



NFIP/CRS UPDATE

August/September 2019

— More on FEMA’s Moonshot —

Resources to Promote Flood Insurance



In keeping with FEMA’s goal of doubling flood insurance contracts 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. A [recent survey conducted by the National Association of Insurance Commissioners](#) found that while 41% of respondents agree or strongly agree that flood insurance is a "good idea," only 17% say they have purchased flood insurance, and even that response may be based on a misunderstanding. "This disparity perhaps reflects the common, though incorrect, assumption that homeowners insurance covers flooding," said NAIC President and Superintendent of the Maine Bureau of Insurance Eric Cioppa.



So how can you help clear up that misunderstanding? FEMA has a [two-sided postcard](#) you could distribute to residents, give a stack to insurance agents and display at all government offices. FEMA also has lots of [multimedia outreach campaigns](#) to help the public understand that homeowners insurance does not cover floods. Reaching out to your local media and asking them to do a piece on this misconception is also an option. They want to inform and prepare the community as much as you do.

Below are Other Tools to Help Prepare Communities for Floods with Flood Insurance

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.
- 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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Remembering the Benefits of the CRS

Sometimes it's good to remember why your community joined the CRS in the first place. Of course, one of the most common reason mentioned by community officials is to reduce flood insurance premiums for their residents and businesses. But there are others in the [2017 CRS Coordinator's Manual](#).

Although the premium reduction attracts interest in the CRS, the most important benefits are the enhanced public safety, decreased risk to property and infrastructure, avoidance of economic disruption and losses, reduction in human suffering, and protection of the environment provided by the credited activities. Community officials agree these programs are improved when changes are made to meet the CRS credit criteria.

Through the CRS a community can evaluate the effectiveness of its flood program against state and nationally recognized benchmarks.

Training and technical assistance in designing and implementing credited flood protection activities are available through the CRS at no charge.

Many communities initiate new public information activities when they join the CRS. These build a knowledgeable constituency within the community—people who become more interested in protecting themselves from flooding and in supporting the community's floodplain management efforts.

Keeping its CRS credits has proven to be an effective motivator to continue implementing flood protection programs during the "dry years." The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development has been taken into account by many governing boards.

There is mutual support among CRS participants. Across the nation, "CRS Users Groups" of representatives of counties, communities, and regional entities have formed to share their experiences, support each other in advancing their floodplain management programs, and encourage other communities to participate in the program.

It's good to remember that you are not alone in this process, that there are tons of resources out there to help you, and that your communities are safer because of your efforts.

Nominations for 2019 CRS Award for Excellence Closes Oct. 19

Nominations are being sought for the next **CRS Award for Excellence**, which recognizes an individual who provides leadership in raising awareness about flood dangers, implements floodplain management programs that reduce flood damage, and promotes insurance through the CRS and the NFIP. A nominee should be active in a CRS community and knowledgeable about local flood risk; promote flood insurance to help households prepare for the possibility of flood damage; and encourage community leaders to improve safety and resilience to flooding and other disasters. More details, nomination forms, and submittal instructions can be downloaded from FEMA's website under "[CRS Award for Excellence](#)." **Nomination forms must be received by Oct. 19, 2019.** ≡ ≡ ≡

Personnel Notes

Jonathan Smith is replacing **Sherry Harper** on the technical coordinating team. Sherry was named the new Insurance Services Office, Inc. (ISO) Director of Natural Hazards after **Bill “Trak” Trakimas** retired in May. Jonathan joined ISO in 2009, working the MS, LA and AL areas. Since then he has worked all across the U.S. conducting some of the most challenging gradings, and has always demonstrated a willingness to take on new challenges in new areas. Since 2016 Jonathan has been assisting in 510 reviews, and became a part of the 510 review team, lending his experience and expertise as a former floodplain official, city planner and GIS technician. Jonathan is also an instructor for the Emergency Management Institute and field-deployed CRS classes. ≡≡≡

New Resource Specialist Joins Team

We are excited to announce that Melissa James has recently been hired to join our Central Review team as a Resource Specialist. She comes to us from New Orleans, LA where she worked for Jefferson Parish. She helped the county prepare for its most recent CRS cycle verification, assisted homeowners with green infrastructure mitigation grant opportunities, website design, and reviewed thousands of elevation certificates for compliance and insurance implications for a new FIRM and CRS compliance. Her work with Jefferson Parish helped it achieve the first CRS Class 5 in Louisiana. Prior to this, Melissa was an Emmy award-winning news producer for various television stations in Nashville, TN and New Orleans, producing coverage of the Nashville 2010 flood and other severe weather events.

Keep Your Contact Information Current

If there are any staff changes (i.e., a new CRS Coordinator) or contact information updates, please let your ISO/CRS Specialist know so we can update our files. If we cannot get in touch with the right person at cycle or recertification time, it creates unnecessary delays and difficulty with maintaining your classification.

