



# NFIP/CRS UPDATE

*February/March 2020*

## CRS Program Adjustments

The Community Rating System (CRS) program is adjusting how Insurance Services Office (ISO) conducts CRS cycle verification visits in the near future. Our objective is to keep the CRS program moving along for the purpose of fostering community readiness for spring floods and the upcoming hurricane season. Flood-risk-reduction outreach communications remain important, as does the importance of flood insurance.

**CRS Verification Visits:** ISO/CRS Specialists are, and will be, conducting cycle verification visits with communities remotely. Until further notice there will be no in-person verification visits. ISO/CRS Specialists will be in touch with community CRS Coordinators to schedule calls and/or online meetings. Ideally, the same cycle visit dates can be kept, but we understand rescheduling may be required. We recognize that many community officials are working from home as of the date of this newsletter. ISO will continue to use the current verification procedures, which includes correspondence and a CRS crosswalk before a call and/or online meeting, the 30-day letter and follow-up work.

The ISO/CRS Specialists will do their best to complete all verification remotely, but for some communities, field work may be required. The field portion of the visit will be conducted later, after travel restrictions are lifted.

**Annual Recertification:** Annual recertification packets will continue to be sent out. The most recent have been sent to the communities that are due to recertify by May 1. The CRS Resource Specialists recognize that many community officials are working from home, but note that recertification of many CRS credited elements do not require attachments. For activities and elements that do require a progress report, an after-action report, or other attachments, we are hopeful that you will have an opportunity to provide them by May 1. As always, if you have any questions, please contact your Resource Specialist.

**CRS Training:** CRS courses scheduled for this spring are being postponed. The April E0278 CRS at the Emergency Management Institute (EMI) has been cancelled. Students enrolled in the April class are encouraged to consider the July 27-30 offering of E0278. The L0278 CRS courses (4-day) and any CRS 2-day courses scheduled for April and May are being rescheduled.

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**NOTE:** We do want to apologize that we were unable to send out a December 2019/January 2020 issue of the *NFIP/CRS Update*.

The CRS Webinar Series will be back starting in May 2020. We are working on the schedule for the remainder of the year to accommodate presentations that were not being made at conferences and to assist with verification and recertification. Please visit CRS Resources Training & Videos page for updates to the CRS Webinar Series schedule. ≡≡≡

## Addendum to the CRS Coordinator's Manual Expected in 2021

The CRS will not issue a full new edition of the *Coordinator's Manual* in January 2021, as described in the last few issues of this newsletter. Instead, the CRS will be issuing a brief “addendum” that communities will use in conjunction with the current 2017 *Coordinator's Manual*. The Addendum will serve as a “bridge” between the existing guidance materials and the more comprehensive update that is anticipated to be needed when FEMA continues to implement the National Flood Insurance Program (NFIP) Transformation.

This approach will allow CRS communities to continue using the familiar materials for a longer period. It also should minimize the possibility for a shortened turnaround time and/or the need for interim guidance—either of which could prove disruptive for communities.

Beginning in January 2021, CRS communities will be implementing their programs in accord with both the 2021 Addendum and the 2017 *Coordinator's Manual*. This will continue until the next full update of the *Coordinator's Manual*, which is not expected until 2023.

The Addendum will be a short document, limited in scope to clarifications, simplifications, new credit opportunities, and FEMA initiatives. Highlights of CRS program changes that will be part of the Addendum, including CRS credit opportunities for floodplain species assessments and management plans for potential substantial damage, will be discussed in the next issue of the newsletter. An additional change expected in the Addendum is a new prerequisite for achieving Class 8—enforcement of a freeboard standard for residential buildings. At verification cycle visits after January 2021, a CRS community will be required to enforce at least 1 foot of freeboard for all new and substantially improved residential buildings in its numbered A and V Zones in order to become (or remain) a CRS Class 8 or better community. Communities that do not implement freeboard will be limited to a CRS Class 9 rating. More details on when communities will need to be implementing freeboard for residential buildings will be included in the next edition of the newsletter.

