



## Changes in Criteria and Scoring for CRS Outreach Projects

— A Handout for the National Flood Insurance Program Community Rating System —

Many communities want to keep disseminating—and obtaining CRS credit for—the same outreach projects they used for credit under the *CRS Coordinator’s Manual* of 2007 and before. However, beginning with the 2013 *Coordinator’s Manual*, the credit criteria and scoring for outreach projects has changed. This handout shows how “old” outreach projects will be reviewed and scored under the 2013 *Coordinator’s Manual* if communities submit them again. It also provides an example showing how the old projects can be improved to receive more credit.

Pages 2–3 show an “older” outreach project prepared for the fictitious city of Floodville. It was based on the credit criteria of the 2007 and earlier *Coordinator’s Manuals*, which are no longer valid. The example has been marked to show what parts would receive credit under the current *Coordinator’s Manual*. Page 4 shows how the Floodville outreach project’s messages could be revised to meet the objectives and criteria of the current *Coordinator’s Manual*, and receive maximum credit. For reference, the differences in criteria between the current and previous *Coordinator’s Manuals* are summarized in the table, below.

	Older <i>CRS Coordinator’s Manuals</i>	2013 <i>CRS Coordinator’s Manual</i>
Content	Cover specific items under 10 topics.	Convey a message under six slightly different topics (see page 5 of this handout). More topics are possible under a PPI.
Objective	Just providing facts were important. For example, full credit was provided for discussing natural floodplain functions in the area.	Get people to change their behavior. For example, credit is only provided for Topic 6, “Protect natural floodplain functions” if there is a message that TELLS THE AUDIENCE WHAT THEY SHOULD DO and why.
Volume	Scores were based on full coverage of the items needed under the ten topics. This encouraged 2–3 paragraphs per topic.	The score is based on conveying a message (see the table on page 5). There is no additional credit for more than one message per topic. This encourages one or two sentences per topic.
Appearance	Many projects crammed all 10 topics into small print to fit on two pages.	Make it interesting with a simple message. The example on page 4 covers all six topics.
Headings	Most projects listed the ten topics as headings to facilitate scoring, as shown in the Floodville example on pages 2–3.	Topics are not messages. The topics do not need to be stated in the project as long as the community shows what messages and topics are included. They are not part of the example on page 4.
Map	A floodplain map was one of the 10 topics.	No special credit for a map, but a map could be used for Topic 1, “Know your flood hazard” (provided it is at a scale of at least 1 inch = 1 mile).
Repetition	Maximum credit was provided for two mailings and up to three additional outreach projects.	There is more credit for repeating the message in other projects. There is no limit to the number of projects credited.
Scoring	The example on pages 2–3 would be credited for messages under four topics under the 2013 <i>Coordinator’s Manual</i> . Under the 2007 Manual, if the project was sent to everyone in the community, it would have received 36 points. Under the 2013 Manual, it receives 8 points.	The example on page 4 would be credited for messages under six topics under the 2013 <i>Coordinator’s Manual</i> . If it were sent to everyone once a year, it would receive 12 points. If it were used in two other projects, such as a handout at presentations or a booth, it would receive three times the credit, 36 points.

## **FLOOD AWARENESS FACTS FOR FLOODVILLE**

### **THE FLOOD HAZARD**

The floods in our area occur during any season of the year. The majority of the major floods have occurred during the spring and fall rains associated with frontal systems moving through the area. Approximately 42 percent of the City's land area has a potential of being flooded by a 100-year flood. The principle cause of flooding is backwater flooding along the Muddy River and its tributaries. Major floods that have caused the most damage on the Muddy River and its tributaries occurred in 1967, 1977, 1979, 1980, 1983, 1989, 1992, 2001, and 2005. To find more information on your flood hazard contact the City's floodplain management office.

Credited messages are underlined.

This would be a message credited under Topic 1, "Know your flood hazard."

### **FLOOD SAFETY**

Do not walk through flood waters. Currents are deceptive; 6 inches of moving water can knock you off your feet. If you must walk, use a stick to ensure the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around barriers, as the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Report downed power lines to the power company or 911. Turn off all electrical circuits and gas lines that may come in contact with flood water.

