



NFIP/CRS UPDATE

August / September 2017

CRS and the Post-disaster Setting

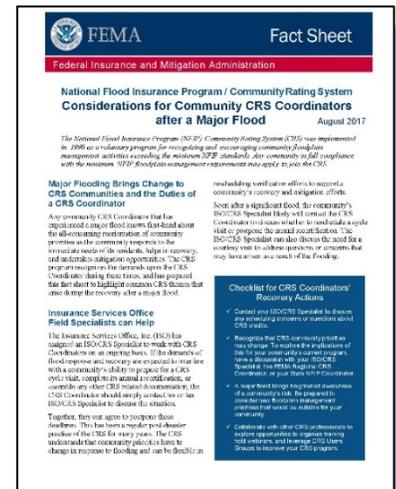
In September Hurricane Harvey and Hurricane Irma damaged and disrupted hundreds of CRS communities in Texas, Louisiana, Florida, Puerto Rico, and other areas along the Gulf and Atlantic coasts.

As it has after other flood disasters, the CRS Team supplied background information about the CRS and has been answering a lot of related questions to assist the many response and recovery personnel at the disaster centers—federal, state, and regional agencies, the private sector, and communities themselves.

To help local CRS Coordinators better grapple with the post-disaster environment in which they and their communities find themselves, the CRS produced a new Fact Sheet, *Considerations for CRS Coordinators after a Major Flood*. The three-page summary reminds CRS Coordinators that community priorities typically shift after a major flood or other disaster—sometimes only for the short term but often for longer periods. Some communities implement their strict building standards with more vigor in the wake of a flood; others decide that different issues must take priority. And, personnel and other resources necessarily must be re-allocated.

Also, as the fact sheet notes, CRS Coordinators should remember that the CRS fully recognizes that meeting an impending CRS-related deadline may necessarily be a lower priority for a stricken community, and in many cases may be impossible. CRS Coordinators who find themselves in this situation should contact their ISO/CRS Specialist immediately; together they can discuss the situation and find a solution.

In the months to come, public and private entities will do onsite investigations into how buildings performed during the hurricanes and pursue other questions. The CRS will look for opportunities to share in the gathering, analysis, and use of this recovery and mitigation information. Watch future newsletters for reports on mitigation success in CRS communities. ≡ ≡ ≡



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Centralized Review Process Underway

