



NFIP/CRS UPDATE

April/May 2021

New CRS Credit for Substantial Damage Management Plan (SDP)

Addressing substantial damage after an event is a basic requirement of the National Flood Insurance Program (NFIP). All communities participating in the NFIP have adopted, and are expected to enforce, a floodplain management ordinance that meets or exceeds the NFIP minimum standards in 44 CFR 60.3, including those sections addressing substantial damage and substantial improvement. Community Rating System (CRS) communities are expected to do it better.

Doing damage assessments for substantial damage determinations, especially in the chaos after a flood, fire, tornado, or other event, can be a daunting task. After such an event, local officials are often overwhelmed. At the same time, residents are eager to make repairs, reconstruct their damaged buildings, and get back to normal. But floodplain managers know the work must be done correctly (and with safety in mind). Doing it wrong means residents will be flooded again and damage will occur again.

The perfect time to develop a plan and strategy for substantial damage is before a flood or other natural hazard event occurs. If the task is thoughtfully considered before the event occurs, damage assessments are more easily managed, and recovery is more quickly achieved. The same is true with post-event outreach, education, and mitigation planning activities. Preparation and planning done prior to an event will be paid back many times over after an event occurs. This new CRS activity credits plans and actions that a community takes before a flood or hazard event to be prepared for managing and mitigating substantial damage.

CRS communities can now receive credit for actions taken to establish a plan that helps increase awareness of flood-risk areas, identifies vulnerable structures and neighborhoods, and ensures there is a strategy in place

Also in this Issue

ASFPM Conference Follow-up—Page 5
What's Happening with Risk Rating 2.0—Page 5
Class 8 Freeboard and Attached Garages—Page 6
2021 Addendum—Page 7
Developing a Creditable PIP—Page 8
Perfect Construction Certificates—Page 8
Success with CRS: Grand Forks, North Dakota—
Page 10
Renewed CRS Forms Available—Page 11
Personnel Announcement—Page 12
Training Opportunities—Page 14

for making damage determinations and enforcing the substantial damage requirements. In addition, the plan, and the process of producing it, fosters communication with residents and elected officials, and helps develop long-term actions to mitigate properties and reduce future losses.

CRS credit for an SDP is available in Activity 510 (Floodplain Management Plans) under element SDP, described in the [2021 Addendum](#) to the 2017 *CRS Coordinator's Manual*.

The maximum credit for the SDP is a total 140 points, the sum of three sub-elements:

1. In SDP1, the base credit, 40 points are available for the development of a basic substantial damage management plan.
2. In SDP2, an additional 50 points are available if the community also pre-populates a database with building information for all properties with the potential to be substantially damaged, and imports the data into FEMA's Substantial Damage Estimator. SDP2 is only available if a community develops a basic plan credited in SDP1.
3. In SDP3, 50 points are available if the community considers pre-event mitigation alternatives for all properties with the potential to be substantially damaged. SDP1 credit is a prerequisite for SDP3 credit.

Receiving Credit for a Substantial Damage Management Plan (SDP1)

As with other CRS planning elements (such as FPM), CRS credit is dependent upon the community completing specific planning steps. Both the steps for developing an SDP and the content of the plan are important for CRS credit. To receive CRS credit for SDP1, the plan must meet all seven credit criteria described in Section 512.d of the *Addendum to the Coordinator's Manual*.

(1) Regulatory Standards for Substantial Damage - The SDP must be developed using a definition of substantial damage that meets or exceeds the [NFIP definition of substantial damage](#).

(2) Address CSI and/or LSI - If a community is receiving credit for cumulative substantial improvement (element CSI) or a lower threshold for substantial improvement (element LSI) under Activity 430 (Higher Regulatory Standards), then the substantial SDP must reference these standards and include the process for tracking and compliance.

(3) **The Six-step Planning Process** - The plan must be an outcome of the six-step planning process (shown right). All steps are required. The six-step planning process will help develop a team, identify, list, and map potential substantial damage buildings, build a substantial damage database, and help with outreach, education, compliance, and mitigation actions.

(4) **Annual Evaluation Report** Every year, the community must prepare a report evaluating its SDP. The report should address any changes or updates that occurred since the development of the plan.

(5) **Inform Elected Officials** - The SDP does not need formal approval or adoption by the city council, village board, or county/parish officials. However, elected officials must be informed of the SDP and an annual evaluation report must be submitted to the community's governing body.

