TEXAS WATER COMMISSION

FLOODPLAIN MANAGEMENT

VOLUME 10, NO. 37 NEWSLETTER AUTUMN 1992

LETTER TO THE EDITOR

By French Wetmore, as printed in Illinois Association for Floodplain & Stormwater Mgt. 7/92 Newsletter

I would like to note a lesson that can be drawn from the City of Chicago's recent experience with the tunnel flood: We can adopt many ordinances and regulations, but two laws always take precedence.

The first is the Law of Gravity. Water will always run downhill, seeking its own level. The folks at the bottom are going to get wet sometime, whether they have floors below the Chicago River, whether they have basements in the suburbs, or whether they live on the floodplain.

The second is Murphy's Law. When we build the infrastructure that goes with development, we must take care of it. The more we build, the more likely that Murphy's Law will ensure that we keep having disasters.

As floodplain and stormwater managers, we need to remind our local leadership that "it **can** happen here".

There may be only one Chicago, but there are over 800 Illinois communities with mapped floodplains [and 18,000+ communities participating in the National Flood Insurance Program nationwide] where development has created the potential for other flood disasters.

Texas has 1288 identified flood-prone communities and 1116 have official floodplain maps. How many potential disasters have we created by unwise development?

TEN COMMANDMENTS OF FLOODPLAIN MANAGEMENT

We found these ten points of floodplain management for community officials in Water Talk, the Minnesota Department of Natural Resources newsletter - we've made just a few changes so they apply here in Texas.

1. **Post your flood insurance rate map and floodway map next to your zoning map.** This will serve as a constant reminder that you have a floodplain ordinance in effect.

2. **Review all development proposals for possible floodplain management implications.**

3. **Ensure all residential developments have adequate road access during the 100-year flood.** A key goal of floodplain zoning is to ensure that the lives of floodplain dwellers and rescue personnel are not placed in jeopardy.

4. **Specify the base flood elevation (BFE) on every building permit which authorizes construction within the floodplain.** Either modify existing permit forms or adopt new ones that provide or the entry of the BFE.

5. **Review proposed development to assure that all necessary permits have been received from the appropriate federal and state agencies.** Require copies of the issued permit or a written statement from the issuing authority indicating that a permit is not required from the U.S. Army Corps of Engineers, or Texas Water Commission.

6. **Ensure that the floodway is unobstructed by fill or structure placement.** Periodically check fill projects near watercourses to ensure that the floodway is not being filled and that proper permits are in hand.

7. **Do not allow floodproofed basements below the BFE.**

8. **Require Use Permit for replacement of manufactured homes (i.e. Mobile Homes) in mobile home parks located in the floodplain and require elevation to the BFE.** Read the wording of your ordinance carefully, if it doesn't clearly allow you to regulate the siting of manufactured homes in floodprone areas, the ordinance needs revision.

9. **Be sure to require certification of as-built elevations and floodproofing measures and maintain a record thereof.** These records are especially useful down-the-road when a new owner has to purchase flood insurance.

10. **Make sure the permittee is aware of the fact that a certificate of occupancy or zoning compliance must be secured before (s)he can legally occupy the authorized flood plain development.** This is your last chance to ensure that compliance with your ordinance has been achieved.

ENFORCING FLOODPLAIN ORDINANCES

Enforcement of the floodplain ordinance must not be taken lightly. Communities that do not strictly maintain a permit system, that routinely grant variances or that are lax in their enforcement responsibilities, violate the agreement they have with the National Flood Insurance Program.

If a local administrator becomes aware that development is occurring in a floodplain without a permit, or contrary to the permitted plans, he should consult with the community's attorney. Together, they should try to persuade the developer to comply with the floodplain ordinance. If the developer refuses to comply the attorney must take legal action.

We feel the following topics would make your Floodplain Administrator's job easier if they were included in your Ordinance or Court Order. They are suggestions and should be reviewed by appropriate city staff prior to inclusion in the Administration Section.

Violations and Penalties: (This sample is for counties) Any person, firm, corporation or agent who shall violate a provision of this regulation, or fail to comply therewith, or with any of the requirements thereof, or who shall place any fill material, in violation of the detailed statement or drawing submitted and approved thereunder, shall be guilty of contempt of the Commissioners' Court of _______-_____ County, Texas.

