



NFIP/CRS UPDATE

December 2018 / January 2019

—More on FEMA’s Moonshot —

Help Burst those Flood Insurance Myths

As part of the Federal Emergency Management Agency’s “moonshot” goal of doubling flood insurance coverage nationwide by 2022, the Community Rating System is asking communities to strengthen their flood insurance outreach campaigns. Remember that “Insure your property for your flood hazard” is CRS priority topic 2 for element OP credit (and also a prerequisite) under Activity 330 (Outreach Projects). Publicizing flood insurance also can be credited in a community’s flood response preparations (element FRP), and under Activity 370 (Flood Insurance Promotion).



An important component of promoting flood insurance is dispelling the myths that persist about it. Below are a few of the most salient misunderstandings about flood insurance and some straightforward explanations of what is really true. Your community may find it helpful to use the linked materials to address mistaken beliefs among your residents. Also, there are several “myths” articles in the linked materials that could be reprinted to highlight some of the ideas below.

MYTH My homeowner’s insurance covers flooding.

This may be the most prevalent misinformation of all. In fact, almost no homeowner’s insurance policies cover flood damage. That is why the federal government created the National Flood Insurance Program (NFIP). Flood insurance is sold as a separate policy, so even if a person’s regular agent doesn’t handle flood insurance, it can be obtained from another agent who serves that area. To find one, people can contact the NFIP call center at 800-427-4661 or www.FloodSmart.gov. Communities can distribute FEMA’s palm card, “[Your Homeowners Insurance Does Not Cover Flooding.](#)” One flood survivor who had that separate policy—and was glad he did—tells about it in a [one-minute video](#) from FEMA.

MYTH I don’t need flood insurance, because I’m not in a high-risk zone.

The reality is that it can flood almost anywhere, and it doesn’t take much water to cause expensive damage. In fact, about 1/3 of all flood disaster assistance and 1/3 of all flood insurance claims payments go to people who have been flooded even though they were outside of the mapped high-risk zone (Special Flood Hazard Area). With a changing climate, scientists say that extreme weather events—like

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Flood Insurance Myths (cont.)

the tremendous rain that accompanied hurricanes last summer and caused localized flooding—will be more likely in the future. So living in a location that so far has been thought to be at low risk does not mean that is safe now. [Why Do I Need Flood Insurance?](#) helps people understand the need for flood coverage. [Know Your Risk](#) focuses on the potential for flooding in low-lying coastal areas. A [one-minute video](#) from FEMA tells the story of a family who were relieved that they had bought flood insurance even though they had already been through hurricanes without sustaining damage.

MYTH I can't get flood insurance, because I'm not in a high-risk zone.

Virtually anyone who lives in or owns property in an NFIP-participating community can buy flood insurance for a residential building, business, condo, or apartment, and the contents can be insured as well (or instead). Flood insurance through the NFIP has never been restricted to people located in the high-risk zone (Special Flood Hazard Area). In fact, for people outside the high-risk zone, flood insurance is an even better deal, because the premiums are lower. An overview of the availability, coverage, and costs of flood insurance—in clear language and with sources of more information—can be found on the [FloodSmart website](#). Communities can also use the [brochure about the preferred risk policy](#) for low-hazard areas.

MYTH Even if my house did flood, it wouldn't be by much.

There may not be very much water, but that doesn't mean there won't be much damage. Only one inch of water in an average home can cause more than \$25,000 in damage. A handy visual representation of this is the [Cost of Flooding tool](#) developed by FEMA. It is a simple interactive device to help people see how the depth of flooding translates to damage costs. This link is a good addition to a community's flood awareness website.

MYTH I don't need flood insurance because FEMA gives disaster assistance.

The truth is that FEMA can only provide disaster assistance when the president issues a disaster declaration—this happens for less than half of all floods. Even if there is a disaster declaration, FEMA can only provide small grants, not enough to cover all losses and certainly not enough to rebuild. For example, in Hurricane Harvey the average individual grant FEMA distributed was only \$7,000. Most other federal disaster assistance comes in the form of loans, which must be repaid. By contrast, in Hurricane Harvey, the average NFIP claim payment was over \$100,000—that's a payment from the insurance policy and of course never has to be repaid. And, a flood insurance policy pays for any covered damage, even if it results from a small (not disastrous) flood. Use the two-page handout, "[The Benefits of Flood Insurance vs. Disaster Assistance](#)," to compare the two.

