



NFIP/CRS UPDATE

December 2017 / January 2018

Best Practices in Recertification

After a few months of experience with the new centralized process for reviewing all CRS communities' annual recertifications, a handful of good examples of recertification packets have emerged. Our CRS Resource Specialists have identified some "best practices" in recertification submittals.

A CRS community that uses best practices in recertification

- Takes the time to read and follow the instructions in its recertification notice e-mail. This can be a real time-saver for communities: you only need to submit the items that are requested.
- Submits the recertification packet early. Remember, the due date is the DUE date, not the "mail by" date: the packet must get to the Resource Specialist by the due date.
- Chooses one method (hard copy via regular mail or electronic via email, flash drive, or CD) for submitting the packet and puts all the components in that same format. This helps keep the community's file organized and easier to process correctly while it is handled by the CRS Resource Specialists.
- If submitting electronically,
 - When possible, uses pdf, the preferred format;
 - Places the cover page (signed by the Chief Executive Officer) first, then the pages of recertification statements, the Program Data Table, and then the Activity pages in order (i.e., 310, 320, 330, etc.);
 - Labels each page by activity and element;
 - Bookmarks the document by activity, if making a composite pdf document;
 - Submits only high-quality documents. Sending hard to read, faded, marked-over, or copies of copies makes reading them very difficult; and
 - Makes a separate pdf document of all certificates, including Elevation Certificates, that accompany the submittal. *[See more guidance in "The 4-1-1 on 310" on page 5].*

[continued on next page]

Also in this Issue

Benefits of Mitigation	2	Success with CRS	6
The CRS at ASFPM	3	Debbie's Dish	8
The 4-1-1 on 310.....	5	Training Opportunities.....	9

Best Practices in Recertification (cont.)

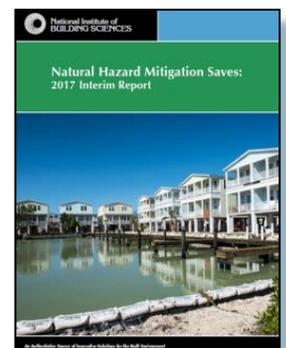
- If submitting hard copy,
 - Puts the cover page (signed by the CEO) first, then the recertification statements, the Program Data Table, and then the activity pages in order (i.e., 310, 320, 330, etc.);
 - Labels each page by activity and element;
 - Removes all staples and instead uses paperclips, binder clips, or rubber bands;
 - Keeps the paper size to 8.5” x 11” or smaller. Larger page formats present scanning problems for CRS; and
 - Makes sure it doesn’t send any faded, marked-over, or repeatedly copied documents or papers that are otherwise hard to read.
- Sends only documents that are specifically requested on the recertification form it received. If the CRS didn’t ask for it, the community doesn’t send it.
- Uses the *CRS Coordinator’s Manual* as its #1 resource (found on the [CRS Resources website](#)). The CRS team is happy to answer questions, but many answers are found in the *Coordinator’s Manual*, especially in Section 213 (page 210-11).
- Does not wait until the last minute to conduct outreach projects, send publicity notices, conduct meetings, etc., knowing this may result in missing the recertification deadline.
- Does not wait until the last minute to request help. If a community is struggling with something, we have more resources/options to help if we can understand the issue sooner rather than waiting until the deadline or after.

For more tips on how to successfully navigate the recertification process every year, consider attending one of our webinars. A schedule of webinar dates and times, along with instructions on how to register, can be found on the training tab of the [CRS Resources website](#). ≡≡≡

Dollar Benefits of Mitigation Recalculated

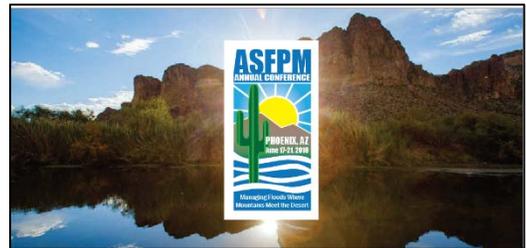
The rule of thumb for justifying the expense of undertaking natural hazard mitigation actions has for the past decade been a one-to-four ratio, that is, one dollar invested in mitigation avoids four dollars in damage. This was based on a 2005 study by the National Institute of Building Sciences’ Multi-hazard Mitigation Council (MMC). This month, the MMC issued an interim report that updates that figure based on new information. The study described in *Natural Hazard Mitigation Strategies: 2017 Interim Report* examined 23 years of data to quantify the benefits derived from avoiding damage from natural hazards through activities funded by federal grants, and also for applying building standards that exceed codes. The study covered flooding, hurricane surge, wind, earthquake, and wildland/urban fires.

