

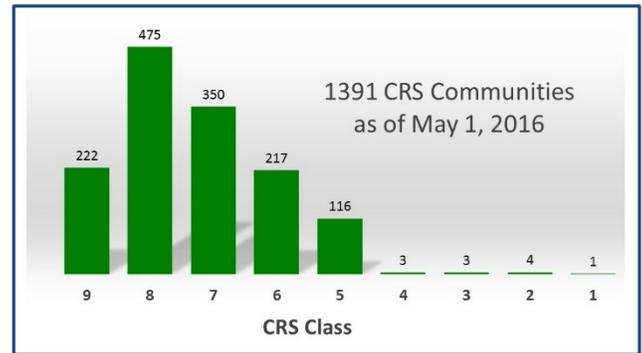


NFIP/CRS UPDATE

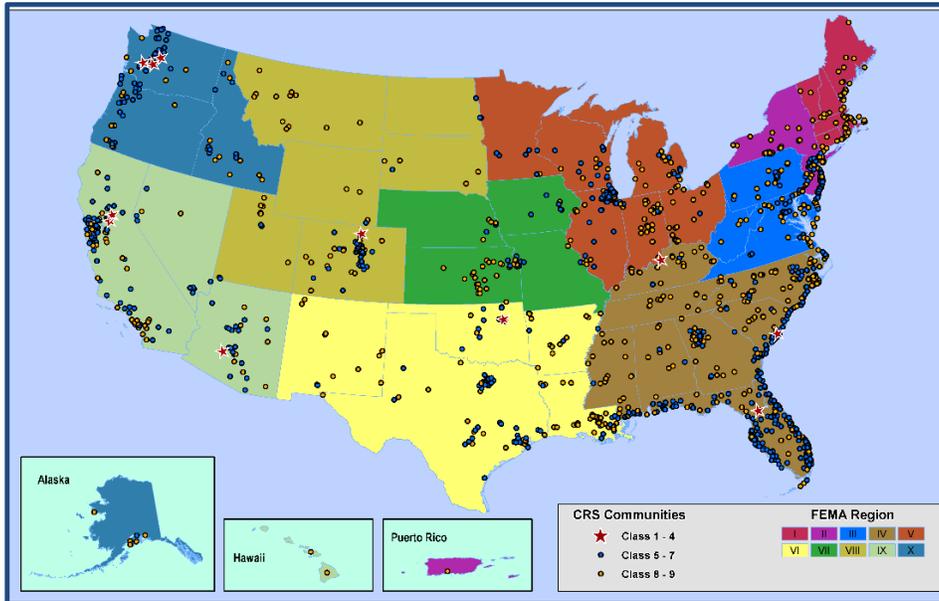
March / April 2016

CRS Continues to Grow

Twenty-six years after its creation, the CRS continues to evolve as an effective voluntary flood loss reduction initiative, while serving as a flood insurance rating program. As of May 2016, there are 1,391 CRS communities, spread across the entire nation (see map). These communities represent a significant portion of the Nation's flood risk as evidenced by the fact that more than 68% of all flood insurance policies are in CRS communities.



Roseville, California, remains the sole Class 1 community. Class 2 communities are Tulsa, Oklahoma; Fort Collins, Colorado; King County, Washington; and Pierce County, Washington. Class 3 includes Sacramento County, California; Ocala, Florida; and Louisville-Jefferson County Metro, Kentucky. Class 4 has Maricopa County, Arizona; Charleston County, South Carolina; and Thurston County, Washington. ≡ ≡ ≡



Communities participating in the NFIP Community Rating System, as of May 2016

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Connect with the 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 Grand Rapids, Michigan, June 19–24, 2016. The offerings described below are for community officials, consultants, private citizens, or other interested parties, from communities that already participate 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 successes of numerous CRS communities will be shared throughout the conference program. In addition, there will be two concurrent sessions, both entitled, “High Class: Implementing the CRS at the Local Level.” On Tuesday afternoon, that session will feature presentations and discussion about Savannah, Georgia; Ocala, Florida; and Cape Cod, Massachusetts. During the Thursday afternoon session, participants will hear from Fort Lauderdale, Florida; the Urban Drainage and Flood Control District of the Denver metropolitan area; and the University of New Orleans’s CHART group, which addresses south Louisiana.

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,” at noon on Wednesday, June 22, in a room yet to be assigned. Bring your own lunch, eat, and join the discussion that begins at 12:30. Local CRS Coordinators and floodplain managers are welcome, too.

