



# NFIP/CRS UPDATE

February / March 2019

—More on FEMA’s Moonshot —

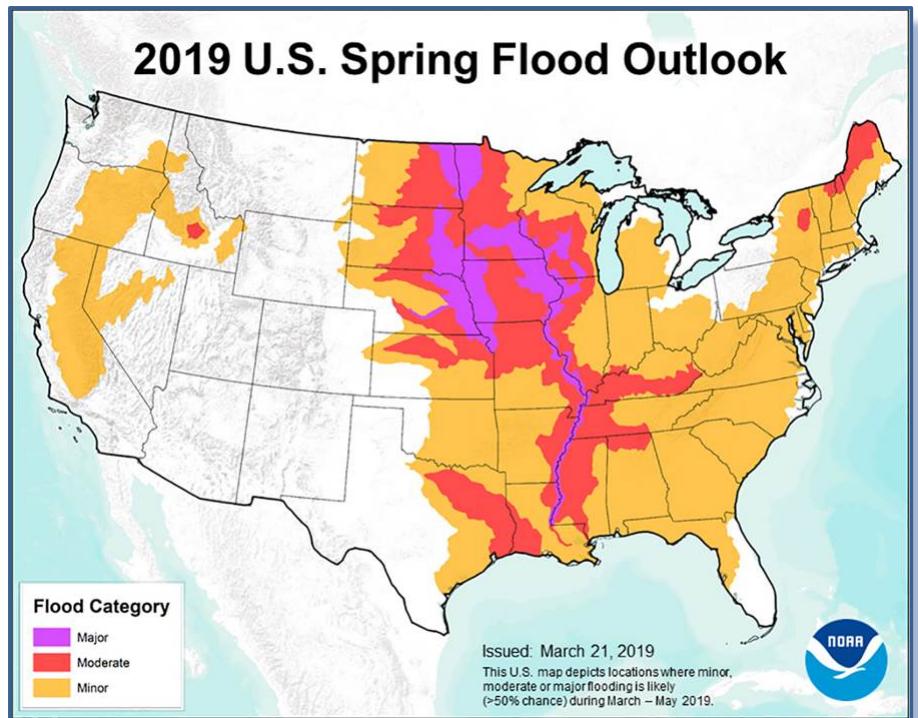
## Think Again about Flood Insurance

With early, drastic flooding capturing everyone's attention this spring, communities have an opportunity to emphasize the importance of flood insurance. One message communities can send to their residents is "Think again about flood insurance." This can encourage people to take another look at what they have that needs protection, get fresh information about their risk and about the coverage available, and/or re-examine their past decisions about flood insurance.

The spring 2019 outlook from the National Oceanic and Atmospheric Administration is for an elevated flood risk for two-thirds of the contiguous United States at least until the end of May. The map shows that there is potential for moderate to major flooding in parts of 25 states. There is no better time to emphasize the fact that people need flood insurance now.

### Flood Insurance Myths

Often those who do not have flood insurance have failed to purchase a policy because they are laboring under one or more misimpressions about the availability or expense of a policy. One way to turn this around is to confront those "myths"



*[continued on next page]*

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# Think again about Flood Insurance (cont.)

directly with to-the-point information. Here are a few more prevalent misunderstandings about flood insurance and the real scoop about those topics. Your community may find it helpful to use the linked materials to address mistaken beliefs among your residents.

## **MYTH You can't buy flood insurance right before or during a flood.**

The reality is that a flood insurance policy may be purchased at any time, as long as the community participates in the National Flood Insurance Program (NFIP). The fact that flooding is taking place or is imminent does not change that. It is true, however, that the coverage usually does not become effective until after a 30-day waiting period after the policy is issued. Any residents who are told that they cannot purchase flood insurance—or that they do not need it—should contact the NFIP call center at 800-427-4661 or visit [www.FloodSmart.gov](http://www.FloodSmart.gov) to be referred to a knowledgeable agent. 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 the area.