NFIP Transformation & Risk Rating 2.0

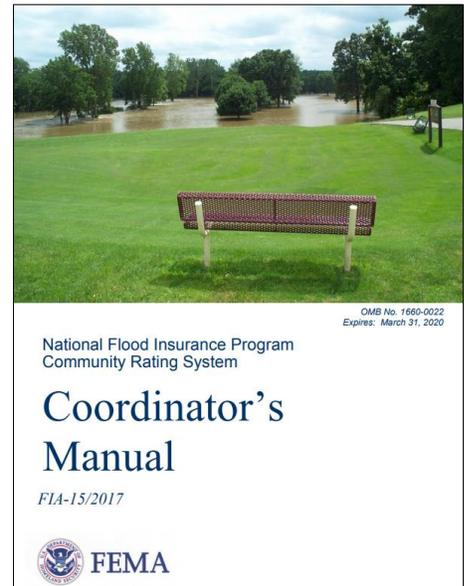
FEMA is focused on building a culture of preparedness by closing the insurance gap. Recognizing that purchasing flood insurance can be confusing and time-consuming, the NFIP is redesigning its risk rating plan to improve the policyholder experience. [Risk Rating 2.0](#) aims to accomplish this by leveraging 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](#) ≡≡≡

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. Communities will continue to use the current [\(2017\) Coordinator’s Manual](#) until the next manual is approved by FEMA. After that, a new edition will be issued every five years on Jan. 1. Note that all communities that join the CRS or have a cycle verification visit during 2020 will use the 2017 *Coordinator’s Manual* that shows “FIA-15/2017” on the cover.

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 as part of the forms renewal process of the Paperwork Reduction Act, which occurred on a three-year rotation cycle. Note that the certification forms will still be approved 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 next CRS *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 CRS *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 CRS Task Force Chair Tom Powell at twpgmp0328@gmail.com. ≡ ≡ ≡

The Scoop...on CRS Users Groups

Using the Right Resources

Higher standards are sometimes a hard sell to elected officials, developers, and the public. It's human nature for some people to question change if they're unaware or uneducated about the intent behind it. But CRS communities know that higher standards, even those met with initial opposition, have an overall benefit of increased flood protection to the community at large. Perhaps the key to convincing the naysayers is to find the right piece of information that speaks to them the loudest. Fortunately, Floodplain Administrators and CRS Coordinators have an array of resources at hand to do just that.

Consider freeboard and flood insurance, for example. Requiring a freeboard of a foot or two above the base flood elevation does increase costs for developers, but the savings to citizens in preventable flood damage are far more cost effective. The ["Why Buy Flood Insurance" video](#) on the [FloodSmart website](#) is a great tool to show users how much damage even 1 inch of floodwater can do to a home (\$27,000 if you're curious). The video supports the purchase of flood insurance, but indirectly serves to prove how damage can be avoided if a home is built higher than the flood level. FloodSmart even encourages communities to share that video on their own websites to drive the point home to citizens. Sometimes seeing the worst case scenario is just the motivation people need to choose the best course of action.

The Association of State Floodplain Managers [published a brochure](#) that compared how the cost of elevating a home is offset by the savings on flood insurance premiums. This information is an excellent way in demonstrating to elected officials how requiring higher standards saves the community more money in the long run. Money saved on discounted flood insurance can then be spent in the community's economy for long-term growth and sustainability. CRS communities have the added benefit of discounts on flood insurance premiums based on the credit they've earned for implementing those same higher standards.

CRS communities need to tap into the resources they have in neighboring CRS communities. Users groups are a gathering of people who have "been there, done that" with regards to convincing upper management that higher standards need to become the new minimum standards in their communities. Users' group meetings provide a forum for CRS Coordinators to share ideas on how they motivated their communities to make the proper decisions that benefit the greater good, even when challenged by those who didn't initially support the change. Since the network of Floodplain Administrators and CRS Coordinators in nearby communities is so closely integrated, given the coordination required upstream and downstream of channels, it makes sense to feed off each other with regards to persuading the right people in charge to make the right decisions for the community as a whole. After all, even the smallest changes can make the biggest impacts. ≡ ≡ ≡

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 Specialists David Holcomb at jholcomb@verisk.com or Melissa James at resourcespecialist4@crsresources.org. They will be happy to help you. David and Melissa will be processing annual recertifications and reviewing elevation certificates. Christina Turpin, who many of you remember as a Resource Specialist, is no longer with us. We are sad to see her go, but wish her all the best. ≡≡≡

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).

