

# WATERLOG

## Community Rating System Rewards Communities

The Community Rating System (CRS) recognizes community efforts beyond the minimum standards required for the National Flood Insurance Program (NFIP) by providing a discount in flood insurance premiums to property owners. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount. The reward to a community is that dollars saved on flood insurance premiums are available for circulation in the community's economy.

Participation in the CRS is voluntary. If a community is in full compliance with the rules and regulations of the NFIP, it may apply. There is no application fee and all CRS publications are free.

A recently released report summarizes how the 22 CRS communities in Idaho earn discounts for their citizens who buy flood insurance. A list of Idaho CRS communities is on the state's floodplain website at [www.idwr.idaho.gov/flood/](http://www.idwr.idaho.gov/flood/). The report was compiled by ISO, the contractor that manages the CRS program for the Federal Emergency Management Agency (FEMA).

The data in the report include community CRS classifications as of May 1, 2008. NFIP Insurance policies in force are as of December 31, 2007. Insurance premiums and CRS discounts are estimates for May 1, 2008 based on policies in force on December 31, 2007. Only Figures 1 and 4 out of five, are included in this summary. The complete report is at [www.idwr.idaho.gov/flood/](http://www.idwr.idaho.gov/flood/).

Figure 1 shows the number of NFIP flood insurance policies in CRS communities in Idaho. Figure 1 also shows the amount of premium paid for those

policies and the savings those property owners will realize from their community's participation in the CRS.

Figure 1. Policies, Premiums and CRS Savings for CRS Communities in Idaho

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
4,204	\$2,164,943	\$203,910

There is a flood insurance premium reduction of 5% for each class, 9 through 1. Policies for properties within the Special Flood Hazard Area (SFHA) in communities in Class 9 receive a discount of 5%. The premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10% for Class 1-6 communities, and 5% for Class 7-9. Preferred Risk Policies do not receive discount because they already receive a favorable rate. Boise, Eagle and Kootenai County are Class 6 communities, the highest rating in Idaho.

Figure 2, available in the complete report, shows the CRS credit each community is receiving for an activity.

For a detailed description of each CRS activity, refer to the 2007 CRS Coordinator's Manual. Figure 3, available in the complete report, shows the current CRS discount being received by NFIP policyholders by community. Nationally, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies.

Additional benefits a community realizes from participation in the CRS include: *continued on page 2...*

# WATERLOG

Waterlog is the NFIP newsletter and Flood Insurance News published quarterly by the Idaho Department of Water Resources.

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Designed by Laurie Macrae

## *Linda Ryan – ISO/CRS Specialist – Idaho*

Linda Ryan has been recently been reassigned the State of Idaho as part of the territory she covers for the Community Rating System (CRS) Program. Linda previously worked in Idaho in 2002 – 2003. Linda was a CRS Coordinator for Tillamook County, OR (achieving a CRS Class 6) before continuing her career with ISO. Linda covers the states of Alaska, Hawaii, Washington and most of Oregon in addition to Idaho. She has been very successful in getting new communities to join the CRS as well as helping participating communities improve their CRS Classifications. Her territory includes one Class 2 (King County, WA), one Class 3 (Pierce County, WA), one Class 4 (Skagit County, WA) and ten Class 5 communities. Linda looks forward to helping Idaho communities enjoy the benefits of the CRS Program. Linda can be contacted at:

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*cover story continued...*

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
  2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
  3. Technical assistance in designing/ implementing some activities is available at no charge.
  4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
  5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.
- To be eligible for a CRS discount, a community must do Activity 310, Elevation Certificates. To participate in the CRS, a community can choose to undertake some or all of the 18 public information and floodplain management activities described in detail in the CRS Coordinator's Manual.

Figure 4 shows average credit for each activity for Idaho's communities and the national average for each activity.

