



# NFIP/CRS UPDATE

June / July 2018

## Outreach Kit Aims to help Stakeholders Close the Insurance Gap

CRS communities and CRS stakeholders are well aware of the importance of flood insurance to their residents. Insured residents and property owners recover from flooding faster than those who are uninsured, and communities with more insured people are more resilient in the face of flooding.

As noted in the last issue of the newsletter, the Federal Emergency Management Agency (FEMA) set a goal in its latest strategic plan of “closing the insurance gap,” including an ambitious “moonshot” of doubling the number of properties covered by flood insurance nationwide, by 2022. This means adding 4 million new insurance contracts across the Nation over the next several years. Because about 70% of all policies are held by people in CRS communities, the CRS is anticipated to be an important driver in expanding flood insurance coverage. Floodplain managers and other stakeholders are being asked to incorporate flood insurance into preparedness and recovery messages to help people understand the risk they face from floods and how insurance can help protect them.

To help all stakeholders, FEMA has prepared an Outreach Starter Kit for Insurance Moonshots, which comprises useful materials and information that will make it easier to conduct public awareness efforts and educate people about flood insurance.

All the materials in the Starter Kit can be reproduced by any means, photocopied, tailored to a specific community’s situation, and shared freely. Among the items included are:

- Sample messages for Facebook and Twitter;
- A short essay suitable for the op-ed section of a local newspaper or an article in a newsletter;
- Ideas of steps that can be taken by stakeholders—including your local or county emergency manager, businesses, non-governmental organizations, and others—to explain the value of flood insurance and encourage its purchase;

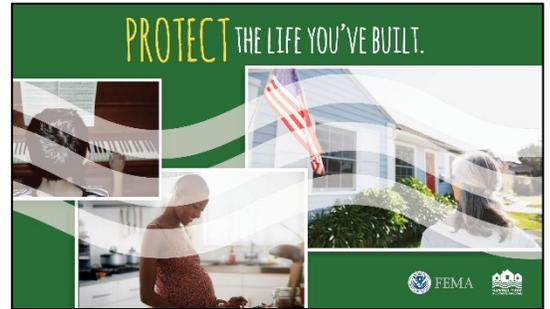
*[continued on next page]*

### Also in this Issue

CRS Award for Excellence .....	2	Debbie’s Dish .....	6
Freeboard is a Win-Win.....	3	Online Resources .....	8
Q&A on the CRS .....	5	Training Opportunities.....	8

## Outreach Starter Kit (cont.)

- Many facts and phrases that can be used as “sound bites” and incorporated into presentations, discussions, and written materials;
- A selection of flood-related graphics, in digital form; and
- Two FEMA Fact Sheets (one page each), “Why Buy Flood Insurance?” and “How to Buy Flood Insurance.”



Note that many of these materials can be incorporated into CRS-creditable activities, like Activity 330 (Outreach Projects), especially with a community’s Program for Public Information, and Activity 370 (Flood Insurance Promotion). A webinar on Activity 370 is scheduled for August 22nd and again on December 19th [see “Training Opportunities” on page 8].

The CRS encourages all its communities to download the Moonshot Outreach Starter Kit and use its many aids to spread the word about flood insurance. The CRS team has formed a workgroup that will be developing additional, community-level ideas for incorporating more emphasis on flood insurance into community efforts, many with CRS credit attached. Watch future issues of the *NFIP/CRS Update* newsletter for that information. Meanwhile, access the FEMA Moonshot Outreach Starter Kit on the [FEMA website](#). ≡ ≡ ≡

---

## CRS Award for Excellence goes to Lisa Foster

Lisa Foster, CFM, Floodplain Administrator for Pinellas County, Florida, has been named the recipient of the CRS Award for Excellence, presented at the 2018 ASFPM conference in Phoenix. Foster was nominated by two separate people, one from a community within Pinellas County and the other from the Florida Department of Emergency Management.

Foster’s work in supporting both the municipalities and unincorporated areas throughout Pinellas County has been outstanding. Most notably, she created a highly regarded Program for Public Information and is actively engaged with several working groups and boards that enhance the management of floodplains by promoting the goals and values of the CRS, including the Board of Directors for the Florida Floodplain Managers Association and the Florida Local Environmental Resource Agencies. Additionally, she has gone above and beyond in reaching residents by working with the local Realtor’s® association, to provide tailored outreach materials for Realtors® to use to help advise their customers about flood insurance, Coastal Barrier Resources Act designations, storm surge, and hurricane evacuation routes.

