



NFIP/CRS UPDATE

June/July 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 (CRS) 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. To raise awareness about the risks of hurricanes and summer flooding and encourage residents to purchase a flood insurance policy, FEMA’s National Flood Insurance Program has released [easy-to-use campaign resources](#) (many of which are in English and Spanish).



Tools to Help Your Community Prepare for Flooding Include:

- [Posts to share on social media.](#)
- [Posters and flyers for your community bulletin board.](#)
- [Informational brochures and fact sheets to hand out to educate residents.](#)
- [Videos to share with your community on social media, through email or at community events.](#)



Below are additional resources to inspire your outreach efforts. Your community can draw upon these resources to supplement its public information activities or start new ones—and perhaps earn CRS credit as well.

- 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 claims 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](#).
- 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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Sean Lanier of Ocala, FL Receives 2018 CRS Award for Excellence

Sean Lanier, City Engineer for Ocala, FL, received the 2018 CRS Award for Excellence at the ASFPM Annual National Conference in Cleveland. This Award, first available in 2010, recognizes an individual who has demonstrated outstanding accomplishments in promoting flood insurance and advancing floodplain management and resiliency in CRS communities.

Sean was honored for his vision in leading Ocala through continual improvements to its stormwater and floodplain management programs, and advancements in the City's CRS program, which went from a Class 8 to a Class 3 in one cycle because of Sean's determination to obtain all possible credit. He read through the entire *CRS Coordinator's Manual* and kept asking staff for more and better documentation until the Class 3 rating was obtained. He has achieved outstanding success in his work to oversee stormwater capital improvements, to raise citizen awareness about flood risks and to promote the importance of purchasing flood insurance.

To ensure that residents better understand their flood risk and what can be done to minimize risk, Sean has overseen improvements to the City's website and established an open door policy for residents seeking mitigation technical assistance. His commitment to leveraging the CRS program to make investments that reduce risk and close the insurance gap has demonstrated CRS excellence, making Ocala more resilient to flood hazards.



Sean Lanier



Sean Lanier was unable to attend this year's ASFPM conference. Del Schwalls, the Florida Floodplain Managers Association Chair, accepted on his behalf, and is pictured with Bill Lesser, Program Specialist with FEMA's Federal Insurance & Mitigation Administration.

Nominations for 2019 CRS Award for Excellence Now Open

Nominations are being sought for the next **CRS Award for Excellence**, which recognizes an individual who has provided leadership in raising awareness about the dangers of flooding, implementing floodplain management programs that reduce flood damage, and promoting the purchase of flood insurance through the CRS and the NFIP. A nominee could be a local government official, insurance agent, business professional, real estate professional, floodplain manager, or other local leader. He or she should: — Be active in a CRS community and knowledgeable about the local flood risk; — Be active in promoting the use of flood insurance to help households prepare for the possibility of flood damage; and — Be active in encouraging community leaders to improve safety and resilience to flooding and other disasters. All nominations should clearly identify how the nominee meets these three criteria. More details, nomination forms, and submittal instructions can be downloaded in WORD or fillable PDF format at the CRS page of the FEMA website under "[CRS Award for Excellence](#)."

Nomination forms must be received by Oct. 19, 2019. ≡ ≡ ≡

CRS at ASFPM's Annual National Conference in Cleveland



Bill Robison, P.E., CFM, presented a workshop titled, "The Road to CRS Class One—The Tulsa Story."

Thank you to everyone who participated in CRS discussions during ASFPM's conference this May in Cleveland, Ohio. The CRS team always appreciates the time and effort communities put into presentations they make at the concurrent sessions. The successes communities have found with the CRS and their concerns with the program are always welcome and useful.

The CRS project team spoke at a number of the Monday policy discussions to provide program updates.



Sherry Harper, CFM, (left) and Tracie Belongia, CFM, at the CRS booth during ASFPM's Annual National Conference in Cleveland.

