



NFIP/CRS UPDATE

Fall 2000

Major Changes Under Consideration

Since 1996, the Community Rating Task Force has held to its policy that the *CRS Coordinator's Manual* would not be changed more frequently than every three years. The 1999 *Manual* had many significant changes based on the just completed three-year evaluation of the Community Rating System (CRS).

The Task Force is now considering possible changes for the 2002 *CRS Coordinator's Manual*. Although this sounds far in the future, starting now actually allows a lot of time to carefully consider the changes and gather input and comments from those that would be affected.

This article summarizes the changes under consideration. If you have some thoughts on these topics, please send them to either:

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You may also pass your thoughts on to your ISO/CRS Specialist, but it helps to put them in writing.

The Task Force will begin deliberating these issues at its October meeting.

NOTE: Your comments do not have to be limited to the subjects discussed in this article. Tell us your concerns about any aspect of the CRS.

Credit in X Zones. Currently, the flood insurance premium rate credits increase with each CRS class, but only for properties in the Special Flood Hazard Area (SFHA). The credit for properties outside of the SFHA (i.e., B, C, and X Zones) is the same for Class 1–9 communities (5%) because premiums in these areas are already relatively low and can be lowered further through the Preferred Risk Policy. Also, most of the activities undertaken to qualify for those classes are implemented only in the floodplain.

A study for the Federal Emergency Management Agency (FEMA) concluded that once a community becomes a Class 6 or better, many of its activities benefit X-Zone properties enough to justify an increase in the rate break. Therefore, FEMA intends to increase the premium rate reduction for non-SFHA properties to 10% in Class 6 or better communities. This would take effect on May 1, 2001.

330 Outreach Projects. Two issues are being reviewed. One is how to prepare a creditable **public information program strategy** for credit under the element OPS. This is a new approach to credit and both communities and FEMA are learning how to prepare and score the strategies. There will be more explanatory materials in the future.

The other issue is **how to credit community web-sites**. These have advantages and disadvantages over traditional outreach projects. They can convey a lot of information and link the user to many other sites, but they may not reach as many people. If you have

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thoughts on crediting websites, contact the Task Force subcommittee chair for this issue, Joni Rennhack of Charleston County, South Carolina, via e-mail at jrennhack@charlestoncounty.org

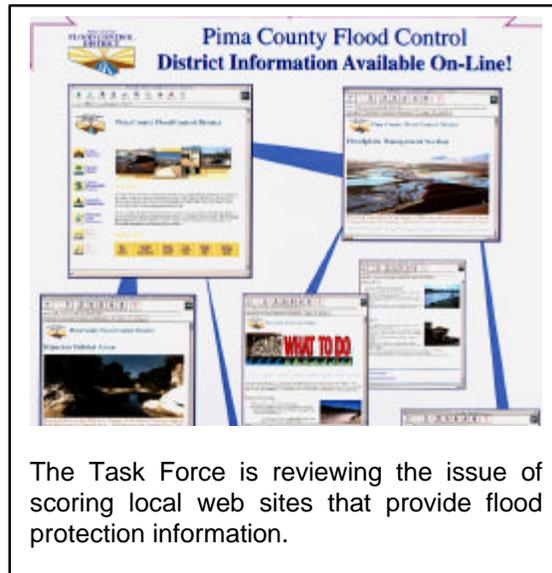
410 Additional Flood Data. Communities participating in FEMA's new cooperative mapping program, **Cooperating Technical Communities (CTC)**, usually undertake projects that are credited by this activity. We are investigating ways to streamline the documentation and scoring for CTC communities. For more information on this program, check FEMA's website, www.fema.gov/MT/TSD, or talk to your FEMA Regional Office.

430 Higher Regulatory Standards. Many communities are adopting the new *International Building Code* and the *International Residential Code*. Not only do these codes meet the minimum design and construction requirements of the National Flood Insurance Program (NFIP), but they also have additional regulatory standards that could deserve CRS credit. We are reviewing the new codes to identify where special credit under Activity 430 would be granted to communities that adopt them.