The CRS Task Force has been examining the value and feasibility of a freeboard prerequisite at the request of Federal Insurance & Mitigation Administration (FIMA) [see article on pages 3-4 of the [June/July 2018 issue](#)]. This past year, the CRS Task Force's Freeboard Prerequisite Committee recommended including the prerequisite in the CRS and FIMA has concurred.

All communities that implement a freeboard requirement will receive CRS credit under Activity 430 (Higher Regulatory Standards), and this is also an opportunity for communities to consider whether a 2- or even 3-foot freeboard standard would be appropriate for them.

## Many Pluses of Freeboard

Already, almost 80 percent of all CRS communities implement at least 1 foot of freeboard, realizing that elevating structures is one of the best ways to reduce flood damage. In addition,

- (1) Property owners receive lower insurance rates when their building conforms to a freeboard requirement, because the extra level of elevation reduces the structure's flood risk.
- (2) Communities earn CRS credit for implementing freeboard, which translates into a CRS premium discount for their policy holders.
- (3) Freeboard standards result in reduced flood losses:
  - Freeboard as credited under the CRS (at least 1 foot) is one of the floodplain management measures found to have statistical significance in reducing flood losses, according to a 2015 study by Texas A&M University;
  - A study conducted by FEMA Region VIII after the 2013 floods in northern Colorado showed that losses would have been 30 percent higher had existing freeboard standards not been in place, and that the reduction in losses would be even greater in a larger, 100-year flood.
- (4) The freeboard prerequisite supports the three goals of the CRS: reduce flood losses, support the insurance aspects of the NFIP, and foster comprehensive floodplain management.

More information will be coming in future newsletters. ≡ ≡ ≡

## Repetitive Losses – Where's my Data?

As many seasoned community CRS coordinators recall, ISO has historically distributed to each participating CRS community a complement of NFIP insurance data that included the community identification number, the current policy information, claims history, and a list of both mitigated and unmitigated repetitive loss properties. The insurance data was provided to ISO by FEMA, and ISO distributed the data annually, as described in the *Coordinator's Manual*. Concurrent with FEMA's transition to an updated data management system, ISO will no longer transmit repetitive loss, or other NFIP insurance data, to communities on behalf of FEMA. All NFIP data must now be requested by the community directly from its FEMA Regional CRS Coordinator.

FEMA has new forms in place and new protocols for distribution of NFIP data. Your FEMA Regional office will help you meet the new protocols in advance of sending you the repetitive loss data you need to complete your CRS requirements. Communities interested in applying to the CRS will need to follow the same procedures as participating communities.

**IMPORTANT:** When you do request repetitive loss data from your FEMA Regional Office for CRS purposes, please be sure to request the repetitive loss data **based on the NFIP definition of repetitive loss**. If you are requesting repetitive loss data for grant purposes, please be aware the two definitions are not the same, and will result in a different list of properties.

Your ISO/CRS Specialist will provide you with a form letter that you may send to the FEMA Regional Office that states the repetitive loss list you are needing for CRS purposes. Contact information for Regional CRS Coordinators will be provided to you with the form letter.

# Special Announcement on New Elevation Certificate Form

On February 21, 2020, FEMA issued a [new Elevation Certificate form](#). The form date is December 2019 with an expiration date of November 30, 2022. It is the same form as the previous form, with no new or altered fields. Only the form date and expiration date have changed. Per FEMA guidelines, a transition or “grace” periods for new Elevation Certificate forms is no longer provided. Therefore, any Elevation Certificates signed and dated February 21, 2020 or later must be on the new form. FEMA may come out with new guidance on this, but as of right now, if an Elevation Certificate that is dated February 21, 2020 or later is reviewed for CRS purposes and it is not on the new form, it will be considered an error.

