

**Special Interest
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- *New FEMA NFIP Specialist*
- *FEMA's GeoPlatform*
- *USGS Flood Inundation Mapper Tool*

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Fall 2013 Edition

South Dakota Welcomes FEMA's Tom Birney!

OEM welcomes new SD NFIP Specialist Tom Birney! Tom has a diverse background within the NFIP with over ten years of program experience. Originally from Los Angeles, California, he attended Whitman College in Walla Walla, Washington and received a BA in Geology. After graduation, he moved to Denver, Colorado where he received BS in Land Use and is currently finishing

his Master's Degree in Emergency Planning and Response. Tom began working in the NFIP field as a flood zone determination analysts for two years and then moved to Michael Baker where he worked for seven years as the MT-1 LOMA Manager for FEMA Regions 8, 9, and 10. He then worked with Accenture as the Regional Program Management Lead for the FEMA Program Management Contract

for the Risk Analysis branch within FEMA Region 8. Tom is now working within the FM&I branch in Denver and has recently taken over responsibilities for South Dakota.

If you have any questions for Tom, or want to shoot him a welcome email, he can be reached at :

thomas.birney@fema.dhs.gov

October 2013 Revisions to the NFIP Flood Insurance Manual

Revisions have been made to the *NFIP Flood Insurance Manual*, which became effective October 1, 2013. This amended document includes changes required for the implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12).

Significant revisions include:

- Additional guidance for buildings with Additions and Extensions;
- Elimination of the 30-day waiting period for new policies obtained as a result of a lender determining that flood insurance is required on an existing loan;

- Updated NFIP forms and revised instructions;
- Revised rate tables and Federal Policy Fees for policies written or renewed on or after October 1, 2013;
- New rate tables and revised procedures for Severe Repetitive Loss Properties;
- Guidance on the use of Pre-FIRM subsidized premium rates and Post-FIRM/full-risk premium Rates;
- Additional instructions to determine the lowest floor for rating and updates to the Specific Building Drawings, including guidance for Pre-

FIRM buildings receiving full-risk rates using elevation data;

- Guidance on floodproofing credit for non-residential buildings;
- New premium tables for the Preferred Risk Policy Eligibility Extension;
- Clarification of refund rules due to map revisions;
- Updates to the renewal procedures and new notification letter for the Processing of Renewals for Certain Pre-FIRM Subsidized Policies; and
- Revisions to miscellaneous sections to support changes resulting from BW-12.

More info and the update manual can be found at:
www.nfipiservice.com/nfip_docs.html.

FEMA's GeoPlatform – Online Flood Zone Data



The National Flood Hazard Layer data incorporates all Digital Flood Insurance Rate Map (DFIRM) databases published by FEMA, and any Letters of Map Revision

(LOMRs) that have been issued against those databases since their publication date. The DFIRM Database is the digital, geospatial version of the flood hazard information shown on the published paper Flood Insurance Rate Maps (FIRMs). The primary risk classifications used are the 1-percent-annual-chance flood event, the 0.2-percent-annual-chance flood event, and areas of minimal flood

risk. The NFHL data are derived from Flood Insurance Studies (FISs), previously published FIRMs), flood hazard analyses performed in support of the FISs and FIRMs, and new mapping data (where available).

To view FEMA's GeoPortal website, go to:

fema.maps.arcgis.com/home/

FEMA Building Code Toolkits for Communities

“Building code adoption and enforcement is one of the strongest strategies jurisdictions can adopt to ensure occupant safety, protection of local tax base, continuity of essential services, and support more rapid recovery from disasters. Please utilize these materials and share with others in your community.”

Ed Laatsch, P.E.
Chief, FEMA Building Science Branch

The FEMA Federal Insurance & Mitigation Administration is pleased to announce the newly developed Building Codes Toolkit. The Toolkit explains building codes, their value to occupant safety and community resilience, as well as tools and resources for a variety of audiences including property owners and the general public.