## **MYTH Flood insurance is only available for homeowners.**

Renters of apartments, houses, and condominiums can get flood insurance. Owners of condominiums, houses, duplexes, and second homes can get flood insurance. Business owners can get flood insurance. Flood insurance is available to virtually anyone in an NFIP-participating community—to protect the structure and/or the contents, and the two coverages are purchased separately.

Renters and owners can get up to \$100,000 coverage for the contents of their home. Businesses can get up to \$500,000 coverage for the contents of their commercial structure.

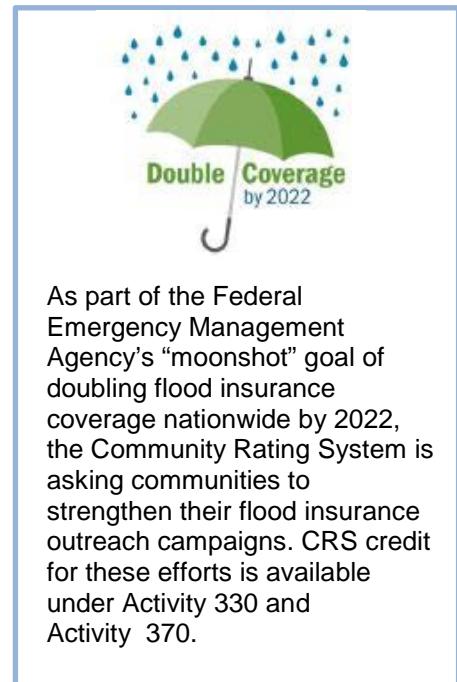
Up to \$250,000 of coverage for the building structure can be obtained, whether it's an individual house or a condominium. A commercial structure can be insured up to a limit of \$500,000.

## **MYTH Flood insurance is too expensive.**

Like all insurance, the premium rate depends on the risk factors, including location in terms of the chances, depth, and velocity of flooding; the design of the building's structure, especially the foundation; and how high above the expected flood level the building is sited. The rates also depend on the size and value of the building itself and the amount of coverage selected.

For people in a low-risk zone, the base flood insurance premium can be as low as \$127 a year for \$20,000 in building coverage and \$8,000 worth of contents coverage (fees are additional).

The NFIP offers a maximum of \$250,000 in building coverage and up to \$100,000 for contents. To help determine how much



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. CRS credit for these efforts is available under Activity 330 and Activity 370.

*[continued on next page]*

## Think again about Flood Insurance (cont.)

coverage is right for a property owner, FloodSmart.gov offers the [Cost of Flooding Tool](#), which can help people in understand how expensive the damage can be, even from shallow flooding.

For the maximum (\$250,000) building coverage and the maximum (\$100,000) contents coverage, annual premiums would run about

- \$ 1,800 in a low-to-moderate flood risk area;
- \$ 3,300 in a high-risk flood zone (within the Special Flood Hazard Area); or
- \$ 7,000 in a high-risk coastal area.

An overview of the coverages, 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.

### Sources of Outreach Materials

- Learn about Promoting Flood Insurance (Activity 370) at the CRS webinar April 17th [*see page 11*].
- Check out FEMA’s [Moonshot Outreach Starter Kit](#), the [Regional NFIP Marketing & Outreach Toolkit](#), and the [FloodSmart website](#) and its [Agents page](#). Posted there are 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.

### Stay Tuned

Future *NFIP/CRS Update* newsletters will have more helpful information on promoting flood insurance. The CRS Moonshot Workgroup will be presenting new ways for CRS communities to increase coverage in their communities and thereby help their residents be better protected from damage in future floods.   ≡≡≡

### Guidance on that Expired Elevation Certificate Form

The Federal Emergency Management Agency has officially notified communities that the anticipated, revised Elevation Certificate is “pending approval,” and that “the current version of the Elevation Certificate can be used until further notice.” The FEMA Elevation Certificate form expired on November 30, 2018. The form and its instructions, along with updates about when the new form will be available, can be found on the [Elevation Certificate page](#) of FEMA’s website.

