



NFIP/CRS UPDATE

December 2020/January 2021

Congratulations to Shannon Hulst, CRS Award for Excellence Winner!



Shannon Hulst recently won the 2019 CRS Award for Excellence. The Floodplain Specialist and Community Rating System Coordinator for Barnstable County, Massachusetts, helps communities throughout the county implement the CRS and supports them in the NFIP.

The CRS award annually honors someone who has provided leadership in raising awareness about flood hazards, implements floodplain management programs, and promotes the purchase of flood insurance through the CRS and NFIP. The CRS Award for Excellence Committee appreciates that Shannon is hands on, makes CRS accessible to her community needs, develops unique products, and involves herself widely so that she is continually improving her knowledge and skills.

What stood out the most is the collaborative nature of Shannon's work. She coordinates with 15 Cape Cod communities on floodplain management and the CRS, and the NFIP Coordinator's office and the state's Coastal Zone Management office on coastal issues and potential future conditions. Shannon provides technical assistance to congressional offices, Federal Emergency Management Agency (FEMA), National Oceanic and Atmospheric Administration (NOAA), Environmental Protection Agency (EPA), and Congressional Research Service on all aspects of flooding and floodplain management. The committee agreed that Shannon is the essence of what this award is about, and she is totally invested in her work, her county, and the broader program at a regional, state, and national level.

"The CRS Task Force believes that you represent the essence of excellence in CRS and that your knowledge, commitment, and passion for the CRS program have made Barnstable County safer, better prepared, and more resilient," wrote Rachel Sears, Federal Insurance and Mitigation Administration's (FIMA) Director of Floodplain Management Division, in the award announcement letter to Shannon. Ms. Sears presented the plaque to Shannon on December 16, 2020 at the virtual Barnstable County Board of Regional Commissioners meeting.

Also in this Issue

- The 2021 Addendum to the 2017 *CRS Coordinator's Manual*—Page 2
- Construction Certificate Management Procedures—Page 3
- Obtaining CRS Repetitive Loss Data—Page 4
- The October 2020 Regional and State CRS Participation Maps—Page 5
- Personnel Announcements—Page 5
- Success with CRS in Lisle, Illinois—Page 6
- Training Opportunities—Page 9

About the CRS Award for Excellence

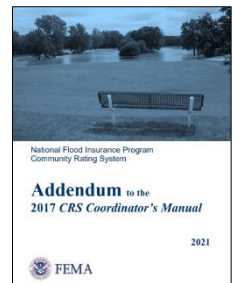
Award nominees could be a local government official, insurance agent, business professional, real estate professional, floodplain manager, or other local leader—someone who has provided leadership in raising awareness about flood dangers, implementing floodplain management programs, and promoting the purchase of flood insurance through the CRS and NFIP.

Typically, this person

- Is active in a CRS community and knowledgeable about local flood risk;
- Actively promotes the use of flood insurance to help households prepare for the possibility of flood damage; and
- Encourages community leaders to improve safety and resilience to flooding and other disasters. ≡≡≡

The 2021 Addendum to the 2017 CRS Coordinator's Manual

The [2021 Addendum to the 2017 CRS Coordinator's Manual](#) is now available. The Addendum will be used by communities in conjunction with the current *Coordinator's Manual*. It will serve as a “bridge” between the existing guidance materials and the more comprehensive update that is anticipated to be needed when FEMA implements NFIP transformation. Page A-4 of the Addendum explains, “How to Use the 2021 Addendum.” It says:



This Addendum material is presented in an order that corresponds to the *2017 Coordinator's Manual*. Only those sections of the *Coordinator's Manual* that are being changed appear in this Addendum. Each section begins with a short summary of the changes for that section. This is followed by a series of bulleted entries that identify the section or subsection and page number in the *2017 Coordinator's Manual* at which the change is to be incorporated. Significant changes in each section are listed first, followed by more minor corrections, if any, most of which are needed to make other parts of the *Coordinator's Manual* consistent with the new language (such as re-numbering where a new subsection has been inserted, or a implementing a change in terminology). Those portions of the *2017 Coordinator's Manual* that are not included in this Addendum remain unchanged. The Index and Appendices have not been updated.

For the convenience of communities, the new inserts and the replacement language are presented mostly as one or more full paragraphs, rather than as word-by-word changes. This makes it possible for the community to more easily incorporate the new material into whatever format it uses.

The 2021 Addendum includes two new prerequisite requirements, several new CRS credit opportunities, and some updates and modifications aimed at simplifying credit and reporting requirements. A collection of frequently asked questions about the Addendum are also

available at [fema.gov/community-rating-system](https://www.fema.gov/community-rating-system) and recently the FAQs for the [new Class 8 Freeboard Prerequisite have been updated](#). The updates to the Class 8 Freeboard Prerequisite FAQs are the result of new questions asked by stakeholders regarding manufactured homes, historic homes, machinery and equipment, and attached garages.