Discussions will begin with highlights of state initiatives for CRS community participation and some shared ambitions for the program. Thoughts and feedback from NFIP State Coordinators and CRS Users Groups will be encouraged. We look forward to seeing you.

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.

One-on-Ones are Back

On behalf of FEMA, a CRS expert from Insurance Services Office, Inc. (ISO) can meet with you at your convenience in the Grand Gallery Overlook Room D. Appointments can be scheduled for any time from 7:00 a.m. to 5:15 p.m. Monday through Thursday of the conference week. You can make an appointment at the CRS booth, but to ensure your first choice of available times, contact Dave Arkens at dmarkens@iso.com or (702) 354-4674. 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 improve in the CRS. ≡ ≡ ≡

Success with CRS

This column highlights some positive floodplain management outcomes that communities have experienced through participation in the Community Rating System.

Trail System helps Bartlesville's Floodplain Management—and Vice Versa

When work began on the Pathfinder Parkway in Bartlesville, Oklahoma, in the late 1970s, the National Flood Insurance Program's Community Rating System did not yet exist. But 30 years later, Bartlesville's CRS program and the Parkway have become intertwined with each other—and also with the quality of life of the city's residents.

Bartlesville, a city of about 36,000, lies in the northeastern part of the state, and is bisected by the Caney River, which also has been the principal source of flooding.

Pathfinder Parkway is a 12-mile paved trail that wanders through Bartlesville along the Caney River and its tributary, Turkey Creek. It was built as a Community Bicentennial Project, and then designated as a National Recreation Trail in 1977. It connects several neighborhood parks and recreation centers, commercial districts, and schools, making it an ideal off-road alternative for commuting to school or work. The trail itself is a recreational opportunity, too, as it meanders through wooded wildlife habitat and along the water's edge and is used by hikers, bikers, joggers, and nature lovers. Educational materials are posted to help users identify birds and other wildlife.

“The opportunity to get reductions in NFIP flood insurance premiums based on CRS ratings was one of the principal motivators for us to join the Community Rating System,” said Terry Lauritsen, Director of Engineering and Water Utilities. Bartlesville joined the CRS early in the program, in 1992. Now a CRS Class 7, Bartlesville earns a 15% discount on flood insurance premiums for its residents.

City's Open Space Yields Many Benefits

When it joined the CRS, open space turned out to be one of Bartlesville's biggest CRS-credited activities. Because no development means no property damaged by flooding, the CRS provides substantial credit when communities keep areas adjacent to their drainageways in a natural condition. “We have about one to one-and-a-half miles of floodplain open space along the river,” Lauritsen explains. This open space, which includes parts of the Pathfinder Parkway, is dedicated to trails, parks, and other green space activities.

Even though the Pathfinder Parkway was in place long before the CRS, Bartlesville still earns credit points for the ongoing open space benefits it provides. What's more, the CRS is providing a somewhat unexpected benefit for the Parkway, too. “Pristine open space in the middle of the

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Trail System in Bartlesville, Oklahoma (cont.)



community will eventually come under pressure from development interests,” Lauritsen explains. Because keeping floodprone spaces open spaces earns ongoing CRS credit, “the CRS will be instrumental in keeping this property as open space, as that pressure increases.”

More Activities, More CRS Credit

Open space is only one of the CRS-credited floodplain management techniques used by Bartlesville. The city has a geographic information system (GIS) with layers of data for many types of community information. Because of its emphasis on the CRS, the city added layers not only for the FEMA floodplain maps, but for other flood-prone areas within the city as well, earning credit for “additional map data” under CRS Activity 440. Just as important is the enhanced usefulness provided by the digitized data layers. “The GIS provides a more comprehensive set of data that is critical for our decision-makers. Having the floodplain maps and flood prone areas included in that data set has helped tremendously,” Lauritsen noted.

Bartlesville also implements regulations that go beyond the NFIP minimum standards, qualifying for CRS credit. In particular, requiring one foot of freeboard for all new and substantially improved development and prohibiting fill have helped minimize development in the floodplains, according to Lauritsen.

When, in 2013, the CRS introduced the new “program for public information” credit, Bartlesville began stepping up its outreach and flood hazard information activities. It produces and distributes flyers to the public, floodplain residents, and real estate agents. The Bartlesville City Council adopted proclamations for Flood Awareness Month and Flood Insurance Month—April and May, respectively—which are posted on the city’s website.



