

NFIP/CRS UPDATE

Spring 2006

New Coordinator's Manual for 2006

The 2006 *CRS Coordinator's Manual* is being distributed to all communities participating in the Community Rating System. It is being posted on the CRS Resource Center website, <http://training.fema.gov/EMIWeb/CRS>. Additional hard copies are available free by contacting the ISO office at 317/848-2898 or NFIPCRS@iso.com.

There were few major changes from the 2002 *Manual*. The biggest one was a revision of Activity 410 (Additional Flood Data) to increase the credits for new mapping and make the credit criteria more consistent with and supportive of FEMA's Map Modernization and Cooperating Technical Partners programs. The special hazards supplements were also substantially revised.

Changes are shown with vertical lines in the margins of the *Coordinator's Manual*. Here are the details of the more important changes.

310 (Elevation Certificates): The new 2006 FEMA elevation certificate is included in the 2006 *Coordinator's Manual*, along with a revised list of what the ISO/CRS Specialist checks for during a verification visit. Note that, although the new elevation certificate instructions require photographs of the structure, that is a requirement only for purchasing flood insurance. Photos are not required for the community's permit records, nor for CRS credit.

320 (Map Information Service):

- The service must provide an opportunity for the inquirer to talk to community staff about map and floodplain management questions. This clarifies that providing the service via the community's website or other remote system is creditable, provided the system and its publicity include a phone number where people can call to get their questions answered.
- The publicity must state that elevation certificates are available from the community.

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New Flood Loss Reduction Tools	5
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Roseville Success Story	8
Mitigation Benefits Measured	10
CRS Training Schedule	12



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330 (Outreach Projects):

- Each of the 10 topics is worth the same number of points, but the total for each element did not change.
- Some of the topics must include additional information for full credit. Flood hazard area maps must be at a scale of at least 1 inch to 1 mile.
- The criteria for a county-wide or area-wide project has been clarified. For full credit, such projects need to include pertinent local information, such as the name and number of the permit office and how to report drainage maintenance problems to the community.
- A new element provides up to 65 points for mailing to the entire community a letter or brochure that promotes the purchase of flood insurance policies.

350 (Flood Protection Information): The credit for the local website (WEB) was increased from 36 to 72 points. There were some revisions to the credit criteria.

360 (Flood Protection Assistance): Site visits to review a property's flood or drainage problem must be more than a determination of whether the community is responsible for the problem. There must be a written summary of the visit's findings, not just a log entry.

404 (Area Calculations): The sizes of areas affected by elements and the area of the regulatory floodplain (aRF) will be recalculated at each cycle verification visit to reflect new maps, annexations, and other changes in floodplain boundaries.

410 (Additional Flood Data):

- The activity has been reorganized and the credit points increased. Most communities will receive an increased number of points for their current credits if their studies underwent an independent quality assurance review.
- There is a new prerequisite: the credited study must be submitted to FEMA for a FIRM revision.

Statement of Purpose

NFIP/CRS Update is a publication of the National Flood Insurance Program's Community Rating System. Its purpose is to provide local officials and others interested in the Community Rating System with news they can use.

NFIP/CRS Update is printed whenever it is needed. It is sent free to local officials, state officials, consultants, and others who want to be on the mailing list. To keep costs down, subscriptions are limited to one per community.

To become a subscriber or to suggest a topic that you would like addressed, contact

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(317) 848-2898
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nfipcrs@iso.com

- There is a new prerequisite: the community must assess its maps at the time of its 3- or 5-year cycle verification visit and advise FEMA if any should be revised or updated.

There is new credit for mapping repetitive loss areas and for cost-sharing on FEMA flood insurance studies.

420 (Open Space Preservation): Parking lots, roads, and other areas with impervious surfaces cannot be counted toward open space credit. If they are within a park, their area must be subtracted from the credited area.

430 (Higher Regulatory Standards):

- The building code provisions no longer receive credit under foundation protection (FDN).
- On the other hand, the credit for adopting the International Code series of building codes (I-Codes) (or their equivalent) was increased.
- The credit for the community's Building Code Effectiveness Grading Schedule classification was increased.
- The language is clearer that the community must provide permit records showing enforcement of the regulatory standard.

440 (Flood Data Maintenance): Credit for having a geographic information system (GIS) that is compatible with FEMA's systems is replaced by credit for having topographic data in the GIS.

450 (Stormwater Management): There is a new prerequisite for credit for a stormwater management plan. At each 3- or 5-year cycle verification visit, the community must evaluate whether its plan(s) need to be updated.

501 (Repetitive Loss List):

- Communities with one or more repetitive loss properties must provide a list of the addresses of all properties in the repetitive loss area(s).
- Repetitive loss area outreach projects must discuss sources of financial assistance for mitigating repetitive loss properties. There is a new section with background information on financial assistance and an example outreach project.
- Communities with 10 or more repetitive loss properties can prepare area analyses (see Activity 510) as an alternative to the required floodplain management plan.