There were several CRS-related presentations and workshops, including a case study focused on Tulsa, OK (see picture above left). Other sessions included "CRS: National and State Perspectives;" which focused on 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.

Another session, "Local CRS Successes," included presentations on lessons from Class 2 communities; how one community achieved its Class 5 rating; and the usefulness of a CRS repetitive loss area analysis.

This year also included a "Lunch with CRS," where CRS Users Group leaders, NFIP State Coordinators and CRS State Coordinators gathered together with CRS team members and FEMA. This year questions were primarily on the Repetitive Loss Area Analysis, Program for Public Information process, and CRS verification process in general. Insurance Services Office, Inc. (ISO) staff members present included Dave Arkens, Tracie Belongia and Sherry Harper.

Again this year, ISO offered one-on-one meetings with communities in the CRS and communities considering joining the CRS. Communities took advantage of this opportunity to discuss potential class improvements, explore new activities, and talk about upcoming visits. Eleven one-on-one meetings were conducted over two days, and many other communities stopped by the booth with general 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 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 January 1. 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 the *Coordinator's Manual* will no longer be tied to the review process it has undergone in the past required by the Paperwork Reduction Act, which occurred on a three-year rotation cycle. Note that the certification forms will still be Office of Management and Budget (OMB) forms, and will still be renewed every three years. The next update and renewal of all CRS forms will be April 1, 2020. This change supports a desire to reduce administrative complexities where possible.



Suggestions Invited

For the 2021 *Coordinator's Manual* and beyond, the CRS team will be working, as usual, to simplify and clarify the manual's procedures, descriptions and documentation. 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.

FEMA 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. ≡ ≡ ≡

Personnel Notes



Sherry Harper is the new Insurance Services Office, Inc. (ISO) Director of Natural Hazards, replacing Bill “Trak” Trakimas, who retired in May after nearly 30 years with Verisk/ISO and nearly 45 years in floodplain management.

Sherry began her career in 1991 as an Urban and Regional Planner with Okaloosa County, FL where she was later promoted to Planning Manager. She obtained her AICP in 2000 and CFM in 2001. Sherry has been with ISO working with the CRS since 2003 and currently serves as a Senior Technical Coordinator with the CRS program, conducting reviews of hazard mitigation plans, coordinating the repetitive loss updating, and other various programmatic functions. Sherry has a Bachelor’s degree in Education and a Master of Arts in Public Administration.

Sherry, who assumed the new position in June, said, “My predecessors, and Trak in particular, laid a very solid foundation for this program. As the new leader I do not feel major changes are needed. The program will continue to be responsive as needed to recognize changes in the NFIP and the insurance industry.”

Amanda Gowans of ISO has been promoted to Technical Coordinator. She served as a Senior Field Representative for nearly 10 years, assisting communities joining the CRS program and maintaining their CRS classification. Amanda is the lead instructor for all 0278 - Community Rating System classes as well as two-day CRS workshops, a role she will continue as Technical Coordinator. In addition, Amanda will offer support to other field representatives and the CRS program in general. She will also continue to work with communities during a transition period. ≡≡≡

NFIP Transformation & Risk Rating 2.0

FEMA is focused on building a culture of preparedness by closing the insurance gap. Recognizing that purchasing flood insurance can be confusing and time-consuming, the NFIP is redesigning its risk rating plan to improve the policyholder experience. [Risk Rating 2.0](#) aims to accomplish this by leveraging industry best practices and current technology to deliver rates that are fair, easy to understand, and better reflect a property’s unique flood risk. Risk Rating 2.0 will fundamentally change the way FEMA rates a property’s flood risk and prices insurance. The current rating methodology has not changed since the 1970s. But since then, technology has evolved and so has FEMA’s understanding of flood risk. Currently, FEMA develops rates based predominantly on Flood Insurance Rate Map zone and base flood elevation. With Risk Rating 2.0, FEMA is pairing state-of-the-art industry technology with the NFIP’s mapping data to establish a more comprehensive understanding of risk at the community and individual level. Learn more and stay [updated on Risk Rating 2.0 development here](#).