Foster’s work over the years has culminated in a CRS Class 5 rating for unincorporated Pinellas County, resulting in a 25% reduction in flood insurance premiums for properties within the Special Flood Hazard Area.

The CRS congratulates Lisa Foster on her achievement, and for making a substantial contribution to mitigating flood losses and building resilience in Pinellas County and beyond. ≡ ≡ ≡

# Freeboard is a Win-Win

One of the best strategies for reducing flood damage is elevating structures—at least to the base flood elevation and preferably above that. It is not surprising, then, that nearly 80% of all CRS communities already implement at least a 1-foot freeboard standard. CRS communities recognize that a freeboard standard benefits them in at least three ways:

- (1) Property owners realize lower insurance rates on a structure that conforms to a freeboard requirement, because the extra level of elevation reduces the risk to that building.
- (2) Communities earn CRS credit for implementing freeboard, which translates into a CRS premium discount for their policy holders.
- (3) Freeboard standards result in reduced flood losses:
  - Freeboard as credited under the CRS (at least 1 foot) is one of the floodplain management measures found to have statistical significance in reducing flood losses, according to a 2015 study by Texas A&M University;
  - A study conducted by FEMA Region VIII after the 2013 floods in northern Colorado showed that losses would have been 30% higher had existing freeboard standards not been in place, and that the reduction in losses would be even greater in a larger, 100-year flood.

## A Freeboard Prerequisite for CRS

Because of the undeniable value of freeboard in flood risk reduction, the Federal Emergency Management Agency (FEMA) asked the CRS Task Force to consider making freeboard a prerequisite for joining the CRS. The CRS Task Force created the 2020 Freeboard Prerequisite Committee and, after studying the issue, the Committee has recommended to FEMA that a Class 8 freeboard prerequisite be implemented with the next (2020) edition of the *CRS Coordinator's Manual*. The CRS team presented details about the proposed prerequisite and engaged communities in discussions about it during the ASFPM conference in June.

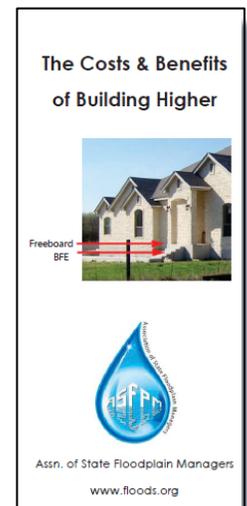
The freeboard prerequisite proposed to FEMA would require future CRS Class 8 and better communities to enforce at least 1 foot of freeboard for all residential buildings (including their utilities, equipment, and mechanical systems) in the communities' Special Flood Hazard Areas where base flood elevations have been established by FEMA. Communities that do not implement a freeboard requirement would be limited to a CRS Class 9 rating. All communities that implement a freeboard requirement will receive CRS credit under Activity 430 (Higher Regulatory Standards).

The proposed Class 8 prerequisite supports the three goals of the CRS: reduce flood losses, support the insurance aspects of the NFIP, and foster comprehensive floodplain management, but it is also important for communities and homeowners. More information will be coming in future newsletters. All communities should also take time to consider whether a 2-foot or 3-foot freeboard standard would be appropriate for their communities.

## Help in Explaining Freeboard

Whether you already have a freeboard requirement or are considering one (or a higher one), it can be challenging to explain to builders, local officials, community departments, and residents how it helps your community and your property owners. The Association of State Floodplain Managers (ASFPM) has a helpful flyer

*[continued on next page]*



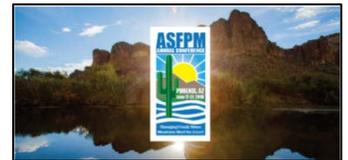
## Freeboard is a Win-Win (cont.)

on the benefits of freeboard. Using examples, it gives the key arguments in favor of a community's enforcing a requirement for building above the base flood elevation. To accompany the flyer, there is a guide and template for creating a similar flyer tailored to a community's own conditions. Local examples can be plugged in, and the flyer is designed to be printed on plain letter-sized paper and folded—making it simple and inexpensive to produce and reproduce. The flyer can be downloaded from the [ASFPM's website](#). The guide is posted on the [CRS Resources website](#). ≡≡≡

---

## CRS Connections at ASFPM Conference

Thank you to everyone who participated in the discussions about the CRS during June's annual conference of the Association of State Floodplain Managers (ASFPM) in Phoenix, Arizona. The CRS team always appreciates the time and effort that communities put into the presentations they make at the concurrent sessions. Both the successes that communities have found with the CRS and their concerns with the program are welcome and useful.