(6) **Updates and Revisions to the SDP** – When updates or revisions have been made to the SDP, the community must provide its latest update or revision in time for the next CRS cycle verification visit.

(7) **Coordination with State and FEMA** - The SDP must be made available to the State NFIP Coordinator and the Federal Emergency Management Agency (FEMA) Regional Office, if requested.

The Six-Step Substantial Damage Plan

1		Assess Vulnerability. <ul style="list-style-type: none"> Review Regulations. Identify risk. List/map structures.
2		Assemble a Team. <ul style="list-style-type: none"> Identify staff + needs. Organize Team.
3		Identify Post Flood Actions. <ul style="list-style-type: none"> Plan damage assessment process. Communicate with community.
4		Build a Database. <ul style="list-style-type: none"> Collect basic building information. Pre-populate the SDE (SDP2)
5		Identify Pre-Flood Actions. <ul style="list-style-type: none"> Engage the public. Explore mitigation alternatives (SDP3)
6		Plan Implementation and Updates. <ul style="list-style-type: none"> Annual Evaluation Reports. Periodic SDP updates.

Receiving Credit for SDP2

SDP2 credit is for communities taking the list or database of properties potentially subject to substantial damage in Step 4 and pre-populating it with additional data for use after a hazard event. Credit for SDP2 can only be obtained once you have received credit for SDP1.

For SDP2 credit, the basic property database developed during the six-step planning process (Step 4) must be organized into a spreadsheet that includes the 28 data fields used by FEMA's Substantial Damage Estimator (SDE) tool. The spreadsheet should be organized and populated so it is consistent with the data used in the FEMA SDE software.

In addition to providing CRS credit, this pre-population work will save the community valuable time after an event and allow quicker damage determinations to be made. The community and residents will be on the fast track to recovery. The focus can then be on pursuing mitigation actions to avoid future damage.

What about other damage assessment software than the SDE?

The NFIP does not require a specific method for doing damage assessments. Rather, just an accurate substantial damage determination based on the NFIP definition. New automated damage determination tools

are being developed. Therefore, under SDP2, the community is not required to pre-populate using the FEMA SDE.

The CRS will allow other methods or systems (tools) in place of the SDE provided that:

- (1) The tool accurately determines substantial damage or substantial improvement (SD/SI) as required by the NFIP;
- (2) The tool can be pre-populated with the building information for all buildings that the community identifies for the SDP1 credit; and
- (3) The information gathered on the buildings, at a minimum, matches what the SDE requires.

Receiving Credit for SDP3

After receiving credit for SDP1, a community may also receive credit for considering mitigation alternatives for potentially substantially-damaged properties identified in the planning process. SDP2 is not a prerequisite for SDP3.

SDP3 credit is provided when appropriate mitigation alternatives are identified for each neighborhood, area, or other segment of the list of properties identified in SDP1. The plan must consider and review alternative approaches and determine what property protection measures are feasible. These options should be identified before the next event. The plan must also include an explanation of how residents were informed of these mitigation alternatives.

Often, these mitigation alternatives have been reviewed and considered in other documents such as the community's multi-hazard mitigation plan. The multi-hazard mitigation plan is an excellent resource to help develop SDP3 requirements. However, the mitigation effort for SDP3 goes beyond the level of detail included in multi-hazard mitigation plans. The SDP should be focused on which mitigation option are best suited for each substantial damage area identified in Step 1. The level of detail could even go to a structure-by-structure consideration of mitigation priorities.

Help with Substantial Damaged Management Plan

[CRS webinar training dates](#) have been scheduled for the SDP credit and an *SDP Guidebook* will be available soon. A SDP checklist is available on the CRS Resources website and and SDE spreadsheet template will also be posted. Lastly, courtesy reviews are available to help with the substantial damage management plan process. Contact your ISO/CRS Specialist to request a courtesy review. ≡≡≡

2021 ASFPM Conference Follow-up & Upcoming Public Stakeholder Engagements on CRS Next

As discussed at the 2021 Association of State Floodplain Managers (ASFPM) Annual National Conference presentation “CRS Next: Incentivizing the Future of Risk Reduction” (Concurrent Session A1), FEMA is conducting several stakeholder engagements this summer on CRS Next.

