



# NFIP/CRS UPDATE

October / November 2018

— More on FEMA’s Moonshot —

## Additional Tools for Flood Insurance Outreach

As discussed in previous issues of this newsletter, the Federal Emergency Management Agency has set a “moonshot” goal of doubling flood insurance coverage nationwide by 2022. The Community Rating System is asking participating communities to strengthen their outreach campaigns and take other steps to help their residents understand how flood insurance can help protect them from economic losses and recover more quickly. More tools for advocating this approach are being identified and made available all the time. Some selections are listed below. Your community can use these new items to supplement its public information activities or start new ones—and may garner CRS credit points as well.



### Message

“Insure your property for your flood hazard” is CRS priority topic 2 for element OP credit under Activity 330 (Outreach Projects). Publicizing flood insurance can also be creditable in a community’s flood response preparations (element FRP), and under Activity 370 (Flood Insurance Promotion). In many communities, an important message is that flood insurance is available to cover all properties, not just those within the Special Flood Hazard Area. “Everyone in our community can buy a flood insurance policy. Call your insurance agent.”

### Marketing Materials

For each message, the CRS recommends making additional information available on the topic. For flood insurance messages, more new materials are now available to help communities.

- Tips on effective ways to use social media such as Twitter, Facebook, or Instagram, including concise messages and examples, are given in a new [Regional NFIP Marketing & Outreach Toolkit](#) prepared by FIMA’s Marketing and Outreach Branch. It gives an overview of best practices that can amplify media outreach about flood insurance and help communities avoid unnecessary work.

*[continued on next page]*

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## Flood Insurance Outreach (cont.)

- Four videos of flood survivor stories have been assembled on the [FloodSmart website](#). Each tells a story of real people, with a 30-second and 60-second version of each. The videos, including the background music, are free to post to a community’s website, distribute through social media, or use in local presentations about the benefits of flood insurance.
- A short, specifically-targeted brochure produced by the Union of Concerned Scientists goes beyond the basic question of whether a property is “in” or “out” of a flood zone. Instead, it lists questions potential homebuyers ought to ask their real estate agent, the neighbors, their insurance agent, and local officials. *Know Your Risk* focuses on the potential for flooding in low-lying areas near coasts or estuaries, regardless of whether that flooding stems from storm surge, rain, poor drainage, rising sea levels, or a combination of influences.  
  
The pdf can be downloaded, printed in color on the front and back of a letter-sized sheet, and then folded. Check it out on the [UCS website](#).
- Spanish (and English) versions of two FEMA products are now available. *Why Do I Need Flood Insurance?* (F-002) is a tri-fold brochure to help customers understand their home or business flood risk, and why flood insurance offers protection. “*Your Homeowners Insurance Does Not Cover Flooding*” (F-061) is a palm card that helps dispel common misconceptions about flood insurance and flood protection.



### Tools

The [Cost of Flooding tool](#) developed by FEMA is a simple interactive device through which users can move a lever to change the depth of flooding shown and see how it translates to damage costs in different sizes of homes. Often people are shocked to realize that, for example, only six inches of water can easily cause over \$50,000 in damage to a 1500-square-foot home. This tool is a good addition to a community’s flood awareness website, and shows how beneficial it is to have flood insurance.

### Sources for More Assistance and Ideas

- Browse the [FloodSmart website](#) and its [Agents page](#) to find more tools to share with insurance agents in your community and others who can spread the word about the value and availability of flood insurance. New ideas and materials are constantly being added to both sites.
- Learn more about Promoting Flood Insurance (Activity 370) on the CRS webinar set for December 19th and also throughout 2019 (see page 11).
- Download the new [Regional NFIP Marketing & Outreach Toolkit](#), which has advice, examples, templates, photos, and the video links mentioned above.
- FEMA’s [Moonshot Outreach Starter Kit](#), first described in the June/July issue of this newsletter, has an assortment of press releases, graphics, sound bites, and other information for communities to use.

### Looking Ahead

Over the last few months the CRS Moonshot Workgroup has been developing additional ways to support and provide incentives to CRS communities in their work to expand flood insurance coverage. Watch future issues of the *NFIP/CRS Update* newsletter for details. ≡ ≡ ≡

# Apply for Mitigation Grants Now

The application period for almost \$400 million in hazard mitigation assistance (HMA) grants from the Federal Emergency Management Agency (FEMA) is open until January 31, 2019. Localities, states, tribes, and territorial governments are eligible to apply for Flood Mitigation Assistance (FMA) and/or Pre-disaster Mitigation (PDM) funds. If your community wants to pursue a hazard mitigation project, we recommend you take two important steps. First, visit the [HMA page of FEMA's website](#) to learn more about eligible project and application requirements. Second, let your State Hazard Mitigation Officer (SHMO) know of your interest. HMA applications are reviewed by the SHMO before being sent to FEMA, and your SHMO may have a deadline earlier than January 31, 2019.