Editor’s note: This is just a snapshot of the numerous floodplain management and CRS activities being carried out in Bartlesville. For more details, see www.cityofbartlesville.org.

The CRS — Questions & Answers

— *Answers to actual questions posed by CRS communities* —

This and That on Drainage Systems

- Q** *My community is requesting credit for Activity 542.e, storage basin management (SBM). We have mapped all the stormwater retention/detention facilities within the city limits. Does each single facility count as one basin, or should we use acreages? For example, one private residential development has more than 20 ponds.*
- A** There is no need to calculate acreages. Each facility counts as one. So, each pond is counted once, even though it is on private property.
- Q** *We have many more facilities under private ownership than city ownership, even though we do have codes to enable the city to address problems if the owners do not. Should I just go with the optional minimum impact adjustment?*
- A** If the city's facilities account for 10% or less of the entire system's facilities (that is, private entities control 90% of the stormwater facilities), then use the optional minimum of 0.10. But, if you require that the private entities make annual reports (by an engineer) to the city, and you have copies of those reports, your community can get credit for private systems
- Q** *For our drainage system map, the 2013 **Coordinator's Manual** says (Section 542.a.1(b), page 540-11) that you need to provide a map of the entire system. But then it explains that when calculating the impact adjustment, "components" are defined as 1/5-mile segments of open channels. So does the entire system need to be mapped and inventoried, or just the open channels?*
- A** The entire system, including private components that drain 40 acres or more, needs to be mapped. Only the open channels need to be mapped and inventoried. There is no need to break the channels into 1/5-mile segments, but each item or channel on your map needs to be included in your inventory. The inventory should reflect what is on the map, and how you keep your community inspection and maintenance records. ≡≡≡

New ISO/CRS Specialist

The Community Rating System is pleased to announce its newest ISO/CRS Specialist, Tracie Belongia, CFM, who began her duties with ISO in March.

Belongia, who is based in Greenfield, Indiana, will cover parts of Indiana, Michigan, Pennsylvania, and Ohio. She holds a bachelor's degree in mechanical engineering technology from Purdue and associate's degrees in mechanical engineering technology, marketing and distribution, and business management from Vincennes University. She worked most recently for the Hancock County [Indiana] Surveyor's Office, as the Survey Tech and Program Coordinator for both the CRS and the MS4 Program for Phase II communities. Her impressive array of professional experience will make her a valuable addition to the CRS.

The entire CRS team welcomes you, Tracie. ≡≡≡

Debbie's Dish on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

Why did the chicken cross the road?

We all know the answer: to get to the other side. But what if the road was flooded and impassable? Would the chicken get very far then? And should it even take the chance?

Flooding has been on my mind a lot lately, with the major storms that have hit my home state of Texas. Along with millions of others, I watched the news coverage of rising flood levels, water rescues, flooded homes, washed-out roads and, unfortunately, stories of people who didn't make it out alive. That last is the one that gets to me, especially since the majority of flooding deaths are caused when drivers attempt to cross flooded roads. What is it going to take to stop people from driving through flooded areas?

In my opinion, the motivation to engage in this risky behavior is not ignorance; it's denial with a touch of ego. People seem to have the idea that THEIR cars can get through high water. Or that the water isn't high enough to cause any REAL damage. Or that maybe a smaller car didn't make it but their SUV could. It's the idea of wanting to get to the other side of the road at any cost and assuming there's no risk to that action.

This thinking is not uncommon in tragic examples of a person who ignores warning signs, drives around a barricade and, several minutes later, watches the vehicle float down the street after having narrowly escaped through the sunroof and reached dry land. While I do have sympathy for people who are caught completely off guard by rising water, it is frustrating that others don't realize the potential danger and get themselves into a mess that is so avoidable.

As floodplain managers, we all do what we can to implement, enforce, and encourage good floodplain management practices—especially so that citizens will build their homes in ways that reduce the impacts of flooding. But we can't physically get in the car with them and force them to follow flooding's easy rule, "Turn Around, Don't Drown."

But this instance of fatal flooding could get us to thinking about what we as community representatives and CRS Coordinators and Users Group members can do to help the situation.