Another item being debated is whether enough credit is being provided for **training the community's regulatory staff**. Currently, a community can receive 5 points under section 431.m.2, element BCS, for one person having graduated from the week-long Emergency Management Institute's NFIP course. Under consideration is increasing the total credit (especially for training more staff) and providing more points if staff are certified floodplain managers (see article, page 6).

504 Structural Flood Control Projects. Since its start in 1990, many communities have inquired why the CRS does not recognize structural flood control projects, such as levees, dams, and channel improvements, that protect existing floodprone development. FEMA asked the Community Rating Task Force to review these policies and other issues related to CRS credit for structural projects.

To help the Task Force in its deliberations, a Policy Paper, *CRS Recognition of Structural Flood Control Projects*, was published and circulated (see page 3 of



The Task Force is reviewing the issue of scoring local web sites that provide flood protection information.

the Winter 2000 issue of *NFIP/CRS Update*). The paper reviews the issues, background, and related policies. In the last section, the paper poses a series of questions under 11 issues. The original deadline for comments on the Policy Paper was July 31. We can accept additional comments through October 15.

510 Floodplain Management Planning. Many communities received credit for this activity in the early 1990s. Some have not revised their plans since then. There is no direction as to what communities

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Statement of Purpose

NFIP/CRS Update is a publication of the National Flood Insurance Program's Community Rating System. The 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. However, to keep costs down, subscriptions are limited to one per community.

To become a subscriber or if you have a topic that you would like addressed, contact:

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should do, other than submit the annual evaluation report. Should these communities be required to revise their plans by their 5-year cycle verification? Should the revised plan have to meet the credit criteria in effect at the time of cycle verification?

540 Drainage System Maintenance. There has been some confusion over what qualifies for credit under Section 541.a.3, “an ongoing program, such as a capital improvements plan, to eliminate or correct problem sites or to construct ‘low maintenance’ channels or other facilities.” This is a new credit item and both communities and FEMA are learning how to identify and score it. There will be more explanatory materials in the future.

630 Dam Safety. This activity focuses on credit for state dam safety programs. The Task Force is working with FEMA’s dam safety office and the Association of State Dam Safety Officials to review ways to give **more attention to local programs.** This could include more credit points for the elements Dam Failure Regulations (DFR) and Dam Failure Emergency Action Plan (DFP).

Repetitive Loss Corrections

In the *Winter 2000* issue of this newsletter, we discussed the annual spring listing that CRS Communities receive showing repetitive loss properties. After our recent mailing, several of you have asked why we send the entire information list each year, including “corrected properties,” and not just the newly added properties. There are several reasons for this.

First, there is the matter of how the repetitive loss information was originally reported, captured, assembled, and printed for your use. Due to various programming issues and the historically poor addresses, the printed copies you receive, unfortunately, will not always result in a logical order. Those properties that have been previously corrected as “Community Indicated Property Not Subject to Repetitive Flooding” are printed at the end of the list.

Second, we provide the entire list every year to ensure that your community is aware of ALL of its repetitive flooding problems since you began participating in

the National Flood Insurance Program. Since staff turnover is generally high and we have difficulty tracking it, this process allows any new staff to see the entire repetitive loss picture and it provides an opportunity to correct any properties that have been removed or otherwise protected in the last year.

Remember, you are only required to review the list and provide corrections and/or updates if your community meets one of the three situations described on page 500-5 of the 1999 *CRS Coordinators Manual*. We do, however, encourage you to review the list and if appropriate, provide corrections annually. One possible future change may be to mark in some way the new additions to the list or the properties with new claims.

We are reviewing the NFIP Repetitive Loss Correction Worksheets (AW-501s) and the data provided on them. We will also be looking at the type of information provided, how it is organized and provided to you, and new technology to streamline the process. We plan several enhancements that will make the information provided more useful and understandable.