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The Scoop...on CRS Users Groups

Elevation Certificates: Making sure what you see is what you get.

Elevation certificates are a critical part of the CRS program. To meet the participation prerequisite and earn points in CRS Activity 310, communities must require and maintain final Elevation Certificates for all new construction and substantial improvements in the special flood hazard area. Fortunately, most communities are already requiring them as part of the NFIP and their ongoing floodplain management program. Requiring them and maintaining them, however, are two different things.

The challenge for some communities is a lack of resources, such as time and staff, to go out and check that every Elevation Certificate is accurately reflective of what is being built in the field. In bigger communities or ones with fast track developments, it seems there are simply not enough hours in the day or inspectors on staff to go look at every new structure every time an Elevation Certificate makes its way to the community office. Floodplain managers or inspectors who are not certified floodplain managers may not be equipped to understand the specific criteria that must be included on the form, such as the source of datum used for the base flood elevation. It is much easier to rely on the training and expertise of surveyors/engineers who put their seals on those forms than it is to verify the data themselves. However, *it is ultimately the responsibility of the community to ensure the forms are complete and correct*, not least of all for CRS purposes.

Communities that require only one Elevation Certificate at final construction are especially at risk, betting that structures will be built according to regulations throughout the entire development process. All too often, once that final form has been submitted to the office, it's too late to make any real changes to the construction. If the finished floor is even 1 inch below the base flood elevation, the structure is in violation of the community's Flood Damage Prevention Ordinance and the owner may pay heavily in flood insurance premiums. For this reason, communities should strongly consider requiring an Elevation Certificate prior to the framing stage to ensure the structure will be built according to ordinance and code. Better yet, requiring three Elevation Certificates (one based on construction drawings, the second before framing, and the third on the finished structure) will help communities track the construction process at all three stages of development in order to guarantee that what is required is what is being built.

Some communities have also found that requiring the final Elevation Certificate as part of the process to obtain a Certificate of Occupancy gives the floodplain administrator some leverage in making sure the final Elevation Certificate is complete and accurate. Once the Certificate of Occupancy has been issued, community officials have a much more difficult time getting surveyors/engineers to correct any information on the form, especially if it requires going back out in the field. So what can be done to ensure the forms are filled out correctly the first time? The key is for floodplain managers to understand the basics of the form, what kind of information is required and why it's needed, and the importance of these forms' accuracy and correctness.

Without proper training to know how to review an Elevation Certificate and what to look for, errors can sometimes go unseen, which is why it's critical to get a second (or third) pair of eyes to examine these forms. Users groups are helpful in getting other qualified people to review Elevation Certificates since CRS communities are most in-tune with the importance of why they need to be correct. Communities should also take advantage of feedback from ISO on Elevation Certificates submitted for annual recertification. Though any errors found on the forms are not counted against the community in the recertification, they are indicative of changes the community may need to

make in order to make their development process more efficient. It may be easier to blame errors on the surveyors/engineers filling out the forms, but that doesn't make it any less of the community's responsibility to see that issues are corrected and resolved. It is the most basic function of the Floodplain Administrator to ensure that compliant development is occurring in the community—in concept and on paper. ≡ ≡ ≡

Remember Your New Recertification 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. 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 or **David Holcomb** at jholcomb@verisk.com. They will be happy to help you. ≡ ≡ ≡

CRS Annual Recertification Schedule			
CC-213 Recertification and Required Documentation Due to ISO By:			
First Quarter	2nd Quarter	3rd Quarter	4th Quarter
February 1	May 1	August 1	October 15
Alaska Connecticut Florida: Miami -Dade County Florida: Monroe County Illinois Indiana Iowa Kansas Maine Michigan Minnesota Mississippi New Hampshire New York North Dakota Ohio Pennsylvania Rhode Island South Dakota Vermont Wisconsin	Colorado Delaware Florida: All Others Kentucky Massachusetts Missouri Nebraska Puerto Rico West Virginia	Arkansas California Idaho Louisiana Montana North Carolina South Carolina Utah Virginia Wyoming	Alabama Arizona Georgia Hawaii Maryland Nevada New Jersey New Mexico Oklahoma Oregon Tennessee Texas Washington
Annual Recertification Information Distributed to Community By:			
December 15	March 15	June 15	September 1

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).

