



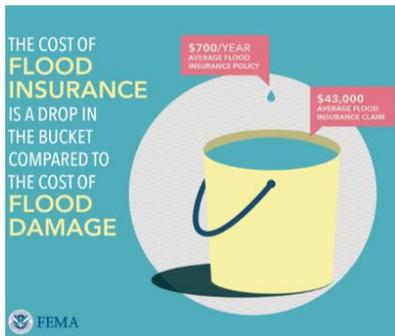
NFIP/CRS UPDATE

October/November 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.



An excellent way to earn credit under CRS Activity 330 (Outreach Projects) and Activity 370 (Flood Insurance Promotion) is by leveraging partnerships. If your city or county has a Community Emergency Response Team (CERT), it can be a great outreach partner for explaining and promoting flood insurance and flood preparedness. Helping community members understand the need for flood insurance, even if they aren’t in a Special Flood Hazard Area, will help to increase insurance coverage, and make the community able to recover faster. Learn more and [find additional resources here](#).

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.
- [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 selection 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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Information You Should Know

National Flood Insurance Program (NFIP) Publications

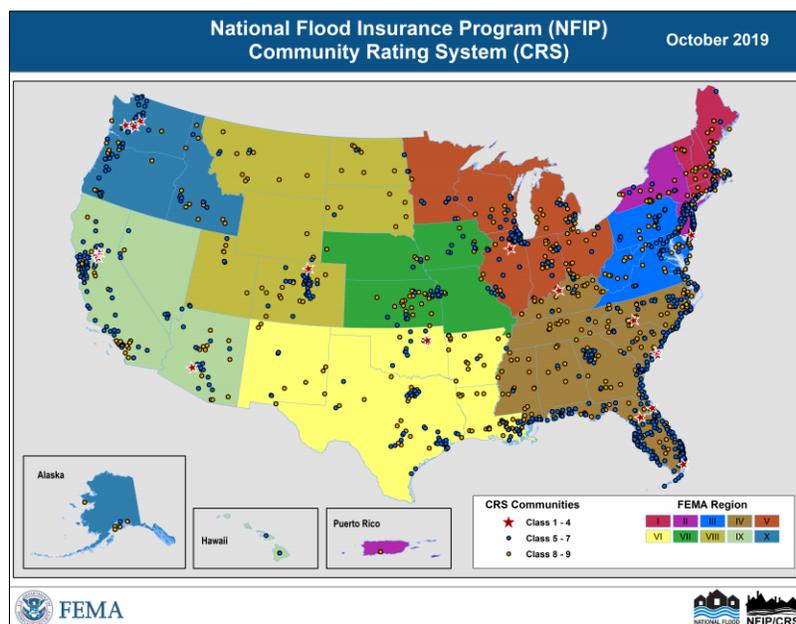
In our last newsletter, we told you about a two-sided postcard the Federal Emergency Management Agency (FEMA) has for explaining that homeowner's insurance rarely includes flood insurance. We had overwhelming requests about how to order those postcards. That particular publication is item F-061 and can be ordered from the [NFIP Public Awareness Materials Order Form](#). There are also materials for insurance and real estate agents, lenders, and policyholders before, during, and after a flood. Any publication you see with a number on it can be ordered from the [FEMA Publications Warehouse](#). And most are available in English and Spanish.

Hazard Mitigation Assistance (HMA) and Pre-Disaster Mitigation (PDM) Grant Application Period Now Open

FEMA announced the HMA and PDM Fiscal Year 2019 application cycle on August 26, 2019. The application period is September 30, 2019 through January 31, 2020. View the [Notice of Funding Opportunity \(NOFO\)](#). The [FY 2019 PDM Fact Sheet](#) provides an overview of the agency's priorities for this year. You'll find [HMA grant information here](#). FEMA will offer [NOFO webinars for potential applicants](#) before the beginning of the application period.

