USING CRS TO DEVELOP A FLOODPLAIN MANAGEMENT PROGRAM

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My Background

- Former county floodplain manager
- Currently assisting communities with floodplain administration, planning, and Community Rating System (CRS)
What is CRS?

- Program that rewards communities for implementing activities by reducing flood insurance premiums
- CRS is also a guide to best practices for floodplain management
- You don’t need to be in the CRS program to benefit from it
What is a good floodplain management program?

- Educated citizens
- Voluntary compliance
- Easily accessible information
- Risk reduction
- Supported by decision makers
- Consistent regulations
Why improve your floodplain program?

- Certain tasks taking too much time.
- Consistent questions.
- Issues with CAV.
- Difficulty administering regulations.
- Lack of understanding.
- Elected officials desiring change.
- Want to join CRS.

IMPROVEMENTS NECESSARY
Where do you start?
CRS Coordinator’s Manual
CRS Activities

- Elevation Certificates
- Building Inspections
- Outreach
- Zoning
- Planning
  - Land use
  - Response
- Stormwater Management
- Drainage System Maintenance
- Flood Warning System
Elevation Certificates

• Require three elevation certificates throughout the building process
• Review certificates for accuracy

I have staked the Floodway on your property Lot 13 Meacham’s River Homes in __________. The Base Flood Elevation (BFE) for your lot is 1753.9 feet per FEMA mapping Panel 0775. The middle North line rebar is at elevation 1752.22’ and the Southeast corner of the concrete drainfield is at elevation 1754.09’. You will need to build your first living floor at 3.0 feet above BFE or 1756.9’.
Elevation Certificates

- Keep all final certificates
- Organize certificates
- Post certificates online, or
- Post list of certificates online
The records below are sorted by street name. Select the folder, and then scroll down. Click the name to view it as a PDF.

If you are unable to locate the record you require, you may fill out and submit a Records Retrieval Request Form available on the Sarasota County Planning and Development Services' Building Forms and Affidavits page.

### ELEVATION CERTIFICATES

- Jessie Harbor Drive, 3001, Building P3
- Jessie Harbor Drive, 2901, Building P4
- Jamila River Rd 5690
- James Street, 1348
- James St 1348 (Shed)
- Jamaica St 2500
- Jungle Plum Wy (Guest House and Garage) 5165
- Jungle Plum Rd 5132
- Jungle Plum Rd 5119
- Jungle Plum Rd 5109
- Jamila River Dr 5880
Organize LOMC

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Organize LOMC
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Credit for Inspections under Regulations Administration (RA3)

There is no partial credit for two inspections or for doing less than what is listed here.

For credit, the community must conduct at least three inspections for each permitted development project in the regulatory floodplain according to the following criteria:

1. The permit application records must include a site plan that shows
   a. The site plan’s scale and north orientation arrow;
   b. The parcel boundaries and the location and names of adjacent streets;
   c. All watercourses on the parcel;
   d. All floodplain, V-Zone, Coastal A-Zone, and floodway boundaries that run through the parcel;
   e. All required buffer or setback lines from shorelines or channel banks;
   f. All drainage and utility easements;
   g. All areas to be cleared, cut, graded, or filled; and
   h. The location of all existing and proposed fences, walls, and other structures.
5. The third inspection is conducted when the project is finished, the Elevation Certificate is submitted, and before or during the final building inspection. The inspector checks that
   a. The foundation and floor elevation have not been altered since the second inspection;
   b. All areas below the required elevation are constructed with materials resistant to flood damage;
   c. All required manufactured home tie downs are in place;
   d. Where buildings have foundation walls or other enclosures below the base flood elevation, the location and size of the openings are as specified on the approved plans and recorded on the Elevation Certificate;
   e. All electrical, heating, ventilation, plumbing, air conditioning, ductwork, and other equipment is located, elevated, or protected as specified on the approved plans and recorded on the Elevation Certificate;
   f. There has been no alteration of the ground since the second inspection or the ground has been graded according to the approved plans (e.g., the lowest floor is at the correct height above the highest adjacent grade);
Gather historical flood information
Gather historical flood information
Education & Outreach

• Educate realtors and insurance agents
• Give them tools to do their own research
**Education & Outreach**

**WHEN IT FLOODS...**

Be prepared! Get details about flooding at kingcounty.gov/floodservices

**BEFORE**

1. Know your flood hazard. If you were originally inundated by a floodplain, learn more at kingcounty.gov/floodservices or call 206-477-4272.

2. Buy flood insurance. Flooded homeowners shouldn’t and can’t be covered by flood insurance and can’t get it on a flood insurance policies. Learn more at floodsmart.gov or call 1-877-4-FLOOD.

**DURING**

1. Do not walk, swim, or drive through flooded areas. Turn around, don't drown.

2. If your vehicle stalls in a flooded area, abandon it as soon as possible. Walk back the way you came to safety.

**AFTER**

1. Before re-entering your home, be cautious of potential structural damages, gas leaks, electrical shorts, and biohazards.

2. Have a professional check your heating system, identify potential hazards, and undertake necessary safety and repair work. Call the gas company to have the gas turned back on.

