

# Floodplain Management for Local Elected Officials and Executives



**FEMA**

**Presenter Guide**

Date Released: December 2023

This page is intentionally left blank.

# Welcome Floodplain Administrator!

We're so glad you're here.

The purpose of this presentation is to help you explain floodplain management to your community's elected leaders. Ideally, this presentation will persuade them to increase resources for floodplain management in your local area. More resources will help improve your community's floodplain and support you in your role!

This presentation is designed to be given by any Floodplain Administrator. You don't need experience teaching or to be an expert in floodplain management. Even if you have limited public speaking experience, you will be a great presenter.

We designed this presentation to help you succeed:

- **Co-presenting option:** We recommend that you co-present with a current or former elected official from your State who is passionate about floodplain management. As a peer of your audience, they will lend credibility to your message. You can also ask your State NFIP Coordinator or a Floodplain Administrator from another community to co-present.
- **Simple directions and talking points:** Each slide has a Presenter Note that clearly and concisely lays out everything you need to say. We also highlight additional resources, discussion questions, and instructions for your co-presenter (if using one) to speak about their experiences.
- **Short and flexible:** The full presentation is only an hour and a half long. You can also shorten the presentation by only teaching the topics that are important to your community.
- **Interactive:** This presentation includes videos, activities, links to supporting guides and resources, and takeaway materials to engage your audience.

FEMA is eager to hear your feedback. After the presentation, please share any comments about your experience (positive or negative) with FEMA-FPM Training at [fema-fpmtraining@fema.dhs.gov](mailto:fema-fpmtraining@fema.dhs.gov).

Finally, to help your local elected officials further their floodplain management education, we encourage you to share the [Elected Officials' Flood Guide](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/) (<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>), published by the [Association of State Floodplain Managers](https://www.floods.org/) (<https://www.floods.org/>). This guide nicely complements the information in this presentation.

Yours Sincerely,

FEMA's Floodplain Management Division

## Contents

<b>Floodplain Management for Local Elected Officials and Executives.....</b>	<b>0</b>
<b>Welcome Floodplain Administrator! .....</b>	<b>iii</b>
<b>Topic 0: Presenter Preparation .....</b>	<b>5</b>
Presentation Goal .....	6
Presentation Objectives.....	6
Presentation Overview .....	6
Target Audience .....	6
Flexible Design .....	6
Customizing the Content .....	8
Presenter Qualifications .....	8
Materials.....	9
Prerequisites .....	9
<b>Topic 1: Introduction .....</b>	<b>10</b>
Topic Objectives .....	11
Topics and Times .....	11
Visual 1: Floodplain Management for Local Elected Officials and Executives .....	12
Visual 2: Topic 1 – Introduction .....	13
Visual 3: Welcome and Introduction .....	14
Visual 4: The Value of Floodplain Management .....	15
Visual 5: Video Summary – Floodville vs. Oakdale .....	18
Visual 6: Presentation Goal and Objectives.....	20
<b>Topic 2: NFIP Overview.....</b>	<b>22</b>
Topic Objectives .....	23
Topics and Times .....	23
References .....	23
Visual 1: Topic 2 – NFIP Overview.....	24
Visual 2: Topic 2 Objective.....	25
Visual 3: What’s My Community’s Flood Risk?.....	26
Visual 4: Impacts of Flooding and Floodplain Mismanagement.....	28
Visual 5: Purpose of the National Flood Insurance Program (NFIP).....	30
Visual 6: Why Flood Insurance Is Important .....	31
Visual 7: Benefits of NFIP Participation .....	33
Visual 8: Three-Legged Stool .....	34

Visual 9: Federal Responsibilities in the NFIP – FEMA ..... 36

Visual 10: State Responsibilities in the NFIP..... 37

Visual 11: Your Community’s Responsibilities in the NFIP ..... 38

Visual 12: Consequences of NFIP Non-compliance ..... 39

Visual 13: Activity – What Is the Purpose of the NFIP?..... 40

Visual 14: Topic Summary ..... 42

**Topic 3: Resources..... 43**

Topic Objective ..... 44

Topics and Times ..... 44

References ..... 44

Visual 1: Topic 3 – Resources ..... 45

Visual 2: Topic 3 Objective..... 46

Visual 3: Responsibilities of the Floodplain Administrator (FPA)..... 47

Visual 4: Responsibilities of the FPA (cont.) ..... 48

Visual 5: What Support Does Your FPA Need? ..... 50

Visual 6: Benefits of Supporting Your FPA ..... 52

Visual 7: Benefits of Supporting Your FPA (cont.)..... 53

Visual 8: Consequences of Not Supporting Your FPA ..... 54

Visual 9: Consequences of Not Supporting Your FPA (cont.)..... 55

Visual 10: National NFIP Claims ..... 56

Visual 11: Activity – Allocating Resources ..... 58

Visual 12: Topic Summary ..... 61

**Topic 4: Enforcement..... 62**

Topic Objective ..... 63

Topics and Times ..... 63

Visual 1: Topic 4 – Enforcement ..... 64

Visual 2: Topic 4 Objective..... 65

Visual 3: The Value of Well-Enforced NFIP Management Standards ..... 66

Visual 4: Benefits of Floodplain Management..... 67

Visual 5: Flood Damage Prevention Ordinances ..... 69

Visual 6: Floodplain Administrator Coordination Responsibilities..... 70

Visual 7: Role of Building Codes in Floodplain Management ..... 71

Visual 8: Compliance Starts with Proper Permitting..... 72

Visual 9: Substantial Improvement Requirements..... 73

Visual 10: Substantial Damage Requirements ..... 74

Visual 11: Compliance and Oversight ..... 75

Visual 12: Compliance and Grant Funding Eligibility..... 76

Visual 13: Activity – Enforcement Discussion ..... 77

Visual 14: Topic Summary ..... 79

**Topic 5: Community Rating System (CRS) Overview ..... 80**

    Topic Objectives ..... 81

    Topics and Times ..... 81

    References ..... 81

    Visual 1: Topic 5 – Community Rating System (CRS) Overview ..... 83

    Visual 2: Topic 5 Objectives ..... 84

    Visual 3: CRS Program and Community Flood Insurance Discounts..... 85

    Visual 4: CRS Classes and Their Discounts ..... 86

    Visual 5: Earn Discounts Through Activities..... 87

    Visual 6: Earn Discounts Through Activities (cont.) ..... 88

    Visual 7: Steps to Join the Community Rating System (CRS) ..... 89

    Visual 8: Maintaining CRS Participation..... 90

    Visual 9: Other Programs Similar to CRS ..... 91

    Visual 10: CRS Participation ..... 92

    Visual 11: Benefits of Higher Standards..... 94

    Visual 12: Common Higher Standards..... 95

    Visual 13: Recommended Higher Standards for Substantial Improvement/Substantial Damage ..... 97

    Visual 14: Investing in Your Community ..... 98

    Visual 15: Resources ..... 100

    Visual 16: Activity – CRS and Higher Standards Discussion ..... 102

    Visual 17: Topic Summary ..... 105

**Topic 6: Summary ..... 106**

    Topic Objective ..... 107

    Topics and Times ..... 107

    Visual 1: Topic 6 – Summary..... 108

    Visual 2: Benefits of NFIP Participation ..... 109

    Visual 3: Benefits of Floodplain Management..... 110

    Visual 4: Benefits of Supporting Your Floodplain Administrator..... 111

    Visual 5: Benefits of Higher Standards ..... 112

    Visual 6: Resources for the National Flood Insurance Program..... 113

    Visual 7: Activity – Summary Discussion ..... 115

Visual 8: Questions?.....116

**Reference Materials..... 117**

Publications.....118

Online Resource Sites.....118

Multimedia.....119

This page is intentionally left blank.



# Topic 0: Presenter Preparation

## Presentation Goal

The purpose of this presentation is to help local officials understand the value of floodplain management in their communities and encourage them to improve their NFIP participation.

## Presentation Objectives

- Describe how elected local officials and floodplain managers can support local communities through the NFIP
- Explain the impacts that a community's budget choices have on response and recovery to future disasters
- Describe the importance of enforcing floodplain management ordinances
- Know the benefits of NFIP's higher standards and the Community Rating System (CRS)

## Presentation Overview

This presentation encourages local officials to improve their NFIP participation by explaining the financial and public safety benefits of the NFIP. Improvements may include:

- Increasing program investment,
- Adopting higher standards and/or joining the CRS program, and
- Increasing public support for proactive floodplain management practices.

## Target Audience

The target audience for this presentation is local elected officials whose communities have floodplain management programs that are under-resourced, under-enforced, or could benefit from adopting higher standards.

## Flexible Design

It is important to educate local elected officials about the benefits of NFIP participation and improving their floodplain management programs. However, finding the time to do so is difficult because local elected officials are busy and floodplain management may not be a top priority. So, FEMA designed this presentation to be flexible and customizable.

Presenters can remove topics based on their audience's floodplain management training needs. The presentation includes the following:

- **Introduction:** Sets a personal tone and describes key goals
- **Selected topic(s):** Contains presentation content and visual slides

- **Optional activity:** Engages the audience in the real-world scenarios
- **Summary:** Restates the reason for the presentation and provides an overview of the content

### Present With A Team

While this presentation can certainly be delivered alone, it may be more impactful with two presenters, especially if the second presenter is a guest who brings compelling insights and perspectives from the local community. Examples of co-presenters include the following:

- **Former or Current Elected Officials:** Individuals from the same State or community who support proactive floodplain management. Elected officials may be more willing to listen with open minds to a peer. This type of presenter can also share real life examples that add impact.
- **State NFIP Coordinator:** Your State NFIP Coordinator is familiar with NFIP communities of all sizes and capacities. They understand what makes for a successful floodplain management program. They can also speak to the consequences of inadequate floodplain management programs.
- **County Emergency Manager:** Particularly in smaller communities, elected officials may know the county emergency manager. They may be a trusted source who has experience with flooding. If this person agrees to present, keep in mind that “response” is very different from “mitigation.” Stories about flood response and recovery may seem related, but they are quite different. Because this presentation is very short, topics and examples should focus on mitigation.
- **Local Community Leader:** Your local leader should be someone who understands how NFIP flood insurance, disaster aid, mitigation, and/or higher regulations have impacted the community. Examples include a chamber of commerce leader who witnessed businesses with and without NFIP insurance coverage recover from a flood, a spiritual leader who supported the recovery of individuals with and without NFIP, or a resident who has experience using NFIP-related resources.

### Delivery Options

- Option A: A Floodplain Administrator (FPA) or subject matter expert (SME) presents alone and cites examples of the benefits, case studies, and templates that local elected officials have reported.
- Option B: A Floodplain Administrator (FPA) or subject matter expert (SME) co-presents with a person who can provide local examples and experiences.
- Note: The Presenter Guide gives instructions specific to both Option A and B.
- Example:

**Option B:**

The guest presenter should focus on the information in the boxes marked with Option B: Explain/Present icon, as shown here. These boxes will note when the guest presenter should provide personal examples and experiences.



Explain/  
Present

The Option B presentation also lets presenters customize the following slides:

- Topic 3, Visual 10
- Topic 5, Visual 11

You will see both Option A and Option B slide representations in the Presenter Guide. Instructions for modifying the Option B presentation are also included. There are blank slides available for any additional information the co-presenters would like to include.

### Customizing the Content

The full presentation is designed to last 90 minutes, with the option of giving shorter presentations by removing topics not relevant to your audience. Each topic will take approximately 13 minutes, plus a 5-minute activity if time allows. The *Full Presentation Timing* table shows the full presentation, which can be used with one or more local elected officials or in a conference setting. Time is added for an introduction and summary.

**Full Presentation Timing**

Introduction	NFIP Overview	NFIP Activity	Resources	Activity	Enforcement	Activity	CRS Overview	Activity	Summary	Activity
8	13	5	13	5	13	5	13	5	5	5

For more guidance on customizing this presentation, please refer to Presenter Job Aid: Customizing the Content.

### Presenter Qualifications

No formal experience is needed to give this presentation. People in many different roles can present this content. For example:

- A local FPA presents to their elected official(s)
- A subject matter expert presents at a City/County Management Association conference

- A State NFIP Coordinator presents at a session of local government leaders in their State

Presenters should have a strong understanding of floodplain management focusing on public safety, regulations, enforcement, and resources.

## Materials

Make sure you have the following materials to present:

- Presenter Guide
- Enough copies of the Participant Manual for each person in your audience
- Slides (Option A or B)

## Prerequisites

Encourage your audience to explore the following site. It explains the floodplain management responsibilities of local elected officials in simple terms. Consider sending this link with the meeting invitation and explain that it might be helpful to review in advance:

- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)  
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)

# Topic 1: Introduction

## Topic Objectives

- Describe the presentation goal.
- Describe the presentation objectives.