FEMA is committed to the critical and essential role of public input in driving the transformation of the CRS program. These public stakeholder engagements will inform FEMA’s review of the CRS program and will be used as FEMA considers modifying, streamlining, and/or innovating the program. These efforts aim to help FEMA ensure that the CRS program includes necessary, properly tailored, and up-to-date requirements that effectively achieve the goals of (1) reducing and avoiding flood damage to insurable property, (2) strengthening and supporting the insurance aspects of the NFIP, and (3) encouraging a comprehensive approach to floodplain management.

You’re encouraged to use the information below to help you plan for and provide any feedback you might wish to share. Please share this information with others.

Here are three actions you can take to provide your input this summer:

1. **Respond to [FEMA’s request for information \(RFI\) post in the Federal Register](#) asking for public comments about equity, climate change, and underserved communities and populations** – This feedback will assist FEMA in identifying specific actions across FEMA programs, regulations, and policies that will better address equity, climate change, and underserved communities and populations.

Comments can be submitted through June 21, 2021 via the Federal eRulemaking Portal, Docket ID: [FEMA-2021-0011](#). Please follow the instructions on the page and contact the [Regulations.gov Help Desk](#) if you have technical issues. For additional information on the request for information, visit [FEMA.gov](#).

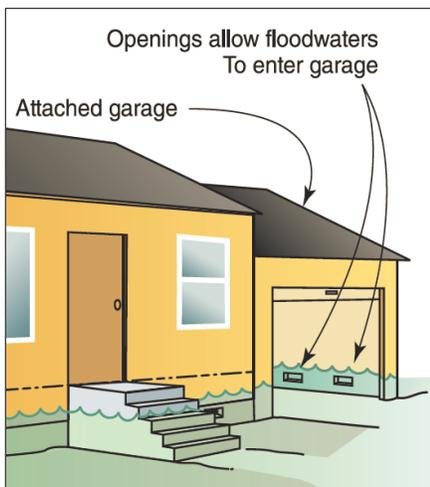
2. **Respond to a pending RFI post in the Federal Register asking for public comments specifically about the CRS program** – FEMA is also planning to issue an RFI specific to CRS seeking input from the public on transforming the CRS under the NFIP. With this change, FEMA aims to better align the CRS program with the current understanding of flood risk and flood-risk approaches, and to incentivize communities to not only manage, but lower their flood risk through floodplain management initiatives. Once this RFI has been finalized and issued, additional details and instructions will be shared.
3. **Participate in upcoming public meetings about CRS** – FEMA is planning to hold multiple public meetings via web conference to allow stakeholders to provide input and submit statements for the record. Details for these meetings are in development and more information will be shared once finalized.

Thanks for your continued interest in and commitment to the CRS program. ≡ ≡ ≡

What's Happening with Risk Rating 2.0: Equity in Action

The NFIP is redesigning its risk rating by leveraging industry best practices and current technology. FEMA will deliver rates that are fair, make sense, are easier to understand, and better reflect a property's unique flood risk. FEMA calls this effort Risk Rating 2.0: Equity in Action. Implementation will begin in October 1, 2021. Learn more about the [new risk effort on FEMA's website](#). ≡≡≡

The Class 8 Freeboard Prerequisite & Attached Garages



The new Class 8 prerequisite included in the 2021 *Addendum* to the 2017 *Coordinator's Manual* requires communities to adopt and enforce at least a 1-foot freeboard requirement (including equipment and mechanical items) for all residential buildings constructed, substantially improved, and/or reconstructed due to substantial damage, throughout its Special Flood Hazard Area where base flood elevations or depths have been determined.

The freeboard requirement is aimed at lowering the risk of flood damage in a community and helping community residents realize the reduced flood insurance premiums brought about by higher building elevations. See [Frequently Asked Questions for the Class 8 freeboard prerequisite](#). Question 17 in the FAQs discusses attached garages.

17. Does the freeboard requirement for Class 8 apply to attached garages?

The Class 8 freeboard prerequisite will be met provided that attached garages and enclosures below elevated buildings meet the minimum requirements of the NFIP (elevated to the base flood elevation or having proper openings). ...[A]ll machinery and equipment in attached garages or in enclosures must be elevated to the freeboard level.

