



FEMA

W-12041

June 26, 2012

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Servicing Agent

Edward L. Connor

FROM: Edward L. Connor
Deputy Associate Administrator for Federal Insurance
Federal Insurance and Mitigation Administration

SUBJECT: NFIP Community Rating System (CRS) Newsletter

The June 2012 edition of the NFIP CRS newsletter has been released. Features include articles on the 2012 CRS Award for Excellence, the Agency Partnerships for High Water Mark Campaigns, and Help for Local Management of a Rising Sea. Additional highlights include access to the final draft of the *CRS Coordinator's Manual* and a listing of CRS training opportunities.

To become a subscriber to this publication or to suggest a topic that you would like to see addressed in future editions, contact:

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Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: All Departments



NFIP/CRS UPDATE

June 2012

CRS Award for Excellence goes to Romin Khavari

The 2012 CRS Award for Excellence was presented to Romin Khavari, the City Engineer and Floodplain Manager for the City of Grand Prairie, Texas, at the annual NFIP conference, held in Austin last month.

For 12 years, Khavari has been the City Engineer for Grand Prairie, a class 5 CRS community. He has distinguished himself, in part, through a series of initiatives to enhance the effectiveness of flood insurance and to improve floodplain management.

Khavari has promoted citizen awareness about flood insurance. He has coordinated forums and workshops about floodplain management to foster both learning and collaboration among insurance agents, building officials, lenders, floodplain managers, and the public. Khavari set up a program to obtain elevation certificates for every structure in the floodplain and established a two-foot freeboard requirement for new construction. He contributed his energy and expertise to a series of major drainage improvement projects. A decade ago, Grand Prairie had 43 properties experiencing repetitive flood losses. Thanks in large measure to Khavari's attention to mitigation, that number is now down to just two.



Romin Khavari, P.E., CFM, of Grand Prairie, Texas (at left), receives the 2012 CRS Award for Excellence from Dennis Kuhns, Director of FEMA's Risk Insurance Division, during this year's NFIP flood conference.

The CRS congratulates Khavari, whose knowledge, commitment, and passion have resulted in safer new development, less-expensive flood insurance, and growing floodplain management expertise in Grand Prairie and its environs.

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Agency Partnerships for High Water Mark Campaigns

New Initiative could help with CRS Credit for Outreach Projects

As CRS communities know, floods are the most common and costly natural disasters in the country, yet more Americans could benefit from taking steps to prevent flood damage and make themselves more resilient in the face of a flood disaster. FEMA and eight other federal agencies are working to promote community disaster resiliency by beginning an initiative to offer local officials outreach materials to bring flood risk awareness into the spotlight.

Together, FEMA and its partners are developing a high water mark awareness initiative to help communities showcase their local history of flooding and encourage residents to take action. The initiative, “Know Your Line: Be Flood Aware,” supports local officials in posting—in prominent places throughout their communities—signs that show the high water levels from previous or projected floods. Communities are encouraged to hold prominent events to announce their participation in the initiative and the start of their awareness campaigns. These events would provide a natural launching point for follow-up activities to remind residents and local businesses of their flood risk and to prompt individual action. Such activities could receive CRS credit as part of a community’s outreach projects under CRS Activity 330.

“It Won’t Happen Here”

Over the life of a typical 30-year mortgage, homes and businesses in high-risk areas have a 26% or greater chance of being flooded—that’s a full two-and-a-half times more likely than a fire.¹ But residents and businesses often take few, if any, steps to protect themselves from these potentially life-changing events, opting instead to trust that “it won’t happen here.”

Local officials in CRS communities understand that flooding not only CAN happen in their community, it likely already HAS. Whether your community experienced a severe flood a century ago or just this spring, using high water mark signs to showcase the flood’s dramatic outcome can be a powerful testimony to the reality of local floods. The signs are also daily reminders to residents and businesses to be aware of the risk and take appropriate action before the next flood.

Posting high water mark signs themselves, however, is just the beginning. The Know Your Line initiative will help communities develop ongoing communication efforts to bolster local flood risk communication plans and encourage flood risk reduction over time.

