



**Arkansas Community Rating System Update**

**November 2016**

**GREETINGS!**

My name is Whit Montague and I am the new Community Rating System Coordinator for the Arkansas Natural Resources Commission (ANRC). I would like to take a moment to introduce myself and to encourage you to give me a call should you need to reach me for any reason.

Prior to joining the floodplain management team at ANRC, I worked in the environmental field, developing stormwater management plans, conducting watershed studies, and supporting local communities as they reduced nonpoint source loads to streams and rivers.

My goal is to serve as a resource for Arkansas CRS communities, assisting as you navigate application and verification requirements, providing technical support when needed, and brainstorming with you to ensure that your community is receiving full credit for all your floodplain management activities.

As part of that effort, I will be sending out monthly updates on the CRS program. Starting with this issue, look for information about training opportunities, national CRS initiatives, and local success stories.

I am also looking forward to working with those communities considering joining the Community Rating System Program, helping more Arkansans become more

knowledgeable about flood risk and improving flood protection measures across the state.

Please feel free to phone or email me at any time, if you have any questions, need support, or would like to share your community's accomplishments.

Sincerely,



(501) 682-1853  
whitney.montague@arkansas.gov

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## INTRODUCING CRS TO OTHERS

What do you focus on when asked about the **Community Rating System Program** by a new staffer, town council member, county judge, code enforcement officer or other member of the local community? One strategy for these situations is to highlight the potential monetary savings for community members as well as the benefits for your floodplain management program.

The National Flood Insurance Program's (NFIP) Community Rating System is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood damage to insurable property;
2. Strengthen and support the insurance aspects of the NFIP, and
3. Encourage a comprehensive approach to floodplain management.

There are several resources available online that provide additional CRS information:

Click and share the [Community Rating System Fact Sheet, May 2016](#).

Watch the [Community Rating System \(CRS\) Overview, Prerecorded Presentation](#). This nine-minute narrated PowerPoint presentation is an introduction to CRS suitable for viewers with little or no familiarity with the program.

Download [A Local Official's Guide to Saving Lives, Preventing Property Damage, and Reducing the Cost of Flood Insurance \(2015\)](#).

## ARKANSAS CRS COMMUNITIES

As of October 2016, sixteen communities in Arkansas are in the CRS program:

*Arkadelphia (Class 8)*  
*Benton (Class 9)*  
*Benton County (Class 8)*  
*Bentonville (Class 8)*  
*Blytheville (Class 9)*  
*Bono (Class 9)*  
*Centerton (Class 9)*  
*Fayetteville (Class 9)*  
*Garland County (Class 9)*  
*Hot Springs (Class 8)*  
*Jacksonville (Class 9)*  
*Jonesboro (Class 8)*  
*Little Rock (Class 7)*  
*Texarkana (Class 9)*  
*Van Buren (Class 7)*  
*West Memphis (Class 7)*

There are ten CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. Communities in Arkansas range from Class 7 to Class 9.

There are 18 activities recognized as measures for eliminating exposure to floods. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Premium discounts range from 5% to a maximum of 45%. All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the SFHA after the

date of application for CRS classification. Structures (elevated or non-elevated) where the elevation difference used for rating is 1 foot or more below the BFE are not eligible for CRS Premium Discounts.

An updated list of CRS communities in Arkansas will be released in May 2017.

**Resources page:** [CRS Resources Home](#).

**New communities** can click [here](#) for the [CRS Application and Quick Check](#).

## TRAINING OPPORTUNITIES

If you would like to enhance your knowledge of CRS activities or improve your existing CRS classification, please consider participating in one of these upcoming training sessions.

### CRS Webinar Series

The CRS Webinar Series provides training opportunities to communities that are not yet participating in the Community Rating System (CRS) or local government staff that are new to the CRS, and to local government staff with experience in the CRS. The Series includes basic introductory sessions and more advanced topics, most averaging about an hour in length.

**Registration:** Registration is free, but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). [Click here](#) and type “CRS” in the search field to view webinars that are now open for registration. If you have questions about or suggestions for the CRS Webinar Series, contact [Becca.Croft@atkinsglobal.com](mailto:Becca.Croft@atkinsglobal.com).