We encourage you to make any suggestions you think will improve the process or make it easier to use, while still enabling us to accomplish the objectives of the CRS. Please send your comments to our e-mail address: nfipcrs@iso.com or call the Corrections Clearing House at (515) 278-8186. Regular mail may be sent to:

Errol Garren, CPCU
c/o Corrections Clearing House
1948 NW 88th CT
Clive, IA 50325.

Common Errors with the New Elevation Certificate

During their visits to communities this year, the ISO/CRS Specialists have found a high rate of errors with the new FEMA elevation certificate. This article covers the common problems that they have found.

It should be noted that most of the errors found would not occur if the person completing the form filled in every item and read the instructions.

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Elevation Certificate Errors

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General Issues

Communities that provide certificates in computer format need to keep the original hard copy in a file. If a certificate is questioned, the source of the data will need to be checked.

If there are problems with any elevation certificate (new or old form), they should be corrected. If state law allows modifying documents sealed by a surveyor, the corrections can be marked on the form and an explanation should be provided in the comments section. An alternative is for the local official to complete a new form certificate and note in Section G where the survey information came from.

As of October 1, 2000, no newly certified elevation certificate will be accepted for insurance unless it is on the new form. If a local official finds an error in a certificate, it needs to be corrected for accurate insurance rating. Too many communities are accepting the forms and waiting for the ISO/CRS Specialist's visit to catch errors.

When to Require the Form

The elevation certificate kept in the file for verification must have Section C.1. checked as "Finished Construction." Often communities require surveyors to shoot the lowest floor elevation before the building is completed. This is a good building inspection procedure to catch and correct elevation errors early in the construction process. The old certificate form allowed this because it only addressed the floor. But the new form needs more complete information, such as the elevation of an attached garage and machinery and/or equipment servicing the building.

The new form requires a change in procedures. The best approach is to continue to require a survey of the lowest floor soon after it is constructed. This survey does not need to be in the form of a completed elevation certificate. It can be on another type of local form. The full elevation certificate need not be filled out until the building is done and the owner wants a certificate of occupancy.

This allows the certificate to reflect any changes that may be made during construction, including locating the furnace and other utility equipment below the floor or below the base flood elevation.

Specific Sections

- B1 Be sure to include both the NFIP number and the community name.
- B4 Include the full number of the map and the panel.
- B6 Many times this has been left blank.
- B7 Many times this has been left blank.
- C2 Building Diagram cannot be left blank.
- C3 Use "NA" instead of leaving a field blank if it does not pertain to the structure.
- C3 An embossed seal does not come through on faxed copies. If the seal is not visible, an insurance agent cannot use the form.
- G When using CRS software to do a certificate, the local official needs to sign Section G since there is no original signature on the printed copy.

Latest FEMA Updates

The revised elevation certificate is now on the FEMA website. From the FEMA website, get on the NFIP Site Index, double click on Flood Insurance Library, then click on Forms Room. The first item in the Forms Room is the Elevation Certificate.

The form was revised based on comments received from the FEMA Regional Offices, surveyors, engineers, and architects. Some of the changes are:

Section C, Item C1—This section was revised to indicate that "Finished Construction" should be selected only when all machinery and/or equipment such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment have been installed and the grading around the building is completed.

Section C, Item C3.e.—This section clarifies that the elevation of the machinery, and/or equipment that service the building, such as furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment, is required.

Section C, Item C3.f.—This section clarifies that the lowest adjacent "finished" grade elevation is needed.

Section C, Item C3.g.—This section clarifies that the highest adjacent "finished" grade elevation is needed.

Section E2—This section allows the measurement to be established using the difference between the lowest floor and the natural grade, if available. Otherwise the finished grade must be used.

Home Study and Training

FEMA's Emergency Management Institute (EMI) now has a **new independent study course**, "Managing Floodplain Development through the National Flood Insurance Program" (IS-9).

The course is the best preparation for the certified floodplain manager exam (see article, page 6). It also is a great reference on the ins and outs of the NFIP.