Agencies Supporting the “Know Your Line” Initiative

- Federal Emergency Management Agency
- National Oceanic and Atmospheric Administration
- National Park Service
- U.S. Army Corps of Engineers
- U.S. Department of Agriculture
- U.S. Department of Housing and Urban Development
- U.S. Environmental Protection Agency
- U.S. Geological Survey
- U.S. Small Business Administration

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High Water Mark Campaigns (cont.)

A Unique Opportunity

Through a nationwide public survey,² FEMA found that not only do citizens expect to hear about flooding from their local officials but also they regard those officials as the most trusted source of accurate information and warnings about flood risks. This presents a ready opportunity to raise local awareness of flood risk. By participating in a high water mark campaign, a community

- Underscores its commitment to the well-being of residents and local businesses;
- Can galvanize its citizens to take steps to reduce the impact of floods;
- May receive CRS points under Activity 330 for posting the signs and implementing ongoing related outreach; and
- Put to good use any federal or state mitigation assistance funds that may have been received.

Pilot Projects to Raise Flood Awareness

To gain local officials' perspectives on the Know Your Line initiative, FEMA and its partners are starting projects with up to six pilot communities in 2012. After the pilots, the approach will be further refined before the strategy, tools, and partnerships are offered to communities nationwide. To learn more about the pilots and the planned initiative, contact Vincent Brown, Flood Risk Analysis Division, FEMA at vincent.brown@fema.dhs.gov.

¹ Probability based on yearly reported structural fire data from the National Fire Protection Association.

² FEMA Risk MAP National Flood Awareness Survey, 2011.

Final Manual Draft ready on Website

The final draft of the *CRS Coordinator's Manual* has been posted on the temporary "Manual update" website (www.CRS2012.org) so that communities can refer to it as they anticipate future activities. This is the version being used in the Office of Management and Budget approval process. It is expected to become effective in 2013. Your thoughts, questions, and comments are welcomed as the CRS strives for continuous improvement. Submit your input **BY JULY 31, 2012** through www.CRS2012.org (click on "Latest News," then scroll down a bit to "we welcome your thoughts").

Remember that, over the next year, www.CRS2012.org will be replaced by a more comprehensive website with the publications and materials of the CRS, information about credited activities, and other information useful to CRS communities. Until then, resources referenced in the *Manual* will be posted on www.CRS2012.org as they become available.

Updates to the CRS Training Schedule

- A few CRS training courses slated for this summer and fall have been cancelled.
- The new EMI course schedule for 2013 is now available.

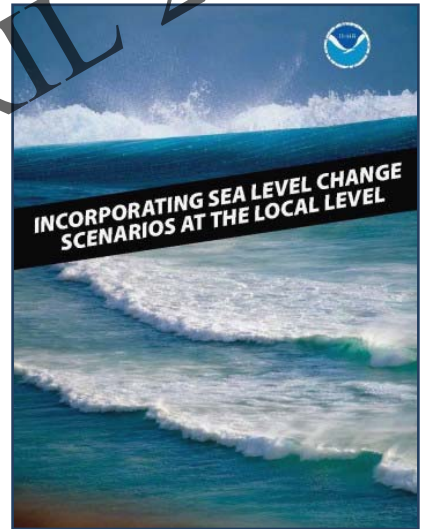
See "Training Opportunities" on page 5 for details.

Help for Local Management of a Rising Sea

Many coastal CRS communities are struggling to determine the best way to address the increased flood and storm damage that is expected to come with changes in sea level. Unfortunately, this can be a daunting process. Although more and more information is becoming available, it's not always consistent. Some models, for example, project substantially more (or less) change than others. Furthermore, many studies focus on changes in GLOBAL sea levels, ignoring LOCAL geological and hydrological trends that are more likely to influence the specific conditions a community will face in coming decades. Consequently, communities have to make hard decisions with imprecise and incomplete data.

Two new offerings from NOAA can help CRS coastal communities incorporate the sea level rise phenomenon into their decisionmaking processes.

