How do YOU Spell Success?

The Community Rating System team is compiling an array of examples, short descriptions, and case studies of ways in which communities have benefited from being CRS participants and/or undertaking CRS activities. The aim is to create a web-based collection of the best ways to minimize flood damage and maximize community resilience through the CRS, so that communities and CRS Users Groups can more easily learn from—and be motivated by—each other’s experiences.

To build this collection, we are looking for ideas and suggestions about pertinent local activities. YOU DO NOT HAVE TO WRITE ANYTHING. Just drop us an email or let your ISO/CRS Specialist know you have a story to share with other communities. Then a CRS staff person will contact you by phone or email, learn what your community has done, and do a write-up of it. You then will be able to review and correct the description before it is shared widely.

Any project or product could be a suitable topic, but there is particular interest in

- Increased numbers of flood insurance policies as a result of outreach or other CRS-credited effort;
- Measured improvement in the natural functions of your community’s riverine or coastal areas;
- Instances of how your community avoided flood damage and/or disruption during a recent flood—especially in comparison to neighboring communities;
- A story about how your community’s floodplain management program coordinated with a federal, regional, or private entity (such as the National Oceanic and Atmospheric Administration, the Audubon Society, a regional planning group, the Natural Resources Conservation Service, the Corps of Engineers, a radio station or newspaper, Girl Scouts or Boy Scouts, or others);
- Success working with local insurance agencies; or
- A quote about the CRS from an elected official or other authority.

If you have experience that other communities may like to know about, contact your ISO/CRS Specialist or send an email to NFIPCRS@iso.com [put “story” in the subject line].

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CRS Opportunities at ASFPM Conference

The CRS again will have a major presence at the annual conference of the Association of State Floodplain Managers (ASFPM), to be held in Atlanta, Georgia, May 31 to June 5, 2015. The offerings described below are for community officials, consultants, private citizens, or other interested parties, from communities that already participate or those who may wish to join.

CRS-related Presentations

The ongoing work and successes of numerous CRS communities will be shared throughout the conference program. In addition, there are four sessions that specifically focus on the CRS. A Tuesday morning concurrent session will examine “CRS: Local Perspectives.” That afternoon, a session on the “Cost-effectiveness of Floodplain Regulations” will include a presentation about the findings of a research project on how CRS activities reduce flood losses. Early Wednesday afternoon, the session “Legal Perspectives on Changes in the NFIP,” will include a presentation about changes in the NFIP and CRS from the viewpoint of coastal states. And later that afternoon, a three-speaker panel will explore “National Perspectives on the CRS.”

CRS & FloodSmart Workshop is Back

On Monday, June 1st, from 1:00–5:00 p.m., there will be a workshop, “CRS Outreach Projects and FloodSmart: How Communities Can Expand Their CRS Public Information Efforts and Make Use of FloodSmart Tools.” This is the same workshop offered last year, and it will cover

- A summary of CRS outreach flood information activities (330, 340, 350, 370, 600s, and the Program for Public Information (PPI);
- An overview of FloodSmart and current/new directions;
- Effective outreach programs—what research has taught us;
- The CRS approach to outreach projects—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.

Registration for the workshop is $45 and can be done when you confirm your conference registration. If you did not receive the list of available workshops, or already responded and now wish to add the CRS Workshop to your registration, contact the ASFPM Executive Office at (608) 828-3000. Participation in the workshop earns 3.5 CECs.

The CRS Booth

The CRS will have a 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.

[continued on next page]
The CRS at ASFPM (cont.)

One-on-Ones
On behalf of FEMA, a CRS expert from Insurance Services Office, Inc. (ISO) can meet with you at your convenience during the conference. Appointments can be scheduled for any time from 7:00 a.m. to 5:15 p.m. Monday through Thursday of the conference week. They will be held in a meeting room yet to be assigned. You can make an appointment at the CRS booth, but to ensure your first choice of available times, contact Mike Bratcher at jbratcher@iso.com or (910) 298-2302. Topics could include your community’s land use management program, higher standards, stormwater management program, flood warning system, watershed management program, or any other component of a balanced floodplain management program. A meeting can help you find out what is needed for your community to improve in the CRS.

Be There
Take advantage of these chances to find out more about the CRS, or figure out ways to improve your program and your CRS classification. And check the ASFPM conference web page at www.asfpmconference.org.