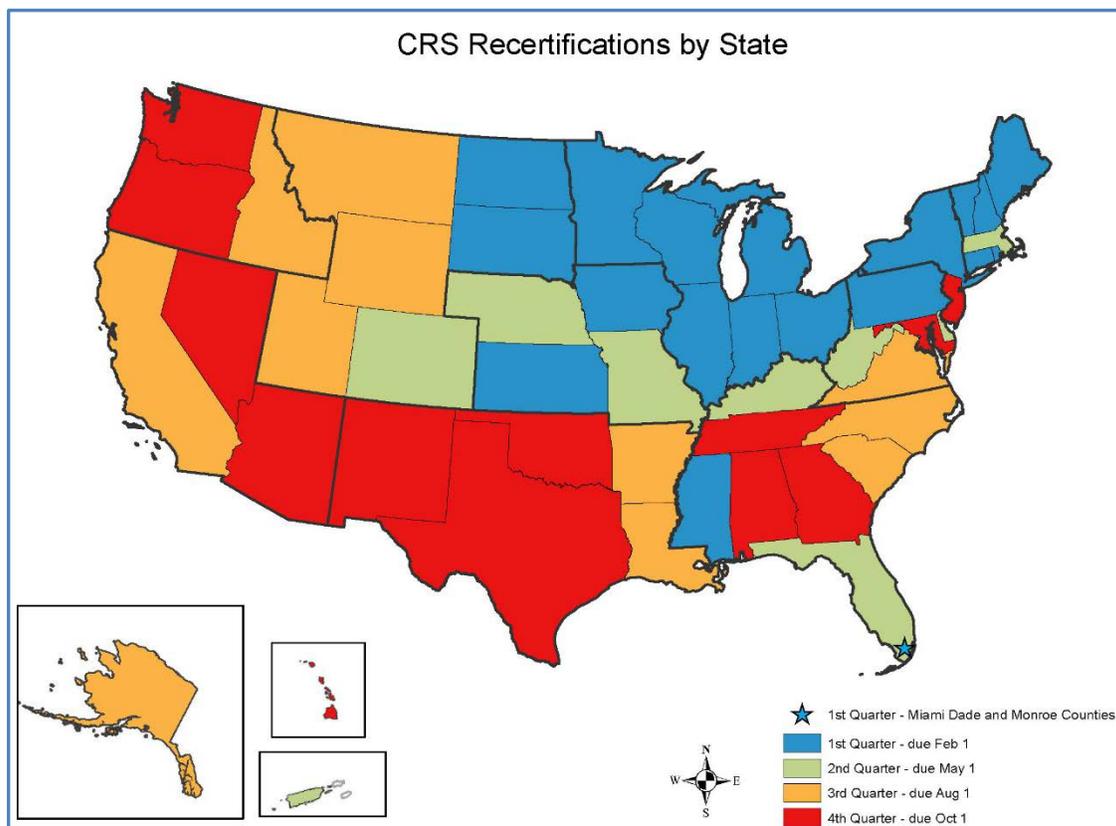
The CRS’s new centralized review process combines CRS communities’ annual recertification process and the review of Elevation Certificates [see cover article in the June/July issue of the *NFIP/CRS Update* newsletter]. The purpose of this new process is two-fold: to increase the consistency and accuracy of the Elevation Certificate and recertification submittals from all communities nationwide; and also to allow all ISO/CRS Specialists more time to work directly with communities—helping them join, assisting with cycle verifications and modifications, and conducting workshops and technical assistance visits.

From now on, annual recertification will be handled by two new ISO/CRS Resource Specialists [see next page], instead of by the individual ISO/CRS Specialists.

To maximize efficiency, new recertification due dates have been assigned to everyone. A chart in the last issue of the newsletter gave the schedule (also accessible on the [CRS Resources website](#)), and it appears in map form below. The staggered recertification schedule officially began September 1, when the first recertification notices were sent to the states due to recertify in the fourth quarter (by October 15). A few communities have already returned their recertification forms and documentation and have been officially recertified under this new process. Make sure to check to see when your new recertification due date is.

Beginning January 1, 2018, all Elevation Certificates associated with cycle verifications will go through our two central reviewers.

Articles on the next page have more on recertification and Elevation Certificate review. If you have any questions, please don’t hesitate to contact your ISO/CRS Specialist. ≡ ≡ ≡



The CRS — Questions & Answers

— Answers to questions posed by CRS communities —

What Happened to my old Recert Procedure?

Q *Recently I contacted my ISO/CRS Specialist with a quick question about my community's recertification package. She answered my question like she always does, but she also said she no longer is in charge of the recertifications. What gives?*

A For our new centralized review process, the CRS has added two new team members to handle recertifications and the accompanying Elevation Certificates [see article on page 2]. These folks are called CRS Resource Specialists [see article on next page]. We realize this might be a little confusing, since their title sounds so much like our current ISO/CRS Specialists, so here is a table to help you separate the duties and responsibilities of each.

ISO/CRS Specialist	Resource Specialist
<ul style="list-style-type: none">• Helps develop new community applications and conducts cycle visits to verify CRS classifications in a specific territory, usually covering 80–100 communities• Determines CRS credit for communities based on the documentation they submit as part of new applications, cycles, and modifications• Prepares and conducts workshops and technical assistance visits to help communities understand the CRS better and improve their CRS classes• Is available any time for assistance and handles the more complex technical questions about CRS activities, elements, and procedures.	<ul style="list-style-type: none">• Handles the annual recertifications for all CRS communities, including preparing, distributing, and reviewing recertification packets• Reviews the Elevation Certificates that are part of recertifications• Reviews the Elevation Certificates that are part of cycle verifications, starting January 1, 2018• Handles questions directly related to recertifications or the Elevation Certificates that accompany them.

