

Getting Started in CRS

By Adele Phillips, CFM

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary program that rewards flood insurance policyholders in CRS communities with reduced premiums by recognizing that community's floodplain management efforts. Communities that participate in CRS are safer and more resilient to flooding because they are implementing floodplain management in a holistic manner and at a level higher than what is minimally required by the NFIP. The more points a community scores by meeting the CRS criteria, the greater the reduction in annual flood insurance policy premiums paid by residents.

Several Nebraska communities currently participate in CRS and enjoy the benefits of the program. Nebraska's CRS communities are Fremont, Lincoln, Omaha, Papillion, Scottsbluff, and Valley. Residents of Nebraska's highest-ranking CRS community, Lincoln, currently enjoy either a 25% percent rate reduction if located in a flood hazard area, or a 10% reduction in premium rates if located outside of the floodplain. (When FEMA's Risk Rating 2.0 is fully implemented, all flood insurance policy holders in Lincoln will enjoy a 25% reduction in premium rates regardless of whether the property is in a flood hazard area or not.) Annually, this saves the 1,000+ flood insurance policy holders in Lincoln over \$400,000 collectively. If you are wondering what level of savings might be garnered by your community's policy holders if the community joins CRS, contact us and we will help you get that information.

If your community is interested in CRS, you might be wondering what the next steps should be.

Step 1. Estimate how many points your community could score.

Our NeDNR team and the FEMA Region 7's CRS specialist can help your community identify at least 500 points. CRS communities are assigned to different ranking classes depending on how many points a community scores. With 500 points, a community enters the CRS program at class 9 and its residents can start receiving a 5% discount on their flood insurance policies.

Step 2. Indicate your community's interest in CRS.

Your community's mayor or top official will provide a Letter of CRS Interest to NeDNR and FEMA Region 7 stating your community's desire to enroll in CRS. This will initiate a Community Assistance Contact (CAC) or Visit (CAV) to confirm the community's good standing in NFIP.

Step 3. Complete a CRS Application.

Work with the regional CRS specialist with Insurance Services Office, Inc. (ISO) to complete the application. This process entails providing documentation to ISO demonstrating that the community is implementing the various actions, and ISO confirming what the allotted point value will be.

- See [Getting Started](#) cont. on page 3.

NeDNR's Updated BFE Request Webpage

By Stefan Schaepe, PE, CFM

The NeDNR Base Flood Elevation (BFE) webpage has been updated to provide users with a more intuitive and functional interface. A more secure login page requires a valid user email and password. The BFE request page can be accessed by Floodplain Administrators and other authorized users. Once logged in a user will now see three separate tabs:

- Request a BFE
- Active BFE Requests
- Completed BFE Requests

The Request a BFE page allows users to input a valid Section, Township, Range, and Range Direction located within their jurisdiction. Once the Create Request button is clicked, the site will redirect to the Active BFE Requests tab displaying the new request and a confirmation email will be sent to the user.

The Active BFE Request page allows users to see the status of any ongoing BFE determinations that they've requested. There are 3 potential determination statuses for a BFE: Requested, In Progress, and Submitted for Review. Once the reviewing engineer has approved and signed the BFE determination it gets emailed to the requested user, and the

- See [Updated BFE](#) cont. on page 5.

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Table 1. Accessible CRS Points in Nebraska