To enroll in the course, contact the EMI Independent Study office at (301) 447-1201 or at its e-mail address: Independent.Study@fema.gov.

If you just want to use the course text as a reference book, you can download it from FEMA's website: www.fema.gov/nfip/nfipsg.html.

EMI conducts resident courses on "Managing Floodplain Development through the NFIP," "Digital Hazard Data," and "The Community Rating System." These are oriented to local building, zoning, planning, and engineering officials. The courses scheduled for the rest of 2000 and for 2001 are:

NFIP	Digital Data	CRS
Nov. 13 – 17 Feb 5–9 Mar 19–23 Apr 23–27 July 16–20 Aug 27–31	Feb. 5–9 Apr 2–6 Aug 20–24	Nov 13 – 17 Apr 2–6 Jul 30–Aug 3

The Digital Data course provides good training for incorporating flood data into a community's geographic information system (GIS), which is credited under Activity 440 (Flood Data Maintenance).

Tuition is free for state and local government officials and travel stipends are available. For information, contact the training office of your state emergency management agency or call EMI at 1-800-238-3358.

A fourth course, "Retrofitting Floodprone Residential Structures" is given once each year. The next session will be February 5–9. This course is designed for building officials and engineers. It provides an overview of the techniques and technical issues involved in retrofitting small buildings. Attendance is excellent training for (and credited by) Activity 360 (Flood Protection Assistance).

In addition to the courses held at EMI's Emmitsburg campus, several FEMA Regional Offices have "field deployed" the NFIP course. Contact your FEMA Regional Office or state NFIP Coordinator for information about training in your area.

The first field-deployed CRS course was held in Biloxi, Mississippi, in May. It was quite successful. If you're interested in having it given in your area, contact your ISO/CRS Specialist or David Stroud, ISO's Training Coordinator, at (919) 789-8030.

CRS E-mail Address

Since more and more communities have e-mail capabilities, the CRS has set up an e-mail address system to keep communities informed in a timely manner on issues relating to the National Flood Insurance Program and the Community Rating System. The address is nfipcrs@iso.com.

The objective of the site is to provide local CRS Coordinators with the latest *NFIP/CRS Update* and other information on the CRS, and flood mitigation issues of interest to their communities. Because some coordinators asked that their addresses remain private, all messages distributed through this system will not be specifically addressed to the recipient.

Communities with e-mail capabilities are encouraged to use this tool to request information on the CRS and other local floodplain management concerns. Any request sent to nfipcrs@iso.com will receive a response as quickly as possible. Communities are also encouraged to send e-mail address changes or additions as soon as possible to nfipcrs@iso.com, so the distribution list can be kept current.

More Guidance on the New Elevation Certificate

There is a guidance document to help local officials use the new FEMA elevation certificate. At the end of this newsletter are two pages that explain how to use the elevation certificate to determine compliance with your ordinance. This can be especially helpful for local officials who use the form to verify whether new buildings comply with their ordinances and the NFIP requirements.

Certified Floodplain Managers

The Association of State Floodplain Managers' (ASFPM) Certified Floodplain Manager Program is up and running. All communities in the National Flood Insurance Program should consider having at least one person involved in floodplain permits become certified.

What is a Certified Floodplain Manager? At the June ASFPM Conference in Austin, Texas, the Chair of the ASFPM Certification Board of Regents answered this question.

I think the simplest way to put it is that Certified Floodplain Managers (CFMs) are people who know their stuff. They have a proven level of expertise in

- Floodplain mapping,
- The requirements and standards of the National Flood Insurance Program,
- The requirements and standards of their state floodplain management programs, and
- The administrative procedures needed to make floodplain management work at the community level.

How do we know this? Because a certified floodplain manager has passed a rigorous closed book test. It isn't easy. Nationally, one-third of those who have tried have failed that test.

Why should you want to go through the pain and suffering of preparing for and taking an exam? Let me list four benefits of becoming certified.

First, you will have confidence in your level of knowledge. You can't pass the exam unless you know your stuff.