Why didn't I receive a recertification packet?

Q *My community is in a state that must recertify by October 15, but I didn't receive a recertification packet. Why not?*

A Starting this year, we have new recertification dates for everyone. Please see the map on page 2 or the recertification schedule on the [CRS Resources website](#) to find your new recertification due date. Communities that are not scheduled to recertify by October 15th will not receive a recertification notice until 45 days before their new due date. Those communities due to recertify by October 15th have either been sent their recertification packet or an email explaining why they
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The CRS — Questions & Answers (cont.)

are not required to recertify this year. Reasons for not being required to recertify: (1) you are still in the middle of your cycle (or new application) verification or one is scheduled later this year for you, or (2) you recently completed your cycle (new application) and your classification is not yet a year old. Communities due to recertify by October 15th that were affected by the recent hurricanes were sent email messages detailing special recertification procedures. If you are a community due to recertify by October 15th and you do not fit into any of the categories above, and you still have not received your recertification packet, please contact CRS Resource Specialist Christina Turpin at cturpin@CRSresources.org, who is handling the fourth quarter recertifications,. ≡≡≡

New Positions on CRS Team

To implement the new centralized review process [*see article on page 2*] the CRS has hired people for two new positions, “ISO/CRS Resource Specialists.”

Keith Harper, who is based in Florida, comes to ISO with a background in management and logistics, and a B.A. from Troy State University.

Christina Turpin has a B.A. from Northern Arizona University. Her background is in geology and geographic information systems (GIS). She lives and works in Oregon.

The CRS welcomes both of them to the team! ≡≡≡

Candidates Sought for 2017 CRS Award for Excellence

Nominations are being sought for the next CRS Award for Excellence, which recognizes an individual who has provided leadership in raising awareness about the dangers of flooding, implementing floodplain management programs that reduce flood damage, and promoting the purchase of flood insurance through the CRS and the National Flood Insurance Program.

A nominee could be a local government official, insurance agent, business professional, real estate professional, floodplain manager, or other local leader. He or she should

- Be active in a CRS community and knowledgeable about the local flood risk;
- Be active in promoting the use of flood insurance to help households prepare for the possibility of flood damage; and
- Be active in encouraging community leaders to improve safety and resilience to flooding and other disasters.

Nomination forms and submittal instructions can be downloaded in WORD or fillable pdf format at the CRS page of the [FEMA website](#) under “CRS Award for Excellence.” Nominations must be received by **October 31, 2017**. ≡≡≡

Debbie's Dish . . . on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

“It’s Never Flooded Here Before”

I stood on the front porch of my home in a Houston suburb on August 27th and watched the rain swallow the street, cover the sidewalk, and climb halfway up into our yard. I was in disbelief at how quickly the water rose, and worried that it would never stop raining. My husband and I began gathering important things, and braced ourselves for the possibility of having to put our children on an air mattress and float them out of the house in the middle of the night.

Luckily, the water never got into our home. People in the surrounding areas were not so fortunate. We were glued to the television for days watching high-water rescues and interviews of people at shelters . . . grateful that we weren’t among them.

Days and weeks have passed, and thousands are still dealing with the aftermath of Hurricane Harvey here in Texas. Piles and piles of debris line the streets still waiting to be hauled away. One community decided to turn an empty parking lot into a temporary landfill. The amount of debris and trash is currently as high as the overpass next to it. It is a depressing and sobering sight to drive around town, and I feel enormous sympathy for everyone affected by this devastating storm.

“It never flooded here before,” was the most-echoed statement during and after the hurricane. Sadly, a large number of homeowners in the flooded areas did not have flood insurance and will take a substantial financial hit to put their lives back together. The storm could not have been prevented, but communities are asking themselves how to build back stronger so they’re not as susceptible to this magnitude of damage in the future.

