



MOKAN CRS USERS GROUP

May 2013

INTERESTED IN APPLYING FOR CRS?

If your community is interesting in making application for Community Rating System (CRS), your first point of contact will be your State NFIP Coordinator/Specialist to start your CAV and then with your ISO Specialist for your [CRS](#) application.

FEMA or States on behalf of FEMA conduct Community Assistance Visits (CAVs) monitor community floodplain management programs. A CAV is a scheduled visit to an NFIP community for the purpose of conducting a comprehensive assessment of the community's floodplain management program. The CAV is also used as an opportunity to provide technical assistance to the



FEMA | Emergency Management Institute

community. A CAV typically involves a tour of the floodplain, a meeting with local

floodplain management officials, and an examination of the community's floodplain development permit and variance files. The visit is documented in a follow-up letter to the community. If any issues are identified during the CAV, such as a possible floodplain violation or program deficiency, these issues are also addressed in the follow-up letter. The community is responsible for resolving any program deficiencies or remedying any violations identified.

Kansas contact:

Tom Morey, R.S., CFM, NFIP Coordinator

Kansas Department of Agriculture

Division of Water Resources

p. (785) 296-5440 | tom.morey@kda.ks.gov

Missouri contact:

Dale Schmutzler, CFM

Section Chief & Floodplain Risk Reduction Coordinator

Missouri State Emergency Management Agency

p. (573) 526-9135 | Dale.schmutzler@sema.dps.mo.gov

Currently, there are 22 formal CRS Users Groups, including MOKAN. We have asked MOKAN

communities to be the point of contact for specific CRS sections/activities. Please do not hesitate to contact them with any questions that you may have in regards to CRS support by activity.

| CRS Activity | Contact | Email |
|--------------|---|--|
| 310 | City of Overland Park Pam Fortun, P.E. CFM (913) 895-6054 | Pam.Fortun@opkansas.org |
| 330 | City of Lawrence Amy Miller, AICP, CFM (785) 832-3166 | amiller@lawrenceks.org |
| 340 | If your community is interested in supporting this activity, contact Melissa Mitchell at melmitchell@wycokck.org | |
| 350 | City of Lenexa Tom Jacobs, P.E., CFM (913) 477-7644 | tjacobs@lenexa.com |
| 360 | City of St. Charles, MO Ellie Marr (636) 949-7900 x7235 | EMarr@sccmo.org |
| 410 | City of Shawnee Jonathan Wiles, CET (913) 742-6292 | jwiles@cityofshawnee.org |
| 420 | City of Lenexa Tom Jacobs, P.E., CFM (913) 477-7644 | tjacobs@lenexa.com |
| 430 | Platte County, Mo Gale Cantu, C.B.I. (816) 858-3380 | GCANTU@co.platte.mo.us |
| 440 | Kansas Department of Agriculture, DWR Dane Bailey (785) 296-7769 | Dane.Bailey@KDA.KS.GOV |
| 450 | City of Shawnee Jonathan Wiles, CET (913) 742-6292 | jwiles@cityofshawnee.org |
| 510 | City of Shawnee Jonathan Wiles, CET (913) 742-6292 | jwiles@cityofshawnee.org |
| 520 | Platte County, MO Gale Cantu, C.B.I. (816) 858-3380 | GCANTU@co.platte.mo.us |
| 530 | City of St. Charles, MO Ellie Marr (636) 949-7900 x7235 | EMarr@sccmo.org |
| 540 | If your community is interested in supporting this activity, contact Melissa Mitchell at melmitchell@wycokck.org | |
| 610 | City of Overland Park Pam Fortun, P.E. CFM (913) 895-6054 | Pam.Fortun@opkansas.org |
| 630 | City of Lansing John W. Young, P.S., CFM (913) 727-2400 | jyoung@lansing.ks.us |

MAY 1ST CRS PUBLICATION



Congratulations!

Congratulations to the four Kansas communities that officially joined or had a class improvement in the CRS [May 1st publication](#); City of Kansas City, Kansas, City of Manhattan, City of Shawnee, and City of Valley Center. Kansas and Missouri has a total of 28 CRS communities.