The CRS — Questions & Answers
— Answers to actual questions posed by CRS communities —

Status of Guidance on Higher Regulatory Standards

Q We would like to obtain a copy of the guidance document, CRS Credit for Higher Regulatory Standards. The CRS website states “Document in Development” under the Activity 430 tab.

A The CRS Credit for Higher Regulatory Standards document has not yet been updated to correspond to the revised material in the 2013 CRS Coordinator’s Manual. We hope to have the higher standards guidance updated in the coming months, as verification visits and other work with communities provide further insight into precisely what new information will be most helpful. As you know, the credit points for some elements under Activity 430 have changed and we have added some additional credits. In general, however, the guidance in the older version is still applicable. It can be used for reference and background and downloaded from the FEMA Library at https://www.fema.gov/media-library/assets/documents/8651.

One important update that we do need to make to the guidance document pertains to the impact adjustment. Under the 2013 Coordinator’s Manual there is no longer an option to take a 25% default credit. A community impact adjustment map needs to be developed for Activity 420 (Open Space Preservation) and Activity 430 (Higher Regulatory Standards). Your community or county may already have developed an impact adjustment map. For some elements under Activity 420 and Activity 430, the 2013 Coordinator’s Manual does allow for a 10% “optional minimum credit” in lieu of an impact adjustment map (see Table 403-1 in the Coordinator’s Manual).
Tidbits from the CRS Task Force

The Community Rating System Task Force met in Phoenix, Arizona, during the week of March 16th. The meeting included these items:

- A report on the testing of the software for the pilot project for centralizing Elevation Certificates for CRS purposes is expected to be completed by the end of the year.
- A conversation about the next edition of the *CRS Coordinator’s Manual* (anticipated for 2017), including a schedule.
- Discussion about different levels of verification for communities participating in CRS. All communities will be cycled on a 3- or 5-year basis. The Task Force is considering having all Class 1–4 communities and communities within the top 10% of CRS premium discounts be cycled every three years.
- Approval of the updated publication, *Coastal Erosion Hazards: A Special Flood-related Hazards Supplement to the CRS Coordinator’s Manual* [see article on page 8].

In addition, Task Force members enjoyed presentations from

- Brian Cosson, Arizona State NFIP Coordinator;
- Shannon Summers, Chair, Arizona Floodplain Management Association;
- Maureen Towne, State Risk Map Coordinator;
- Steve Waters, Flood Warning and Emergency Response Plans; and
- Pete Weaver, Maricopa County Emergency Manager.

The next meeting of the CRS Task Force is set for the week of September 14, 2015.

New ISO/CRS Specialist

During the first quarter of 2015, the Community Rating System team saw two of our veteran ISO/CRS Specialists (Tom Brett and Lori Lehr) leave ISO and the CRS. ISO has hired Garrett Byma, CFM, to fill Tom Brett’s vacant position and are close to filling the other vacancy.

Byma resides in Brooklyn, New York. He began work with the CRS in March and his territory will lie in the New Jersey and New York area, part of FEMA Region II, with the specific area to be determined in the near future.

Byma earned his bachelor’s degree from Calvin College in Grand Rapids, Michigan, and holds an M.A. in Community and Regional Planning from Temple University. He worked previously with the Regional Support Center (RSC) for FEMA Region III and more recently in the RSC for FEMA Region II. The entire CRS team welcomes you, Garrett.
FloodSmart’s New Webinar Series

FloodSmart, the marketing and education campaign of the National Flood Insurance Program, now offers regularly scheduled webinars through FloodSmart.gov and Agents.FloodSmart.gov. Because our partners are busy and juggle many priorities, these webinars bring FloodSmart straight to their desktops so they can stay up-to-date on our resources.

Each presentation is designed to provide an in-depth look into FloodSmart and how best to use the tools and resources available.

Insurance agents are encouraged to register for the “Basic FloodSmart Overview”* offered monthly. This webinar introduces FloodSmart’s integrated marketing campaign, demonstrates how the campaign drives consumer interest in flood insurance, and explains how the program can provide agents with free leads. In addition, it covers new tools and incentives offered by the campaign.

In the near future, FloodSmart plans to offer the “Building a Marketing Plan” webinar,* which provides information on how to effectively market an agency to existing and potential clients. It covers the essentials of building a successful marketing plan, including how to promote both business and personal expertise through social media and email marketing.

The quarterly “Communicating Flood Risk” webinar offers an overview of all things FloodSmart for such stakeholders as floodplain and emergency managers. It discusses the importance of communicating flood risk and consequences, and how to successfully talk with residents and stakeholders in the community. It also introduces FloodSmart’s integrated marketing campaign, showing how it drives consumer interest in flood insurance, and covers tools and resources offered by the campaign. Each webinar includes a Q&A session.

