Lowering Flood Risk and the Cost of Flood Insurance: FEMA's Community Rating System (CRS) Program

Sponsored by:
Southwestern Pennsylvania Commission (SPC)
Water Resource Center
February 2018
Today's Speakers

• John Mizerak, MPA
  – Community and economic development expert
  – Former PA DCED staff member, managing the Land Use Planning and Technical Assistance Program
  – Former municipal zoning and code enforcement official

• Tony Subbio, CFM
  – Emergency management and community resilience planner
  – Specializes in hazard mitigation and CRS Program services
Today’s Session

- The National Flood Insurance Program (NFIP): A Refresher
- The CRS Program – Basics
- Is the CRS Program Right for My Municipality?
- CRS Program Activities Common in Pennsylvania
- Entering the CRS Program
The National Flood Insurance Program
A Refresher
The National Flood Insurance Program (NFIP)

- Federal program that provides flood insurance to participating communities.
- Based on an agreement between local communities and the Federal Government that:
  - a community will adopt and enforce a floodplain management ordinance.
  - The Federal Government will make flood insurance available within the community as a financial protection against flood losses.
- Private insurers write the policies based on an agreement with the federal Government.
Reasons for the NFIP

☐ Reduce emphasis on structural flood control measures; increase emphasis on nonstructural FPM measures

☐ Reduce Federal disaster costs: shift burden from general taxpayers to floodplain occupants

☐ Provide insurance coverage not generally available on the private market.
More reasons for the NFIP

✓ Requires new floodplain development to meet construction standards that protect buildings against future flood damage
✓ Promotes sound floodplain management practices
✓ Provide a better form of assistance to flood victims
“At the first sign of a flood, you just push this little button.”
NFIP Participation Requirements

✓ Participating communities are required to adopt and enforce a floodplain management ordinance that meets or exceeds requirements specified under 44 CFR 60.3.

✓ Continued eligibility is based on maintaining compliance, which is based on enforcement of the provisions of the Floodplain management ordinance.

✓ Compliance is monitored by FEMA via an audit process called a Community Assistance Visit (CAV).

An ordinance is the key!
How the NFIP Works

There are 3 basic parts to the NFIP

1) Mapping
2) Insurance
3) Regulations
Roles and Responsibilities

The Community Role:

- Issuing or denying floodplain development/building permits.
- Inspecting all development to assure compliance with the local regulations.
- Maintaining records of floodplain development.
- Assisting in the preparation and revision of flood maps.
- Assisting residents in obtaining information on flood hazards, map data, flood insurance and proper construction measures.

Clark Fork River, outside of Plains, Montana. Originally house was 30-40 feet from river bank and 1”above BFE.
Compliance

- “Compliance” means holding up your end of the agreement, most notable: enforcing your ordinance.
- FEMA has recourse for non-compliance through 3 approaches:
  1) Reclassification under the Community Rating System (CRS).
  2) Probation
  3) Suspension
The Community Rating System (CRS) Program – The Basics
The Goals of the CRS Program

• Reduce flood damages to insurable property
• Strengthen and support the insurance aspects of the NFIP
• Promote a comprehensive approach to floodplain management
CRS Program Basics

- Part of the National Flood Insurance Program (NFIP)
  - Administered by FEMA
- Provides for reduced flood insurance premiums where there is better floodplain management.
- Promotes floodplain management practices above and beyond the minimum NFIP requirements.
- Administered by the Insurance Services Office (ISO)
  - ISO/CRS Specialist
CRS Program Overview

- 19 creditable activities in four categories
- Can get credit from 94 elements
- Flood insurance discounts ranging from 5-45%
- Class 4 and above particularly strenuous requirements