More Resources

- Learn about Promoting Flood Insurance (Activity 370) at the CRS webinar April 17th [*see page 10*].
- Refer to FEMA's [Moonshot Outreach Starter Kit](#), the [Regional NFIP Marketing & Outreach Toolkit](#), and the [FloodSmart website](#) and its [Agents page](#). There you will find many useful examples, templates, photos, videos, and press releases that can be used in your community's outreach, as well as basic facts to help you dispel these misconceptions about flood insurance.

Still to Come

Future *NFIP/CRS Update* newsletters will have more on flood insurance myths. The CRS Moonshot Workgroup will be presenting new ways for CRS communities to close the insurance gap. ≡ ≡ ≡

New ISO/CRS Specialist

The Community Rating System is happy to announce the addition of its newest ISO/CRS Specialist, Mechelle Olivier, CFM, who is now in training. She earned her B.A. from Nicholls State University in Thibodaux, Louisiana. She comes to us from Terrebonne Parish, Louisiana, where she was the Assistant Director of Planning and Zoning and the CRS Coordinator. Before that, she was the Parish's coordinator for disaster recovery assistance and mitigation planning. The CRS is sure to benefit from her spot-on combination of experience and skills.

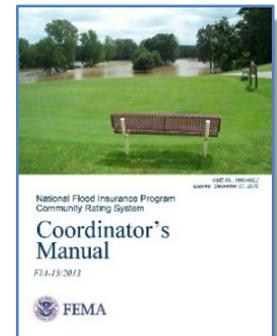
Olivier will be based in Houma, Louisiana, and her territory has not yet been delineated. You can reach her at mchelle.olivier@verisk.com.

Welcome to the CRS team, Mechelle! ≡≡≡

Send Your Ideas about the Next *CRS Coordinator's Manual*

During the next year the CRS Task Force will be working on another routine update and revision of the *CRS Coordinator's Manual*, the all-purpose reference and guidance document for the Community Rating System. The new edition is expected to become effective at some point after the current, 2017, edition of the *Coordinator's Manual* expires (March 31, 2020).

The Federal Emergency Management Agency and the CRS Task Force welcome written input for the next *Coordinator's Manual* from communities, CRS Users Groups, regional or state entities involved with the CRS, and other stakeholders. All comments will be considered, whether for minor corrections, new credits, or other improvements.



Meanwhile, the CRS team is continuing its work to simplify and clarify the procedures, descriptions, and documentation to be incorporated into the next *Coordinator's Manual*. With every edition, the CRS strives to make all the guidelines and instructions even easier to understand. Further, all references and links to sources of information and further assistance—both within the CRS and among outside entities—are being updated.

Send your corrections, suggestions for clarifications, new ideas, and other comments to Tom Powell, Chair of the CRS Task Force, at twpgmp0328@gmail.com. ≡≡≡

The CRS — Questions & Answers

— Answers to questions posed by CRS communities —

Let those Channels Wander

Q *I was just reviewing the requirements for natural shoreline protection (NSP) under Activity 420 (Open Space Preservation) in the CRS Coordinator’s Manual and I was wondering about the statement in the impact adjustment discussion that says, “Credit is provided even if the only credible activity is a community policy for parks and other public lands.” What kind of a policy is meant here? One that specifically discusses allowing natural processes of the channel but just on park or public lands?*

A The CRS provides NSP credit in either of two circumstances. The first, which is very rare, is the situation in which the community has regulations in place that prohibit any sort of erosion control or hardening of streambanks within the community. The second situation is one in which the community has written plans or policies that prohibit the hardening of streambanks or channels within some or all of the lands owned by the community. For those places, the community’s policy must be to allow the channel to migrate as it wishes.