Also be advised that, with the introduction of this new form, a new field is now required to be filled out for CRS purposes. Field A4 Building Use is now mandatory. We will be checking to make sure the blank is filled in and filled in accurately. For example, if the building is clearly non-residential, but A4 is marked, “residential,” we would consider this an error. Because we cannot always determine the use of the building by looking at the Elevation Certificate or your Permit List, we will be fairly lenient when applying this error. However, leaving this field blank will clearly be an error. ≡≡≡

## Information You Should Know

### How Federal Agencies can Help Support State Flood Risk Management

The [October 2019 special edition](#) of the Silver Jackets newsletter, *The Buzz*, identifies federal agency programs, services, and tools available to support state flood risk management priorities and goals. Complementing this resource is an online, searchable [Federal Flood Risk Management Programs](#) database. The database can be filtered by user type, federal agency, program purpose, and type of assistance.

### NFIP Publications

FEMA has many publications you can order to help in your outreach efforts. Visit 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.

### 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. ≡≡≡

## — Resources to Promote Flood Insurance —



Without flood insurance, flood survivors of flood disasters must recover with loans and very limited federal assistance. Here are some key messages from [FEMA’s Moonshot Outreach Starter Kit](#):

The maximum amount of Individual Disaster Assistance through FEMA available to survivors after a presidentially-declared disaster is \$34,000 for temporary housing, rental assistance, limited home repairs, and other serious disaster-related needs. In Harris County, Texas, after Hurricane Harvey, the average NFIP insurance claim payment was \$113,000 and the average Individual Assistance grant was \$4,200 ---for what period/declaration?. It’s important to get the message out there so people really understand the benefits of

flood insurance. 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.

### **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](#). ≡≡≡

## Success with CRS



*This month: A snapshot of the lessons learned after [Hurricane Sandy in Brigantine Beach](#), New Jersey. For more details, see the [city's website](#). For more stories, see the [Success with CRS page](#).*

## **Brigantine Beach, New Jersey Storm has Silver Lining for Coastal Community**

The waves, wind, rain, and flooding of “superstorm” Sandy brought unprecedented destruction and disruption to Brigantine Beach and other coastal New Jersey communities in late October 2012. But a few years later, this community of 9,500 people is looking back and seeing the pluses from what was otherwise a very bad experience.

“Our community’s awareness of floodplain management was quadrupled by Hurricane Sandy and by the Community Rating System immediately after this massive hurricane,” said City Manager Ed Stinson.

Taking advantage of the fact that the impacts of a coastal storm were right in everyone’s faces, Brigantine, in cooperation with the state and FEMA, launched an active public outreach program about CRS activities that would reduce future flood losses.

“With the full support of our City Council, we held 15 public outreach meetings attended by 400–500 citizens,” Stinson said.

“Everyone left these meetings aware of the danger of living on our barrier island.” Not only that, but they knew there were things they could do about it and —as a bonus—it would help lower their flood insurance premiums.



*Photo from U.S. Army Corps of Engineers (USACE)*

### **Higher Standards for Buildings**

Brigantine was already requiring that people construct new buildings to a level 1 foot above the base flood elevation. But the prospect of avoiding even more future damage and getting more discounts on flood insurance spurred an increase in that safety margin.

Again, with the support of City Council and the public, Brigantine established a requirement that new and substantially damaged buildings be elevated to 3 feet over the flood level, giving even more flood protection. This freeboard standard earns CRS points for the city.

“We realized that it is best to elevate homes before the next flood,” said Brigantine Construction Official and Floodplain Manager Rich Stevens.

Since Sandy, about 400 damaged properties have been either demolished or raised to the new level. Along with the enhanced freeboard, the city adopted a “cumulative substantial improvement” rule. This means that buildings damaged repeatedly (but not seriously) over a seven-year period eventually will have to be elevated to the higher protection level. This forward-looking regulation also receives CRS credit points.

