

Unit 12

Obtaining Needed Assistance and Support

Your community's flood problems and its other needs are unique. Only you can know how much and what kind of financial, technical, and personal support will be needed to minimize disruption from flooding and manage your floodplains to meet other community goals.

Association of State Floodplain Managers, 1996
Addressing Your Community's Flood Problems: A Guide for Elected Officials

Overview

To be successful, those administering the community's floodplain management regulations need continuing assistance and support. It is important to recognize those needs and to know where to go for help. This unit describes the types of assistance and support that may be available both inside and outside the community.

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Equipment and Materials for Completing This Unit

1. Videotape segment, *Community Rating System*, on the purpose, process, and activities of the community rating system
2. Video cassette player

References

Federal Emergency Management Agency

1998 *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*, FEMA 312.

1996 *Community Rating System Coordinator's Manual*, FIA-15

1986 *National Flood Insurance Program: Community Compliance Program Guidance*.

Florida, State of

1999 *Building Disaster Resistant Communities: The Florida Showcase Community Project*, Department of Community Affairs.

1996 *Community Rating System: A Comprehensive Approach to Flood Mitigation*, Florida Department of Community Affairs, Division of Emergency Management

A. Introduction

Each community's flood problems and needs are unique. How much and what kind of financial, technical, and personnel support will be needed for floodplain management has to be determined at the community level. However, whatever is done will likely require:

1. Allocation of local resources in terms of budgets and personnel to administer and enforce the local floodplain management regulations.
2. Sound administration of the regulations, including continuing political and public support for the adopted measures.
3. Outside sources of assistance, such as those provided by the Florida Division of Emergency Management and the FEMA regional office, to foster the above support and to address administrative and technical assistance needs.
4. Cooperation with adjoining communities and learning from their experiences and the experiences of other communities in managing floodplain development; participation in a state or national association of floodplain managers will be productive.

This unit reviews possible sources of local assistance and support. It identifies some sources of outside assistance and describes the types of services they provide. It also identifies and describes some under-recognized sources of support for community floodplain management activities. In this later category are FEMA's Community Assistance Program, the NFIP Biennial Report and the Community Rating System.

Sources of community assistance are addressed first.

B. Sources of Assistance

Local

Assistance and support for local floodplain management measures come from those in positions of authority to allocate community resources,

principally funds and personnel, for adopted measures. *One measure of the degree of commitment to managing floodplain development is the allocation or reallocation of sufficient resources to properly administer the community's regulations, along with support for the professional staff assigned to this activity.*

This support should continue to be reflected in the community's annual budget and assignment of personnel. Assistance with interpretation and enforcement will be required from the community's attorney and often the police or sheriff's department.

In Units 1 and 7, a case was made for building broader-based community support for floodplain management by tying flood-loss reduction objectives to other community needs and goals. This can result in acquiring additional resources in both personnel and expertise that may not be otherwise available. There may be other unusual sources of assistance at the local level, like volunteer and organized groups, those interested in a particular purpose or activity, church groups, neighborhood associations, retired citizens, students, and business or professional organizations. The types of assistance they can provide are further described in Appendix C under "Private."

Outside

Outside assistance can help alleviate some of the burdens of cost, expertise and personnel to carry out floodplain management measures. Some state and federal agencies provide planning and technical assistance for floodplain management. In many instances they can offer information, data, and expertise that may not be available locally. They can also help interpret and effectively utilize data that are in the hands of the local officials.



In Florida, the principal sources of outside assistance for administering the community's floodplain management regulations are the State Division of Emergency Management and the FEMA Region IV office in Atlanta.