510 (Floodplain Management Planning):

- There have been a variety of relatively minor adjustments in the requirements so the credit criteria match the planning requirements under the Disaster Mitigation Act of 2000. A multi-hazard mitigation plan approved by a FEMA Regional Office will receive some credit under this activity.
- A new element is offered, "area analyses," which take a more in-depth look at repetitive loss areas. This credit can be received in addition to, or instead of, the credit for a full floodplain management or hazard mitigation plan, which is required if a community has 10 or more repetitive loss properties.

520 (Acquisition and Relocation) and 530 (Flood Protection): Repetitive loss properties are given double credit when acquired, relocated, retrofitted, or otherwise protected. Under the 2006 *Coordinator's Manual*, triple credit is provided for each building that qualifies as a Severe Repetitive Loss property—residential properties that have had

- 4 or more flood insurance claim payments greater than \$5,000, or
- 2 or 3 flood insurance claim payments that cumulatively exceed the property's value.

530 (Flood Protection) and 540 (Drainage System Maintenance): The *Coordinator's Manual* is now very clear that flood control projects and drainage maintenance programs are expected to meet all environmental protection laws and regulations, including the Endangered Species Act.

Special Hazards:

- The credits for protecting dunes and beaches and mapping and managing coastal erosion areas have been combined in one coastal hazard supplement to the *Coordinator's Manual*.
- Credit for open space in areas with dunes and beaches will be lost unless the community adopts coastal erosion regulations or regulations that protect dunes and/or beaches.
- There is a new supplement on tsunami hazards.
- The other special hazards (uncertain flow paths (i.e., alluvial fans, moveable bed streams, and other floodplains where the channel moves during a flood), closed basin lakes, ice jams, land subsidence, and mudflows) are addressed in a separate, non-coastal, supplement. The maximum credit for these hazards is capped at 200 points.

FEMA Seeks Lessons Learned from the Hurricanes

The 2004 and 2005 hurricanes that hit Florida and the Gulf Coast tested local hazard mapping, regulations, mitigation, response, and public information activities. The magnitude and scope of the recent hurricanes warrant a systematic analysis of their impact and the effectiveness of federal, state, and local programs that were designed to reduce their impact. Of the 1,000 communities in the Community Rating System, over one-fourth of them were affected by the hurricanes of 2004 and 2005. It is hoped that there will be no shortage of experiences and people willing to share the lessons that they learned.

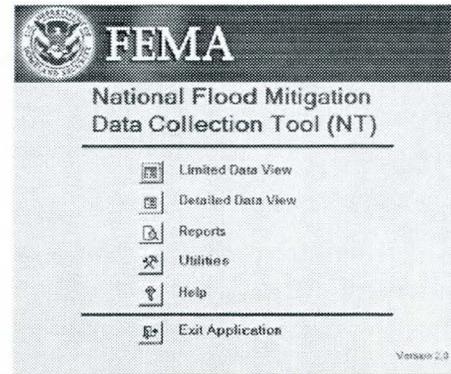
FEMA has begun a post-hurricane CRS evaluation project. The project will evaluate the CRS activities expected to have an impact on public safety and property damage during the hurricanes. The work and the results will be coordinated with other FEMA post-hurricane evaluations.

If you had experiences with the recent hurricanes, FEMA hopes that you will provide your thoughts and suggestions to the CRS evaluation team. You can visit the CRS evaluation page on the website of the Association of State Floodplain Managers, <http://www.floods.org>. Click on the "Hurricanes Katrina & Rita Information & Resource Page" and then go to the "CRS Feedback Page" link. Provide some basic information and a member of the CRS evaluation project team will call you to learn more.

New Tools for Flood Loss Reduction

The 2006 *CRS Coordinator's Manual* offers some new credits and some new sources of assistance. In Activity 510 (Floodplain Management Planning), new credit is provided for conducting an area analysis, a more intensive review of the problems and flood protection alternatives in repetitive loss areas. One part of an analysis is to collect and record the data on flood and building conditions in the repetitive loss areas on new database software developed by FEMA.

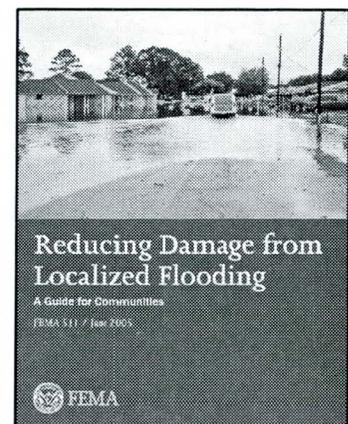
The **National Flood Mitigation Data Collection Tool** provides a step-by-step process to gather information on each building in the area to be analyzed. If the analysis concludes that site-specific approaches should be pursued, the data and the software can be very helpful in determining which measures would be most appropriate. The Data Collection Tool will also facilitate updating FEMA's repetitive loss database. Data from the community's work can be sent digitally to FEMA using the Tool's formatting. Copies are available at no cost by e-mailing NFIPCRS@iso.com or downloading from <http://www.fema.gov/fima/nt> (but it is a very large file).



No Adverse Impact (NAI) is a concept developed and encouraged by the Association of State Floodplain Managers (ASFPM). NAI is an explanation and rationale for local actions to ensure that flood problems are not increased. For local governments, NAI floodplain management offers a framework to design programs and standards that meet their true needs, not just the requirements of a federal or state agency.