I can’t help but think that communities in the CRS have somewhat of an advantage. They already know what kinds of activities are going to have the greatest success, and they can implement them and save their citizens money on their flood insurance premiums at the same time. What’s more, they can take advantage of their CRS Users Groups by developing regional messages that shower citizens with the information they need to know about flooding. Studies have shown that the same messages delivered repeatedly from different sources have the greatest impact on changing behavior.

CRS Users Groups need to work together to create outreach that prepares people for the possibility of flooding in the future, while still reminding them of what happened in the past. Outreach cannot wait until the start of hurricane season; it must be a constant reminder that flooding can happen anytime and anywhere, regardless of the flood maps. With debris lining almost every street in some neighborhoods, no one around here is going to forget about Harvey. We can only hope history doesn’t repeat itself anytime soon, and work to make the future events less damaging. ≡ ≡ ≡

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).*

Additional Certificates may be Needed

Engineered Flood Opening Certificates

When the surveyor, engineer, or architect who prepares, signs, and seals the Elevation Certificate for a structure marks “Yes” for item A8.d or A9.d on the form, he or she is saying that the openings were engineered and have a specific rated size of opening that should be used when rating a flood insurance policy for that structure. In these cases, the community must submit documentation on those flood openings for CRS purposes, namely either the Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code of Council Evaluation Service (ICC ES). This applies to all communities that have been fully verified (via a cycle visit or new application visit) under either the 2013 *CRS Coordinator's Manual* or the 2017 *Coordinator's Manual*.

For rating purposes, the insurance agent needs to know the “engineered” size of the openings, and local officials need to know the rated size of openings to determine National Flood Insurance Program (NFIP) compliance. For CRS purposes, if the certification does not accompany an Elevation Certificate that requires one, it will be considered an error on that Elevation Certificate.

V Zone Design Certificates

If a structure lies in the coastal high hazard areas (Zones V, VE, and V1–V30) and an Elevation Certificate is prepared for it, the community must provide documentation showing that a design professional has certified that the design meets V-Zone requirements. If no design certification is submitted, it will be considered an error for CRS purposes.

Non-Residential Floodproofing Certificates

Non-residential structures can be floodproofed below the base flood elevation and still be in compliance with NFIP regulations. In order to document this properly, a Non-Residential Floodproofing Certificate needs to be submitted for that structure, in lieu of the Elevation Certificate. For CRS purposes, we will only be looking at the floodproofing certificate as part of your Activity 310 Elevation Certificate review. If an Elevation Certificate is submitted for the structure instead, and we do not receive the Non-Residential Floodproofing Certificate, it will be considered an error.

For more details about each of these requirements, please see pages 310-3 and 310-4 of the 2017 *CRS Coordinator's Manual*. ≡ ≡ ≡

Success with CRS

This month: A snapshot of the numerous floodplain management and CRS activities being carried out in Batavia, New York. For more details, see [Batavia's website](http://www.batavianewyork.com/) (available at <http://www.batavianewyork.com/>). For more stories, see the Success with CRS tab of the [CRS Resources website](#).

CRS Helps City Build Internal Partnerships

Under budget constraints 10 years ago, the City of Batavia, in upstate New York, eliminated its assistant city manager position. More recently, with growing administrative needs, among them the City's interest in joining the Community Rating System and gaining discounts on flood insurance for its 1,040 floodplain properties, the City thought the timing was right to reinstate the position.

Eyeing the premium discounts, improvements in flood mitigation, and other taxpayer benefits, the City Manager made the CRS Coordinator's role part of the job of the new Assistant City Manager. "Our task," says Gretchen DiFante, the new Assistant City Manager, "was to get Batavia into the CRS, to benefit our taxpayers, and to help better mitigate flooding in our community."

A community of about 15,500 people subject to periodic flooding from Tonawanda Creek and from stormwater, Batavia had its first CRS site visit review in the fall of 2015 and recently received notification of its Class 7 rating—making it among the top-ranked communities in New York State. "Our goal was to enter the CRS at Class 8 and work towards a 7; but with so many communities willing to share information and with the many resources available to help us, about halfway through the process, we set our sights on a Class 7 with the desire to be among the best in the state," DiFante says.