More Tips on How to Submit a Great Elevation Certificate

As part of the requirements for obtaining credit under Activity 310 (Elevation Certificates) and for meeting the Class 9 prerequisite of 90% correctness to stay in the program, at cycle time communities must submit a Permit List and Elevation Certificates they collected since the previous verification visit. A messy submittal causes confusion, leads to missed Elevation Certificates, lowers scores and usually results in numerous phone calls/emails and additional work on everyone's part to finalize the review. Here are some tips on how to prepare a great Elevation Certificate submittal for your cycle verification:

1. Be sure your Permit List only includes:
 - a. New construction and substantial improvement. Please check your permits to make sure all additions are truly substantial improvement and are marked correctly on your list.
 - b. Buildings in the Special Flood Hazard Area. You may require Elevation Certificates for buildings outside the SFHA for various purposes. For Activity 310 purposes, only those in the SFHA are needed. If a building has been taken out of the SFHA via a Letter of Map Amendment, it is now considered out of the SFHA, so please note that on your Permit List and do not send that Elevation Certificate.
 - c. Insurable buildings. Do not include detached garages, sheds, etc. or have them marked clearly on your list

Identify buildings that have been finalized so we know which ones should have "Finished Construction" Elevation Certificates. Ideally, you should only be submitting "Finished Construction" Elevation Certificates for new construction or substantial improvement of insurable structures in the SFHA.

2. Submit Elevation Certificates digitally, in PDF format, via email usually (see #11 below). ISO will accept hard copies, but if you can make them digital before sending them, you will not have to pay shipping costs and it allows ISO to get to your review quicker.
3. Try to get your surveyors/engineers to submit Elevation Certificates using the fillable PDF format (available on FEMA's website) if you can. This ensures readable information in each of the fields and it's already in digital format for you.
4. Do your best to limit the number of hand-written Elevation Certificates you receive. They are acceptable – they just take longer to review.
5. When scanning your forms to save them digitally, scan them at:
 - a. 300 dpi (no more, no less)
 - b. Grayscale (black and white is the next best option. No color scanning if you can help it.)
6. When scanning your Elevation Certificates, please be sure the forms are full page and perfectly lined up. Make sure image is not turned sideways or upside down, and that the image is good and not faded or hard to see.
7. If you have photos, please include them with the Elevation Certificate unless they cannot be seen clearly. PHOTOS ARE NOT REQUIRED for CRS purposes, however they can be very helpful if they are good quality.
8. Send each Elevation Certificate in an individual PDF file, using the address as the file name. Submit only the "Finished Construction" Elevation Certificate (not the "Building under