For more information and to register, visit the webinar pages on FloodSmart.gov [click on “community resources” to find the webinar tab] and Agents.FloodSmart.gov [click on “marketing” to find the webinar tab].

*Note: Agent webinars are not eligible for continuing education credit, nor can they be counted toward the required two hours of flood insurance training for the Agent Referral Program.
New Guidance on Old Outreach Projects

The 2013 CRS Coordinator’s Manual has many changes in credit criteria and credit points from the 2007 Manual. Activity 330 (Outreach Projects) was substantially revised to reflect research on public information programs over the last decade. The previous approach, which relied heavily on one or two mailings from the local government, has been replaced with credit criteria that encourage shorter, action-oriented, messages; outreach by a variety of agencies, organizations, and stakeholders; and repetition of the messages and projects.

One common finding from the ISO/CRS Specialists on their more recent cycle verification visits is that communities have not revised their outreach programs to reflect the new criteria. Instead, they are submitting their old outreach projects for scoring under the new Coordinator’s Manual. Many of these older mailings are modeled after some national examples that had been circulated in prior years. All of these old-style outreach projects have received fewer CRS points than they did before.

A new handout posted on http://crsresources.org/300-3/，“Changes in Criteria and Scoring for CRS Outreach Projects,” discusses the changes from the former approach to the 2013 Coordinator’s Manual and provides an annotated scoring of a two-page version of one of the more common older models. It also shows, in one page, how a community can receive more points by following the new criteria.

Before you keep doing what you have been doing for CRS outreach project credit, check out this new guide. The reason the criteria in the 2013 Coordinator’s Manual are different is that the new approach will result in outreach projects that are more effective in eliciting behaviors that result in reduced flood losses. You will probably find that your revised program will bring better results.

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Take Advantage of Courtesy Reviews

Any time your community undertakes a new activity for which you anticipate requesting CRS credit, be sure to contact your ISO/CRS Specialist to request a “courtesy review.”

Under this process, your ISO/CRS Specialist will take an informal look at your ordinance language, outreach project, or other product and suggest minor changes that may result in a better score. When appropriate, he or she may even forward your materials to a CRS technical reviewer to obtain their input as well.

Ask for a courtesy review at any time, but in advance of your request for credit so there won’t be any delay in getting the points you deserve.
Many Reasons for a CRS Users Group

From time to time, I like to check in on my Users Group family by sending out a survey or questionnaire. It helps me get a better sense of the dynamics of the groups, how they’re doing, what their needs and challenges are, and how I can help them. The leaders of the groups have always been very cooperative in taking time out to complete the survey, despite the pressing responsibilities of their own jobs.

The response to the most recent survey, sent out in February, has been overwhelming. One of the questions was about ways in which the Users Group has been helpful to communities. I am optimistic that if communities out there hear from the groups themselves, they will gain a better understanding of the benefits of forming a CRS Users Group. As much as I want people simply to take my word for it, there is certainly merit to reading what other people have to say about why they think the Users Group is such a valuable resource. So here are some of their answers (without naming any sources to protect their privacy) in the hopes that if communities are considering the idea of a Users Group for their area, these ideas will give them the green light to move forward.

▬ “The CRS Users Group has been a great networking tool for our communities, sharing a wealth of information to ensure communities are thriving in the CRS program, and collaboration on plans to promote CRS to mortgage companies, insurance companies, realtors and elected officials.”

▬ It provides a group of peers for support.

▬ Providing feedback to the CRS Task Force and offering suggestions for changes.

▬ The Users Group has benefitted from sharing ideas and best practices from their own communities that result in additional points for certain activities, which will hopefully result in higher scores.

▬ Provided networking among CRS coordinators for transfer of ideas on good CRS program practices.

▬ More up-to-date information, more help with the new Coordinator’s Manual, better understanding of the individual CRS activities.

▬ The meetings provide a set time away from the office for a community to focus on the CRS; an opportunity for communities to share information about the implementation of CRS activities as well as other floodplain management information (e.g., permitting process, flood maps, etc.); and the opportunity for communities to ask questions in a “safe” environment.

▬ It helps us to discuss and learn more about the NFIP and CRS. Likewise, it helps to make sure the region has a unified message.

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DEBBIE’S DISH . . . (cont.)

