



# ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

2809 Fish Hatchery Road Suite 204 Madison, Wisconsin 53713  
608-274-0123 Fax: 608-274-0696 www.floods.org Email: asfpm@floods.org

**Executive Director**

Larry A. Larson, P.E., CFM

**Deputy Director**

George Riedel, CFM

January 7, 2008

Mr. Tom Powell, Chair  
Community Rating System Task Force  
303 North Bone Drive  
Normal, Illinois 61761

Dear Mr. Powell:

The Association of State Floodplain Managers has long been a strong advocate of the objectives of the Community Rating System and has participated since its inception in 1997. We have learned many lessons since the program's inception and ASFPM now believes that it is time for a complete re-examination of the each activity to ascertain if the activities are indeed providing the benefit that was intended as well as providing meaningful benefit to the Flood Insurance Fund (FIF) and the community. In addition, the examination should determine if the credits weighting between activities is appropriate.

Late last summer ASFPM surveyed their state partners for suggestions on ways to improve CRS. States submitted a broad range of comments which we have included as an attachment to this letter. We have categorized them into seven broad categories.

1. Suggestions for modification
2. CRS Task Force configuration
3. Suggestions for operational changes;
4. Suggestions for application improvement;
5. Suggestions for new creditable activities;
6. Suggestions for modification of existing activities;
7. Suggestions for modification point structures.

***Dedicated to reducing flood losses in the nation.***

**Chair**

Al W. Goodman, Jr., CFM  
State Floodplain Manager  
Mississippi Emerg. Mgmt. Agency  
601-933-6884  
agoodman@mema.ms.gov

**Vice Chair**

Gregory Main, CFM  
State Floodplain Manager  
Indiana DNR  
317-234-1107  
gmain@dnr.in.gov

**Secretary**

Collis O. Brown, CFM  
State Floodplain Manager  
Georgia DNR  
404-656-6382  
collis\_brown@dnr.state.ga.us

**Treasurer**

Kevin Houck, P.E., CFM  
Engineer  
Colorado Water Conserv. Bd.  
303-866-4805  
kevin.houck@state.co.us



The CRS program serves as an excellent vehicle for rewarding the adoption of higher standards by a community's leadership. ASFPM commends FEMA for the proactive steps it has taken with its CRS program and hopes that it will continue to do so. I look forward to working with the task force in addressing these issues and concerns as we proceed with our strategic planning process and improvement of the CRS.

Respectfully submitted,

Lisa S. Jones, CPM  
ASFPM Representative  
CRS Task Force

cc: CRS Task Force Members  
Mr. Bill Lesser, DHS/FEMA  
Mr. William Trakimas, ISO, Inc.  
Mr. French Wetmore, French & Associates  
Mr. Larry Larson, Executive Director, ASFPM  
Mr. George Riedel, Deputy Director, ASFPM  
Mr. Al Goodman, Chair, ASFPM

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The Association of State Floodplain Managers has long been a strong advocate of the objectives of the Community Rating System and has participated since its inception in 1997. We have learned many lessons since the program's inception and ASFPM now believes that it is time for a complete re-examination of the each activity to ascertain if the activities are indeed providing the benefit that was intended as well as providing meaningful benefit to the Flood Insurance Fund (FIF) and the community. In addition, the examination should determine if the credits weighting between activities is appropriate.

The Community Rating System is designed to reward communities for making "smart" decisions concerning their floodplains. ASFPM believes that prior to giving credit for any activity, the community history of that activity should be evaluated. Should we reward communities with "Levee Credit" if in 2010 they construct a levee to protect undeveloped land? We would like FEMA to take a more "holistic" approach to the Community Rating System; seeing the culmination of a really good community program that is effective in reducing future flood losses as activity points are structured and reevaluated.

Does FEMA or the Task Force have goals for the CRS? Is it just a program to measure what communities do (so insurance rates can be adjusted to reflect differences in flood risk) or is it a program to actively improve local floodplain management programs? We'd like it to be both, but consider the next question.

Can a program that measures local activities be a change agent? ISO staff is good and they give FEMA fifteen more FTEs to meet with the local officials of the 1,000 most active NFIP communities. Should ISO staff be charged with improving local programs or charged with objectively measure local programs?

The CRS is long on scoring local activities but is somewhat short on the rationale (or documenting it) for those activities and a careful evaluation of whether that activity accomplished what was expected. The CRS has some guidance documents, but they're heavy into how to score an activity vs. how to do it. On the other hand, ASFPM is long on rationale for good floodplain management practices. The Association's NAI initiative is the most recent example of a "how to" implement good theory. The NAI Toolkit references the CRS a lot. Should there be an effort to produce more CRS-ASFPM products or training programs that blend good rationale with measuring good practice?

