



NFIP/CRS UPDATE

January / February 2016

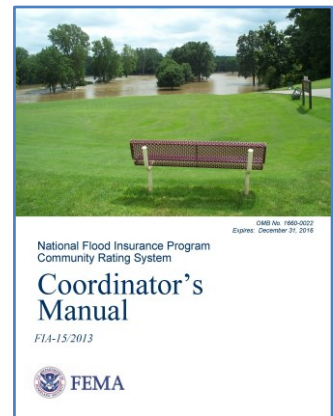
CRS Coordinator’s Manual Update Underway — Input from Communities Invited —

This year will bring another routine update and revision of the *CRS Coordinator’s Manual*, the all-purpose reference and guidance document for the Community Rating System. The current, 2013 edition of the *Coordinator’s Manual* is effective until the end of this calendar year. Between now and then, minor updates are being made and it will be subject to review by the Office of Management and Budget. It is expected that a new edition will become effective early in 2017 and be in force for three years, as usual.

No major alterations are in store this cycle. Instead, attention is being paid to the following:

- Language that has been deemed potentially confusing or contradictory is being clarified, with an eye toward making the guidelines and instructions easier to understand.
- Corrections are being made to typographical errors and other minor matters, such as incorrect section numbering or mistakes in cross-references.
- All references to and links to sources of information and further assistance—both within the CRS and among outside entities—are being updated.
- The credit criteria and scoring details for flood-related special hazards (tsunami, coastal erosion, ice jams, etc.) are being moved from the separate supplements into the *Coordinator’s Manual*.

Having all this information in one place will make it more convenient for both the communities and the CRS team.



FEMA and the CRS Task Force welcome suggestions for needed clarifications and corrections. Mention them to your ISO/CRS Specialist or send an email to NFIPCRS@iso.com. ≡ ≡ ≡

Also in this Issue

Success with CRS	3	Field-deployed CRS Training	6
Debbie’s Dish.....	5	Training Opportunities	7

Success with CRS

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

Sea Isle City's Transformation Shows after Sandy

Over the last two decades, Sea Isle City, New Jersey, has had a complete turnaround in its attitude toward flooding, flood prevention, and floodplain management, according to Neil Byrne, Construction Official. "And more recently, the Community Rating System has raised the flood awareness in this community, the awareness of premium reductions, and the awareness of standards that can reduce flood losses," he explained.

When Mayor Leonard Desiderio first took office in 1993, the community was facing suspension from the National Flood Insurance Program. He and the City Council realized that flood insurance was critical to their resort community, which lies on a barrier island off the New Jersey coast, surrounded by bays and the Atlantic Ocean. Sea Isle's year-round population is about 2,100, but it swells to 40,000 on summer weekends. And all this is spread over only 2.5 square miles of land that lies almost completely within the Special Flood Hazard Area.

"Well, we've got to work on that," Desiderio said when the deficiencies in local handling of flood hazard management were explained to him.

And work they did. Together, the mayor, city council, and the rest of the city commenced to put their full support behind the community's floodplain management work.

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Sea Isle's city hall building, on the left, was flooded three feet deep during Hurricane Sandy. The new building, on the right, is elevated to five feet above the 500-year flood level, and symbolizes the city's commitment to reducing flood damage.

Transformation for Sea Isle City, New Jersey (cont.)

Over 200 summonses were issued to non-compliant structures in order to bring them up to the flood-protection standards of the NFIP. This effort got 100% support from the mayor and city council. No exceptions were given.

Sea Isle didn't stop there, however.

In the years that followed, "it was a lot of hard work and it was a lot of changing of the way we had done things in Sea Isle City previously," Desiderio said. "It was ordinance changes and improving a lot of our construction procedures and standards."

The community took on many strategies that go beyond the minimum requirements of the NFIP.