— It gives us a chance to share challenges and learn from each other.
— The ability to meet others who are doing the same thing and are just across the water; learn from failures and victories; share ideas and have someone address what happened when they tried that; see an idea start and have others offer support, encouragement, suggestions for success; [and] know there is a group of people who can offer support when times are tough or when a non CRS community has one person who is pushing for membership and cannot get it to move beyond the politics.
— “I enjoy hearing about other communities and some of their discussion makes me reflect on what I can do for mine.”
— Brainstorming and talking about what other agencies do is a valuable tool.
— Our respective governments are becoming familiar with the term “CRS” and its benefit to the communities; better information to the CRS member communities has facilitated standardized, similar messages with greater outreach to larger audiences and with emphasis; mentoring of the CRS member communities has increased CRS implementation and made our respective programs more effective (i.e., more points and more efficient floodplain management offices . . . getting more done with less).
— Helping CRS Coordinators not feel so alone in this process; more training on CRS activities and topics made available to members.

As you can see, the common thread in the Users Groups’ comments is that having a forum that allows communities to share ideas, become better educated on the CRS, and support and help one another to have the best possible floodplain management program. Clearly, the dedication and solidarity of the members are what make these Users Groups so successful.

Coastal Erosion Hazards: The Supplement is Ready!

At its March meeting, the CRS Task Force approved the recent update of the CRS publication that gives background information, credit criteria, and scoring instructions for communities that are managing their coastal erosion hazards.

This edition, which is a companion to the 2013 CRS Coordinator’s Manual, incorporates advancements in understanding of the dynamics of changes in shorelines and in sea level. The biggest change is a substantial increase in the credit points available for open space in areas subject to coastal erosion.

Coastal Erosion Hazards: A Special Flood-related Hazards Supplement to the CRS Coordinator’s Manual can be downloaded from www.CRSresources.org/manual.
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] 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 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 NFIPC轻松@iso.com. Here are some recent additions to the website.

- “Changes in Criteria and Scoring for CRS Outreach Projects,” is a new handout summarizing and illustrating how older outreach projects can be revised to receive maximum credit under the 2013 Coordinator’s Manual [see article on page 6].

- Coastal Erosion Hazards: A Special Flood-related Hazards Supplement to the CRS Coordinator’s Manual is the updated edition of this companion to the current Coordinator’s Manual [see article on page 8].

- Webinar Schedule—A schedule for the first part of calendar year 2015 is posted under the Training & Videos tab at www.CRSresources.org/training. This link also has registration information. Also see the webinar schedule, below.

- The most recent issue of the NFIP/CRS Update newsletter, in case you missed it (January/February 2015), can be found at www.CRSresources.org/100-2.

Training Opportunities

Webinars

The CRS offers webinars to help communities with 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 www.CRSresources.org/training. The following one-hour topical webinars are on the calendar, and others can be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

- Introduction to the CRS—April 21, 2015; June 16, 2015
- Preparing for a Verification Visit—May 19, 2015
- Drainage System Maintenance (Activity 540)—April 22, 2015
- The CRS and Higher Regulatory Standards—May 20, 2015

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Training Opportunities (cont.)

- The CRS and Natural Floodplain Functions — June 17, 2015
- Preparing an Annual Recertification — August 18, 2015; September 15, 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 CRS and Climate Change. If you’d like to have a webinar on the 2013 Coordinator’s Manual, the FEMA Elevation Certificate, or any other activity, contact your ISO/CRS Specialist.

For more on the CRS webinar series, to register, and to obtain agendas and required materials, go to www.CRSresources.org/training. If you have questions about the CRS Webinar Series or suggestions for future topics, please contact Becca.Croft@atkinsglobal.com.

Webinars on Record

“RiskMAP and CRS Synergy” is a recorded webinar introducing the CRS and FEMA’s RiskMAP and showing how communities can use both to improve floodplain management. Class materials and the Q&A are available for download at 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” under the “Training” tab].

Workshops and Training related to the CRS

- The Community Rating System (E278) (field-deployed course is designated as L278)
  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® 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®), or have completed the National Flood Insurance Program course (E273), or be a full-time floodplain manager with over two years of specific floodplain management experience.

- Unified Hazard Mitigation Assistance Program:
  Developing Quality Applications (E212) ..........September 21–24, 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

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Training Opportunities (cont.)

- **Advanced Floodplain Management Concepts II** (E282) ................. August 3–6, 2015
- **Managing Floodplain Development through the NFIP** (E273) ........ 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).

- **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 432.0, 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. 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).