## Topics and Times

Topic	Time
Welcome and Introductions	1 minute
Video: Higher Standards: The Value of Floodplain Management	6 minutes
Presentation Goal and Objectives	1 minute
<b>Total Time:</b>	<b>8 minutes</b>

# Visual 1: Floodplain Management for Local Elected Officials and Executives

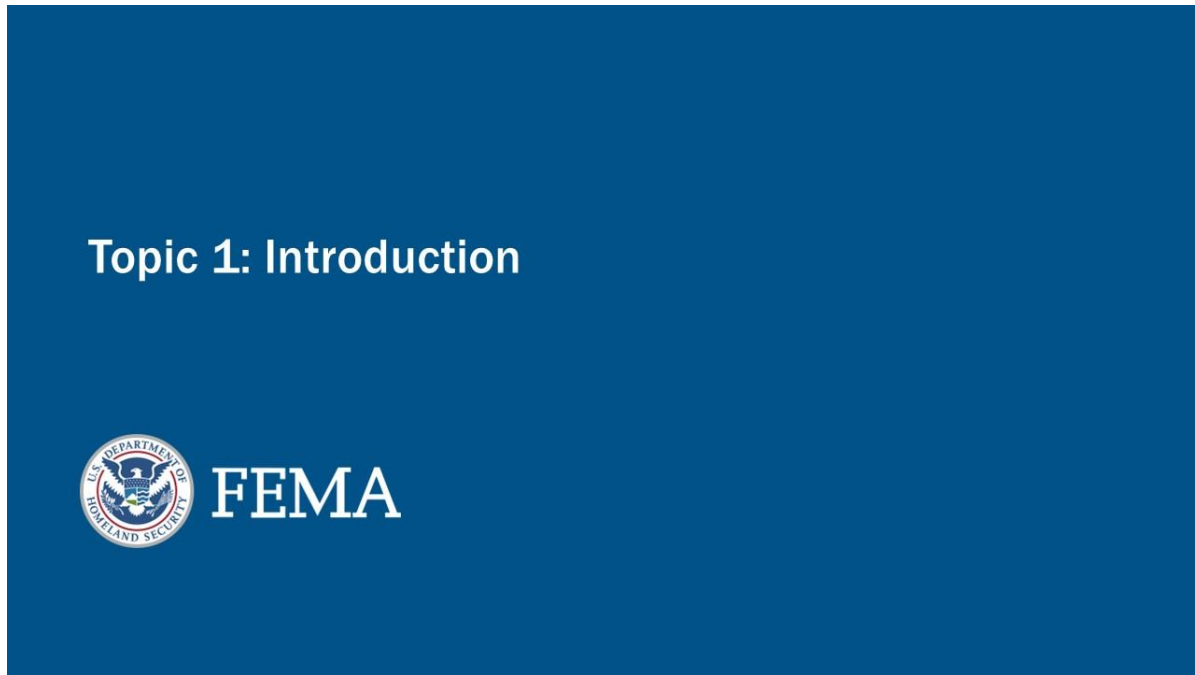
---





## Visual 2: Topic 1 – Introduction

---



## Visual 3: Welcome and Introduction

---



Your NFIP communities can improve their programs and increase financial benefits and public safety by:

- Increasing investment in the NFIP,
- Adopting higher standards and/or joining the CRS program, and
- Gaining public support for proactive floodplain management practices.

### Present the following:

**Introduce** yourself and welcome your audience.



Presenter  
Notes

**Explain:** Today, we will talk about how your NFIP communities can improve their programs and increase financial benefits and public safety by:

- Increasing investment in the NFIP,
- Adopting higher standards and/or joining the CRS program, and
- Gaining public support for proactive floodplain management practices.

We will also review the commitment your communities make when they join the NFIP.

## Visual 4: The Value of Floodplain Management

---



Play  
Multimedia

**Explain:** This video describes the importance of local decision-making on floodplain management programs and higher standards to ensure safer and more resilient communities.

**Play video:** [Higher Standards: The Value of Floodplain Management](https://www.youtube.com/watch?v=S7mirk1dgSc)  
(<https://www.youtube.com/watch?v=S7mirk1dgSc>)

Be sure to select the CC option on YouTube.

**Present the following:**

**Direct** the audience to the Quick Facts section of the Participant Manual.



Presenter  
Notes

**Explain** the following quick facts:

- Structures built to community-adopted NFIP regulations sustain about 80% less damage than those built before standards were adopted.
- For every \$1 invested in mitigation, about \$6 is saved in future disaster losses.
- Communities join the CRS to save their residents money on their flood insurance policies. More than 70% of NFIP policyholders are in CRS communities. CRS communities get approximately \$355 million in discounts annually.

**Video Transcript: Higher Standards: The Value of Floodplain Management**

Flooding is the most common and costly natural disaster causing millions of dollars of damage each year in the U.S. Between 1980 and 2013; flooding caused 260 billion dollars in damage. Flooding has occurred in every state. In 2016 alone, 36 of 46 presidentially declared disasters involved floods or hurricanes, including four inland flooding events each exceeding 1 billion dollars in losses. Whether your community is located on the coast or further inland it's not a matter of if flooding will happen, but when it will happen. It's hard to stop a flood but through sound floodplain management, communities can reduce losses, protect valuable economic and natural resources, and more importantly save lives. Through floodplain management, you and your community can take actions to reduce the physical and financial impacts of future flooding.

These actions include encouraging higher building standards, protecting open spaces, and promoting flood insurance. Many communities adopt and enforce even higher standards which reduces damage from future floods and allows for quicker recovery. Communities that join the National Flood Insurance Program or NFIP, agree to adopt and enforce floodplain management regulations. In return, they have access to federally backed flood insurance and flood-related disaster assistance and grants.

So, what happens to a community that doesn't practice floodplain management? Let's take a look. Floodville and Oakdale are neighboring towns. They each experienced heavy rainfall resulting in extensive flooding. Floodville did not join the NFIP and did not adopt the required minimum standards to reduce their communities' flood risk. Due to the lack of floodplain management requirements, Floodville's recovery costs were 40% more than Oakdale's costs, not to mention the financial impact on Floodville and its businesses as it took so much longer to recover. Floodville's water treatment plant was damaged, while Oakdale's plant built on higher ground was up and running the day after floodwaters receded. In addition, it was more difficult for Floodville's emergency services to respond, which put more lives at risk. Over the past 50 years, the NFIP has

learned that buildings constructed after communities enforcing floodplain management regulations sustained about 80 percent less damage than those built before. Research shows that for every dollar spent on mitigation, about six dollars are saved in future avoided losses. In short, communities like Oakdale are more resilient and recover more quickly; they save money, reduce further damage, get families back in their homes sooner, and lessen business and education disruption in their communities by practicing sound floodplain management.

Here are a few simple steps to get started on floodplain management in your community. One, know your flood risks. Are there homes or businesses that get flooded over and over, levees built before there were Chevrolets, aging infrastructure? Once you know your risks, you can begin to address them. Two, join the NFIP, not yet participating? Joining the NFIP means your residents and business owners can get federally backed flood insurance. Your community becomes eligible for federal grants to help you reduce your community's flood risk when you adopt and enforce floodplain management regulations. And when that flood does hit, you and your citizens would be eligible for disaster assistance. Three, build higher and safer. Already an NFIP participating community? Great, be sure to maintain the standards and continue to adopt higher standards and mitigation strategies. The NFIP standards are minimum standards.

Making building requirements higher than NFIP standards can result in lower flood risk and lower flood insurance costs as well. Four, plan for future conditions and development. Conditions are changing on the coast and inland, whether it is weather patterns, population growth, or other factors. What your community is like today may be different than what it will be like in 10 to 20 years. Start planning for that change now. And lastly, join the NFIP community rating system program, CRS. Communities that go beyond the NFIP minimum standards can receive recognition from the CRS program, which translates into discounts of up to forty-five percent for policyholders. More than 70 percent of NFIP policyholders today are in CRS communities receiving approximately three hundred and fifty-five million in discounts.

This may seem like a lot of work, but even the smallest change makes a big difference. You don't have to do it all; it doesn't have to be done all at once. Remember, every dollar spent on mitigation is an investment to avoid future losses and saves money. More importantly, sound floodplain management can make a difference in people's lives today and in the future.

## Visual 5: Video Summary – Floodville vs. Oakdale

### Floodville (not in NFIP):

- Recovery costs 40% higher than NFIP-participating communities
- Longer recovery time
- Critical facilities damaged and in need of repair

### Oakdale (in NFIP and has higher standards):

- Access to flood insurance
- Access to flood-related disaster assistance
- Access to flood-related grants
- Critical facilities elevated, remained functional during and after the flood



Presenter  
Notes

**Present the following:**

**Direct** the audience to the Video Summary: Floodville vs. Oakdale section of the Participant Manual.

**Describe** the capacities of Floodville and Oakdale as listed on the visual.



Question

**Ask:** Based on the video, what actions would you recommend to your community?

**Discuss and Emphasize:**

- Potential responses:
  - Know your flood risks.
  - Join the NFIP.
  - Build higher and safer.
  - Plan for future disasters and development.
  - Join the Community Rating System.



Explain/  
Present

**Option B:**

- Guest Presenter: Share a **brief** personal example of flooding in a community. Explain the actions the community took to prepare for the flood (e.g., flood insurance coverage) and the potential consequences of not completing those actions.

## Visual 6: Presentation Goal and Objectives

---

The purpose of this presentation is to help local officials understand the value of floodplain management in their communities and encourage them to improve their communities' NFIP participation.

- Presentation Objectives:
  - Describe how elected local officials and floodplain managers can support local communities through the NFIP
  - Identify the impacts that a community's budget choices have on response and recovery to future disasters
  - Describe the importance of enforcing floodplain management ordinances
  - Know the benefits of NFIP's higher standards and the Community Rating System (CRS)



Presenter  
Notes

**Present the following:**

**Explain** the presentation goal.

**Note:** The objectives shown relate to Topics 2 through 5. If you are customizing the presentation, focus your discussion on **only** the objectives for the topics you will cover:

- Topic 2: Describe how elected local officials and floodplain managers can support local communities through the NFIP
- Topic 3: Identify the impacts that a community's budget choices have on response and recovery to future disasters
- Topic 4: Describe the importance of enforcing floodplain management ordinances
- Topic 5: Know the benefits of NFIP's higher standards and the Community Rating System (CRS)





Online  
Resource

Encourage audience members to visit the following site for key information about their floodplain management responsibilities as local elected officials:

- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)  
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)

# Topic 2: NFIP Overview

## Topic Objectives

- Describe how elected local officials and Floodplain Administrators can support local communities through the NFIP.

## Topics and Times

Topic	Time
Introduction and Objectives	1 minute
Introduction to Floodplain Management	1 minute
Purpose of the NFIP	1 minute
Benefits of NFIP Participation	2 minutes
Three-legged Stool Concept	1 minute
Federal, State, and Local Responsibilities	3 minutes
Consequences of NFIP Probation or Suspension	3 minutes
Activity 2.1: What Is the Purpose of the NFIP?	5 minutes
Summary	1 minute
<b>Total Time:</b>	<b>18 minutes</b>

## References

- [Costs and Consequences of Flooding and the Impact of the National Flood Insurance Program - American Institutes for Research Study](https://www.fema.gov/sites/default/files/2020-07/fema_nfip_eval-costs-and-consequences.pdf) (https://www.fema.gov/sites/default/files/2020-07/fema\_nfip\_eval-costs-and-consequences.pdf)

## Visual 1: Topic 2 – NFIP Overview

---



## Visual 2: Topic 2 Objective

---

- Describe how elected local officials and Floodplain Administrators can support local communities through the NFIP



### Review the objective:

- At the end of this topic, you should be able to describe how you and your Floodplain Administrators can support local communities through the NFIP.

### Present the following:



Presenter  
Notes

Let's start with an overview of the NFIP including:

- The purpose of the program,
- Elements that make the NFIP effective and responsibility of the government to invest in the NFIP,
- The benefits of the NFIP, and
- How the NFIP and your Floodplain Administrator can best support your community.



Online  
Resource

### Explain the importance of the Elected Official's Flood Guide:

- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)  
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)

## Visual 3: What's My Community's Flood Risk?

- Risks vary by community.
- Anywhere it can rain, it can flood.
- Floods are the leading cause of natural disaster losses in the US.
- 99% of US counties experienced flooding between 1996-2019.



### Present the following:

**Ask:** Do you understand your community's flood risk?

**Explain:** There is always a risk of flooding, even if the community has not flooded recently. The NFIP has floodplain mapping information to help communities understand their flood risk.



Presenter  
Notes

- Flood risk varies from community to community.
- Flood risk is everywhere. Anywhere it can rain, it can flood.
- Floods are the leading cause of natural disaster losses in the United States. In the past 20+ years, 99% of all US counties have experienced flooding.

It's your responsibility as an elected official to promote your community's public health, safety, and general welfare. A strong floodplain management program is part of that responsibility.



Explain/  
Present

**Option B:**

- Co-Presenter: Describe the impacts of recent floods in your area (community, region, State, etc.).

## Visual 4: Impacts of Flooding and Floodplain Mismanagement

---

- Liability for not applying or enforcing floodplain regulations
- Disruptions to public health, safety, and welfare
- Economic impacts
- Damage to critical services and facilities (hospitals, police, fire, etc.)