Second, being certified tells others that your professional capabilities have been recognized by a national program.

Third, certification is the motivation for continuing education. You can't stay certified unless you stay abreast of developments in the field by attending workshops, conferences, or training courses.

Fourth, it can help you in the job market. If you are an employer – you can count on CFMs to know their stuff.

The program has been operating for only one year now and we already have several cases where people have gotten raises, bonuses, or promotions

for being certified. We have seen some job advertisements where the employer either wants a CFM or expects the person to become a CFM within a certain time.

How can you become certified? If you live in Oklahoma, New Mexico, Arkansas, Illinois, or Texas, you need to contact your state chapter. You are lucky enough to live in a state with a nationally accredited program and you will have to take a test that is probably harder than the national exam. If you live elsewhere, contact the ASFPM office.

It doesn't matter who gives the test and certifies you, you will be a nationally recognized certified floodplain manager.

CRS Credit. Currently the CRS provides 5 points "if the person responsible for floodplain permits has graduated from an approved course or is a certified floodplain manager."

As noted in the article on page 2 of this issue, the Community Rating Task Force is considering increasing the credit for CFMs. A CFM is "worth more" than a school graduate because of the stricter testing and the continuing education requirement.

How to Prepare. The best preparation for the CFM exam is FEMA's course, "Managing Floodplain Development through the National Flood Insurance Program." It is offered at the Emergency Management Institute and is available in a home study version (see article on training, page 5).

More information can be obtained from ASFPM at (608) 274-0123 or www.floods.org. If you are a resident of Oklahoma, New Mexico, Arkansas, Illinois, or Texas, you need to contact your state chapter.

New Citizen's Brochure

Included with this newsletter is a new colorful brochure that explains the benefits of the CRS to citizens and encourages them to support and assist their community officials. It is oriented to residents of CRS and non-CRS communities. Copies are available in bulk from the CRS (nfipcrs@iso.com or from the mailing address in the Statement of Purpose box on page 2).

Verifying Real Estate Agents' Flood Hazard Disclosure (DFH)

Credit for disclosure of the flood hazard (DFH) in Activity 340 is dependent upon real estate agents' informing a potential purchaser whether a property is in the Special Flood Hazard Area (SFHA) and that the purchase of flood insurance is required. The full credit, 46 points, is provided if the community provides documentation that real estate agents are disclosing the flood hazard.

To receive this credit, the community must provide at least one copy of a disclosure notice from at least five real estate agencies that serve the community. If there are fewer than five agencies in the community, then at least one notice from each agency must be submitted. To be credited, a "disclosure notice" must meet the following criteria:

- The document clearly tells the reader that a property is in the floodplain and that flood insurance is required, and
- People who are looking for a property are provided with a copy of the document or are allowed to review it.

The most common examples of creditable documents are pages from a multiple listing service and disclosure statements that accompany contracts for sale. Remember, these must be made available to the house hunter before earnest money is committed. Here are some examples of things that communities have submitted that do NOT qualify as creditable documents:

- Blank forms that are not completed.
- Multiple listing data entry forms (often they ask for a lot more information than is actually printed on the summary pages that house hunters see).
- Disclosure statements that rely on the seller or the buyer to determine if the property is in a floodplain.
- Statements that disclose whether the seller had been flooded or has flood insurance (these do not disclose whether the property is in the SFHA).
- Memos or letters from real estate offices that say they tell potential buyers about flood hazards (we need to see actual examples).

- Forms or statements that say a property "may be in the floodplain" or "flood insurance may be required."
- Local ordinances that require real estate offices to disclose the hazard (this would be credited under ODR. A state law requiring disclosure by real estate agents is credited under DFH, but for only 20 points.)