Building Code Effectiveness Grading Schedule

Sometimes, those of us immersed in the Community Rating System process don't have an opportunity to step back and view the big picture. Part of that picture is ISO, a provider of community mitigation services who administers FEMA's CRS program. However, ISO's community mitigation services go well beyond CRS and floodplain management. Our Building Code Effectiveness Grading Schedule (BCEGS[®]) program helps distinguish between communities with effective building code enforcement and those with less favorable enforcement overall.

Participating in ISO's BCEGS program is a prerequisite for achieving a CRS classification of 6 or better. However, program participation also helps communities by encouraging the most current code adoption and rigorous enforcement efforts. It promotes catastrophe-resistant buildings, which reduce property losses and the economic and social disruption that results from catastrophes.

With the Kansas Department of Insurance approving BCEGS in 2012, every jurisdiction in the state now has an opportunity to participate — at no cost to the community. The program produces classifications that insurance companies can use in underwriting and developing premiums for property insurance policies. If your community participates in the program, property owners may be eligible for premium discounts and/or reduced deductibles. Your community's classification could benefit people selling or buying property in your community. A good classification could add to the value of a home or commercial building and could attract businesses to your community.

The BCEGS concept is simple: jurisdictions with well-enforced, up-to-date codes should demonstrate better loss experience, and insurance rates can reflect that. CRS credit is available under Activity 430 Higher Regulatory Standards; 432.h Building Code.

For more information, visit the ISO mitigation website at www.isomitigation.com. If your community is interested in participating in the BCEGS, please contact:

Dale K. Thomure, CBO, CFM

Field Representative, ISO Community Hazard Mitigation
ISO – Commercial Property
4B Eves Drive, Suite 200, Marlton, NJ 08053
p. (573)760-0350 | dthomure@iso.com

Credit for Inspection Under RA 3

To receive credit under Activity 430 Higher Regulatory Standards, 432.o Regulations Administration, your Building Inspections Department must perform the minimum inspections called out under Credit for Inspections under Regulations Administration RA 3.

CRS User Group Webinars

The 2013 schedule for CRS User Group Webinars has not been announced yet. We requested webinars for Activity 450 and 540.

CRS Sharing

Kansas Department of Agriculture, Division of Water Resources has offered to host a FTP site for MOKAN to utilize for sharing information and documents. Instead of reinventing the wheel each time, we can share floodplain development applications, brochures, instructions, community outreach material, CRS documents, etc. If you would like to share with the group, please send an email indicating what you have loaded to the FTP site.

To access the FTP site, copy the FTP link and paste it in the "My Documents" window which is available in the "Start Menu". The link will not open in an internet window.

<ftp://kda-ftp.kda.ks.gov>

Login: floodplain

Password: Needh2o

ISO SPECIALIST UPDATE

The [2013 CRS Coordinator's Manual](#) has officially been implemented. Christina Groves will be providing updates for the MOKAN group per activity. There have also been some changes made to the way ISO reviews these activities as well. Stay tuned for upcoming updates.

Christina Groves, CFM

ISO/CRS Specialist, ISO Community Hazard Mitigation
p (270) 754-3646 | Christina.Groves@verisk.com

FOCUS YOUR OUTREACH & BOOST YOUR CRS POINTS WITH A PPI

Communities in the CRS are always looking for more points, whether they aspire to reach a lower level or need more under the new CRS manual. One of the best ways to get more points is to create a Program for Public Information (PPI). A PPI is an ongoing effort to design and transmit the messages that the community determines are most important to its flood safety and the protection of its floodplains' natural functions. Wow, that's "government speak" for a group of citizens that work together to inform their community about existing flood risk in ways that work best for them. A PPI allows you to provide the local information that you think is most important and deliver it in the ways your residents like, **AND** you get more points for it!

National Flood Insurance Program
Community Rating System

Coordinator's Manual

A PPI is an element of Activity 330. However, rather than being worth points on its own it acts as a multiplier to the other two 330 elements (Outreach Projects (OP) and Flood Response Preparations (FPP)). A PPI increases points in the other two 330 elements by 40%, which can total 80 points. The real value a PPI adds though is the local control you can assume and the additional bonus points that can be received in activities other than 330. Activities that can potentially receive bonus points from having a PPI include 320, 340, 350, 360, 370, 420, 510, 540, 610, 620, and 630; so there are **A LOT** of extra points available if you have a PPI.