The ASFPM has published a manual for understanding and implementing No Adverse Impact floodplain management. *A Toolkit for Common Sense Floodplain Management* has 108 pages of step-by-step instructions, guidelines, and real-world examples of this ever-more-popular approach. It also has a crosswalk that relates tools in the toolkit to CRS credit. The toolkit can be downloaded free at http://www.floods.org/NoAdverseImpact/NAI_Toolkit_2003.pdf. CRS communities can order a free hard copy from NFIPCRS@iso.com.

Reducing Damage from Localized Flooding, FEMA 511, is intended to help local officials understand what they can do to reduce the damage, public and private costs, and disruption that result from shallow, localized flooding. This is flooding that all too often escapes the attention received by larger floods and often takes place in areas that are not clearly mapped or subject to floodplain development regulations. The handbook is especially helpful for communities wrestling with repetitive loss areas subject to localized flooding. It can be downloaded free from FEMA's website at <http://www.fema.gov/hazards/floods/flood-damage-toc.shtm>.



New CRS Task Force Members

The CRS Task Force is charged by FEMA to review and analyze Community Rating System data, evaluate feedback on the CRS, and make recommendations on the program and on the direction of priorities and work efforts. The Task Force is the focal point for all things related to the CRS. As such, it is important that it represent all the key stakeholders in the CRS.

It can be seen from the Task Force composition that all key parties are on board. Representatives of local communities serve a two-year term. There are two new community members. Both are the CRS coordinators for their respective cities.

David Garcia is Fire Chief for Waveland, Mississippi. He has broad experience in floodplain management, emergency management, and coastal hazards. Waveland is a CRS Class 6.

Jennifer Hughes, PE, CFM, is the Village Engineer for Lincolnshire, Illinois. She brings engineering and stormwater management experience in addition to her floodplain management expertise. Lincolnshire is a CRS Class 5.

Composition of the CRS Task Force

- 1 – Chair: retired insurance executive
- 4 – FEMA, Mitigation Directorate
- 3 – FEMA, Regional Offices
- 2 – Insurance industry
- 1 – Association of State Floodplain Managers
- 1 – National Emergency Management Association
- 1 – National Association of Flood and Stormwater Management Agencies
- 2 – Local community CRS Coordinators
- 1 – National Oceanic and Atmospheric Administration

Community staff are encouraged to pass their concerns and suggestions about the CRS to their Task Force representatives. They can be reached at wavelandchief@bellsouth.net and jhughe@village.lincolnshire.il.us

The representatives of state and local governments are

- Association of State Floodplain Managers—Lisa Jones, CFM, South Carolina Department of Natural Resources and former Chair of ASFPM, Jones@water.dnr.state.sc.us
- National Emergency Management Association—Frank Koutnik, Florida Department of Community Affairs, Division of Emergency Management. Frank retired from state service on January 31, 2006.
- National Association of Flood and Stormwater Management Agencies—Pete Rabbon, California Reclamation Board, prabbon@water.ca.gov

State Profiles Available

Want to see how your community compares with other communities in your state? State profiles summarize each state's communities' scores by activity. They are now available by contacting your ISO/CRS Specialist or the ISO office at 317/848-2898 or NFIPCRS@iso.com.

ECCF Success Story

“ECCF” is the Community Rating System acronym for credit for keeping FEMA elevation certificates in a computer format. Communities record the data from their elevation certificates into a computer database. Most communities receiving this credit use software provided through the CRS.

Hurricane Katrina demolished the City Hall of Waveland, Mississippi. Many of the City’s papers, including building permit records, either were destroyed or disappeared. Because the City was receiving ECCF credit, the ISO/CRS Specialist for Mississippi had a set of the records on disk. They were supplied to the City, which was able to recreate a large portion of its floodplain management records for recent construction.

**FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM
ELEVATION CERTIFICATE**
Important: Read the instructions on pages 1 - 7.

SECTION A - PROPERTY OWNER INFORMATION

BUILDING OWNERS NAME: Rodney Dangerfield
BUILDING STREET ADDRESS (including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.: 123 S Memory Lane
CITY: Frenchford STATE: IL ZIP CODE: 60466

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

COMMUNITY NAME & COMMUNITY NUMBER: Frenchford 170163
COUNTY NAME: Cook STATE: IL
FIRM PANEL: 1701010001 EFFECTIVE DATE: 1/1/1979
FIRM PANEL: 0001 EFFECTIVE DATE: 5/15/2001
FIRM PANEL: D FIRM PANEL: AE
FIRM PANEL: 1701010001 FIRM PANEL: 0001 FIRM PANEL: D FIRM PANEL: AE

The CRS software allows elevation certificates to be kept in a digital format. CDs of vital community records can easily be kept in different locations, safe from fire, storm, or flood damage.

The credit is spelled out in Activity 310 (Elevation Certificates). The free software will be available late this summer and can be ordered from NFIPCRS@iso.com.

New Elevation Certificate

You may have noticed that the current elevation certificate has an expiration date of December 2005. The new elevation certificate will be phased in on a voluntary basis until December 31, 2006. Elevations certified on or after January 1, 2007, must be submitted on the new form and must include photographs. The new form is now available in a pdf and a template file, and can be downloaded from FEMA’s website at <http://www.fema.gov/nfip/elvinst.shtm>. The form will also be available in hard copy in early April 2006.

