



# NFIP/CRS UPDATE

May—June 2011

## An Improved CRS is on the Way

A careful process of examining the various activities, requirements, credits, documentation, and procedures of the Community Rating System is reaching fruition this summer and fall. This evaluation, which began in 2008 pursuant to *A Strategic Plan for the Community Rating System, 2008—2013*, has involved numerous committees established by the CRS Task Force and consultations, conference calls, and webinars, along with expert input from local officials and staff and from many professionals in floodplain management fields. Feedback from CRS community representatives has been obtained at each step along the way, and some pilot testing has been done. The 2012 edition of the *CRS Coordinator's Manual*, which will be released early in 2012, will incorporate all the improvements. *[Some of these changes were previewed on the first page of the December CRS Update newsletter.]*

### CRS Element Weighting Webinars

The latest steps began at the CRS Task Force meeting in April, at which the Task Force approved the proposed changes in the credit criteria for many of the CRS activities and elements. During the month of May, over 15 webinars were held to consider the relative importance of each of the elements within a given CRS activity. The webinars involved representatives from FEMA headquarters and regional offices, members of the topical committees that had been guiding the evaluation and proposed changes, and local CRS coordinators. Invited experts on the topics of insurance, planning, mapping, public information, and resource protection also were included.

#### GOALS OF THE CRS

1. Reduce flood damage to insurable property.
2. Strengthen and support the insurance aspects of the NFIP.
3. Encourage a comprehensive approach to floodplain management.

### 2011 CRS Weighting Review Forum

After initially establishing the recommended proportion of credit within each CRS activity, the next step involved assigning a relative value to each of the activities within each series (see box on next page). To do this, a group of 50 experts was invited to a “weighting forum” held in Philadelphia June 6-9, 2011. This was the first time that the entire CRS credit structure had been reviewed since the program’s inception in 1989.

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Over the course of four days, these experts weighed the effectiveness of each of the CRS activities, as proposed for 2012, in helping achieve the goals of the CRS. After that, the effectiveness of each series was weighted.

By the end of the week, recommended percentages had been agreed upon for each of the activities and series of the CRS. These are being coupled with the weightings for each of the elements arrived at during the May webinars. During June all of these data will be converted to proposed CRS credit points. The credit points, in turn, will be assigned to each element, activity, and series in the designated proportions.

## Getting the Word Out

As soon as the proposed numerical credit points have been calculated, the Task Force will work to spread the word about the proposed CRS credit adjustments.

**Webinars**—During July and August, a series of two-hour webinars will be hosted to help familiarize CRS communities and other interested persons with the anticipated changes to the CRS and to the *Coordinator's Manual*. The webinars will involve a toll-free call-in number and internet access to GoToWebinar's site. Participants will be able to view the screen and ask questions. Some CRS users groups are sponsoring

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### LOCAL ACTIVITIES CREDITED UNDER THE COMMUNITY RATING SYSTEM

#### Series 300 Public Information Activities

Activity 310 Elevation Certificates\*

Element EC—Keeping elevation certificates since the date of applying to the CRS

Element ECPO—Keeping elevation certificates for all post-FIRM buildings

Element ECPR—Keeping elevation certificates for all pre-FIRM buildings

Activity 320 Map Information

Activity 330 Outreach Projects

Activity 340 Hazard Disclosure

Activity 350 Flood Protection Information

Activity 360 Flood Protection Assistance

Activity 370 Promotion of Flood Insurance (new)

#### Series 400 Mapping & Regulatory Activities

Activity 410 Additional Flood Data

Activity 420 Open Space Preservation

Activity 430 Higher Regulatory Standards

Activity 440 Flood Data Maintenance

Activity 450 Stormwater Management

#### Series 500 Flood Damage Reduction Activities

Activity 510 Floodplain Management Planning

Activity 520 Acquisition and Relocation

Activity 530 Flood Protection

Activity 540 Drainage System Maintenance

#### Series 600 Flood Preparedness Activities

Activity 610 Flood Warning Program

Activity 620 Levee Safety

Activity 630 Dam Safety

\* Note: every activity has one or more elements. In this box, only the elements for Activity 310 are shown, for illustration purposes.

## 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 others who want to be on the mailing list. 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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webinars for their own members. This will allow more time to be spent on the particular concerns of that area of the country.

**Website**—A website will highlight the proposed changes and have a place for transmitting comments.

**Newsletter**—The next (July) issue of the *Update* will have the schedule of the webinars, more information about them and the website, and more details about the proposed changes to the *Coordinator's Manual*.

**Feedback**—Comments and other feedback are being sought through the above avenues, and need to be received by August 31. The website will have a comment submittal feature.

### Final Steps

This summer FEMA will review the recommended credit point structure and analyze its impact on communities already participating in the CRS. It is anticipated that few communities will be adversely affected. ISO/CRS Specialists will work with communities to help them offset loss of points by working on other activities.

Everyone must keep in mind that the proposed changes are not arbitrary—they are the culmination of research, discussion, and evaluation of what works in floodplain management and in flood insurance and therefore deserving of CRS credit. Some techniques that have been credited in the past have been found to be less effective than anticipated, while others, it has been discovered, have been undervalued or need more attention under the new CRS goals. FEMA understands that this can alter communities' credits, but those alterations will mean a better program.