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Credit Points (cT)</th>
<th>In SFHA</th>
<th>Outside SFHA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4,500+</td>
<td>45%</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>4,000-4,499</td>
<td>40%</td>
<td>10%</td>
</tr>
<tr>
<td>3</td>
<td>3,500-3,999</td>
<td>35%</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>3,000-3,499</td>
<td>30%</td>
<td>10%</td>
</tr>
<tr>
<td>5</td>
<td>2,500-2,999</td>
<td>25%</td>
<td>10%</td>
</tr>
<tr>
<td>6</td>
<td>2,000-2,499</td>
<td>20%</td>
<td>10%</td>
</tr>
<tr>
<td>7</td>
<td>1,500-1,999</td>
<td>15%</td>
<td>5%</td>
</tr>
<tr>
<td>8</td>
<td>1,000-1,499</td>
<td>10%</td>
<td>5%</td>
</tr>
<tr>
<td>9</td>
<td>500-999</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>10</td>
<td>0-499</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Series 300 Public Information</th>
<th>Series 400 Mapping and Regulations</th>
<th>Series 500 Flood Damage Reduction</th>
<th>Series 600 Flood Preparedness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevation Certificates</td>
<td>Floodplain Mapping</td>
<td>Floodplain Mgt. Planning</td>
<td>Flood Warning Program</td>
</tr>
<tr>
<td>Map Information Service</td>
<td>Open Space Preservation</td>
<td>Acquisition and Relocation</td>
<td>Levee Safety</td>
</tr>
<tr>
<td>Outreach Projects</td>
<td>Higher Regulatory Standards</td>
<td>Flood Protection</td>
<td>Dam Safety</td>
</tr>
<tr>
<td>Hazard Disclosure</td>
<td>Flood Data Maintenance</td>
<td>Drainage System Maintenance</td>
<td></td>
</tr>
<tr>
<td>Flood Protection Information</td>
<td>Stormwater Management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood Protection Assistance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood Insurance Promotion</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
How does the CRS Program work?

✓ Has Application prerequisites
✓ Community activities are scored based on a schedule.
✓ Performance of activities is verified
✓ Classification (1-10) assigned.
✓ 5% reduction in flood insurance/class
✓ Classifications are recertified annually.
✓ Classifications are re-verified on a 3-5 cycle depending upon classification.
Application Prerequisites

- Must be in regular phase of the NFIP for at least 1 year
- Must be in full compliance with the minimum requirements of the NFIP
- Agree to maintain FEMA Elevation Certificates.
- Assess and address FEMA identified repetitive loss properties (If applicable)
- Maintain flood insurance coverage of community owned buildings within the floodplain.
- Coastal communities agree to show LiMWA on their FIRM
Classification Prerequisites

a. **Class 9 Prerequisites:** There are six prerequisites to become and stay a Class 9 or better community. They include being in full compliance with the minimum requirements of the National Flood Insurance Program (NFIP), receiving credit for maintaining FEMA Elevation Certificates, and meeting repetitive loss criteria.

b. **Class 6 Prerequisite:** To become a Class 6 or better community, a community must have received a classification of 5/5 or better under the Building Code Effectiveness Grading Schedule.

c. **Class 4 Prerequisites:** To become a Class 4 or better community, a community must demonstrate that it has programs that minimize flood losses, minimize increases in future flooding, protect natural floodplain functions, and protect people from the dangers of flooding.

d. **Class 1 Prerequisites:** To become a Class 1 community, a community must have had a successful Community Assistance Visit conducted by FEMA within the previous 12 months and demonstrate that it has a “no adverse impact” program by receiving a certain number of points for designated activities.
The CRS Program – Basics

• Annual Recertification
  – Are you still doing everything for which you earned credit?

  **COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION**

  **Section 3. Community Activities**

  Your community has been verified as receiving CRS credit for the following activities. If your community is still implementing these activities the CRS Coordinator needs to put his or her initials in the blank and attach the appropriate forms. The numbers refer to the activity number which is found in the CRS Coordinator’s Manual.

  1. We have issued ___ permits for new construction and substantial improvements in the Special Flood Hazard Area in the last year.

  2. We are maintaining Elevation Certificates on all new and substantially improved buildings in our Special Flood Hazard Area.

  Attached are ___ Elevation Certificates (or as many as you have if less than 5) for new or substantially improved structures that have been completed in the last year. 

  3. We are providing Flood Insurance Rate Map information and information on the flood insurance purchase requirement to property owners.

  Attached is a copy of the document that told lenders, insurance agents, and real estate offices about this service this year. Initial here if the information is included in your annual outreach project to the community. Make the attachment to Activity 340 to show where this service is publicized.

  4. Attached is a copy of one page of the log, letter, or other record that we kept on this service this year.

  Attached is a copy of this year’s annual outreach project to the community.

