



# Genesee/Finger Lakes Regional Planning Council

JOHN F. MARREN, Chair • ROBERT BAUSCH, Vice Chair • BRENDA DONOHUE, Treasurer • DAVID S. ZORN, Executive Director

## ATTENDEES

Fall 2015 Regional Roundtable:  
The National Flood Insurance Program's Community Rating System (CRS):  
Solutions to Achieve Collaboration and Implementation

Wednesday, October 7, 2015  
9:00 a.m. to Noon

1. Stevie Adams, Freshwater Conservation Practitioner, The Nature Conservancy, Central/Western Chapter
2. Al Benedict, Code Enforcement Officer, Town of Victor and Ontario-Wayne Stormwater Coalition
3. James Bensley, AICP, Director, Orleans County Department of Planning and Development
4. Mary Binder, Environmental Program Specialist, NYSDEC, Western NY Flood Hub (Regions 6-9)
5. Terry Brown, Chairperson, Town of Carlton Planning Board
6. Arthur Buckley, AICP, County Planner, Wyoming County Planning Department
7. Scott Copey, Planner, Town of Greece
8. John Caterino, Planning Assistant, Town of Greece
9. Bret DeRoo, Senior Planner, Wayne County Planning Department
10. Gretchen DiFante, Assistant City Manager, City of Batavia
11. Shannon Dougherty, Great Lakes Watershed Coordinator, NYSDEC
12. Susan Duggan, Technical Services, Town of Greece
13. Heather Ferrero, AICP, Deputy Planning Director, Livingston County Planning Department
14. Dr. Kathryn Friedman, Research Associate Professor of Law and Policy, UB Regional Institute
15. John Gauthier, PE, Associate Engineer, Town of Greece
16. Richard Grizzanti, Residential Building Inspector, Town of Greece
17. Harriet Haynes, Planner, Seneca County Department of Planning and Development
18. Razy Kased, Planner, Genesee/Finger Lakes Regional Planning Council
19. Dan Lang, Building and Zoning Officer, Town of Batavia
20. Tom Lichtenthal, Assistant Town Engineer and Highway Superintendent, Town of Batavia
21. William Nechamen, CFM, Chief, Floodplain Management Section, NYSDEC
22. Felipe A. Oltramari, AICP, Director, Genesee County Planning Department
23. Steve Olufsen, Monroe County Department of Planning and Development
24. Roland Osterwinter, Junior Engineer, Town of Henrietta
25. Donald Roberts, Code Enforcement Officer, Wyoming County
26. Andy Sansone, Industrial Waste Engineer, Monroe County Department of Environmental Services and Monroe County Stormwater Coalition
27. Janet Thigpen, CFM, Flood Mitigation Specialist, Southern Tier Central Regional Planning and Development Board
28. Jayme B. Thomann, AICP, CFM, Senior Planner, Genesee/Finger Lakes Regional Planning Council
29. Michelle Virts, Monroe County Department of Environmental Services and Monroe County Stormwater Coalition
30. David Zorn, Executive Director, Genesee/Finger Lakes Regional Planning Council

## Welcome & Introductions

Jayne B. Thomann welcomed the group and explained the intent of the Roundtable. CRS is a voluntary incentive program that recognizes communities for enforcing floodplain management activities that exceed the minimum NFIP requirements. There are many benefits to enhanced floodplain management such as improved public safety, property loss reduction, open space and natural resource protection, and better post-disaster recovery. A discount of up to 45% off flood insurance premiums is also available to policyholders in participating communities. Any community that is in full compliance with the NFIP may apply to join the CRS. CRS credit points are earned for a wide range of floodplain management activities, which are organized under four categories: (1) Public Information Activities, (2) Mapping and Regulations, (3) Flood Damage Reduction Activities, and (4) Warning and Response. Communities apply for a CRS classification and are awarded credit points that reflect the impact of these activities. There are some obstacles, however, that inhibit a community's ability to achieve CRS status or better rating. This forum provides an opportunity to discuss those factors and brainstorm potential solutions in order for the CRS program to realize its maximum potential.

Attendees introduced themselves and explained how the work they do relates to floodplain management.