All CRS communities will be allowed to transition to the new elevation certificate through December 31, 2006. The *Coordinator’s Manual* will be updated to address this requirement. However, communities and surveyors are encouraged to begin using the new form now. A completed example and the new checklist are included in the 2006 *Coordinator’s Manual*.

Note that the form used by insurance agents must have two photographs of the building. However, photographs are not required for the certificates kept by communities.

**FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM
ELEVATION CERTIFICATE**
Important: Read the instructions on pages 1-8.

SECTION A - PROPERTY OWNER INFORMATION

BUILDING OWNERS NAME: William Smith
BUILDING STREET ADDRESS (including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.: 123456 Main St
CITY: Frenchville STATE: IL ZIP CODE: 62429

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

COMMUNITY NAME & COMMUNITY NUMBER: Frenchville 170163
COUNTY NAME: Cook STATE: IL
FIRM PANEL: 123456 EFFECTIVE DATE: 5/15/89
FIRM PANEL: 0001 EFFECTIVE DATE: 5/15/89
FIRM PANEL: D FIRM PANEL: AE

SECTION C - FLOOD ELEVATION INFORMATION (SURVEY REQUIRED)

1. Building elevation on lowest floor: 112.00
2. Top of finished basement: 111.00
3. Top of first floor: 110.00
4. Top of second floor: 109.00
5. Top of third floor: 108.00
6. Top of fourth floor: 107.00
7. Top of fifth floor: 106.00
8. Top of sixth floor: 105.00
9. Top of seventh floor: 104.00
10. Top of eighth floor: 103.00
11. Top of ninth floor: 102.00
12. Top of tenth floor: 101.00
13. Top of eleventh floor: 100.00
14. Top of twelfth floor: 99.00
15. Top of thirteenth floor: 98.00
16. Top of fourteenth floor: 97.00
17. Top of fifteenth floor: 96.00
18. Top of sixteenth floor: 95.00
19. Top of seventeenth floor: 94.00
20. Top of eighteenth floor: 93.00
21. Top of nineteenth floor: 92.00
22. Top of twentieth floor: 91.00
23. Top of twenty-first floor: 90.00
24. Top of twenty-second floor: 89.00
25. Top of twenty-third floor: 88.00
26. Top of twenty-fourth floor: 87.00
27. Top of twenty-fifth floor: 86.00
28. Top of twenty-sixth floor: 85.00
29. Top of twenty-seventh floor: 84.00
30. Top of twenty-eighth floor: 83.00
31. Top of twenty-ninth floor: 82.00
32. Top of thirtieth floor: 81.00
33. Top of thirty-first floor: 80.00
34. Top of thirty-second floor: 79.00
35. Top of thirty-third floor: 78.00
36. Top of thirty-fourth floor: 77.00
37. Top of thirty-fifth floor: 76.00
38. Top of thirty-sixth floor: 75.00
39. Top of thirty-seventh floor: 74.00
40. Top of thirty-eighth floor: 73.00
41. Top of thirty-ninth floor: 72.00
42. Top of fortieth floor: 71.00
43. Top of forty-first floor: 70.00
44. Top of forty-second floor: 69.00
45. Top of forty-third floor: 68.00
46. Top of forty-fourth floor: 67.00
47. Top of forty-fifth floor: 66.00
48. Top of forty-sixth floor: 65.00
49. Top of forty-seventh floor: 64.00
50. Top of forty-eighth floor: 63.00
51. Top of forty-ninth floor: 62.00
52. Top of fiftieth floor: 61.00
53. Top of fifty-first floor: 60.00
54. Top of fifty-second floor: 59.00
55. Top of fifty-third floor: 58.00
56. Top of fifty-fourth floor: 57.00
57. Top of fifty-fifth floor: 56.00
58. Top of fifty-sixth floor: 55.00
59. Top of fifty-seventh floor: 54.00
60. Top of fifty-eighth floor: 53.00
61. Top of fifty-ninth floor: 52.00
62. Top of sixtieth floor: 51.00
63. Top of sixty-first floor: 50.00
64. Top of sixty-second floor: 49.00
65. Top of sixty-third floor: 48.00
66. Top of sixty-fourth floor: 47.00
67. Top of sixty-fifth floor: 46.00
68. Top of sixty-sixth floor: 45.00
69. Top of sixty-seventh floor: 44.00
70. Top of sixty-eighth floor: 43.00
71. Top of sixty-ninth floor: 42.00
72. Top of seventieth floor: 41.00
73. Top of seventy-first floor: 40.00
74. Top of seventy-second floor: 39.00
75. Top of seventy-third floor: 38.00
76. Top of seventy-fourth floor: 37.00
77. Top of seventy-fifth floor: 36.00
78. Top of seventy-sixth floor: 35.00
79. Top of seventy-seventh floor: 34.00
80. Top of seventy-eighth floor: 33.00
81. Top of seventy-ninth floor: 32.00
82. Top of eightieth floor: 31.00
83. Top of eighty-first floor: 30.00
84. Top of eighty-second floor: 29.00
85. Top of eighty-third floor: 28.00
86. Top of eighty-fourth floor: 27.00
87. Top of eighty-fifth floor: 26.00
88. Top of eighty-sixth floor: 25.00
89. Top of eighty-seventh floor: 24.00
90. Top of eighty-eighth floor: 23.00
91. Top of eighty-ninth floor: 22.00
92. Top of ninetieth floor: 21.00
93. Top of ninety-first floor: 20.00
94. Top of ninety-second floor: 19.00
95. Top of ninety-third floor: 18.00
96. Top of ninety-fourth floor: 17.00
97. Top of ninety-fifth floor: 16.00
98. Top of ninety-sixth floor: 15.00
99. Top of ninety-seventh floor: 14.00
100. Top of ninety-eighth floor: 13.00
101. Top of ninety-ninth floor: 12.00
102. Top of one hundred floor: 11.00
103. Top of one hundred and first floor: 10.00
104. Top of one hundred and second floor: 9.00
105. Top of one hundred and third floor: 8.00
106. Top of one hundred and fourth floor: 7.00
107. Top of one hundred and fifth floor: 6.00
108. Top of one hundred and sixth floor: 5.00
109. Top of one hundred and seventh floor: 4.00
110. Top of one hundred and eighth floor: 3.00
111. Top of one hundred and ninth floor: 2.00
112. Top of one hundred and tenth floor: 1.00
113. Top of one hundred and eleventh floor: 0.00