Forging Partnerships

"Support for the CRS has to come from the top," DiFante explains. "You need a strong commitment from city management, and we have that. You also need to involve the many organizations that can help." The City relied on County departments—mainly planning and emergency management, as well as an adjacent town's engineering personnel. Participation also included countless community professionals in banking, insurance, real estate, the media, and tourism as well as regional organizations like the Finger Lakes Regional Planning Council and state agencies like the Department of Environmental Conservation. Batavia's CRS team relied on existing CRS-participating communities for input and advice.

"When one looks at the entirety of the CRS, it can be overwhelming. But when we identified our strengths and concentrated on those, it was much more doable," comments DiFante. For example, with very little preserved open space in its 5.2 square-mile jurisdiction, Batavia knew it wasn't going to be eligible for tons of points in that category. But the CRS team did have expertise in marketing and emergency management, so they pursued points centered around the

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Success in Batavia (cont.)

CRS-credited Flood Insurance Promotion, Program for Public Information, and the Flood Warning and Response activities. “Every community’s strengths are going to be different. It’s knowing how to capitalize on those strengths and organizing the application process around those strengths that made the difference for us,” she notes.

“We will be the first community in Genesee County to get into the CRS. Now, if other communities in the County are interested in joining, a good chunk of the legwork is already done for them. It’s this kind of networking that is really, really valuable for everyone.”

Since the community has had its CRS site visit, three other nearby communities have contacted them about the web site and two of them are now attempting to get into the CRS.

Soon after, the publisher of the local newspaper attended a City Council meeting where the CRS was being discussed. He contacted DiFante to brainstorm ways that the newspaper could assist in the promotion of the CRS in the community. Out of this collaboration between the city and the newspaper sprouted a series of flood

“The newspaper publisher reached out and wanted to be a part of helping the citizens realize CRS discounts . . .”

information articles (one on each element of the Program for Public Information), which were featured in the home page of the newspaper along with photographs.

“Getting this information out to the general population has been extremely beneficial, and it happened because the publisher reached out and wanted to be a part of helping the citizens realize CRS discounts,” DiFante says.

A Whole Program for Outreach

The community’s floodplain management/stormwater management website was designed with the CRS in mind and more specifically, with the Program for Public Information element in mind. It was the first CRS activity undertaken by the community. This was a natural step for DiFante, whose background is in communications. “We were going to be putting this information together anyway for the CRS, then why not follow the requirement for the PPI? That way it will already be done, and ready for future credit.”

A look at the flood information page on Batavia’s website shows what DiFante means. Instead of bombarding the user with loads of technical information, the page uses simple, direct messages to tell Batavia residents how to deal with flooding. For example, one category is “Protect people.” Under that, it cautions, “Keep away from Tonawanda Creek, especially after ice and snow melt and heavy rains.” And “Avoid Kibbe Park after heavy rains, because it is designed to collect floodwaters so nearby properties will be drier.”

These are the kind of specific, action-producing messages that are creditable under the CRS.

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Success in Batavia (cont.)

Another part of the PPI was to involve the emergency response and emergency managers in the process. “Emergency response is a huge piece of this PPI and a lot of the CRS elements are things you should be doing anyway,” DiFante says. The CRS helped Batavia get prepared not just for floods (which are not too frequent) but also for winter storms, tornadoes, and other natural disasters.

In the runup to joining the CRS, Batavia was, for the first time, giving strong attention to many flood (and other hazard) mitigation activities and considering how they could enhance the community as a whole, according to DiFante. “These are the kinds of things that the CRS application process has made us not only look at, but actually take action on. The CRS is systematic, it’s comprehensive, it’s doable, and it’s something that benefits all of the citizens of our city.” ≡ ≡ ≡

Get CRS Training close to Home

“The Community Rating System” four-day training course (EMI course number L0278) will be offered at another field location this fall. This is the all-purpose training course for the CRS described on page 10 of this issue.