### What is the Community Rating System?

*William Nechamen, CFM, Chief, Floodplain Management Section, NYS DEC*

## Defining the Issue: Overview of CRS and assessing the barriers to participation

### Mapping

- We need basic mapping as a resource—outdated maps and data are being utilized at levels of geography that were not intended for such use. For example, internet mapping where paper floodplain maps are shown over parcel data.
- Smaller municipalities or counties without access to higher resolution data (LiDAR) lack the opportunity in completing tasks to update floodplains boundaries/information for CRS participation.
- Many communities that have been “re-mapped” experience an increase in properties added to the regulatory floodplain.
- There is a misleading element in the digital mapping because of limiting factors in data accuracy and when it was produced. Provisions must be taken into consideration of non-FEMA floodplains or other floodplains as identified. A floodplain that is mapped can cause confusion if other elements are not included or other provisions not listed.
- Many communities lack base flood elevations (BFEs).
- Documentation and maintenance of Elevation Certificates is a prerequisite for CRS.

### Home Rule

- Better CRS participation is obtained in states like Florida that have regulatory authority at the county-level, as opposed to New York State that has home-rule and operates at the smallest municipal scale—which sometimes does not provide enough capacity (e.g., staff, resources). As example, Wyoming County does not have any MS4s (municipal stormwater sewer systems); has a smaller population relative to other communities in region/state; and municipalities may not even be aware that they participate in the National Flood Insurance Program (NFIP). Expertise is lacking in floodplain management. There is an information gap as to why CRS is important in order to increase awareness and participation.

### Information Gaps

- If a residential structure is located in the Special Flood Hazard Area (SFHA)/regulatory floodplain, it is important to have a knowledgeable municipal contact to explain what mitigating options are available to reduce flood insurance costs. Residents are already concerned about flooding and interest will only increase as the cost of flood insurance continues to rise. The NFIP is moving away from subsidized flood insurance so residents need to know if they are affected and what to do.
- Need to get scoring details from ISO (Insurance Services Officer, a FEMA contractor) to maximize ability in achieving a higher score on requirements. What is the methodology that ISO uses in awarding points? What is the grading system and guidelines? This is a major impediment to participation the CRS program.
- A better transition process from old to new Code Enforcement Officers that allows efficient knowledge transfer regarding floodplain development.
- Too many layers of government (e.g. NFIP, FEMA, local municipalities); it is confusing for constituents to make sense of all the information that one must sort through to understand the NFIP. For example, a municipality that has digital mapping allows easier access to floodplain data that is user-friendly in navigating content—but not all municipalities have this. There is a need to increase awareness; homeowners can have a difficult time knowing what to do. Why would they pay \$600 to have a base elevation produced when they don't know or understand what the benefit is?

### Program Maintenance

- Once a municipality is enrolled in the CRS program, want to avoid dropping a class designation. Maintenance and upkeep may be an issue, e.g. five years into the future, what happens during a CRS audit or update? Understanding which class is practical for a community once admitted, e.g. Class 8 or Class 9 might be efficient and cost beneficial in terms of residences affected. CRS may not be for every municipality, which is something that needs to be explored prior to pursuing CRS status.
- DEC has focused on reaching out to smaller communities to help raise floodplain management awareness, such as the ongoing statewide Floodplain Management and Coastal Erosion Training.

### Environmental Justice

- Village of Dansville, located in the southern part of Livingston County, is a low-income village with many flood policyholders. Many “old” homes are currently located in the regulatory floodplain. There is a sense of helplessness and hopelessness in mitigating renovation costs, even with the CRS 10% discount. Low-income families are unable to afford renovation costs. There is a concern that homeowners may be forced to sell, which allows out-of-state landlords and may result in many communities with housing abandonment.
- Seneca County has a number of communities that have no code enforcement officers or zoning. Can these communities hand-off enforcement issues like zoning to the County? (There is a way to achieve this by engaging in an agreement with the County, though all responsibilities remain with the municipality.)
- SFHA residents are not meeting their household tax obligations; how would they be able to pay for flood mitigation costs, etc.? Are there grants that can be used to assist many of these rural/low-income communities?

### Governance

- Would NY have an opportunity to serve or participate and give feedback to FEMA about the CRS program? Yes, through the CRS Coordinators Council.
- Are we enforcing the right standards to avoid new development in floodplains?

- We need high-level decision-making in where and how the development is occurring. How can municipal officials turn down development that brings in taxes to the community, an issue of finding balance?

How do we “sell” communities on participating in CRS?

