

# The Region III Report

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## Towns Can Reduce Flood Risks, Costs

Three Region III cities recently won recognition for their efforts to reduce flood risks and the cost of flood insurance.

The cities were awarded new classifications under the National Flood Insurance Program, Community Rating System.

Ocean City, MD, and Wilkes-Barre, PA, qualified as Class 7 communities with a 15 percent savings in Flood Insurance costs. Alexandria, VA, was designated as a Class 8 community with a 10 percent reduction in the insurance premium.

The National Flood Insurance Program (NFIP) Community Rating System (CRS) was implemented in 1990. Its purpose is to recognize and encourage community floodplain management activities that go beyond minimum NFIP minimum standards.

The National Flood Insurance Reform Act of 1994 codified CRS in NFIP. Under the CRS, flood insurance rates are adjusted to reflect reduced flood risk resulting from community activities that meet the three goals of the CRS.

Those goals are to reduce flood

losses, facilitate accurate insurance rating and promote awareness of flood insurance. When communities meet these goals, they can cut risk and premium costs. CRS has 10 classifications: Class 1 requires the most credit points and gives the largest premium reduction; Class 10 receives no premium reduction. Flood insurance premiums can be reduced from five percent in Class 9 communities to 45 percent in Class 1 communities.

Communities receiving premium discounts through the CRS range from small to large, and address a broad mixture of risks including coastal and riverine flooding.

CRS recognizes 18 activities in which points are awarded to earn class changes. One activity required for a discount is providing an elevation certificate for buildings constructed after the CRS application.

Optional activities include providing flood insurance rate map information to the public and publicizing the service, guaranteeing that currently vacant flood plain land remains free of development and providing a public early flood warning system, including a detailed flood-response plan keyed to flood crest predictions.

Currently, more than 900 communities receive flood insurance premium discounts based on these local mitigation, outreach and educational activities. Communities maintaining good standing in compliance with NFIP regulations may volunteer to apply for the CRS.

Communities interested in participating in the CRS should contact the Region III Flood Insurance and Mitigation Director Dave Thomas at 215-931-5512.

## New ONP Branch Chief is Named

Karin Fairbanks has been selected as Chief of the Program Coordination Branch in Region III's National Preparedness Division. Karin is in charge of several activities, such as the Citizen's Corps, State and Local Government Coordinator, Continuity of Operations Program



Karin Fairbanks

(COOP), Terrorism and exercises.

Karin also is the point of contact for the Region III Senior Leaders Homeland Security Summit to be held Nov. 12-14 in Philadelphia.

Chief of Program Coordination is an existing position that has been vacant for some time.

"I am honored to be selected from such a strong group of candidates, and I'm excited to be leading such an impressive team," Karin said. "The people in this branch are very knowledgeable and talented, and they already produce amazing results day after day. My role is mainly to keep that energy focused, and to challenge them to even greater things. I can't think of a better job."

She became a Disaster Assistance Employee (DAE) in August of last year and worked as an Environmental Specialist in DR-1378 in Charleston, WV. In May 2002, she became a full-time FEMA employee and was placed in charge of exercise programs.

A native of Chicago, Karin was graduated from the University of Miami. After college, she entered the U.S. Air Force and became a missile-launch officer. She left the military service after seven years, as a captain and Chief of Training for Command and Control, U.S. Air Forces in Europe.

Karin lives in Mt. Airy.



West Virginia floods in 2001 caused major losses.

- **DMA2K Changes:** FEMA Region III recently held a retreat for about 25 DAEs and representatives from each of the five states and the District of Columbia in the region to introduce changes in the DMA2K Human Services program. These changes will be implemented on Oct. 14, and will alter the way disaster assistance is delivered. Headquarters staff presented the briefing on the new procedures. Region III state partners will be developing the state administrative plan, which will describe how each state will implement the new program. The group also critiqued the FEMA Region III disasters in 2002. *For more information, call Jack Schuback at 215-931-5624.*
- **Stopping Repetitive Loss is a FEMA Priority:** Region III Flood Insurance and Mitigation Division will deliver its latest inventory of 16,000 flood-damaged properties to state hazard mitigation officers and National Flood Insurance Program (NFIP) coordinators at a meeting Nov. 18-22 in Williamsburg, VA. Region III has been developing its own database since 1999. It includes all NFIP data on flood-insurance claims, repetitive-loss information from Individual Assistance and damaged property surveyed in Region III since 1995. States can use the information to determine the most effective use of funding from federal hazard mitigation programs. *For more information, call Dave Thomas at 215-931-5506.*
- **RISC Agenda Working:** The Regional Inter-Agency Steering Committee (RISC) will convene in Philadelphia Nov. 19-20. Presenters at this quarterly meeting will include representatives of the U.S. Army Corps of Engineers, the Department of Defense, the Coast Guard Atlantic Strike Team, the Public Health Service and American Red Cross. DEMA has offered a presentation on the proposed Delaware Environmental (weather) Observation System. FEMA staff will discuss debris management, Regional Operations Center functions and mission assignments under the Stafford Act. The session, which will conclude with an exercise, is a good opportunity for agencies to introduce new employees who might be called to staff an Emergency Support Function in time of disaster. *For more information, call Kevin Koob at 215-931-5576.*
- **Plan Deadline Extended:** FEMA has extended the deadline for state and local governments to develop mitigation plans. The closing date to submit completed mitigation plans and remain eligible to receive FEMA grants is now Nov. 1, 2004. The previous deadline was Nov. 1, 2003. *For more information, call Joe Zagone at 215-931-5542.*
- **Snow Emergency Rules:** FEMA is tightening requirements for states to qualify for snow-emergency funds this winter. The new policy requires states to show effects such as highway and government-office closings, power outages and relief-shelter openings. *For more information, call Steve Simpson at 215-931-5717.*
- **Public Assistance Changes:** Effective Oct. 1, PA per-capita indicators went from \$1.07 to \$1.09 statewide and from \$2.66 to \$2.71 countywide. The Individual and Family Grant (IFG) maximum rose from \$14,800 to \$15,000 and small-project maximums from \$52,000 to \$53,000. The increases apply to disasters declared thereafter, reflecting changes in the Department of Labor Consumer Price Index for All Urban Consumers. *For more IFG information, call Jack Schuback at 215-931-5624 or John Connolly for PA at 215-931-5640.*
- **VDEM Conference:** Virginia Department of Emergency Management (VDEM) is sponsoring a Community Outreach Conference at the Richmond Airport Wyndham Hotel, Nov. 19 and 20. Topics include Polishing Your Presentation skills, Preparing For The Unexpected, How To Get The Media On Board For Your Campaign and several other subjects. "Although we're promoting this conference to disaster outreach communicators from across Virginia, we would like to have visitors from other states as well," said Dawn Eischen, public affairs coordinator for VDEM. Deadline to register is Oct. 31. *For more information, call Dawn Eischen at 804-897-6500, ext. 6519 or check the VDEM website at [www.vaemergency.com](http://www.vaemergency.com).*

**More circulation:** *The Region III Report* is a vehicle for FEMA to share information with our federal, state and local partners and our full-time staff and reservists. Thank you for your comments and suggestions in our previous issues. Please send any additional email addresses or changes to [susan.greatorex@fema.gov](mailto:susan.greatorex@fema.gov).