The new report uses two high-level benefit-cost ratios to represent the benefits of mitigation. First, mitigation grants funded through select federal government agencies, on average, can save the nation \$6 in future disaster costs for every \$1 spent on hazard mitigation. Second, the report demonstrates, investments in hazard mitigation measures that exceed provisions of the 2015 International Building Code Series can save the nation, on average, \$4 for every \$1 spent. ≡≡≡



Check out CRS at ASFPM Conference

The annual conference of the Association of State Floodplain Managers (ASFPM) is a valuable opportunity for CRS stakeholders to meet, collaborate, and exchange ideas. This year's gathering will be in Phoenix, Arizona, June 17–21, 2018. The offerings described below are for community officials, consultants, private citizens, or other interested parties from communities that already participate in the CRS or those wanting to join. Take advantage of these chances to find out more about the CRS, or figure out ways to improve your program and your CRS classification. Check the ASFPM conference website at www.asfpmconference.org.



CRS-related Presentations

The ongoing work and success of CRS communities will be shared throughout the conference program. In addition, there will be two concurrent sessions devoted to CRS topics. The first is tentatively scheduled for Tuesday morning at 10:30, and is entitled, “State and Local Initiatives in the CRS.” It will feature presentations about state-level projects in Louisiana and in Florida, and also about Tulsa, Oklahoma’s repetitive loss strategy. The second session, “Guidance for Local CRS Administration,” is set for Thursday afternoon at 2:00. There, Phoenix will report on its CRS experiences, and FEMA staff will discuss the role of the CRS Coordinator and how to combine mitigation planning with the CRS.

Lunch with CRS

CRS Users Group leaders, NFIP State Coordinators, and CRS State Coordinators are invited to gather with members of the CRS team from FEMA for “Lunch with CRS,” on one of the days of the conference (date to be determined). Plan to bring your own lunch, eat, and join the discussion. Local CRS Coordinators and floodplain managers are welcome, too.

The CRS Booth

The CRS will have its booth in the Exhibits Hall throughout the conference. The booth features an array of printed CRS brochures, handouts, and other information. Best of all, the booth is always staffed with a CRS expert who can answer questions.

Sign up for a One-on-Ones

On behalf of FEMA, a CRS expert from Insurance Services Office, Inc. (ISO) can meet with you at your convenience any time from 7:00 a.m. to 5:15 p.m. Monday through Thursday of the conference week (location not yet assigned). To ensure your first choice of available times, make an appointment by emailing NFIPCRS@iso.com. Topics could include any component of a balanced floodplain management program. A meeting can help you find out what is needed for your community to join or to improve in the CRS. ≡ ≡ ≡

The 4-1-1 on 310

EDITOR'S NOTE: This column explores issues related to a community's successful implementation of CRS Activity 310 (Elevation Certificates).

Getting those Certificate Submittals Right

It's hard to over-emphasize the importance of correctly submitting the various certificates that are part of your cycle verification and recertification documentation. Submittals that do not conform to the guidelines lead to more work on your part and lost processing time for the CRS team. They also may lead to your community's receiving a lower score under Activity 310 and even to compliance issues under the National Flood Insurance Program.

Remember that, besides your Permit List, you also need to send Elevation Certificates and possibly Non-Residential Floodproofing Certificates, Basement Floodproofing Certificates, V-Zone Certificates, and Engineered Flood Opening Certifications, as appropriate.

The guidelines below can help you with submitting your certificates for CRS purposes.

For Cycle Verifications

- (1) At least two months before your verification visit, submit your Permit List—digital or hard copy—to your ISO/CRS Specialist.
- (2) Your ISO/CRS Specialist will review the Permit List, and then tell you which certificates to submit. In most cases, he/she will want all certificates, but if you have a large number of certificates, at least 70 are needed to make a sample size that is statistically representative for verification purposes.
- (3) Be sure to read the Permit List Template Instructions Page at the 300s tab of the [CRS Resources website](#) so you truly understand how to produce the Permit List correctly and which certificates you need to send along with it. Remember to check that the certificates you send match the addresses on your Permit List.