One obvious step is ramping up public outreach efforts. Our messages need to be straightforward, even blunt. There have to be reminders to people of what happened in past events so that history doesn't repeat itself. Constantly reporting the death toll numbers of past floods can be a powerful message in itself. But we have to change the way people think about flooding so they'll change the way they BEHAVE. That's why the CRS credits simple, repeated messages, from a variety of sources, that tell people exactly WHAT TO DO (or NOT DO). CRS Users Groups that encourage a regional approach to public outreach are taking advantage of their joint resources to spread such messages across a broad audience and through multiple outlets.

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Debbie's Dish (cont.)

We can also work to publicize consequences besides risk to life. Recently, I received a notice from our state floodplain management association about the Texas Barricade Law. To be honest, I did not even know it existed and I bet most Texans don't either. The laws vary from state to state, but here in Texas, if a person "(1) disobeys the instructions, signals, warnings, or markings of a warning sign; or (2) drives around a barricade," then that person is subject to a fine, arrest, and/or jail time. (For more, see www.texasflashflood.org.) Reading about this law actually perked me up. If more citizens knew about the prohibition and possible punishment, they might change their minds about driving around barricades set up to protect them from rising water. If the thought of floating down an underpass doesn't deter people from driving on washed out roads, maybe the thought of a possible arrest and jail time will do the trick. Will crossing the road be worth it to them if, at the end they get a hefty fine and 30 hours of community service? That is, if they actually make it to the other side of the road.

In short, this latest round of floods can help us recognize the challenge of altering behavior, and working to meet that challenge. If people see and hear the same advice everywhere, and have extra incentives to avoid risky behavior, the idea is bound to sink in (no pun intended . . .well, maybe it IS intended). ≡ ≡ ≡

New Fact Sheet on Natural Functions

The many ways in which the CRS encourages, recognizes, and rewards local stewardship of natural floodplain functions and resources are summarized in a new fact sheet, "The Community Rating System works to Protect Natural Floodplains." The four-page document highlights and summarizes how CRS-credited activities interrelate with environmental concerns, by crediting and otherwise recognizing

- watershed management;
- habitat protection and restoration—both aquatic and riparian;
- planning for floodplain management, habitat protection, and other initiatives;
- preserving and restoring natural shorelines;
- maintaining natural open space;
- low-density development;
- erosion and sediment control and ensuring the quality of water; and
- public outreach and education about natural floodplain resources and functions.



The fact sheet also points out that CRS communities must meet federal environmental protection requirements, and that the CRS guides communities in doing so with regard to their CRS projects and also ensures that compliance through its community certifications.

Download it at <https://www.fema.gov/media-library/assets/documents/115715>. ≡ ≡ ≡



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 NFIPCRS@iso.com. Here are some recent additions to the website.

- **Webinar Schedule**—A schedule for early 2016 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 2016), along with all other past issues, can be found at www.CRSresources.org/100. ≡≡≡

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 will be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

Preparing for a Verification Visit (1 hour and 15 minutes)— May 17, 2016
The CRS and Coastal Hazards— May 18, 2016

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Training Opportunities (cont.)

Some other anticipated webinars include **Preparing an Annual Recertification; 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 webinars, go to www.CRSresources.org/training. If you have questions about or suggestions for the CRS Webinar Series, contact Becca.Croft@atkinglobal.com.

Workshops and Training related to the CRS

- **The Community Rating System (E278)** (field-deployed course is designated as L278)
 - July 18–21, 2016
 - September 19–22, 2016

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 E278 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 E278 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 (E273), or be a full-time floodplain manager with over two years of specific floodplain management experience.

- **The Community Rating System (L278)** (field-deployed version of E278, as described above)
 - Poquoson, Virginia July 18–21, 2016
- **Hazus-MH for Flood (E172)** June 20–23, 2016
- **Advanced Floodplain Management Concepts II (E282)** July 11–14, 2016
- Managing Floodplain Development through the NFIP (E273)**
 - June 27–30, 2016
 - September 12–15, 2016

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

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Training Opportunities (cont.)

- **Advanced Floodplain Management Concepts III (E284)**August 29—September 1, 2016
- **Residential Coastal Construction (E386)**August 22–25, 2016

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 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

The CRS conducts the field-deployed CRS course (L278, the same as EMI's E278, but tailored to local conditions) throughout the year, 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). ≡ ≡ ≡

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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NFIP/CRS Update
P.O. Box 501016
Indianapolis, IN 46250-1016
(317) 848-2898 fax: (201) 748-1936 NFIPCRS@iso.com