



NFIP/CRS UPDATE

February / March 2018

CRS Participation Shown on new Maps

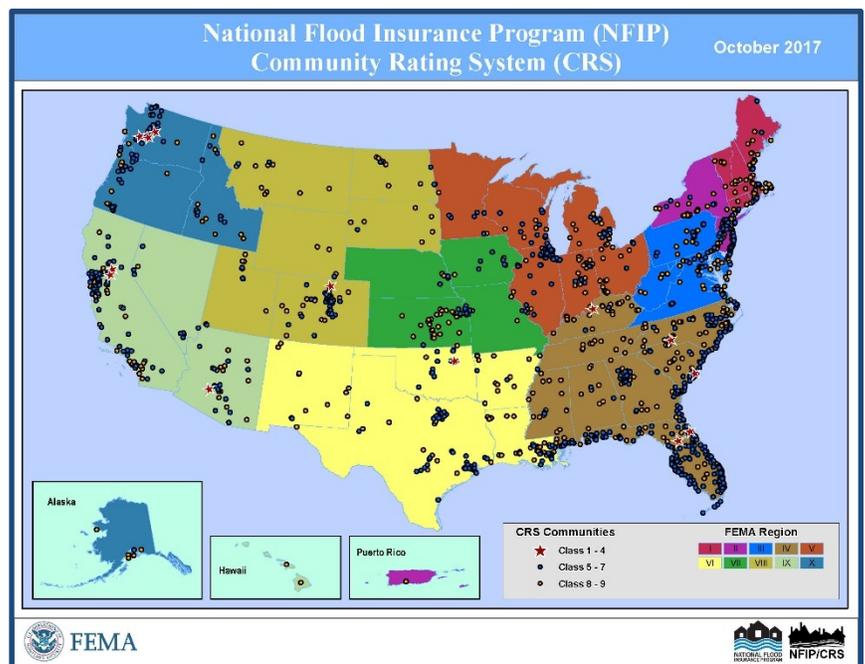
New maps of CRS participation are now available on the [CRS Resources website](#), updated with October 2017 data.

The national map, seen here, gives a view of the way in which CRS participation is spread across the United States, including all 50 states and Puerto Rico, as well as coastal, inland, mountainous, lakeshore, and arid parts of the country. The color-coded dots and stars demonstrate that different CRS class ratings likewise are well-distributed.

Maps of each Federal Emergency Management Region, I through X, are also available. FEMA Regional maps are at a larger scale, and depict each state within the FEMA Region and list its CRS communities and their CRS ratings.

The included tables show the number of NFIP policies in force and the dollar amount of coverage in that FEMA Region, along with the percentage of both those figures that is represented by CRS communities.

Separate state maps of CRS-participating communities are available as well. Each state map lists that state's CRS communities, their CRS Class rating, policy counts, and some key points about



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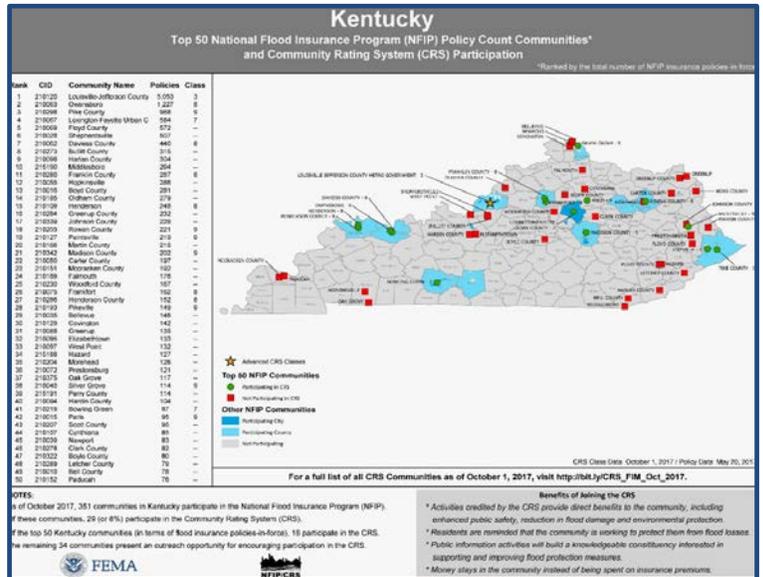
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CRS Participation Maps (cont.)

the CRS, along with a source for more information. These one-page printable maps in pdf format make good handouts.