Some communities have been told by real estate offices that they are not allowed to release copies of information on individual properties—that that information is confidential between the seller and the buyer. The CRS credit cannot be provided until the ISO/CRS Specialist can verify that the disclosure is being done according to the CRS credit criteria. If a community is faced with this problem, there are three alternatives:

- Ask the real estate offices to block out the names of the sellers. The ISO/CRS Specialist must be able to read the address and verify whether the property is in or out of the SFHA.
- Borrow the statements from the agencies. They can be returned after the ISO/CRS Specialist reviews them. He or she does not have to keep a copy, once the credit is verified.
- Set up a meeting with several agencies during the verification visit so the ISO/CRS Specialist can see the statements. He or she will not have to keep copies.

The community should check with its ISO/CRS Specialist to see if neighboring communities are receiving this credit and have already submitted the needed documentation for real estate agencies that serve the area.

Don't forget—full credit requires more than just disclosure of whether a property is in the floodplain. If a property is in the SFHA, the real estate office must also tell the inquirer that federal law requires the purchase of flood insurance as a condition of a federally backed mortgage. This can be done verbally or with a handout similar to the one on page 320-7 in the *CRS Coordinator's Manual*.

ISO/CRS Specialist Changes

Scott Whiteman, ISO/CRS Specialist for the Rocky Mountain area, has left ISO to join his family's business. There have been some other realignments of the ISO/CRS Specialists' territories. This list and the one on the next page should replace Appendix G in your *CRS Coordinator's Manual*.

Alabama – David Van Troost
Alaska – Rob Flaner
Arizona – Ron Mielnicki
Arkansas – Bill Baker
California (southern) – Ron Mielnicki
California (northern) – Rob Flaner
Colorado (Denver urban area) Phil Anderson
(remainder of state) Bill Baker
Connecticut – Jimmy Chin
Delaware – Linda Clarity
Florida – Danny Hinson, Gabe Gambrill,
David Clukie
Georgia – David Van Troost
Hawaii – Rob Flaner
Idaho – Rob Flaner
Illinois – Mike Knox
Indiana – Jack Clark
Iowa – Errol Garren
Kansas – Phil Anderson
Kentucky – Jack Clark
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Massachusetts – Jimmy Chin
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Mississippi – David Van Troost
Missouri – Phil Anderson
Montana – Rob Flaner
Nebraska – Phil Anderson
Nevada – Ron Mielnicki
New Hampshire – Jimmy Chin
New Jersey – Linda Clarity
New Mexico – Ron Mielnicki
New York (Long Island) – Linda Clarity
New York (upstate) – Tom Brett
North Carolina – Gil Dunn
North Dakota – Errol Garren
Ohio – Tom Brett
Oklahoma – Bill Baker
Oregon – Rob Flaner
Pennsylvania – Tom Brett

Rhode Island – Jimmy Chin
South Carolina – David Van Troost
South Dakota – Errol Garren
Tennessee – Jack Clark
Texas – Bill Baker
Utah – Ron Mielnicki
Vermont – Jimmy Chin
Virginia – Tom Brett
Washington – Rob Flaner
West Virginia – Tom Brett
Wisconsin – Mike Knox
Wyoming – Errol Garren

Project Impact and the CRS

With Project Impact—Building Disaster Resistant Communities, FEMA is changing the way America deals with disasters. Project Impact helps communities protect themselves from the devastating effects of natural disasters by taking actions that dramatically reduce disruption and loss.

To implement this approach, FEMA and the states have designated nearly 200 communities nationwide as Project Impact communities. Others are welcome to participate by following the program's principles and taking steps to make their homes, schools, and businesses disaster resistant.

The Project Impact communities are the nation's models for good mitigation practice. They are both the leaders and the laboratories for new ideas, approaches, and partnerships. Over one-third of them are in the CRS.

The CRS has supported Project Impact from the start. The CRS field staff have participated on local Project Impact committees and helped Project Impact communities get into the CRS. In 2000, a special outreach effort has been started to assist the remaining non-CRS Project Impact communities submit applications.

CRS programs also provide models for Project Impact activities. Several local officials have reported that the CRS was their blueprint for organizing their program to build a disaster resistant community.