The [NFIP Flood Insurance Manual](#), which became Effective October 1, 2019, is Now Available

CRS Nations, Region, and State Maps for October 2019 Are Now Available



The CRS national and regional maps are available (as they are every May and October), and the state maps have also been released (updated each October). The October 2019 CRS maps can be found on the [CRS Resources webpage](#) on the [100 Series page](#). Scroll past the contact information to "CRS Communities" and "CRS Participation Maps." The maps include a link to Appendix F of the Flood Insurance Manual, which lists all 1,509 communities. Insurance data for the top 50 communities in each state, by Policies In Force (PIF), is as of August 2019 on the state maps. The CRS communities with the most PIF and their CRS Classes are shown. ≡ ≡ ≡

Keep Your Contact Information Current

If there are any staff changes (i.e., a new CRS Coordinator) or contact information updates in your community, 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.

FEMA Defers the Implementation of Risk Rating 2.0 for a Year

FEMA is focused on building a culture of preparedness by closing the insurance gap so individuals and communities recover faster and more fully after a natural disaster.

Earlier this year, FEMA announced Risk Rating 2.0 as an initiative to deliver flood insurance rates that people trust, value, and are less complex to navigate. Knowing the true risk of one's property is critical to ensure adequate insurance coverage and claim payments after a flood, and to inform appropriate mitigation measures property owners can take to ultimately reduce their risk.

Although the agency initially announced that new rates for all single-family homes would go into effect nationwide October 1, 2020, it announced November 7 that some additional time is required to conduct a comprehensive analysis of the proposed rating structure to protect policyholders and minimize any unintentional negative effects of the transition.

FEMA decided to defer the implementation of Risk Rating 2.0 by one year to October 1, 2021. This extension allows for all NFIP policies—including, single-family homes, multi-unit and commercial properties—to change over to the new rating system at one time instead of a phased approach, as originally proposed.

Over the course of the next year, FEMA will continue to actively engage with Congress and other key stakeholders to ensure transparency and visibility as it works to transform the NFIP. Stay updated on [Risk Rating 2.0](#). ≡ ≡ ≡

Risk Rating 2.0 Flyer

FEMA released a one-page update on Risk Rating 2.0 in September. It answers “Why risk rating 2.0?” “What is changing?” and “What are the benefits of risk rating 2.0?” View the [RR 2.0 flyer here](#). NOTE: The flyer, which came out before the “delay” announcement, still has October 1, 2020 as the “effective date.”

Success with CRS

This month: A snapshot of the numerous floodplain management and CRS activities being carried out in Lake County, Illinois. For more details, see the [county's website](#). For more stories, see the [Success with CRS page](#) of the CRS Resources website.

Lake County, Illinois — Builds Partnerships and Capability

Partnerships are the crux of floodplain management in unincorporated Lake County, Illinois, and that starts with the local CRS program itself. The county uses a “CRS Program Committee,” a three-person team made up of Mea Blauer, Plan Review Specialist; Eric Steffen, Senior



Engineer; and Brian Frank, Senior Engineer. “This gives us diversity of experience,” said Blauer. The county believes that its CRS success is due to this team approach. A CRS Class 6 community, Lake County lies along Lake Michigan north of Chicago. It has a crisscross of streams, lakes, and wetlands. The population is about 700,000.

Partnerships and Connections Because of the CRS, the team has more reasons to develop strong partnerships with other county agencies. “We have gotten to know them, their mission, and how we can support each other,” said Frank. This helps everyone do a better job to ensure safety and quality of life for the residents. Some of the CRS team’s strongest interactions are with the county’s Geographic Information System (GIS) Mapping Division, County Emergency Management Agency, Lake County Stormwater Management Commission, Department of Public Works, Department of Transportation, and Lake County Health Department.

Many of these agencies are housed in the central building complex, which is also where permits are processed, making better coordination easier. “It’s particularly helpful when we have a flood, because you’re already used to working with these people. Things go more smoothly because you are already familiar with the other programs and staffs,” the team agrees.

“We work very closely with our Stormwater Management Commission, and have adopted their standards into our program, earning CRS credit in the process,” said Steffen.

The county works to establish connections with its residents, too, even one-on-one. Besides flood information brochures, mailings, a website, and other outreach efforts, Lake County prides itself on always having a staff person available by phone to answer questions. “People are much more accepting if they can talk to a live person,” said Blauer. “We also encourage our citizens to walk in and discuss their needs and the requirements of the program.”