During Lunch with CRS on Wednesday, freeboard was a main topic *[see article on page 3]* discussed with a record number of attendees, which included CRS Users Group leaders, NFIP State Coordinators, CRS State Coordinators, and others.

The one-on-one meetings again were popular: the CRS team met with 18 different communities and organizations during the week, answering questions, advising, and talking about a number of floodplain management, flood reduction, and CRS program issues. ≡≡≡

---

## Candidates Sought for CRS Award for Excellence

Nominations are being sought for the next CRS Award for Excellence, which recognizes an individual who has provided leadership in raising awareness about the dangers of flooding, implementing floodplain management programs that reduce flood damage, and promoting the purchase of flood insurance through the CRS and the National Flood Insurance Program.

A nominee could be a local government official, insurance agent, business professional, real estate professional, floodplain manager, or other local leader. He or she should

- Be active in a CRS community and knowledgeable about the local flood risk;
- Be active in promoting the use of flood insurance to help households prepare for the possibility of flood damage; and
- Be active in encouraging community leaders to improve safety and resilience to flooding and other disasters.

More details, nomination forms, and submittal instructions can be downloaded in WORD or fillable pdf format at the CRS page of the [FEMA website](#) under "CRS Award for Excellence." Nominations must be received by **August 31, 2018**. ≡≡≡

# The CRS — Questions & Answers

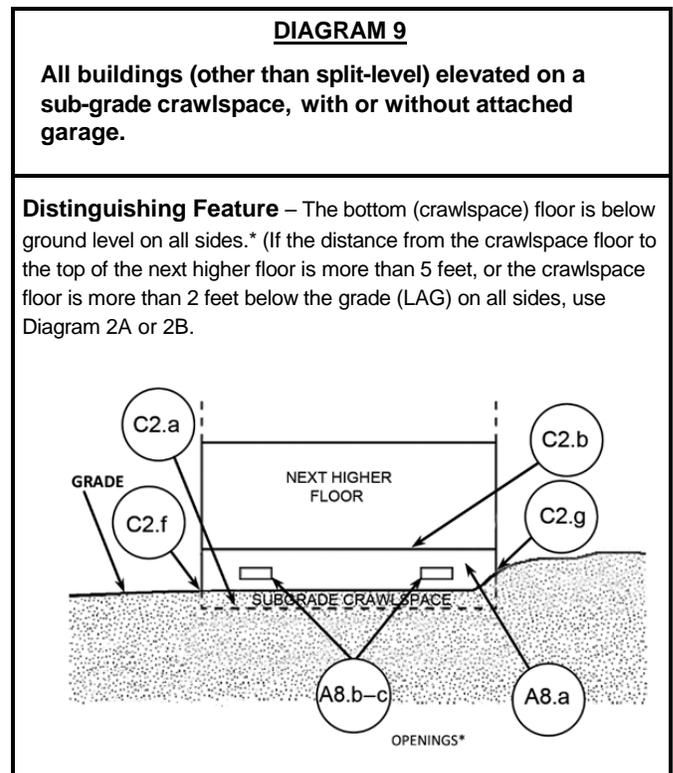
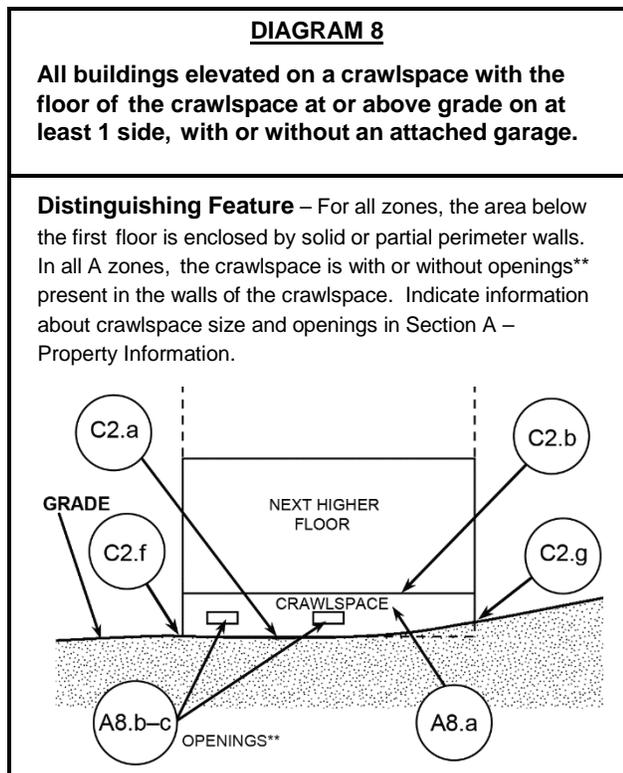
— Answers to questions posed by CRS communities —