The 100s tab of the [CRS Resources website](#) contains other good references: contact information for FEMA Regional CRS Coordinators, ISO/CRS Specialists, CRS Resource Specialists, State NFIP Coordinators, CRS Project staff, CRS Users Groups, and more.

The 200s tab has the State-based Credit reports, which identify the CRS credit provided to all communities within the state. Also under the 200s tab are the State Profiles, which are individualized reports on the policies in force, premium savings to CRS communities, and comparisons of the CRS credit received by each state's communities compared to national averages. Data on each community's CRS participation also are provided. Note that the State Profiles are based on 2013 information. Because the CRS activities and scoring changed considerably with the 2013 *CRS Coordinator's Manual*, community data generated since then cannot be compared to earlier data. The State Profiles will be updated when all communities have had a cycle verification under the 2013 or 2017 *Coordinator's Manual*. ≡ ≡ ≡



CRS Task Force Meets

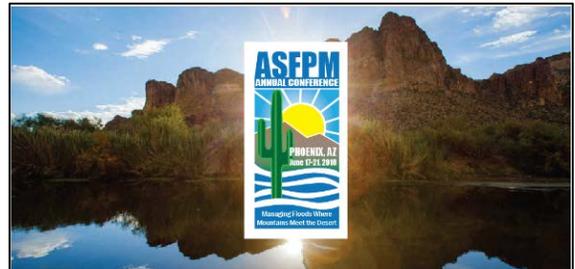
The Community Rating System Task Force met via teleconference January 23–24, 2018. The CRS Project Team assembled in Fairfax, Virginia, and members of the CRS Task Force joined via telephone and video links. The meeting included the items listed below.

- Sixteen nominations have been received for 2017 CRS Award for Excellence. The Selection Committee will review the nominations and make a recommendation to the Federal Insurance and Mitigation Administration (FIMA).
- An update was offered on the implementation of the centralized process for handling annual CRS recertifications and Elevation Certificates.
- There was discussion of FIMA's goals and priorities for the Flood Program over the next several years, such as increasing the number of flood insurance policies in force and investment in mitigation.
- The Task Force approved the recommendation of the CRS Freeboard Committee to establish a prerequisite of 1 foot of freeboard for Class 8 communities. The recommendation will be forwarded to FIMA leadership for their consideration in the 2020 *CRS Coordinator's Manual*.
- The Task Force continued discussions to help ensure that appropriate steps are being taken to meet the requirements of the Privacy Act. Data assembled for flood insurance purposes are subject to the restrictions of the Act, and it is important that such data be secure.

The next meeting of the CRS Task Force is set for April 24–26, 2018, in Tampa, Florida. ≡ ≡ ≡

Check out CRS at ASFPM Conference

All CRS stakeholders have an opportunity to meet, collaborate, and exchange ideas at the annual conference of the Association of State Floodplain Managers (ASFPM). This year's gathering will be in Phoenix, Arizona, June 17–21, 2018. The offerings described below are for community officials, consultants, private citizens, or other interested parties from communities that already participate in the CRS or those wanting to join. Take advantage of these chances to find out more about the CRS, or figure out ways to improve your program and your CRS classification. Check the ASFPM conference website at www.asfpmconference.org.



CRS-related Presentations

The ongoing work and success of CRS communities will be shared throughout the conference program. In addition, two concurrent sessions will be devoted to CRS topics. The first is tentatively scheduled for Tuesday morning at 10:30 and is entitled, “State and Local Initiatives in the CRS.” It will feature presentations about state-level projects in Louisiana and in Florida, and also about Tulsa, Oklahoma’s repetitive loss strategy. The second session, “Guidance for Local CRS Administration,” is set for Thursday afternoon at 2:00. There, Phoenix will report on its CRS experiences, and FEMA staff will discuss the role of the CRS Coordinator and how to combine mitigation planning with the CRS.

