FEMA's efforts to monitor and foster the mitigation of properties subject to repetitive flooding. ≡ ≡ ≡

# DEBBIE'S DISH . . . . . ON CRS USERS GROUPS

Debbie Cahoon Vascik, CFM  
*Users Groups Liaison*

## How to (and NOT to) Form a Committee

This month's topic is . . . (drum roll please) . . . committees. Often when people are asked to be on a committee, their first thought is, "How much of my time is this going to take?" To me, the words "committee meeting" conjure up images of men and women sitting in a cramped conference room with a box of store-bought cookies tossed onto the table. Half the people are looking down at their phones while the rest are having conversations only with the people sitting next to them.

Wait, let me get another image in my head because I didn't like that first one. Okay, now I'm picturing a spacious and tastefully decorated conference room. A large table, maybe a dark mahogany or cherry wood finish, is in the center. The smell of homemade chocolate chip cookies fills the room, and men and women sit down ready to contribute their unique ideas after saying their hellos and sampling the treats. Hey, this is looking pretty good! Surely all committee meetings can be like this . . . right? The short answer? Yes. Or at least maybe something in the middle.

Aesthetics and food aside, the goal of any committee is to share ideas and develop solutions to various problems. A committee meeting isn't really meant so much to be entertaining to the members as it is to accomplish a goal. And the goal of any CRS endeavor is simple—protect people and property from flooding. I remember a couple of years ago at a FAST (Floodplain Awareness Success in Texas) meeting we discussed how we could make our Users Group serve as the committee for the Program for Public Information (PPI) under Activity 330. This was at least six months before the 2013 *Coordinator's Manual* went into effect so we were trying to get a little ahead of the game. It was more of a planning meeting to see if a FAST PPI could even exist. We had 26 people in attendance (a good turnout, but not everyone from FAST was there), and I was glad to see so many people freely expressing their ideas. To start, we agreed everyone present would be on the committee. We agreed we'd also need some key representatives from other departments in our respective communities. So then it became all of us, plus each community's emergency manager, public information officer, and the mayor or a council person. Oh, wait! For it to be a successful PPI, we'd need stakeholders and members of the public, too.

The list of people got longer and longer. I imagine we all started to envision renting out the Astrodome to accommodate the meetings for our 150+ committee members. How could we possibly maintain a cohesive and focused gathering of so many people with different perspectives? The meeting would last for weeks! In the end, we all decided via open vote that the size of our group was simply not manageable to act as a PPI committee. In hindsight, I believe there would have been a lot of great ideas, but just as much chaos. (We're outspoken here in the South!)

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## DEBBIE'S DISH . . . (cont.)

The reason I tell you all this is not at all to discourage you from forming or joining a PPI committee. (What kind of CRS advocate would I be then?) Clearly, the benefits of a successful committee far outweigh the negatives. After all, store-bought cookies taste good, too. Rather, I encourage you to be realistic and strategic when it comes to developing your PPI committee. Include the people who you think really will make a difference, not just the ones with impressive titles under their names. Enlist people who sincerely want to contribute their ideas on a committee. Choose people who come from a wide variety of resources. Search out people who can serve a dual purpose, such as a homeowner who has suffered through a flood and who also works at the Chamber of Commerce. Or maybe the local school principal owns a repetitive loss property. The idea is to think outside the box. (Oh, there's an idea—flood protection messages printed on pizza boxes!)

*P.S. A couple of Users Groups around the country have chosen to form multi-jurisdictional PPI committees, similar to what FAST had envisioned. An upcoming column will explore their strategies for undertaking this important and worthwhile task. For now, I say to them, well done and good luck! ≡ ≡ ≡*

## CRS Task Force Meets

The Community Rating System Task Force met in Boulder, Colorado, during the week of September 8th. The meeting focused on the issues listed below.