# Rock with CRS at the ASFPM Conference

Find out more about the CRS at “Flood Fest 2019: The Mitigation and Resilience Tour,” the annual conference of the Association of State Floodplain Managers (ASFPM) to be held in Cleveland, Ohio, May 19–23, 2019. Described below are opportunities for community officials, consultants, private citizens, or others to learn and share. Check the conference website at [www.asfpmconference.org](http://www.asfpmconference.org).



## CRS-related Presentations

The ongoing work of CRS communities will be shared throughout the conference. The first concurrent session devoted to the CRS will be Tuesday afternoon at 1:30 and is entitled, “CRS: National and State Perspectives.” It will feature presentations about how a state with GIS expertise and capability can help its communities succeed in the CRS; an update on the CRS program; and developing a Hazard Mitigation Plan by integrating CRS and Disaster Mitigation Assistance planning techniques. The second, “Local CRS Successes,” will be Thursday morning at 10:30. Three presentations will share some lessons from Class 2 communities; how one community achieved its Class 5; and the usefulness of a CRS repetitive loss area analysis.

## A Training Workshop Opportunity

Using Tulsa, Oklahoma, as a case study, a special training session on Monday afternoon (1:00 to 5:00) will help participants figure out how to maximize CRS points and minimize the community costs associated with ongoing activities. Also considered will be the importance of having an effective Program for Public Information, as Tulsa does, including the steps to set up the committee and conduct annual reviews of its work. Cost for the workshop is \$45, and completion earns 3.5 CECs for Certified Floodplain Managers.

## Reserve your Spot in One-on-Ones

On behalf of FEMA, a CRS expert from Insurance Services Office, Inc. (ISO) can meet with you any time from 7:00 a.m. to 5:00 p.m. Monday through Thursday, in the CRS corner of the Exhibit Hall area. Make an appointment by contacting Sherry Harper at (850) 902-5075 or [sharper@verisk.com](mailto:sharper@verisk.com).

## Lunch with CRS

“Lunch with CRS” will be held on Wednesday. CRS Users Group leaders, NFIP State Coordinators, and CRS State Coordinators are invited to gather with members of the CRS team from FEMA. Plan to bring your own lunch and join us in a room still to be assigned. The discussion will begin around 12:20 pm. Local CRS Coordinators and floodplain managers are welcome, too.

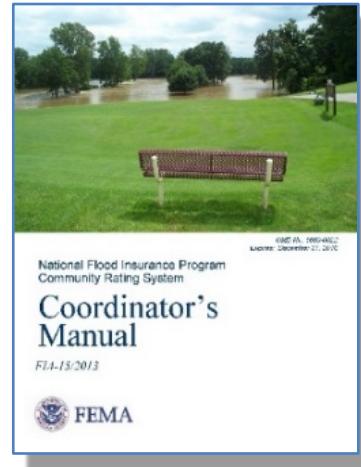
## CRS Booth in the Exhibit Hall

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.   ≡≡≡

# Looking Ahead to the Next *CRS Coordinator's Manual*

With the next *CRS Coordinator's Manual*, the CRS will be moving to a new routine for updating its all-purpose reference and guidance document. The next *Coordinator's Manual* will become effective January 1, 2021, and communities will continue to use the current (2017) *Coordinator's Manual* until then. After that, a new edition will be issued every five years, on the first of January. Note that all CRS communities that join the CRS or have a cycle verification visit during 2020 will use the 2017 *Coordinator's Manual*, even though its "expiration date" has passed.

This five-year schedule will give communities more time using the same criteria and guidance, correspond more closely with communities' verification cycles, minimize the confusing situation in which CRS communities are operating their programs according to different editions of the *Coordinator's Manual*, and allow the CRS team to focus on other program improvements between revisions. Finally, using a calendar year cycle simplifies everyone's scheduling and record-keeping.