For the changes in the Class 9 prerequisite for Elevation Certificates and other construction certificates, a [template](#) for written construction certificate management procedures is available below). The template will help a community produce a document that describes the manner in which its office collects, reviews, corrects, and maintains the certificates, and how they are made available to inquirers.

Guidance materials for new credit opportunities will be available in the coming weeks. They will include information on how to develop floodplain species assessments and floodplain species plans for natural functions plan credit under Activity 510 (Floodplain Management Planning), and how to develop a plan for the management of substantial damage.

Webinars in the [CRS Webinar Series](#), and recordings of CRS webinars will continue to focus on the 2021 Addendum. ≡≡≡

Construction Certificate Management Procedures

One of the changes in the 2021 Addendum to the *Coordinator's Manual* is a new element CCMP, construction certificate management procedures, under Activity 310 (Elevation Certificates). This element replaces the current EC element and will be worth the same number of credit points. In addition, credit for this element became a Class 9 prerequisite beginning in January 2021 when the 2021 Addendum became effective.

Written procedures are important to the community and to the CRS because they address what certificates the community requires for development in the floodplain and how that community collects, reviews, corrects, maintains, and makes available the floodplain-related construction certificates required by the CRS. These floodplain-related construction certificates include the Elevation Certificate, Floodproofing Certificate for Non-Residential Buildings, Residential Basement Floodproofing Certificate, V Zone design certificate and engineered opening certificates. Previously, CRS communities were required to submit a written description of how the community maintains, stores, and provides copies of certificates to inquirers.

For credit for element CCMP, a community will need to expand its current construction certificate maintenance procedures to cover the collection, review, and correction process, and require staff to follow these official internal procedures. Also, the procedures will be required to be approved by the head of the department who oversees the staff and duties involved in the procedures. This could mean multiple department heads will be approving these procedures if multiple departments are involved in the procedures. The department head(s) must see the procedures and place their signature on the document for it to be considered “approved.”

Accurate and readily available data on a building's flood zone, elevation, and other construction information are essential to insurance agents for processing an application for a flood insurance

policy. Such information not only contributes to accurate insurance ratings, but also helps determine whether buildings are compliant with NFIP requirements.

The CRS wants to be sure everyone knows what the procedures are and follows them so all construction certificates get collected, reviewed, corrected, and maintained appropriately for CRS standards. Formal written procedures, when followed, will assist communities to reach the desired outcome of 90% accuracy needed to maintain participation in the CRS. These procedures are also a Class 9 prerequisite under the 2021 Addendum.

A community's construction certificate management procedures for element CCMP are evaluated only at cycle time. A community must receive credit for this element to meet the amended Class 9 criteria in the 2021 Addendum. This is an "all-or-nothing" element, meaning there will be no proration of credit. The Addendum specifically lists the required items to cover in the procedures. To receive the full 38 points for this element, a community must make sure that it adequately covers all of the required topics. A [CCMP template](#) has been created to guide communities in generating their written management procedures. CCMPs are required for all cycles started after January 1, 2021. ≡ ≡ ≡

Obtaining CRS Repetitive Loss Data

As discussed in previous newsletters, FEMA's protocols for repetitive loss data are changing. The ISO no longer distributes NFIP repetitive loss data to CRS communities. All communities must request repetitive loss data (repetitive loss lists) directly from the FEMA Regional Office.

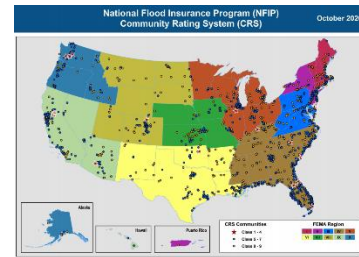
As described in Section 501.b of the *Coordinator's Manual*, a community currently due for a CRS verification cycle visit will need a current repetitive loss property list, and new communities applying for CRS entry will also need a current list.

To begin the process of obtaining repetitive loss data, a community should coordinate with its FEMA Regional Office. Below are the [FEMA Regional points-of-contact for each FEMA Region](#).

I	Molly Kaput	Molly.Kaput@fema.dhs.gov
II	Marianne Luhrs	Marianne.Luhrs@fema.dhs.gov
III	Richard Sobota	Richard.Sobota@fema.dhs.gov
IV	Victor Geer	Victor.Geer@fema.dhs.gov
V	James Sink	James.Sink@fema.dhs.gov
VI	John Bowman	JohnE.Bowman@fema.dhs.gov
VII	Chris Parsons	Christopher.Parsons@fema.dhs.gov
VIII	Marijo Brady	Marijo.Brady@fema.dhs.gov
IX	Edie Lohmann	Edith.Lohmann@fema.dhs.gov
X	Scott Van Hoff	Scott.VanHoff@fema.dhs.gov

To help ensure the correct data are being provided, a community should let its ISO/CRS Specialist know it will be requesting data for CRS purposes. The ISO/CRS Specialist will help by providing a transmittal sheet to submit to FEMA that clarifies which data set is being requested. This important step ensures that a community will receive the appropriate repetitive loss list. ≡ ≡ ≡

The October 2020 Regional and State CRS Participation Maps are now available to [view here](#).



