



New York State  
Water Resources Institute  
Cornell University



## Remaining questions from FEMA's Community Rating System Introductory webinar – 9/22/20

Panelist responses are from John Gauthier, CFM (green text), and Russell Houck, CFM (blue text). Russell ([RHouck@syrgov.net](mailto:RHouck@syrgov.net)) and Nate Mitchell ([nmitchell@piermont-ny.gov](mailto:nmitchell@piermont-ny.gov)) have volunteered to be contacted at their respective emails for further questions about the Community Rating System.

Panelists, we really appreciate your thoughts on these questions.  
Thank you!

- What method do you recommend to obtain the market value for the substantial damage determination?

*I believe the assessed value of the structure is best for a baseline, if the municipality has a 100 % baseline assessment. Cost of damage is based on a reasonable estimate to repair, that's a judgement call. Typically the 50% cut-off is obvious, I haven't heard of many close calls.*

*I agree. Also be sure to check with your municipality's assessment office on how they determine full market value or assessed value for a structure and property. An owner can also have a private appraisal performed at their cost. Recent sale of the property could also affect market value.*

- Can you explain more about the elevation certificate requirement to join the CRS? Is this for municipal properties? Private properties? Are there funding sources for the elevation certificates that a local community could apply to?

*Elevation Certificates are required for all new and substantially improved structures in the SFHA; private, public or institutional. Under CRS maintenance or records and quality control is the additional requirement. It's challenging and subject of many training sessions! I try to attend a session every year to capture the subtleties. I don't know of any funding source for training, NYSFSMA offers frequent training on the subject.*

*The owner of the new or substantially improved structure will have the elevation certificate completed by a licensed engineer or surveyor at the owner's cost. The local municipality reviews the EC. The EC is also required for NFIP insurance. The EC can be submitted to FEMA for review, and all ECs recently completed are submitted for the CRS review.*

- If counties aren't eligible can they enter into IMAs with municipalities to administer program to assist with capacity on behalf of the community?

*Yes, in theory possible but hasn't occurred, beyond county-wide plans with subparts for individual communities. In Florida and other southern states, county-wide and regional CRS programs are typical. I believe the Home-rule status of NYS precludes some county/regional acts for Towns/Villages.*

- I need guidance on how to get our rating higher than a 10. Where is the best place to start?

*Send someone to the EMI 4 day course! Read the coordinators manual and join NYSFSMA. The CRS resources website is very complete.*

*Feel free to contact myself, Russell Houck, City of Syracuse ([rhouck@syrgov.net](mailto:rhouck@syrgov.net)). I can go over some of the CRS activities where points are more easily obtainable. Also contacting a CRS community in your area for guidance would be useful.*

- Requesting a Community Assistance Visit to check the community is in compliance can make officials nervous. How would you approach an official to start the process?

*Cautiously. I would conduct a self-audit or even hire a consultant before exposing my municipality to a DEC, FEMA or ISO visit. If they identify problems, they may have to take action that is adverse to the community. Research the requirements before any external exposure of the program.*