  Attached is a copy of this year’s annual outreach project to floodplain residents.

• Cycle Re-verification
Let’s take a break
Module 5

CRS Program Activities Common in Pennsylvania

- 300 Series
- 400 Series
- 500 Series
- 600 Series
Elevation Certificates

• This is **REQUIRED** for all communities in the CRS Program!

• Maintain *complete and correct* FEMA ECs for new and substantially damaged/improved buildings in the SFHA
  - 38 points
The EC and CRS

• Maintaining ECs means:
  – All new construction/substantial improvements must have a completed EC.
  – The ECs must be complete and “error-free”
  – Regardless of the amount of verified credit a community has, failure to maintain ECs can lead to a retrogression to Class 10!
• The Current form (086-0-33) is dated 7/2015
• Permits issued after 7/2015 must use this form.
• ECs must be 100% correct for CRS. (They will be audited)
• ECs must be based on “finished” construction
• Note-It is within the community’s authority to not accept an incomplete or inaccurate EC.
The Elevation Certificate
FEMA Form 81-31

See you in May 2018!
Public Information Activities

- Advise people about the flood hazard
- Encourage the purchase of flood insurance
- Provide information about ways to reduce flood damage.
- Generate data needed by insurance agents for accurate flood insurance rating.
- Program for Public Information (PPI)
- Stakeholder delivery bonus
Public Information Activities

• Map Information
  – Credit based on what information you can provide an inquirer
  – Must publicize that the service is available

• Outreach Projects
  – Brochures in the municipal building
  – Mailers
  – Newsletter
  – Speaking to community groups

- Basic FIRM information = 30 points
- Additional FIRM information = 20 points
- Problems not shown in the FIRM = 20 points
- Flood Depth Data = 20 points
- Special flood related hazards = 20 points
- Historical flood information = 20 points
- Natural Floodplain Function = 20 points
Public Information Activities

• Hazard Disclosure
  – Real estate disclosure requirement

• Flood Protection Information
  – FEMA publications in the local library
  – Additional/local publications in the local library
  – Website

• Flood Protection Assistance
  – One-on-one, property-specific assistance
  – Site visits
  – Financial advice
  – Provider training
Mapping and Regulations

- Open Space Preservation (up to 2,870 points)
  - Preserve vacant land
  - Deed restrictions
  - Open space incentives
  - Low-density zoning

- Higher Regulatory Standards (up to 2,462 points)
  - Freeboard
    - 1 foot – 100 points
    - 1.5 feet – 162 points
    - 2 feet – 225 points
  - Cumulative or lower substantial improvements
  - Building code
  - State-mandated regulatory standards
Mapping and Regulations

• Stormwater Management (up to 755 points)
  – Stormwater management regulations
  – Watershed master plan
  – Erosion and sedimentation controls
  – Water quality regulations

  – *MS4 requirements*?
Flood Damage Reduction Activities

• Floodplain Management Plan
  – Flood-specific mitigation plan
  – FEMA DMA 2000 Hazard Mitigation Plan (HMP)

• Repetitive Loss Area Analysis
  – Detailed mitigation plan for specific repetitive loss areas
Flood Damage Reduction Activities

• Acquisitions/Relocations
  – Buildings in the floodplain
  – Repetitive loss and severe repetitive loss properties

• Flood Protection
  – Retrofitting
    • Elevation
    • Wet/Dry floodproofing
    • Sewer backup protection
    • Barriers
  – Structural flood control (e.g., storage facilities)
Flood Warning and Response

• StormReady certification is credited under this activity, **BUT...**

• You need to earn credit under these to get the points for StormReady
  – Flood threat recognition
  – Emergency warning
  – Flood response operations
  – Critical facilities planning
Flood Warning and Response Plan

Prepared by the Town of Shandaken and the Hamlets of Phoenicia and Mt. Tremper

Flood Warning Notification and Response Plan

ULSTER COUNTY EM: SHANDAKEN, PHOENICIA, AND MT. TREMPER
NATIONAL WEATHER SERVICE (Albany service area), and USGS

TOWN OF SHANDAKEN AND
HAMLETS OF PHOENICIA AND MT. TREMPER FLOOD ALERT BASE
STATION (Local EOCs)
- SUMMARY REPORTS
- EOC DISPLAYS
- TV DISPLAYS
- STREAMFLOW FORECAST
- FAT Report
- LOCAL INTERNET
- RADAR, SATELLITE & FLOOD WARNINGS

EMERGENCY OPERATIONS CENTER – PUBLIC ALERT ISSUED

LOCAL HAMLETS’ WEB SITE

Flood Alert Stations

HAMLET
Flood Alert Stations

NATIONAL WEATHER SERVICE
Radar, Satellite & Flood Warnings

Complex world | CLEAR SOLUTIONS®
What is State-Based Credit?