This section conveys three messages under Topic 3, "Protect people from the hazard." There is no additional credit for having more than one message, but the community should always include the messages that are appropriate for its situation, even if there is no additional CRS credit.

### **FLOOD INSURANCE**

Flood Insurance is not covered by normal homeowners insurance. Flood insurance is highly recommended because a large portion of Floodville is located in the FEMA Special Flood Hazard Area (SFHA). Also, flood insurance is required by law in order to obtain federal secured financing to buy, build, or renovate a structure located in a FEMA SFHA. There are two types of coverage: structural and contents. Renters can buy contents coverage even if the owner does not insure the structure. To find out more about flood insurance, contact any licensed insurance agent. Don't wait for the next flood - there is a 30 day waiting period for coverage to take effect.

Two messages creditable under Topic 2, "Insure your property for your flood hazard."

### **PROPERTY PROTECTION**

Flood proofing a house or structure means altering it so flood waters will not cause damage. Permanent measures may include elevating the structure, or relocating it out of the floodplain, building levees, floodwalls, or structural closures as a barrier against flooding. While these permanent measures may be expensive, you may determine that the benefits outweigh the costs. Other measures may include elevating electrical panel boxes, furnaces, water heaters and washer/dryers to a location less likely to flood.

There is no creditable message. This is simply a description of property protection measures. What is the reader supposed to do?

—continued on next page—

## NATURAL AND BENEFICIAL FLOODPLAINS

Floodplain areas that are relatively undisturbed or remain as open space provide a wide range of benefits to both human and natural systems. Benefits may include natural flood and erosion control, maintaining water quality, and providing breeding and feeding grounds for fish and wildlife. The City of Floodville has developed several conservational wetland open space areas. These undeveloped properties in the floodplain continue to exist in their natural state. Please join us in our efforts to protect our floodplains and wetland areas, because they do play a valuable role in our future.

There is no creditable message.  
This is simply a description of natural floodplain functions. What is the reader supposed to do?

## FLOOD HAZARD MAP

Flood maps and helpful publications on flood protection measures from both the Federal Emergency Management Agency (FEMA) and the Federal Insurance Administration (FIA) are available for review at the City's floodplain management office, at the Floodville Public Library, or on the web at <http://msc.fema.gov/portal>. You should visit the City's floodplain management office to see if your property is located in a mapped flood zone. Copies of Elevation Certificates of recently constructed buildings in the flood zone are available at the Building Department. Otherwise Certificates of Elevations are provided by Professional Land Surveyors from the private sector for a fee.

There is no additional credit for the underlined message because it repeats the message in the first paragraph.

## FLOOD WARNING SYSTEM

A flood warning system has been put in place along the Muddy River. The system consists of a network of nine river stage reading stations that are directly linked through radio telemetry to the U.S. Geological Survey. This information is used by the emergency preparedness agencies during flood events.

There is no creditable message. This would be additional information under the same topic as the Flood Safety paragraph. It explains the warning system, but does not tell the reader what the warnings are.

## FLOODPLAIN DEVELOPMENT PERMIT

The City of Floodville has adopted the Flood Damage Prevention Ordinance of the National Flood Insurance Program. A permit is required for any type of development including new construction, substantial improvements, placement of fill, paving or excavation. Always check with the Building Department before you build on, alter, degrade or fill on your property. A permit may be needed to ensure that a project is compliant with all regulations.

These are two messages creditable under Topic 5, "Build responsibly."

Illegal building or filling should be reported to the Building Department (call 555-1234).

## SUBSTANTIAL IMPROVEMENTS/DAMAGE REQUIREMENTS

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building.

If this were worded as a creditable message, it would be counted under Topic 5, which is already credited above.

# Floodville's Submittal for OP Credit, revised to meet 2013 Coordinator's Manual Criteria

Comments from Review based on 2013 Coordinator's Manual

## KNOW YOUR FLOOD HAZARD AND WHAT YOU CAN DO ABOUT IT

You may be flooded some day. Floodville was flooded by the Muddy River and its tributaries in 1967, 1977, 1979, 1980, 1983, 1989, 1992, 2001, and 2005. Most properties within eight blocks of the Muddy or one block of its tributaries are in the regulated floodplain. Find out if your property is in the regulated floodplain by calling the City's floodplain management office at 555-1234 or see our Flood Home Page at [www.Floodville.ci.st.us/flood](http://www.Floodville.ci.st.us/flood).