In addition to their regulatory functions, a number of the state agencies listed in Unit 6 offer various forms of assistance. Many state and regional agencies have developed extensive resource databases, which can be useful in local floodplain management programs. General descriptions of the

Table 12-1. Sources of State and Regional Agency Assistance		
Agency		Types of Assistance Provided
Department of Community Affairs	Division of Emergency Management	<ul style="list-style-type: none"> • Developing emergency action plans • National Flood Insurance Program • Community Rating System • Flood Mitigation • Hazard Mitigation Grant Program
	Division of Housing and Community Development	Disaster response, recovery and mitigation
	Florida Coastal Management Program	Assistance and support to coastal communities
Department of State	Division of Historical Resources	Location of historic properties
Department of Environmental Protection	Division of State Lands	Location of elevation reference (bench) marks
	Office of Beaches and Coastal Systems	Research, data collection and analysis to support regulatory and beach management programs. Erosion studies and flood studies and BFE seaward of CCCL.
Fish and Wildlife Conservation Commission	Office of Environmental Services	Natural area and listed species information
Florida Institute of Government		Research, training and technical assistance to state and local governments
Water Management Districts		Water and related land resources management
Regional Planning Councils		Technical assistance to local governments

types of assistance the state and regional agencies can provide are summarized in Table 12-1.

Another invaluable source of assistance is the national Association of State Floodplain Managers. Besides opportunities for networking provided through annual conferences, this organization publishes newsletters that provide up-to-date information on floodplain management regulations and issues being followed in national and state legislatures. The Natural Hazards Center at the University of Colorado in Boulder, Colorado, keeps

a database of information on floodplain publications of national and international scope. They act as a repository and information retrieval service.

Appendix C, *Sources of Assistance*, identifies and describes possible outside sources of government assistance in more detail, along with contact information.

When searching outside the community for assistance, the private sector is often overlooked. This can be a serious oversight and loss of valuable resources and expertise. Probably more importantly, they can render support for community efforts. Commercial and industrial concerns and nonprofit organizations may also be willing to join local efforts. The publicity generated by such cooperative efforts can be a strong incentive for private participation.

Identification of possible sources of assistance offered by the private sector is also found in Appendix C.

C. Sources of Support

There are a number of sources of support for the community's floodplain management efforts and for those assigned the responsibility for administering the local floodplain management ordinance. This support should come from within the community and is available from outside the community in ways that may not be apparent to many local officials. This section describes how community support might be improved and the roles of the Community Assistance Program (CAP), the community's NFIP Biennial Report, and the Community Rating System (CRS) as sources of outside assistance and support.

Improving Local Support

Local support generally comes from two areas:

- Citizens.
- Elected and appointed officials.

Those whose activities are being regulated by the ordinance are probably more willing to abide by the regulations if they understand the

requirements, their purpose, and how they will personally benefit (be protected). Unit 8, *Permit Review Process*, describes how the administrator is given the opportunity to provide the above explanations to gain support and compliance.

Flood information in the hands of the public can be an important tool in ensuring wise floodplain development. It can also be very valuable in increasing the overall public understanding for the local program and in building support for community measures. Some suggestions for flood information programs that might be implemented by the administrator and others include:

- Sponsor a flood awareness week in the community to disseminate information on floodplain management, mitigation, and loss reduction. Hold public forums and invite guest speakers. Encourage the development of emergency response plans. Get the media involved.
- Prepare newsletters or newspaper articles to keep the public abreast of current issues and the need for flood insurance and development permits.
- Publicize high water marks from previous floods or place regulatory flood elevation markers throughout the floodplain.
- Prepare and disseminate a flood information directory providing information on agencies and programs that can help homeowners in their flood-protection efforts.
- Display flood hazard maps in public buildings and places.
- Send flood-related publications to public libraries.
- Encourage schools to develop environmental education programs and offer to conduct workshops on flood hazards and mitigation activities.
- Send flyers along with water and sewage, electric, or other utility bills as a means of informing homeowners about important flood information.
- Establish a flood-information hotline for residents to use to get the information they need.

As discussed earlier in this unit and elsewhere in this document, broader community support for regulating floodplain development can be gained by tying floodplain management goals and objectives with those of other community needs, goals, and interests. Others may be very willing to support regulatory efforts when they realize that it affects a vital interest of

theirs. The administrator and others involved in the administrative process should seek and cultivate alliances with citizen leaders and organized groups.