Series No.	Activity Description	Point Potential
310	<u>Construction Certificate Management</u> (required): In this activity, a community receives points for having written procedures documenting how the community collects, reviews, corrects, maintains, and makes available to inquirers documents such as: Elevation Certificates (EC), Floodproofing Certificates, engineered openings certifications, and the like. EC must be completed correctly for credit. CRSResources.org has a series of helpful instructional videos about proper completion of ECs (among other important topics).	38
330	<u>Outreach Projects</u> : Points for designing and carrying out public outreach projects to increase flood hazard awareness, promote mitigation actions, encourage flood insurance coverage, and protect floodplain natural functions. Credit is earned when the community disseminates 1 or more messages via 1 or more means, and 1 or more times each year. Page 330-4 of the coordinator's manual includes messaging examples.	≤ 200
430	<p><u>Higher Regulatory Standards</u>: The CRS manual identifies several higher standards for which your community may garner credit. The two most common are:</p> <ul style="list-style-type: none"> • <u>Building Codes</u>: The State has adopted building codes statewide, and your community simply needs to demonstrate enforcement. • <u>Freeboard</u>: By requiring the elevation of the lowest floor—and any machinery and equipment—to be at least 1' above base flood elevation (BFE), your community will qualify for 100 points. Because this is a State minimum standard, your ordinance may only need minor language adjustments to ensure full credit. <p>There are several other categories in which your community may accrue points depending on your local regulations, such as: Development Limitations, Cumulative Substantial Improvements, Lower Substantial Improvement Threshold, and Local Drainage Protection.</p>	<p>≤ 48</p> <p>100</p>
440	<u>Additional Map Data</u> : The objective of this activity is to make flood risk information readily available in an electronic format. NeDNR maintains an online GIS in the form of our Floodplain Interactive Map , where anyone can search for the most current flood risk information by community, S-T-R, and address. It also links to BFE determinations, FIRMs, and LOMCs. Also, one can print off maps from this interface. Utilizing this service and making it available to your community can garner you points.	≤ 160
501	<u>Repetitive Loss</u> (required, if applicable): Contact NeDNR to learn if there are Repetitive Loss or Severe Repetitive Loss properties within your jurisdiction. If your community has repetitive loss properties, you must also map those properties and identify the sources of repetitive flooding.	No points
510	<u>Floodplain Management Planning</u> : All communities in Nebraska should participate in the local hazard mitigation plan. CRS can credit multi-hazard and multi-jurisdictional mitigation plans, provided the plans have been prepared in accordance to the standard planning process outlined in the CRS Coordinator's Manual.	≤ 382
630	<u>Dams</u> (if applicable): Many communities in Nebraska are eligible for points due to the state's Dam Safety Program housed at NeDNR and by virtue of being potentially affected by the failure of an upstream high-hazard-potential dam.	≤ 45

Getting Started cont. from page 1.

A community maintains its status in the CRS program by completing an annual recertification. To increase its point total and achieve higher levels of policy rate reduction, a community can always undertake new mitigation and floodplain management activities.

Getting started.

To estimate how many points your community may be eligible for with its current floodplain management activities, review the activities outlined in the **2017 CRS Coordinator's Manual** and **2021 Addendum**. CRS activities are categorized into 4 series:

- 300: Public Information
- 400: Mapping and Regulations
- 500: Flood Damage Reduction
- 600: Warning and Response

Table 1 on page 2 describes common activities where communities typically score initial points. All the activities listed are voluntary, except for 2: maintaining elevation certificates (310) and reviewing repetitive loss structures (501). The scenario outlined in the table, totaling 546 for the first 5 activities—to 973 points for all 7—allows a community to enter the CRS program as a class 9 relatively handily.

In addition to the previously mentioned Additional Map Data and Dam activities, NeDNR resources may help you complete your eligibility for points in these areas:

- 420 – Open Space Preservation and Low Density Zoning: Many points are available to communities that preserve land as open space (such as parks), or maintain zoning districts that require lot sizes of 5 acres or larger. The task of tallying the acres to be counted for scoring can be difficult for communities without GIS capabilities. NeDNR can assist in developing the documentation for this activity.

- 510 – Repetitive Loss Area Analysis (RLAA): NeDNR can assist in the development of a site-specific plan to reduce flood losses in repetitively flooded areas, called an RLAA. To begin creation of an RLAA, a community must first review its repetitive loss list and then develop the analysis following a process outlined in the CRS Coordinator's Manual.
- 510 – Substantial Damage Management Plan: NeDNR's **Substantial Damage Assessment Handbook** can help you garner up to 140 points for this activity newly added via the 2021 Addendum. A management plan for substantial damage to properties comprises: identification of structures in the SFHA, an outline of community responsibilities, a description of the community's approach to damage estimation, and a list of the steps a community will take if the structure is found to be substantially damaged. Guidance supporting all these actions and more can be found in detail in the Substantial Damage Assessment Handbook.

Finally, please note that it may be possible for jurisdictions—such as cities and counties with a high level of cooperation in floodplain management—to apply jointly for CRS. If your community and an adjoining jurisdiction work closely in floodplain management and flood mitigation, please consider a joint application.

If you have any questions or want assistance with CRS in Nebraska, contact Adele Phillips at NeDNR at Adele.Phillips@Nebraska.gov. ■

CRS Training Opportunities

NeDNR recently hosted a virtual training on CRS, featuring presentations from FEMA Region 7's Todd Tucker, Insurance Services Office's Melissa Mitchell, and NeDNR's Adele Phillips. A recording of the presentation is available in the "Recently Recorded Classes" section of the floodplain management section's **training website**. In the training, presenters describe the amount of savings that can be garnered by a community's residents, the process of joining CRS, and points that are readily accessible in the State of Nebraska by virtue of programs and resources already in place.