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**CRS Activity 310 (Elevation Certificates)
Permit List Template
Instructions Page**

GENERAL TEMPLATE INFORMATION:

1. The Permit List Template, in Excel, is intended to help you provide the necessary information for the required "Permit List" for Activity 310 (Elevation Certificates). You are NOT REQUIRED to transfer all your permit information to the Permit List Template as we are sensitive to your current permit tracking logistics and time constraints in copying data from one form to another. However, you are STRONGLY ENCOURAGED to use this template since it captures all the information, and only the information, ISO needs in order to verify that "Finished Construction" elevation certificates (ECs) are being collected for the correct buildings each year.
2. If you DO NOT choose to use this template, please make sure the Permit List you are providing identifies, at minimum, all the fields that this template includes. The information included in the template are all the items required for Activity 310 in the CRS Coordinator's Manual (Manual).
3. If you DO choose to use this template, please make sure all relevant fields are filled in.

MINIMUM INFORMATION REQUIRED:

1. The Permit List should include ALL PERMITS issued in your regulatory floodplain that require an EC, such as new buildings and substantial improvement/substantial damage. Do not include permits for projects outside your regulatory floodplain or permits for fill, fences, pools, re-roofing or other activity where an Elevation Certificate is not required.
2. For Activity 310 EC credit, and for meeting the 90% correct verification threshold, we will only be looking at "Finished Construction" ECs for new construction and SI/SD in the SFHA. We may look at the other ECs for other purposes (freeboard, foundation protection, local drainage protection, compliance, etc.) depending on what other CRS credits you apply for.
3. Be sure to identify permits in your SI - A versus those that are in your regulatory floodplain outside the SFHA.
4. You must include the date of the permit, the address of each building, the type of building (e.g., residential, commercial, or other term used in Section A4 of the FEMA Elevation Certificate form), the FIRM zone (A, A+, A-, V, etc.), whether it is a new building or substantial improvement, and whether the permit is final. The list must also indicate if a floodproofing certificate is required or if a V-Zone design certificate is required.

SITUATIONS TO KEEP IN MIND –
When developing and maintaining your permit list and when reviewing ECs:

Annexations:
If buildings permits are within property recently annexed by your community (since your last verification visit), be sure to identify them on your Permit List. Their ECs may not look correct unless we know: (1) when the property was annexed and (2) what the previous community name and NIP number was. The NIP Name and Number of the community in which the property is in right now should be placed in 31. Please use Section G Comments to explain what happened.

Certificate Submittals (cont.)

- (4) Confirm with your ISO/CRS Specialist when and how you will be submitting your certificates. Digital format is preferred but in any case, they should all be in the same format.
- (5) For a digital submission:
 - Scan hard-copy certificates at 300 dpi, grayscale, and save them as pdf files. If your scanner cannot do this, let your ISO/CRS Specialist know.
 - Don't forget to also scan all flood vent engineering reports, V-Zone Certificates, Non-Residential Floodproofing Certificates, and Residential Basement Floodproofing Certificates, when they apply.
 - Be sure to include, at a minimum, pages 1–2 for the 2012 Elevation Certificate forms and pages 1–3 or 1–4 for the 2015 Elevation Certificate forms.
 - You don't need to scan the pages of photos, but if they come out clearly they can be helpful.
 - Please try to make all documents clean and free from any markings.
 - Keep a copy of everything for yourself.
- (6) For a hard-copy submittal:
 - Send all the certificates at the same time, unless you receive other instructions. Let your ISO/CRS Specialist know a little ahead of time to make sure he/she is available to receive the parcel.
 - Be sure to submit only the certificates that your ISO/CRS Specialist asked for. See (2), above.

Errors in submitting certificates to accompany your recertification or verification paperwork can lead to more work for you.

For Recertifications

- (1) In general, use the same procedure as for cycle verifications, starting with (3), above.
- (2) Follow the instructions found in your recertification packet with regard to how many certificates to send. Some communities are still following 2007 *Coordinator's Manual* requirements, while others have transitioned to later editions. The statements for Activity 310 in your recertification document will tell you exactly what to do.