Personnel Update

Garrett Byma was promoted November 16, 2020 from CRS Specialist to Technical Coordinator. He joined ISO in 2015, and worked the New Jersey and New York area. He has eight years experience of community and hazard mitigation planning and nine years experience with the NFIP. Garrett will transition into his new role as he continues to finish the open work he is currently processing. As Garrett assumes additional technical coordinator duties we will keep you all apprised.

Heidi Carlin is the newest CRS Flood Specialist. Heidi will be covering southern California and Nevada. She will be training under Jonathan Smith, and accompanying several team members on various virtual visits (or in person visits if possible), over the next few months. Heidi is a Certified Floodplain Manager (CFM), and brings more than 16 years of NFIP experience with her, having previously worked with the State of Texas, AECOM, URS and other firms. ≡≡≡

Updates on CRS Training

The CRS Webinar Series is back. Please visit the [Training & Videos](#) page of the CRS Resources website for updates to the schedule. The (4-day) field-deployed CRS courses and 2-day CRS courses are being rescheduled, as needed. See Training Opportunities on page 9. ≡≡≡

Resources to Promote Flood Insurance



In keeping with FEMA's goal of doubling flood insurance nationwide by the year 2022, the 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. Below are excellent resources to earn credit under CRS Activity 330 (Outreach Projects) and Activity 370 (Flood Insurance Promotion).

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.

There are free materials available from [FEMA's media library](#). ≡≡≡

Success with CRS

A snapshot of the numerous floodplain management and CRS activities being carried out in Lisle, Illinois. For more details, see the [Lisle, Illinois website](#). For more stories, see the [Success with CRS website](#).

Floodplains become a Plus for Lisle, Illinois



A home in the process of being elevated after the 2013 flood. The homeowners elected to proceed with elevation on their own, assisted by an Increased Cost of Compliance (ICC) payment from their flood insurance policy. Photo courtesy Village of Lisle

As one of the first communities to join the Community Rating System (in 1991), the Village of Lisle, Illinois, already had a good idea of how to manage its flood-prone areas, which amount to almost one-fifth of the community's area. The village had been requiring 2 feet of freeboard on new building, for example, but "since the CRS, our ordinance just kept getting better and better," said Mary Lou Kalsted, Lisle's second CRS Coordinator (now retired).

Lisle lies mainly in the eastern portion of the DuPage River watershed, near Chicago. The river and four creeks bring periodic flooding. Lisle was settled in 1830 and incorporated in 1956. The population is now nearly 25,000.

Over the years, Kalsted said, "We became big believers in the program." So much so that when Kalsted retired, the village hired Marilyn Sucoe, the new Stormwater Administrator/CRS Coordinator, in part because of her prior experience with the CRS. Sucoe said, "The village wanted to make sure it continued in a positive CRS direction. The CRS creates a structure for managing your floodplains and the point system encourages you to do better."

Damage Avoided in 2013 Flood

In 2013 the community was hit with a flood of record that resulted in 36 substantially damaged homes and businesses. Most of the homes in the floodplains were built in the 1930s, but because of CRS-credited outreach projects, the residents knew they were in the floodplain and most of them had flood insurance. "The CRS-related awareness projects also prevented flood amnesia," Sucoe said. A lot of the flood-damaged homes will be torn down and a few have been or will be elevated. Because of the CRS, their replacements are flood protected to a higher standard.

Multi-purpose Open Space is a Big Plus

Efforts to preserve open space were underway before the CRS. "What the CRS did was make us document what were already doing," said Sucoe. A lot of the floodplain areas have been transformed into parks and detention basins with recreation. As the efforts expanded, a better relationship developed between the parks department and the stormwater management department. "Now, we and the parks people embrace the advantages of having parks in the floodplains," Sucoe said. A county ordinance requires protection of riparian habitat and the community gets CRS credit as well.

One big open space accomplishment that was funded 100% by the community was the creation of an open space area for multiple uses near downtown. In a few-block flood-prone area, 29 homes were purchased by the village to create a detention basin. One home was relocated and the rest were demolished to create an open area. The village constructed a detention basin as the centerpiece of the two-acre PrairieWalk Pond.

The attraction combines flood water storage, stormwater detention, native flora and fauna, attractive landscaping, a nature trail, shops, and dining. It has become a focal point of downtown.