**Present the following:**

**Ask:** What happens if you don't have a strong floodplain management program?

**Explain:** Flooding impacts public health, safety, and welfare.

According to the National Weather Service, flooding deaths outnumber all thunderstorm-related deaths. First responders are at risk during rescue operations. Your community may be liable for flood damages if you don't regulate and enforce the floodplain regulations in known flood risk areas.



Presenter  
Notes

**Explain:** Other impacts include ecological, social, and economic:

- Floods affect businesses too. Economic impacts can be long-lasting after a flood. According to floodsmart.gov, “at least 40% of businesses never reopen following a disaster. Commercial property insurance does not generally cover flood damage. Only flood insurance does.”
- Uninsured structures that have been repeatedly damaged by floods and are not insured may not be repaired. When that happens, owners of those properties no longer pay taxes, limiting how much money can be used to pay for disaster recovery. There may also be less available housing.
- Floods decrease employment in communities by an average of 3.4%. Floods also often result in lower average municipal bond ratings.



Online  
Resource

**Refer** audience to the following resource:

- [Costs and Consequences of Flooding and the Impact of the National Flood Insurance Program - American Institutes for Research Study](https://www.fema.gov/sites/default/files/2020-07/fema_nfip_eval-costs-and-consequences.pdf)  
([https://www.fema.gov/sites/default/files/2020-07/fema\\_nfip\\_eval-costs-and-consequences.pdf](https://www.fema.gov/sites/default/files/2020-07/fema_nfip_eval-costs-and-consequences.pdf))



Transition

**Transition to the next sub-topic:**

Next, let's talk about the National Flood Insurance Program (NFIP) and its benefits.

## Visual 5: Purpose of the National Flood Insurance Program (NFIP)

---

- August 1, 1968
- Reduce flood risk and damages
- Provide access to flood insurance
- Reduce spending on Federal Disaster Assistance



### Present the following:



Presenter  
Notes

- The NFIP is a longstanding and effective program created to help protect communities and individuals from the impacts of flooding. The NFIP:
  - Reduces flood risk for communities,
  - Provides access to flood insurance to property owners, and
  - Reduces spending on Federal Disaster Assistance.
- There are more than 22,000 NFIP-participating communities.

## Visual 6: Why Flood Insurance Is Important

---



Disaster assistance rarely covers everything, creating debt.

### Flood Insurance:

- Average claim payment: \$75,000
- Claims paid for all flooding in all flood zones
- No payback required
- Policies not canceled for repeat losses
- Coverage available for buildings and contents

### Disaster Assistance:

- Average payout: \$4,000
- Requires Presidential disaster declaration
- Disaster loans must be repaid with interest
- Individual disaster assistance may only be accessible if many structures are significantly damaged.

**Present the following:****Explain:** Your community may ask you:

- “Why is flood insurance necessary?”
- “Does Federal disaster assistance cover all flood expenses?”
- “Does homeowner’s or renter’s insurance cover flood expenses?”

**Emphasize:** On average, flood insurance payouts are better than disaster assistance.

Presenter  
Notes

**Explain** the differences between flood insurance and Federal disaster assistance:

- The average flood insurance claim payment from 2017-2022 was \$75,000.
- Disaster assistance requires a Presidential Disaster Declaration, which is uncommon. Most assistance comes as a loan that must be repaid with interest.
- Meanwhile, Federal disaster assistance often comes as a Small Business Administration loan or FEMA disaster grant. Between 2017 and 2022, the average Individual and Household Program – Housing Assistance award was about \$4,000 per household (during presidentially declared disasters).
- Flood insurance policies are offered in all flood zones. Renters can get contents coverage. Flood insurance payouts are sent quicker than disaster assistance funding.
- Flood insurance is a regular investment that property owners and renters can make that does not require repayment or create a debt burden.

## Visual 7: Benefits of NFIP Participation

- NFIP Flood Insurance
- Safer, damage-resistant development
- Grants and loans
- Faster recovery with more financial support
- Structures built to community-adopted NFIP regulations sustain about 80% less damage.



### Present the following:

- Communities benefit from the NFIP if they adopt floodplain management standards.
- Flood insurance coverage is required for federally backed loans and mortgages for properties in the floodplain. The NFIP offers access to NFIP flood insurance for all structures, including high-risk structures and structures that may not qualify for private flood insurance.
- Flood insurance helps disaster victim recovery.
- NFIP minimum standards are designed to keep people and properties safe from flooding. As we saw in the video, structures built to adopted floodplain regulations sustain about 80% less damage than those built before the regulations were adopted.
- NFIP grants and loans are also available. Communities can use this funding for mitigation projects that reduce risk, protect property, and save lives.

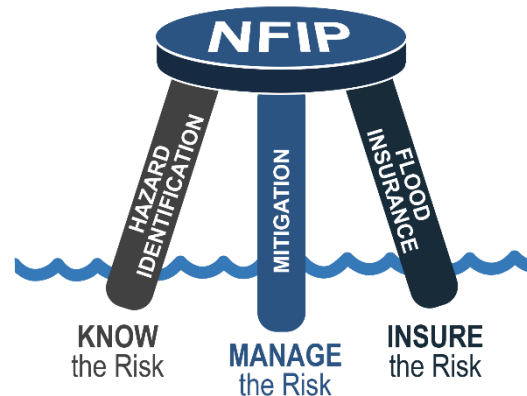


Presenter  
Notes

## Visual 8: Three-Legged Stool

National Flood Insurance Program (NFIP):

- Hazard Identification: Know the Risk
- Mitigation: Manage the Risk
- Flood Insurance: Insure the Risk



### Present the following:

**Explain:** The NFIP has three core elements that support one another. You can only have strong floodplain management with all three legs. Communities play a role in each leg.



Presenter  
Notes

- **Hazard Identification: Know the Flood Risk:** The first leg of the stool is knowing your flood risk by identifying the hazards to people and infrastructure in your community. If you don't know your risk, you can't properly mitigate it.
- **Mitigation: Manage the Risk:** The second leg is managing your community's flood risks through mitigation actions, including consistently enforcing floodplain management regulations. If you don't mitigate, damages will be greater, and insurance may not cover all your losses.
- **Flood Insurance: Insure the risk:** The third leg is insuring the risk through flood insurance. Federally backed flood insurance is available to communities that participate in the NFIP. But insurance only covers financial losses; it doesn't change your risk. If you don't insure, you aren't financially protected from flood damages.



Transition

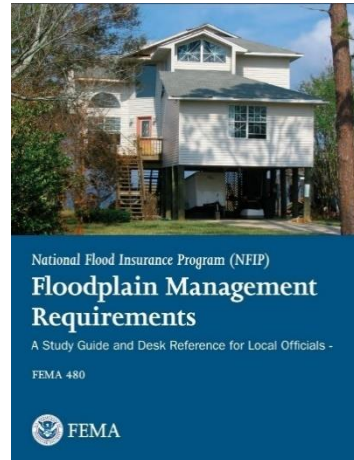
**Transition to the next sub-topic:**

Next, let’s talk about the Federal, State, and local responsibilities in the NFIP.

# Visual 9: Federal Responsibilities in the NFIP – FEMA

---

- Flood hazard maps and products
- Mitigation planning and technical assistance
- Minimum floodplain development standards
- Federal flood insurance
- Federal disaster and mitigation funding
- Monitor community NFIP compliance



**Present the following:**

FEMA has Federal responsibility. FEMA and the Federal Government:



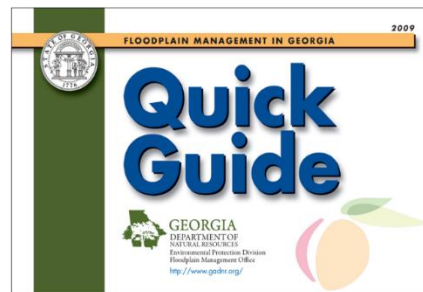
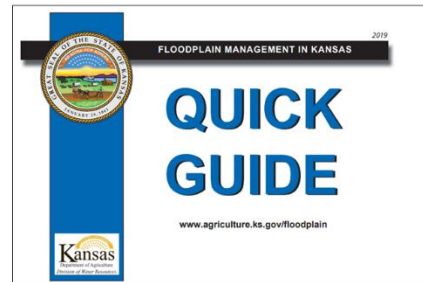
Presenter  
Notes

- Make flood hazard maps and products to help communities understand flood risk and regulate floodplain development.
- Provide mitigation planning and technical assistance.
- Set the minimum floodplain development standards for local communities.
- Offer access to Federal flood insurance.
- Distribute Federal funding.
- Ensure communities enforce their NFIP participation requirements.



## Visual 10: State Responsibilities in the NFIP

- Support NFIP communities
- Provide enabling land use authority
- Set higher standards
- Provide technical assistance
- Manage their own mapping program through a cooperative agreement with FEMA (optional)
- Support FEMA in monitoring community NFIP compliance



### Present the following:

- State support and roles in the NFIP include:
  - Providing enabling land use authority, sometimes requiring communities to adopt the minimum NFIP regulations.
  - Setting higher standards for development and construction through State laws and regulations.
  - Evaluating and documenting floodplain management standards ensuring local regulations meet the requirement or helping you adopt higher standards.
  - Providing technical assistance to communities on NFIP requirements. You can contact your State NFIP Coordination office for support when you have questions about your community's program.
- Some States have mapping programs through an agreement with FEMA.
- States also support FEMA in monitoring community NFIP compliance.



Presenter  
Notes

## Visual 11: Your Community's Responsibilities in the NFIP

---

- Adopt local floodplain management ordinances that meet or exceed State laws and NFIP minimum development standards
- Appoint a Floodplain Administrator and ensure they receive all necessary training/resources
- Enforce local floodplain management ordinances consistently
- Complete Substantial Damage assessments and determinations
- Promote proactive floodplain management
- Evaluate and mitigate flood risk:
  - Adopt higher standards
  - Work with FEMA to ensure accurate, updated flood hazard information

### Present the following:

Your local community is responsible for effective implementation of the NFIP.



Presenter  
Notes

- Adopting local floodplain management ordinances that meet or exceed State laws and NFIP standards.
- Appointing a Floodplain Administrator who has the authority to enforce your community's ordinance.
- Ensuring Floodplain Administrators are using accurate flood risk information to promote safe development. FPAs help find ways to mitigate the risk of flooding. They also work with FEMA, the State, and other parties to find funding.



Transition

### Transition to the next sub-topic:

Next, let's talk about the consequences of NFIP non-compliance.

## Visual 12: Consequences of NFIP Non-compliance

Sanctions if on probation:

- Higher flood insurance costs

Sanctions if suspended (not participating):

- No Federal flood insurance
- Lack of certain types of Federal funding
- Lack of certain types of disaster aid
- Increased risk of flood damage



### Present the following:

**Explain:** There are consequences for not participating in the NFIP. Communities can also be placed on probation or suspended for not enforcing their regulations.

- Community on probation: All policyholders receive a \$50 surcharge on their policies.
- Community suspended: No one in the community is eligible for Federal flood insurance. Private flood insurance options may be available.
- Community Rating System (CRS) program communities placed on probation and suspension may be removed from the program. Residents will lose their CRS flood insurance premium discounts.
- Certain federally backed loans for structures require a flood insurance policy. Getting private flood insurance may be more difficult if the community is not in the NFIP. Not being eligible for federally backed loans is harmful for communities that need housing development to support population growth.
- Not participating in the NFIP makes certain disaster aid unavailable.
- If you don't enforce strong floodplain management standards, your community risk of flood damage may increase.



Presenter  
Notes

## Visual 13: Activity – What Is the Purpose of the NFIP?

---



- What are your priorities as a local official?
- How does the NFIP benefit your community?
- How do your priorities overlap with the purpose of the NFIP?

### **Purpose:**

If time allows, this activity can help your audience understand local priorities, roles, responsibilities, and benefits of the NFIP.

### **Procedure:**

**Direct** the audience to Activity 2.1 in the Participant Manual.

**Ask** them to take three minutes to write down responses to the following:

- What are your priorities as a local official?
- How does the NFIP benefit your community?
- How do your priorities overlap with the purpose of the NFIP?

**Discuss** audience responses to the questions.

**Emphasize** that strong floodplain management programs, the NFIP, and their priorities should overlap.



Presenter  
Notes

- Possible priorities of a local elected officials:
  - Public safety
  - Economic development
  - Public health
- Benefits of the NFIP:
  - NFIP Flood Insurance
  - Safer, damage-resistant development
  - Increased community resilience
  - Access to grants and loans (including federally backed mortgages)



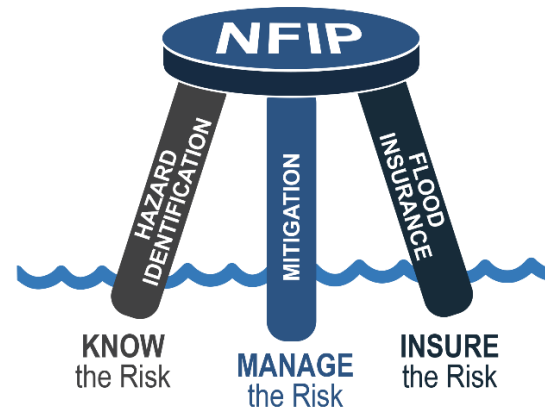
Explain/  
Present

#### Option B:

- Co-Presenter:
  - Give examples of your priorities as an elected official (e.g., public safety, economic development, etc.).
  - **Explain** how those priorities overlap with the purpose of the NFIP.