### **Open Space**

At only 10 square miles (almost half of it coastal marshes and water), Brigantine didn’t have much possibility for creating more open space. But after Sandy, the city was able to purchase a 400-acre private golf course before it was sold and turned into a subdivision.

“It’s being preserved as a golf course and open space,” explained Assistant CRS Coordinator Rachael Beckner. “Places without buildings are places that won’t sustain serious damage in future flooding,” she said. Brigantine will earn more open space CRS credit points for this addition.

### **Flood Insurance Premiums**

As of 2015, Brigantine has a Class 6 rating in the CRS. This translates into a \$1.3 million savings in flood insurance premiums throughout the community annually.

“But,” Stinson said, “we are anticipating an increased rating at our next verification, and that should bring about another half-million in savings for our residents.” ≡≡≡

## Tom Powell Recognized for Years of Service to the CRS Task Force

**Tom Powell** stepped down as Chair of the CRS Task Force this January. Tom served on the CRS Task Force in the 1990s as an insurance industry representative, then was appointed as Chair the Task Force in 2005 after his retirement from State Farm Insurance. Hurricane Katrina delayed his first Task Force meeting until 2006! Tom received a letter of recognition from David Maurstad, FEMA's Deputy Associate Administrator for Insurance and Mitigation at



*Tom Powell (in the pink shirt, center) is just to the left of Bill Lesser, CRS Coordinator with the Federal Insurance and Mitigation Administration (in the blue shirt in the front row).*

the January 2020 meeting. Mr. Maurstad said, "As the Chair of the CRS Task Force you galvanized the deliberations of Task Force members to continuously improve the CRS even as the nation faced ever-changing and serious flood risks. Your dedicated commitment to embrace innovative views, ensure that everyone was heard, and sustain a welcoming spirit to all established a permanent legacy for the CRS program's approach to achieving stakeholder input. Your unwavering resolve to see pathways for mitigating repetitive flood loss properties deserves particular recognition and inspires us to remember there is more work to accomplish." The CRS Team is grateful to Tom for all of his time and dedication to the program. We wish him the best in the coming years. Thank you, Tom! ≡≡≡

## ISO/CRS Personnel News

**Jennifer Rachal** started with CRS the first week of December as the newest ISO/CRS Specialist. She replaced Jonathan Smith, who has been promoted. Before coming to ISO, she worked with the State of Louisiana Department of Transportation and Development as an NFIP Program Specialist and Outreach Manager. Jennifer has bachelor's and master's degrees from Southeastern Louisiana University. She currently resides in Baton Rouge and her territory will be in that general area, to be determined upon completion of her training.

**Douglas Reedy** is another new ISO/CRS Specialist. Before joining ISO, he was the Floodplain Manager and CRS Coordinator for Talbot County on Maryland's Eastern Shore. Utilizing his B.S. degree in Geography and Environmental Planning, he has 25 years of experience as a Geographic Information Systems Analyst and Program Manager working with private industry, federal, and local government. Douglas has been past Chair of the Maryland State Geographic Information Committee and worked with other non-profit organizations in the capacity of grants and program management, as well as financial oversight and program development.

**Emily Schmidt**, another ISO/CRS Specialist, comes to ISO by way of AECOM, where she had nine years of experience as a LOMA Coordinator/Analyst and GIS Specialist. She also has experience as an outreach coordinator for stakeholder and open house meetings. Emily holds a BA in Biology with a minor in Environmental Science, graduating Magna Cum Laude from Hope College in Michigan. Emily also holds her CFM. She resides in the Atlanta area, and will be training with Dave Arkens. Her territory will be determined upon completion of training.