Each such person shall be deemed guilty of a separate offense for each and every day, or portion thereof, during which any violation of any of the provisions of this regulation is committed, or continued. The Floodplain Administrator is authorized to file with the County Clerk, a Motion suggesting contempt for failure to comply with these regulations. After filing, said Motion shall be presented to the County Judge who shall set a day and time for the Respondent to appear and show cause why he should not be held in contempt, which time shall not be less than ten (10) nor more than twenty (20) days from the date of filing of said Motion, whereupon the clerk shall issue a citation and notice of setting for service upon said Respondent. At said hearing Respondent shall be accorded the right to counsel, the right of confrontation, the right to summon and examine witnesses, and the right to testify and offer evidence in his behalf.

If after such hearing before the Commissioners' Court he should be held in violation of the regulations and in contempt of the Orders of this Court as expressed in these regulations, then he may be punished by a fine not to exceed $25.00 for each offense or by imprisonment not to exceed twenty-four hours for each offense.

Right of Entry: The Floodplain Administrator, or his duly authorized representative, may enter any building, structure, or premises to perform any duties imposed upon him by this regulation. (Don't ever try to force entry - this section only gives you the right to obtain a search warrant if denied admission.)

Stop Work Orders: Upon notice from the Floodplain Administrator that work on any building, structure, dike, bridge, or any improvement which would affect water drainage, is being done contrary to the provisions of this regulation, or in a dangerous or unsafe manner, such work shall be immediately stopped. Such notice shall be in writing and shall be given to the owner of the property or to his agent, or to the person doing the work, and shall state the conditions under which work may be resumed. Where an emergency exists, no written notice shall be required to be given by the Floodplain Administrator, provided, written notice shall follow within twenty-four (24) hours from the time oral notice to stop work is issued.

Revocation of Permit: The Floodplain Administrator may revoke a permit or approval issued under the provisions of this regulation, in cases where there has been any false statement or misrepresentation as to a material fact in the application or plans upon which the permit or approval was based.

DESIGNS WANTED:

Flood Monuments / Flood Markers / Flood Signs

Flood monuments and markers have proven to be a useful reminder to local residents of the flood hazard in their area. Posts or signs that indicate the height of significant floods can motivate property owners and tenants to consider flood insurance, develop a personal flood readiness plan, detour around a swollen stream, and possibly retrofit or floodproof their structures.

The State of Virginia would like to hear from other floodplain managers who have a success story to tell or have other information which may help transfer this idea into reality in the field. They would appreciate photographs (they will copy and return if necessary) and designs which appear effective; also, costs on installation, possible funding sources, etc. would be helpful. They are not necessarily looking for staff gauges or scales which allow visual confirmation of flood height in feet. They want highly visible, prominently placed markers that serve a public information and awareness purpose. Their intent is to develop a package of possibilities, shortening the gap between idea and action. Please call Bill Lesser at (804) 371-6133 or mail your information to Bureau of Flood Protection, 203 Governor St., Suite 206, Richmond, VA 23219.

DID YOU KNOW?

Although we consider rivers steady and constant, in truth, they are moving and changing all the time. With some regularity, restless rivers remind us that the floodplain really belongs to them and the flooding is a natural component of their life cycle.

The floodplain is actually part of the river channel. As a river moves along its channel (and more of the valley at flood stage), the river sweeps up particles of sand and clay and carries them along as sediment. In a moving stream, the motion of the water holds the particles in suspension. Larger particles remain suspended longer in a swift mountain stream than in a smooth flowing river at a lower altitude.

The vast Mississippi is the most sediment-laden river in the U.S., carrying an annual sediment load of 300 million metric tons. The load carried by rivers varies greatly from river to river and season to season. Watersheds of fine soil and sparse ground cover contribute enormous amounts of sediment with every rainstorm. Such an area may lose as much as 64,000 tons from each square mile in one year.

The amount of sediment carried by the world's major rivers is immense. China's Yellow River carries an annual sediment load of 1,600 million metric tons; the Ganges of India, 1,455 million metric tons; the Amazon of South America, 363 million metric tons; the Irrawaddy River of Burma, 299 million metric tons; and the Kosi of India, 172 million metric tons.

HIGHWAY ADMINISTRATION FUNDS BIGGER BRIDGES

The Federal Highway Administration (FHWA) has rescinded a policy which prevented them from funding construction or reconstruction of larger bridges which would cause less of an obstruction during a flood. Previously, FHWA would only fund bridges which caused 1.0 foot of backwater during a regional flood. They would not cost share a larger bridge that would cause no increase or a smaller increase that may have been required by state or local law. The policy change means FHWA will now fund smaller increases (bigger bridges) if that state has standards that require smaller increases than the 1.0 foot allowed by the NFIP.