The new five-year schedule is possible in part because the information gathered from communities for administering the CRS has, over the years, been moved from the *Coordinator's Manual* itself to the separate "community certification" forms (the CCs and the EHPs). This means that the *Coordinator's Manual* no longer will need Office of Management and Budget (OMB) approval on OMB's three-year rotation. Note that the certification forms will still be OMB forms, and will still be renewed every three years. The next update and renewal of all CRS forms will be April 1, 2020.

For the 2021 *Coordinator's Manual* and beyond, the CRS team will be working, as usual, to simplify and clarify the procedures, descriptions, and documentation that it contains. Attention will also be given to incorporating emerging technologies; simplifying the credit system; developing new incentives for community resilience and preparedness; and exploring ways to streamline the class rating and award procedures.

## Suggestions Invited

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.

Send your corrections, suggestions for clarifications, new ideas, and other comments to Tom Powell, Chair of the CRS Task Force, at [twpagmp0328@gmail.com](mailto:twpagmp0328@gmail.com). ===

# CRS Training in Texas & Virginia

Two more field-deployed offerings of “The Community Rating System” are on tap so far for the coming year. The four-day session (EMI course number L0278) is the all-purpose training course for the CRS described on page 12 of this issue. The courses start on Monday morning and run through Thursday afternoon.

- July 8–11, 2019, Arlington, Texas.
- August 19–22, 2019, Richmond, Virginia.

If you are interested in enrolling, send an email to [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com) to request registration details.    ■■■

## Your Team for Repetitive Loss Updates

Each CRS community is required to review and update its repetitive loss list at least at every CRS cycle visit, and is encouraged to do so between cycle visits. This ensures that the list continues to be correct. After you submit these update requests, they are forwarded to a team of ISO staff members in Mt. Laurel, New Jersey. Brian Stoj and Marilyn (Lynn) Christy are your repetitive loss update experts. They review your request, ensure that the appropriate documentation accompanies the submittal, and enter the data into FEMA’s system.

In addition, Brian and Lynn work with FEMA to keep the nationwide repetitive loss database up to date. They work through a monthly listing of ICC (Increased Cost of Compliance) claims to ensure that the buildings that are mitigated are noted in the database. They receive requests directly from FEMA to resolve various appeals to repetitive loss status. They also receive various requests from states and non-CRS communities to perform updates of the database. This team of experts accomplishes the research and updates on over 11,000 repetitive loss properties every year.

If Brian or Lynn ever contact you, please provide them with the necessary documentation so they can keep your community’s repetitive loss information up to date. A typical request would be for a copy of an Elevation Certificate or demolition permits, or for verification that a property lies within your corporate limits. Some updates are more complicated, though, so your help in providing the needed information is appreciated.

The repetitive loss update team makes a crucial contribution not only to the effectiveness of the CRS but also to FEMA’s efforts to monitor and foster the mitigation of properties subject to repeated flooding.    ■■■

DR-0-35A (04/17)

Community State ID  
(8-digit NFIP Community Identification Number)

**CC-RL: The Repetitive Loss List**  
(See Section 5D in the CRS Coordinator's Manual)

We have reviewed the repetitive loss list dated [redacted], 20[redacted], and [check one]  
 Attached are updated Repetitive Loss Update Certifications, All-501, or [redacted]  
 There are no changes to FEMA's repetitive loss list

All current CRS Coordinator for [redacted] has examined the repetitive loss data provided by our [redacted] assigned repetitive loss contact person. For each building listed, I have submitted an AD-501 that reflects the current and accurate address, the current National Flood Insurance Program (NFIP) community identification number, and all known mitigation actions with the primary source of funding noted. To the best of my knowledge and belief, any AD-501 has been updated and submitted as part of the application has been checked and is not in need of update at this time.

Signature \_\_\_\_\_ (Community/CRS Coordinator)

To facilitate verification, please provide the names of the CRS Coordinator and local repetitive loss contact person, if other than the CRS Coordinator.