- This is credit that has been verified for all participating communities based on uniformly applied programs at the state level.
- In Pennsylvania, all communities get 10 points for the real estate disclosure.

**State-based Credit**

Activity 340 Hazard Disclosure, Other Disclosure Requirements (ODR) – Credit is provided for the state’s requirement that sellers disclose any past or present flooding problems, and whether a property is in a flood zone or wetland. (10 points)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Element</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>340 – Hazard Disclosure</td>
<td>Other Disclosure Requirements (ODR)</td>
<td>10</td>
</tr>
</tbody>
</table>

**Other Potential Credit**

ISO/CRS Specialists and the communities need to determine which credits apply to their area. The following is a summary of activities that are potential credits:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Element</th>
</tr>
</thead>
<tbody>
<tr>
<td>430 – Higher Regulatory Standards</td>
<td>Building Codes (BC)*</td>
</tr>
<tr>
<td>430 – Higher Regulatory Standards</td>
<td>Local Drainage Protection (LDP)*</td>
</tr>
<tr>
<td>430 – Higher Regulatory Standards</td>
<td>State-mandated Standards (SMS)</td>
</tr>
<tr>
<td>430 – Higher Regulatory Standards</td>
<td>Other Higher Standards (OHS)*</td>
</tr>
<tr>
<td>450 – Stormwater Management</td>
<td>Erosion and Sediment Control (ESC)</td>
</tr>
<tr>
<td>450 – Stormwater Management</td>
<td>Water Quality (WQ)</td>
</tr>
<tr>
<td>630 – Dams</td>
<td>State Dam Safety (SDS)</td>
</tr>
</tbody>
</table>

*Indicates potential state-mandated credits
Any Questions?
Is the CRS Program Right for My Municipality?

- Compliance Issues
  - Lax enforcement of community regulations
  - Improper variances

- Administrative Requirements
  - Documentation
  - Documentation
  - DOCUMENTATION!
Is the CRS Program Right for My Municipality?