## Visual 14: Topic Summary

- NFIP helps protect communities and individuals from the impacts of flooding.
- Local, State, and Federal governments must share roles and responsibilities to support the NFIP.
- Benefits of the NFIP:
  - NFIP Flood Insurance
  - Safer, damage-resistant development
  - Increased community resilience
  - Access to grants and loans



Presenter  
Notes

### Present the following:

On the slide, you'll see what we covered in this topic. In the next topic, we will discuss the resources your communities need to respond to and recover from disasters.

# Topic 3: Resources

## Topic Objective

- Identify the impacts that a community's budget choices have on response and recovery to future disasters.

## Topics and Times

Topic	Time
Topic Introduction and Objectives	1 minute
Responsibilities of the FPA	3 minutes
Allocating Resources to FPA	2 minutes
Benefits of Allocating Resources	3 minutes
Consequences of Not Allocating Resources	3 minutes
Activity 3.1: Allocating Resources	5 minutes
Topic Summary	1 minute
<b>Total Time:</b>	<b>18 minutes</b>

## References

- [Historical NFIP Claims Information and Trends](https://www.floodsmart.gov/historical-nfip-claims-information-and-trends)  
(<https://www.floodsmart.gov/historical-nfip-claims-information-and-trends>)



# Visual 1: Topic 3 – Resources

---



## Visual 2: Topic 3 Objective

---

- Identify the impact that a community's budget choices have on response and recovery to future disasters.



**Review** the objective:

- At the end of this topic, you should be able to identify the impact that a community's budget choices have on response and recovery to future disasters.



Presenter  
Notes

**Present the following:**

Your Floodplain Administrator (FPA) and their team support your community, so it is important to give them the resources and support they need.

In this topic we will talk about:

- Responsibilities of the FPA,
- Resources and support your FPA needs,
- Benefits of giving proper resources to your FPA, and
- Consequences if FPAs do not have the right resources.



Online  
Resource

**Explain** the importance of the Elected Official's Flood Guide:

- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)  
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)

## Visual 3: Responsibilities of the Floodplain Administrator (FPA)

---

Floodplain Administrators:

- Review proposed and completed floodplain development for compliance with regulations
- Review and issue or deny permits for floodplain development
- Keep good records of floodplain development
- Coordinate with community departments to make sure community projects comply with floodplain regulations

### Present the following:

Floodplain Administrators are responsible for:



Presenter  
Notes

- Reviewing proposed development in the floodplain,
- Issuing or denying permits,
- Inspecting development to ensure it is compliant with regulations,
- Keeping good records of floodplain development, and
- Coordinating with other community departments to make sure community projects comply with floodplain regulations.



Explain/  
Present

### Option B:

- Co-Presenter: **Explain** what department your Floodplain Administrator is in. Describe the value they bring to your community and how your community supports them.

## Visual 4: Responsibilities of the FPA (cont.)

---

### Floodplain Administrators:

- Help community members understand flood hazards, flood map data, flood insurance, and floodplain construction standards
- Make fair, consistent, and documentable decisions
- Take enforcement actions when development is not compliant
- Help FEMA prepare and revise flood maps
- Complete Substantial Damage Assessments
- Work with the public and partner agencies



Presenter  
Notes

#### **Present the following:**

- Your Floodplain Administrator has the authority to take enforcement actions on development that is not compliant.
- They make fair, consistent, and documentable decisions.
- As a member of the community, Floodplain Administrators help FEMA develop and revise community floodplain maps to make sure they are accurate.
- Floodplain Administrators communicate with and help community members understand flood risk, flood maps, flood insurance, and construction standards.
- Floodplain Administrators are also required to assess and document Substantially Damage to structures. The damage can be from any source, including non-flood events like wildfires or accidents. When rebuilt or repaired, the structure must be built in compliance with current floodplain regulations. NFIP flood insurance provides the policyholder funding to build to those standards.
- Finally, Floodplain Administrators work with the public and partner agencies.



Transition

**Transition to the next sub-topic:**

Next, let's discuss what resources Floodplain Administrators need from you to meet their responsibilities.

## Visual 5: What Support Does Your FPA Need?

- Routine in-person training
- Membership and/or conference attendance
- Support to adequately enforce regulations
- Coordination with other community departments



Where does your community’s floodplain management program sit within your budget?

Does your FPA have access to these resources?

**Present the following:**

Your Floodplain Administrator should have access to the following resources to perform their duties:



Presenter  
Notes

- Routine in-person (or online) training. In-person training is preferred because it gives FPAs an opportunity to learn from their peers.
- Membership and/or conference attendance floodplain management associations. These chapters offer workshops, a network of experts and mentors, best practices, and other resources.
- Support to enforce your ordinance, protecting people from flooding.
- Coordination with other departments to plan reviews, inspections, or assessments to make sure all departments do their part to support floodplain management standards.



Explain/  
Present

**Option B:**

- Co-Presenter **explain:**
  - What resources your community provides to your Floodplain Administrator.
  - How often your FPA attends trainings, conferences, and other similar events.



Transition

**Transition to the next sub-topic:**

Next, we will discuss the benefits to your entire community when your Floodplain Administrator has all the resources they need.

## Visual 6: Benefits of Supporting Your FPA

---

### Community benefits:

- Protected from hazards and legal action
- Less chance of NFIP probation or suspension



### Resident and economic benefits:

- Enhanced public safety
- Money saved on flood insurance policies
- Stronger housing stock
- Better recovery after a disaster event

### Present the following:

A supported Floodplain Administrator benefits your community by applying regulations correctly and consistently. This support protects your community from hazards and legal action. It also reduces your chance of probation or suspension.



Presenter  
Notes

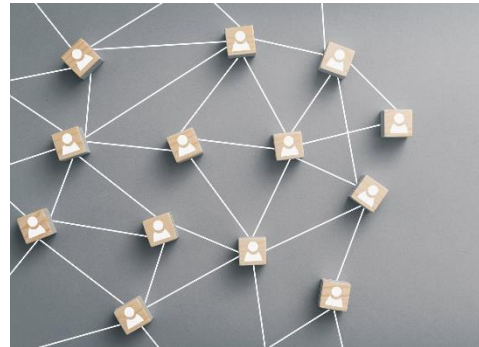
A strong floodplain management program benefits residents and businesses by:

- Making communities safer.
- Saving constituents money on flood insurance policies and costs from flooding.
- Developing in a way that prevents floods damages, making a resilient economy.
- Increasing resilience to flooding, protecting housing stock.
- Supporting staff with the permitting, outreach, assessments, and clean-up work needed after a disaster.



## Visual 7: Benefits of Supporting Your FPA (cont.)

- Reduces risk of burnout
- Increases staff retention
- Helps maintain community participation in the NFIP
- Reduces risk of legal liability



**Present the following:**

Supporting your Floodplain Administrator also supports other community staff by:



Presenter  
Notes

- Creating a balanced workload and reducing the risk of burnout.
- Improving job satisfaction. When people have the tools they need, they can do their job easier. Making sure staff are satisfied is critical to obtain and retain good staff.
- Helping the community maintain participation in the National Flood Insurance Program.
- Reducing the risk of incorrect application of your floodplain ordinance, reducing the community's exposure to legal liability.



Transition

**Transition to the next sub-topic:**

Now, let's discuss the consequences of not supporting your Floodplain Administrator.

## Visual 8: Consequences of Not Supporting Your FPA

- Legal risk
- Increased number of violations, flood damages, and losses
- Staff turnover

All of these can lead to community sanctions and threaten community NFIP participation.



### Present the following:

There can be serious consequences when your Floodplain Administrator needs more resources:



Presenter  
Notes

- Incorrect application of floodplain regulations may create a legal risk for your community by putting lives and property at risk.
- A lack of code enforcement can increase violations and the risk of flood damage and losses.
- Finally, not providing enough or correct resources can overburden staff and cause them to leave their positions.

All of these consequences can lead to community sanctions and threaten your community's NFIP participation.

## Visual 9: Consequences of Not Supporting Your FPA (cont.)

---

Sanctions if on probation:

- Higher flood insurance costs

Sanctions if suspended (not participating):

- No Federal flood insurance
- Lack of certain types of Federal funding
- Lack of certain types of disaster aid
- Increased risk of flood damage



### Present the following:

Not supporting your FPA could lead to your community being placed on probation or suspended from the NFIP.

- If your community is on probation, all policyholders receive a \$50 surcharge on their policies.
- If suspended, no one in the community is eligible for Federal flood insurance. Private flood insurance options may be available, but coverage varies.
- Community Rating System (CRS) program communities that are on probation or suspended may be removed from the program. If this happens, residents will lose their CRS flood insurance premium discounts.
- Obtaining a private flood insurance policy may be more difficult if the community is not in the NFIP.
- Not participating in the NFIP also means certain types of Federal funding will not be available.
- If strong floodplain management standards are not enforced, communities will have an increased risk of flood damage.



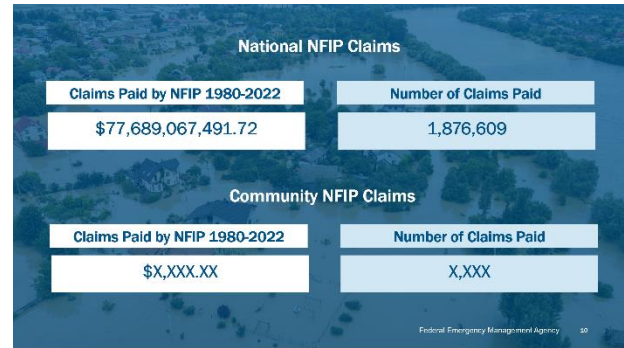
Presenter  
Notes

# Visual 10: National NFIP Claims

## Option A



## Option B



### Option B:

**Before the presentation**, insert community-level data by replacing the text on the slide with claims information for your State.

To update this slide, please follow these steps:



Presenter  
Notes

1. Visit this website: [Historical NFIP Claims Information and Trends](https://www.floodsmart.gov/historical-nfip-claims-information-and-trends) (https://www.floodsmart.gov/historical-nfip-claims-information-and-trends).
2. Navigate to the infographic, then to the “Select a State or Region” dropdown box.
3. Select your State.
4. Select “1980” or “all” from the “Select a beginning year:” dropdown box.
5. Record and update the total dollar amount of claims paid by the NFIP.
6. Record and update the number of NFIP claims paid.
7. Update the date range and figures if historical data is not available from 1980–2022.



Presenter  
Notes

**Present the following:**

Remember, maintaining a good standing in the NFIP is beneficial to your community.

Since 1980, over 77 billion dollars in claims have been paid by the NFIP.

The total number of claims paid over this period is 1.8 million.



Select to  
Reveal

**Option B:**

After presenting the National NFIP Claims, reveal your entered Community NFIP Claims data.



Explain/  
Present

**Option B:**

Co-Presenter: **Explain** the value the NFIP has brought to your community—

- Since 1980, X,XXX dollars in claims have been paid by the NFIP.
- The total number of claims paid over this period is X,XXX.

## Visual 11: Activity – Allocating Resources

---



You are assigned the role of one of your constituents.

- Why would they want your community to provide more resources to or enhance your floodplain management program?
- What do they value?
- What kind of resources would they request?
- How might their needs change between regular days (with no active disasters) and the days after a disaster?

**Purpose:**

To help the audience understand how allocating resources benefits and improves their floodplain management programs.

**Procedure:**

**Direct** the audience to Activity 3.1 in the Participant Manual.

**Assign** one of the following constituent roles to each audience member:

- Floodplain Administrator
- Homeowner
- Business owner
- Developer
- Lender's agent
- Insurance agent
- Surveyor/engineer
- Real estate agent
- Newspaper/news outlet reporter
- Other community officials, such as an emergency manager, building official, etc.



Presenter  
Notes

**Ask** the audience to take three minutes to write down responses to the following questions. They should respond from the perspective of their assigned constituent:

- Why would they want your community to provide more resources to or enhance your floodplain management program?
- What do they value?
- What kind of resources would they request?
- How might their needs change between regular days (with no active disasters) and the days after a disaster?

**Discuss** responses to the questions.

**Emphasize** the benefits of supporting their floodplain management programs:

- Protect your community from hazards and legal action
- Minimize chance for NFIP probation or suspension
- Enhance public safety
- Save money on flood insurance policies
- Create a stronger housing stock

**Option B:**



Explain/  
Present

- Co-Presenter:
  - **Provide** an example of when someone in your community complained about your floodplain management program (e.g., taking too long with reviews due to limited staff).
  - **Explain** the actions your community can take to avoid complaints in the future (e.g., hiring employees to address workload and improve turnaround time).