Forming a PPI is easy. To get started you just need a committee with at least 5 members. Half of the members must be public citizens from outside the local government. And that's it! You now have a PPI and you can start providing information about flooding to your community.

Once the PPI is created you must work to accomplish a few minimum steps. You will analyze your community's needs, you will formulate messages, you will identify outreach projects, you will examine what additional public outreach would benefit your community, you will document what your PPI accomplishes with an informal report, and you will implement and monitor your ideas and activities. So basically you identify what your community could use and you do it. Easy!

The PPI will make all the decisions on how you discuss your flood risk with your friends and neighbors. Maybe you want to print a brochure, maybe you want

information on your website, or maybe you want to have a booth at the local fair. It's up to you. Once your PPI is in place there are all kinds of options to get creative and find more CRS points. Make your PPI document a section of a floodplain management plan and get points under Activity 510, **or don't!** Do whatever you have the time and motivation to accomplish. Another benefit of the PPI that most floodplain administrators don't consider is the help you will have. Imagine that, a whole committee to help you save your friends money. (Did you know you can get points for activities that aren't in the manual? You can get CRS points for activities that have never even been thought of. If you do things to make your community safer ISO will give you points for it. Don't let the manual hold you back.)

Some communities may want to consider a multi-jurisdictional PPI. A multi-jurisdictional committee can be formed so that several communities can all participate in a shared PPI. This is an excellent way for smaller communities to pool resources and maximize their CRS points. It can also help spread the work around and keep unnecessary duplication from occurring. An example of a multi-jurisdictional PPI might be a county and all the incorporated communities within it working together on one committee.

A PPI committee can serve more than one purpose if you would like. Double your PPI as another committee that your community may need or require. Make a group that already exists for something else your PPI! For example, the City of Manhattan already has a Wildcat Creek Working Group that includes city officials and members of the public, this could easily be a PPI as well. Maybe your community already has an organized group or committee that could take on a bit more.

If you would like to consider forming a PPI or want some additional information, reach out to the members in the MOKAN Users Group or call the friendly folks in the Floodplain Management team at the Division of Water Resources.

Dane Bailey, Flood Hazard ID Manager
p. (785) 296-7769 | dane.bailey@kda.ks.gov

French Wetmore, CFM
p. (253) 753-6811 | french@frenchasoc.com

TIPS FOR PREPARING A REPETITIVE LOSS AREA ANALYSIS

Preparing a Repetitive Loss Area Analysis (RLAA) may at first seem like a daunting task. However, like many tasks, when broken down into simple and logical steps, it can be manageable. First of all, what exactly is a repetitive loss property and why are these properties important? Repetitive loss properties are defined as properties with two or more flood insurance claims of more than \$1,000 within a 10-year period since 1978. Nationally, repetitive loss properties represent only about 1% of all flood insurance policies; yet historically, they account for nearly 1/3rd of all claim payments (over \$4.5 billion between 1978 and 2005). FEMA's National Flood Insurance Program (NFIP) is tasked with paying flood loss claims while trying to keep flood insurance affordable.

All Class C communities that participate in the CRS program must complete a RLAA or a Floodplain Management Plan (FPM). For purposes of the RLAA, a community is considered Class C if it has 10 or more unmitigated repetitive loss properties.

Background: In Overland Park, we completed a RLAA prior to our Community Assistance Visit (CAV) in 2008 and evaluated 20 repetitive loss structures that had flood claims which occurred between 1979 and the last 1990s. A number of the properties on FEMA's repetitive loss list did not have a flood insurance claim in over 20 years, and we found that the current property owner was completely unaware that there had ever been a flood issue on the property.

Tips for Performing a good Analysis: Do your Homework – After you've preliminarily identified the limits of each repetitive flood loss area, follow the five-step process outline under Activity 510 of the CRS Coordinator's Manual to complete the process.

Step 1 – Contact the Property owners.

Send a notice to the property owners in the repetitive loss area advising them that an analysis will be completed. Typically you will need to do some preliminary evaluation to determine the extent of the repetitive loss areas.