The Lake County CRS team likes to tell a story about a floodplain resident who came into the office to get a permit to do substantial improvements. When told about the elevation requirements that would apply because he exceeded the 50% threshold, he became very resistant and was vocal in his criticism of the county’s management of its floodplain. “But then,” says Blauer, “during the 2013 flood, all of his neighbor’s homes were flooded but his wasn’t. He thanked us profusely for having the requirement that he elevate his home. Now he is one of our biggest supporters.”

Stronger Regulatory Standards Before joining the CRS in 2008, the county already required 2 feet of freeboard and a 10-year substantial improvement requirement—both now earning CRS credit. Creditable additions to the county’s regulatory scheme have included standards for runoff volume and water quality at sites of new development.

Buffers between new development and the floodplains and wetlands help protect natural functions of flood-prone areas, and also earn CRS credit.

“In the end it is about protecting the public, their property, and our local environment. The higher the standards, the safer you are going to be,” Frank said.

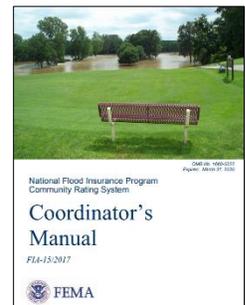
Building Capability “The CRS has provided us that framework to collectively involve all the relevant participants—citizens, other county departments, and elected officials,” the team said. “It’s helped us make our floodplain management program more effective and efficient.”

According to Lake County's CRS team, having a single document—the CRS *Coordinator's Manual*—that is easy to follow has made a big difference. “It essentially has everything we need, but it's no problem to get extra information from time to time,” notes Steffen. They report that, with the CRS framework, it is easier to be transparent, field questions, and be consistent in the responses.

“Once we got this clear and organized way to explain the reasons for what we are doing, resistant members of the public relaxed and became more receptive,” Blauer remarks. “It also has made it easier for our elected officials to understand and, in turn, for them to explain floodplain management and the CRS to their constituents.” ≡ ≡ ≡

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 January 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. 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 *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 CRS Task Force Chair Tom Powell at twpgmp0328@gmail.com. ≡ ≡ ≡

The Scoop . . . on CRS Users Groups

Take Advantage of Annual Flood Conferences

Currently, there are 45 CRS Users Groups in the country, plus five more in the works. Some groups meet on a monthly basis, some have quarterly meetings, and some meet just once or twice a year. Every state has at least one annual flood conference, and every state has at least one CRS community. If CRS communities are not geographically close, then it makes sense to get CRS communities together at the annual conference and make a meeting or users group out of it. Even CRS Users Groups that meet just once a year are still reaping the benefits of having a network of communities sharing their experiences in the program. Of course, someone needs to take the lead on keeping the group connected, but they can stay in touch via email, and continue discussions that started at the conference. Conference calls or webinars can be used to maintain connections as well.

Regardless of how many times a group meets, active participation in the group is a definite benefit to the communities in them. So how do CRS Users Groups define success? Or better yet, how does participation in a group really help these CRS communities? Consider the following:

- Better understanding of the ins and outs of the CRS
- Flood insurance premium savings to citizens
- Reduced flood damage
- More complete and better scoring submittals at cycle visits and modifications
- New applications
- Class improvements
- Increased communication with the ISO/CRS Specialists
- Better understanding about program requirements
- Collaboration on regional projects, such as outreach, to help communities on tight budgets
- Stronger ability to explain higher standards to citizens
- A network of communities to contact for advice and tips
- Coordination on a multi-jurisdictional Program for Public Information
- Elected officials who are well-versed in higher standards
- Organization and maintenance of record keeping year round
- Citizens knowledgeable about flood hazard awareness due to community outreach
- Making floodplain management and flood control a top priority in a community

A common misconception about the CRS program is that it's just about getting credit, dollar savings and class ratings. But any CRS community knows it's so much more than that. CRS communities carefully consider each higher standard before it is adopted and/or implemented. They factor in things like citizens' reactions, education of elected officials, and potential objections. They weigh in costs to the community and the return on their investment. They plan, proceed, and practice what they preach. Then they join CRS Users Groups to continue their progress, hold themselves accountable, and succeed in the CRS.