114. Top of one hundred and twelfth floor: -1.00
115. Top of one hundred and thirteenth floor: -2.00
116. Top of one hundred and fourteenth floor: -3.00
117. Top of one hundred and fifteenth floor: -4.00
118. Top of one hundred and sixteenth floor: -5.00
119. Top of one hundred and seventeenth floor: -6.00
120. Top of one hundred and eighteenth floor: -7.00
121. Top of one hundred and nineteenth floor: -8.00
122. Top of one hundred and twentieth floor: -9.00
123. Top of one hundred and twenty-first floor: -10.00
124. Top of one hundred and twenty-second floor: -11.00
125. Top of one hundred and twenty-third floor: -12.00
126. Top of one hundred and twenty-fourth floor: -13.00
127. Top of one hundred and twenty-fifth floor: -14.00
128. Top of one hundred and twenty-sixth floor: -15.00
129. Top of one hundred and twenty-seventh floor: -16.00
130. Top of one hundred and twenty-eighth floor: -17.00
131. Top of one hundred and twenty-ninth floor: -18.00
132. Top of one hundred and thirtieth floor: -19.00
133. Top of one hundred and thirty-first floor: -20.00
134. Top of one hundred and thirty-second floor: -21.00
135. Top of one hundred and thirty-third floor: -22.00
136. Top of one hundred and thirty-fourth floor: -23.00
137. Top of one hundred and thirty-fifth floor: -24.00
138. Top of one hundred and thirty-sixth floor: -25.00
139. Top of one hundred and thirty-seventh floor: -26.00
140. Top of one hundred and thirty-eighth floor: -27.00
141. Top of one hundred and thirty-ninth floor: -28.00
142. Top of one hundred and fortieth floor: -29.00
143. Top of one hundred and forty-first floor: -30.00
144. Top of one hundred and forty-second floor: -31.00
145. Top of one hundred and forty-third floor: -32.00
146. Top of one hundred and forty-fourth floor: -33.00
147. Top of one hundred and forty-fifth floor: -34.00
148. Top of one hundred and forty-sixth floor: -35.00
149. Top of one hundred and forty-seventh floor: -36.00
150. Top of one hundred and forty-eighth floor: -37.00
151. Top of one hundred and forty-ninth floor: -38.00
152. Top of one hundred and fiftieth floor: -39.00
153. Top of one hundred and fifty-first floor: -40.00
154. Top of one hundred and fifty-second floor: -41.00
155. Top of one hundred and fifty-third floor: -42.00
156. Top of one hundred and fifty-fourth floor: -43.00
157. Top of one hundred and fifty-fifth floor: -44.00
158. Top of one hundred and fifty-sixth floor: -45.00
159. Top of one hundred and fifty-seventh floor: -46.00
160. Top of one hundred and fifty-eighth floor: -47.00
161. Top of one hundred and fifty-ninth floor: -48.00
162. Top of one hundred and sixtieth floor: -49.00
163. Top of one hundred and sixty-first floor: -50.00
164. Top of one hundred and sixty-second floor: -51.00
165. Top of one hundred and sixty-third floor: -52.00
166. Top of one hundred and sixty-fourth floor: -53.00
167. Top of one hundred and sixty-fifth floor: -54.00
168. Top of one hundred and sixty-sixth floor: -55.00
169. Top of one hundred and sixty-seventh floor: -56.00
170. Top of one hundred and sixty-eighth floor: -57.00
171. Top of one hundred and sixty-ninth floor: -58.00
172. Top of one hundred and seventieth floor: -59.00
173. Top of one hundred and seventy-first floor: -60.00
174. Top of one hundred and seventy-second floor: -61.00
175. Top of one hundred and seventy-third floor: -62.00
176. Top of one hundred and seventy-fourth floor: -63.00
177. Top of one hundred and seventy-fifth floor: -64.00
178. Top of one hundred and seventy-sixth floor: -65.00
179. Top of one hundred and seventy-seventh floor: -66.00
180. Top of one hundred and seventy-eighth floor: -67.00
181. Top of one hundred and seventy-ninth floor: -68.00
182. Top of one hundred and eightieth floor: -69.00
183. Top of one hundred and eighty-first floor: -70.00
184. Top of one hundred and eighty-second floor: -71.00
185. Top of one hundred and eighty-third floor: -72.00
186. Top of one hundred and eighty-fourth floor: -73.00
187. Top of one hundred and eighty-fifth floor: -74.00
188. Top of one hundred and eighty-sixth floor: -75.00
189. Top of one hundred and eighty-seventh floor: -76.00
190. Top of one hundred and eighty-eighth floor: -77.00
191. Top of one hundred and eighty-ninth floor: -78.00
192. Top of one hundred and ninetieth floor: -79.00
193. Top of one hundred and ninety-first floor: -80.00
194. Top of one hundred and ninety-second floor: -81.00
195. Top of one hundred and ninety-third floor: -82.00
196. Top of one hundred and ninety-fourth floor: -83.00
197. Top of one hundred and ninety-fifth floor: -84.00
198. Top of one hundred and ninety-sixth floor: -85.00
199. Top of one hundred and ninety-seventh floor: -86.00
200. Top of one hundred and ninety-eighth floor: -87.00
201. Top of one hundred and ninety-ninth floor: -88.00
202. Top of two hundred floor: -89.00
203. Top of two hundred and first floor: -90.00
204. Top of two hundred and second floor: -91.00
205. Top of two hundred and third floor: -92.00
206. Top of two hundred and fourth floor: -93.00
207. Top of two hundred and fifth floor: -94.00
208. Top of two hundred and sixth floor: -95.00
209. Top of two hundred and seventh floor: -96.00
210. Top of two hundred and eighth floor: -97.00
211. Top of two hundred and ninth floor: -98.00
212. Top of two hundred and tenth floor: -99.00
213. Top of two hundred and eleventh floor: -100.00