Step 2 – Contact agencies/organizations that may have additional pertinent information.

Often, clues about flooding sources can be found on old construction plans, maintenance requests, drainage complaint data, and other records. In our case, we found that several of the flooding issues had already been resolved by storm sewer projects built many years earlier. We also

discovered one case related to a frequent sanitary sewer backflow issue that had been previously resolved by the wastewater utility. Don't assume that all flooding sources relate to mapped floodplains.

Step 3 – Visit each building and collect basic data. Although the CRS Coordinator's manual provides that building assessments can be completed without entering the property, you will be able to do a much more thorough and accurate assessment if you complete a thorough site assessment that includes an onsite meeting with repetitive loss property owners. Keep in mind that if the property has changed hands or is a rental property, the current property owner may have limited knowledge of flooding history for the property.

In lieu of a detailed site investigation and meetings with property owners, you may be able to make an assessment by viewing and photographing the property from the street and evaluating the situation using aerial photos, topographic maps, and storm sewer map information. Keep in mind that after you've assessed the properties and determined the flooding source, you may need to adjust the limits of the repetitive flood loss area to encompass all impacted properties.

Where you suspect that the problem is due to drainage system deficiencies, it is helpful to review original construction plans of the storm drainage system to help identify the issue. Keep in mind that typical underground storm sewer systems are designed to carry the 5 to 10 year storm event with larger storms routed overland. If the original design does not provide a sufficient overflow path or the property has been modified to block the natural overflow path, this may be the flooding source. In our assessment, we determined that approximately 1/4 of repetitive loss property flooding was related to insufficient storm sewer capacity, insufficient overflow paths, or other drainage system issues rather than riverine flooding.

Step 4 – Review alternative approaches and determine if property protection measures or drainage improvements are feasible. To be able to accomplish this step, the root cause of the flooding problem would have to be determined. Your evaluation should include an evaluation to determine whether a structural correction to the

flooding problem is possible (upgrading storm sewers, increasing flood conveyance capacity through overbank grading, etc.). Often it is more feasible to recommend non-structural methods (leaving a basement area unfinished, moving valuables out of harm's way, etc.) to minimize flood damage.

Step 5 – *Document your findings*. As part of the analysis, prepare a report for each area. The report will need to include information about the process followed, contacts with property owners, cause of the flooding problem, alternatives reviewed, action items, who is responsible to implement, and when it will be done.

Is it Still a Flooding Problem Today? After completing your RLAA, you may determine that a repetitive loss property has already been mitigated by actions of your jurisdiction, another agency, or by the property owner. In our case, we found that six out of twenty repetitive loss issues had been previously mitigated by prior actions of the City or the property owner. In order to remove a property from FEMA's repetitive loss list, you'll need to process an AW-501 form to officially remove the property so that you won't need to consider it in the future.

Using the RLAA for Future Budget Decisions. The RLAA can be an important readily available information source for helping make decisions about stormwater improvement projects. In Overland Park, a significant flood occurred approximately two years after completion of the RLAA, resulting in flooding of almost all homes in one repetitive loss area and several upstream areas. Information from the RLAA was considered in making decisions about construction of a stormwater improvement project slated for construction in 2014 that will include removal of seven floodprone structures and channel improvements to protect the remaining structures.

Please contact Tony with any questions that you may have at:

Tony Meyers, P.E., CFM
Manager, Engineering Services
Planning & Development Services
City of Overland Park
913-895-6036 (w) | 913-645-8103 (m)
tony.meyers@opkansas.org | www.opkansas.org



Example of an overflow drainage problem well upstream from the mapped Special Flood Hazard Area – the structure on the right is at increased flood risk due to “overflow” water from the storm sewer entering through the garage doors.



In another view of the same property, notice the retaining wall constructed by the property owner in an attempt to direct storm drainage overflows away from the garage. The property owner volunteered information that was invaluable in determining the exact cause of flooding.



House damaged by flash flood in June 2010. This house is just upstream from a repetitive loss area that is being mitigated by a project to be constructed in 2014.