Additionally, several CRS trainings are scheduled in the coming year as part of the CRS Webinar Series. Below are the upcoming dates, and repeat offerings will be made throughout the year:

- February 15: Preparing a Verification Visit
- February 16: CRS & Substantial Damage Properties Management Plans
- March 15: Introduction to the CRS
- March 16: CRS and Higher Regulatory Standards
- April 19: Preparing an Annual Recertification
- April 20: CRS & Floodplain Species Assessment

To register for these topics, go to **this website** and type "CRS" in the search field to view the many free webinars that are now open for registration.

Several more training videos and resources are available at the **CRS Resources training page**. ■

Tips for New and Experienced Floodplain Administrators

By Elijah Kaufman, CFM

As a community's designated floodplain administrator, it is your responsibility to oversee all development in the floodplain, both structural and non-structural. For communities that participate in the NFIP, it is imperative for development within the floodplain to meet both State and Federal Minimum standards. In this article we will explore some of the more basic ways you can begin to manage your floodplain more efficiently. We will first discuss the importance of having a floodplain ordinance that is up to date and in compliance with the Code of Federal Regulations and Nebraska's minimum standards. We will then explore the value of familiarizing yourself with your community's floodplain boundaries and the structures within them. Throughout this article, we will also provide a number of good practices for all floodplain administrators to employ on a daily basis in their community.

Make Sure Local Regulations are Up to Date.

To understand the floodplain regulations in a NFIP participating community, a floodplain administrator's best resource will be from the community's adopted floodplain ordinance. However, that only applies if the ordinance complies with Nebraska's minimum standards and references the correct floodplain maps for the community's jurisdiction. To find out if your community's current effective maps have been adopted by your ordinance, please visit FEMA's Map Service Center by using this link and searching by community name: msc.fema.gov

If you find that your ordinance does not reference all of the current maps, or if you know your community will be receiving new maps in the near future, please reach out to NeDNR Floodplain Management. You may need to amend

your ordinance or begin the new ordinance adoption process.

If you need to pass a new ordinance, NeDNR will send you a copy of Nebraska's current effective Model Ordinance that already follows State and Federal minimum standards so that you don't have to start from scratch. Your community will then fill in the appropriate information and will select any higher standards it would like to enforce in its jurisdiction. Once a draft has been completed, NeDNR will review the ordinance for you to ensure it meets the Federal and State's minimum standards. Once it passes the State review, it will be passed to FEMA for approval. If the ordinance is approved by both NeDNR and by FEMA, it can then be adopted by your community. A new ordinance cannot be adopted without this approval.

Know Your Floodplain.

Once you have a good understanding of the regulations within the floodplain, the next step is familiarizing yourself with the actual floodplain boundaries that exist in your jurisdiction. You can find the exact floodplain boundaries using your community's Flood Insurance Rate Maps (FIRMs). To more closely study these boundaries, the best resource available to Nebraska's floodplain administrators is NeDNR's [Floodplain Interactive Map](#). The Floodplain Interactive Map is a user-friendly online map that allows users to view floodplain boundaries, access or request Base Flood Elevations (BFE), and see what future floodplain boundaries may look like.

Any time you receive a request to develop in your community, make sure to check your floodplain boundaries to determine if your floodplain regulations apply. These developments will also be required to purchase flood insurance in

order to obtain a federally backed mortgage. For more information on flood insurance, please visit NeDNR's updated [Flood Insurance Webpage](#).

Identify the Structures.

After studying your community's floodplain boundaries, you will want to familiarize yourself with the structures and developments that exist within them. These structures will require floodplain development permits if any further additions, improvements, or repairs are done to them. Keeping a running list of addresses and the owners' contact information will be crucial to ensuring these existing structures remain compliant with your ordinance. A great tool for maintaining this list is the [Substantial Damage Estimator 3.0 Tool](#) provided for free by FEMA. This tool allows users to create a local database of addresses on their computer that can be accessed at any time, even in the field. It makes it easy to calculate the value of additions or improvements and also allows users to calculate repair costs for substantial damage determinations. For more information on substantial damage determinations and processes, please visit NeDNR's [Digital Desk Reference](#) under "Post-Disaster Information".