A Success Story: Roseville, California

– *Sacramento Bee*, January 6, 2006

Editor's note: This newspaper article shows the beneficial impact of Roseville's floodplain management program. The City is receiving Community Rating System credit for its acquisition, elevation, and flood control projects under CRS Activities 520 (Acquisition and Relocation) and 530 (Flood Protection). When coupled with all the other things the City does to protect its residents from flooding, these activities earned Roseville the distinction of becoming the nation's first CRS Class 1 community, effective October 1, 2006.

City engineers say Roseville passed the test. Ten years ago, rainstorms like those that pounded the region last weekend would have caused the city's creeks to overflow and hundreds of homes to flood, Roseville officials say. On Saturday, just five homes in the city had water seep inside, officials say, and at three of them, the water intrusion was only in the garage.

The difference was a five-year, \$20 million flood control improvement project, started in 1996, that included excavating channels, building berms and flood walls, replacing culverts, elevating structures and buying out several homes along the city's creeks.

"This past weekend was a test of our flood control project, and we would have to say it was a very successful test," said Rhon Herndon, a senior civil engineer for the city. He said the storm Saturday at Linda and Cirby creeks caused what is considered a 40-to 50-year flood. The probability of such an occurrence is one in 40 to one in 50 for any given year. In 1995, the same creeks reached 100-year flood conditions. . . .

In Roseville, because of the flood control project, 481 of 569 homes and businesses are no longer considered in the floodplain. And 56 of the remaining 88 have significantly reduced their flood risk, Herndon said. Damage from floods in 1986 and 1995—the former resulting in numerous lawsuits—added urgency to Roseville's desire to get its creeks under control.

In 1986, 209 homes and businesses within the city were flooded. In 1995, 358 structures were hit by flooding, prompting a visit from President Clinton, who declared Roseville a disaster area and promised federal funds to combat future flooding.

While awaiting federal money, Roseville put up \$3 million of its own to buy and demolish three homes along Cirby Creek at Tina and Elisa ways, deepen the channel and install berms and flood walls. The improvements have served as a small detention basin at Tina-Elisa, storing water and delaying it from rushing downstream to cause more flooding as Cirby Creek flows into Dry Creek.

"Tina-Elisa was the most flood-prone area in the city," Herndon said. "In this last storm, we had no problems there." Dry Creek at Riverside Avenue remains prone to flooding. A furniture store near the creek was flooded last weekend, Herndon said. He said the city may someday consider buying the property and widening the creek to create a basin. "But it's unknown when that might be and how it would be funded," he said.

The biggest trouble spot in Roseville appears to be Champion Oaks Drive at Linda Creek, Herndon said. The recent storm caused two homes to take in about a foot of water, he said, and another home had water in the garage. Herndon said the two flooded residences "were homes

that the property owners chose to not participate” in a program in 2001 to elevate the structures above the floodplain.

The elevation program, funded in a one-time grant through the Federal Emergency Management Agency, allowed 26 flood-prone homes to be lifted, he said.

In a meeting Wednesday, the Roseville City Council asked its staff to investigate other funding sources to give owners another opportunity to elevate the homes. . . .