### Emergency Management Institute CRS Courses

New CRS coordinators are encouraged to attend the 4-day CRS class (E278). CRS training opportunities are offered throughout the year at the FEMA’s Emergency Management Institute (EMI). The course is

free, and travel expenses are covered for those accepted to the EMI.

[Click here for course information and schedules](#) (download the schedule and search for E278).

EMI also offers the following advanced floodplain management courses:

*Advanced Floodplain Management Concepts I (E194)* January 30—February 2, 2017

*Advanced Floodplain Management Concepts II (E282)* (April 24–27, 2017)

*Advanced Floodplain Management Concepts III (E284)* July 24–27, 2017

To take these courses, you must be a Certified Floodplain Manager (CFM®), or have completed the National Flood Insurance Program course (E273), or be a fulltime floodplain manager with over two years of specific floodplain management experience.

E273 (Managing Floodplain Development through the NFIP) will be offered by EMI in Emmitsburg, Maryland August 21–24, 2017. It will also be offered locally at



E273 is also field deployed periodically. The Texas Floodplain Management Association will be offering the field deployed version later this month in San Antonio!

More information can be found [here](#) or contact Markie Casebier at [mscasebier@tfma.org](mailto:mscasebier@tfma.org) or 512-260-7174 for more details.

### ANRC Accreditation Workshops

The ANRC will conduct a number of free accreditation workshops throughout the state in Spring and Summer 2017 to fulfill the continuing education requirements of municipal or county government floodplain administrators. Individuals serving as the primary floodplain administrator for a municipal or county government must obtain eight hours of ANRC-approved training in

the one-year period between July 1 and June 30.

Specific details including topics, dates, and locations will be announced later and posted on the ANRC website.

## UPDATES TO THE CRS MANUAL

In accord with its routine three-year cycle, the CRS is preparing to release an updated version of the CRS Coordinator's Manual. The draft document is undergoing final review and the effective date is expected to be January 1, 2017. The new Coordinator's Manual will be available for download at [www.CRSresources.org](http://www.CRSresources.org).

Unlike the 2013 edition, the updated 2017 Manual will include no major changes. It is anticipated that no substantive changes to a community's CRS program or procedures will be required. You will not need to change your preparation for your next verification visit. Your community's coverage under the new edition will be phased in and Melissa Mitchell – the ISO/CRS Specialist - will work with you to identify changes that will apply to you in the future.

Three changes of interest to the Arkansas community include:

- Revision of the CRS repetitive loss categories. Category C communities will be those with 50 or more repetitive loss properties (compared to 10 or more such properties under the current Coordinator's Manual).
- The three special flood-related hazards supplements (dealing with coastal erosion, tsunami hazards, and inland hazards) to the Coordinator's Manual are being discontinued.
- With the 2017 Coordinator's Manual, credit for being a Cooperating Technical Partner (CTP) is being retired and credits within other floodplain mapping

elements are being increased to offset that loss.

Both ANRC and ISO will be working with you to incorporate these and other applicable changes in the upcoming year.

## CONTACTS

### State CRS Coordinator

Whit Montague  
Community Rating System Coordinator  
Dam Safety & Floodplain Management  
Section  
Arkansas Natural Resources Commission  
Phone (501) 682-1853  
[whitney.montague@arkansas.gov](mailto:whitney.montague@arkansas.gov)

### ISO/CRS Specialist

Melissa A. Mitchell  
ISO/CRS Specialist  
10940 Parallel Parkway, Suite K-274  
Kansas City, KS 66109  
Cell: 913-543-0632  
[mmitchell@iso.com](mailto:mmitchell@iso.com)

Melissa is responsible for reviewing community requests for Community Rating System classification and verifying implementation of activities credited by the CRS.

## CRS — QUESTIONS & ANSWERS

This newsletter is to be a resource for you and your community. Do you have any questions about CRS that you would like us to answer? Any successes to share? I am sure many others may have the same questions or could benefit from your experience.

Please drop me a line or give me a call with your queries and news and we may share it in the next newsletter.

Until then, have a wonderful Thanksgiving!