CRS is an Incentive in Other Ways

Although Lisle has had an active stormwater management program for decades, the community decided more recently to re-focus their drainage system maintenance from the river to its tributaries. “The CRS helped us pull that together in an organized fashion. It also helped our public works office look at stormwater management and drainage system maintenance in a broader way,” said Sucoe.

Prompted by the CRS outreach guidelines, the village started distributing an educational newsletter to the homes and business in or near the community’s floodplains. The newsletter goes out to 800–1,000 residents once a year. In addition, a quarterly village newsletter carries outreach articles.

Sucoe said, “Without the CRS, I doubt that we would have done this. Probably one of the biggest contributions of the CRS is that it gives me leverage when I present my budget to the City Council. She emphasizes to the council the advantages of being a CRS community and that those advantages are well worth the various costs associated with the program, adding that “without the CRS, it would be hard to compete with the police department for funding.”

Note: This is a just a glimpse of the many floodplain and stormwater management activities Lisle pursues. For more, [see the city’s website](#). ≡≡≡

CRS Elevation Certificates Training Videos

To help communities improve the correctness of their Elevation Certificates, eight [Elevation Certificate Training Videos](#) were created. They describe the required fields for CRS, the correct way to fill out each CRS-required field, the common errors seen in each Section, and how to correct an Elevation Certificate with errors on it. These videos also cover general issues with Elevation Certificates that need to be considered, such as form date rules, page rules, how to handle annexations, how to handle Flood Insurance Rate Map (FIRM) changes after a building is permitted, and how to document different kinds of buildings. The videos should be watched beginning with Section A of the form, and ending with “How to Correct an Elevation Certificate.” They are intended to serve community officials, but please feel free to share these videos with the surveyors, engineers, and architects in your community who fill out these forms. They will benefit greatly from them as well.



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. ≡≡≡

Remember Your Recertification Schedule

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

Online Resources

If you cannot find information about the CRS or a document you need, please notify your ISO/CRS Specialist or NFIPCRS@iso.com. Here are some helpful posts on the CRS website.



- [Making Corrections to the Repetitive Loss List](#) is a one-page CRS handout that describes the new procedure communities submit to FEMA corrections to the repetitive loss list, using the Repetitive Loss Update Worksheet, also known as the AW-501.
- [CRS Credit for Stormwater Management](#) is a full guide, including examples, to help communities tailor their stormwater management and watershed management programs in ways that reduce flood losses, protect natural processes, and earn CRS credit. This 2020 edition provides background on the creditable management techniques, discusses the legal aspects of such management, and describes various ways to document the creditable activities.
- **Webinar Schedule**—A schedule for the first half of 2021 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 1-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 all of the [CRS webinar trainings available](#) on the CRS Resources website. All webinars begin at 1 p.m. Eastern/10 a.m. Pacific.

- **Preparing an Annual Recertification**—January 19, 2021
- **CRS & Substantial Damage Properties Management Plans**—January 20, 2021
- **Changes in the CRS: The 2021 Addendum to the CRS Manual**—February 16, 2021
- **Changes to Activity 310 Elevation Certificates**—February 17, 2021
- **Preparing a Verification Visit**—March 16, 2021
- **CRS & Floodplain Species Assessment**—March 17, 2021
- **Preparing an Annual Recertification**—April 13, 2021
- **Watershed Master Planning**—April 14, 2021
- **Introduction to the CRS**—May 18, 2021
- **CRS & Substantial Damage Properties Management Plans**—May 19, 2021
- **Changes in the CRS: The 2021 Addendum to the CRS Manual**—June 15, 2021
- **CRS & Floodplain Species Assessment**—June 16, 2021

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)

May 24-27, 2021

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 *CRS 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)

February 1-4, 2021;

June 28-July 1, 2021; August 30-September 2, 2021

E0273 is also field deployed periodically. Contact your [State NFIP Coordinator](#) for more information.

— Unified Hazard Mitigation Assistance—

Developing Quality Application Elements (E0212)

April 19–22, 2021

— Unified Hazard Mitigation Assistance—

Application Review and Evaluation (E0213)

September 27–28, 2021

— Unified Hazard Mitigation Assistance

Project Implementation & Program Closeout (E0214)

September 29–30, 2021

— Advanced Floodplain Management Concepts I (E0194)

None at this time

— Advanced Floodplain Management Concepts III (E0284)

August 2–5, 2021

— Retrofitting Flood-prone Residential Building

June 14–17, 2021

— Fundamentals of Building Science (E0312)

September 20–23, 2021

— Residential Coastal Construction (E0386)

None at this time

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (element RA) of the *CRS 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

Note that on-campus training at EMI has been suspended, and students will be notified in advance concerning the status of their on-campus course offering.

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 page of the [welcome page of the EMI website](#) for 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](#).