CRS Coordinator	Repetitive Loss Contact
Name	
Title	
Phone number	
Fax number	
Address	
E-mail address	
Comments	

CC-RL-1

FEMA FORM DR-0-35A (04/17)

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# 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).

## Permit Lists, Again

Each CRS community has a slightly different approach to tracking its building permits, depending on its own management and inspection needs. Because of this, it can be a challenge to pull the information, in the format needed, as documentation for credit under Activity 310 (Elevation Certificates). On their side, ISO/CRS Specialists can struggle to follow along with a community's Permit List if it is vague or incomplete. And CRS Resource Specialists need to be able to readily match up Elevation Certificates to the properties on the Permit List so they can be sure they are reviewing the right thing. Here is a recap of what is needed.

### At Cycle Time

#### *What's required for Activity 310 credit?*

- At least 2 months before your cycle visit, your ISO/CRS Specialist asks for your Permit List. On it you should include development dating back to the date of your previous cycle visit.
- Be ready to submit the Elevation Certificates that go with the development shown on the list.
  - Communities that have fewer than 70 Elevation Certificates during the reporting period will submit all their Elevation Certificates.
  - Communities that have more than 70 Elevation Certificates during the reporting period will be asked to submit 80 Elevation Certificates immediately, so that a random selection of 70 can be made by their ISO/CRS Specialist. This gives 10 Elevation Certificates as backup in case some have to be eliminated during the review.

#### *What must be on the Permit List?*

It's alright if your Permit List has more information than what is listed below, but all of these items are the minimum required. An instruction sheet and a template for a Permit List are available at <https://crsresources.org/300-3/> to help you.

- New insurable buildings in the Special Flood Hazard Area (SFHA);
- Substantial improvements to insurable buildings in the SFHA;
- Specific address of each building;
- Type of building (residential, non-residential, accessory, etc.);
- Zone as shown on the Flood Insurance Rate Map at the time of the finished construction Elevation Certificate;
- Whether it is a "new building" or "substantial improvement;"
- Date of the permit; and
- Whether the permit is final.

*[continued on next page]*

# The 4-1-1- on 310 (cont.)

## *What happens with the Permit List and Elevation Certificates?*

With the Permit List in hand, we look for entries that do not apply or are problematic, such as

- Non-substantial improvements;
- Buildings outside the 100-year floodplain (i.e., in the X Zone);
- Non-insurable buildings (detached garages, utility sheds, fences, fill, cell phone towers, etc.);
- Duplicate entries; or
- Buildings identified as “residential” on the Permit List, but the Elevation Certificate shows they are an “accessory building.”

Please do your best to identify these potential problems on your Permit List before submitting it.

After the ISO/CRS Specialist verifies that the Elevation Certificates match the addresses on the Permit List, they are sent to one of the CRS Resource Specialists, who perform the review. The CRS Resource Specialist then provides the results of the review to the community.

## Some Common Problems

- Elevation Certificates that are outside the date range for the Permit List.
- Elevation Certificates that show a different address than what’s on the Permit List.
- “Construction drawing” or “buildings under construction” Elevation Certificates. Remember, we can use only “FINISHED CONSTRUCTION” Elevation Certificates.
- Poorly scanned Elevation Certificates (too light, crooked on the page, half-page scans, Elevation Certificates with post-it notes on them so we can’t see the information underneath, pages scanned upside-down, etc.).

## For Annual Recertifications

Everything is the same except you submit your Permit List and Elevation Certificates at the same time. Here, it is even more critical to make sure you have the right development shown on the Permit Lists and the Elevation Certificates match the list.

## A Stitch in Time . . .

We understand creating and submitting Permit Lists and Elevation Certificates can be confusing and does take some effort, especially if you have a large number. The review is needed before you can receive credit, though, so if you take a little time to be sure your submission is complete and accurate, it can be reviewed faster and result in less work for everyone.