Higher Regulatory Standards

- No breakaway walls, latticework, or storage rooms are allowed in V Zones. Only parking and crawl space are permitted below a building.
- All entrances to a building (including foyers) have to be at or above the base flood elevation.
- The design flood elevation is 11 feet in A zones and 14 feet in V zones—above the levels shown in the latest FEMA preliminary flood maps.
- A safety margin of freeboard is added to make new and rebuilt structures even better protected. The freeboard ranges from 3 feet to 6 feet above the base flood elevation, depending on the map and zone.
- The new City Municipal Complex was built to the 500-year standard of 13 feet elevation plus an additional 5 feet for a total elevation of 18 feet. The building now stands as a fitting symbol of Sea Isle's commitment to minimizing its flood losses.
- No fill is allowed in the A Zones or V Zones. No variances are issued for fill.
- Before a building in an A Zone changes hands, a certification must be issued that the foundation has appropriate venting. These openings in the foundation walls allow flood waters to enter the lower area, preventing the buildup of water pressure.

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An example of new V-Zone construction in Sea Isle City. The home is elevated and the entrance is located above the flood level.



Transformation for Sea Isle City, New Jersey (cont.)

Open Space

- The marshland and beaches surrounding the community are designated as open space. No construction is allowed.
- As they become available, the city is buying up A Zone lots, and adding them to the ongoing open space project.

Work Shows Results

A testament to the progress Sea Isle City has made is that, in 2000, Sea Isle was able to join the CRS. And the measures that were already in place made it possible to enter the CRS as a Class 6 community. Realizing that the savings in flood insurance premiums to the residents were about \$1 million each year, the community became even bigger advocates for the CRS.

“Once we achieved one goal, it made us want to continue,” Mayor Desiderio said. “Working hard, working together, and working with the FEMA offices helped us prevail.”

Today, Sea Isle City is a Class 5 CRS community. “We don’t let too many days go by where we don’t tout to our neighbors and to our citizens that we are a 25% discount community,” says Mayor Desiderio. With this Class 5 achievement, the residents now save about \$1.3 million per year in flood insurance premiums.

The community’s all-out effort has yielded a Sea Isle that is far better prepared for coastal storms and flooding. After Hurricane Sandy, there were only 19 substantially damaged structures. Most of the town was fully operational two to three days after the storm.

Byrne says they aren’t stopping now, though. Sea Isle is finalizing a comprehensive watershed management plan that should bring more CRS credit points. “We hope to rise to the next CRS class and become the only community in New Jersey with that rating,” he said. ≡≡≡

NOTE: *These are just some of the key features of Sea Isle City’s floodplain management program. For more, see the city’s website at <http://sea-isle-city.nj.us>.*



“I’m happy to say sitting here today, that we are not a 5%, not a 10%, not even a 15%, we are a 25% flood insurance discount community and we are very, very proud of that fact. We don’t let too many days go by where we don’t tout that to our neighbors and to our citizens that we are a 25% discount community under the CRS.”

—Mayor Leonard Desiderio, Sea Isle City, New Jersey

Debbie's Dish on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

Strength in Numbers

In an earlier issue of this newsletter, I talked about the location of the CRS Users Groups in existence at that time. It's a delight to observe that, exactly one year later, the number of groups has grown to 39. Geographically speaking, most of the groups run along the western coastline, down along the south, and up the eastern coastline. There is a small concentration of groups in the Texas–Louisiana area and in the state of Florida. The map shows the location of all of the CRS Users Groups.



I'm also proud to say that all ten FEMA Regions have at least one group, with the majority being in FEMA Regions IV and VI. The breakdown of Users Groups among the FEMA Regions is shown in the chart on the next page.