Idaho communities accumulate more points than the national average in Activity C430 by adopting higher standards. An example of a higher standard is requiring new structures in the SFHA to be elevated above the Base Flood Elevation (BFE),

*continued on page 8...*

# Three DFIRMs Go Effective in September

Three county-wide Digital Flood Information Rate Maps became effective on Sept. 26. The maps cover Shoshone, Jefferson and Twin Falls Counties and ten cities that participate in or are joining the National Flood Insurance Program (NFIP). September 26 was the date by which the communities had to adopt the DFIRM and an up-to-date flood damage prevention ordinance or be sanctioned. Being sanctioned means being removed from the NFIP, which means flood insurance is not available to residents in that community and other potential consequences regarding federal aid and disaster assistance.

The map adoption process steps are prescribed by FEMA regulations, but the time frame may vary depending on the level of mapping, whether there are technical appeals to the maps, or corrections that need to be made before the maps are final. For example, if there are no changes to Base Flood Elevations (BFEs) on the new maps, a 90-day appeal process is not included in the timeline. If there are technical appeals, the 90 day appeal period may be longer. See *Adoption of Flood Information Rate Maps by Participating Communities*, FEMA 495/Sept. 2005. It is available at <http://www.fema.gov/library/index.jsp>.

Issues with levees arose in Shoshone County while the DFIRMs were being produced and adopted. Some issues still are unresolved and a process is underway to do more detailed study in the river basin. Shoshone County and the seven NFIP cities adopted the maps, knowing that the flood risk may be remapped when more detailed information becomes available. A FIRM is a snapshot in time and should be updated frequently to accurately portray the flooding risk in a community, especially if there are numerous or widespread land use changes.

Five more county-wide DFIRMS are at some stage in the adoption process. Bannock, Canyon and

Washington County maps, including 20 cities, are in the midst of the adoption process. Preliminary DFIRMs were released in September for Benewah and Bonner Counties, including twelve cities. The only remaining county wide DFIRMs scheduled for release under the five-year Map Modernization initiative are Blaine and Kootenai Counties.

Some of the cities with mapped flood hazards are not in the NFIP and will have a year after the maps become effective to join the NFIP or be sanctioned by FEMA. A community sanctioned by FEMA is removed from the NFIP and flood insurance is not available to residents of that jurisdiction, in addition to other potential negative consequences for disaster assistance and federal aid.