Editor’s note: The City’s CRS Coordinator can report the following details on floodprone buildings in Roseville:

- There are 138 buildings in the Special Flood Hazard Area.
- 24 have been elevated.
- 8 were acquired and removed.
- 52 have flood protection provided by the flood control project, which lowered the base flood level over their first floors from up to 9 feet to less than 1 foot.
- 11 of these buildings (either elevated or protected by the flood control project) were repetitive loss properties, and 2 were identified as Severe Repetitive Loss properties.

ISO/CRS Specialist Changes

Several ISO/CRS Specialists have retired or moved on since the last *NFIP/CRS Update*. Familiar names who have retired from the Insurance Services Office include Phil Anderson, Jack Clark, Linda Clarity, Gil Dunn, and Mike Knox. Errol Garren has joined FEMA headquarters in the Mitigation Directorate. Rob Flaner is now a private consultant, and Danny Hinson is the new Emergency Management Planner for Alachua County, Florida.

So many changes have resulted in new hires, reorganization, and reassignment of ISO’s coverage of CRS communities. The new staff and assignments are listed in Appendix G of the 2006 *CRS Coordinator’s Manual*. A copy is included as the last two pages of this newsletter. It is important to note that since 2000, every newly hired ISO/CRS Specialist has been a community CRS Coordinator and all Specialists are Certified Floodplain Managers (CFM[®]).

CRS Website

The address of the Community Rating System website is <http://training.fema.gov/EMIWeb/CRS/>. It has explanatory materials on each CRS activity, the latest publications available for free downloading (including the 2006 *Coordinator’s Manual*), and lots of examples of creditable activities.

Study Measures Mitigation Benefits

Each dollar spent on disaster mitigation saves society an average of four dollars, according to a study released recently by the Multihazard Mitigation Council of the National Institute of Building Sciences. The study examined grants over a 10-year period (1993–2003) aimed at reducing future damage from earthquake, wind, and flood. It found that such efforts reduce future losses and are cost effective.

According to the Congressionally-mandated study, mitigation results “in significant net benefits to society as a whole, to individuals, to states, and to communities in terms of future reduced resource losses and significant savings to the federal treasury in terms of future increased tax revenues and future reduced hazard-related expenditures.”

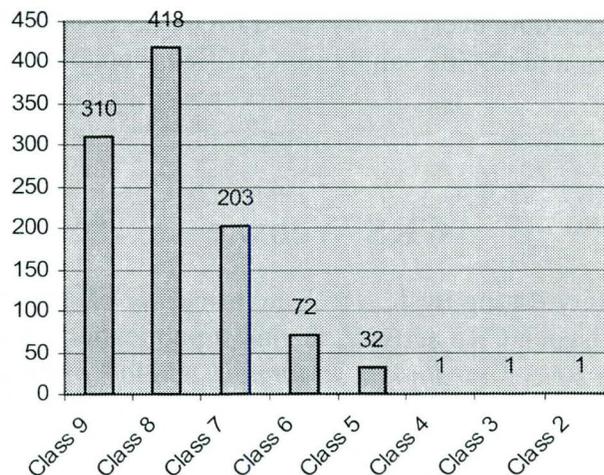
The study found that a dollar spent on mitigation saves society an average of \$4, with positive benefit-cost ratios for all hazard types studied. In addition to savings to society, the federal treasury can redirect an average of \$3.65 for each dollar spent on mitigation as a result of disaster relief costs and tax losses avoided.

The Community Rating System provides flood insurance premium credits based on a community’s floodplain management and mitigation programs. This study shows that flood insurance policy holders are not the only beneficiaries of those programs. Copies of the study are available at <http://www.nibs.org/MMC/mmcactiv5.html>.

Number of Participating Communities reaches 1,038!

There are now well over 1,000 communities in the Community Rating System. As of May 1, 2006, the number will be 1,038, to be exact.

The top three are Tulsa, Oklahoma (Class 2), King County, Washington (Class 3), and Fort Collins, Colorado (Class 4). Stay tuned—we’re expecting our first Class 1 in 2006! How does your community compare?



State Credits and “Quick Apps”

Several states and regional agencies have been working with FEMA to develop a new, shorter approach to joining the Community Rating System. These states and agencies have programs that mandate stormwater management or higher floodplain management standards than the minimum NFIP criteria. Their programs have been reviewed and the credits that all communities in those areas will receive have been identified. A shortened version of the *CRS Application* is prepared based on those credits. The result is an almost “automatic” CRS application for communities in those states and regions.

For example, under a special state law, Kane County, Illinois, has the authority to set minimum floodplain and stormwater management standards for the county and all 28 of the municipalities in the county. A simple, 12-page, “Quick App” was prepared with the sections shown below.