This is a policy that the Association of State Floodplain Managers (ASFPM) has long pushed for. It is difficult to explain why a private citizen or company cannot cause an increase in flooding on other people's property, but the federal and state highways can cause such an increase. FEMA is getting the word out to its Regions--and they are notifying their states. Unfortunately, the new policy does not apply to new or reconstruction of Interstate Highway projects.

Longer in the making than Birth of a Nation

NOW AVAILABLE!

Bigger than War and Peace

Floodplain Management in the United States:

An Assessment

One of the more highly awaited documents on floodplain management in the U.S. has finally rolled off the GPO presses and is now available from the Federal Emergency Management Agency/Federal Insurance Administration (FEMA/FIA). **Floodplain Management in the United States: An Assessment Report, Volumes I and II** is the result of almost five years of work by numerous individuals and agencies both in and out of government. It represents the definitive statement of the nature of floodplains and the various strategies and tools for managing these areas of the U.S. It also provides an evaluation of the status of floodplain management as seen by floodplain experts from across the nation.

This appraisal was undertaken in response to recommendations in **A Unified National Program for Floodplain Management,** a report presented by the federal Interagency Floodplain Management Task Force to the President and Congress in 1986.

The **Assessment Report** will serve as a bench mark against which future progress can be measured and as a platform on which recommendations for improving floodplain management in the U.S. can be developed. In that regard, the report identifies two paramount recommendations - "a simplification of the concepts of floodplain management and a set of national goals with a timetable for their achievement" - both to be addressed in the next revision of **A Unified National Program.**

Volume I of the assessment is a 70-page summary of the much larger (approximately 600-page) Volume II. Because of the prohibitive size and cost of the second volume, only a limited number have been printed, and FEMA/FIA asks that interested persons first request and examine Volume I. Individual copies of **Floodplain Management in the United States: An Assessment Report, Volume I**, publication #FIA 17 (1992, 70 pp.), are available free upon written request from FEMA, Publications Office, 500 C Street, S.W., Washington, DC 20472.

FEMA Increases Deductibles

The Federal Emergency Management Agency, Federal Insurance Administration (FEMA/FIA), has amended its regulations dealing with flood insurance coverage and premiums, including revisions to the Standard Flood Insurance Policy (SFIP) terms and provisions. Among other things, the amendments increase the deductibles for those flood insurance policies that use subsidized rates. Generally, buildings qualifying for subsidized rates are those that were in place prior to the effective date of their community's Flood Insurance Rate Map (ie, Pre-FIRM). The regulation amendment increases the deductible from $500 to $750 for both structural (i.e., insured building) losses and contents (i.e., insured personal property) losses. For policies that are not subsidized, deductible amounts will remain at $500 each for insured buildings and insured personal property.

Further, the amendment increases from $25 to $50, the "probation additional premium," which is required for flood insurance policies issued on properties in communities on probation.

The rule will take effect October 1, 1992. For further information, contact Donald L. Collins, FEMA/FIA, 500 C Street, S.W., Washington, DC 20472, (202) 646-3419.

30 Texas Communities Now in CRS

Eleven Texas cities and one county have qualified for initial entry in the Community Rating System (CRS) in 1991. They joined the 18 Texas cities that first qualified in 1990 and then recertified in 1991. The cities and their class rating effective October 1, 1992 are:

1990 Entry*	
Arlington	9**
Baytown	8***
Benbrook	9
Burleson	9
Carrollton	8
Corpus Christi	9
Dallas	8
Denton	9
Duncanville	9
El Paso	9
Friendswood	9
Garland	9
Lewisville	9
North Richland Hills	9
Port Arthur	9
Richardson	9
Sweetwater	9
Wichita Falls	9

* All communities qualifying for CRS are Class 9 first year

** All Policyholders in Class 9 communities get 5% premium reduction.

1991 Entry*	
Cleburne	9
Conroe	9
Denton County	9
Hurst	9
Kemah	9
League City	9
Lubbock	9
Midland	9
Nassau Bay	9
Odessa	9
Plano	9
San Marcos	9

*** In communities that qualify for Class 8 or below all policyholders get 5% premium reduction and policyholders in 100-year floodplain get additional premium reduction.

Tulsa, Oklahoma has achieved a Class 5 rating, the lowest in the nation, and a 25% premium reduction for property in the 100-year floodplain!!

WHAT ARE THE ODDS?

