



# NFIP/CRS UPDATE

April / May 2019

—More on FEMA’s Moonshot —

## Resources to Promote Flood Insurance

In keeping with FEMA’s goal of doubling flood insurance nationwide by the year 2022, the Community Rating System is encouraging participating communities to strengthen their outreach efforts in helping residents understand how flood insurance can help protect them from economic losses and recover more quickly. It is important for your residents to know not only that they need flood insurance and how to get it, but also that the NFIP has extensive assistance in helping them understand how their coverage works and how to be compensated for damage.



For your efforts in promoting the purchase and maintenance of flood insurance, here we list some of the best places to get information and inspiration. Your community can draw upon these resources to supplement its public information activities or start new ones—and perhaps earn CRS credit as well.

- [NFIP Summary of Coverage](#) (FEMA F-679) is a six-page booklet that explains deductibles, what is and is not covered by flood insurance, and how items are valued at the time of loss.
- The [FloodSmart website](#) and its [Agents page](#) have an array of materials targeted toward consumers and insurance specialists.
- [NFIP Claims Handbook](#) (FEMA F-687) guides policyholders in filing a claim for flood damage.
- Photos and other graphics lend appeal to your marketing materials. The [Regional NFIP Marketing & Outreach Toolkit](#) has a range to choose from, and don’t forget the free materials available from [FEMA’s media library](#).
- Video clips tell stories that words sometimes cannot. Short (less than one minute) flood survivor stories from [FloodSmart](#) can be good additions to your website or social media outreach.
- Sample press releases, op-eds, sample letters, sound bites, and public service announcements can be found in FEMA’s [Moonshot Outreach Starter Kit](#). ≡≡≡

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# Ways to Connect with your Emergency Manager

**Jim von Rintel, CFM, CEM**  
*Consultant with J.R. Evans Engineering*  
*Marco Island, Florida*

Previous newsletter articles have outlined the benefits of building connections between a community's CRS Coordinator and its local emergency management office and staff. They are real—and there's more. While Activity 330 (Outreach Projects) has a natural connection to Activity 610 (Flood Warning and Response), which is the emergency manager's home territory, there are many other possibilities for improving your CRS program by linking up with your emergency manager. In helping communities in Florida and elsewhere with their hurricane and flood preparedness and other mitigation projects, I have found that, depending on how your community government is organized and how responsibilities are divided, it can be worthwhile to coordinate with your emergency management program on many of the following CRS activities. And don't overlook the emergency management expertise of your local fire and/or police departments as sources of assistance.

## Activity 300

- **Other flood problems not shown on the FIRM—MI3** (see Section 322.c of the *CRS Coordinator's Manual*); **flood depth data—MI4** (Section 322.d); **special flood-related hazards—MI5** (Section 322.e); and **historical flood data—MI6** (Section 322.f). Many emergency management offices have information and duties that pertain to these CRS credits.
- **Outreach projects—OP** (Section 332.a). Especially if your community is prone to seasonal flooding, hurricanes, or road closures or other disruptions from flooding, the local emergency management office is a necessary contact for developing the proper outreach messages. An effective **flood response preparations—FRP** (Section 332.b) package will take into account what the immediate post-flood-disaster situation will be like, and the emergency management office is invaluable for this. Finally, your emergency manager is a logical member of the committee that develops and implements your community's creditable **program for public information—PPI** (Section 332.c).
- **Flood protection library—LIB** (Section 352.a); locally pertinent documents—**LPD** (Section 352.b); and **flood protection website—WEB** (Section 352.c). Your emergency manager may have documents or other information (such as gage data) pertaining to your community that could be made available in the library and/or posted on the flood page of your website.
- **Advisor training—TNG** (Section 362.d). Enrollment in many courses at FEMA's Emergency Management Institute requires that you get your emergency manager's approval.

## Activity 400

- **Regulations administration—RA1**, staff training (Section 432.q). Emergency managers make good certified floodplain managers! Check whether the emergency management office is housing a CFM or two. And verify whether your emergency management office has a secure procedure/site for community records. You may be able to tap into this for credit under **off-site record storage—RA5**.
- **FIRM maintenance—FM** (Section 442.b). If you cannot locate those old Flood Insurance Rate Maps or Flood Hazard Boundary Maps, try the local emergency management office.

*[continued on next page]*

## Connect with your Emergency Manager (cont.)

- **Tsunami special hazards regulations—TSR** (Section 432.m). If you are considering developing regulations for a tsunami hazard area, the emergency manager may have input on evacuation (vertical and otherwise), facilities needing protection, or hazardous materials sites.