Support from elected and appointed officials is vital to the success of the floodplain management program and others involved in floodplain management. They are the ones that set priorities and allocate or reallocate community resources. Their support of enforcement of the floodplain management ordinance can be measured in at least three ways. The first is by initially assigning responsibility to an agency office, department, or individual, along with sufficient resources for effective enforcement. The second is through the annual budgeting and staffing process whereby sufficient resources are provided on a continuing basis. The last, and equally important, way is to demonstrate support, through the eyes of the public and employees, by backing the decisions and following the recommendations of the professional staff assigned to administer the ordinance. Political decisions to do someone a “favor” by ignoring or not applying some of the provisions of the ordinance can undermine staff efforts and confidence, send a message about their attitude toward the ordinance, and harm the community. These favors may benefit the affected party in the short term, but be extremely detrimental to the entire community in the long term.

Utilizing Outside Support

As mentioned above, there are three programs that can be utilized for supporting local floodplain management efforts. These are in addition to those described in Appendix C. They are the:

- Community Assistance Program (CAP)
- NFIP Biennial Report
- Community Rating System (CRS)

COMMUNITY ASSISTANCE PROGRAMS

The purpose of CAP is to assist NFIP communities in identifying, preventing, and resolving floodplain management issues before they develop into problems.

Community Assistance Program (CAP)

To assist communities participating in the NFIP to achieve their flood-loss reduction objectives, FEMA has established the Community Assistance Program. This program provides funding from NFIP revenues to states to provide technical assistance to their communities. CAP activities are

undertaken by FEMA regional office staff and the state NFIP coordinating agency.

The two key methods for identifying community assistance needs are the:

- Community Assistance Contact (CAC).
- Community Assistance Visit (CAV).

Community Assistance Contact (CAC)

The CAC consists of a brief visit or telephone call to a community to discuss ongoing activities in regulating floodplain development and to provide assistance as needed.

A CAC is considered a screening device to determine which communities need a greater level of assistance that requires a Community Assistance Visit.

Community Assistance Visit (CAV)

The Community Assistance Visit helps FEMA evaluate a community’s performance in participating in the NFIP. The scheduled visit involves a FEMA or state representative and the local floodplain administrator. At this meeting, the administrator should be able to provide records of all recent development in special flood hazard areas, including permits, certifications, required engineering data, and variances. A tour of the floodplain is also included. An official CAV is generally scheduled at least once every five years, but more often, if needed.

The emphasis of the CAV is on helping the community, through the administrator, in resolving issues or problems. After the visit, a follow-up letter is sent to the community that outlines the results of the visit, identifies any deficiencies or violations, and makes recommendations or requirements for the community to remedy or address the problem areas.

NFIP Biennial Report

Another device for identifying community assistance needs is the NFIP Biennial Report.

Section 59.22 of the NFIP regulations in 44 CFR requires participating communities to complete a form sent to the

BIENNIAL REPORT

- Required under NFIP regulations
- Form sent to CEO every two years
- Completed form to be returned within 30 days

community every two years describing the community's progress during the past two years in the implementation of floodplain management measures.

FEMA sends the one-page form to the chief elected official of each participating community. The forms vary, depending on identification of Special Flood Hazard Areas in the community. These must be completed and returned to FEMA within thirty days.

The form asks questions about:

- Changes in community boundaries.
- Physical changes to or affecting flood hazard areas.
- Number of building permits issued.
- Number of variances issued.
- The need for assistance.

A copy of a biennial report appears in Appendix H.

The Community Rating System (CRS)

Until development of the Community Rating System (CRS), the NFIP provided few incentives for communities to adopt additional floodplain management measures beyond the minimum NFIP criteria. Recognizing that some communities do much more than meet the minimum requirements of the NFIP, the CRS was developed to provide lower flood insurance rates to such communities.

By rewarding those communities whose floodplain management measures exceed those required to participate in the NFIP, the CRS also provides an incentive for communities to initiate new flood protection activities.



View Video Segment. *The Community Rating System* video segment (13 minutes) explains the purpose, process, and activities of the Community Rating System. Do not rewind the tape.