CRS and the Class 8 Freeboard Prerequisite for Attached Garages

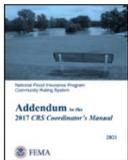
- All living space at least BFE + 1'
- All machinery and equipment elevated to at least BFE + 1'



Garage	Below BFE	Below BFE	At BFE	At BFE	6" freeboard	6" freeboard	1' Freeboard
Openings	No	Yes	No	Yes	No	Yes	No
Insurance Rated	Minus	BFE+1'	BFE+1'	BFE+1'	BFE+1'	BFE+1'	BFE+1'
FRB & Prerequisite Met	✗	✓	✓	✓	✓	✓	✓

Above is an illustration to help explain the minimum NFIP requirements for attached garages and the CRS freeboard requirement. House No. 1 in the graphic has a garage floor below the base flood elevation without openings. House 1 is not compliant with the NFIP (NFIP compliance is a CRS requirement). House 1 does not meet the Class 8 freeboard prerequisite, so there would be no freeboard credit in Activity 430 (Higher Regulatory Standards), and it is a “minus rated” structure.

House No. 2 has a garage floor below the base flood elevation, but the garage walls have the required openings and presumably the garage would meet all other wet-floodproofing requirements. This house is compliant with the NFIP, meets CRS Class 8 freeboard prerequisite, and would receive freeboard credit. House Nos. 3-7 are other scenarios for attached garages, and all meet the Class 8 freeboard requirements. All machinery and equipment inside the attached garage must be elevated to at least base flood elevation plus 1 foot. Key to House Nos. 2-7 is the house having a flood insurance rating of base flood elevation plus 1 foot, which provides the homeowner with a significantly lower flood insurance premium and a higher level of protection. ≡≡≡



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 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 fully implements its NFIP transformation. Page A-4 of the *Addendum* explains, “How to Use the 2021 Addendum.”

The *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](#) is also available.

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

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More Help on Developing a Creditable Public Information Program

An updated version of the CRS guide, [Developing a Program for Public Information for Credit under the Community Rating System](#), has just been released. Like its predecessor, this 2021 edition gives background information, detailed explanations, and illustrations for each of the seven steps needed to prepare a local program for public information for credit in element PPI under Activity 330 (Outreach Projects):

1. Establish a committee for public information,
2. Assess the community's public information needs,
3. Formulate messages,
4. Identify outreach projects to convey the messages,
5. Examine other public information initiatives,
6. Prepare and adopt the public information program document, and
7. Implement, monitor, and evaluate the program.

In addition, the guide shows ways to provide the needed documentation, how the program is scored for CRS credit, and gives some sample scoring sheets. This update uses new examples and incorporates lessons learned and input received from those communities that have earned credit for element PPI since it was introduced in 2013.

To accompany the updated guide, four credited public information program documents are also being made available. Through these examples, communities can see how [Fort Collins, Colorado](#); [Louisville-Jefferson County, Kentucky](#); [Jefferson Parish, Louisiana](#); and [Bald Head Island, North Carolina](#), developed, documented, and evaluated their programs—and received CRS credit. ≡≡≡

Creating the Perfect Construction Certificate Submission

For many CRS Coordinators, submitting a Permit List and correct Elevation Certificates for review can be an overwhelming and daunting task, but it doesn't have to be. ISO has created a new master checklist to help communities have a better understanding of how to create, organize, and submit Elevation Certificates. A community may have an Elevation Certificate or Floodproofing Certificate, but the building may also require other certificates like V Zone certificates or engineered opening certificates. We refer to all these certificates now as floodplain-related construction certificates (or construction certificates, for short).

An Informal Construction Certificate Checklist for you to Use

- Permit List identifying “Finished Construction” certificates for building in the Special Flood Hazard Area only
- Construction certificates (“Finished Construction” Elevation Certificates or Floodproofing Certificates with any required V Zone Certificates, or engineered opening certificates)
- Correction Memos (if needed) are completed, signed, dated, and attached to the construction certificate in question
- Construction certificates are saved as individual files, labeled by address name, or in a zipped folder with individual PDFs for each address.
- Permit List and construction certificate folder submitted to ISO prior to requested due date.