Kane County Quick Application Sections			
	Activity	Quick App	Points
310	Elevation Certificates	Keeping all new floodplain permit elevation records on the FEMA form—a minimum requirement for joining the CRS and a provision in the state model ordinance for 12 years—everyone does it.	56
330	Outreach Projects	Credit for the public information program strategy that was included in the county-wide hazard mitigation plan, adopted in 2004	100
340	Hazard Disclosure	State laws require subdivision plats to show flood hazard areas and real estate agents to use a form that requires seller disclosure	10
410	Additional Flood Data	State review of the county-wide FIRM, state 0.1' floodway standard, and the state and county are Cooperating Technical Partners	100
430	Higher Reg'atory Standards	Higher county standards include freeboard, fill compaction, compensatory storage, and buffer areas	192
450	Stormwater Management	County stormwater retention, erosion and sediment control, and water quality standards	150
510	FP Management Planning	Credit for the county-wide hazard mitigation plan, adopted in 2004	195
630	Dam Safety	The state's dam safety program	59
		Total	862

These credits are automatic because of the state and county programs. Most communities include other activities that they have already been implementing, such as their map information service, website, newsletters, building code adoption, BCEGS grading, and open space preservation. These points make an “easy” Class 8. Some Quick App communities have come in as a Class 7.

All communities must have a successful Community Assistance Visit. Repetitive loss communities have additional requirements, but the county ensured that its 2004 hazard mitigation plan met the CRS repetitive loss planning requirement.

CRS and NFIP Training Courses for 2006

FEMA's Emergency Management Institute (EMI) conducts courses on floodplain management and topics related to the Community Rating System. The courses are oriented to local building, zoning, planning, and engineering officials.

Tuition for these courses is free for state and local government officials and travel stipends are available. For more information, contact the training office of your state emergency management agency, visit <http://www.training.fema.gov/EMIweb/>, or call EMI at 800/238-3358.

Here's the schedule for the week-long classes.

- E278: The Community Rating System: April 17–20, August 14–17, and September 18–21
- E273: Managing Floodplain Development through the NFIP: July 31—August 3
- E386: Residential Coastal Construction: March 27–31
- E279: Retrofitting Flood-Prone Residential Buildings: August 21–25

Five points are provided by the CRS under Section 431.n, Staffing (STF), if the person responsible for floodplain permits in the community successfully graduates from E273 or E386. Five points are provided in Activity 360 (Flood Protection Assistance) if the person providing the assistance has graduated from E279.

In addition to the courses held at EMI's Emmitsburg campus, several FEMA regions have "field deployed" E273. Contact your FEMA Regional Office or State NFIP Coordinator for information about training in your area (see Appendices A and H in the *Coordinator's Manual* for contact information).

The CRS course is also available as a field-deployed course. In 2000, it was held in Biloxi, Mississippi, for a large turnout of local officials from Mississippi and Alabama. People interested in having the week-long EMI course on the CRS held closer to home should contact their ISO/CRS Specialist (see Appendix G of the *Coordinator's Manual*).

The new **Advanced Floodplain Management Concepts** course (E194) is a series of modules designed for floodplain managers with over three years of full-time floodplain management experience. The four modules in the course are NFIP Floodplain Rules and Regulations in Depth; LOMC Procedures and Floodplain Management Implications; Roles and Responsibilities of the Local Floodplain Manager; and Substantial Damage/Substantial Improvement. Each topic will be covered at a higher level of detail than in any basic course. Developed and real-life scenarios will be examined and exercises are conducted in each section.

Pilot tests of the Advanced Floodplain Management Concepts course will be offered at EMI on June 26–29 and August 28–31, 2006. It is possible that CRS credit will be provided for this course under Section 431.n, Staffing.

Appendix G ISO/CRS Specialists

Alabama – Rodney Smith	Montana – Kerry Redente
Alaska – Linda Ryan	Nebraska – Bill Baker
Arizona – Ron Mielnicki	Nevada – Ron Mielnicki
Arkansas – Bill Baker	New Hampshire – Jimmy Chin
California – Ron Mielnicki (S), Janine Ellington (N)	New Jersey – Tom Brett
Colorado – Kerry Redente	New Mexico – Kerry Redente
Connecticut – Jimmy Chin	New York (Long Island) – Jimmy Chin
Delaware – Tom Brett	New York (Upstate) – David Van Troost
Florida – Gabe Gambrell, Sherry Harper, Sue Hopfensperger, Heidi Liles	North Carolina – Mandy Todd
Georgia – David Van Troost	North Dakota – Kerry Redente
Hawaii – Ron Mielnicki	Ohio – Tom Brett
Idaho – Janine Ellington	Oklahoma – Bill Baker
Illinois – Scott Cofoid	Oregon – Linda Ryan
Indiana – Scott Cofoid	Pennsylvania – Tom Brett
Iowa – Bill Baker	Rhode Island – Jimmy Chin
Kansas – Bill Baker	South Carolina – David Van Troost
Kentucky – Tom Brett	South Dakota – Kerry Redente
Louisiana – Rodney Smith	Tennessee – Bill Baker
Maine – Jimmy Chin	Texas – Bill Baker, Janine Ellington
Maryland – Tom Brett	Utah – Kerry Redente
Massachusetts – Jimmy Chin	Vermont – Jimmy Chin
Michigan – Scott Cofoid	Virginia – Tom Brett
Minnesota – Scott Cofoid	Washington – Linda Ryan
Mississippi – Rodney Smith	West Virginia – Tom Brett
Missouri – Bill Baker	Wisconsin – Scott Cofoid
	Wyoming – Kerry Redente

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