CERTIFIED FLOODPLAIN MANAGER



Activity 430, Higher Regulatory Standards; 432.o Regulations Administration, offers 5 points per CFM for administering its community's floodplain management

regulations. The next Kansas CFM test is scheduled for September 6th at the [Kansas Association for Floodplain Management](#) conference in Topeka, KS.

Tom Morey, R.S., CFM, NFIP Coordinator

Kansas Department of Agriculture
Division of Water Resources
p. (785) 296-5440 | tom.morey@kda.ks.gov

CFM Pre-exam workshop and CFM Exam in Missouri:

- July 22/July 23 in Jefferson City, MO
- November 7/November 8 in Jefferson City, MO

If you are interested in taking the CFM exam in Missouri, please contact:

Karen L McHugh, CFM

Floodplain Management Officer
State Emergency Management Agency
PO Box 116, Jefferson City, Missouri 65102
p. (573) 526-9129 | karen.mchugh@sema.dps.mo.gov

Cities hosting CFM exams nationwide are available [online](#).

Announcing the 2013 Tools of Floodplain Management workshop schedule!

The Tools of Floodplain Management workshop is a 2-day course designed for local floodplain administrators.



It covers day-to-day activities as well as other important issues. This course

is designed to provide basic knowledge of the National Flood Insurance Program (NFIP).

There is no registration fee for this workshop. 9 Continuing Education Credits for Certified Floodplain Managers has been approved.

Tools of Floodplain Management is being offered at Missouri State Emergency Management Agency, 2302 Militia Drive, Jefferson City, MO 65101

- May 22, 2013, Tools of Floodplain Management; 1:00pm—5:00pm
- May 23, 2013, Tools of Floodplain Management Continued; 8:00am—3:00pm

- July 24, 2013, Tools of Floodplain Management; 1:00pm—5:00pm
- July 25, 2013, Tools of Floodplain Management Continued; 8:00am—3:00pm
- Sept. 4, 2013, Tools of Floodplain Management; 1:00pm—5:00pm
- Sept. 5, 2013, Tools of Floodplain Management Continued; 8:00am—3:00pm

Registration for the 2013 Tools of Floodplain Management workshops has been made easy!

Regonline is an online course registration site designed to make workshop registration simple. Access course registration at www.mfsma.org/training.

Reimbursement for selected travel expenses (lodging and meal allowance) is available for attending this course in Jefferson City. Restrictions may apply. Please contact Tami Soncrant for more details.

Tami Soncrant

p. (573) 526-9115 | f. (573) 526-9198
tami.soncrant@sema.dps.mo.gov

TRAINING OPPORTUNITIES

- [Association of State Floodplain Managers \(ASFPM\)](#) Annual conference, June 9th-14th in Hartford, CT
- [Kansas Association for Floodplain Management \(KAFM\)](#), annual conference, September 4-5th in Topeka, KS
- [The Community Rating System \(E278\)](#) Emergency Management Institute, Emmetsburg, MD
- [Kansas Association for Floodplain Management \(KAFM\)](#), annual conference, September 4-5th in Topeka, KS
- [FEMA Region VII, Online Training for Local Officials](#)
- [EC Made EZ](#) provided by [H2O Partners, Inc.](#)
- [2012 CRS Manual website](#) has a series of webinar presentations available online.
- [Floodplain Management and the NFIP for New Floodplain Administrators](#). This course is designed for new floodplain administrators as well as those who do not have a basic knowledge of floodplain management or of the National Flood Insurance Program (NFIP). This class covers a floodplain administrator's basic duties, including all pertinent NFIP fundamentals. This 3-hour training course is presented locally to new area floodplain administrators as well as any other parties interested in learning floodplain management. If you are interested in having the "NFIP for New Floodplain Administrators" course presented in your community, please contact Tami Soncrant at (573) 526-9115 or attami.soncrant@sema.dps.mo.gov.

SOURCES & CONTRIBUTIONS

Thank you to DWR, ISO, SEMA, and City of Overland Park for your contributions to this quarter's newsletter.

Additional information can be found online at www.FEMA.gov and www.crs2012.org. If your community has a success story or topic they would like to contribute to the newsletter, please contact Melissa Mitchell at (913) 573-8664 or melmitchell@wycokck.org.