Building codes are sets of regulations that address floodproofing, structural integrity, fire resistance, safe exits, and ventilation and construction materials in addition to other things. They specify the minimum requirements to safeguard the health, safety and general welfare of building occupants.

Through the close coordination and

partnership with local, regional, and national subject matter experts and by utilizing existing multi-hazard standards, FEMA developed a series of informational materials and tools, which can be found at:

www.fema.gov/earthquake-publications/building-codes-toolkit-0

Elevation Certificates

A community's permit file must have an official record that shows new buildings and substantial improvements in all identified Special Flood Hazard Areas (SFHAs) are properly elevated. This elevation information is needed to show compliance with the

floodplain management ordinance. FEMA encourages communities to use the Elevation Certificate developed by FEMA to fulfill this requirement since it also can be used by the property owner to obtain flood insurance and/or when filing a Letter of Map

Amendment application. Communities participating in the Community Rating System (CRS) are required to use the FEMA Elevation Certificate, which can be found at:

www.fema.gov/media-library/assets/documents/160?id=1383



NFIP's Community Rating System

Every year, flooding causes hundreds of millions of dollars' worth of damage to homes and businesses around the country. Standard homeowners and commercial property insurance policies do not cover flood losses. Subsequently, to meet the need for this vital coverage, the Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP). The NFIP offers flood insurance policies in communities that comply with minimum standards for floodplain management.

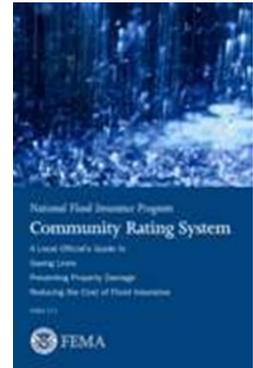
The NFIP's Community Rating System (CRS) recognizes community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners. The CRS is similar to private insurance industry's programs that grade communities on the

effectiveness of their fire suppression and building code enforcement.

CRS discounts on flood insurance premiums range from 5 to 45 percent. Those discounts provide an incentive for flood mitigation and protection activities that can help save lives and property in the event of a flood. To participate in the CRS, communities can choose to undertake some (or all) of the 18 public information and floodplain management activities described in the CRS Coordinator's Manual and found on the attached CRS spreadsheet. In many instances, your community's designated floodplain administrator is probably already doing a good portion of these activities. To get credit, community officials will need to prepare an application package documenting the efforts.

The CRS assigns credit points for each activity. The attached CRS spreadsheet also lists the activities and the possible number of credit points for each one. Based on the total number of points a community earns, the CRS assigns them to one of ten classes. The discount on flood insurance premiums is then based on the class

Participation in the CRS program is strictly voluntary. If your community is in full compliance with the rules and regulations of the NFIP, the community may apply. There is no application fee, and all CRS publications are free. Additional information on the initial application process may be found in the attached CRS spreadsheet. Any questions regarding the CRS program and application process should be directed to Marc Macy, State NFIP Coordinator, at (605) 773-2199 or marc.macy@state.sd.us



New CRS Coordinator for South Dakota

South Dakota welcomes the new Community Rating System representative, Gina Gabriel, who is now serving our great state. Gina has a strong and diverse background in working with the National Flood Insurance Program. Gina grew up in the Pacific Northwest and attended the University of Idaho. She graduated with a degree in Geography and Applied Economics. After graduation, she was employed by GE Capital conducting flood zone

determinations. Later she used her NFIP knowledge processing LOMA applications while working for Michael Baker in Lakewood, Colorado. Her six years of experience there gave her insight and experience in the NFIP. In the future, Gina will be making a move to Boise, Idaho in order to be more centrally located to the CRS territory she serves: Montana, Northern California, Northern Nevada, Utah, Idaho, Wyoming and North and

South Dakota.