**Teresa Alvelo** is our 21st ISO/CRS Specialist and joins us from Oregon. Teresa has a BS in Engineering Technology – Environmental Systems Management, with a minor in Business Administration from Texas State University. She is a CFM, registered Code Enforcement Officer, and a certified Inspector of Sediment and Erosion Control. Teresa worked for 10 years with the City of San Marcos, Texas, in both the Planning and Development Service Department and the Permit Center. She was also an Environmental Reviewer Specialists with the City of Austin, Texas. Teresa will be training initially under Dave Arkens, via a remote curriculum. We anticipate her territory to be in the Oregon/southern Washington area upon completion of training. ≡≡≡

## The Scoop . . . on CRS Users Groups

### A Fond Farewell to this Column

Our previous newsletter included the last “Scoop,” a column on CRS Users Groups written by Debbie Vascik for the past eight years [since March 2012]. Debbie’s position as the CRS Users Group Liaison has been retired, but we all want to thank Debbie for her articles and her dedication to and promotion of the CRS Users Groups. Today we have more than 40 active CRS Users Groups, and Debbie helped many of them get off the ground. Going forward, communities interested in forming new groups can rely on their ISO/CRS Specialists for advice and training ideas.

As a reminder, a CRS Users Group is an informal organization of people interested in and working with the CRS. The group usually consists of people from the same metropolitan area, but it could be a multi-county or statewide entity. Getting together periodically and sharing information and experience through a CRS Users Group makes participating in the CRS easier and more fun. Debbie knew that and encouraged them whenever she got the chance, and for this, we are grateful to her!

Again, if you have questions that would have gone to the liaison, please direct them to your ISO/CRS Specialists.

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## Community Certifications to be Renewed

Note that the Community Certification forms and the Environmental and Historic Preservation Certification forms (the CCs and the EHPs) that CRS communities use with the 2017 *CRS Coordinator’s Manual* will expire March 31, 2020. Even though the *Coordinator’s Manual* is not being revised this year, the forms are being renewed in accord with the Office of Management and Budget (OMB) procedures under the Paperwork Reduction Act. That renewal process is underway and new forms will be available this spring. Only minor corrections are being made to the forms, so there should be no trouble transitioning to the new versions. Their availability will be announced in a future newsletter. Communities should continue to use the current forms until then.

# 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 complete, 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 who 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.

<b>CRS Annual Recertification Schedule</b>			
<b>CC-213 Recertification and Required Documentation Due to ISO By:</b>			
<b>1st 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>

# 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. The CRS Webinar Series will resume in May. Registration information will be included in the next newsletter.

If you'd like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist. If you have questions about or suggestions for the CRS Webinar Series, contact [Becca.Croft@atkinsglobal.com](mailto:Becca.Croft@atkinsglobal.com).



## Workshops and Training related to the CRS

### —The Community Rating System (E0278) (field-deployed course is L0278)

April 20–23, 2020 (cancelled)

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 *Coordinator's Manuals* prior to 2013 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 FEMA 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 (cancelled); 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 III (E0284)** ..... July 6–9, 2020
- **Retrofitting Flood-prone Residential Buildings (E0279)** ..... May 11–14, 2020 (cancelled)

- **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 or ISO CRS Field Specialist.



## Correction and Note

In the [October/November 2019 NFIP/CRS Update](#), there was inaccurate information in the “4-1-1 on 310” article. The second paragraph on page 9 should have read, “B11 and C2 ‘Indicate elevation datum used for the elevations in a) through h) below’ must be the same datum. The middle field of C2, ‘Vertical Datum,’ is the field survey datum, which the surveyor used when collecting/shooting building and ground elevations. If the field survey datum is not the same datum as B11, a conversion must be given in the comments area of Section D. B11 indicates the datum used to determine the base flood elevation, while C2 ‘Indicate elevation datum used for the elevations in a) through h)’ is the datum the surveyor converted the field survey to, if necessary, before entering the elevations on the Elevation Certificate. The datums of all elevations entered 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.”

There was no December 2019/January 2020 issue of the *NFIP/CRS Update*.

**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.

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