In September, the CRS Task Force will review all the comments and finalize the changes to be included in the 2012 *Coordinator's Manual*.

During October, November, and December, the *Coordinator's Manual* will be revised, with the 2012 edition expected to be released in January 2012. FEMA plans to have newsletter articles and workshops to explain the new credits.

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#### Our Mistake

In the article on page 3 of the April issue of the NFIP/CRS Update, Sue Hopfensperger's name was misspelled. Some copies of the newsletter were released before we caught the error. Needless to say, we regret the mistake.

## CRS Award for Excellence goes to Beverly Collings

Beverly Collings, Floodplain Manager and Building and Zoning Inspector for Grand Forks, North Dakota, received the 2011 CRS Award for Excellence at the National Flood Conference in New Orleans last month. Since assuming responsibility for the city's CRS program in 1995, Collings has instituted a range of standardized procedures by which the city thoroughly reviews permit applications for all types of activity—from dry floodproofing a historic structure to making substantial improvements. After the 1997 Red River floods, which damaged tens of thousands of buildings, a new Flood Insurance Rate Map was in store for the city but in the interim Collings and her staff anticipated what that map would show and worked accordingly to ensure that new development was regulated.

Marketing and other public awareness efforts have been a large part of Grand Forks's CRS program. Through outreach projects, public meetings, training, and being accessible to

respond wisely to inquiries, Collings has been instrumental in developing a pool of “some of the most knowledgeable and educated group of real estate agents, insurance agents, mortgage personnel and citizens” in the nation, according to Kevin Dean, Grand Forks Public Information Officer.

Collings also lends her expertise with the CRS to other floodplain managers and communities. She makes presentations at national and regional meetings, coordinates continuously with the state and FEMA, and maintains a special file of reproducible materials on floodplain regulation and the CRS that she shares with other professionals.



Ed Connor, Acting Federal Insurance and Mitigation Administrator (at left) with Beverly Collings of Grand Forks, North Dakota, after Collings accepted the CRS Award for Excellence

Grand Forks is a CRS Class 5 community, but Collings “just will not give up” in her determination that the city continue to improve so that it will rise to class 1 status, Dean said.

The CRS Award for Excellence recognizes an individual who has demonstrated outstanding accomplishments in promoting flood insurance and advancing floodplain management and mitigation in CRS communities. The award was presented for the first time in 2010, and is intended to raise awareness and mutual support for flood insurance and mitigation between local government and community-based agents. Nomination forms for next year's award will be available late this year.

# Training Opportunities

## Emergency Management Institute Courses

FEMA's Emergency Management Institute (EMI) conducts courses on floodplain management and other CRS-related topics. These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials and travel stipends are available. Call the training office of your state emergency management agency, see <http://training.fema.gov/>, call EMI at 1-800-238-3358 or (301) 447-1035, or see <http://www.training.fema.gov/EMICourses/EMICourse.asp>.

- **The Community Rating System (E278)** September 26–29, 2011;  
February 27—March 1, 2012; August 6–9, 2012; September 17–20, 2012

Note that, beginning in February 2012, the CRS course will use the 2012 edition of the *CRS Coordinator's Manual*. The September course will work from the 2011 *Coordinator's Manual* but also will cover the changes that are in the works.

Prerequisite: To enroll in the CRS course, you must be a Certified Floodplain Manager (CFM) or have completed the National Flood Insurance Program course listed below (E273) or be a full-time floodplain manager with more than 3 years of experience specifically related to floodplain management.

The CRS course is also offered at other sites upon request. Scheduled so far are:

Colorado (FEMA Region VIII), October 11–14, 2011 (site and contact to be determined).

Two “short” (2 ½ days) CRS classes will be held later this year:

North Carolina (sites to be determined) (FEMA Region IV), July 13–15, 2011 and  
October 26–28, 2011; contact John Gerber, (919) 715-5711 x106 or [jgerber@ncem.org](mailto:jgerber@ncem.org).

- **Advanced HAZUS Multi-Hazards for Flood (E172)** (prereq: E313) July 1–14, 2011
- **Basic HAZUS Multi-Hazards (E313)** September 19–22, 2011
- **HAZUS Multi-Hazards for Risk Assessment (E296)** July 11–14, 2011
- **Managing Floodplain Development through the NFIP (E273)** August 29—  
September 1, 2011

E273 is also field deployed periodically. Contact your State NFIP Coordinator for more information. Find your State Coordinator at <http://www.floods.org/index.asp?menuID=274>.

- **Residential Coastal Construction (E386)** August 15–18, 2011
- **Retrofitting Floodprone Residential Buildings (E279)** June 27–30, 2011

Under Section 431.n, Staffing (STF) of the *CRS 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, or E386 (up to 25 points). Graduating from E279 is worth five points in Activity 360—Flood Protection Assistance.

## CRS Training

Don't forget that the CRS offers “remote” workshops to help communities with their elevation certificate requirements. If you are interested in hosting a “webinar” on the FEMA Elevation Certificate, contact your ISO/CRS Specialist.