ISO/CRS Specialists

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Planning Help for Communities

Many state agencies and universities have programs that help communities tackle their flood problems or develop plans. This article introduces one of them. If you are aware of similar programs in other states, please advise us so we can publicize them in future editions of the *Update*.

The University of Oregon has a new program, the Oregon Natural Hazards Workshop (ONHW). The primary goal of the ONHW is to provide planning and technical assistance to Oregon communities in the area of natural hazards planning.

The workshop staff will be helping smaller Oregon communities develop local hazard mitigation plans. The staff intends that these plans qualify for CRS credit under Activity 510 (Floodplain Management Planning).

For more information on the Oregon Natural Hazards Workshop visit the workshop's website at <http://darkwing.uoregon.edu/~onhw> or contact Andre LeDuc at (541) 346-5833 or e-mail to crux@darkwing.uoregon.edu.

Message Points on Flood Insurance

Several activities of the CRS credit making people aware of flood insurance. There is a lot of misinformation on the subject. Here are some “message points” that can be included in articles, handouts, and speeches on flood protection.

Why is it important?

National Flood Insurance is vital to [insert community name]. Because homeowners insurance doesn’t cover flood damage, residents must take the initiative to protect their homes and belongings from flood damage with flood insurance.

Flood insurance claims are paid even when a federal disaster is not declared.

People who receive federal disaster assistance after a flood are required to buy and maintain flood insurance. Those who do not meet this requirement may not be eligible for disaster assistance in the future.

Increasing the number of residents with flood insurance significantly decreases the financial burden placed on federal and state taxpayers after a flood disaster. Flood insurance claims are paid with premiums collected, not taxpayer dollars.

The National Flood Insurance Program (NFIP) helps people and communities take steps before a flood to protect against and prevent flood damage. Buildings constructed in compliance with NFIP minimum standards suffer nearly 80% less damage than noncompliant structures.

Who is at risk?

Everyone lives in a flood zone.

Just about anyone can be a flood victim.

You don’t have to live near water to be flooded.

Approximately 25% of all flood insurance claims come from “low-risk” areas.

Who is eligible?

The National Flood Insurance Program (NFIP) makes federally backed flood insurance available in all communities that take steps to reduce flood damage.

Residents who live in communities that participate in the NFIP can buy flood insurance even if they live in “low risk” areas. To participate in the NFIP, communities must adopt and enforce floodplain management ordinances to reduce future flood damage. These ordinances require, among other things, that residential buildings be elevated to or above the base flood elevation, which is defined as the elevation of the flood that has a 1% chance of occurring in any given year.

How much does it cost?

Depending on where they live, residents can purchase National Flood Insurance from their local insurance agent with rates starting at slightly more than \$100 a year.

The average cost to repay a disaster loan, available only if a federal disaster is declared, is approximately 12 times as expensive as paying for an average annual flood insurance premium.



The new logo for the NFIP’s public information campaign can jazz up your outreach projects and provide the public with a recognizable symbol. It can now be downloaded from FEMA’s website, www.fema.gov/nfip.

Guidance for Verifying Building Compliance Using the FEMA Elevation Certificate (August 1999)

Section C of the Elevation Certificate records the elevation of various building components, but does not determine the “as built” lowest floor of the building or indicate whether the building, as constructed, complies with the community’s floodplain management ordinance. The determination of the “as built” lowest floor for compliance with the community’s ordinance is the responsibility of the local floodplain management official. The local official can document the “as built” lowest floor in item G8. Use the following guidance for each diagram to determine which level is the lowest floor the community should be documenting in item G8.