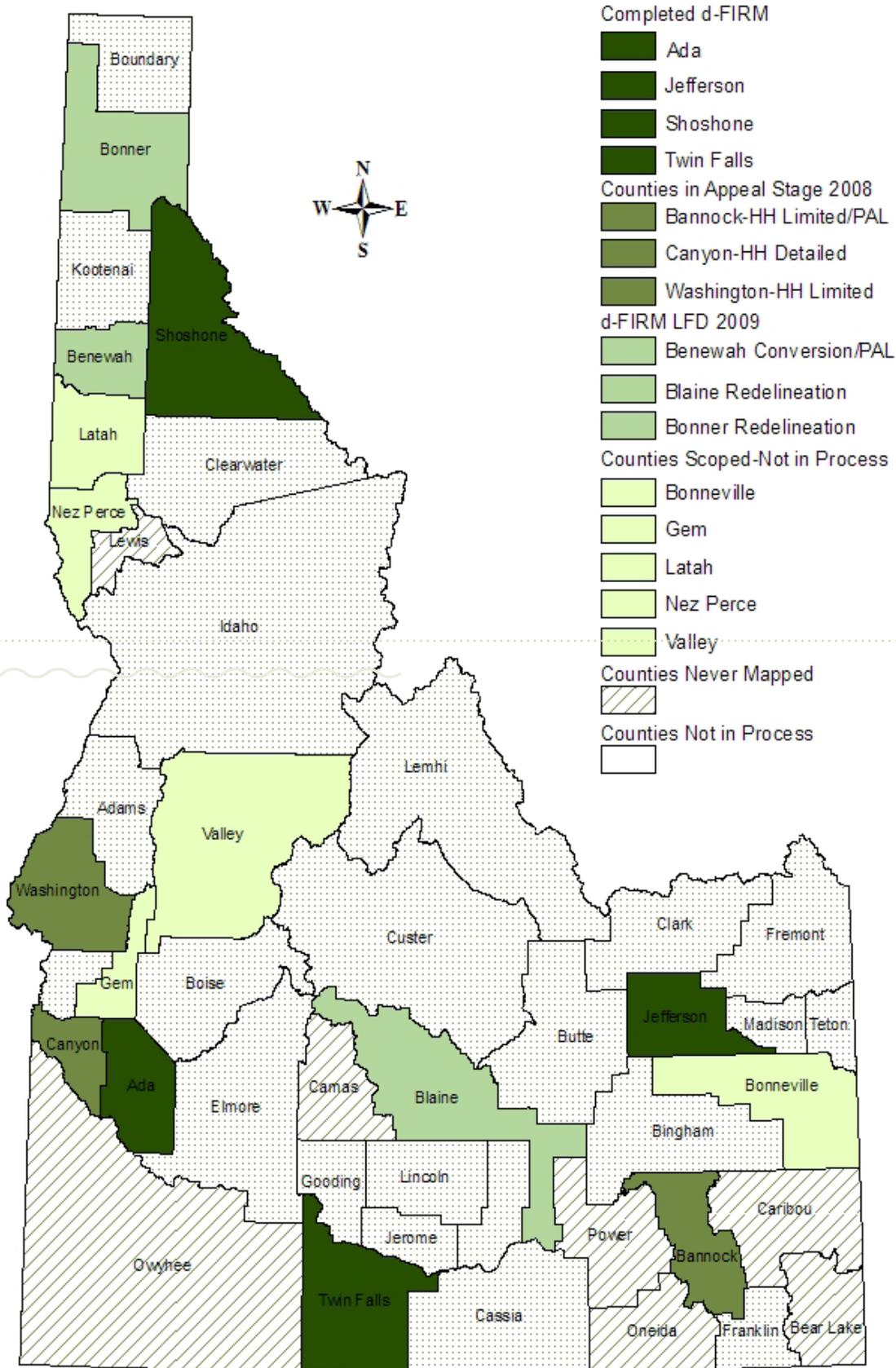
Additional flood risk mapping needs have been identified across Idaho. As Map Modernization comes to a close, counties and cities will need to partner with the State of Idaho and FEMA to find ways to meet those needs.

## CFM Exam to Be Offered In Idaho

The Certified Floodplain Manager (CFM) exam will be proctored in Idaho early in 2009 by the State Floodplain Coordinator's officer. Tentatively the exam will be offered in late February in Boise. The exact place and time and registration information will be distributed via email and posted on the IDWR floodplain webpage in January.

The CFM certification is offered through the Association of State Floodplain Managers. Information about the program, how to apply and a study guide are available at the ASFPM website, [www.floods.org](http://www.floods.org), under the Certification tab.

# Map Modernization In Idaho 2008-2010



Idaho Department of Water Resources Floodplain Management 2008

# NFIP TECHNICAL BULLETINS REVISED

**Jack Anderson, CFM**  
Program Specialist, Building Sciences Branch  
FEMA Mitigation Directorate

Over the past year, FEMA's Building Sciences Branch has worked to revise and expand four of the NFIP Technical Bulletins (see below). As of press time, two of the new TBs are posted online—and the other two may be available by the time you get this edition of *News & Views*.

Last year FEMA solicited comments on the TB series, including comments from the ASFPM. Based on the volume and nature of comments, FEMA gave the highest priority to revising TB-1, TB-2, TB-5, and TB-9. The ASFPM and others, including several state and local floodplain managers, provided valuable input on drafts of revised documents.