- Not all communities are good candidates for the CRS program.
- A “small” municipality would likely not have the resources to meet CRS requirements.
- Only a small fraction of the community may be policyholders and are affected by participating in the CRS. What is the cost-benefit for a community to participate in a CRS?

#### Benefits to CRS Participation/Value Added

- Participation in the CRS program benefits the community as a whole, e.g., locating new development outside of the SFHA, relocating critical facilities where applicable. Overall good floodplain management.
- How to convince your board to invest the resources to participate in CRS? If you have a compliant floodplain program, the community can likely save 5-10% (Class 9-8) for a working program and other Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management. In New York State, there are several activity areas where a community may earn points for enforcing State mandates such as Flood Hazard Disclosure, Stormwater Management, Higher Regulatory Standards, and Dams.
- A factsheet of New York State UMCs with grading criteria is needed and should be used by ISO.

#### **Brainstorming Feasible Solutions: How can communities work together to achieve successful CRS participation?**

##### Information Sharing

- We need to reach out to communities that have gone through the CRS process to provide contacts and feedback about CRS activities.
- Creating statewide CRS users group to share information.

##### Tools

- If interested in the CRS program, keep track of municipal minutes such as meetings of the Planning Board.
- Creating user-friendly checklists for communities (not FEMA technical bulletins) in implementing CRS requirements, e.g. websites, brochures, maps, etc.
- “What if?” table can demonstrate current and potential dollar savings in flood insurance premium reductions for various CRS classes. Contact Bill Nechamen, NYSDEC.
- An easy to read factsheet on where to start is needed.

##### Stormwater Management

- Participating with a stormwater coalition provides opportunities to work together efficiently on such tasks as Public Education/Outreach and Participation/Involvement. Several CRS tasks are well set for larger groups.
- Stormwater Coalition of Monroe County implements a membership fee in order to retain staff that helps with program administration and pursuing grant opportunities. Also coordinated marketing efforts, e.g. H2O Hero. Several subcommittees assist on particular tasks such as Construction/Post-Construction Site Runoff Control.
- Regulated MS4 communities have a very good chance of being admitted into the CRS program as a Class 9 for simply complying with State mandates.

### Regional Planning

- A regional approach makes the most sense in working towards participation in CRS; staffing and resources to be shared across all local governments. A role to be filled by G/FLRPC as an option.
- Intermunicipal effort which allows for sharing of work in completing certain CRS requirements.
- Intermunicipal Agreements and Memorandums of Understanding allow local governments to implement a County or Regional approach. The agreements allow the county/region to work on activities on behalf of the municipality, although the municipality is still legally responsible for the activity.

### Local Knowledge

- Placing the “right” contact/official in the role is necessary to complete the diverse tasks of CRS, which includes the local knowledge in both the data modeling and historic precedence.
- Part of being active in CRS is having a contact with the knowledge to answer questions that residents may have.
- USGS Gauge level data is being taken away in certain communities. We need more localized data to base data modeling activities. Having more accurate data provides better metrics for data modeling, e.g. flood inundation.

### Watershed Approach

- Watershed master plan that provides funding for a watershed manager could assist in CRS task completion.
- CRS credit points are available for regulating development according to a watershed management master plan.

### Non-Profit Collaboration

- For example, Schoharie Area Long Term (SALT) is disaster recovery coalition formed as a partnership of government, faith-based, social service, educational and other non-profit agencies as well as business and community organizations to provide interagency resources, advocacy, healing, and recovery support to those affected by Hurricane Irene and Tropical Storm Lee. SALT’s office is located in the Village of Schoharie, which incurred the greatest damage from Irene and Lee. Ninety percent of the structures were damaged, including the Schoharie County Offices. SALT is discussing the possibility of collaborating on a CRS application with the Village.

### **Roundtable Wrap-Up and Potential Next Steps**

The Association of State Floodplain Managers (ASFPM) Foundation is planning a state flood forum. The NYS Forum will be in the March-April time period. It will be invitation only with no fee to attendees, e.g., decision makers and prominent speakers. The ASFPM Foundation will work with the New York State Floodplain and Stormwater Managers Association (NYSFSMA) on helping to define an invitation list. Send any comments about the NYS Forum to Jayme (NYSFSMA Region 8 Director).

Mary Binder represents the Western NY Flood Hub (Regions 6-9) and can help answer NFIP questions and provide flood-related data.