Incorporating Sea Level Change Scenarios at the Local Level is short and intended for a non-technical audience. We recommend it as a guide for any community that is wondering how it should prepare for higher sea levels. Instead of basing decisions on a precise projection (which has a good chance of proving inaccurate in the end), this document recommends a scenario-based approach. In that way, communities can consider a range of possibilities and factors and then plan various responses accordingly. It outlines an eight-step approach to help a community figure out what potential impacts it is facing; analyze what can be done to mitigate, manage, or cope with them; find out what other communities are doing; choose appropriate actions; and communicate to its residents the possible impacts of various approaches. It also discusses ways to cope with uncertainty about sea levels and their changeability now and in the future. Access it at <http://csc.noaa.gov/slscenarios/>.



Technical Considerations for Use of Geospatial Data in Sea Level Change Mapping and Assessment addresses the questions that come with trying to locate and use data on sea level rise. It's longer than the guide described above, and provides much more detail, some of it technical. In addition to describing and documenting the science behind sea level rise, the document explains how to find, evaluate, and use various types of data related to sea levels. It discusses the limits of what that data can tell us and how the data can be integrated in decision making about coastal hazards, resources, mitigation, and planning. A few case studies show how states and others have used different types of geospatial data to map changes in sea level, support land use planning, and generate models to assess and project changes in local conditions. The publication includes numerous links to existing geospatial data and to details about how to use it and how it has been applied to particular circumstances. Download from http://tidesandcurrents.noaa.gov/publications/tech_rpt_57.pdf.

Training Opportunities

Workshops and Training on the CRS

— The Community Rating System (E278)

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 or states. Note that this course now uses the 2013 *CRS Coordinator's Manual* (in draft form), which will become effective in 2013.

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 three years of experience specifically related to floodplain management.

Kansas City, Kansas (FEMA Region VII)	September 24–28, 2012
Contact Melissa Mitchell at (913) 573-8664 or melmitchell@wycokck.org	
Jefferson Parish, Louisiana (FEMA Region VI)	October 15–18, 2012
Contact Charlene Jones at (605) 736-6950 or cjones@jeffparish.net	
Lincoln, Nebraska (FEMA Region VII)	October 29–November 1, 2012
Contact Bill Jones at (402) 471-3932 or bill.jones@nebraska.gov	
Emergency Management Institute (Emmitsburg, Maryland)	April 1–4, 2013
	May 13–16, 2013
	July 29–August 2, 2013
Contact your state emergency management training office, EMI at (800) 238-3358 or (301) 447-1035, or see http://www.training.fema.gov/EMICourses/EMICourse.asp .	

NOTE THAT THE CRS COURSE (E278) SCHEDULED TO BE FIELD-DEPLOYED IN DEL CITY, OKLAHOMA, THIS SUMMER HAS BEEN CANCELLED, AS HAVE THE EMI-BASED AUGUST AND SEPTEMBER CLASSES.

Other Courses at the Emergency Management Institute

Besides the basic CRS course, FEMA's Emergency Management Institute (EMI) offers training on many related topics, including floodplain management, mitigation, and construction. 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://www.training.fema.gov/EMICourses/EMICourse.asp>, or call EMI at 1-800-238-3358 or (301) 447-1035.

- **HAZUS-MH for Flood (E172)** December 3–6, 2012
..... May 13–16, 2013
- **HAZUS-MH for Floodplain Managers (E176)** March 18–21, 2013

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Training Opportunities (cont.)

- **Advanced Floodplain Management Concepts (E194)** August 26–29, 2013
- **Managing Floodplain Development through the NFIP (E273)** November 5–8, 2012
..... March 11–14, 2013
..... April 29–May 2, 2013
..... June 24–27, 2013
..... September 9–12, 2013

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>.

- **Retrofitting Floodprone Residential Buildings (E279)** May 6–9, 2013
- **Advanced Floodplain Management Concepts II (E282)** March 25–28, 2013
- **Advanced Floodplain Management Concepts III (E284)** July 8–11, 2013
- **Residential Coastal Construction (E386)** August 5–8, 2013

CRS communities can receive CRS credit points after their staff members complete certain training sessions. 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, E284, or E386 (up to 25 points). Graduating from E279 is worth five points under Activity 360–Flood Protection Assistance.

More Help for CRS Communities

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

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.

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