Additionally, we believe that when the task force is awarding points and re-evaluating the point structure the following questions need to be address:

1. What was/is the basis for awarding points?;
2. What is the value of the activity in costs savings to the Flood Insurance Fund (FIF)?;
3. What are the costs (both financial and resource) for activity implementation? and,
4. Should it be the intent that the points be sustained for a lifetime?

Late last summer ASFPM surveyed their state partners for suggestions on ways to improve CRS. States submitted a broad range of comments which we have included in this letter. We have categorized then into seven broad categories.

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The CRS program serves as an excellent vehicle for rewarding the adoption of higher standards by a community's leadership. However, if there is no equitable and fair reward for a community's stance to restrict the rebuilding of structures adjacent to a coastal high hazard area to a more expensive v zone foundation system, then there is very little incentive for political support to incur higher costs to a community's citizens (safety not withstanding). A higher mitigation standard is critical after a flood or hurricane event that results in great destruction within the floodplain.

ASFPM commends FEMA for the proactive steps it has taken with its CRS program and hopes that it will continue to do so.

# I. General Comments

*The following General Comments were submitted for consideration.*

- A. Change the term as it appears in the CRS manual from “all-hazard” to either “Natural Hazard” or “Multi-Hazard. This minimizes the assumption that man-made are part of the intent of CRS and its planning purposes.
- B. The term “No Adverse Impact” (NAI) has been widely accepted by the profession and we are recommending that CRS adopt the name and its concept. We request that the Task Force consider modifying the terminology in the manual to include NAI along with considering creditable activities.
- C. We received comments that the CRS manual is confusing and are updated so often that every cycle verification visit is based on a new manual. This makes it hard for states to develop support mechanisms to encourage CRS participation as it requires continually updated intimate knowledge of creditable activities. One state requested that FEMA make a diagram to visualize where activity credit points cross over to each other?
- D. States along with ASFPM would like to see more linkages between the goals of the CRS as it relates to core FEMA programs outside of the mitigation grant programs. Does FEMA have a comprehensive strategy for repetitive losses other than funding costly buyout and elevation projects?
- E. The CRS tends to view all communities equally. ISO staff spend the same amount of time and frequency of monitoring visits in all communities. Wouldn't it stand to reason that the ISO Specialist would need to visit a community with a higher policy base more frequently than a community with little or no policy base. Roughly the same amount of time is spent with Houston as with Podunk. However, the cost to the NFIP Fund is much greater in Houston. Shouldn't more attention be given to those communities that have a greater impact on the fund?
- F. Do the points accurately reflect the true impact of an activity to NFIP claims? Has the scoring kept up with changes in technology, such as GIS, GPS, LIDAR and the Internet?
- G. There are some hurdles in parts of the program. Do these get in the way of fairly measuring the whole of a community's program and its exposure to flood risk? An example of this is that to be a class 7 or better, a community must have a BCEGS class of 6 or better. Some very good floodplain management communities are stuck at Class 8 because they don't have a building code or their building code

program is missing one or two things needed to be a Class 6. Would a graduated program with alternatives be more accurate and fair?

H. The scoring system seems to reward communities that have spent a great deal of effort on activities to mitigate existing flood problems. It is communities that have allowed a lot of development in the floodplain that have high policy counts, have a lot of interest in the CRS, and do well with the high point activities, such as acquisition and relocation. The system seems to undervalue the efforts of communities that have avoided or mitigated floodplain development and thus reduce future claims to the NFIP. Note the level of participation and higher classes along the southeast coast vs. areas with strong floodplain management programs, such as the west and upper Midwest. CRS attention goes where the policies are and the policies are where the flood problems are. This creates two issues: (1) Are we rewarding some communities for reducing damages to existing structures only to have them create tomorrow's floods and claims? (2) Is there something that can be done to recognize good communities that don't have a lot of policies because they're good communities?

I. There are concerns with inconsistent and conflicting federal programs. Has the CRS sought out other federal agencies to identify overlaps and ways they can mutually support each other? A good example is EPA's NPDES program which requires communities to do some things that the CRS credits (e.g., public information activities). Expanding representation on the CRS Task Force may resolve some of these issues.

## II. CRS Task Force Configuration

The configuration of the CRS Task Force should be reexamined to determine if its membership is representative of the floodplain management community? There are three representatives of local government, two state representatives of which only one from the states is filled, and ten from FEMA. If the Task Force is to be a sounding board and advisor to FEMA, more non-FEMA members could be beneficial. In particular, there should be representatives from the US Army Corps, NOAA Coastal Services Center, Natural Resource Conservation Service and the National Weather Service. These agencies spend a lot of time with local officials and could not only inform the task force what they are doing with communities, but also better align their programs to support the CRS and the over-arching goals of floodplain management.