## Visual 12: Topic Summary

---

- Providing your FPA and their team with resources allows them to support your community.
- Supporting your FPA helps other community staff, enhances public safety, protects your community from hazards and legal action, and minimizes the chance for NFIP probation or suspension.
- Not supporting your FPA leads to legal risks, increased violations, NFIP suspension or probation, staff turnover, and increased costs for property owners.



Presenter  
Notes

**Present the following:**

On the slide, you'll see what we covered in this topic. In the next topic, we will discuss the importance of enforcing floodplain management ordinances.

## Topic 4: Enforcement

## Topic Objective

- Describe the importance of enforcing floodplain management ordinances.

## Topics and Times

Topic	Time
Topic Introduction and Objectives	1 minute
NFIP and Floodplain Management	2 minutes
Flood Damage Prevention Ordinances	1 minute
Role of FPA	1 minute
Role of Building Codes in Floodplain Management	2 minutes
Compliance	5 minutes
Activity 4.1: Enforcing NFIP Regulations and Building Codes	5 minutes
Topic Summary	1 minute
<b>Total Time:</b>	<b>18 minutes</b>

# Visual 1: Topic 4 – Enforcement

---



## Visual 2: Topic 4 Objective

---

- Describe the importance of enforcing floodplain management ordinances.



Presenter  
Notes

**Review** the objective:

- At the end of this topic, you should be able to describe the importance of enforcing floodplain management ordinances.

**Present the following:**

In this topic, we will talk about NFIP regulations, building codes, and how enforcement reduces risk.



Online  
Resource

**Explain** the importance of the Elected Official's Flood Guide:

- [Elected Officials' Flood Guide - ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)  
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)

# Visual 3: The Value of Well-Enforced NFIP Management Standards



**Present the following:**

Structures built to meet or exceed NFIP standards experience 65% less flood damage on average, saving the nation \$2.4 billion in avoided flood losses each year.



Presenter  
Notes

Flood risk is still on the rise. Seventy percent of flood costs over the past ten years were paid between 2017 and 2020. There were also 50% more \$1 billion+ flood events than any previous decade.

While NFIP minimum standards reduce flood damage to structures, risks can change. Higher standards keep your residents safe from flooding now and in the future.

Remember, standards are only helpful if they are actively enforced.

## Visual 4: Benefits of Floodplain Management

- Promotes economic growth
- Increases community resilience
- Improves water quality
- Protects wildlife habitats
- Maintains natural flood storage



### Present the following:

Strong floodplain management programs benefit communities by:

- Promoting economic stability and growth:
  - Resilient communities recover from floods more quickly, keeping businesses open and citizens working. They also maintain the value of their stocks, assets, power, and revenue.
  - Additionally, landscapes that include natural floodplains provide diverse recreation and economic opportunities, attracting people to the area.
- Increasing community resilience: Families and their houses are safer from flooding now and far into the future.
- Preserving the natural landscape and its functions:
  - Provides habitat for plants and animals.
  - Supports plants that filter pollutants.
  - Maintains natural flood storage capacity.



Presenter  
Notes



Transition

**Transition to the next sub-topic:**

Now, let's discuss the benefits of adopting, implementing, and enforcing flood damage prevention ordinances.



## Visual 5: Flood Damage Prevention Ordinances

- Also called flood or floodplain ordinances or local floodplain regulations
- Authority granted by State statutes
- Adopted and enforced by local communities
- May be part of zoning regulations, building codes, or land development regulations or a stand-alone ordinance
- Help keep the community safe from flooding, protect public infrastructure, and reduce the cost of recovery



**Present the following:**



Presenter  
Notes

- State legislation gives communities the authority to adopt floodplain regulations.
- Regulations must be adopted and enforced by the local community.
- Flood damage prevention ordinances can be found in land use authority regulations, building codes, or land development regulations. They can also be stand-alone ordinances.



Transition

**Transition to the next sub-topic:**

Next, let's examine Floodplain Administrator coordination responsibilities and the role of building codes in floodplain management.

## Visual 6: Floodplain Administrator Coordination Responsibilities

---

- Multiple departments have floodplain management duties.
- Departments that are part of floodplain management:
  - Emergency Management
  - Code Enforcement
  - Stormwater Management
  - Planning and Engineering



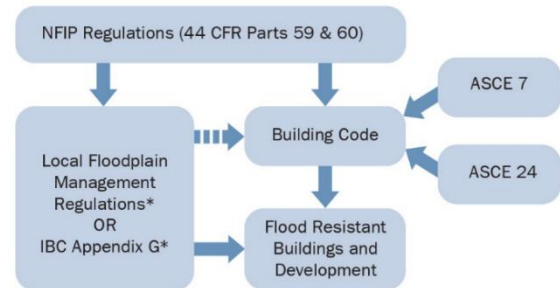
Presenter  
Notes

### Present the following:


Your Floodplain Administrator's work spans multiple departments. Enforcement requires high levels of coordination across many departments. Your Floodplain Administrator must be supported in their enforcement work. Enforcement is not only their responsibility.

# Visual 7: Role of Building Codes in Floodplain Management

- Building codes and the NFIP overlap.
- Building codes keep people, buildings, and structures safe.
- Enforcing building codes may not make you popular, but it might save lives.
- Strong codes protect the community from lawsuits.




\* NFIP-consistent administrative provisions, community-specific adoption of Flood Insurance Studies and maps, and technical requirements for development outside the scope of the building code (and higher standards, in some communities).



Presenter  
Notes

**Present the following:**

- The International Building Code (IBC) standards meet or exceed NFIP requirements for all buildings and structures. So, building code officials also play a role in the NFIP.
- Building codes make buildings and other structures safe.
- While enforcing building codes may not make you popular, it just might save lives.
- Strong codes help protect the community from lawsuits:
  - Since liability is based on negligence, a community benefits from a well-applied program.
  - Establish clear ordinance standards to limit misinterpretation.



Transition

**Transition to the next sub-topic:**

Now, let's discuss how compliance relates to grant funding eligibility.

## Visual 8: Compliance Starts with Proper Permitting

---

- Require permit applications for all proposed floodplain development:
  - New buildings, changes to existing structures, subdivisions, and non-structural work (e.g., fill, grading, and site preparation)
- Conduct inspections.
- Act on code violations and non-compliant work.
- Complete post-disaster assessments and permitting.

### Present the following:

Proper permitting procedures are required for NFIP compliance.

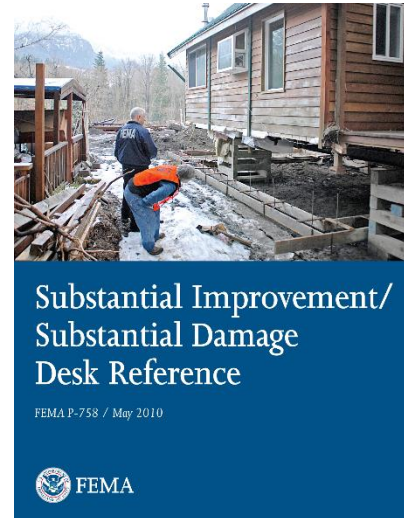
- The FPA must require, collect, and review permits for all proposed floodplain development. This includes:
  - New buildings, changes to existing structures, subdivisions, and non-structural work.
  - Substantial Improvement and Substantial Damage assessments.
- Conducting inspections ensures that structures are being built to the standards in the plans and permits.
- Your community must take enforcement actions when violations or non-compliant work occurs.
- There are also assessment and permitting requirements after disasters.



Presenter  
Notes

## Visual 9: Substantial Improvement Requirements

- Any reconstruction, rehabilitation, addition, or other improvement in a floodplain
- Cost of improvement **equal to or higher than 50%** of market value
- Substantial Improvement determination made by community
- Required by NFIP and International Building Codes
- Meets flood ordinance requirements for new construction



### Present the following:

A major part of ensuring compliance is enforcing Substantial Damage and Substantial Improvement requirements (SI/SD). These requirements make sure properties align with current floodplain regulations before money is spent on repairs.



Presenter  
Notes

A structure is considered Substantially Improved when:

- The reconstruction, rehabilitation, additions, or other improvement is in a floodplain, and
- The cost of improvements equals or exceeds 50% of the structure's market value.

Substantial Improvement determinations can only be made by the local community. The NFIP and International Building Codes require them.

When Substantially Improved, a structure must meet the floodplain ordinance requirements for new construction.

## Visual 10: Substantial Damage Requirements

---

- Damage in the floodplain may be from any cause: fire, wind, earthquake, etc.
- Substantial Damage determinations are made by the community.
- If the repair cost is **equal to or higher than 50%** of market value, the work must meet the local flood ordinance and building code requirements **for new construction**.
- Substantial Damage determinations are required by NFIP and by International Building Codes.

Does your community do routine emergency preparedness exercises?

Do you have a plan in place to make Substantial Damage Assessments?

### Present the following:



Presenter  
Notes

- Substantial Damage is related to Substantial Improvement.
- Any hazard can cause damage that triggers Substantial Damage determinations.
- If a natural hazard or accident causes damage, a Substantial Damage determination should be completed. The assessment will determine if the repair cost meets or exceeds 50% of the value of the structure.
- Only the local community can make a Substantial Damage determination.
- Not enforcing SI/SD requirements could put your community's NFIP participation at risk.



Explain/  
Present

### Option B:

Co-Presenter: If your community has experienced a severe event:

- **Describe** in a sentence or two when your community did its Substantial Damage assessments, who completed them, and what resources they used.

## Visual 11: Compliance and Oversight

---

- Local compliance responsibilities:
  - Enforcing local floodplain management requirements
  - Following up on violations
  - Ensuring required permits are obtained, including after disasters
- FEMA/State responsibilities:
  - Training and technical assistance
  - Primary contact for community audits
  - Putting communities on probation or suspending them from the NFIP if local deficiencies are not corrected

### Present the following:



Presenter  
Notes

- To promote compliance in your community, developers must follow your ordinance. To ensure compliance, your FPA must review permits, complete inspections, and have the authority to enforce the requirements.
- Your State NFIP Office and FEMA Regional Office contacts support and oversee your community's floodplain management program by:
  - Providing tools, training, and resources;
  - Identifying and helping to resolve deficiencies and violations;
  - Placing the community on probation and suspension if deficiencies are not corrected.

## Visual 12: Compliance and Grant Funding Eligibility

---

- If not compliant or not participating in the NFIP, communities won't have access to certain types of disaster aid.
- Structures in high-risk flood zones would not be eligible for:
  - Repair and replacement money for federally declared disasters
  - FEMA mitigation grants
  - Other Federal funding



### Present the following:



Presenter  
Notes

- Remember, even if your community has adopted NFIP minimum standards, it is **only** compliant **if** it adequately enforces them.
- Communities that are not compliant or don't participate in the NFIP won't have access to certain types of disaster aid.
- Additionally, structures in high-risk flood zones are ineligible for FEMA mitigation grants, repair and replacement money for federally declared events, and other Federal funding.



## Visual 13: Activity – Enforcement Discussion

---



- What authority does your local Floodplain Administrator have?
- Does your Floodplain Administrator have the resources to implement an effective program?
- What other roles does your Floodplain Administrator fill (how many hats do they wear)?
- Does your city/county attorney support floodplain management?
- What are your Floodplain Administrator's roles during the post-disaster recovery process?
- Do you have a plan to make Substantial Damage Assessments after a disaster?

**Present the following:****Purpose:**

To help audience members understand if their community program is fully equipped to protect from flooding and enforce their NFIP regulations.

**Procedure:**

**Direct** the audience to Activity 4.1 in the Participant Manual.

**Ask** audience to reflect on and write down responses to the following questions:



Presenter  
Notes

- What authority does your local Floodplain Administrator have?
- Does your Floodplain Administrator have the resources to implement an effective program?
- What other roles does your Floodplain Administrator fill (how many hats do they wear)?
- Does your city/county attorney support floodplain management?
- What are your Floodplain Administrator's roles during the post-disaster recovery process?
- Do you have a plan to make Substantial Damage Assessments after a disaster?

**Discuss** responses to the questions.

- **Emphasize:** If the answer to any of these questions is "none" or "no," the program is not equipped to protect from flooding and enforce NFIP regulations.



Explain/  
Present

**Option B:**

- Co-Presenter: **Provide** a brief explanation of your floodplain ordinance enforcement provisions and the authority the Floodplain Administrator has to enforce them.

## Visual 14: Topic Summary

---

- Sound floodplain management strategies can:
  - Save lives and protect property,
  - Reduce recovery time and costs, and
  - Reduce flood insurance costs.
- Implementing higher standards protects your community further.
- Enforce these standards to ensure buildings and structures are built appropriately.



Presenter  
Notes

### **Present the following:**

On the slide, you'll see what we covered in this topic. In the next topic, we will discuss the Community Rating System, higher standards, and how you can support them in your community.

## **Topic 5: Community Rating System (CRS) Overview**

## Topic Objectives

- Know the benefits of NFIP's higher standards and the Community Rating System.