Take a look at the Permit List template and Instructions at <https://crsresources.org/300-3/> before your cycle visit. Then contact your ISO/CRS Specialist if you have more questions.   ====

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

## Back to the Roots

Although the program details have changed over the years, the CRS has remained steadfast to the pursuit of its three goals: to reduce and avoid flood damage to insurable property; to strengthen and support the insurance aspects of the National Flood Insurance Program; and to foster comprehensive floodplain management. Every community needs a balanced floodplain management program, tailored to what it most needs and what works best for it and its residents. Those CRS principles underlie this mission, and the very wide range of mitigation approaches that are creditable under the CRS adds to its value. There is something for everyone, so to speak—public information, mapping, regulations, building standards, warnings.

And, like that old saying about the whole being greater than the sum of its parts, one activity or one series of activities doesn't have the same impact as a collective approach that borrows from all. For instance, a community could max out the credit in mapping and regulations, but not bother to delve deeper into public information activities. As a result, its floodplain management program may be lopsided with too much focus on one type of activity, or on an activity that is not especially effective for its particular situation.

Some communities tend to go for the big point-getters. Some enter and stay due to pressure from elected officials or citizens. Those communities may do just enough to keep their rating, but lack the desire for improvement. They may submit documentation to prove that they "do" the activities, but they won't really be DOING the activities in the truest sense of the word.

These communities miss the point. They have lost the essence of the CRS goals. Yes, the CRS credit is important and, certainly, the discounts are valuable to policyholders. But the best thing about the CRS is how it helps a community build a comprehensive, balanced, and enduring program that builds disaster resilience and sustainability.

As an example, keeping the log required for the map information service credited under Activity 320, amounts to jotting down names and checking off boxes to submit at the cycle verification visit. That gets the basic CRS documentation done. But how much more important is it, in the long run, that a staff person is actually taking the time to give detailed, relevant information to people who need to know more about the flood risk, thereby helping to build up local knowledge, which can be passed along and shared among residents?

Finding the right balance of flood mitigation approaches for the situation and the "staying power" to keep them going are two things that CRS Users Groups can really help with. Hearing the experiences of nearby localities, getting support from them, and soaking up energy can be a big boost. Through their CRS Users Groups, CRS Coordinators can bounce ideas off their neighboring communities on what works and what doesn't, and connect with other local staff and stakeholders. It's exciting that there are so many CRS Users Groups around the country, helping communities not only succeed in the CRS but also build their floodplain management programs for the future.   ≡≡≡

# Remember Your New Recert Schedule

It has now been a year and a half 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](mailto:cturpin@CRSresources.org) or Keith Harper at [kharper@CRSresources.org](mailto: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	Colorado	Arkansas	Alabama
Connecticut	Delaware	California	Arizona
Florida: Miami-Dade County	Florida: All Others	Idaho	Georgia
Florida: Monroe County	Kentucky	Louisiana	Hawaii
Illinois	Massachusetts	Montana	Maryland
Indiana	Missouri	North Carolina	Nevada
Iowa	Nebraska	South Carolina	New Jersey
Kansas	Puerto Rico	Utah	New Mexico
Maine	West Virginia	Virginia	Oklahoma
Michigan		Wyoming	Oregon
Minnesota			Tennessee
Mississippi			Texas
New Hampshire			Washington
New York			
North Dakota			
Ohio			
Pennsylvania			
Rhode Island			
South Dakota			
Vermont			
Wisconsin			
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 the [CRS Resources website](#) regularly see what's been added. 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, (December 2018/January 2019), 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.

- **Preparing a for Verification Visit** — April 16, 2019
- **Flood Insurance Promotion (Activity 370)** — April 17, 2019
- **Drainage System Maintenance (Activity 540)** — June 18, 2019
- **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).

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# Training Opportunities (cont.)

## Workshops and Training related to the CRS

- **The Community Rating System** (E0278) (field-deployed course is L0278)  
..... 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)  
..... June 17–20, 2019; August 26–29, 2019

E0273 is also field deployed periodically [*see the article on page 6*]. 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
- **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).

*[continued on next page]*

# 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 [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com). You can also sign up for the newsletter at the [CRS Resources website](#).