Construction Certificate Submission Tips

1. The key to a successful submission starts with the Permit List. CRS requires the Permit List to contain all permits for new buildings and substantial improvement/substantial damage in the SFHA during the reporting period assigned to you. That means anything in the B, C, or X zones can be disregarded for CRS purposes. If a homeowner put on a new addition to the house and it does not meet the substantial improvement requirements, then it does not need to be on your Permit List. What about that small shed for the lawnmower? The new cabana by the pool? Neither should be included because those are accessory structures. If it is a primary structure, then it should be on your list. A detached garage with an apartment over it or commercial business in it would qualify for your Permit List since this is considered a primary building (a building someone lives in and would not be covered as an accessory building). At a minimum, the Permit List must show the address of each building, the type of building (residential, commercial, etc.), the FIRM zone, whether it is a new building, or substantial improvement/substantial damage, the date of the permit, and whether the permit is final. To be sure you have everything needed, please use the [Permit List template](#) ISO populates with your addresses and other required fields. This step helps you identify which construction certificates you need to submit.
2. Collect the Elevation Certificates and Floodproofing Certificates, and make sure all other required certificates are attached to them. Elevation Certificates must not be password protected. The Elevation Certificate that is required for CRS purposes is the “Finished Construction” Elevation Certificate. Any other Elevation Certificates will be considered an error.
3. Refer to the [Elevation Certificate checklist](#) that guides you through reviewing those construction certificates for any errors. You may also want to watch the [training video on how to correct Elevation Certificates](#). This video shows the various ways local officials have to correct Elevation Certificates.
4. Once all construction certificates are reviewed, label that entire digital construction certificate file by the address name (example: 123 Maple Street). The Permit List should also be in a separate PDF with “Permit List” in the file name. Combine all construction certificate files and Permit List into a zipped folder and submit to your CRS Resource Specialist.

You can [find additional resources regarding construction certificates here](#).

Success with CRS

A snapshot of the numerous floodplain management and CRS activities being carried out in Grand Forks, North Dakota. For more details, see the [city's website](#). For more stories, see the [Success with CRS](#) website.

Major Flood brings Major Reduction in Vulnerability

Grand Forks, North Dakota, lies on the exceedingly flat floodplain where the Red River of the north and the Red Lake River join. A large proportion of the city lies within the Special Flood Hazard Area.



Flooding happens there as a result of any one—or a combination—of factors. The Red River flows northward, into Canada, into channels that are sometimes still blocked by winter snow and ice. Sometimes tributaries peak at the same time.

Sometimes there is an early snowmelt or a sudden thaw, and heavy rainfall also can result in flooding.

In 1997, too many of these conditions coincided and resulted in a disastrous flood. The Red River was three miles wide in the center of town; 95% of the population was evacuated; 75% of the property was flooded—more than 10,000 buildings; and at least \$1.2 billion in damage was done. That event spurred the city, and its 53,000 residents, to even more action to advance flood loss reduction.

After the 1997 flood, a new Flood Insurance Rate Map was in store. A tendency among the residents (and some officials) was to wait for FEMA to issue the new maps and for the U.S. Army Corps of Engineers to repair and improve the floodwall it maintains along the bank of the Red River. People wanted to believe that the floodwall would solve all their flood problems forever and that the new map would show them to be “out” of the floodplain.

“But,” said Bev Collings, Building and Zoning Administrator, “our office was determined that new, repaired, and rebuilt development would be updated and safer.

“We continued implementing and enhancing standardized procedures for reviewing permit applications for all types of activity—from dry floodproofing a historic structure to making substantial improvements,” said Collings.

“To be proactive, we anticipated what the new map would show and put the proposed base flood elevations on the plat maps for new development,” she said. The city also enforces a freeboard requirement to add another measure of safety, and has a strict building code—all receiving CRS credit.

Meanwhile, a massive and complex flood protection project got underway, involving moving hundreds of buildings out of the floodplain, creating new open spaces, re-working the Corps floodwall, and rebuilding and revitalizing the severely damaged downtown, which lies adjacent to the river.

The protection project was certified in 2007. By the end of 2010, the Federal Emergency Management Agency had issued updated flood maps that placed the protected areas in a shaded X Zone—meaning that the buildings are considered to be protected from a 100-year flood.

Buildings Removed from Floodplain

A significant proportion of Grand Forks' CRS credit has come from removing insurable buildings from the floodplain and leaving the land in permanent open space. Most of these credited buildings were part of the buyout initiative that followed the 1997 flood, in which

- 694 residences were demolished;
- 493 nonresidential buildings were demolished;
- 850 properties were purchased in voluntary buyout program; and
- 161 houses and 414 other structures were moved to other locations.