For this fiscal year, \$160 million is allotted for FMA grants for activities that reduce or eliminate the risk of flood damage to structures insured by the National Flood Insurance Program (NFIP). That includes work to address flooding at the neighborhood level as well as mitigation planning, technical assistance, and mitigating repetitive loss structures through elevation, acquisition, and relocation.

The PDM funds are awarded for all-hazard mitigation planning and projects, including multi-jurisdictional initiatives and bolstering disaster-resilient infrastructure.

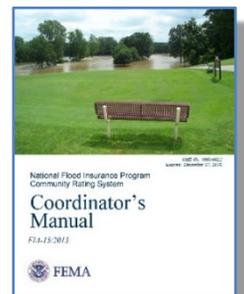
FMA and PDM grant applications are submitted through FEMA's online application process (eGrants). Contact your SHMO for access to the eGrants system. ≡≡≡

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## Suggestions being taken for 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](mailto:twpgmp0328@gmail.com). ≡≡≡

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# Some Tips for your Progress Report for Activity 510 (Floodplain Management Planning)

If your community receives CRS credit for a Floodplain Management Plan under Activity 510, you must submit a progress report every year with your recertification (or at cycle time) in order to retain that credit. Many communities struggle with what is important in generating that report.

Progress reports do not have to be best-selling novels. What does the CRS really need to know from your progress report? The requirements are found in your *CRS Coordinator's Manual*, in Section 512.a, on page 510-29. First, tell us the basics. What is the name of the plan for which you are receiving credit? Yes, we have that on file, but what if you have a new or updated plan? This is your opportunity to tell us, so we can review and score or rescore it for you. What is the date of adoption? Where can a copy of the plan be reviewed? This is the basic information we need so we can make sure the plan we score and have on file matches the plan your community is currently implementing.

Next, the progress report asks for a few details on the status of your plan's implementation. This is where you will need the help of the department responsible for implementing the plan. The progress report will need to describe how the report was prepared. This means stating who prepared the report (you, another staff member, the planning committee?), how was the report submitted to your governing body (formal meeting, in house memo?), and how the public can obtain a copy of the report (in your office, on a website, in the library?).

Now for the really important part. Your progress report must describe the status of the implementation of the action items listed in your plan. Most communities use a table format to show this in their progress reports. They simply take the project list from the plan and add a column for implementation. In the new column they tell us whether the project is finished, in progress, not yet started, or perhaps deferred to a later date—whatever applies to that action item. Some communities fear that they will lose credit points if nothing was accomplished in the previous year, but that's not the case. You are not penalized points for not implementing your action items. The report is just that—a report of what you did or didn't do for each action item.

Finally, wrap up your report with a brief paragraph describing why any objectives or action items were not reached or may be behind schedule. Some possible reasons are lack of funding, staff shortages, changes in community priorities, or maybe even a disaster. Whatever the case may be, just provide a short description.

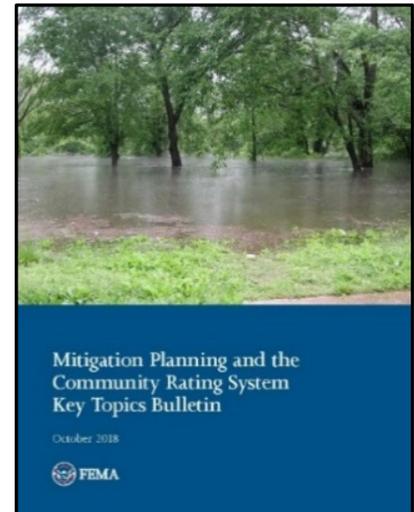
Some communities also are uncertain about what format to use for their progress report. You can rest easy there—the CRS has a template you can fill out. You are not required to use the CRS template, but it may make it easier for you. You can find the template on the [500 Series page of the CRS Resources website](#). ≡≡≡

## Extension of Elevation Certificate Form

CRS communities will have noticed that the current FEMA Elevation Certificate form expired on November 30, 2018. The date for release of a renewed Elevation Certificate has not been determined, but communities can continue to use the current, "expired" form in the meantime. Check at the [Write Your Own website](#) for bulletins on this and other flood insurance matters.