## Topics and Times

Topic	Time
Topic Introduction and Objectives	1 minute
What is CRS?	1 minute
CRS Classes	2 minutes
Steps to Join the CRS	2 minutes
Other Programs Similar to CRS	1 minute
Benefits of Higher Standards	4 minutes
Supporting Resources	1 minute
Activity 5.1: Adopting Higher Standards	5 minutes
Topic Summary	1 minutes
<b>Total Time:</b>	<b>18 minutes</b>

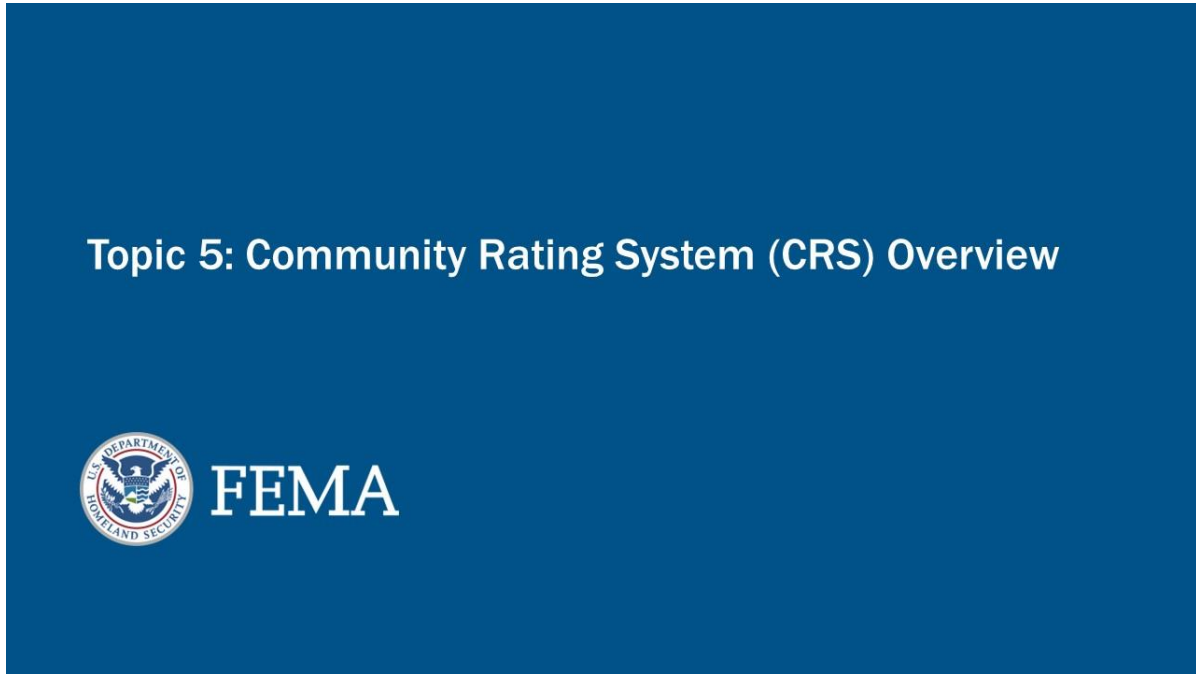
## References

- [Addendum to the CRS Coordinator's Manual](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinator-manual_addendum-2021_FAQs.pdf)  
([https://www.fema.gov/sites/default/files/documents/fema\\_community-rating-system\\_coordinator-manual\\_addendum-2021\\_FAQs.pdf](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinator-manual_addendum-2021_FAQs.pdf))
- [Building back smarter/more resilient – Longmont, Colorado](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/success-stories/building-back-smarter-more-resilient-longmont-colorado/)  
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/success-stories/building-back-smarter-more-resilient-longmont-colorado/>)
- [Brochure for the Community Rating System](https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf)  
([https://www.fema.gov/sites/default/files/documents/fema\\_crs-brochure\\_032023.pdf](https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf))

- [Building Community Resilience with Nature-Based Solutions](https://www.fema.gov/sites/default/files/documents/fema_riskmap-nature-based-solutions-guide_2021.pdf)  
([https://www.fema.gov/sites/default/files/documents/fema\\_riskmap-nature-based-solutions-guide\\_2021.pdf](https://www.fema.gov/sites/default/files/documents/fema_riskmap-nature-based-solutions-guide_2021.pdf))
- [CRS Case Studies, Fact Sheets and Blogs](https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs)  
(<https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs>)
- [Higher Standards Mean Lower Flood Insurance Rates for Myrtle Beach Property Owners](https://www.fema.gov/case-study/higher-standards-mean-lower-flood-insurance-rates-myrtle-beach-property-owners)  
(<https://www.fema.gov/case-study/higher-standards-mean-lower-flood-insurance-rates-myrtle-beach-property-owners>)
- [NFIP CRS Coordinator's Manual](https://www.fema.gov/community-rating-system/nfip-crs-coordinator-manual)  
(<https://www.fema.gov/community-rating-system>)

# Visual 1: Topic 5 – Community Rating System (CRS) Overview

---



## Visual 2: Topic 5 Objectives

---

- Know the benefits of NFIP's higher standards and the Community Rating System.



Presenter  
Notes

**Review** the objective:

- At the end of this topic, you should know the benefits of NFIP's higher standards and the Community Rating System.

**Present** the following:

The NFIP and CRS communities adopt floodplain management best practices. In this topic, we will discuss how investing in the NFIP and CRS makes communities safer and saves money.



Online  
Resource

**Explain** the importance of the Elected Official's Flood Guide:

- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)  
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)



## Visual 3: CRS Program and Community Flood Insurance Discounts

- Communities can get CRS credits for applying higher standards, mitigation actions, and outreach activities.
- CRS credits lead to flood insurance premiums savings.
- All NFIP-insured structures receive discounts.
- ~40% of flood insurance claims come from structures not in mapped high-risk flood areas.



### Present the following:



Presenter

Notes

About 40% of flood insurance claims come from structures outside of mapped high-risk flood areas. Higher standards protect your community more from the impacts of flooding than just NFIP minimums. FEMA incentivizes higher standards through the CRS.

The CRS is a voluntary program that gives communities points for applying higher floodplain management standards, mitigation actions, and outreach activities. The credits save community members money on flood insurance premiums. All NFIP-insured properties in the community qualify for the discount.

## Visual 4: CRS Classes and Their Discounts

---

- CRS rates communities from 9 to 1.
- Each CRS class earns an additional 5% discount on flood insurance premiums.
- Class 1 communities receive the highest discount.

CRS Class	Discount Percentage
9	5%
8	10%
7	15%
6	20%
5	25%
4	30%
3	35%
2	40%
1	45%

**Present the following:**



Presenter  
Notes

- The Community Rating System evaluates communities based on how much they invest in flood-damage prevention activities.
- Communities earn a rating from 9 to 1. Communities with a 1-rating receive the largest discount: 45% discount on flood insurance premiums.
- Flood-damage prevention activities include higher standards, mitigation actions, and outreach activities.

## Visual 5: Earn Discounts Through Activities

- Public Information (300 series):
  - Teaching the community about flood protection
  - Conducting outreach
- Mapping and Regulations (400 series):
  - Adopting higher standards
  - Preserving open space in the floodplain



### Present the following:

Your community can earn points for:

- Public Information:
  - Teaching the community about flood protection: These activities can include everything from teaching people about their flood hazards to encouraging people to buy flood insurance.
  - Conducting outreach: Outreach includes things like holding publicly attended demonstrations and providing individual property protection advice.
- Mapping and Regulations:
  - Adopting higher standards: Higher standards can include regulations like not allowing fill in the floodplain and requiring freeboard.
  - Preserving open space in the floodplain: Conservation activities include protecting natural floodplain functions, managing stormwater, and enforcing higher regulatory mapping standards.



Presenter  
Notes

## Visual 6: Earn Discounts Through Activities (cont.)

- Flood Damage Reduction (500 series):
  - Regularly maintaining drainage systems
  - Completing repetitive loss area analysis
- Warning and Response (600 series):
  - Creating dam safety plans
  - Emergency warning distribution



**Present the following:**

Your community can also earn points for:



Presenter  
Notes

- Flood Damage Reduction:
  - Regularly maintaining your drainage systems
  - Completing repetitive loss area analysis to better understand your community’s risk and mitigation opportunities.
- Warning and Response:
  - Dam Safety Plans/Emergency Warning distribution: These activities strengthen communication and help your community respond faster to flood events.



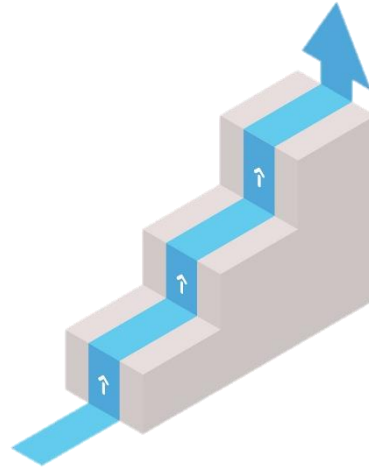
Transition

**Transition to the next sub-topic:**

Now, let’s talk about the steps to joining the CRS.

## Visual 7: Steps to Join the Community Rating System (CRS)

- Meet prerequisites for joining CRS:
  - Be NFIP-compliant.
  - Maintain construction documentation permanently.
  - Take flood insurance and mitigation actions.
- Submit a letter of interest to your FEMA Regional Office.
- Submit a CRS application.



### Present the following:

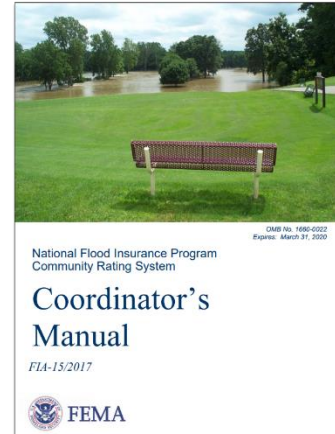
- Communities can join the Community Rating System anytime. First, you need to submit a letter of interest to your FEMA Regional Office. The FEMA Regional Office will work with you to submit your application.
- Your community must meet certain **prerequisites** before joining the CRS:
  - Be in the Regular Phase of NFIP for at least one year
  - Be in full compliance with the NFIP
  - Maintain construction documentation (Elevation Certificates) permanently
  - Mitigate repetitive loss properties
  - Maintain required flood insurance policies for community-owned buildings
  - Include the Limit of Moderate Wave Action (LiMWA) on all new or revised coastal floodplain maps. Communities do not need to regulate to LiMWA.



Presenter  
Notes

## Visual 8: Maintaining CRS Participation

- Your community must recertify that you are doing your credited activities.
- Every three or five years the CRS Specialists visit.
- CRS Specialists help your community compile documentation.



### Present the following:



Presenter  
Notes

Your community must maintain your CRS program membership by:

- Recertifying that you are doing your credited activities each year.
- Having cycle verification visits every three or five years, depending on your class.
  - A team of CRS Specialists help communities understand and compile the information you need to stay in the CRS.



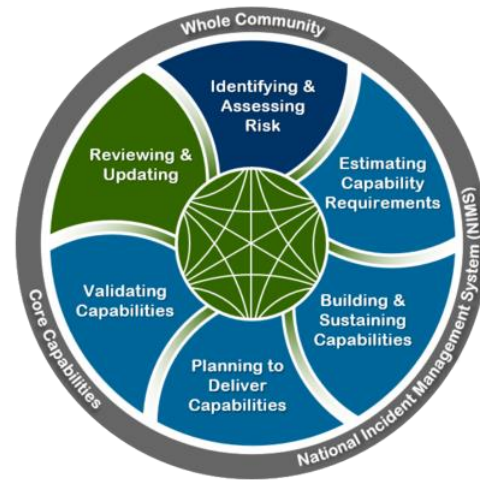
Explain/  
Present

### Option B:

Co-Presenter: If your community is in the CRS, **explain** how you support it.

## Visual 9: Other Programs Similar to CRS

- THIRA: Threat and Hazard Identification and Risk Assessment
- Fire Suppression Rating Schedule (FSRS): Rates your fire department's ability to serve the community
- Building Code Effectiveness Grading Schedule (BCEGS): Rates your building codes and how you enforce them



### Present the following:

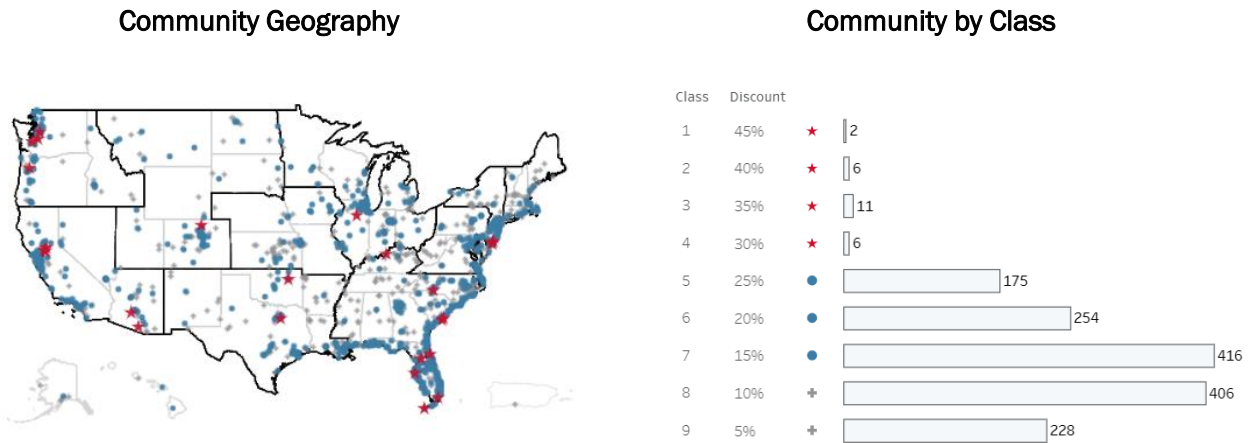
There are other risk-related programs you may be familiar with.