Under the CRS, the NFIP rewards community activities to:

- Reduce flood damages to existing buildings.
- Manage development in areas not mapped by FEMA.

- Protect new buildings beyond the minimum NFIP protection level.
- Help insurance agents obtain flood data.
- Help people obtain flood insurance.
- Protect the natural resources and functions of floodplains.

Because these activities can have a positive effect on reducing flood damages, flood insurance claims, and federal disaster assistance payments, the Federal Insurance Administration (FIA) implemented the Community Rating System (CRS).

Goals of the CRS

Under the CRS, there is an incentive for communities to do more than just regulate construction of new buildings to the minimum NFIP standards. Under the CRS, flood insurance premiums are lowered to reflect community activities that reduce flood damage to existing buildings, to manage development in areas not mapped by the NFIP, and to protect new buildings beyond the minimum NFIP protection level.

The goals of the CRS are to:

- Reduce flood losses.
- Facilitate accurate insurance rating.
- Promote the awareness of flood insurance.

CRS Classifications

The CRS is modeled after the Insurance Services Office (ISO) fire insurance classification system. CRS has ten classifications from Class 1 to Class 10. Class 1 requires the most credit points and gives the greatest premium reduction, while Class 10 does not result in any premium reductions. Flood policies will receive premium reductions ranging from five percent for a Class 9 to forty-five percent for a Class 1, depending on the community’s classification.

Initially, a community’s classification rate is automatically assigned to Class 10. After that, a community’s CRS classification is determined by the number of credit points that are accrued for approved activities. The CRS grants flood insurance premium credits for activities that are undertaken to reduce flood losses, to facilitate accurate insurance rating, and to

COMMUNITY RATING SYSTEM

Provides incentive for local officials to implement requirements that exceed NFIP minimum criteria.

Grants flood insurance program credits calculated for activities undertaken to:

- Reduce flood losses
- Facilitate accurate insurance rating
- Promote the awareness of the benefits of flood insurance

promote an awareness of the benefits of flood insurance. To move from a Class 10 to a Class 9 category, a community must initiate activities to accrue a minimum of 500 points.



In Florida, 44 counties, 197 communities, and 153 municipalities participate in the CRS. The City of Sanibel has achieved a Class 5 rating (25% premium reduction), and the Town of Juno Beach has achieved a Class 6 rating (20% premium reduction).

Florida's growth management laws recognize the importance of local protection of floodplains and incorporate minimum planning and regulatory standards which exceed minimum NFIP standards. Chapter 163, Part II, Florida Statutes and Rule Chapter 9J-5, Florida Administrative Code, require local governments to address floodplain management, hazard mitigation, and post-disaster redevelopment planning.

Because floodplains often extend beyond jurisdiction boundaries, the issue may require inclusion in the intergovernmental coordination element. Additionally, Section 163.32-2, F.S., and Rule 9J-24.003 requires that floodplain regulations control the type, location, density, and intensity of land uses that local governments permit within the affected areas. Therefore, all Florida local governments which participate in the Regular Phase of the NFIP have also enacted floodplain management related regulations and/or undertaken program activities beyond the minimum federal regulatory standards.

CRS Application Process

Community application for CRS classification is voluntary, and no fee is charged for a community to apply for classification or to participate. Any community that participates in the regular phase of the NFIP and is in full compliance with the rules and regulations of the NFIP may apply.

The FIA has contracted with the ISO to market CRS and to process all CRS applications and recertifications. To apply, a community must complete a short-form application and submit it to the ISO field representative, who then notifies the FEMA regional office and state NFIP coordinating agency. The ISO representative will then schedule a visit with the community to identify all creditable activities and will fill out the long-form application and worksheets for the community. The community provides documentation to support this full application.

At a minimum,

- Every community must apply for Activity 310—Elevation Certificate.
- Every repetitive loss community must apply for Activity 510-Repetitive Loss Projects, and many must also prepare a flood mitigation plan compliant with minimum CRS criteria.

The FEMA regional office and the state NFIP coordinating agency review and comment on the application.