If your community is looking to reap the benefits listed above and join a CRS Users Group, please notify your ISO/CRS Specialist and he/she will put you in touch with someone who can help. ≡ ≡ ≡

Remember Your Recertification Schedule

It has now been two years 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. Each quarter, communities are notified 45 days ahead of the deadline and given the recertification packet to sign and return. If you do not receive a recertification packet, you can assume you were not required to recertify that year. This happens when you recently went through your cycle verification, are currently going through your cycle verification, or have a cycle verification scheduled for later in the year. Please pay attention to the emails you receive about this.

Direct any questions to the CRS Resource Specialist that contacts you for your recertification or Elevation Certificate review. We now have three CRS Resource Specialists responsible for processing annual recertifications and reviewing Elevation Certificates. They will be happy to help you. ≡ ≡ ≡

CRS Annual Recertification Schedule			
CC-213 Recertification and Required Documentation Due to ISO By:			
1st 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 2 of 2)

In the previous *NFIP/CRS Update* newsletter, we discussed common errors we see on Elevation Certificates. This is part two of the discussion, showing the remaining common errors we notice and ways to make sure you have the correct information on the Elevation Certificate before submitting it for CRS verification.

Engineered opening certificates must accompany all Elevation Certificates that show the building used engineered openings. If A8d or A9d is marked "YES," an engineered opening certificate must be attached to the Elevation Certificate. If it isn't, it will be an error. There are generally two ways to document this. If an engineered opening has gone through the International Code Council Evaluation Service (ICC-ES) process and obtained an ICC-ES report, a copy of the report is usually all that is required. If an engineered opening is being certified outside of the ICC-ES, the report must be done by an engineer licensed in the state in question and must contain these four items:

1. Identification of the building with the installed engineered openings;
2. The design professional's name, title, address, type of license, the state issuing the license, signature, and seal;
3. A statement certifying the design of the openings will automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; and
4. A description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters.

Keep in mind the engineered opening must also be made of flood-resistant material since it will be installed below the base flood elevation. Please include all pages of the certificate.

Current manufacturers holding an ICC-ES report for their engineered flood openings are Smart Vent Products, Inc., Flood Flaps, LLC, Flood Solutions, LLC, Crawl Space Door Systems, Inc., and Smart Product Innovations, Inc.

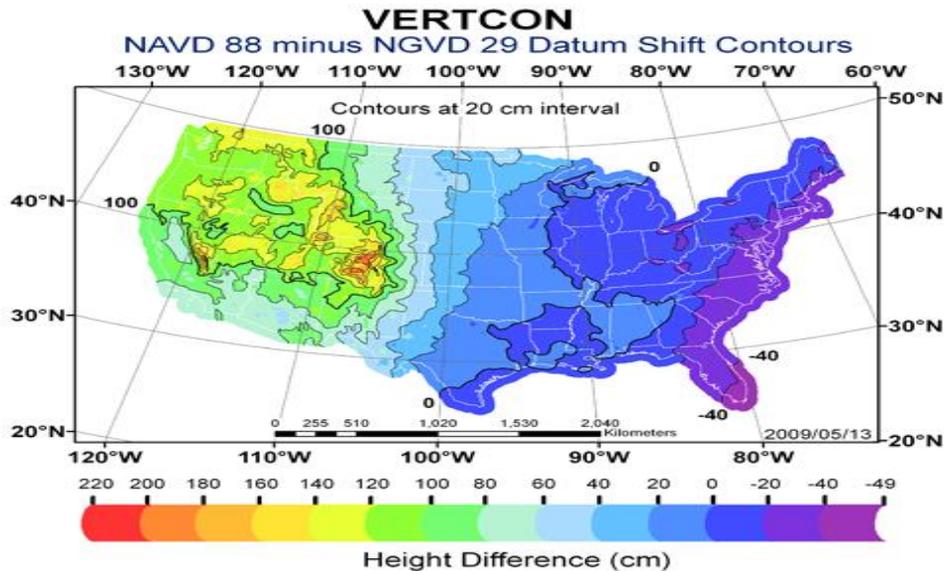
V Zone Design Certificates must accompany all Elevation Certificates for buildings in V Zones. We encourage communities to [use the form available on the CRS website](#), but communities may opt to create their own form as long as it certifies the same content as the FEMA form. The Elevation Certificate and the V Zone Certificate must be submitted for the Elevation Certificate to be valid. Be sure all relevant fields of the V Zone Certificate are filled in.