If in doubt, as always, please contact your ISO/CRS Specialist. ≡ ≡ ≡

Success with CRS

This month: A snapshot of the numerous floodplain management and CRS activities being carried out in Etna, Pennsylvania. For more details, see [Etna's website](#). For more stories, see the [Success with CRS tab of the CRS Resources website](#).

Small Town uses CRS to Build Resilience

“We want our future community to be an attractive place that is thriving and economically sound,” Mary Ellen Ramage, Borough Manager for Etna, Pennsylvania, explains when talking about the work the community has done, especially since Hurricane Ivan in 2004. “We knew that action in the present was needed to protect the future.”

Etna is a small, older community situated on the north bank of the Allegheny River in eastern Pennsylvania. Its 3,505 people occupy less than one square mile of steep hillsides and narrow creek bottoms. Settled in 1826 and incorporated in 1868, Etna has a lot of history and many older structures and neighborhoods.

That character sometimes exacts a price, however. About one-third of the community's properties lie within the mapped Special Flood Hazard Area (about 550 structures). Although flooding can come from two creeks and the Allegheny River (the creeks topped their banks twice in 33 years), most flood problems occur when a storm runs through the community and street and backup flooding occur. Like many communities that were established decades ago, Etna has a combined sewage and stormwater system. So high amounts of runoff tend to overwhelm the system, backing up drainageways and, as an added problem, raising water quality and health issues. Localized flooding and sewer backflow had become major challenges.

“Most people did not want to acknowledge the situation for fear that it would drive down property values,” says Ramage. But then, in 2004, Hurricane Ivan brought major flooding—400 homes and the entire City Hall saw major damage. “We wanted to embrace our community's character along with the accompanying problems, and develop a course of action for dealing with it,” Ramage says. “As it turned out, the Community Rating System provided the tools to help us become a more sustainable and livable community.”

Stepping toward Resilience

Etna approached everything—from improved regulations to information on elevating structures and things inside the structures, improved storm infrastructure, emergency response plans, sewer backup valves, education, and more. Through the CRS, the community was able to access valuable information about things they could do to deal with the floods they had to live with.

An early direction was defining and writing a comprehensive flood response plan. “We developed a whole new, more sophisticated warning system,” Ramage says, and the CRS's step-by-step procedure helped pull the entire flood emergency response system together and made it more comprehensive. “That was the start.”

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Resilience in Etna (cont.)

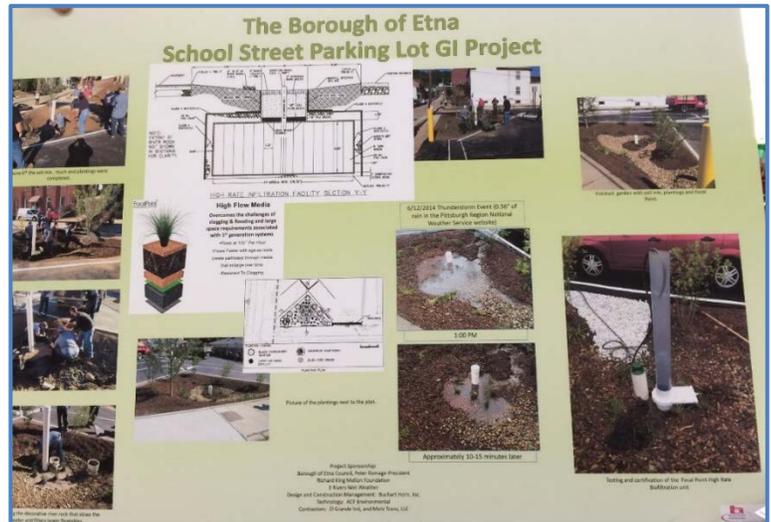
Developing a flood damage ordinance was crucial, too, “not just to get more CRS points, but to let us live here with less damage caused by floods,” noted Ramage. “The message we were trying to get out was that there was nothing we could do or build to prevent flooding in Etna. But we can lessen the impacts.”

Communicating to the citizens has become a focus of the local initiatives. Drawing from CRS guidance in the *CRS Coordinator’s Manual*, the CRS website, newsletters, and technical assistance, Etna developed a plan of action for educating its citizens. “It’s a very realistic approach,” Ramage comments. Through the CRS, Etna also learned what other communities in similar situations were doing and how it could be done.