Lunch with CRS

CRS Users Group leaders, NFIP State Coordinators, and CRS State Coordinators are invited to gather with members of the CRS team from FEMA for “Lunch with CRS,” on one of the days of the conference. Plan to bring your own lunch, eat, and join the discussion. Local CRS Coordinators and floodplain managers are welcome, too.

CRS Booth in the Exhibit Hall

The CRS will have its booth in the Exhibits Hall during the conference. The booth features an array of printed CRS brochures, handouts, and other information. Best of all, the booth is always staffed with a CRS expert who can answer your questions.

Reserve your Spot in One-on-Ones

On behalf of FEMA, a CRS expert from Insurance Services Office, Inc. (ISO) can meet with you at your convenience any time from 7:00 a.m. to 5:15 p.m. Monday through Thursday of the conference week. To ensure your first choice of available times, make an appointment by contacting Sherry Harper at (850) 902-5075 or sharper@verisk.com. Topics could include any component of a balanced floodplain management program. A meeting can help you find out how your community can join or improve in the CRS. ≡ ≡ ≡

The 4-1-1 on 310

EDITOR'S NOTE: This column explores issues related to a community's successful implementation of CRS Activity 310 (Elevation Certificates).

The Elevation Certificate Evaluation Report (ECER)

As part of the centralized review process, the CRS team reviews your community's Elevation Certificates for both your annual recertification and your cycle verification. We are using a computer program to help us find errors, calculate freeboard levels, and identify possible compliance issues, all of which are then analyzed by our CRS Resource Specialists. This program generates a report that assembles all this information in one place. This new report is our official feedback to all communities on their Elevation Certificate reviews and is called the Elevation Certificate Evaluation Report (ECER).

The purpose of the ECER is to (1) succinctly report any errors or National Flood Insurance Program (NFIP) compliance issues that may affect your CRS score and continued participation (because compliance issues don't always affect CRS scores); and (2) help your ISO/CRS Specialist compare freeboard levels and enclosure restrictions to your ordinance requirements when verifying credit under Activity 430.

In addition to spotting potential compliance issues and errors on the Elevation Certificates, the ECER shows valuable information that we gather from the Elevation Certificates, including whether an Elevation Certificate was culled (removed from consideration); building diagram number; flood zone; and freeboard levels for lowest floor, attached garages, and machinery/equipment that services the building.

In general, your first complete review of Elevation Certificates is used for verifying and scoring Activity 310 and Activity 430, while any further reviews are to make sure you meet the required 90% accuracy threshold (if it wasn't met upon first review). However, be mindful that the first ECER you receive may not be the one used by your ISO/CRS Specialist for verification and scoring. If there are missing or ineligible Elevation Certificates in the first submittal, we may need to make adjustments and generate new ECERs. PLEASE DO YOUR BEST TO SUBMIT THE CORRECT ELEVATION CERTIFICATES TO HELP MINIMIZE THE EXTRA WORK AND POTENTIAL CONFUSION THESE ADJUSTMENTS CAN CAUSE.

Another way to smooth the process is to double-check your Permit List:

- Include only new construction and substantial improvements within your regulatory floodplain;
- Make sure the Elevation Certificates match your Permit List;
- Submit only Elevation Certificates that are legible; and
- Re-read the Permit List Template Instructions document at the 300s tab of the [CRS Resources website](#) for a refresher.

Properly completed Elevation Certificates are crucial to your community's continued participation in CRS and your classification. If you have any questions about how this process works or the information shown on an ECER, please contact your ISO/CRS Specialist. ≡ ≡ ≡

Success with CRS

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

CRS Helps Boulder, Colorado, build Resilience

As the state's number-one community for flash flood risk, Boulder, Colorado, is no stranger to flood hazard mitigation. The City has a long history of floodplain management planning, dating back to a plan designed by Fredrick Law Olmstead in the early 1900s that indicated the need to preserve the floodplains as natural open space.