- THIRA and the Fire Suppression Rating Schedule (FSRS) rate how well your fire department serves your community:
  - Like CRS, the rating scale is from 10 to 1. Communities with the best service are rated 1.
  - There are mitigation actions you could take to improve both your FSRS and CRS ratings, such as community risk reduction and emergency communication systems.
- The BCEGS program assesses a community's building codes and their enforcement. The BCEGS program uses a rating scale from 1 to 5. The program focuses on limiting losses from natural hazards through building code enforcement.



Presenter  
Notes

# Visual 10: CRS Participation



Source: FEMA Community Rating System  
Date: April 2023

**Present the following:**



Presenter Notes

- These images show CRS participation nationally.
- Over 1,500 communities participate in the CRS.
- Most of the communities that participate are Class 5 through Class 9.
- Completing prerequisites and earning points for discounts require large investments of time and money.



Online Resource

**Encourage** your audience to visit the following site about FEMA’s Community Rating System:

- [FEMA.gov | Community Rating System](https://www.fema.gov/floodplain-management/community-rating-system)  
(<https://www.fema.gov/floodplain-management/community-rating-system>)



**Option B:**

**Before** presenting, follow these steps to reflect your State-level data:

1. Change the title of the slide to [Insert State Name] CRS Participation.
2. Visit website: [FEMA.gov | Community Rating System](https://www.fema.gov/floodplain-management/community-rating-system)  
(<https://www.fema.gov/floodplain-management/community-rating-system>).
3. Navigate to “CRS Data Visualizations,” by scrolling down or selecting the “Data Visualizations” box near the top of the webpage.
4. Select the “State Profile” tab.
5. Select your State.
6. Take a screen capture of the available data and replace the examples in the slide.



Explain/  
Present

**Explain:**

- Our State has [NUMBER] participating communities with [NUMBER] national flood insurance policies.
- In total, communities in our State earn [DOLLAR AMOUNT] in premium discounts per year.
- The FEMA.gov Community Rating System is a great place to find more information about higher standards your communities can adopt.

Explain a few additional facts that relate to your audience.



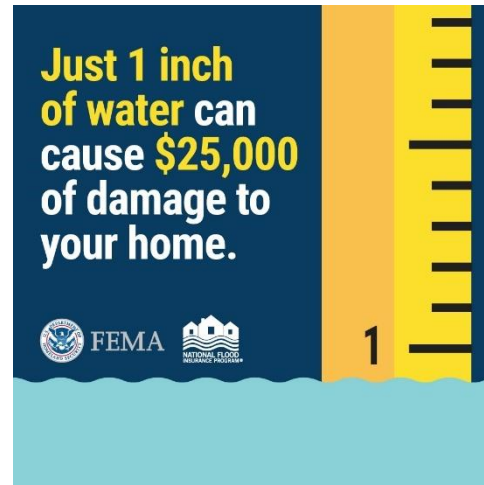
Transition

**Transition to the next sub-topic:**

Now, let's discuss additional benefits of higher standards.

## Visual 11: Benefits of Higher Standards

- Less damage from flooding and faster recovery
- More affordable flood insurance
- Safer places to live
- Economic growth



**Present the following:**



Presenter  
Notes

- Become more resilient: Make your community (individuals, businesses, community organizations, and infrastructure) better able to recover from a disaster.
- Make flood insurance more affordable.
- Ensure safer, damage-resistance development.
- Maintain economic growth that is at less risk of flooding.

## Visual 12: Common Higher Standards

Freeboard



Fill restrictions



No-rise requirements for entire floodplain



Open space preservation



### Present the following:

Higher standards are not one-size-fits-all. Your community should adopt the higher standards that fit your community's needs. Popular higher standards:

- Freeboard: Additional height above the Base Flood Elevation (e.g., two feet). It is most beneficial where there is new construction, redevelopment, and Substantial Improvement.
- No-rise requirements: Require a no-rise analysis within the floodway portion of the SFHA. No-rise ensures the development would cause no increases in flood levels. It can be beneficial for communities with a lot of development near, but outside of, floodways and communities without floodways.
- Fill restriction: Ensure new development does not displace flood waters. It is most effective in communities that are not fully built out.
- Open space preservation: Create a community asset from a floodplain, like a park, which can flood. Deed restrictions stop development on the land, reducing flooding.



Presenter  
Notes



Explain/  
Present

**Option B:**

▪ Co-Presenter:

- **Describe** the higher standards (if any) your community enforces.
- **Describe** how the public and developers reacted to the higher standards.

## Visual 13: Recommended Higher Standards for Substantial Improvement/Substantial Damage

Higher Standard	Further Details
<b>Cumulative Substantial Improvement</b>	Require compliance when the total value of all improvements or repairs over a specified period equals or exceeds 50% of the value of the structure
<b>Cumulative Substantial Damage</b>	Apply Substantial Damage requirements when multiple damage events add up to 50% over time
<b>Repetitive Loss Property</b>	Properties that meet the NFIP definition of repetitive loss must comply with current regulations
<b>Lower threshold for Substantial Improvement and/or Substantial Damage</b>	Set the threshold for Substantial Improvement and/or Substantial Damage lower than 50%. Increases the number of older homes brought into compliance with smaller improvements or after less severe damage.
<b>Historic structures</b>	Require historic structures to comply with Substantial Improvement and/or Substantial Damage requirements, or require to the extent that buildings can still be deemed historic.

**Present the following:**

**Explain:** There are also higher standards related to Substantial Improvement (SI) and Substantial Damage (SD).



Presenter Notes

**Choose** a couple of items on this slide to discuss.

- Lower thresholds for Substantial Improvement and/or Substantial Damage: Sets the threshold for SI/SD lower than 50%. The number of older homes brought into compliance increases because SI/SD is triggered after making improvements that cost less or after less severe damage.
- Higher standards are beneficial to all communities, including those that are more built out, have an older housing stock, or have experienced repeated flood damages.

## Visual 14: Investing in Your Community

- Higher standards, building code minimums, and public mitigation grant projects save more than they cost.
- Case Study: The Left Hand Creek Flood Project saved Longmont, CO an estimated \$22 million.



### Present the following:

- Higher standards, building code minimums, and public mitigation grant projects save your community more money than they cost.
- Some of these investments were made in Longmont, Colorado, a community of 90,000 residents:
  - In 2012, the community improved the creek channel design, updated two bridge culverts, and removed 110 structures.
  - The former mayor said that without this project 1,000 more homes would have flooded in the 2013 flood.
- Myrtle Beach, FL, a community of 39,000 people, adopted a three-foot freeboard higher standard. This higher standard qualified them for the CRS program and discounts on flood insurance premiums. It also protected structures from flood damage from Hurricane Joaquin in 2015.



Presenter  
Notes



Online  
Resource

**Encourage** audience to read more about the case study:

- [Building back smarter/more resilient – Longmont, Colorado](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/success-stories/building-back-smarter-more-resilient-longmont-colorado/)  
(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/success-stories/building-back-smarter-more-resilient-longmont-colorado/>)
- [Higher Standards Mean Lower Flood Insurance Rates for Myrtle Beach Property Owners](https://www.fema.gov/case-study/higher-standards-mean-lower-flood-insurance-rates-myrtle-beach-property-owners)  
(<https://www.fema.gov/case-study/higher-standards-mean-lower-flood-insurance-rates-myrtle-beach-property-owners>)



Explain/  
Present

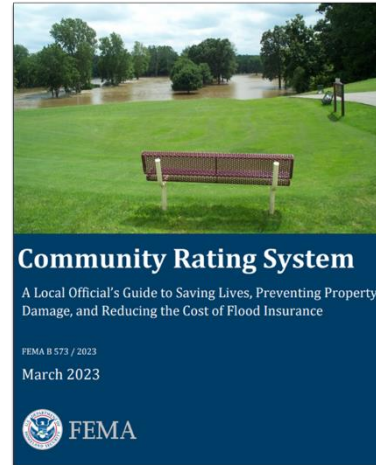
**Option B:**

- Co-Presenter: Describe the benefits of the flood mitigation projects your community has implemented.

## Visual 15: Resources

---

- NFIP CRS Coordinator’s Manual
- Addendum to the CRS Coordinator’s Manual
- Brochure for the Community Rating System
- Community Stories and Case Studies
- Building Community Resilience with Nature-Based Solutions



### Present the following:

For more information, check out these resources:



Presenter  
Notes

- **CRS Coordinator’s Manual:** In-depth, full-service resource about the CRS
- **Addendum to the CRS Coordinator’s Manual:** Clarifications to the Coordinator’s Manual and a summary of new credit opportunities
- **Brochure for the Community Rating System:** Brief information about the CRS.
- **Community Stories and Case Studies:** Case studies and testimonials of participating CRS communities.
- **Building Community Resilience with Nature-Based Solutions:** Guide for implementing sustainable planning, design, environmental management, and engineering that includes natural features and processes.





Online  
Resource

**Encourage** audience to visit these links to learn more about the CRS:

- [Addendum to the CRS Coordinator's Manual](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinator-manual_addendum-2021_FAQs.pdf)  
([https://www.fema.gov/sites/default/files/documents/fema\\_community-rating-system\\_coordinator-manual\\_addendum-2021\\_FAQs.pdf](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinator-manual_addendum-2021_FAQs.pdf))
- [Brochure for the Community Rating System](https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf)  
([https://www.fema.gov/sites/default/files/documents/fema\\_crs-brochure\\_032023.pdf](https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf))
- [Building Community Resilience with Nature-Based Solutions](https://www.fema.gov/sites/default/files/documents/fema_riskmap-nature-based-solutions-guide_2021.pdf)  
([https://www.fema.gov/sites/default/files/documents/fema\\_riskmap-nature-based-solutions-guide\\_2021.pdf](https://www.fema.gov/sites/default/files/documents/fema_riskmap-nature-based-solutions-guide_2021.pdf))
- [CRS Case Studies, Fact Sheets and Blogs](https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs)  
(<https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs>)
- [NFIP CRS Coordinator's Manual](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinators-manual_2017.pdf)  
([https://www.fema.gov/sites/default/files/documents/fema\\_community-rating-system\\_coordinators-manual\\_2017.pdf](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinators-manual_2017.pdf))

## Visual 16: Activity – CRS and Higher Standards Discussion

---



Which of these higher standards do you think your community should adopt and why?

- Freeboard
- No-rise requirements
- Fill restrictions
- Open space preservation
- Lower thresholds for SI/SD

**Present the following:****Purpose:**

To help the audience understand if their community is fully equipped to protect citizens from flooding and enforce NFIP regulations.

**Procedure:**

**Direct** the audience to Activity 5.1 in the Participant Manual.

**Ask:** Which of these higher standards do you think your community should adopt and why?

- Freeboard
- No-rise requirements
- Fill restrictions
- Open space preservation
- Lower thresholds for SI/SD



Presenter  
Notes

**Potential answers:**

- Freeboard:
  - Provides protection from flood damage for new construction, reconstruction, and Substantial Improvements.
- No-rise requirements:
  - Benefits communities that have a lot of development near, but outside of, floodways. No-rise requirements also benefit communities that do not have floodways.
- Fill restrictions:
  - Most effective in communities that are not fully built out.
- Open space preservation:
  - Best for communities with a lot of community-owned open space and parks and communities with a lot of home buyouts.
- Lower thresholds for SI/SD:
  - Benefits communities that are built out, have an older housing stock, and/or have sustained repeated flood damages.

**Review** the benefits of any higher standards not shared by the audience.



Explain/  
Present

**Option B:**

- Co-Presenter: **Explain** the strategies (e.g., outreach, engagement. etc.) your community used to support the adoption and implementation of your higher standards.

## Visual 17: Topic Summary

---

CRS is a voluntary incentive program that encourages floodplain management that exceeds the minimum requirements of the NFIP.

Benefits of higher standards:

- Less damage from flooding and faster recovery
- More affordable flood insurance
- Safer places to live
- Economic growth



Presenter  
Notes

**Present the following:**

On the slide, you'll see what we covered in this topic. In the next topic, we will summarize the presentation.