One of the structures that was removed from the flood-prone area required special attention because of its status as a historic building. It was a Lustron house, one of only 2,500 such pre-fabricated steel homes, which were produced between 1948 and 1950. The houses were meant to be low maintenance and were coated with an extremely durable, baked-on porcelain enamel finish. A partnership of the city, the State of North Dakota, the Historical Society of North Dakota, the Grand Forks Historic Commission, and FEMA preserved the house by dismantling it and reconstructing it on the grounds of the Grand Forks County Historical Society.

Renewed CRS Forms Available

The [CRS Community Certifications forms](#) and [Environmental and Historic Preservation Certification forms](#) (the CCs and EHPs) that CRS communities use with the 2017 *CRS Coordinator's Manual* have been renewed and released by FEMA. The previous forms, which had an expiration date of March 31, 2020, went through the routine renewal process in accordance with the Office of Management and Budget (OMB) procedures under the Paperwork Reduction Act (see the [February/March 2020 issue of the NFIP/CRS Update newsletter](#)). The previous forms remained valid during the review and, as only minor updates were made, communities should have no trouble transitioning to the new versions for future certifications.

The renewed forms, available as fillable PDFs on FEMA's website, will be valid until October 31, 2023. The pages of each packet can be separated as needed, depending on the community's needs. The forms may also be obtained from the community's ISO/CRS Specialist. Below are some of the forms available.

- [CRS Application Letter of Interest and Quick Check](#) (FEMA Form 086-0-35 OMB)
- [CRS Community Certifications](#), FEMA Form 086-035A (shown in Appendix E of the 2017 *Coordinator's Manual*)
- [CRS Community Certifications for Environmental and Historic Preservation](#), FEMA Form 086-0-35B (shown in Appendix F of the 2017 *Coordinator's Manual*)
- [NFIP Repetitive Loss Update Form](#), FEMA Form 086-0-35C (formerly AW-501)

Any questions about which forms ought to be used, and when, can be answered by your ISO/CRS Specialist.

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Personnel Announcements

Mechelle Olivier was promoted from CRS Specialist to Technical Coordinator. She will be joining the CRS Technical Coordinator team on April 19. In her new role, Michelle will be assisting with development and delivery of the CRS classes, working with communities and ISO field specialists on technical issues, and internal file reviews.

Danielle DeHart brings experience with the CRS program as a co-coordinator in the city of Roanoke, Virginia. She is mentoring with Mechelle Olivier and will be working in the Virginia/Pennsylvania/New Jersey region.

Stephanie Weeks of Louisiana just joined the CRS Program team. She is training with Mechelle and will be filling Mechelle's position.

Welcome Mechelle, Danielle, and Stephanie! ≡≡≡

Updates on CRS Training

The CRS Webinar Series is continuing throughout 2021. 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 14. ≡≡≡

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.

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](#). ≡≡≡

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 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," 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 who contacts you for your recertification or Elevation Certificate review. We now have four 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**—This 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

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.

- June 16.....CRS & Floodplain Species Assessment
- July 20..... Preparing for an Annual Recertification
- July 21.....Developing a PPI and an Insurance Coverage Improvement Plan
- August 17..... Preparing an Verification Visit
- August 18..... Flood Warning & Response (Activity 610)
- September 21.....Preparing an Annual Recertification
- September 22.....CRS and Coastal Hazards
- October 12..... Introduction to the CRS
- October 13..... Floodplain Management Planning (Activity 510)
- November 16.....CRS & Substantial Damage Properties Management Plans
- November 17..... Watershed Master Planning

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 28-March 3, 2022; August 22-25, 2022

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)

June 28–July 1, 2021;

August 30–September 2, 2021; November 29–December 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 11–14, 2022

— Unified Hazard Mitigation Assistance— Application Review and Evaluation (E0213)

September 27–28, 2021; July 18-19, 2022

— Unified Hazard Mitigation Assistance

Project Implementation & Program Closeout (E0214) September 29–30, 2021; July 20-21, 2022

— Advanced Floodplain Management Concepts I (E0194)

None at this time

— Advanced Floodplain Management Concepts III (E0284)

None at this time

— Retrofitting Flood-prone Residential Building (E0279)

June 14–17, 2021; May 9-12, 2022
July 11-14, 2022

— Fundamentals of Building Science (E0312)

June 28–July 1, 2021; September 20–23, 2021

— Residential Coastal Construction (E0386)

August 2–5, 2021; April 25-8, 2022

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 [EMI Welcome Package page](#) 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](#).