The 25-square-mile city is situated at the base of the Rocky Mountains, below a cluster of steep drainageways that can swell dramatically during spring snowmelt or severe thunderstorms—or both. Boulder is affected by 15 major creeks and flooding is complicated by 23 irrigation channels.

A Wide-ranging Local Program

“We have always been aware of the flood hazard, and active in flood damage prevention and protection,” explains Edward Stafford, Development Review Manager for Public Works. Over the years, Boulder evolved a comprehensive floodplain management program that incorporates

- Planning for how development will or will not occur in floodprone areas;
- Maintaining the drainage system to keep water moving and clean;
- Protecting floodprone open space and reclaiming it when possible;
- Conducting flood studies, producing maps, and maintaining and updating flood data; and
- Adopting and enforcing strict regulatory standards.

Outdoor activities and natural areas are important to Boulder's residents, so the community has worked to protect its waterways. Combining these natural features with recreational opportunities such as hiking trails, bikeways, and nature centers, has been an ongoing component of the City's effort to build resilience and enhance its quality of life.

Because of the high risk of flash floods, Boulder put a priority on a warning system many years ago, and that system has grown more sophisticated as technology has improved. Public awareness campaigns, a website with flood-related information, library holdings, and the production of materials directly pertinent to the local flood hazard have helped make people aware of the flood potential.

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Boulder Builds Resilience (cont.)

The CRS Yields Savings

With this background of extensive management of floodprone areas, “Entering the Community Rating System was a logical next step for us,” explains Stafford. Boulder entered the CRS in 1992 as a Class 8 and has steadily increased its CRS-credited work to achieve a Class 5 in 2012.

The flood insurance policy holders in Boulder have realized total annual flood insurance premium reductions of over a half million dollars by virtue of Boulder’s CRS rating. This savings has been a selling point to the City Council for implementation of and improvements to the credited components of the floodplain management program.

Other CRS Benefits

“But just as important—if not more so—the CRS discount has been a big help in deterring efforts to diminish or ‘tweak’ existing regulatory standards,” Stafford observes. If the standards are altered so that the CRS rating goes down, residents will lose their flood insurance discounts.

One clear example of the mitigation benefits of Boulder’s program can be seen at the Toby Lane Development, which was planned for an area within the newly re-mapped floodplain of South Boulder Creek. The City started regulating development in the remapped floodplain even before the map was approved by the Federal Emergency Management Agency. Houses were required to meet the local higher freeboard standard of 2 feet above the 100-year flood elevation. Because the homes were elevated, they remained undamaged in the 2013 flood.

Boulder’s progressive outlook about building community resilience, protecting the environment, and minimizing flood damage has been strengthened by the CRS, according to Stafford, because the CRS provides support, encouragement, and incentives to greater enhance those undertakings. “The CRS has been a great complement to our ongoing efforts to forge a resilient and hazard-resistant community,” Stafford concludes. ≡ ≡ ≡



The Toby Lane Development in Boulder, Colorado, remained undamaged in the 2013 flood because the homes were elevated 2 feet above the base flood elevation.
Courtesy City of Boulder

Debbie's Dish . . . on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

2017 in Review, Part Two

In December, I surveyed the 46 CRS Users Groups across the country. Their leaders highlighted how their groups have been instrumental in improving communities' CRS Class ratings, encouraging new applications, increasing the implementation of higher standards such as 3 feet of freeboard, and broadening the scope of regional public outreach. This column continues relating the Users Groups' observations, showcasing how these groups are positively affecting and changing their CRS experiences. Here is what a few of them had to say.