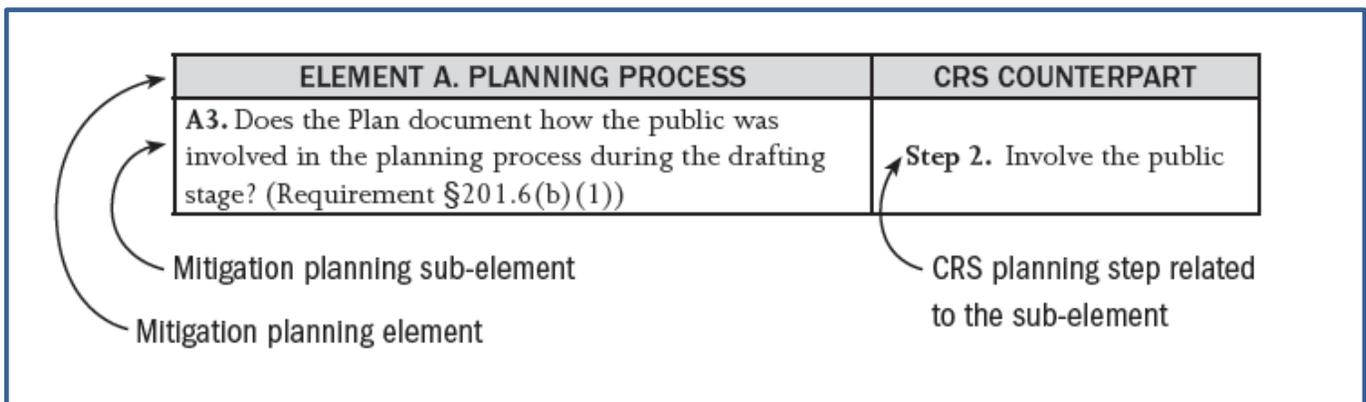
# Coordinate Your Plans for Hazard Mitigation & Floodplain Management

The Community Rating System always tries to help communities streamline and integrate the plans they prepare for various local, state, and federal purposes. A new handbook from the Federal Emergency Management Agency shows how the hazard mitigation planning associated with the Stafford Act and the planning credited under CRS Activity 510 (Floodplain Management Planning) can be coordinated. Doing this can save a community’s time, money, and resources while also maintaining a high-quality, coordinated planning process.



The *Key Topics Bulletin: Mitigation Planning and the Community Rating System* gives an overview of both planning processes and then matches up and discusses each element of hazard mitigation planning with each step of the CRS’s floodplain management planning. Helpful hints and advice are provided for addressing the challenges communities may face when coordinating the two processes.

Whether a community is just starting the planning processes, is ready to update its hazard mitigation plan, or is considering applying for CRS credit for floodplain management planning, the processes for both hazard mitigation and floodplain management can be coordinated to develop a single plan that meets the goals, intent, and requirements of each program.



Note that applications are now being accepted from communities and others for hazard mitigation grants from FEMA [see the article on page 3]. Incorporating the CRS elements and activities into the mitigation plan grant are eligible expenses under these grants.

Download the bulletin from [the FEMA website](#). ≡ ≡ ≡

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## More on Floods and Building Codes

The Building Science Branch at FEMA has just updated its *Quick Reference Guide: Comparison of Select NFIP and 2018 I-Code Requirements for Special Flood Hazard Areas*.

The revised *Quick Reference Guide* illustrates the similarities and highlights the differences between the National Flood Insurance Program (NFIP) minimum requirements and those of the 2018 International Codes (I-Codes) and ASCE 24-14, *Flood Resistant Design and Construction*. It explains the key similarities and differences between foundation types, lowest floor elevations, enclosures below elevated buildings, and utilities requirements of the NFIP and I-Codes for most residential, commercial, and industrial buildings (classified as Flood Design Class 2 structures by the building codes).

The Quick Reference Guide is on the [Building Code Resources](#) page of FEMA's website. ≡ ≡ ≡

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## Protect Natural Areas with the CRS

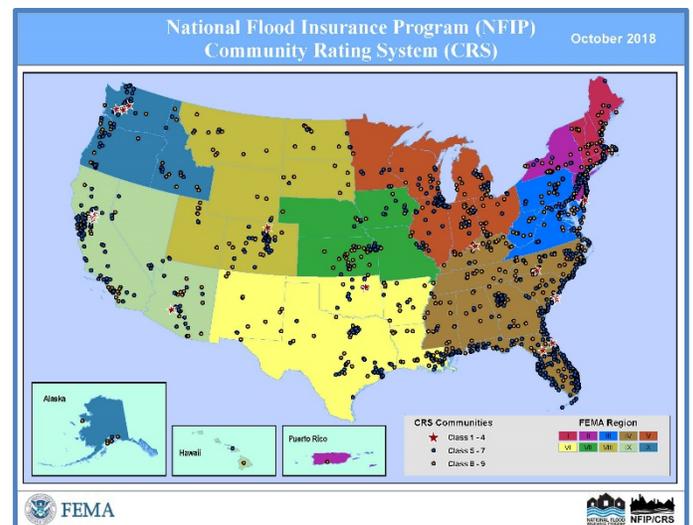
A new report by The Nature Conservancy calls on the conservation community to partner with communities to plan and design “nature-based solutions” that restore and protect natural areas, reduce flood risk, and earn citizens a discount on flood insurance rates through the Community Rating System.