The Insurance Services Office then:

- Verifies the information and the community's implementation of the activities, under contract to the FIA.

The Federal Insurance Administration:

- Notifies the community, the state NFIP coordinating agency, the insurance companies, and other appropriate parties.
- Sets the credit to be granted.

CRS Program Activities

There are four groups of activities for which a community can receive credit:

- Public Information.
- Mapping and Regulatory .
- Flood Damage Reduction .
- Flood Preparedness.

A description of each of these activities appears in Table 12-2.

Communities will be able to apply for the CRS classification at any time of the year. The classifications will take effect April 1 or October 1, whichever comes first after the application has been verified and approved by the Insurance Services Office (ISO). The application must include a letter from FEMA stating that the community is in full compliance with the minimum requirements of the NFIP. The community must also maintain FEMA elevation certificates. A community may add creditable activities each year in order to improve its CRS classification. While there is no fee to apply to the CRS program, the community may incur some costs due to the time/staff effort required to complete the application and supporting documentation.

TABLE 12-2. CRS Activities

300 Public Information Activities		
310	Elevation Certificate:	Maintain FEMA's Elevation Certificate and make copies available to inquirees.
320	Map Determinations:	Respond to inquirees for Flood Insurance Rate Map zone and flood data.
330	Outreach Projects:	Advise residents about the flood hazard, flood insurance, and flood protection measures.
340	Hazard Disclosures:	Advise potential purchasers of flood prone property about the hazard.
350	Flood Protection Library:	Maintain and publicize a library of references on flood insurance and flood protection.
360	Flood Protection Assistance:	Provide direct advice to property owners desiring to protect themselves from flooding.
400 Mapping and Regulatory Activities		
410	Additional Flood Data:	Develop new flood elevations, floodway delineations, wave heights, or other regulatory flood hazard data.
420	Open Space Preservation:	Credit is provided according to the amount of vacant floodplain that is kept free from buildings and filling.
430	Higher Regulatory Standards:	Regulations that require new development to be protected to a level greater than the NFIP rules.
440	Flood Data Maintenance:	Make the community's floodplain maps more current, useful, or accurate.
450	Stormwater Management:	Regulate new developments throughout the watershed to minimize their impact on surface drainage and runoff.
500 Flood Damage Reduction Activities		
510	Repetitive Loss Projects:	Develop and implement a plan to mitigate losses in repeatedly flooded areas.
520	Acquisition and Relocation:	Purchase or relocate buildings and convert flood prone properties to open space.
530	Retrofitting:	Credit is provided according to how buildings have been retrofitted to protect them from flood damages.
540	Drainage System Maintenance:	Conduct periodic inspections and maintain the capacities of the channels and retention basins.
600 Flood Preparedness Activities		
610	Flood Warning Program:	Provide early flood warnings to the general public and special facilities.
620	Levee Safety:	Maintain levees that are not credited with providing base flood protection and emergency response plans for them.
630	Dam Safety:	All communities in a state with an approved dam safety program receive credit.

For detailed information on the CRS application process, contact the Insurance Services Office (ISO) field representative or state NFIP coordinating agency. The ISO field representative for Florida is indicated on the "Contacts" list provided with this course. CRS manuals, application forms, and general information may be obtained from the FEMA regional office or the state NFIP coordinating agency. A course on the Community Rating System is provided several times a year at the Emergency Management Institute in Emmitsburg, MD.

D. Using the Internet

FEMA Homepage

FEMA has established an Internet Homepage that provides access to an online library of reference materials, publications, maps, and photographs, as well as audio and video clips. Using your Internet browser, type in www.fema.gov to reach FEMA's Homepage, and then click on "Library" at the bottom of the Home Page. You have reached the "Virtual Library and Electronic Reading Room." The FEMA Online Library is divided into "rooms" that contain many of the publications and forms referred to in this course. Click on a specific room to obtain a list of available documents, then click on the document name to view, download, or print the document for your use. Of particular interest are:

- Mitigation Room (technical bulletins, NFIP Community Status Book, compendium of flood map changes, Quick 2 computer program)
- Forms Room (elevation certificate, LOMA/R application-multi-lot and single-lot)
- Facts Room (acronyms, important telephone numbers, fax on demand, disaster facts, web site master index)
- Preparedness, Training and Exercises Room (publications)
- Response and Recovery Room (publications, the Stafford Act)
- FEMA Map Service Center in Map Room
- Frequently Asked Questions

The National Flood Insurance Room contains the Flood Insurance Library . The library contains the NFIP laws and regulations; the Flood Insurance Manual for agents; reports, newsletters and bulletins, including *Watermark*, the basic newsletter of the NFIP; marketing and advertising campaign results; and historical policy and claims statistics. Of interest to state and local officials, the FEMA Homepage also contains a flood insurance icon that leads to a variety of subjects related to local floodplain administrators.



Internet Sites Related to Florida Floodplain Management

1. <http://www.dca.state.fl.us/brm/>—The Florida Division of Emergency Management's Bureau of Recovery and Mitigation contains information on Recovery, Mitigation (includes NFIP), Disasters, Frequently Asked Questions, News Release, and Links related to the State of Florida.
2. <http://www.dca.state.fl.us/bpr/>—The Florida Division of Emergency Management's Bureau of Preparedness and Response covers information on Preparedness, Technical Support, Bureau Chief, Area Coordinators, Meteorologist, Emergency Management Centers, Hazards Planning, Response Planning, Emergency Management Internet Tool Kit, and a Resources Menu to search for other Preparedness and Response information.
3. <http://www.dca.state.fl.us/>—The Florida Department of Community Affairs covers information on all Department of Community Affairs' Divisions and Programs including news releases, publication, and search menus to find additional information.
4. <http://www.dep.state.fl.us/>—The Florida Department of Environmental Protection covers information on conservation and management of Florida's environment and natural resources.



Please complete the Unit Learning Exercise.

Unit Learning Exercise



Purpose: To identify sources of community assistance and support.

Directions: Answer the following questions.

1. List three potential sources of local assistance for floodplain management.

2. In Florida, the principal sources of outside assistance in administering the community's local floodplain management regulations are _____ and _____ .

3. Within the community, local support comes from what two general areas?

4. Under each source of local support in Question 3, list three ways such support can be provided or gained.

Source: _____

Source: _____

- 5. List three outside programs that can be utilized for identifying assistance needs and supporting local floodplain management efforts.

- 6. What was the last date you and/or other local officials received a CAC or a CAV?

- 7. List those activities that your community presently carries out that you believe would receive credit under the Community Rating System.

Answers to Unit Learning Exercise

1. List three potential sources of local assistance for floodplain management.

Staff of other programs, volunteer and organized groups, special interests, church groups, neighborhood associations, citizens, students, youth organizations, business or professional organizations, service clubs, nonprofit organizations.

2. In Florida, the principal sources of outside assistance in administering the community's floodplain management regulations are

the State Division of Emergency Management and the FEMA Region IV office in Atlanta.

3. Within the community local support comes from what two general areas?

Citizens, local officials (elected and appointed)

4. Under each, list three ways that support can be provided or gained.

Source: Citizens

- **Compliance with ordinance provisions**
- **Public information programs**
- **Creating alliances with those who have other interests in the floodplain**
- **Tying floodplain management to other community needs and goals**

Source: Officials

- **Assigning responsibility and personnel**
- **Allocate or reallocate community resources**
- **Annual budgeting and staffing**
- **Support decisions or recommendations of professional staff**

5. List three outside programs that can be utilized for identifying assistance needs and supporting local floodplain management efforts.

Programs offered by a number of regional, state, and federal agencies

Community Assistance Programs

NFIP Biennial Report and Community Rating System

6. What was the last date you and/or other local officials received a CAC or a CAV?

Check community files, if you do not have this information call the state NFIP Coordinating agency or the FEMA regional office to find out.

7. List those activities that your community presently carries out that you believe would receive credit under the Community Rating System.

A list of creditable activities is found in Table 12-2. Check yours against the table to see how well the community is doing.