Credit for NSP is intended to encourage communities to allow riverine and coastal areas to follow natural processes, such as channel meandering and beach erosion, even if the community can only have an impact on the lands it owns itself—such as its parks. So, if the written policy of the local parks department is to let the channel within the parks move over time, the community could receive NSP credit. In most cases, this results in minimum credit, 12 points, because it tends to be a very small percentage of all the channels in the community. ≡≡≡

Get CRS Training in Omaha

The first field-deployed offering of “The Community Rating System” for this year will be held in Omaha, Nebraska, from June 3 through June 6, 2019 (starting Monday morning and running through Thursday afternoon). The four-day session (EMI course number L0278) is the all-purpose training course for the CRS described on page 11 of this issue.

If you are interested in enrolling, send an email to NFIPCRS@iso.com to request registration details. ≡≡≡

Let us Know How to Find You

Remember to let your ISO/CRS Specialist know any time your contact information changes. With new telephone systems, office re-organizations, and staff turnover, it is sometimes hard for the CRS team to get the recertification packet and other information to the right person, in the right place. Please help us keep our lists of phone numbers, addresses, and emails current.

The Scoopon CRS Users Groups

Plan, Adjust, Recover—Flood Response Preparations

While parts of the country are bracing for frigid temperatures and icy conditions, the next flood might not be at the top of the “worry” list. But CRS communities can stay ready and earn credit by developing a flood response preparations plan (element FRP under Activity 330) so that they are poised to deliver pertinent, effective messages to their residents at all phases of a flood. Messages can be conveyed through direct mailings, newsletter articles, email blasts, pre-recorded audio spots, and handouts. Many of the messages credited under FRP reflect those used for Outreach Projects, and many communities are probably already doing something that resembles the FRP. CRS Users Groups are one avenue through which communities can cooperate to develop appropriate, region-wide messages, maximize efficiency in outreach, and help each other with documentation.

Before

Proactive communities send messages to the public well in advance of the next flood, so citizens don’t become complacent. People tend to think outreach should ramp up before hurricane season and, although that may be true on the coast, most communities are vulnerable year-round, and everyone needs to be ready for the next flood. Messages before a flood can range from flood safety (Turn Around Don’t Drown) to property protection techniques to how to gather information for insurance purposes. People who’ve never been flooded before usually believe they never will, and reminding them of past local disasters drives home the point that you never know when it could happen.

During

The National Weather Service keeps residents apprised of current conditions and forecasts while local television stations compete to produce the best coverage and latest information. Municipalities can take this a step further and send messages that are community-specific, for example, explaining why a particular neighborhood should expect more accumulation of water because of insufficient drainage, narrow channels, and/or “choke points.” Social media like Facebook and Twitter can be invaluable for outreach during the flood. Even when the power is out, people will get in their cars to recharge their phone batteries just so they can stay connected.

After

Recovery after the storm can be a little easier if both the citizens and the community were prepared beforehand. Still, people can be overwhelmed by where to start. Communities can turn their websites into a one-stop shop for disaster information—from the locations where utility repair crews are working on a given day, to places where ice is being distributed, to tips on handling mold and mildew. Recovery won’t be the same for everyone, so it’ll be important to get the right messages to the right people.

When it’s safe, city inspectors and others will make damage assessments. This is an opportune time to also place door hangers at flooded properties to advise owners of the next steps in their recovery process—everything from what their insurance adjuster will need to how to get a permit for repairs.

But recovery is more than permits and repairs. It goes hand in hand with a community’s mitigation efforts to reduce the impacts of the next flood. And that leads back to preparation. A community that engages in outreach through all three stages of a flood will fare better in the long run. A prepared community is a resilient community and can come back stronger after a flood. ≡≡≡

Success with CRS

This month: A snapshot of the numerous floodplain management and CRS activities being carried out in Stamford, Connecticut. For more details, see the [City of Stamford's website](#). For more stories, see the [Success with CRS website](#).

Three-part Approach works for Stamford, Connecticut

“Higher regulatory standards, open space preservation, and public outreach are the heart of our City Flood Program,” says Richard Talamelli, Environmental Planner for Stamford, Connecticut. “And the Community Rating System has been right in there with all three aspects of it.”