## Choosing a Building Diagram

**Q** When it comes to Elevation Certificates and determining the correct building diagram numbers, what's the difference between Diagram 8 and Diagram 9 buildings?

**A** The CRS team has recently received further clarification on this from the Federal Emergency Management Agency. Both diagrams are for crawlspace construction. Diagram 9 is for crawlspaces that have the crawlspace floor below grade on all sides. The crawlspace floor (C2a) cannot be more than 2 feet below lowest adjacent grade (C2f) and the difference between the crawlspace floor (C2a) and the next higher floor (C2b) cannot be more than 5 feet.

Diagram 8, on the other hand, applies to crawlspaces that have the crawlspace floor at or above grade on at least one side, and the height of the next higher floor above the crawlspace floor can be any distance. Although the *Flood Insurance Manual* defines “crawlspace” as a situation in which the difference between the crawlspace floor and the next higher floor is not greater than 5 feet, the Elevation Certificate Instructions do not use this distinction, and therefore the CRS will not mark your Elevation Certificate with an error if the difference between C2a and C2b exceeds 5 feet. ≡≡≡



---

# Debbie's Dish . . . on CRS Users Groups

Debbie Cahoon Vascik, CFM  
*Users Groups Liaison*

## More on the Five Cs—Comprehending the CRS Commitment

Participation in the CRS is a pledge that community officials make to their citizens to continue the fight against flooding. Communities have chosen this voluntary program even though it takes time, effort, and resources. The commitment is there, but citizens don't always understand what being in the CRS means . . . and they should.

I've heard CRS Coordinators say that people don't even notice they're getting a premium discount until they lose it, like that saying "you don't know what you've got 'til it's gone." People know it's going to flood, but they also need to know that their community is working to do something about it. They need to know enough about the CRS to appreciate what's being done on their behalf.

Take Joe Smith, for example, who is building a new house with a close view of the bayou. The house is in the floodplain and the community has adopted higher standards, so Joe has to put his lowest floor two feet above the base flood elevation. Unhappy about the extra cost to build higher, he starts complaining to anyone at the City who will listen. The City's Floodplain Administrator explains that the extra two feet will give Joe more protection from a major flood, a lower flood insurance premium, and also make his new home compliant and eligible for the CRS discount. It's a win from every angle. Joe still grumbles, but he understands now that that additional expense up front is going to pay off in the years to come. And he likes the long-term thinking his community is doing.

Communities need to make it a priority to educate their citizens about the CRS—what it is, its goals and benefits, its costs in time and resources, and the reasons participation is so essential to the resilience of the community. Flooding is becoming more of a hot-button issue than ever before, with the increasingly frequent and devastating impacts from disasters that we are seeing—and that's a good thing. The flood hazard needs to be in the back of everyone's minds all the time, even when it's not hurricane or storm season.

Maintaining a CRS rating is more than just adopting and enforcing higher-standard ordinances and documenting standard operating procedures. It means a community must maintain its level of effort in the face of staff turnover, opposing opinions of elected officials, annoyed developers, disgruntled citizens, and other obstacles that may come along. That's all the more reason for community officials to get the word out about CRS.