Avoiding Common Elevation Certificate Errors (Part 1 of 2)

We see many Elevation Certificates through our work with CRS communities and there seems to be common mistakes that surveyors, engineers, and architects make across the country. As the local official, you need to review each for completeness and accuracy so that compliance is achieved by all buildings built in your Special Flood Hazard Area and all buildings are rated accurately for flood insurance purposes. The following is Part 1 of a 2-part discussion of the most common errors we see. Part 2 will be published in an upcoming newsletter.

If either of A9 or C2d are missing with the other one present, it is confusing and considered an error.

If A9a is filled in with the square footage of the attached garage, or if any other blanks in A9 are populated, an elevation must be entered in C2d. By filling out A9, it means there is an attached garage. That means there must be an elevation for the attached garage in C2d. Likewise, if an elevation for C2d exists, indicating an attached garage is present, but nothing marked in A9, the Elevation Certificate is missing information and considered an error.

A9. For a building with an attached garage:

a) Square footage of attached garage sq ft

b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade

c) Total net area of flood openings in A9.b sq in

d) Engineered flood openings? Yes No

Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor) feet meters

b) Top of the next higher floor feet meters

c) Bottom of the lowest horizontal structural member (V Zones only) feet meters

d) Attached garage (top of slab) feet meters

e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) feet meters

f) Lowest adjacent (finished) grade next to building (LAG) feet meters

g) Highest adjacent (finished) grade next to building (HAG) feet meters

h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support feet meters

This EC is incorrect because A9 is populated, but no elevation exists for C2d.

Manufactured homes with aluminum or vinyl skirting that is used purely for decorative purposes, are Diagram 5 buildings. This is because the foundation of the building complies with Diagram 5 foundation types



(posts, piers, piles, etc.) and the skirting is disregarded since it is not strong enough to provide a foundation, nor strong enough to withstand flood pressures and not considered an enclosure. Since it's not an enclosure, no openings are required.

Photo (left) is aluminum/vinyl skirting (Diagram 5). Photo (right) is poured concrete foundation (most likely a Diagram 8 if home is resting on the perimeter wall foundation and grade inside enclosure is same or higher than outside grade).

If a more rigid skirting is used (metal, steel, etc.) or if a solid perimeter wall (mortared concrete block, poured concrete, brick, etc.)

is used for the home to sit on, then the area below the manufactured home could be considered an enclosure and Diagram 6 or 8 would be more appropriate depending on the foundation type. Openings would generally be required in these situations.

C2e should always be filled out, unless it's a type of building that does not have any machinery/equipment (M/E) servicing the building, like agriculture sheds, self-storage units, cold storage warehouses, etc. Even if the M/E is located on the roof of a building that is three stories high, and clearly above the base flood elevation, the elevation for it still needs to be shot and placed in C2e so the reader (insurance agent or local floodplain manager/building official) knows where it's located and how high it is. Section D Comments should have a description of the M/E used for the elevation. Also, just having a picture of the M/E with the photos of the building is not good enough. An elevation must be given in C2e. All M/E units must be installed before a "Finished Construction" Elevation Certificate can be done.



Photo on the left of an A/C unit itself is not acceptable. The center photo of M/E units on top of buildings is not acceptable. The photo on the right is to show a typical Ag building that does not employ any M/E.

Different Flood Insurance Rate Map in place between permitting the building and completing the "Finished Construction" Elevation Certificate. When a building is permitted, but then a new FIRM becomes effective before the building is constructed and the "Finished Construction" Elevation Certificate is done, the effective FIRM information at the time the certificate is completed is entered in Section B, while the information from the FIRM that was effective at the time the building was permitted goes in Section D comments. The information that should be in Section D Comments from the "first" FIRM should be: B4, B5, B7, B8 and B9.

Comments (including type of equipment and location, per C2(e), if applicable) C2e - A/C compressor at back of house (east side) FIRM at time of permitting (03/14/16): B4 - 99907C0125 B5 - F B7 - 10/5/04 B8 - AE B9 - 790.80 FT
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Section D. Comments. An ideal example of how it should be filled out.

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.
- Past issues of the “**NFIP/CRS Update**” newsletter 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.

- **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@atkinglobal.com

Workshops and Training related to the CRS

- **The Community Rating System (E0278)** (field-deployed course is L0278)
..... Feb. 3–6, 2020; April 20–23, 2020; July 27–30, 2020

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Training Opportunities (continued)

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.

- **Managing Floodplain Development through the NFIP (E0273)**
..... 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 20–21, 2020
- **Retrofitting Flood-prone Residential Buildings (E0279)** May 11–14, 2020
- **Advanced Floodplain Management Concepts II (E0283)** Dec. 16–19, 2019
- **Advanced Floodplain Management Concepts III (E0284)** July 6–9, 2020;
- **Fundamentals of Building Science (E0312)** Aug. 31–Sept. 3, 2020; Sept. 14–17, 2020
- **Residential Coastal Construction (E0386)** 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

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Training Opportunities (continued)

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 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](#).