- Preliminary results of Phase 2 of the Losses Avoided Study, from Dr. Sam Brody and Dr. Wes Highfield of Texas A&M University. This study is showing that, when compared to non-CRS communities, communities that participate in the CRS experience reduced flood losses.
- An update of the pilot project for centralizing Elevation Certificates for CRS purposes. The project is expected to be finalized and ready for review at the spring Task Force meeting.
- Preparation for the next update of the *CRS Coordinator's Manual* (anticipated for 2017), including a timeframe. This included reports from the active Task Force committees.
- Discussion about different levels of verification for communities participating in CRS. Consideration was given to testing a more frequent cycle visit for some communities, the use of phone calls for some communities, and less-frequent visits for some communities.

In addition, Task Force members enjoyed presentations from

- David Miller, Administrator of Mitigation, FEMA
- Ryan Petramali, FEMA Region VIII
- Jeff Arthur, City of Boulder, Colorado
- Marsha Himes-Robinson and Brian Varrella, City of Fort Collins, Colorado.

The next meeting of the CRS Task Force is scheduled for the week of March 16th, 2015. ≡ ≡ ≡

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.

# Plan Ahead for Atlanta 2015

## Encore of the CRS/FloodSmart Workshop and other CRS Activities

The CRS will have a major presence again at the annual meeting of the Association of State Floodplain Managers, to be held in Atlanta, Georgia, May 31 to June 5, 2015.

Presentations about the CRS are being prepared for the concurrent sessions of the conference, and ISO intends again to offer its “one-on-one meetings by appointment,” which benefited many communities during the 2014 conference. The CRS will also host its information booth in the Exhibits Hall.

The four-hour workshop, “CRS Outreach Projects and FloodSmart: How Communities Can Expand Their CRS Public Information Efforts and Make Use of FloodSmart Tools,” will be offered on a yet-to-be-determined day during the conference week. The workshop will explore 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. It will cover

- Summary of CRS outreach flood information activities (330, 340, 350, 370, 600s, and the Program for Public Information (PPI));
- Overview of FloodSmart and current/new directions;
- Examples of effective outreach programs;
- Outreach projects—CRS approach to topics, messages, projects, PPIs;
- Identifying your outreach needs—identifying your audience;
- How to deliver the outreach—who can do it;
- Resources from FloodSmart and Using FloodSmart to promote flood insurance; and
- Flood insurance promotion and how insurance agents can help.

You will be able to register for the workshop for about \$40 through the ASFPM conference registration materials when they become available.

Watch this newsletter for details as they develop, or check the ASFPM conference web page at [www.floods.org](http://www.floods.org). ≡ ≡ ≡





# Online Resources

## At FloodSmart.gov

Remember that the CRS pages of the FloodSmart website [[https://www.floodsmart.gov/floodsmart/pages/crs/community\\_rating\\_system.jsp](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](http://www.CRSresources.org) to see what's been newly added in the way of CRS materials. All documents referred to in the *CRS 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](mailto:NFIPCRS@iso.com). Here are some recent additions to the website.

- **Webinar Schedule**—under the Training & Videos tab at [www.CRSresources.org/training](http://www.CRSresources.org/training) there is a list of all the CRS webinars scheduled to date, along with registration information.
- The most recent issue of the *NFIP/CRS Update* newsletter, in case you missed it (August/September 2014), can be found at [www.CRSresources.org/100-2](http://www.CRSresources.org/100-2). ≡ ≡ ≡



# 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. 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](http://www.CRSresources.org/training). All webinars begin at 1:00 pm EST / 10:00 am PST.

- **Introduction to the CRS**— December 16, 2014; February 17, 2015
- **Developing a Program for Public Information under Activity 330 or a Coverage Improvement Plan under Activity 370**— December 17, 2014
- **Preparing for a Verification Visit**—January 20, 2015
- **Flood Warning & Response (Activity 610)**—January 21, 2015
- **Developing Outreach Projects (Activity 330)**—February 18, 2015.