### Activity 500

- **Floodplain management planning—FMP**. In some areas, a local (sometimes multi-jurisdictional) mitigation strategy has been developed by the local emergency manager. If the process and the criteria described in Section 512.a are met, it may be eligible for CRS credit. In any case, this undertaking is perfectly suited to collaboration between floodplain managers and emergency managers.
- **Channel debris removal—CDR** (Section 542.a). Although this CRS credit is for a regular program of inspection and maintenance, the emergency management office may need to be involved in the “after-storm” aspect of the plan, especially if clearing other types of storm rubble falls under its purview.

### Activity 600

The elements that make up Flood Warning and Response (**flood threat recognition system—FTR; emergency warning dissemination—EWD; flood response operations—FRO; and critical facilities planning—CFP**) are part of most city or county emergency management programs. All these programs vary and information and documentation may need to be refined to receive full CRS credit.

Municipalities that formally adopt their CRS participating county emergency/flood plan (sometimes called a Comprehensive Emergency Management Plan, or CEMP) can receive virtually all of the CRS credit under Activity 610 that the county receives. The exception is the StormReady and TsunamiReady programs (CRS elements SRC and TRC) must be qualified for individually by each community.

- **Annual flood warning and response exercise** (Section 611.b (6)). Most emergency management departments or offices run these exercises periodically. With coordination and participation, it can be easy to incorporate all of your CRS flood exercise requirements.
- **StormReady community—SRC** (Section 612.e). This program is run by the National Weather Service, and your local emergency manager is its point of contact. The same goes for **TsunamiReady community—TRC** (Section 612.f). Many coastal communities are subject to tsunami hazards, even though the probability of occurrence may be low.
- **Activity 620 (Levees) and Activity 630 (Dams)**. If your community relies on either or both of these types of structures, your emergency manager is going to be a key partner in providing the documentation you need for CRS credit.

Ideally, your emergency manager would work closely with you on all of Activity 610. In some communities it’s a close relationship needing minimal encouragement, in others it’s more of a challenge.

### In Closing

The items listed here are not all inclusive: sometimes functions such as geographic information system (GIS) mapping is part of the emergency management office—which opens up many other synergies. In a perfect situation it’s a team effort with the emergency manager in the lead for all Activity 610 and related CRS requirements. If you haven’t discussed this with your community’s emergency manager, now is a great time to do it. ≡ ≡ ≡

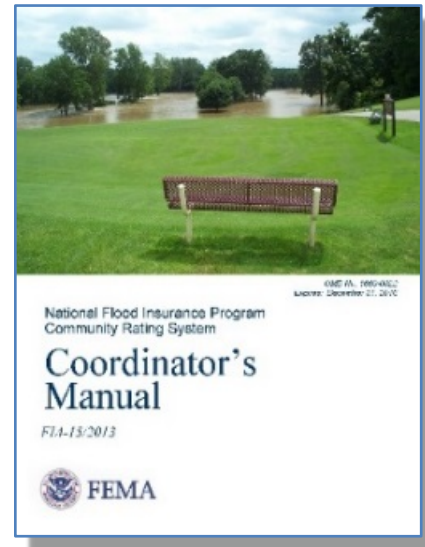
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# Looking Ahead to the Next *CRS Coordinator's Manual*

With the next *CRS Coordinator's Manual*, the CRS will be moving to a new schedule 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” may have 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.



## Suggestions Invited

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.

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 [twpgmp0328@gmail.com](mailto:twpgmp0328@gmail.com). ≡≡≡

## So Long . . .

This spring the Community Rating System team bids “good-bye” and “good luck” to Bill “Trak” Trakimas, long-time CRS Program Manager for the Insurance Services Office, Inc. (ISO), who is retiring after more years than he likes to count. Beginning in 1976, he spent a decade as the National Flood Insurance Program State Coordinator for Indiana, building expertise in floodplain management, flood insurance, and state and local government operations. In 1989 he left the state to take on the challenge of managing for ISO the new Community Rating System program . . . and the rest is history. It’s no exaggeration to say that the CRS and its team have thrived due in large part to the depth and breadth of Trak’s expertise in floodplain management and flood insurance, his professionalism, his dedication, and his unwavering enthusiasm.

Trak, we are grateful for your decades as innovator, leader, mentor, motivator, cheerful colleague, and friend. We wish you all the best in your retirement.

## Personnel Notes

The CRS welcomes a new ISO/CRS Specialist—who isn’t really new. Keith Harper, one of the CRS Resource Specialists [*see page 7*] is shifting over to the field team as an ISO/CRS Specialist. He will be responsible for communities in the Florida panhandle and coastal Georgia—territory that Sue Simpson covered before her retirement.