- Financial Benefits

<table>
<thead>
<tr>
<th>Community</th>
<th>Number of NFIP Policies</th>
<th>Estimated Lift of NFIP Policies In the SFHA</th>
<th>Total Annual Premiums</th>
<th>Potential Annual Premium Savings</th>
<th>Class 1</th>
<th>Class 2</th>
<th>Class 3</th>
<th>Class 4</th>
<th>Class 5</th>
<th>Class 6</th>
<th>Class 7</th>
<th>Class 8</th>
<th>Class 9</th>
<th>Class 10</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>In the SFHA</td>
<td></td>
<td></td>
<td>5%</td>
<td>5%</td>
<td>10%</td>
<td>10%</td>
<td>15%</td>
<td>15%</td>
<td>20%</td>
<td>20%</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Green Tree, Borough of</td>
<td>8</td>
<td>7</td>
<td>1</td>
<td>$4,393</td>
<td>$315</td>
<td>$590</td>
<td>$885</td>
<td>$1,189</td>
<td>$1,433</td>
<td>$1,731</td>
<td>$2,066</td>
<td>$2,328</td>
<td>$2,557</td>
<td></td>
</tr>
<tr>
<td>Hampton, Township of</td>
<td>44</td>
<td>34</td>
<td>9</td>
<td>$6,062</td>
<td>$4,603</td>
<td>$6,480</td>
<td>$10,327</td>
<td>$16,050</td>
<td>$20,725</td>
<td>$24,335</td>
<td>$28,342</td>
<td>$33,140</td>
<td>$37,059</td>
<td></td>
</tr>
<tr>
<td>Harmon, Township of</td>
<td>56</td>
<td>26</td>
<td>10</td>
<td>$7,251</td>
<td>$5,203</td>
<td>$7,958</td>
<td>$12,020</td>
<td>$19,300</td>
<td>$24,680</td>
<td>$29,850</td>
<td>$35,035</td>
<td>$40,220</td>
<td>$45,405</td>
<td></td>
</tr>
<tr>
<td>Harpon, Township of</td>
<td>50</td>
<td>9</td>
<td>2</td>
<td>$6,851</td>
<td>$4,011</td>
<td>$6,775</td>
<td>$11,250</td>
<td>$16,550</td>
<td>$21,850</td>
<td>$27,150</td>
<td>$32,450</td>
<td>$37,750</td>
<td>$43,050</td>
<td></td>
</tr>
<tr>
<td>Hayneville, Borough of</td>
<td>5</td>
<td>4</td>
<td>1</td>
<td>$9,654</td>
<td>$6,433</td>
<td>$9,779</td>
<td>$15,125</td>
<td>$21,558</td>
<td>$27,958</td>
<td>$34,358</td>
<td>$40,758</td>
<td>$47,158</td>
<td>$53,558</td>
<td></td>
</tr>
<tr>
<td>Heidelberg, Borough of</td>
<td>40</td>
<td>32</td>
<td>8</td>
<td>$13,170</td>
<td>$10,200</td>
<td>$16,770</td>
<td>$25,450</td>
<td>$34,850</td>
<td>$44,350</td>
<td>$53,850</td>
<td>$63,350</td>
<td>$72,850</td>
<td>$82,350</td>
<td></td>
</tr>
<tr>
<td>Homestead, Borough of</td>
<td>17</td>
<td>13</td>
<td>2</td>
<td>$5,589</td>
<td>$4,339</td>
<td>$7,159</td>
<td>$11,000</td>
<td>$16,000</td>
<td>$21,000</td>
<td>$26,000</td>
<td>$31,000</td>
<td>$36,000</td>
<td>$41,000</td>
<td></td>
</tr>
<tr>
<td>Johnson, Township of</td>
<td>47</td>
<td>20</td>
<td>2</td>
<td>$2,932</td>
<td>$1,448</td>
<td>$2,617</td>
<td>$3,785</td>
<td>$5,254</td>
<td>$6,724</td>
<td>$8,194</td>
<td>$9,664</td>
<td>$11,134</td>
<td>$12,604</td>
<td></td>
</tr>
<tr>
<td>Kennedy, Township of</td>
<td>4</td>
<td>4</td>
<td>0</td>
<td>$1,418</td>
<td>$1,148</td>
<td>$1,898</td>
<td>$2,649</td>
<td>$3,399</td>
<td>$4,149</td>
<td>$4,899</td>
<td>$5,649</td>
<td>$6,399</td>
<td>$7,149</td>
<td></td>
</tr>
<tr>
<td>Kittrell, Township of</td>
<td>3</td>
<td>3</td>
<td>0</td>
<td>$2,033</td>
<td>$1,533</td>
<td>$2,133</td>
<td>$2,733</td>
<td>$3,333</td>
<td>$3,933</td>
<td>$4,533</td>
<td>$5,133</td>
<td>$5,733</td>
<td>$6,333</td>
<td></td>
</tr>
<tr>
<td>Linn, Township of</td>
<td>37</td>
<td>30</td>
<td>7</td>
<td>$28,117</td>
<td>$22,056</td>
<td>$28,608</td>
<td>$39,450</td>
<td>$50,300</td>
<td>$61,150</td>
<td>$72,000</td>
<td>$82,850</td>
<td>$93,700</td>
<td>$104,550</td>
<td></td>
</tr>
<tr>
<td>Lennox, Borough of</td>
<td>40</td>
<td>32</td>
<td>8</td>
<td>$108,321</td>
<td>$86,411</td>
<td>$118,598</td>