Some of the other webinars anticipated in 2015 include **CRS Credit for Mapping and Regulations (The 400 Series)**; **CRS Credit for Flood Damage Reduction (The 500 Series)**; and **The CRS and Climate Change**.

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## Training Opportunities (cont.)

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@atkinsglobal.com](mailto:Becca.Croft@atkinsglobal.com).

### Webinars on Record

“RiskMAP and CRS Synergy” is a recorded, one-hour webinar that introduces the Community Rating System and FEMA’s RiskMAP initiative and shows how communities can use both to improve their floodplain management programs. Class materials, including the handouts, the presentation slides, and a summary of the Q & A are available for download at [http://www.starr-team.com/starr/Training\\_Materials/Risk\\_MAP-CRS\\_Synergy](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) ..... April 27–30, 2015;  
..... July 27–30, 2015; August 31—September 3, 2015

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

- Attendees of previous E278 CRS courses may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.
- For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E278 CRS course even if the CFM<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.

- **Hazus-MH for Flood (E172)** ..... December 1–4, 2014; July 27–30, 2015
- **Advanced Floodplain Management Concepts (E194)** ..... May 4–7, 2015
- **Unified Hazard Mitigation Assistance Program:  
Quality Applications (E212)** ..... March 2–5, 2015
- **Unified Hazard Mitigation Assistance Program:  
Application Review and Evaluation (E213)** ..... June 1–2, 2015
- **Unified Hazard Mitigation Assistance Program:  
Project Implementation & Closeout (E214)** ..... June 3–4, 2015
- **Retrofitting Floodprone Residential Buildings (E279)** ..... May 4–7, 2015
- **Advanced Floodplain Management Concepts II (E282)** ..... August 3–6, 2015

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## Training Opportunities (cont.)

- **Managing Floodplain Development through the NFIP (E273)** ..... March 9–12, 2015;  
.....June 22–25, 2015; September 21–24, 2015  
E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information (see <http://www.floods.org/index.asp?menuID=274>).
- **Advanced Floodplain Management Concepts III (E284)** .....August 24–27, 2015
- **Residential Coastal Construction (E386)** ..... August 31—September 3, 2015

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *Coordinator's Manual*, five points are provided for each member of a community's floodplain permit staff who graduates from courses E194, E273, E278, E282, E284, or E386 (up to 25 points). Graduating from E279 is worth up to five points under Activity 360 (Flood Protection Assistance).

## About the Emergency Management Institute

FEMA's Emergency Management Institute (EMI), in Emmitsburg, Maryland, offers training on topics related to floodplain management, mitigation, and construction, including the basic CRS course (E278). These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials, travel stipends are available, and on-campus lodging is free. Free transportation is provided from the airport to the campus and back to the airport. The only out-of-pocket expense is a meal ticket—all-you-can-eat breakfast, lunch, and dinner. Go to the EMI website for specific details at [http://www.usfa.fema.gov/downloads/pdf/NETC\\_Welcome\\_Package.pdf](http://www.usfa.fema.gov/downloads/pdf/NETC_Welcome_Package.pdf). The application to attend can be found at <http://training.fema.gov/Apply/>, or call EMI at 1-800-238-3358 or (301) 447-1035. Signed applications should be submitted through the state's Emergency Management Training Officer.

## Bring the CRS to Your Home Town

In 2015 the CRS expects to conduct the field-deployed CRS course (L278, the same as the Emergency Management Institute's E278, but tailored to local conditions), depending on funding availability. The 2013 *CRS Coordinator's Manual* and increased interest by non-CRS communities are generating a growing demand for CRS training. A state, CRS Users Group, or organization that would like to host a course or discuss CRS training opportunities should contact its FEMA Regional CRS Coordinator (see [www.CRSresources.org/100](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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*NFIP/CRS Update*  
P.O. Box 501016  
Indianapolis, IN 46250-1016  
(317) 848-2898 fax: (201) 748-1936 [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com)