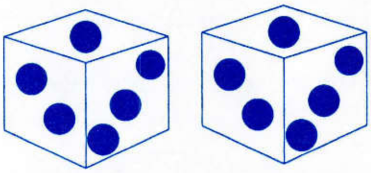
The use of the term "100-year flood" has caused many complications with those not familiar with statistics. One alternative has been to use the odds of a 100-year flood during the life of a 30-year mortgage (26% chance). To impress your friends and bank loan officer, here are some more numbers:

Chance of Flooding Over a Period of Years

Time Period	Flood Size 10-yr	25-yr	50-yr	100-yr
1 yr	10	4	2	1
10 yrs	65	34	18	10
20 yrs	88	56	33	18
30 yrs	96	71	45	26
50 yrs	99	87	64	39

Data Courtesy of California's Floodplain Management Association

These numbers do not convey the true risk because they focus on the larger, less frequent flood. If a house is low enough, it may be subject to the 10- or 25-year flood. During the proverbial 30-year mortgage, it may have a 26% chance of being hit by the 100-year flood, but the odds are 96% (nearly guaranteed) that it will get hit by a ten-year flood. Compare these numbers to the 5% chance that the house will catch fire during that 30-year mortgage.



DON'T BET AGAINST A FLOOD

The following article contains excerpts from the Minnesota Volunteer article, in the Nov.-Dec. 1991 issue.

The Stockton, Minnesota disaster of July 21, 1991, showed that both taxpayers and property owners can lose in the gamble over flood insurance. As Garvin Brook and Stockton Valley Creek overflowed their banks and swept through the southeastern Minnesota town of Stockton July 21, (1991), Bill and Mary Jo Lanik sat on their roof and watched floodwaters 12 feet deep sweep a mobile home off its foundation and ram it into their house. Their $70,000 home was nearly a total loss, but the Laniks had flood insurance.
"At first I thought I was one of the fortunate ones, "Bill Lanik said afterwards. "Then a week later, I was one of the unfortunate ones."

The Laniks discovered a cruel irony; (government) Disaster relief often rewards most those who prepared least. Despite paying hundreds of dollars for flood insurance, the Laniks will fare only slightly better than several uninsured neighbors, whose destroyed homes will be bought out with state money. State and federal funds will help cover the losses of many of the other uninsured. "The only advantage I'm going to have [over those whose homes will be bought out] is I will see some money sooner that they will," Lanik said.

Troubling Questions. The Laniks' situation begs several troubling questions: First, are state and federal flood-relief efforts in Stockton undercutting the National Flood Insurance Program, which was designed to reduce flood losses and save taxpayers money? Second, how effective is a flood insurance program in which only a minority of flood-prone homeowners participate? Third, is flood insurance worth the expense to homeowners?

The answer to the first question is yes and no. "There's no incentive to carry the insurance if you know the government is going to bail you out," said Joe Gibson, floodplain management supervisor for the Department of Natural Resources, Division of Waters, the state agency responsible for administering the National Flood Insurance Program in Minnesota. Over time, however, state and federal aid in Stockton will increase participation in the flood insurance program by forcing many homeowners to buy insurance as a condition for receiving aid. And, as Gibson and other officials point out, the DNR grant is designed to remove the most flood-prone structures and "floodproof" others, thus saving pubic money in the long run.

As for the second question: Insurance isn't effective if people don't buy it. Low participation in the National Flood Insurance Program remains a grave concern, Gibson said. A solution will depend on government policy, homeowners, and the commercial lenders providing home loans.

Third, officials say, flood insurance is a far better bet than banking on relief that may not be available when disaster strikes.

Taxpayer Protection. For a long time, private insurers wouldn't insure flood-prone property, so the cost of flood relief fell to individual property owners. As a practical matter however, disastrous floods usually spurred government relief and a public outcry for flood protection such as levees. In the end, taxpayers footed the bill. So to protect homeowners, limit flood damage, and reduce the cost of flood relief to taxpayers, Congress set up the National Flood Insurance Program in 1968. The federal government backed the cost of insurance if a community agreed to reduce flood risks.

Despite federal subsidies, flood insurance isn't cheap. In Stockton, coverage of $50,000 with $5,000 deductible for a home located on low ground costs $350 a year. (Rates are much lower for homes on higher ground.) Few people buy flood insurance unless private or government lenders require it in order to get a home loan. As a result many homes that should be insured are not. In Stockton, no more than five of the roughly 100 buildings damaged by the flood were insured, even though about 50 homes sat in the 100-year flood zone.