3. Follow procedures for safe cleanup of household items, food, water supply, and property.


5. Mark the high water point in your home or business to describe its extent.

6. Pump out flooded basements gradually and safely by using a submersible sump pump.

7. If your roof has debris, keep sidewalks clear.

8. Check your local news outlets for updates on disaster assistance and registration procedures.

**REGISTER FOR ALERTS**

Call the King County Flood Warning Center for information on flooding conditions and forecasts. Be prepared for an evacuation notice from authorities. If advised to evacuate, do so immediately. Follow recommended evacuation routes; no motorcycles or bicycles will be allowed.

**NEED HELP?**

Call 206-477-4272. If you need help looking up a property to confirm your property is in a floodplain, or for more information about affected cistern.

**FLOOD SAFETY AND READINESS**

A message from the King County Flood Control District.

King County’s Strike Team: rapid mobilization to protect people, property, and the environment.

King County’s Strike Team was activated in 2012 to rapidly respond to flood protection facilities damaged during flooding events, without impacting other King County Flood Control District floodplains.

The Strike Team completed hundreds of rescue projects covering approximately 50 million square feet in the past two years. During this last year, the Strike Team deployed personnel and equipment to three planned closures at flood protection facilities. A single emergency event was identified as the result. The Strike Team worked efficiently to design a project and receive approval from the respective local officials.

The Strike Team worked seamlessly to design a project and received permission from the U.S. Army Corps of Engineers for emergency construction which was completed in December 2012.
Who’s Knocking at Your Door?

After a flood disaster, expect multiple visitors who will want to help you recover. It’s common for multiple visitors to perform damage assessments on your home. No matter who’s knocking, always ask for identification and the purpose of the visit. Never give out personal information such as your Social Security or bank account number. Government officials will never ask for money and you should never pay for their service.

Education & Outreach

Flood Insurance Adjuster
If you file an NFIP policy claim, you will receive a call and a visit from a flood insurance adjuster. They will collect information, take photos, and help fill out claims paperwork. They will have a Flood Adjuster Certification Card and picture ID.

Homeowners Insurance Adjuster
If you file a claim with your homeowners insurance, a homeowners insurance adjuster will call and assess non-flood damages. They should have a state-issued agency license or ID.

Auto Insurance Adjuster
Adjusters will call or visit to assess vehicle damage.

FEMA Inspector
If you apply for federal disaster assistance, a FEMA inspector may call and visit to assess your property damage. They will have a FEMA ID badge.

Local Building, Permitting, & Government Officials
Officials inspect damaged buildings to determine if they can be occupied. If they have damage, officials (city/county/health) may visit to gather damage data in the weeks and months after an event to inspect and collect information. They should have an ID badge from their agency.

SBA Loss Verifier
If you apply for a Small Business Administration (SBA) disaster loan, an SBA loss verifier may call to determine your property damage or schedule a visit. They will have an SBA ID badge.

Local Floodplain Manager
If you live in a Special Flood Hazard Area (SFHA), a local floodplain manager may call or visit to determine if a structure is “substantially damaged” and to explain how to comply with current floodplain regulations. They should have their agency’s ID badge.

Engineers and Other Experts
During and after an insurance claim process, your insurer may send additional experts, like engineers, to assist in determining the cause and extent of damage. If so, the expert will plan in advance and only with your approval.

Scammers
No fees should be charged for the inspections performed by government or NFIP representatives. Social Security and bank account numbers are never required by inspectors or adjustors. Never provide personal information, and if in doubt, don’t give out information.

Contractors and Other Repairers
Be cautious if a contractor or other repair professional approaches you directly and unsolicited. Ask for IDs, licenses, proof of insurance, and references. Do not pay for all repairs up front, though legitimate contractors may require a percentage to begin work. Obtain a contract with both labor and cost estimates.

Legal Assistance
Various lawyers or their representatives may offer to help you file claims, review insurance, grants, and loans. Their services may be free, low-cost, or cost a significant sum—up to 20% of your insurance claim. Be cautious, and be sure to check their credentials and ask about fees.

Nonprofits, Charitable, Religious, and Volunteer Organizations
A group of highly competent organizations with service-oriented missions and minimize their expenses and attract passionate volunteers. They can be contacted to the National Voluntary Organizations Active in Disasters (National VOAD). Known by government partners and should be easily identifiable with signage.

Community Associations
A Homeowner’s HOA or condo association (CA) representative may inspect damaged homes to make sure they are compliant with HOA and CA regulations. Some HOA’s or CA’s carry flood insurance policies for condo or townhouse communities and may need to inspect damaged homes in order to file a claim.

Public Adjusters
Thoroughly vetted public adjusters may offer help to inspect damaged homes and help you file claims for insurance, grants, and loans, but be cautious. There is usually a fee of 10% to 30% of your total settlement. Be sure to ask for credentials. One organization, the National Association of Public Insurance Adjusters, certifies members who must agree to a Code of Ethics and other requirements.
Land Use and Development Regulations

• Can you improve your regulations?

• Will leadership/community support change?

• Low density zoning in floodplains
• Subdivisions must have land outside floodplain/floodway
• Prohibit fill in floodplains
• 2-feet of freeboard
Land Use and Development Regulations
Other Best Practices

- Require stakes or permanent markers to delineate floodplain/floodway boundaries on properties
- Develop a flood response plan
  - Pre-scripted messaging
  - Messaging procedures
- Attend training
- Become a CFM
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