Here are some things you can do to protect your family and property from flooding:

Contact your property insurance agent to see if a flood insurance policy would help you. Even if you're not in the mapped floodplain, you may be subject to flooding from local drainage. In either case, flood insurance can be a good investment because most homeowners insurance policies do not cover damage caused by surface water flooding.

Do not walk or drive through flood waters. Currents are deceptive – six inches of moving water can knock you off your feet. Do not drive around barriers, as the road or bridge may be washed out.

Talk to us about protecting your house or business. There are ways to modify your building to minimize flood damage. Where flooding is shallow, measures such as small floodwalls, regrading the yard, and floodproofing the walls or utilities can be relatively inexpensive. Where flooding is deep, a building may need to be elevated.

Check with the Building Department before you build on, alter, regrade or fill on your property. Call 555-1234 first.

A permit may be needed to ensure that a project is compliant with all regulations. These regulations are designed to protect your property from flood damage and to make sure you don't cause a water problem for your neighbors.

Don't pour oil, grease, pesticides, or other pollutants down storm drains or into the ditches and streams. Our streams and wetlands help moderate flooding and are habitat for fish, frogs, and other species that provide us with recreation or food. Let's protect them and their homes.

Find out more by calling the City's floodplain management office at 555-1234 or see our Flood Home Page at [www.Floodville.ci.st.us/flood](http://www.Floodville.ci.st.us/flood).

Credited messages are underlined.

This message would be credited under Topic 1, "Know your flood hazard".

This message would be credited under Topic 2, "Insure for your flood hazard."

This message would be credited under Topic 3, "Protect people from the hazard."

This message would be credited under Topic 4, "Protect your property from the hazard."

This message would be credited under Topic 5, "Build responsibly."

This message would be credited under Topic 6, "Protect natural floodplain functions."

## A Few Notes

The sample messages are just *EXAMPLES*. A community can receive credit for any messages that fit under one of these six topics (see the table below). For more information on crediting outreach projects and additional example messages, see “Outreach Projects for Credit under the Community Rating System” at <http://crsresources.org/300-3/>

A community can receive credit for up to four additional topics (for a total of ten) if it prepares a PPI or Program for Public Information. For more information on a PPI, see Section 332.c in the *CRS Coordinator’s Manual* or “Developing a Program for Public Information for CRS Credit” at <http://crsresources.org/300-3/>.

Table 330-1. CRS topics and example messages.	
Six Priority Topics	Example Messages
1. Know your flood hazard	Your property is subject to flooding You are in a repetitively flooded area Drive safely: five people died in the 2002 flood
2. Insure your property for your flood hazard <i>NOTE: At least one project must include a message on this topic</i>	You need flood insurance Renters should buy flood insurance for their contents Take advantage of a low-cost Preferred Risk Policy
3. Protect people from the hazard	Turn around, don’t drown Know the flood warning signals: one long blast of the siren means a flash flood along Silver Creek Designate a place where your family can rendezvous after an evacuation order is issued
4. Protect your property from the hazard	Replace your flooded furnace with one elevated above the flood level Keep debris and trash out of the streams and ditches We can help you get a grant to elevate your home. Call us at _____
5. Build responsibly	Get a permit from . . . before you build Know the substantial damage rules (and the ICC benefits). You can see them at www..... All projects should be at least 10 feet from the property line so you don’t alter the drainage between homes
6. Protect natural floodplain functions	Don’t dump in the storm drains; they drain to the bay Protect our turtle nesting areas: stay off the beach after sunset Report broken silt fences: they help keep our streams clean

Source: page 330-4, *CRS Coordinator’s Manual*

## Final Advice

- (1) FOCUS ON THE MESSAGE you want to get across. Use the same message in different projects.
- (2) Please, please, do not copy these examples verbatim. Write the messages that are most important to your community.
- (3) When in doubt, send a draft to your ISO/CRS Specialist for a courtesy review.