The NFIP Technical Bulletin series includes 11 separate bulletins that provide guidance on a wide variety of issues facing states and communities who must administer the flood provisions in their building codes and floodplain management ordinances. The TBs are available from the FEMA warehouse at 1-800-480-2520, or can be downloaded at <http://www.fema.gov/plan/prevent/floodplain/techbul.shtm>.



- TB-1 *Openings in Foundation Walls and Walls of Enclosures* (REVISED)
- TB-2 *Flood Damage-Resistant Material Requirements* (REVISED)
- TB-3 *Non-Residential Floodproofing Requirements and Certification*
- TB-4 *Elevator Installation*
- TB-5 *Free-of-Obstruction Requirements* (REVISED)
- TB-6 *Below-Grade Parking Requirements*
- TB-7 *Wet Floodproofing Requirements*
- TB-8 *Corrosion Protection for Metal Connectors*
- TB-9 *Design and Construction Guidance for Breakaway Walls* (REVISED)
- TB-10 *Ensuring that Structures Built on Fill In or Near Special Flood Hazard Areas are Reasonably Safe from Flooding*
- TB-11 *Crawlspace Construction*

FEMA will continue to revise and update the Technical Bulletin series with input from the ASFPM and other stakeholders to provide effective and relevant guidance for complying with the construction requirements of the NFIP. ■

Reported in *News & Views*, Vol. 20 No. 5, October 2008.

Association of State Floodplain Managers, [http://www.floods.org/Newsletters/News\\_Views/NV\\_October08.pdf](http://www.floods.org/Newsletters/News_Views/NV_October08.pdf)

## Ask Johnny Floodplain, CFM

**Johnny Floodplain** is kind of like a Dear Abby for people with questions about and relationship problems floodplains. If you have questions, no matter how disturbing, write in care of this newsletter (or your local state floodplain coordinator) and we'll see if Johnny can answer them. Here are some questions from last week's mailbag. The names (as always) are changed to protect the innocent (and uninformed).

*Dear Johnny:*

*I have a FEMA issued flood map and there are no base flood elevations on it. There aren't even any river cross sections. I checked the Flood Insurance Study (FIS) and there are no floodway data or river profiles to help me even extrapolate a base flood elevation. All I have is a map with a blob marked "A". What can I do with that?*

*Miss N. Data, Private Contractor and Engineer*

What you have is called an Approximate A Zone. This is an area that identifies an approximate study area that has no Base Flood Elevations (BFE). They just haven't been developed yet. Just because we don't have a BFE doesn't mean the community is free of the obligation to practice good floodplain management. We still need proper development in the floodplain to keep people and property safe from flood damage. Paragraph 60.3(b) of the NFIP Regulations requires that communities "Obtain, review, and reasonably utilize any base flood elevation and floodway data available from a Federal, State or other source..."

You may have to search for this data. You may be able to find a county storm water runoff study or some historical flood data on which to base your determination. In some cases, you may be required to do a base study and actually develop base flood elevations before building. The rules depend on what ordinances are in effect. NFIP Regulations require that "all new subdivision proposals and other proposed development (including proposals for manufactured home parks and subdivisions) greater than 50 lots or 5 acres, whichever is the lesser, include within such proposals base flood elevation data." [44CFR 60.3 (b)(3)]. In this matter, always check with the local community because they can regulate to stricter standards and the requirements may be different.

But whether you are an individual homeowner or a developer putting in a whole subdivision, you still need a BFE before breaking ground. If you can't find any data

you're on your own. So, back on track: You have a map with no BFE. Follow this procedure. (1) Get a topographic map of the site, either electronic or paper. (2) Ensure the data are compatible in scale and projection. Paper copies may need to be enlarged or shrunk to match scales (3) Superimpose the FIRM over the topography using GIS, tracing paper, or whatever method possible. (4) Delineate the accuracy limits. Make sure the zone follows the contour lines. Check simple things, like the left and right overbank being reasonably at the same height. The difference between the two must be within half the contour level. For example, if the contour is in 10 foot interval, the overbanks must be within 5 feet of each other in elevation.