[Community Incentives for Nature-Based Flood Solutions: A Guide to FEMA's Community Rating System for Conservation Practitioners](#) explains and gives examples of how municipalities, states, and other entities can plan and carry out projects that are integrated in a way that will not only reduce flood risk and yield premium discounts, but also result in critical environmental benefits such as larger green spaces, wildlife habitat, and living shorelines. The report includes a list of guides and decision-support tools developed by federal agencies and non-profit groups to help communities simultaneously embrace both the CRS and conservation and preservation initiatives. Learn more about the TNC program that generated this and other guidebooks at [www.coastalresilience.org](http://www.coastalresilience.org). ≡ ≡ ≡

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## Visualize the Status of CRS Participation

Updated maps of CRS participation (as of October 2018) are now available on the [100 Series](#) page of the [CRS Resources](#) website. The national and regional maps will be updated again in May. The link to the NFIP's *Flood Insurance Manual* on that page gives the full, up-to-date list of CRS communities, also as of October. ≡ ≡ ≡



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# The Scoop . . . . .on CRS Users Groups

## Connect with your local Emergency Manager

Whew! The 2018 hurricane season has officially ended, and emergency managers everywhere can rest easy. Actually, that's not true. It's a common misconception that emergency managers are only busy when there's an active hurricane, a flood, a fire . . . Nothing could be further from the truth. Emergency managers do so much more than making sound but quick decisions and keeping their cool when confronted by sudden events. One aspect of what they are responsible for underlies a lot of their job in making their communities safe—planning.

Advance involvement from the community's emergency management staff is crucial to at least two aspects of the CRS: flood response preparations (element FRP) under Activity 330 (Outreach Projects), and Activity 610 (Flood Warning and Response). For FRP, a community earns credit for having—in advance of a flood—a plan for disseminating public information just before, during, and after a flood. Communities use a variety of resources for this purpose, including notification systems, brochures from the Federal Emergency Management Agency and the Red Cross, door hangers, social media outlets, and other outreach techniques.

Knowing what people need to do to prepare for and respond to a natural disaster is right in the emergency manager's wheelhouse. Wise CRS Coordinators tap into that vast knowledge to develop public messages that are consistent with CRS-creditable outreach topics, especially flood safety and property protection. They can brainstorm about the outreach methods that will have the greatest impact. Neighboring communities can work together to coordinate their FRPs so that similar, cohesive messages are conveyed and all residents can learn how to cope with their flood hazard.

No one knows more about a community's flood warning program than the local emergency manager. Flood Warning and Response (Activity 610), is like an expanded, more detailed version of the FRP and relies heavily on the expertise of the emergency manager. Its first four elements—threat recognition, warning dissemination, immediate response, and coordination with critical facilities—reflect precisely what emergency managers are trained to do. If a community has not adopted an official flood warning program, it can rely on its emergency operations plan. But the community benefits even more if it draws on the expertise reflected in the emergency operations plan and then develops a fully fleshed-out flood warning program that explores multiple scenarios and threats and puts all relevant information in one place. This will go a long way toward generating the ability to respond faster and more efficiently and with as little negative impact on citizens as possible.

The greatest resource emergency managers need when developing a proper plan is the one resource they lack most often: TIME to sit down and put the plan together. Bringing their emergency management coordinators to CRS Users Groups meetings is a way that CRS coordinators can help with this planning. In those forums they can bounce ideas off their neighboring communities, share lessons learned, and connect with other local staff and stakeholders who can help carry the load of developing a plan.

Although the end of hurricane season significantly decreases the probability of some natural disasters, it certainly doesn't mean there won't be a flood before next June. Emergency managers are constantly on their toes for any possible threat to their communities. And for that, hats off to all emergency managers for making citizen safety the number-one priority. Thank you! ≡ ≡ ≡

# 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 at [cturpin@CRSresources.org](mailto:cturpin@CRSresources.org) or [kharper@CRSresources.org](mailto:kharper@CRSresources.org). They will be happy to help 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>
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
<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>



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# 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](mailto: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, (August/September 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. ≡≡≡



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# 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.

- **Preparing an Annual Recertification** — December 18, 2018
- **Flood Insurance Promotion (Activity 370)** — December 19, 2018
- **Introduction to the Community Rating System** — January 15, 2019
- **The CRS and Coastal Hazards** — January 16, 2019
- **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

*[continued on next page]*

## 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](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)**  
.....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 15–18, 2019

[continued on next page]

## 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.

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