<td>$150,498</td>
<td>$182,398</td>
<td>$214,298</td>
<td>$246,198</td>
<td>$278,098</td>
<td>$310,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lincoln, Borough of</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>$1,044</td>
<td>$874</td>
<td>$1,304</td>
<td>$1,737</td>
<td>$2,170</td>
<td>$2,603</td>
<td>$3,037</td>
<td>$3,470</td>
<td>$3,903</td>
<td>$4,337</td>
<td></td>
</tr>
<tr>
<td>Marshall, Township of</td>
<td>26</td>
<td>21</td>
<td>5</td>
<td>$26,554</td>
<td>$20,229</td>
<td>$26,219</td>
<td>$32,419</td>
<td>$38,629</td>
<td>$44,839</td>
<td>$51,049</td>
<td>$57,259</td>
<td>$63,469</td>
<td>$69,679</td>
<td></td>
</tr>
<tr>
<td>Mountain, Town of</td>
<td>42</td>
<td>30</td>
<td>12</td>
<td>$89,360</td>
<td>$72,478</td>
<td>$96,090</td>
<td>$131,000</td>
<td>$166,800</td>
<td>$202,600</td>
<td>$238,400</td>
<td>$274,200</td>
<td>$310,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mckean, Borough of</td>
<td>17</td>
<td>14</td>
<td>3</td>
<td>$12,883</td>
<td>$10,483</td>
<td>$13,783</td>
<td>$26,000</td>
<td>$34,300</td>
<td>$42,600</td>
<td>$50,900</td>
<td>$59,200</td>
<td>$67,500</td>
<td>$75,800</td>
<td></td>
</tr>
<tr>
<td>Mckinney, Borough of</td>
<td>78</td>
<td>64</td>
<td>15</td>
<td>$254,917</td>
<td>$211,764</td>
<td>$291,360</td>
<td>$350,068</td>
<td>$432,434</td>
<td>$513,567</td>
<td>$595,708</td>
<td>$677,858</td>
<td>$759,908</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mckinney, City of</td>
<td>42</td>
<td>34</td>
<td>8</td>
<td>$78,077</td>
<td>$63,704</td>
<td>$79,072</td>
<td>$94,700</td>
<td>$110,400</td>
<td>$126,100</td>
<td>$141,800</td>
<td>$157,500</td>
<td>$173,200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monroeville, Municipality of</td>
<td>32</td>
<td>28</td>
<td>6</td>
<td>$33,577</td>
<td>$28,088</td>
<td>$32,587</td>
<td>$41,082</td>
<td>$49,582</td>
<td>$58,082</td>
<td>$66,582</td>
<td>$75,082</td>
<td>$83,582</td>
<td>$92,082</td>
<td></td>
</tr>
<tr>
<td>Monroeville, Township of</td>
<td>32</td>
<td>28</td>
<td>6</td>
<td>$33,577</td>
<td>$28,088</td>
<td>$32,587</td>
<td>$41,082</td>
<td>$49,582</td>
<td>$58,082</td>
<td>$66,582</td>
<td>$75,082</td>
<td>$83,582</td>
<td>$92,082</td>
<td></td>
</tr>
<tr>
<td>Mt Lebanon, Municipality of</td>
<td>48</td>
<td>29</td>
<td>9</td>
<td>$20,375</td>
<td>$16,015</td>
<td>$21,555</td>
<td>$26,195</td>
<td>$30,835</td>
<td>$35,475</td>
<td>$40,115</td>
<td>$44,755</td>
<td>$49,395</td>
<td>$54,035</td>
<td></td>
</tr>
</tbody>
</table>

• Policies versus structures in the floodplain
Entering the CRS Program

• Application
  – Floodplain Management Ordinance Review Checklist
  – HMP
  – CRS Quick Check
Entering the CRS Program

• Application
  – Review Repetitive Loss Property List
  – Require ECs for all new as-built construction in the floodplain

• Training
  • L273: Managing Floodplain Development through the NFIP
  • CFM

  • Letter of Intent
Entering the CRS Program

- Community must be certified as complying with the NFIP

**HOW?**

- Community Assistance Visit (CAV)
  - Performed by FEMA Regional Office or State NFIP Coordinator
  - Documentation review
  - Tour of the floodplain
- Certification Audit
Don’t wait for the CAV to identify problems.
 Know what they will be looking for.
 Documentation, documentation, documentation!
 See CAV guidance
Final Questions?
Thank you!

- John Mizerak, MPA
  - 717-545-3580
  - john.mizerak@tetratech.com

- Tony Subbio, CFM
  - 717-545-3580
  - tony.subbio@Tetratech.com