Swirling Floodwaters. Though most Stockton residents hadn't bought insurance, they had every reason to expect a flood. The town of 500 sits in the steep folds of Minnesota's coulee country. Residents saw swirling floodwaters wash down Broadway in 1951 and again in 1980. Yet no one could have anticipated the deluge of July 21, 1991. (An unofficial "bucket survey" indicated 12 inches of rain in some areas.) Floodwaters inundated houses that had never flooded before.

The Stockton flood affected too few people and too little property to be declared a national disaster. The state likewise had little direct relief to offer at first. "We're all geared to the federal government for emergencies affecting large cities," said State Rep. Virgil Johnson. "We don't really have anything to cover small cities." Yet the heartbreak and personal ruin caused by a flood is as great whether it affects three dozen or 3,000 of your neighbors.

Flood Relief. With the damage and clamor for action, agencies soon produced funds from unexpected sources. The DNR is providing Stockton $222,370 (to be matched with city funds or donated time) to buy out the five most heavily damaged properties in the floodplain. Ironically, the city had already applied for some of that same money to use in developing a flood protection plan. "It was our decision that funds were better used for relief," Gibson said. "We had money available, and we had needy constituents." The buyout solves two problems: It will help desperate homeowners and remove the most vulnerable buildings from the path of future floods.

Unfortunately, the buyout may inadvertently discourage the purchase of flood insurance. For example, the DNR will pay the Laniks only for the portion of their property not covered by insurance. Meanwhile, neighbors are being covered for their whole loss, despite having never paid a premium. "I hate doing it from one perspective," Gibson said. "From the other perspective, I'm glad we can help out."

Other aid is coming from the Minnesota Department of Trade and Economic Development, which will give $460,000 to about 40 low- and moderate-income residents to repair their homes. Recipients won't have to repay these "deferred loans" if they stay in their homes more than 10 years. An additional $140,000 will be used to flood-proof or move sewage lift stations an pipes. This aid, and the DNR grant, will be channeled through the Southeastern Minnesota Multi-County Housing and Redevelopment Authority. Finally, the U.S. Small Business Administration will provide several hundred thousand dollars in low-interest loans to higher-income homeowners who don't qualify for the state loans. "I've been very happy and proud of the way the agencies have worked down here," Johnson said.

Insurance Incentives. While the buyout and loans may give homeowners the impression flood insurance is unnecessary, some aid programs will in fact increase participation in the program. For example, recipients of low-interest and deferred loans who live within the 100-year floodplain will have to buy flood insurance for the duration of their loan, and some will have to floodproof their homes by building on elevated foundations.

Meanwhile, officials are looking for other ways to get floodplain dwellers to sign up for insurance. For example, they want to make sure banks require flood insurance on loans for construction in the 100-year flood zone, as federal regulations stipulate. "If you live in the floodplain, you're 26 times more likely to get flooded than you are to burn," said David Schein, floodplain management specialist for the Federal Emergency Management Agency. Yet "no bank would lend you money without fire insurance."

Despite Schein's concern, regulators such as the Federal Deposit Insurance Corporation say most banks demand flood insurance as required. Then why are so few homes covered? Because federal regulations don't require flood insurance on loans made before a community joined the flood insurance program. Nor is insurance required if a homeowner pays cash for a home.

Yet even in circumstances when flood insurance isn't mandatory, it may make good sense, officials say. Even low-interest loans must be repaid, and deferred loans require a lien against the property. "If you've paid for flood insurance, you get a check and fix your house," said Louis Jambois of the Department of Trade and Economic Development. "The folks that had flood insurance are definitely going to get a better deal."

And when a flood again hits a town like Stockton, relief funds may not be available. "In this case we were able to help some of these families," said DNR's Gibson, 'Next time, we may not be able to."

WHY REVISE THE LOCAL FIRM?

Two reasons:

(1) To save your property owners money; and
(2) To save your property owners money.

Reason (1) is true because Lenders are required to use the current FIRM (Flood Insurance Rate Map) to determine if flood insurance is necessary and (2) is true because Insurance Agents are required to use the current FIRM to properly rate an insurance policy.

Until A FIRM is **officially** changed by FEMA through the LOMA (Letter of Map Amendment) or LOMR (Letter of Map Revision) process, the Lender and Insurance Agent must use the published FIRM to make their decisions.

If a local community permits a development project that results in land area being removed from the Special Flood Hazard Area, but does not complete the LOMA or LOMR process, the result will be a property owner being required to purchase flood insurance unnecessarily or paying too much for the insurance. Would that make you a happy owner?