So, next time you're updating your annual outreach letter, include something specifically about the CRS. Points and discounts are the obvious items, but also underscore the things the community is doing that truly make a difference in minimizing flood losses. Explain why a drainage impact fee has enabled the community to spend more on stormwater management. Give a reminder that hazard information is freely available on the website and in the library. Pat yourself on the back for the effort you've put into CRS participation, and point out that the community staff puts in this hard work for the welfare and protection of the community's residents. People may never say thank you, but when they don't get water in their houses during the next flood, you will have all the motivation you'll need to keep up the fight against flooding. ≡≡≡

# Don't Forget the new Recert Schedule

As a reminder, both the central review service and revised recertification schedule are now in effect. Starting with the recertifications that were due October 15, 2017, the schedule for everyone's recertifications was changed. Please refer to the table below to see when your annual recertification is due, along with the name of the Resource Specialist (bottom of table) who will be handling your state's recertifications.

You will be notified 45 days ahead of your state's deadline and informed whether you are required to recertify at that time or not. You can assume you will be required to unless you recently went through your cycle verification, currently are going through your cycle verification, or have your cycle verification due later this year.

Please pay attention to the emails you receive about this. Direct any questions to your ISO/CRS Specialists or to your CRS Resource Specialist. They will be glad to assist you. ≡≡≡

<b>CRS Annual Recertification Schedule</b>			
<b>CC-213 Recertification and Required Documentation Due to ISO By:</b>			
<b>First Quarter</b>	<b>2nd Quarter</b>	<b>3rd Quarter</b>	<b>4th Quarter</b>
<b>February 1</b>	<b>May 1</b>	<b>August 1</b>	<b>October 15</b>
Connecticut Florida: Miami-Dade County Florida: Monroe County Illinois Indiana Iowa Kansas Maine Michigan Minnesota Mississippi New Hampshire New York North Dakota Ohio Pennsylvania Rhode Island South Dakota Vermont Wisconsin	Colorado Delaware Florida: All Others Kentucky Massachusetts Missouri Nebraska Puerto Rico West Virginia	Alaska Arkansas California Idaho Louisiana Montana North Carolina South Carolina Utah Virginia Wyoming	Alabama Arizona Georgia Hawaii Maryland Nevada New Jersey New Mexico Oklahoma Oregon Tennessee Texas Washington
<b>Annual Recertification Information Distributed to Community By:</b>			
<b>December 15</b>	<b>March 15</b>	<b>June 15</b>	<b>September 1</b>
<b>Resource Specialist Responsible for Each Quarter:</b>			
<b>Keith Harper</b>	<b>Christina Turpin</b>	<b>Keith Harper</b>	<b>Christina Turpin</b>



---

# Online Resources

## At CRSresources.org

Don't forget to browse the [CRS Resources website](#) periodically to see what's been added in the way of CRS materials. All documents referred to in the *Coordinator's Manual* are posted here as soon as they are available. If you cannot find a piece of information or document, please notify your ISO/CRS Specialist or [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com). Here are some recent additions to the website.

- **Webinar Schedule**—A schedule is posted under the Training & Videos page of the [CRS Resources website](#). This link has registration information. See the webinar schedule below.
- The most recent issue of the *NFIP/CRS Update* newsletter (April/May 2018), in case you missed it, along with all other past issues, can be found under the 100s page of the [CRS Resources website](#).
- **Success with CRS** is a page on the [CRS Resources website](#) with articles about the many ways in which communities have found their own brand of success through the CRS. ≡≡≡



---

# Training Opportunities

## Webinars

The CRS offers webinars to help communities understand and meet their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). See the [CRS Resources website](#). The one-hour webinars listed below are on the calendar, and others will be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

- **Introduction to the CRS** — August 21, 2018
- **Flood Insurance Promotion (Activity 370)** — August 22, 2018
- **Preparing an Annual Recertification** — September 18, 2018
- **Repetitive Loss Properties and the CRS** — September 19, 2018
- **Preparing for a Verification Visit** — October 16, 2018
- **Developing a CRS Program for Public Information** — October 17, 2018
- **Preparing an Annual Recertification** — December 18, 2018
- **Flood Insurance Promotion (Activity 370)** — December 19, 2018

If you'd like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist. For more on the CRS webinars, go to the Training page of the

[continued on next page]

# Training Opportunities (cont.)

CRS Resources website. If you have questions about or suggestions for the CRS Webinar Series, contact [Becca.Croft@atkinsglobal.com](mailto:Becca.Croft@atkinsglobal.com).