Here is Gina's contact information:

Gina Gabriel, CFM
2202 Lamar Street
P.O. Box 140945
Edgewater, Co 80214
Cell: 303-248-6330
ggabriel@iso.com

"I am happy to help communities, but remember I am new and it may take me a little while to find or process some information. But don't let my newness keep you from asking me for assistance."

Gina Gabriel, SD CRS Coordinator

US Geological Survey's Flood Inundation Mapper Tool

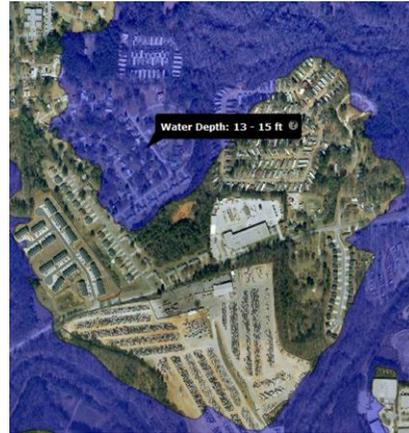
The USGS is partnering with the National Weather Service, United States Army Corps of Engineers and Federal Emergency Management Agency to develop flood inundation maps in locations across the country identified to be at the highest risk for flooding. These maps help identify where the potential threat of floodwaters is greatest, providing key information to Emergency Management officials to help them make quick decisions about when and how to evacuate residents threatened by rising

floodwaters.

State and local emergency managers are now able to use the interactive tool to better focus flood response and resource recovery and to swiftly assess evacuation routes. The public can also use the mapping application to better understand their personal flood risk and consequences.

To view the website, follow this link:

wim.usgs.gov/FIMI/



Community Assistance Visits and CRS Reviews in South Dakota

The State NFIP Coordinator and FEMA NFIP Specialist Matt Buddie conducted several Community Assistance Visits (CAVs) with Floodplain Administrators across the state in May and July. These CAVs provided technical assistance to ensure that communities are maintaining and enforcing their floodplain management regulations. Communities that were visited include: Town of Trent, City of Belle Fourche, City of Canton, Custer

County, City of Custer, Minnehaha County, Moody County, City of Sioux Falls and the City of Sturgis.

Community Rating System (CRS) application review meetings were held in May for the City of Madison, City of Parkston and City of Spearfish. They were led by Scott Cofoid of Insurance Services Office (ISO), which is the organization that administers the CRS program for FEMA. Congratulations to Rapid City for recently being

upgraded to a CRS Level 7 Community!



SD OEM NFIP

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We're on the Web!

See us at:

Oem.sd.gov

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Not in the NFIP...? The National Flood Insurance Program (NFIP) is a federal program administered by FEMA. Participation is voluntary, but the benefits are considerable. To join, a community agrees to adopt, administer and enforce a floodplain management ordinance

that meets or exceeds the minimum requirements as established in the Code of Federal Regulations. When communities participate in the NFIP, property owners and renters can buy flood insurance to help deal with losses from flooding. Coverage can be for structures and for contents

of both residential and commercial properties regardless of whether they are located in the floodplain. If your community is not currently participating, please call my office to discuss enrolling your community in the National Flood Insurance Program.

Has your community changed contact information?

Please let us know if any of your community's contact information such as phone, fax or email has changed so that we may update our records and keep your community informed of important program

changes in the NFIP and floodplain management. If your community no longer has a floodplain administrator, or the position has been filled by someone new, we would like to hear from you too.

Also, if you live in a community where a post office may have been closed or scheduled to be closed, please notify us if that changes your mailing address or zip code.

SD OEM Support..

OEM is charged with supporting the national system of emergency management. OEM provides for the system by encouraging the development of comprehensive disaster preparedness and assistance

plans, programs, capabilities, and organizations by the State and its local governments. OEM ensures that funding is located, acquired and provided to local governments through the day-to-day management of

the: National Flood Insurance Program; Hazardous Materials Program; Hazard Mitigation Program; Public Assistance Program; Emergency Performance Grant Program; and other initiatives and programs, as allowed.



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