To provide continuous, easily accessible information, Etna supplemented its quarterly newsletter with a website, and completely overhauled the website in 2013. The flood section of the award-winning website is constantly updated to keep the citizens accurately informed and aware about all the aspects of flooding and what can be done about it now. “A lot of what we have on the website came from CRS guidance. It was a great, great help.”

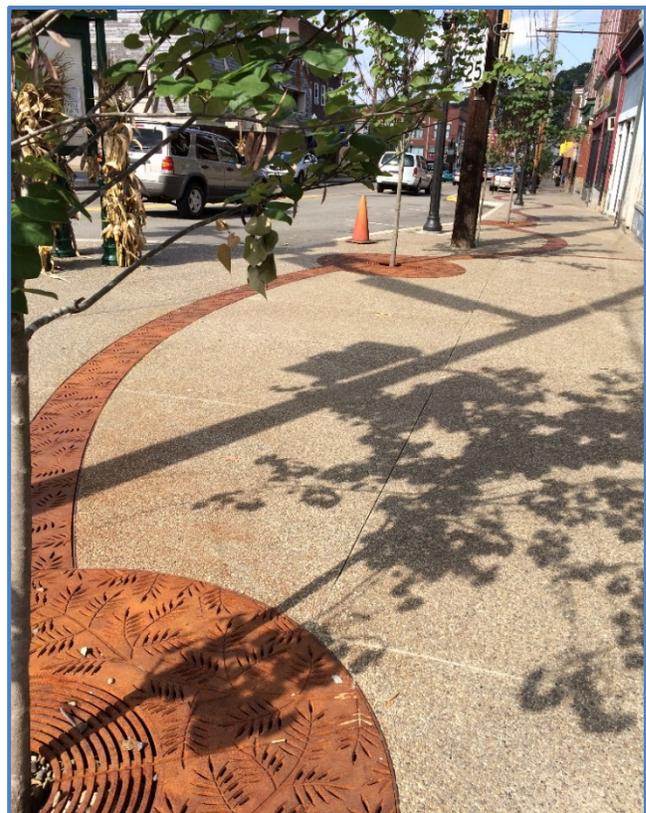
Today, Etna is a Class 8 community in the CRS, earning about \$25,000 annually in flood insurance premium reductions for its residents, and is better equipped to co-exist with its flood hazard. “I can’t even describe everything we have done since 2004. It has been pretty extensive and pretty incredible,” Ramage concludes. “It all came together and the CRS showed us how to connect the dots.”

This is just a glimpse of the floodplain management activities underway in Etna. For more information, see the community’s website at www.etnaborough.org/. ≡ ≡ ≡



One of many approaches being used by Etna, Pennsylvania, to address flooding is using "green infrastructure" to increase filtration of water into the soil. Above, a poster illustrates the installation of infiltration in a parking lot.

Below, a view of city sidewalks with combination drain-and-infiltration openings, decoratively installed.



Debbie's Dish . . . on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

2017 in Review

When a new year begins, it's natural to reflect on all that happened over the past 12 months. With that in mind, I emailed all of the CRS Users Groups to see how 2017 had treated them. I wanted a synopsis of how the groups were operating, to find out what their concerns and goals were for 2018, and gauge how they were positively affecting their communities' CRS programs.

Now, I know I can talk all day about how great CRS Users Groups are, but I figured it was time to hear more from the people who are actually on the scene. I was happy to find out that many groups jump at the opportunity to give feedback—so much so that it's going to take two columns to cover it all.

Here is what the CRS Users Groups had to say so far:

- “We are fortunate to have a diverse group of people in our group that includes University of Georgia personnel, flood insurance agents, code officials, CRS Coordinators, engineers, and access to a Realtor®. The group talks are very beneficial in understanding the *CRS Coordinator's Manual*, the National Flood Insurance Program, and the *Code of Federal Regulations*. Every time we meet, we learn something.”
— *Coastal Georgia CRS Users Group*
- “We have almost complete participation from all CRS communities within Pinellas County. We find that the training is helping the communities improve their CRS Class ratings and encourages inter-government participation in various programs, allowing each community to benefit from the efforts of another. We have also become a successful model for how to run a CRS working group within the state and have been cited as an example for other communities to follow. Finally, the CRS Users Group has provided the region a unified message for the public and allowed the communities to be aware of what other communities may be doing differently in the CRS.”
— *Tampa Bay–Pinellas Regional CRS Committee*
- “One thing that we are doing to help our communities is to discuss time-saving ideas for the various 19 CRS Activities.”
— *Palm Beach County CRS Users Group*
- “Our communities are actively working through more of the CRS activities because of our CRS Users Group. Also, one of our communities joined the CRS in 2014 and came in as a Class 8 in part due to what its CRS Coordinator was learning through JUMP meetings before joining the program.”
— *Jefferson United Mitigation Professionals (JUMP)*
- “The CASFM's CRS Committee has a group of dedicated members that are always willing to share ideas and help new communities.”
— *Colorado Association of Stormwater and Floodplain Management CRS Committee*