Being a CRS Class 7 community brings about \$350,000 in premium savings each year for the community’s 2,700 policyholders. “This is a huge driving force behind the community’s participation in the CRS,” Talamelli notes.

Stamford stretches over 52 squares miles (including a fair amount of water) between the New York state line and Long Island Sound. With three major rivers and 18 miles of coastal waterfront, it is subject to both riverine and coastal flooding and counts about 4,800 properties in its identified flood hazard areas. Its 126,000 residents form one of the most highly educated cities in the United States.

Higher Regulatory Standards

“We’re very regulatory conscious, and we have to be,” explains Talamelli, “largely because of the density of our population.” The Flood Program is managed by the City’s Environmental Board, a regulatory agency that also oversees the wetlands and coastal programs. All of these programs have an array of strict federal, state, and local regulations.

Of course, “the CRS is not regulatory,” adds Talamelli, “but it brings tangibles, especially in the form of premium reductions, that give us support for our Flood Program.” One positive aspect of the CRS has been the creation of an “atmosphere of proactive flood loss reduction.”

“Our strength is that we have strong and enforceable standards and it is the CRS that encouraged us to take these to a higher level, both by providing credit points and by providing a template for reaching higher,” Talamelli says. Stamford has freeboard requirements, applies rules to protect its critical facilities and dangerous materials, enforces strict building codes, and requires that substantial improvement thresholds be calculated cumulatively.

“In conjunction with this,” Talamelli adds, “the CRS makes you document everything. This is a strong element of the program. It makes you more aware of what you are doing and what you should be doing.”

Preserving Open Space

Open space preservation is an important focus for this urbanized community. The community has had some success in removing flood prone properties and keeping the land as green space. “We were doing some of it already, but the CRS definitely made us be more aggressive in our efforts,” Talamelli says. Many of the city’s open space areas are protected with easements and conservation agreements.

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Stamford, Connecticut finds Success with CRS (cont.)



Above left, Mill River during flooding in 2007. Above right, the river in 2013, after the dam was removed, the riparian areas restored, and the floodplain embraced with Mill River Park.

Courtesy City of Stamford

One huge open space effort has been the Mill River Park, a three-mile greenway along the riparian corridor to Stamford Harbor that incorporates natural areas and recreation opportunities and also is acting as a catalyst for residential and commercial development in the heart of the city. In collaboration with numerous public and private entities, Stamford created about 20 acres of new open space and restored many more.

The plan for the park was included in the Stamford Master Plan, a new Mill River Zoning District was created, and capital accounts were established for acquiring property and contracting for the design and park development. Private capital was raised by the Mill River Park Collaborative, and the City used tax increment financing for its share of the funding.

Beginning in 2000, the U.S. Army Corps of Engineers studied how the restoration of local ecosystems could be accomplished, and subsequently endorsed the removal of the historic Mill River Dam. Without the dam, a natural stream channel and wetland habitats were restored.

“All of those things we did together reduced the flood risk substantially . . . and the containment capacity of the floodplain is greater,” said Milton Puryear, former Executive Director of the Mill River Park Collaborative in a newspaper article last year.

The result is an award-winning, 30-acre urban park that is a highlight of the city center. Invasive vegetation has been removed and native woodland, riparian, and meadow species restored, attracting birds, insects, and mammals. Without the dam, anadromous herrings and eels have returned. Public access to the river has been rejuvenated, and the open space reduces the amount of development that is vulnerable to flood damage, earning CRS credit for Stamford.

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Stamford, Connecticut finds Success with CRS (cont.)

Outreach

Outreach is crucial to Stamford's Flood Program because, as Talamelli notes, "Everybody needs a sound and clear explanation of what we do. Most people want to do the right thing and the more familiar they are with the program, the more accepting they are." People are encouraged to come into the office and visit with the staff.

"With CRS guidance, our outreach projects have become more motivational and reached a broader audience," Talamelli says. The city produces publications about flood insurance, property protection, preparedness, and where to get more information. Not only is the information housed in the city's libraries and website, but also it is distributed widely. A brochure is mailed once a year to all 4,700 floodprone households and a different pamphlet is sent to owners of all the repetitive loss properties. Speaking engagements at various professional organizations, such as the Board of Realtors®, are a regular occurrence.