### III. Suggestions for Operational Changes

- A. Recommend Task Force share draft issue papers to CRS communities for input.
- B. Recommend CRS/ISO national staffs attend ASFPM Chapter meetings in their area.
- C. Recommend CRS web-based Resource Center be maintained and updated regularly. This is a valuable tool for locals and community officials but only if it is maintained and updated on a regular basis.
- D. Recommend all CRS/NFIP Update newsletters be stored on the Resource Center webpage, and in FEMA's library and provided to ASFPM for its newsletters and website.
- E. Recommend annual publication of a CRS/NFIP Update newsletter to keep CRS members informed.
- F. Recommend a search engine for the Resource Center webpage and links to FEMA's web pages.

### IV. Suggestion for the Application Improvement

We received a broad range of comments for application improvement. Since all NFIP communities do not participate one wonders if the application process is a stumbling block to participation? Are we requiring a community to jump through too many hoops and then wait a year before it becomes a CRS community? Could the task force identify a subset of state and local laws or ordinance language or activities that a community could adopt and enforce which would generate an automatic class 8 or 9? We understand that the CRS has contemplated "quick apps" and ways to simplify the scoring and application processes where there are strong state or regional programs.

Consider the following:

- CRS be more like fire rating and BCEGS where ISO goes to all communities and scores them, rather than wait for an application?
- How could states play a more active role in helping communities understand and apply to the CRS?
- If a community wants the reward for excelling, shouldn't it take some initiative and go through the application process? Will that be more of an investment to commit the community to continue and implement the activities that are being credited?

### V. Suggestions for New creditable activities

Most states have a Manufactured Home installer regulatory and licensing system due HUD regulations. Some states have spent a lot of effort working with State manufactured home regulatory agencies trying to convince them to advertise and emphasize flood reduction

standards. The ability to convince them to administer their program with flood safety higher on the priority list would be greatly encouraged and supported if CRS points could be used as a lure. Would it be possible to set up a point system for state manufactured home installer regulatory programs that would give points similar to the Dam Safety statewide points? If we can't figure out a way to put credits under 600, then how about credit under 300 for State manufactured home installer regulatory/licensing agencies distributing information to the installers and manufactured home dealers?

Recommend CRS credit for maintaining a State ASFPM Chapter. State Chapters have been effective in communication, professional floodplain management training, education and outreach opportunities for local governments and are in support of the CRS mission.

A state is defined as a community and therefore should be allowed to participate in CRS.

## VI. Suggestions for modification of creditable activities

### A. Activity 330:

1. Recommend CRS look at large and small communities differently for outreach projects. The costs to the community and the ability to reach 90% of the floodplain will differ according to size of community. For instance, a CRS community could have 50 properties in the floodplain and it would take little effort to contact the property owners. On the other hand, it could be a large community with 15,000 properties in a floodplain, which would take a greater expense and effort to reach the property owner. Yet, the credit is the same for both efforts. Unfortunately, a community may not perform outreach due to the costs of a mailing, but additional credit would be incentive.

2. Activity 330: Recommend CRS accept the community's local newspaper as an OPC (reaching 90% of the floodplain). A local newspaper is a viable outreach and is better than other accepted methods for OPC (a page in a Phone Book or a bill stuffer in a utility bill).

3. To promote the awareness of flood insurance, measure the effectiveness of the CRS Activity 300 Public Information Activities to increase the retention of flood insurance policies. Correlate the annual number of floodplain development permits or Elevation Certificates to the number of flood insurance policies. Since the number of structures in the floodplains increases every year, the number of flood insurance policies should also increase, unless there was a large area Letter of Map Revision (LOMR) to reduce the size of the Special Flood Hazard Areas.



B. Require more direct involvement by the local community Floodplain Administrator into the multi-hazard mitigation plans. The direct involvement can be documented proof of a written comprehensive flood control mitigation/floodplain management plan authored by or reviewed and signed by the local Floodplain Administrator. Allow CRS credit for plans that include the Flood Insurance Study (FIS) report Historic Floods and Flooding Sources, plus the Flood Insurance Rate Map (FIRM) panels.

C. Reconsider the 50% insurance coverage prerequisite for CRS class 1. This is something that communities have little control over. For large policy base communities this is almost impossible. Flood insurance is already a requirement for all Federally backed loans on properties in a Flood Hazard Area. It is my understanding that even with this requirement that the nation's average is about 25% for insurance coverage. If the banks are unable to make it happen then how are communities to? I would suggest that they modify the requirement to allow communities to either have the 50% coverage or implement an aggressive program that promote flood insurance. Such as target mailings to floodplain residents that do not have insurance, explain the benefits of flood insurance and questioning why the owner chose not to be covered. Also letters to lenders in the area, reminding them of the federal requirements for flood insurance.