Diagram Description	“As Built” Lowest Floor Determination
Diagram 1: Slab-on-grade buildings.	A Zones: C3.a, top of bottom floor. V Zones: See Note 1.
Diagram 2: Buildings with basements.	A Zones: C3.a, top of bottom floor (including basement). V Zones: See Note 1.
Diagram 3: Split-level slab-on-grade buildings.	A Zones: C3.a, top of bottom floor. V Zones: See Note 1.
Diagram 4: Split-level buildings other than slab-on-grade.	A Zones: C3.a, top of bottom floor (including basement). V Zones: See Note 1.
Diagram 5: Buildings elevated on piers, posts, piles, columns, or parallel shear walls (no obstructions, but open lattice and/or screening is permissible).	A Zones: C3.a, top of bottom floor. V Zones: C3.c, bottom of lowest horizontal structural member (see Note 1).
Diagram 6: Buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure.	A Zones: If the enclosure has proper openings AND is used as parking, building access, or storage (see Note 2): C3.b, elevated floor. If the enclosure does NOT have proper openings OR is used for something other than parking, access, or storage: C3.a, floor of enclosure. V Zones: If the enclosure’s walls are breakaway AND the enclosure is used for parking, building access, or storage (see Note 3): C3.c, bottom of lowest horizontal structural member. If the enclosure’s walls are NOT breakaway OR the enclosure is used for something other than parking, access or storage: C3.a, floor of enclosure.
Diagram 7: Buildings elevated on full-story foundation walls with partial or full enclosure.	A Zones: If the walkout level (enclosure) has the proper openings AND is used as parking, building access, or storage (see Note 2): C3.b, next higher floor. If the walkout level (enclosure) does NOT have the proper openings OR is used as a finished living space: C3.a, floor of walkout level. V Zones: See Note 1.

<p>Diagram 8: Buildings elevated on crawl space. (See Note 4 on differentiating between a crawlspace and a basement.)</p>	<p>A Zones: If the crawl space enclosure has the proper openings (see Note 2) 3.b, next higher floor. If the crawl space enclosure does NOT have the proper openings: C3.a, floor of crawl space.</p> <p>V Zones: See Note 1.</p>
<p>Attached Garage:</p>	<p>If the garage has the proper openings (see Note 2), then use the guidance above.</p> <p>If the building has an attached garage that does NOT have the proper openings, then the garage floor (C3.g) is the “lowest floor” that should be identified in G8.</p>
<p>Equipment: Under the NFIP, buildings must be constructed with electrical, heating, ventilation, plumbing, and air-conditioning equipment and other service facilities that are designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding. Generally, this is done by elevating equipment above the base flood elevation, but there are ways to floodproof equipment to keep water out.</p>	<p>Even though the building may be properly elevated based on the “as built” lowest floor, it is not a compliant building unless the equipment is properly elevated or floodproofed.</p>

Note 1. V-Zone buildings that are constructed similar to Diagrams 1–4, 7, and 8 are violations under the NFIP. For these buildings the lowest floor is measured at the bottom of the lowest horizontal structural member, which will be the bottom of the slab or a footing.

Note 2. Enclosures and Openings in A Zones (Diagrams 6 and 7): The NFIP Floodplain Management Regulations permit limited uses of enclosures below the lowest floor. The enclosed area below an elevated building cannot be used for something other than parking of vehicles, building access, or storage. The enclosure must be built with flood resistant materials. The enclosed areas below an elevated building must contain openings. An opening is defined as: *A permanent opening in a wall that allows for the free passage of water automatically in both directions without human intervention.* Openings are explained at the bottom of page 7 of the Elevation Certificate. The number and total area of openings are provided in C3.h and i. The floor area should be on the permit plans.

Note 3. In V Zones, an enclosure (as shown in Diagram 6) must be constructed with non-supporting, non-load bearing breakaway walls that meet applicable NFIP criteria. The enclosure can only be used for parking of vehicles, building access, and storage and cannot be used for anything else. The enclosure must be built with flood resistant materials.

Note 4. Crawl Space Construction (Diagram 8): If the floor of the crawl space is below the base flood elevation, NFIP requirements can be met by ensuring that the interior floor of the crawl space is at or above the lowest adjacent grade to the building. If the floor of the crawl space is below the base flood elevation and the interior floor of the crawl space is below the adjacent grade on the exterior of the building, it is considered a “basement” and Diagram 2 or 4 must be used for determining the lowest floor.