"Whenever the opportunity arises, we go into the schools with our information and this makes a big impact on the students," says Talamelli.

In closing, Talamelli notes, "We were doing many flood mitigation activities before, but never to the level that we achieved since the CRS. Joining the CRS has been a huge step forward for us." ≡≡≡



The Highways Department gives Stamford school children a demonstration of the City's procedure for cleaning the catch basins of its drainage system.

Courtesy City of Stamford

Tidbits from the CRS Task Force

The Community Rating System Task Force met via teleconference on January 29, 2019. The meeting included these items:

- Updates were presented on the ongoing work of the CRS Task Force committees on floodplain management planning, coastal areas, watershed management, and post-disaster issues.
- The timeline for the routine revision and update of the *CRS Coordinator's Manual* was discussed [see article on page 3].
- Priorities for 2019 for the Task Force and the CRS team were outlined, including activities to support FIMA's insurance moonshot [see cover article]; continued work on the anticipated Class 8 freeboard prerequisite [see article on page 3 of the June/July 2018 issue]; and development of ways to help communities plan ahead for how they will implement their substantial damage requirements, especially after a large flood.

The CRS Task Force plans to meet again in April 2019. ≡≡≡

Remember Your New Recert Schedule

It has now been a year since the central review service and revised recertification schedule have been in effect. The table below is another reminder of when your annual recertification is due, along with the name of the CRS Resource Specialist (bottom of table) who will be handling your state's recertifications.

Again this coming year, 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 CRS Resource Specialist: Christina Turpin at cturpin@CRSresources.org or Keith Harper at kharper@CRSresources.org. They will be happy to help you. ≡≡≡

CRS Annual Recertification Schedule			
CC-213 Recertification and Required Documentation Due to ISO By:			
First Quarter	2nd Quarter	3rd Quarter	4th Quarter
February 1	May 1	August 1	October 15
Alaska 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	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
Annual Recertification Information Distributed to Community By:			
December 15	March 15	June 15	September 1
Resource Specialist Responsible for Each Quarter:			
Keith Harper	Christina Turpin	Keith Harper	Christina Turpin



Online Resources

At CRSresources.org

Check frequently at the [CRS Resources website](#) to see what's been added in the way of CRS materials. All documents referred to in the *CRS 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. Here are some recent additions to the website.

- **Webinar Schedule**—A schedule through the first part of 2019 is posted under the Training & Videos page of the [CRS Resources website](#). This link has registration information. Also, see the webinar schedule below.
- The most recent issue of the *NFIP/CRS Update* newsletter, (October/November 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 website with articles about the many ways in which communities have found their own types of success through the CRS. ≡≡≡



Training Opportunities

CRS 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 for later in 2019. All webinars begin at 1:00 pm EST / 10:00 am PST.

- **The Role of the Community CRS Coordinator** — February 19, 2019
- **Repetitive Loss Properties and the CRS** — February 20, 2019
- **Preparing an Annual Recertification** — March 19, 2019
- **Floodplain Mapping (Activity 410)** — March 20, 2019
- **Preparing a for Verification Visit** — April 16, 2019
- **Flood Insurance Promotion (Activity 370)** — April 17, 2019
- **Drainage System Maintenance (Activity 540)** — June 18, 2019

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Training Opportunities (cont.)

- **Preparing an Annual Recertification** — June 19, 2019
- **Developing a Repetitive Loss Area Analysis** — July 16, 2019
- **Flood Warning and Response (Activity 610)** — July 17, 2019

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 tab of the [CRS Resources website](#). If you have questions about or suggestions for the CRS Webinar Series, contact 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)**
.....March 18–21, 2019; June 17–20, 2019; August 26–29, 2019

E0273 is also field deployed periodically [see the article on page 4]. Contact your [State NFIP Coordinator](#) for more information.

- **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 15–18, 2019

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Training Opportunities (cont.)

- **Advanced Floodplain Management Concepts III** (E0284)February 4–7, 2019
- **Residential Coastal Construction** (E0386)August 12–15, 2019
- **Fundamentals of Building Science** (E0312)September 23–26, 2019

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

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