NeDNR's Digital Desk Reference is also a great resource for floodplain administrators to access any documents, guides, administrative forms, or FEMA Technical Bulletins related to floodplain management.

Implementing the National Flood Insurance Program (NFIP) can get perplexing at times. The tools from the NeDNR webpage can be a great asset to your program. When all else fails, give us a call and we would be glad to help you through the any complicated issues. ■

Updated BFE cont from page 1.

determination is removed from the Active BFE Requests page and added to the Completed BFE Requests page.

The Completed BFE Requests page allows users to view completed requests within their jurisdiction from the last five years, regardless of who requested it. Users can see who requested the determination, when it was originally requested, when it was sent, and the current status of the determination. BFE determinations that have a "Valid" status may still be used for regulating purposes by the floodplain administrator, while "Invalid" BFEs will need to be requested again when the need arises.

Image: A screen capture of the new BFE request portal illustrates the more functional interface.

Valid BFE determinations can be downloaded from NeDNR's interactive map. Additional information on BFE determinations as well as a link to the

login page can be found on NeDNR's webpage: <https://dnr.nebraska.gov/floodplain/request-base-flood-elevation>. ■

The screenshot shows the Nebraska Department of Natural Resources website. The navigation bar includes links for ABOUT, DATA, FORMS, SERVICES, and CONTACT. Below the navigation bar, there are three buttons: "Request a BFE", "Active BFE Requests", and "Completed BFE Requests". The "Request a BFE" button is highlighted. Below these buttons is a "BFE Request User:" label with a text input field. Below that is a "Create BFE Request" form with fields for "Section", "Township:", "Range:", and "Range Direction:" (a dropdown menu with "Select" as the current option). At the bottom of the form are "Create Request" and "Cancel" buttons.

Mark Your Calendar

2022 CRS Symposium

Floodplain management officials in Nebraska's existing CRS communities will want to mark their calendars for the 2022 FEMA Region 7 CRS Symposium to be held virtually on **March 1**. Symposium discussions will cover new national and regional programs, trends, and processes in support of the CRS; including opportunities to advance the CRS program within your communities and provide information on CRS nationally and locally to help advance flood hazard mitigation and CRS credits for our local communities. For more information about the symposium, contact: Todd Tucker, with FEMA region VII at Todd.Tucker@fema.dhs.gov, or Emily Hatcher at Emily.Hatcher@fema.dhs.gov.

02.17 □
Agricultural and Accessory Structures in Your SFHA
 1:00 pm - 2:00 pm

Please join Elijah Kaufman, CFM for a virtual training suitable for both novice and seasoned floodplain administrators. The training will cover how to correctly implement FEMA's agricultural and accessory structures policy issued February 2020. For more information visit NeDNR's [training page](#).

02.24 ■
Floodplain Management Workshop*
 8:30 am - 5:00 pm
 Wayne, NE

Please join Chuck Chase, Adele Phillips, and Elijah Kaufman for the workshop suitable for both novice and seasoned floodplain administrators, as well as any local community members responsible for local floodplain administration. The topics include floodplain development permits, the permitting process, map reading, LOMAs and LOMR-Fs, substantial damage and improvement, and more. To register by February 10, visit this [link](#). 6.5 CECs for CFMs.

*A note regarding COVID-19: *We strongly recommend that attendees be fully vaccinated. There will not be reviews of documentation nor health checks at the event. Please conduct a health self-assessment immediately prior to arrival to confirm you are not experiencing any symptoms of COVID-19. Please follow current mask mandate requirements. Please make a personal decision about attendance considering these practices.*

Mark Your Calendar Cont.

02.24 □
Substantial Damage Overview

9:00 am - 11:00 am

Hosted by Kansas Department of Agriculture’s Division of Water Resources, this class will give an introduction to FEMA’s Substantial Damage Estimator 3.0 software and how it can be used to produce consistent, organized, and defensible damage assessments. To register, visit this [link](#). 2 CECs for CFMs.

03.15 - 16 ■
Emergency Management Access and Functional Needs Disability Awareness

8:00 am - 5:00 pm
Kearney, NE

Niagara University Disability Awareness Training has received a grant from the Nebraska Council on Developmental Disabilities to educate anyone involved in emergency planning, preparedness, response, and recovery as it pertains to individuals with disabilities and access and functional needs. There is also an opportunity for a half day version of this course on March 16 from 1:00pm-5:00pm. To learn more, visit this [link](#).