## Workshops and Training related to the CRS

- **The Community Rating System (E0278)** (field-deployed course is L0278)  
.....March 25–28, 2019; June 24–27, 2019

This is the all-purpose training course for the CRS. It is taught at both the Emergency Management Institute (see below) and at sites throughout the country at the request of interested communities, groups, or states, pending available funding.

- Attendees of E0278 CRS courses based on previous *Coordinator’s Manuals* may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.
- For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E0278 CRS course.
- No more than two persons per community may attend at one time.

Prerequisite: To enroll in the CRS course, you must be a Certified Floodplain Manager (CFM®), have completed the National Flood Insurance Program course (E0273), or be a full-time floodplain manager with over two years of floodplain management experience.

- **Managing Floodplain Development through the NFIP (E0273)**  
..... August 27–30, 2018; November 26–29, 2018;  
.....March 18–21, 2019; June 17–20, 2019; August 26–29, 2019

E0273 is also field deployed periodically. Contact your State NFIP Coordinator for more information [see the [ASFPM’s website](#)].

- **Unified Hazard Mitigation Assistance—  
Quality Application Elements (E0212)** .....May 6-9, 2019
- **Unified Hazard Mitigation Assistance—  
Application Review and Evaluation (E0213)** ..... July 29-30, 2019
- **Unified Hazard Mitigation Assistance—  
Project Implementation and Programmatic Closeout (E0214)**..July 31—August 1, 2019
- **Retrofitting Floodprone Residential Buildings (E0279)** .....May 13–16, 2019
- **Advanced Floodplain Management Concepts II (E0283)** .....July 30—August 2, 2018;  
.....July 15–18, 2019
- **Advanced Floodplain Management Concepts III (E0284)** .....February 4–7, 2019
- **Residential Coastal Construction (E0386)** ..... August 13–16, 2018; August 12–15, 2019
- **Fundamentals of Building Science (E0312)** .....September 24–27, 2018;  
.....September 23–26, 2019

[continued on next page]

# Training Opportunities (cont.)

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *Coordinator's Manual*, five points are provided for each member of a community's floodplain permit staff who graduates from courses E0194, E0273, E0278, E0282, E0284, or E0386 (up to 25 points). Graduating from E0279 is worth up to five points under Activity 360 (Flood Protection Assistance).

## About the Emergency Management Institute

FEMA's Emergency Management Institute (EMI), in Emmitsburg, Maryland, offers training on topics related to floodplain management, mitigation, and construction, including the basic CRS course (E0278). These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials, travel stipends are available, and on-campus lodging is free. Free transportation is provided from the airport to the campus and back to the airport. The only out-of-pocket expense is a meal ticket—all-you-can-eat breakfast, lunch, and dinner. Go to the welcome page of the [EMI website](#) for specific details. The application to attend can be found at this page on the [EMI website](#), or call EMI at 1-800-238-3358 or (301) 447-1035. Signed applications should be submitted through the state's Emergency Management Training Officer.

## Bring the CRS to Your Home Town

The CRS conducts the field-deployed CRS course (L0278, the same as EMI's E0278) throughout the year, depending on funding availability. A state, CRS Users Group, or organization that would like to host a course or discuss CRS training opportunities should contact its FEMA Regional CRS Coordinator (see the [CRS Resources website](#)). ≡ ≡ ≡

### Statement of Purpose

The *NFIP/CRS Update* is a publication of the National Flood Insurance Program's Community Rating System. It provides local officials and others interested in the CRS with news they can use.

The *NFIP/CRS Update* is produced in alternate months by the Insurance Services Office, Inc. (ISO), which is the Lead Service Provider to the Federal Emergency Management Agency for the CRS. The newsletter is distributed electronically, at no cost, to local and state officials, consultants, and other interested persons. Communities are encouraged to copy and/or circulate the *Update* and to reprint its articles in their own local, state, or regional newsletters. No special permission is needed.

To become a subscriber or to suggest a topic that you would like addressed, contact

*NFIP/CRS Update*  
P.O. Box 501016  
Indianapolis, IN 46250-1016  
(317) 848-2898 fax: (201) 748-1936 [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com)

You can also sign up for the newsletter at the [CRS Resources website](#).