- Construction,” and/or the “Construction Drawing” with the “Finished Construction” Elevation Certificate). Permit records are also usually not needed.
9. If you have more than 10 Elevation Certificates to submit, place the individual PDFs in a Zip file if you can.
 - a. If you cannot do this, place all Elevation Certificates in one PDF file in the same order they appear on your Permit List or provide a separate page listing the order of the Elevation Certificates in your file.
 10. For buildings that are in the V Zone, floodproofed or have engineered flood openings, they are required to have other certificates attached to them. Submit the V-Zone Design certificates, Floodproofing certificates and the Engineered Opening certificates separately and identified by address, if you can. The next best option is to include them either at the beginning or end of the Elevation Certificates they are to be attached to.
 11. When correcting Elevation Certificates and re-submitting them, only send back the forms that need correcting.
 - a. If using the [Memo of Correction form](#) that ISO offers, be sure to place the address of the building on the form in Section A2. Then, be sure to clearly identify what was corrected on the form using the form itself and the comments section at the bottom of the page.
 - b. If submitting a brand new Elevation Certificate, make sure the surveyor/engineer uses the latest form, otherwise this is an error as well.
 12. ISO emails can accept about 25MB of data. If your submittal is larger than that, please split it up into the least number possible and send them in separate emails – all with identifying Subject Lines that tie all emails together.
 - a. If it’s too difficult to split up and email to ISO, know that ISO has a public FTP site that you can use to transfer larger files. Ask your CRS Specialist or Resource Specialist for details on how to access it.
 - b. You may also use any other kind of secure file sharing website that you have access to (or your own FTP site) if that works for you as well.

A successful Elevation Certificate submittal is key to continued participation in CRS, getting the best score you can, and saving yourself and ISO time/effort in the process. If you have any questions about your submittal, please ask your CRS Specialist or Resource Specialist before getting too far along.

Online Resources



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 information or a document, please notify your ISO/CRS Specialist or NFIPCRS@iso.com. Here are some recent additions to the website.

- **Webinar Schedule**—A schedule for the remainder 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, (April/May 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 communities have found their own types of success through the CRS. ≡≡≡

Training Opportunities

CRS Webinars

The CRS offers one-hour 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](#). All webinars begin at 1 p.m. EST / 10 a.m. PST.



- **Introduction to CRS**—Aug. 20, 2019
- **Watershed Impact Adjustment Maps (Activity 450)**—Aug. 21, 2019
- **Credit for Drainage System Maintenance (Activity 540)**—Sept. 17, 2019
- **Preparing an Annual Recertification**—Sept. 18, 2019
- **Preparing for a Verification Visit**—Oct. 15, 2019
- **Watershed Impact Adjustment Maps (Activity 450)**—Oct. 16, 2019
- **Introduction to CRS**—Nov. 19, 2019
- **CRS and Coastal Hazards**—Nov. 20, 2019
- **Natural Floodplain Functions and the CRS**—Dec. 17, 2019
- **Preparing an Annual Recertification**—Dec. 18, 2019

If you'd like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist. For more on the CRS webinars, go to the Training tab of the [CRS Resources website](#). If you have questions about or suggestions for the CRS Webinar Series, contact Becca.Croft@atkinsglobal.com

Workshops and Training related to the CRS

- **The Community Rating System (E0278)** (field-deployed course is L0278)
..... Oct. 28–31, 2019;
..... Feb. 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 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), 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 more than two years of floodplain management experience. *[continued on next page]*

Training Opportunities (continued)

- **Managing Floodplain Development through the NFIP (E0273)**
.....Aug. 26–29, 2019; Dec. 2–5, 2019;
.....May 4–7, 2020; Aug. 31—Sept. 23, 2020

E0273 is also field deployed periodically. 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
July 20–21, 2020
- **Unified Hazard Mitigation Assistance—
Project Implementation and Programmatic Closeout (E0214)**.....July 31—Aug. 1, 2019
- **Retrofitting Flood-prone Residential Buildings (E0279)**May 11–14, 2020
- **Advanced Floodplain Management Concepts II (E0283)**March 16–19, 2020
- **Advanced Floodplain Management Concepts III (E0284)** July 6–9, 2020;
- **Fundamentals of Building Science (E0312)** Sept. 23–26, 2019
- **Residential Coastal Construction (E0386)** Aug. 12–15, 2019; Sept. 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).

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

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Training Opportunities (continued)

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 of the [EMI website](#) for specific details. The application to attend can be found on this page on the [EMI website](#), or call EMI at (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 *NFIP/CRS 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
You can also sign up for the newsletter at the [CRS Resources website](#).