- “We ask every CRS Coordinator to make a presentation at the workgroup after undergoing a cycle visit, so they can share specific lessons learned and suggestions for other localities on how to maximize points. These presentations are called ‘Successes and Lessons Learned.’ We create time-saving documents and templates that summarize important elements of CRS activities and serve as a quick reference document for CRS Coordinators when they are deciding whether to pursue credit in a specific activity.”
— *Coastal Virginia CRS Workgroup*
- “About 20 people attend each meeting (sometimes more, sometimes less). It's a mix of communities who are already in the CRS and those who want to join. It's important to have in-person meetings so that people can meet one another and talk to each other. A couple of communities have joined over the last few years and we've seen several class improvements over that period, too. We also have two communities in the process of applying, four who submitted their Letter of Interest, and others who are considering it. I think our numbers will continue to grow over the next couple of years.”
— *Coastal Virginia CRS Workgroup*
- “We definitely want anyone to come to our meetings who has an interest in getting more exposure to different topics and meeting others in the region, whether those are floodplain administrators, emergency managers, city engineers, or others. We just want folks to talk to each other both inside and outside specific communities, because we know that they don't always have that opportunity with everything they are responsible for managing.”
— *North Central Texas CRS Users Group*
- “One thing I am certain of is that the Ocean County, New Jersey, CRS Users Group has allowed all of us to meet and ask/get answers, which helps each community. It keeps all of us in the loop concerning mapping, Flood Insurance Rate Map questions, outreach issues. Basically, any National Flood Insurance Program or CRS issues that arise can be answered/resolved/investigated/learned by this group. The knowledge base of all speakers/guests/ attendees at each meeting just keeps us on the cutting edge.”
— *Ocean County CRS Users Group*

Thank you to all the leaders who provided feedback and insight into how their groups are functioning and thriving. Without you, communities across the nation would not have made the great strides that they have in this program. Your work and dedication are always appreciated.

My next column will focus on what I call “the five Cs of CRS.” Stay tuned! ≡ ≡ ≡

Reminder on 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 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. They will be glad to assist 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
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
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 *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.

- **Maps of CRS Participation**—Individual maps for all states and FEMA regions, plus a national map, show CRS participation and other relevant information, updated to October 2017 [*see cover article*].
- **Webinar Schedule**—A schedule for the first half of 2018 is posted under the Training & Videos tab 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, (December/January 2018), in case you missed it, along with all other past issues, can be found under the 100s tab of the CRS Resources website.
- **Success with CRS** is a tab on the CRS Resources website with articles about the many ways in which communities have found their own types 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.

- **Activity 330 (Developing Outreach Projects)** — March 20, 2018
- **Activity 510 (Floodplain Management Planning)** — March 21, 2018
- **Preparing an Annual Recertification** — April 17, 2018
- **Preparing an Impact Adjustment Map** — April 18, 2018
- **Introduction to the CRS** — May 15, 2018
- **The CRS and Coastal Hazards** — May 16, 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

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Training Opportunities (cont.)

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 26–29, 2018; June 25–28, 2018

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®), or have completed the National Flood Insurance Program course (E0273), or be a full-time floodplain manager with over two years of floodplain management experience.

- **Unified Hazard Mitigation Assistance—
Developing Quality Application Elements (E0212)** April 30—May 3, 2018
- **Managing Floodplain Development through the NFIP (E0273)**
..... May 7–10, 2018; August 27–30, 2018

E0273 is also field deployed periodically. Contact your State NFIP Coordinator for more information [*see the ASFPM's website*].

- **Retrofitting Floodprone Residential Buildings (E0279)** May 14–17, 2018
- **Unified Hazard Mitigation Assistance—
Application Review and Evaluation (E0213)** June 25–26, 2018
- **Unified Hazard Mitigation Assistance—
Project Implementation and Programmatic Closeout (E0214)**..... June 27–28, 2018
- **Advanced Floodplain Management Concepts I (E0282)** July 9–12, 2018
- **Advanced Floodplain Management Concepts II (E0283)** July 30—August 2, 2018
- **Residential Coastal Construction (E0386)** August 13–16, 2018
- **Fundamentals of Building Science (E0312)** September 24–27, 2018

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).

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Training Opportunities (cont.)

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

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