02.23 - 24 ■
Recovery from Disaster: The Local Community Role

8:00 am - 5:00 pm
Kearney, NE

Provided by Nebraska Emergency Management Agency (NEMA), the revised course provides an introduction to disaster recovery principles and includes current recovery practices and policies. Activities are included in the course to support engaged and participatory learning. To learn more, visit this [link](#).

04.04 - 07 ■
E0273: Managing Floodplain Development Through the NFIP

Emmitsburg, MD

This course provides local, state, tribal, territorial, and Federal officials with the skills to administer and enforce floodplain management regulations. The course focuses on the NFIP, flood maps and studies, ordinance administration, and flood insurance. To apply, fill out the appropriate forms, gather the required signatures, and fax to FEMA’s EMI at (301) 447-1658. Applications must be submitted 6 weeks before class starts. To learn more, visit this [link](#). 12 CECs for CFMs.

03.16 ■
Critical Infrastructure Security and Resilience

8:00 am - 4:30 pm
Lincoln, NE

Hosted by NEMA, the course focuses on local preparedness efforts as they relate to the national approach to critical infrastructure security and resilience. An understanding of the national approach to critical infrastructure enables critical infrastructure stakeholders to address local planning within a common framework. To learn more, visit this [link](#).

04.12 - 14 ■
Mitigation for Emergency Managers

8:00 am - 5:00 pm
Grand Island, NE

Hosted by NEMA, this course is designed to enable the non-technical emergency worker to acquire skills in the use of mitigation. The course provides training in how to perform mitigation activities fundamental to reducing and eliminating long-term risk from hazards. To learn more, visit this [link](#).

February

Su	M	Tu	W	Th	F	Sa
				17		
			23	24		

March

Su	M	Tu	W	Th	F	Sa
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		15	16			

April

Su	M	Tu	W	Th	F	Sa
	04	05	06	07		
		12	13	14		

Basement Flooding

What's Covered?

The National Flood Insurance Program (NFIP) recommends purchasing both building and contents coverage for the broadest flood protection available. Basements, defined as **any area of a building with a floor that is below the ground level on all sides**, receive limited coverage. Refer to your policy for the complete list of covered items.



BUILDING COVERAGE

Basement items are covered under Building Coverage if they are connected to power and installed. Examples include:



Central Air Conditioners



Electrical Outlets and Light Switches



Furnaces and Hot Water Heaters



Sump Pumps

CONTENTS COVERAGE

Basement items are covered under Contents Coverage if they are connected to a power source. Examples include:



Clothing Washers and Dryers



Window Air Conditioners



Freezers and Contents

NOT COVERED

Items not specifically listed in the policy are not covered in a basement. Examples include:



Finished Basement Home Improvements



Couches



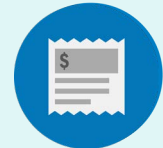
Televisions



Family Photographs or Keepsakes



To ensure a smooth claims process, photograph and document the **manufacturer, make, model, and serial number of building equipment and appliances** for your adjuster.



The Standard Flood Insurance Policy (SFIP) does not pay for removal of non-covered building or personal property items, even if the removal of these items facilitates cleanup of covered building repairs, such as the removal of carpet installed inside a basement.



For more in-depth information on basement coverage from the NFIP, visit:

[Agents.FloodSmart.gov/marketing/resource-library](https://agents.floodsmart.gov/marketing/resource-library).

The NFIP, managed by the Federal Emergency Management Agency (FEMA), aims to reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies. Contact an agent to understand the coverages outlined in your homeowners insurance policy and identify where flood insurance can help. For flood insurance questions and to find a flood insurance provider, use our online tool at **[FloodSmart.gov/flood-insurance/providers](https://floodsmart.gov/flood-insurance/providers)** or call FEMA Mapping and Insurance eXchange (FMIX) at **(877) 336-2627**.

This document is not intended to provide legal advice or guidance.

October 2021



FEMA



NATIONAL FLOOD INSURANCE PROGRAM®

Want More Information?

Visit the NeDNR Floodplain Management website at: <https://dnr.nebraska.gov/floodplain>

Check out our Interactive Floodplain map at: <http://ne.gov/go/floodriskmap>

Or, contact:

Katie Ringland, PE, CFM	Floodplain Chief, State NFIP Coordinator	(402) 471-2094
Jamie Reinke, PE, CFM	Mapping Project Manager & Engineer	(402) 471-3957
Adele Phillips, CFM	Floodplain Mitigation Planner	(402) 471-9252
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