There's much more to hear from the CRS Users Groups. Look for part two in the next issue of the *NFIP/CRS Update*. Here's to 2018! ≡ ≡ ≡



Online Resources

At CRSresources.org

Check frequently at the [CRS Resources website](#) 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 first half of 2018 is posted under the Training & Videos tab of the [CRS Resources website](#). This link has registration information. Also, see the webinar schedule below.
- The last issue of the *NFIP/CRS Update* newsletter, (October/November 2017), in case you missed it, along with all other past issues, can be found under the 100s tab of the [CRS Resources website](#).
- **Success with CRS** is a tab on the [CRS Resources website](#) with articles about the many ways in which communities have found their own types of success through the CRS. ≡≡≡



Training Opportunities

Webinars

The CRS offers webinars to help communities understand and meet 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 the [CRS Resources website](#). The one-hour webinars listed below 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** — February 20, 2018
- **Activity 540 (Drainage System Maintenance)** — February 21, 2018
- **Activity 330 (Developing Outreach Projects)** — March 20, 2018
- **Activity 510 (Floodplain Management Planning)** — March 21, 2018
- **Preparing an Annual Recertification** — April 17, 2018
- **Preparing an Impact Adjustment Map** — April 18, 2018
- **Introduction to the CRS** — May 15, 2018
- **The CRS and Coastal Hazards** — May 16, 2018

If you'd like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist. For more on the CRS webinars, go to the Training tab of the [CRS Resources website](#). If you have questions about or suggestions for the CRS Webinar Series, contact Becca.Croft@atkinsglobal.com.

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Training Opportunities (cont.)

Workshops and Training related to the CRS

- **The Community Rating System (E0278)** (field-deployed course is L0278)
.....March 26–29, 2018; June 25–28, 2018

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.

- Attendees of E0278 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 E0278 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 (E0273), or be a full-time floodplain manager with over two years of floodplain management experience.

- **Advanced Floodplain Management Concepts III (E0284)** February 5-8, 2018
- **Unified Hazard Mitigation Assistance—
Developing Quality Application Elements (E0212)** April 30—May 3, 2018
- **Managing Floodplain Development through the NFIP (E0273)**
..... May 7–10, 2018; August 27–30, 2018

E0273 is also field deployed periodically. Contact your State NFIP Coordinator for more information [see the *ASFPM’s website*].

- **Retrofitting Floodprone Residential Buildings (E0279)** May 14–17, 2018
- **Unified Hazard Mitigation Assistance—
Application Review and Evaluation (E0213)** June 25–26, 2018
- **Unified Hazard Mitigation Assistance—
Project Implementation and Programmatic Closeout (E0214)**..... June 27–28, 2018
- **Advanced Floodplain Management Concepts I (E0282)** July 9–12, 2018
- **Advanced Floodplain Management Concepts II (E0283)** July 30—August 2, 2018
- **Residential Coastal Construction (E0386)** August 13–16, 2018
- **Fundamentals of Building Science (E0312)** September 24–27, 2018

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 E0194, E0273, E0278, E0282, E0284, or E0386 (up to 25 points). Graduating from E0279 is worth up to five points under Activity 360 (Flood Protection Assistance).

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Training Opportunities (cont.)

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 (E0278). 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 welcome page of the [EMI website](#) for specific details. The application to attend can be found at this page on the [EMI website](#), 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 (L0278, the same as EMI's E0278) throughout the year, depending on funding availability. 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 the [CRS Resources website](#)). ≡ ≡ ≡

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 by the Insurance Services Office, Inc. (ISO), which is the Lead Service Provider to the Federal Emergency Management Agency for the CRS. The newsletter 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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You can also sign up for the newsletter at the [CRS Resources website](#).