Finally, (5) if you pass step 4, determine the BFE by interpolating the BFE between the contour lines by adding 1/2 of the contour interval to the lowest contour line. For example, if the interval is 10 feet and the superimposed A zone is between the 10 and 20 foot contour line, then a conservative estimate of the BFE is 15 feet. If you don't pass step 4, you'll need to go back to step 1 and possibly locate some better maps. USGS is a great source of topo maps and there is also something called the National Elevation Data available at [seamless.usgs.gov](http://seamless.usgs.gov). NED data is useful in a GIS system and does not lend itself well to paper, but the accuracy is usually much better than contour maps.

Hope that answers your question. I know it seems like a lot of work, but it's a lot less work than the demolition required to remove an improperly sited home. And it's safer, which is what the NFIP is all about. For more detailed information, consult the FEMA publication "Managing Floodplain Development in Approximate Zone A Areas, a Guide for Obtaining and Developing Base (100-year) Flood Elevations."

**Johnnie Floodplain is the alter ego of Nick Delmedico, a Certified Floodplain Manager with FEMA. If you have questions you'd like to see answered in a future column, e-mail to [nicholas.delmedico@dhs.gov](mailto:nicholas.delmedico@dhs.gov) or write to Nick at FEMA Region X, 130 - 228th Street SW, Bothell, WA 98021-9796.**



FEMA does not endorse particular flood vents, but they do recognize that Smart Vents and others will meet the requirements for venting if installed properly. Thanks to Franklin Building Supply for realizing that not all flood vents are created equal when it comes to meeting FEMA requirements.

## Highway Embankments are Not Flood Control Structures

The Federal Highway Administration (FHWA) recently issued a guidance memo to field offices on the distinctions between highway embankments, levees, and other flood control structures. The memorandum also provided background on why these distinctions are important.

Recent Map Modernization and levee certification initiatives have revealed that for many years some highway embankments may have been inadvertently or incorrectly designated as levees or other flood control structures. Some National Flood Insurance Program (NFIP) communities incorrectly assumed that these embankments provided some level of protection.

For over 50 years, the FHWA has been involved in the planning, design and construction of the Interstate and other portions of the National Highway System. At times, this required placing highway embankments adjacent to or within floodplains. While the FHWA long recognized that the highway system would cross and interact with floodplains, the system was not designed or intended to serve in a flood control role.

Read the entire guidance memo at: [www.idwr.idaho.gov/flood/](http://www.idwr.idaho.gov/flood/) .

or one or two feet above natural grade if there is no BFE. Conversely, Activity C520 shows that Idaho communities accumulate few points through acquisition and relocation of properties at risk of flooding.

Figure 5, included in the full report, shows the percentage of communities participating in each CRS activity for Idaho and for the nation.

Some states have statutory requirements for regulatory standards that are eligible for CRS credit. If it is verified that communities within those states are applying a state regulatory standard, all of the communities in that state will receive credit for that standard. All Idaho CRS communities receive some points because of the state's dam safety program.

To get started, the community's chief executive officer must appoint a CRS coordinator to complete the application and to serve as the liaison between the community and FEMA. The coordinator should know the operations of all departments that deal with floodplain management and public information. Both the CRS application and the CRS Coordinator's Manual are available from FEMA's CRS Resource Center website: [www.training.fema.gov/emiweb/crs](http://www.training.fema.gov/emiweb/crs).

Help is available from Linda Ryan, Idaho's CRS/ISO representative (see sidebar), or from Mary McGown, State Floodplain Coordinator.