D. Activity 550: To reduce flood losses, improve the flood mitigation plans under CRS Activity 500 Flood Damage Reduction. For some communities, State flood mitigation has taken a back seat to homeland security purposes in FEMA-required plans written by emergency managers with no floodplain knowledge. And some floodplain management departments are not involved in emergency response so there is no correlation between known flood hazard areas and flood protection for public safety. Flood loss reductions of lives and property can improve by more communication between the various departments involved in all aspects of floodplain management who should work together to build flood disaster-resistant communities.

- E. Many CRS communities have good floodplain permitting programs and outreach projects, but flood insurance policies are retained for only the first two years. Allow CRS credit for close correlation to the annual increases in the number of floodplain permits and flood insurance policies, recognizing the LOMR possibilities and that not all mortgages are federally-backed to require flood insurance.
- F. Certified Floodplain Manager – Allow more credit if the local community Floodplain Administrator is a CFM. Many floodplain management staff are CFMs, but not the designated Floodplain Administrator.
- G. Give communities points based on whether their FPA is a CFM and bonus points for the number of years the FPA has been a CFM. The experience and certification of the FPA may become more valuable to the community.
- H. Repetitive Loss Letter - Properties remain on RLP list even though they have been elevated and continue to receive RLP letter still Revert to class 10 if mailing isn't done
- I. Repetitive Loss Categories A, B, & C - How many communities are a Category B and do not have a DMA plan? Is the separation of these categories appropriate to today's standards?

## VII. Suggestions for modification of points structure

- A. Increase the credit they currently give for; "No Adverse Impact" (no-impact in flood elevation or floodplain widths caused by development) floodplain development regulations. Right now, a community that adopts a "No Adverse Impact" floodway standard gets less credit than a community with a 1 foot freeboard standard.
- B. Increased credit points for new and/or higher-standard maps
- C. Should credit the application and enforcement of an activity, not just having adopted it
- D. Consider a Community Growth Adjustment
- E. As the regulations change should credits be sustained, accumulated so a community doesn't lose classification or should we condition communities that the standards change they will have to in order to maintain a classification?
- F. Impact Adjustment Ratios require counting buildings. FEMA does not track this valuable data and it is not used by FEMA outside CRS. As GIS technologies emerge consider transferring the data outside CRS to other FEMA Mitigation Programs. This data could be used to target flood insurance marketing strategies.

G. Consider modifying activity 310 (elevation certs) with a comparison of the percentage of elevation certificates on file with the total buildings in floodplain.

H. Activity 330 (public outreach)

1. There are 10 topics to cover for credit. Topic #6 asks for a map to be at a scale of 1"=1 mile or rural areas to be at 2"=1 mile. SacCo is too large for either scale.

2. Sacco may drop using the map of the flood hazard since credits available do not warrant use of the map

3. How will this work when DFIRM is published?

4. How many mailers would a community have to do if their OPC & OPF aren't up to par? This is very costly, especially for large communities.

I. When Activity 431 (p) was developed, FEMA had not yet produced a coastal study that depicted the 1.5 foot wave or limit of wave action on a map panel. It was left to the individual community to determine or develop what standards it would use to draw its coastal AE zone. This appears to have been developed with barrier islands in mind.

With the issuance of the preliminary DFIRMs for the three coastal counties in the state of Mississippi in December 2007, FEMA has drawn the required line and has in fact delineated a coastal AE zone across a 90 mile stretch of coastline. If the CRS member community chooses to adopt this area as a coastal AE zone, proper credits should be assigned by the CRS program. Not all floodplains are equal in risk, but the present system of impact adjustment does in fact make any distinction between coastal high hazard areas and riverine floodplains.

We recommend that the Task Force consider as a possible approach, a method to revise the default impact adjustment for coastal AE zone regulations from 0.1 to 0.25, which would bring it into line with the other defaults found in activities 410 and 430.

J. Activity 520 (acquisition & relocation) credits are not sustainable credits;

K. Activity 530 (flood protection); unable to use OPT2 because # of bldgs in SFHA can't be counted;

L. Activity 620 (levee protection); review in light of memo 34; doesn't make sense in SacCo; refer to Note on page 620-4, credits seem unattainable; OPT3 uses building count in SFHA as denominator

M. Activity 630 (dam safety) State uniform credit, why is this an activity? Does anyone else go above the State uniform credit? Can use of the DMA provide any more points?