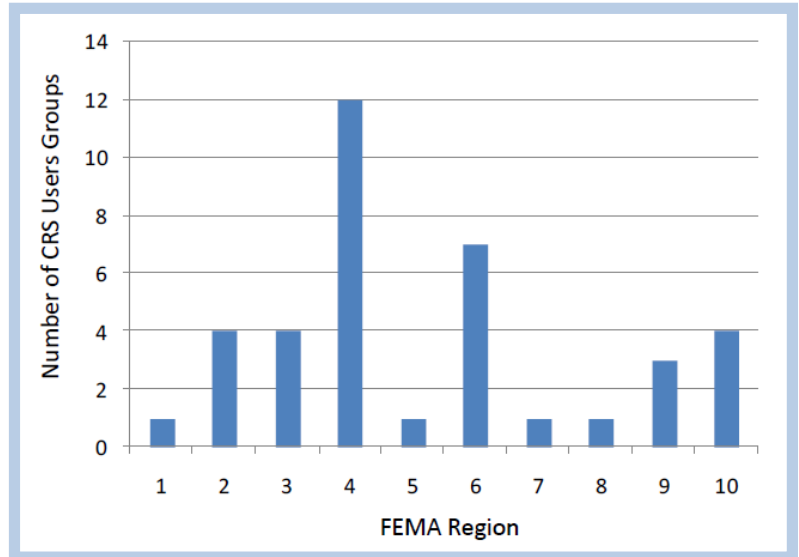
The growth in the number of Users Groups demonstrates that more and more communities are realizing the benefits of sharing their knowledge and experiences.

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DEBBIE'S DISH (cont.)

Although I promote Users Groups all the time, I'm no stranger to the added work it can be to take a leadership role for one. You have to make sure you're meeting regularly and that you're bringing fresh and relevant topics to the table every time to keep up interest, momentum, and attendance.

But as I've said many times before, the benefits far outweigh the negatives and, if you have an opportunity to lead or join a CRS Users Group, you shouldn't have to think twice about it. ≡≡≡



Register Now for CRS Training Course outside EMI

The field-deployed version of “The Community Rating System,” the all-purpose training course about the CRS (L278), is being offered in two more locations this spring. This is an opportunity to orient new participants at the state and/or local level with the whole CRS. You need not be a resident of the host state to enroll—these courses are meant to serve the entire surrounding area.

The course describes the activities through which a community can earn credit points under the CRS, how a community applies to the program, how to modify an application to improve a community classification, and more. The materials covered assume a familiarity with floodplain management and with the National Flood Insurance Program.

The course description and prerequisites are the same as those listed under the Training Opportunities section of this newsletter [see page 8]. Completion of the course earns 12 CECs (continuing education credits) for Certified Floodplain Managers. A registration form and additional information can be obtained by emailing the addresses below.

May 16-19, 2016—in Savannah, Georgia. The class will be held Monday through Thursday, 8:00 a.m. to 5:00 p.m. Contact Tom McDonald at TMcDonald@Savannahga.gov or send an email to NFIPCRS@iso.com.

June 13-16, 2016—in Poquoson, Virginia. The class runs Monday through Thursday, 8:00 a.m. to 5:00 p.m. Contact Charley Banks at Charley.Banks@dcr.virginia.gov or send an email to NFIPCRS@iso.com.

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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 (November/December 2015), 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)— March 15, 2016; May 17, 2016
- **Flood Warning & Response (Activity 610)**— March 16, 2016
- **Introduction to the CRS**— April 19, 2016
- **The CRS and Natural Floodplain Functions**— April 20, 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)
 - April 18–21, 2016
 - July 18–21, 2016
 - September 19–22, 2016

NOTE: *The April 18–21 class is filled. There are still many openings for both the July and September classes.*

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) [*see page 6 for more information*]
 - Savannah, Georgia..... April 18–21, 2016
 - Poquoson, Virginia..... July 18–21, 2016
- **Hazus-MH for Flood (E172)** June 20–23, 2016
- **Advanced Floodplain Management Concepts I (E194)** April 11–14, 2016
- **Retrofitting Floodprone Residential Buildings (E279)** May 2–5, 2016
- **Advanced Floodplain Management Concepts II (E282)** July 11–14, 2016
- **Managing Floodplain Development through the NFIP (E273)** March 7–10, 2016
 - 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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