Joining the CRS team is David Holcomb, who will become a CRS Resource Specialist, taking over Keith’s duties. David comes to us from ISO’s Property Protection Classification program, where he worked with many South Carolina communities on the ratings for their fire suppression programs. Glad to have you, David! ≡≡≡

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## Order FEMA Public Awareness Materials

The FEMA Distribution Center has a new [Public Awareness Materials Order Form](#) that doubles as a useful summary of what’s available (in English and Spanish), whether it’s online only (including a link) and/or in hard copy, and with links to the other main sources of FEMA publications. The form itself can be downloaded and printed for those who want to fax or mail in an order for hard copies, or want it handy when they telephone an order on the toll-free ordering number. ≡≡≡

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## 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 9 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.

Request registration details by email from [NFIPCRS@iso.com](mailto:NFIPCRS@iso.com). ≡≡≡

# The Scoop . . . on CRS Users Groups

## Partners help Build Community Resilience

In some parts of the country, it seems like major flooding events are happening more often. People often forget that FEMA-issued flood maps are primarily for insurance rating purposes and, although the extensive engineering behind their development gives a useful guide for where the flooding will most likely occur, the maps cannot convey perfectly accurate flood predictions. Flooding can extend beyond what's shown on the map. It can be widespread, and it can swallow a small community in a matter of hours.

Communities that come out of these floods the strongest are the ones that have taken steps to reduce the risk and impact of these floods before they occur. They're the ones who put together a strong public outreach campaign so their residents knew about the flood danger and how to protect themselves and their property. And they're the ones who implemented a flood warning program so people could take the necessary precautions when a flood was imminent. They're also the ones who required new construction to be elevated, and made drainage system maintenance a priority so channels and basins can function as they were intended and safely manage stormwater. They're the ones who nurtured their floodplain management programs and wholeheartedly believed in their ability to make a difference in people's lives. And it shows. In those communities, impacts are fewer, people are safer, and recovery is smoother.

When you consider how channels run through multiple cities or how watersheds are shared by several entities, it makes sense to partner with upstream and downstream communities or neighboring jurisdictions to find viable and sustaining solutions to flood problems. CRS Users Groups allow for that broad collaboration, which provides a sounding board of wide experience. After all, a CRS Coordinator often has numerous duties and projects, some going beyond the CRS. With limited time and resources, having a network of peers from whom you can learn about successes and shortcomings is valuable and even essential. And, sometimes, it just helps to know that other communities are facing the same challenges you are as you navigate this program.

CRS communities are safer communities, and CRS Users Groups help them stay that way. Many of the CRS stories on the [Success with CRS website](#) tell how coordination with other entities, including other communities, helps to improve floodplain management programs and, subsequently, CRS ratings.

As any CRS Users Group member will tell you, hearing about the experiences of others can give a big push along the road to success. If you would like to share a story about your community and the CRS, please visit the [Success with CRS](#) site and use the "Share your Success" link at the bottom of the page. Let others benefit from your knowledge and experience in what it takes to be a thriving community in the CRS. ≡ ≡ ≡

# 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.

This 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 [Christina.Turpin@verisk.com](mailto:Christina.Turpin@verisk.com) or David Holcomb at [jholcomb@verisk.com](mailto:jholcomb@verisk.com). 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>David Holcomb</b>	<b>Christina Turpin</b>	<b>David Holcomb</b>	<b>Christina Turpin</b>



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# 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 for much 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, (February/March 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. ≡≡≡



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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.

- **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; October 28–31, 2019;  
..... February 3–6, 2020; April 20–23, 2020; July 27–30, 2020

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 (CFMs), 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 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; December 2–5, 2019;  
..... May 4–7, 2020; August 31—September 23, 2020

E0273 is also field deployed periodically [see the article on page 6]. Contact your [State NFIP Coordinator](#) for more information.

- **Unified Hazard Mitigation Assistance—  
Developing Quality Application elements (E0212)** ..... June 22–25, 2020
- **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 11–14, 2020
- **Advanced Floodplain Management Concepts II (E0283)** ..... July 15–18, 2019;  
..... March 16–19, 2020
- **Advanced Floodplain Management Concepts III (E0284)** ..... July 6–9, 2020;
- **Fundamentals of Building Science (E0312)** ..... September 23–26, 2019
- **Residential Coastal Construction (E0386)** .. August 12–15, 2019; September 21–24, 2020

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](#).