### Community Rating System Activities

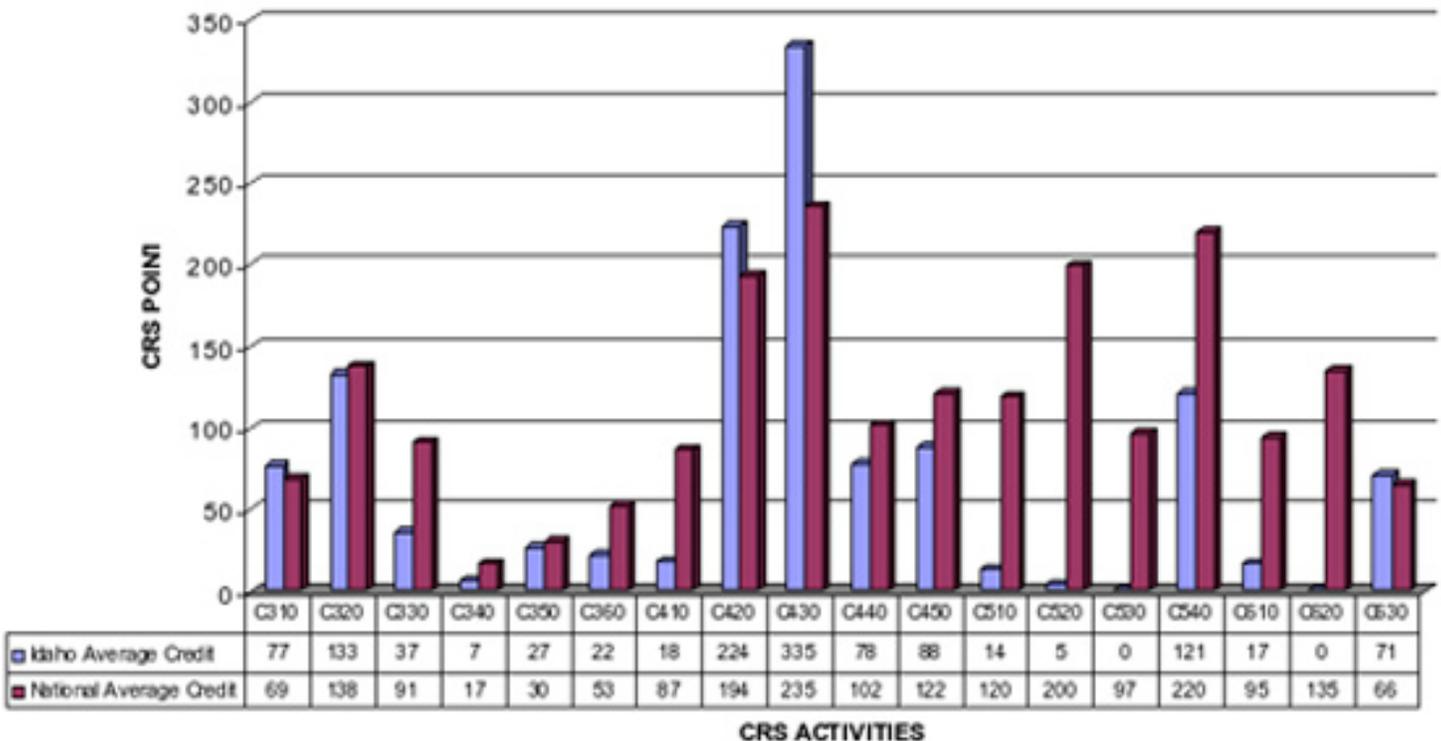
There are 18 activities that receive credit under the Community Rating System. Only the activity numbers, for example 310, 320, appear in the charts and graphs. Complete activity descriptions are in the CRS Coordinator's Manual.

#### 300 Series - Public information

This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage. The activities also provide data that insurance agents need for accurate flood insurance rating.

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

**FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY**



#### 400 Series - Mapping and Regulations

This series credits programs that provide increased protection to new development.

410- Additional Flood Data

420 - Open Space Preservation

430 - Higher Regulatory Standards

440 - Flood Data Maintenance

450 - Stormwater Management

#### 500 Series - Flood Damage Reduction

This series credits programs that reduce the flood risk to existing development.