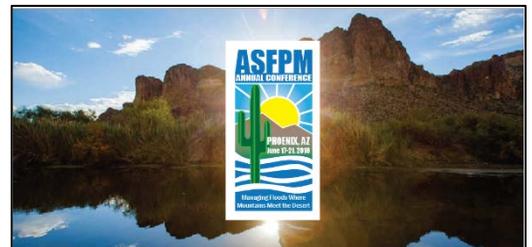
— Wichita, Kansas—October 23–26, 2017 (Monday through Thursday).

If you are interested in enrolling for this training, you can request registration materials by sending an email to NFIPCRS@iso.com. ≡ ≡ ≡

Share your CRS Smarts at ASFPM Conference

The CRS is looking ahead to the annual conference of the Association of State Floodplain Managers, which will be in Phoenix, Arizona, June 17-21, 2018. Word is that the ASFPM is considering a panel session devoted to the CRS, and CRS-related abstracts for other concurrent sessions are welcome.

Every year the CRS team is amazed at—and very much appreciates—the energy of the CRS devotees who volunteer to make presentations at this pivotal meeting, intent on sharing their experiences in the CRS. If you are considering submitting an abstract this year, we encourage you to do so. The more we compare notes and learn from each other, the better our community-level outcomes will be, for everyone. The ASFPM’s deadline for abstract submission is October 31.



To get feedback on your topic, discuss possibilities, or to get other details about CRS participation in the upcoming conference, please contact Molly O’Toole at molly@mollyotoole.com.



Online Resources

Considerations for CRS Coordinators after a Major Flood is the newest FEMA Fact Sheet, prepared to help community CRS Coordinators whose communities have been struck by disastrous flooding [see cover article]. Available on the [FEMA Library](https://www.fema.gov/media-library/assets/documents/138889) website (<https://www.fema.gov/media-library/assets/documents/138889>).

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 2017 is posted under the Training & Videos tab of the [CRS Resources website](#). This link has registration information. Also, see the webinar schedule below.
- The most recent issue of the *NFIP/CRS Update* newsletter, (June/July 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 short articles about the different 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.

- **Introduction to the CRS** — October 17, 2017
- **Developing a CRS Program for Public Information** — October 18, 2017
- **Preparing for a Verification Visit** (1 hour and 15 minutes) — November 14, 2017
- **Working with Repetitive Loss Properties** — November 15, 2017
- **Introduction to the CRS** — December 12, 2017
- **The CRS and Coastal Hazards** — December 13, 2017

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Training Opportunities (cont.)

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.

New Dam Failure Table-top Exercise from EMI

The Emergency Management Institute (EMI) is now offering a virtual table-top exercise (VTTX) on dam failure. The four-hour exercise will be offered three times this fall:

- October 24, 2017, noon to 4:00 pm EST
- October 25, 2017, noon to 4:00 pm EST
- October 26, 2017, noon to 4:00 pm EST.

The training is free and is for local emergency management personnel. It uses a video teleconference platform for an exercise that simulates a dam failure with flooding, which causes mitigation, response, and recovery efforts on the part of the affected jurisdictions.

The course is coded VTTX on EMI's website. Learn more and find out how to sign up on the [EMI website](#) or contact Douglas M. Kahn at douglas.kahn@fema.dhs.gov.

Workshops and Training related to the CRS

- **The Community Rating System (E0278)** (field-deployed course is designated as 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.

- **Managing Floodplain Development through the NFIP (E0273)**
..... December 4–7, 2017; 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
- **Advanced Floodplain Management Concepts I (E0282)**July 30—August 2, 2018

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Training Opportunities (cont.)

- **Advanced Floodplain Management Concepts III** (E0284)July 23–26, 2018
- **Residential Coastal Construction** (E0386)August 13–16, 2018
- **Unified Hazard Mitigation Assistance—
Developing Quality Application Elements** (E0212) April 30—May 3, 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
- **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).

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. 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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