## Topic 6: Summary

## Topic Objective

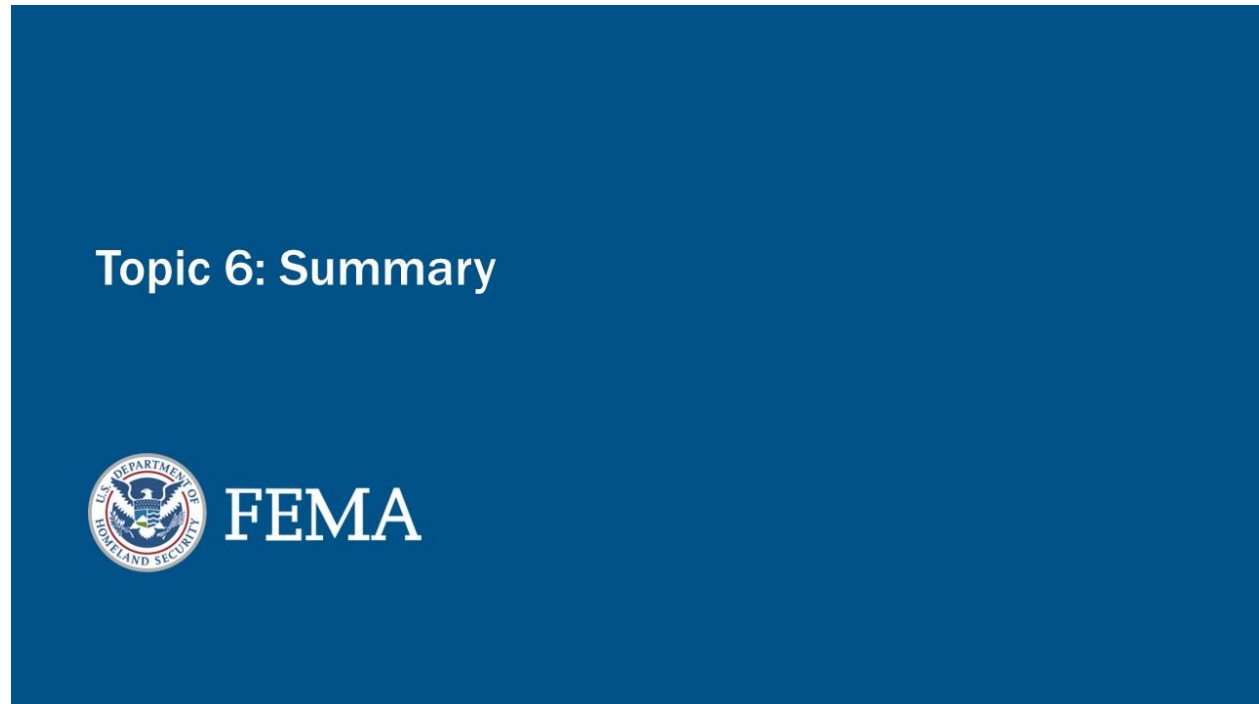
- The summary does not include learning objectives.

## Topics and Times

Topic	Time
Topic Introduction and Objectives	1 minute
Summary	9 minutes
<b>Total Time:</b>	<b>10 minutes</b>

# Visual 1: Topic 6 – Summary

---





## Visual 2: Benefits of NFIP Participation

---

- NFIP flood insurance
- Safer, damage-resistant development
- Grants and loans
- Faster recovery with more financial support



Presenter  
Notes

### Present the following:

Our discussion focused on four areas. First was how the National Flood Insurance Program and your Floodplain Administrator support your community.

We talked about where your goals as a local elected official may overlap with the benefits of NFIP participation, like having a safe, attractive community and planning for growth.

## Visual 3: Benefits of Floodplain Management

---

- Keeps residents safe
- Reduces flood risk and damage
- Protects the environment



### Present the following:



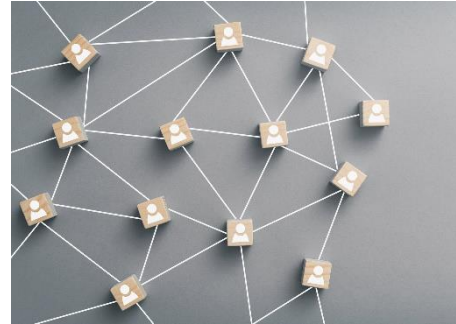
Presenter  
Notes

- We talked about how to support your Floodplain Administrator with resources.
- Your Floodplain Administrator is an important part of your floodplain management program.
- Floodplain management impacts the whole community.
- We covered how you can connect with community members about the floodplain management elements they value, like water quality, business opportunities, and wildlife habitats.

## Visual 4: Benefits of Supporting Your Floodplain Administrator

---

- Capacity to maintain your participation in the NFIP
- Reduce the risk of legal liability
- Increase staff morale and retention



### Present the following:



Presenter  
Notes

- We talked about how enforcing floodplain regulations saves you money and reduces risk.
- We asked you to consider if your Floodplain Administrator has resources to implement an effective floodplain management program.
- We also talked about how resources support your FPA and help them maintain your NFIP participation.

## Visual 5: Benefits of Higher Standards

---

- Less damage and faster recovery
- More affordable flood insurance
- Safer places to live
- Increase economic growth



Presenter  
Notes

### Present the following:

- We also covered how investing in the NFIP and CRS increases community safety and saves money.
- Higher standards help your community recover from the economic and social shocks of a disaster, get more affordable flood insurance, and remain safe. Higher standards also help your economy grow.

## Visual 6: Resources for the National Flood Insurance Program

---

- FEMA.gov
- Floodplain Management Resources for Local Government Officials
- FloodSmart.gov
- FEMA Map Service Center
- National Flood Insurance Program
- Community Rating System
- Regions, States, and territories—including contacts
- Elected Officials' Flood Guide



### Present the following:

**Direct** the audience to the reference section of the Participant Manual for a complete list of resources.



Presenter  
Notes

These sites have more information on the National Flood Insurance Program:

- **FEMA.gov:** Landing page for the FEMA website/great place to start when searching for resources.
- **Floodplain Management Resources for Local Government Officials:** Access to many floodplain management topics, such as risk disclosure and higher standards.
- **FloodSmart.gov:** Outreach materials and resident-oriented resources.
- **FEMA Map Service Center:** Digital and historical FEMA products about flood risk.

- **National Flood Insurance Program:** Learn about the National Flood Insurance Program.
- **Community Rating System:** Learn about the Community Rating System.
- **Regions, States and Territories:** Learn more about and/or contact your State and regional partners.
- **Elected Officials' Flood Guide:** Guide for elected officials, including FAQs about best practices.

For more information:

- [FEMA.gov](https://www.fema.gov/)  
(https://www.fema.gov/)
- [Floodplain Management Resources for Local Government Officials](https://www.fema.gov/floodplain-management/manage-risk/local#:~:text=Local%20Government%20Officials%20-%20Floodplain%20Management%20Resources%201,Tools%20and%20Resources%20to%20Support%20Higher%20Standards%20)  
(https://www.fema.gov/floodplain-management/manage-risk/local#:~:text=Local%20Government%20Officials%20-%20Floodplain%20Management%20Resources%201,Tools%20and%20Resources%20to%20Support%20Higher%20Standards%20)
- [FloodSmart.gov](https://www.floodsmart.gov/)  
(https://www.floodsmart.gov/)
- [FEMA Map Service Center](https://msc.fema.gov/portal/home)  
(https://msc.fema.gov/portal/home)
- [National Flood Insurance Program](https://www.fema.gov/flood-insurance)  
(https://www.fema.gov/flood-insurance)
- [Community Rating System](https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs)  
(https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs)
- [Regions, States and Territories](https://www.fema.gov/about/organization/regions)  
(https://www.fema.gov/about/organization/regions)
- [Elected Officials' Flood Guide: The Essentials](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/the-essentials/)  
(https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/the-essentials/)

## Visual 7: Activity – Summary Discussion



- Why should you improve the management and enforcement of your community's floodplain management program?
- What actions could you take today to improve your program?
- What resources can you provide your Floodplain Administrator and staff?
- How can you strengthen the enforcement of your program?
- What higher standards could your community benefit from?

### Present the following:

#### Purpose:

To help the audience consider next steps to improve their community floodplain management programs.

#### Procedure:

**Direct** the audience to Activity 6.1 in the Participant Manual.

**Direct** the audience to reflect on the ways their communities can strengthen their floodplain management programs. Have them consider the steps they will take.



Presenter  
Notes

#### Ask:

- Why should you improve the management and enforcement of your community's floodplain management program?
- What actions could you take today to improve your program?
- What resources can you provide your Floodplain Administrator and staff?
- How can you strengthen the enforcement of your program?
- What higher standards could your community benefit from?

**Discuss** responses with the audience.

## Visual 8: Questions?

---

Questions?

[Local Government Officials - Floodplain Management Resources](https://www.fema.gov/floodplain-management/manage-risk/local)

(<https://www.fema.gov/floodplain-management/manage-risk/local>)

[Understanding and Managing Flood Risk: A Guide for Elected Officials](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)

(<https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/>)



Presenter  
Notes

**Present the following:**

**Ask** the audience if they have any questions.

**Direct** the audience to [Local Government Officials – Floodplain Management Resources](https://www.fema.gov/floodplain-management/manage-risk/local) (<https://www.fema.gov/floodplain-management/manage-risk/local>).

**Thank** the audience for their attendance.



# Reference Materials

## Publications

- [Addendum to the CRS Coordinator's Manual \(2007\)](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinator-manual_addendum-2021_FAQs.pdf)  
https://www.fema.gov/sites/default/files/documents/fema\_community-rating-system\_coordinator-manual\_addendum-2021\_FAQs.pdf
- [Building Community Resilience with Nature-Based Solutions \(June 2021\)](https://www.fema.gov/sites/default/files/documents/fema_riskmap-nature-based-solutions-guide_2021.pdf)  
https://www.fema.gov/sites/default/files/documents/fema\_riskmap-nature-based-solutions-guide\_2021.pdf
- [Brochure for the Community Rating System \(March 2023\)](https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf)  
https://www.fema.gov/sites/default/files/documents/fema\_crs-brochure\_032023.pdf
- [Costs and Consequences of Flooding and the Impact of the National Flood Insurance Program \(October 2006\)](https://www.fema.gov/sites/default/files/2020-07/fema_nfip_eval-costs-and-consequences.pdf)  
https://www.fema.gov/sites/default/files/2020-07/fema\_nfip\_eval-costs-and-consequences.pdf
- [NFIP CRS Coordinator's Manual \(2017\)](https://www.fema.gov/sites/default/files/documents/fema_community-rating-system_coordinators-manual_2017.pdf)  
https://www.fema.gov/sites/default/files/documents/fema\_community-rating-system\_coordinators-manual\_2017.pdf

## Online Resource Sites

- [Community Rating System](https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs)  
https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs
- [CRS Case Studies, Fact Sheets and Blogs](https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs)  
https://www.fema.gov/floodplain-management/community-rating-system/case-studies-fact-sheets-blogs
- [Elected Officials' Flood Guide – ASFPM Flood Science Center](https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)  
(https://floodsciencecenter.org/products/elected-officials-flood-risk-guide/)
- [FEMA.gov](https://www.fema.gov/)  
https://www.fema.gov/
- [FEMA.gov | Community Rating System](https://www.fema.gov/floodplain-management/community-rating-system)  
https://www.fema.gov/floodplain-management/community-rating-system
- [FEMA Map Service Center](https://msc.fema.gov/portal/home)  
https://msc.fema.gov/portal/home

- [Floodplain Management Resources for Local Government Officials](https://www.fema.gov/floodplain-management/manage-risk/local#:~:text=Local%20Government%20Officials%20%20Floodplain%20Management%20Resources%201,Tools%20and%20Resources%20to%20Support%20Higher%20Standards%20)  
https://www.fema.gov/floodplain-management/manage-risk/local#:~:text=Local%20Government%20Officials%20%20Floodplain%20Management%20Resources%201,Tools%20and%20Resources%20to%20Support%20Higher%20Standards%20
- [FloodSmart.gov](https://www.floodsmart.gov/)  
https://www.floodsmart.gov/
- [Historical NFIP Claims Information and Trends](https://www.floodsmart.gov/historical-nfip-claims-information-and-trends)  
https://www.floodsmart.gov/historical-nfip-claims-information-and-trends
- [Local Government Officials - Floodplain Management Resources](https://www.fema.gov/floodplain-management/manage-risk/local)  
https://www.fema.gov/floodplain-management/manage-risk/local
- [National Flood Insurance Program](https://www.fema.gov/flood-insurance)  
https://www.fema.gov/flood-insurance
- [NFIP CRS Coordinator's Manual](https://www.fema.gov/floodplain-management/community-rating-system#manual)  
https://www.fema.gov/floodplain-management/community-rating-system#manual
- [Regions, States and Territories](https://www.fema.gov/about/organization/regions)  
https://www.fema.gov/about/organization/regions

## Multimedia

- [Higher Standards: The Value of Floodplain Management](https://www.youtube.com/watch?v=S7)  
https://www.youtube.com/watch?v=S7