510- Floodplain Management Planning

520 - Acquisition and Relocation

530 - Flood Protection

540 - Drainage System Maintenance

#### 600 Series - Flood Preparedness

This series credits flood warning, levee safety, and dam safety projects.

610 - Flood Warning

620 - Levee Safety

630 - Dam Safety



Gem County is the newest CRS community in Idaho. In September, Mary McGown, State Floodplain Coordinator, presented Gem County officials with a plaque from FEMA recognizing its entrance into the CRS program. From left is County Commission Chair Michele Sherrer, Mary McGown, Brad Hawkins-Clark, CRS Coordinator and Planning Director; Commissioner Sharon Church-Pratt, and Anita Taylor, Gem County Emergency Services Manager.

## Testimonial from a CRS Course Attendee

By Pam Burgess  
Administrative Services Specialist  
City of Mountain Home

Are you struggling with the requirements for the Community Rating System? Like many of you, I inherited this responsibility with little knowledge of what I was doing. I am the administrative support for both our Building Department and the Planning and Zoning Department. After only 3 short months on the job, I had the task of preparing for our Community Assistance visit. As you can imagine, I mostly just updated previous letters, not really understanding what I was doing. Our ISO/CRS Specialist suggested we attend the EMI/NFIP: COMMUNITY RATING SYSTEM class in Emmitsburg Maryland. After attending this class, I feel I now truly understand the categories of the CRS, the submittals and how to work with this system to benefit our community.

FEMA does a reimbursement on your airfare and provides lodging at the university. Meals are provided at a very reasonable cost on campus. Transportation is also provided to and from the airport to the campus. The campus has a gym, swimming pool and recreation equipment, including bicycles and golf clubs, which are available to the students for their use during their stay.

Your community will benefit greatly from having a staff member attend this class or one of the other classes available to you through this program. This course is designed to help the first time community applying for acceptance into the program as well as one that has been in the program for a while and is trying to upgrade their program. The instructors are knowledgeable and the learning environment is set up to give you the maximum amount of information in the time period allowed. There is a lot of student participation and exercises that help you understand the material being presented to you. You will go through the Community Rating System chapter by chapter, learning not only what is required, but how to successfully fulfill those requirements.

## Resource Links

[Idaho Water Resources](#)

[National Flood Insurance Program](#)

[Association of State Floodplain Managers](#)

[Flood Information for Consumers](#)