B1. Community Number and Community Name. This is incredibly important. The wrong NFIP name or number on the Elevation Certificate will place it in the wrong community for insurance purposes and lead to confusion on jurisdictional matters for compliance. You want everyone in your community to get their proper CRS discount, so make sure the Elevation Certificate contains the correct name and number. There are only two acceptable ways this field can be filled out: (1) both the name and number are correct; or (2) just the number is given and the number is correct. Any other combination of right and wrong, or filled in and not filled in, is an error. The [NFIP Community Status Book](#) is your best authority on official NFIP names and numbers.

In B4, be sure the full map and panel number is used, not just the panel number. We see many Elevation Certificates with just the panel number there or just the community's NFIP number. Make sure the surveyor/engineer/architect used the full 10-digit number from the effective Flood Insurance Rate Map (FIRM) at the time of signing the Elevation Certificate. Additionally, the suffix should go in B5, not B4.

B4. Map/Panel Number 0001	B4. Map/Panel Number 3452479 0001	B4. Map/Panel Number 12103C0191G	B5. Suffix G	B4. Map/Panel Number 48201C1095	B5. Suffix L
Wrong	Wrong	OK, but put Suffix in B5 only		Correct	

B11 and “C2 elevation datum used for the elevations in a) through h) below” must be the same datum. If it’s not the same datum, a conversion must be given in Section D. B11 indicates the datum used to determine the BFE while “C2 datum used in a) through h)” is the datum the surveyor used when shooting building and ground elevations. The datums must match so that when you are comparing elevations in Section C to the base flood elevation, you can tell if the building is compliant and how to rate it for insurance purposes. Below is a graphic of the difference in datums from NGVD 1929 to NAVD 1988 across the country, so you can see the importance of getting this correct. For reference, 30.48 cm equals 1 foot.



Last thought: Be sure you read the Elevation Certificate instructions and try to attend as many Elevation Certificate training sessions as you can (state conferences, FEMA or local workshops, Emergency Management Institute (EMI) online courses, this newsletter, etc.) so you understand how fields need to be entered and why. Then, make sure you have a review process in place when Elevation Certificates are submitted to your building department to catch all errors immediately. Make a correct Elevation Certificate a condition of your Certificate of Occupancy or final permit approval. Catching errors immediately makes them much easier to correct than waiting a few years later when your CRS review identifies them. ≡ ≡ ≡

Online Resources



Check the [CRS Resources website](#) regularly to see what's been added. All documents referred to in the *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 helpful posts on 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, 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.

- **Natural Floodplain Functions and the CRS**—December 17, 2019
- **Preparing an Annual Recertification**—December 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)

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 EMI (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 (CECs) for certified floodplain managers (CFMs), the Association of State Floodplain Managers (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 NFIP 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)**

May 4–7, 2020; August 31–September 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

— **Unified Hazard Mitigation Assistance**

Project Implementation & Program Closeout (E0214) July 22–23, 2020

— **Advanced Floodplain Management Concepts II (E0282)**

..... March 16–19, 2020

— **Advanced Floodplain Management Concepts III (E0284)**

..... July 6–9, 2020

— **Retrofitting Flood-prone Residential Buildings (E0279)**

..... May 11–14, 2020

— **Fundamentals of Building Science (E0312)**

August 31–September 3, 2020;
..... September 14–17, 2020

— **Residential Coastal Construction (E0386)**

..... 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).

About the Emergency Management Institute

FEMA’s 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 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](#).