In the past, some communities have simply ignored the FIRM revision process; and some have allowed developers to complete flood control projects without allocating the funds necessary to provide FEMA the as-built data required to revise the community FIRM.

Then, when confronted by local residents who had to buy flood insurance despite the flood control project, some community officials issued letters stating that the area was no longer in a Special Flood Hazard Area. In past years, a number of lenders erroneously accepted these instead of demanding a copy of a LOMR from FEMA. However, recent stricter bank audits and increased lender training have led to better compliance by an increasing number of lenders. Federal financial regulators are enforcing the requirement that only the FIRM or a LOMA or LOMR can be used to determine whether or not a structure has been removed from the Special Flood Hazard Area.

NFIP regulation 44 CFR Section 65.3, "Requirement to submit new technical data," states that:

> "A community's base flood elevations may increase or decrease resulting from physical changes affecting flooding conditions. As soon as practicable, but not later than six months after the date such information becomes available, a community shall notify the [Federal Insurance] Administrator of the changes by submitting technical or scientific data. . . .Such a submission is necessary so that upon confirmation of those physical changes affecting flooding conditions, risk premium rates and floodplain management requirements will be based upon current data."

FEMA has published FIA-12, Appeals, Revisions, and Amendments to Flood Insurance Maps - A GUIDE FOR COMMUNITY OFFICIALS, to help Floodplain Administrators get it right.

HAPPY HALLOWEEN!

1992 REVISED CRS COORDINATOR'S MANUALS

Order your copy today!

Numerous revisions have been made in the Community Rating System, among these are activity changes, new credit assignments, and formula adjustments for greater ease of calculations.

It is extremely important for CRS coordinators from participating communities, as well as newly applying communities, to obtain the 1992 revised edition of the CRS Coordinator's Manual as soon as possible. These revisions will be reflected in this year's application and recertification process. Single copies of the manual are now available; send request to:

Mr. William L. Trakimas
ISO Commercial Risk Services, Inc.
7321 Shadeland Station
Suite 175
Indianapolis, IN 46256

For additional information about the Community Rating System, application process, or recertification, you may contact the NFIP State Coordinator's Office at (512) 463-8185.

ARE YOU APPLYING or RECERTIFYING FOR CRS THIS YEAR?

If you are, you need to review the new 1992 CRS Manual and the Summer 1992 NFIP/CRS update newsletter before you complete the application/recertification.

NFIP/CRS Update is a publication of the National Flood Insurance Program's Community Rating System. The purpose of the newsletter is to provide local officials and others with news they can use about NFIP and CRS.

NFIP/CRS Update is printed whenever it is needed and is sent free to local officials, state officials, consultants, and others who ask to be on the mailing list.

To became a subscriber or to have a subject addressed in the newsletter, write to: NFIP/CRS Update, P. O. Box 501016, Indianapolis, IN 42650-1016.

New CRS Products

The July 1992 edition of the CRS Coordinator's Manual is now available for communities interested in applying for or modifying their CRS classification. The new manual has many improvements, including simplification of the scoring formulas. The major changes are explained in the article beginning on page 8 and on pages iii and iv of the manual.

With the new manual has come updated revisions to three publications that explain activities in more depth and provide example programs. These are Example Plans, CRS Credit for Stormwater Management, and CRS Credit for Flood Warning. Two new publications in this series are also out: CRS Credit for Outreach Projects and CRS Credit for Drainage System Maintenance. Communities applying for credit for these activities are encouraged to obtain copies of these before they complete their applications.

Also updated to match the Coordinator's Manual are the CRS Summary, the Quick Check, and the computerized CRS application software. Another new software product is "Computerized Format for FEMA Elevation Certificates" to help communities maintain building elevation data on IBM compatible personal computers.

The CRS also has a new video, called "The Community Rating System." In 13 minutes it provides an overview of the CRS and the roles of the various agencies and offices that are involved. It also discusses one community's experiences with the application process and the verification visit. The video is designed to be a beginning orientation for elected officials and citizens.

All software and publications mentioned in this newsletter are available free from NFIP/CRS publications, P. O. Box 501016, Indianapolis, IN 42650-1016. The video costs $6.00 (the check should be made out to National Flood Insurance Program).

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REMEMBER

Your community receives one copy of this Newsletter. Please circulate to all key personnel with responsibilities in Floodplain Management or Emergency Management.

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