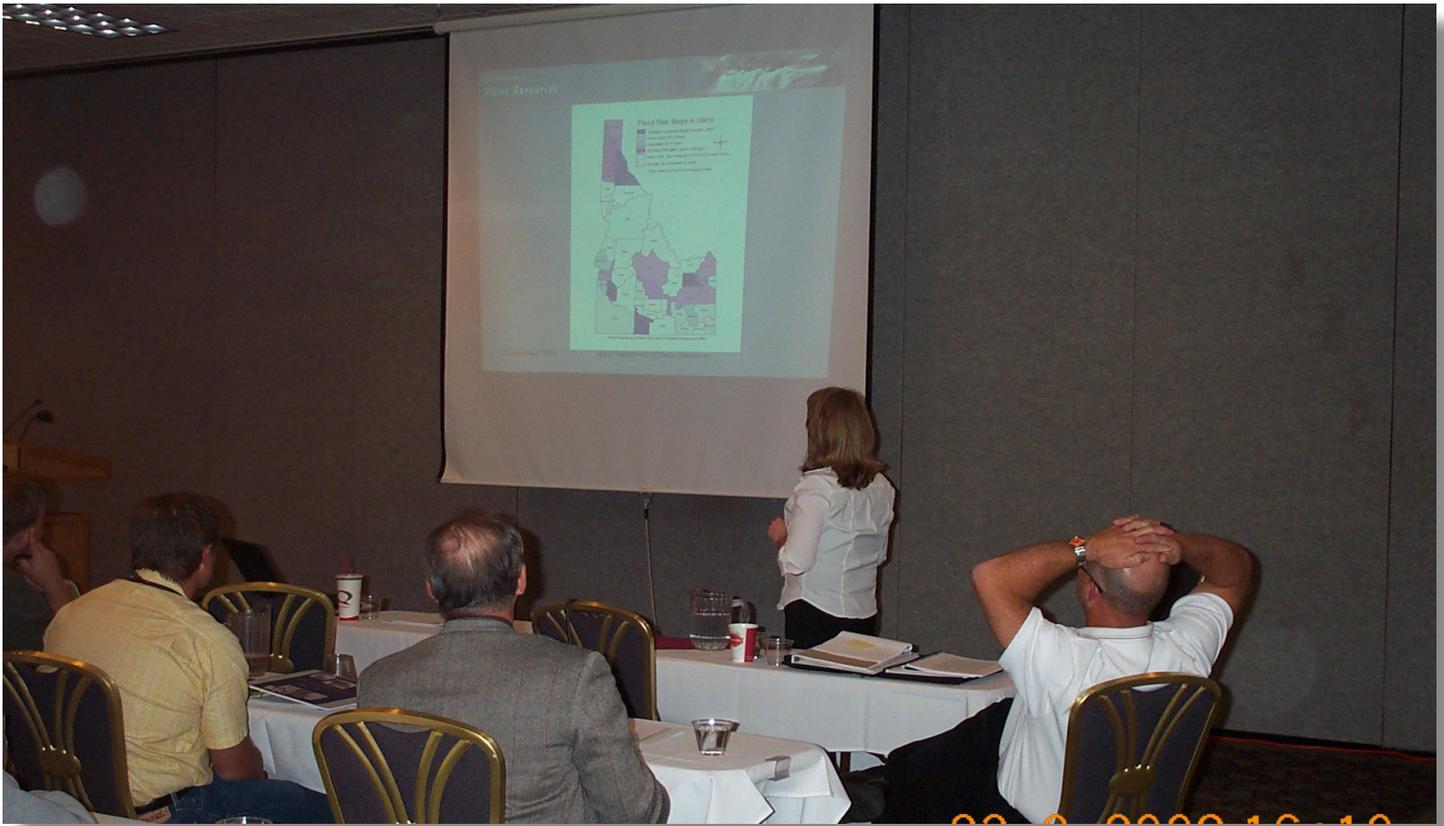
[Idaho Bureau of Homeland Security](#)

[FEMA Map Service Center](#)

[NFIP Forms](#)

## DEPUTY PLANNING ADMINISTRATOR

The Teton County, Idaho, Planning, Zoning, Building & GIS Dept currently has an opening for a Deputy Planning Administrator. This position assists with the planning & zoning functions of the office and requires skill in: Land use regulations; Analyzing development proposals, site design plans, and land use applications for compliance with regulations, standards, and statutes; Preparing and presenting staff reports for the Planning and Zoning Commission and Board of County Commissioners; Customer service, and; Teamwork. Candidates must be highly organized and be able to maintain effective working relationships with other departments, public officials, state agencies and organized groups. A bachelor's degree in urban or regional planning or a closely related field and three years of planning and zoning experience is required. A master's degree in planning or related field is preferred. A full job description is available on the county website. Starting salary is \$55,000 annually. Submit application and resume to the Teton County Planning Administrator at 89 North Main Street # 4, Driggs, ID 83422 or email to [pvaile@co.teton.id.us](mailto:pvaile@co.teton.id.us). Applications can be found at [www.tetoncountyidaho.gov](http://www.tetoncountyidaho.gov). Position open until filled.



## City of Nampa Workshop

The City of Nampa sponsored a National Flood Insurance Program Community Training in September that was attended by 34 people from southwestern Idaho. Rob Flaner, Tetra Tech, taught the one-day course. The State Floodplain Coordinator's office provided workbooks and materials. Barbara McEvoy, Floodplain Specialist, presented information about Map Modernization in Idaho.

