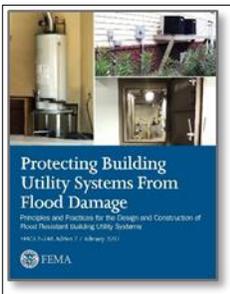




NFIP/CRS UPDATE

June/July 2021

Elevation of Machinery & Equipment: The NFIP and the CRS Class 8 Requirement



Freeboard (additional height above the base flood elevation) for the lowest finished flood of buildings is important. Freeboard results in reduced flood losses, significantly lower flood insurance premiums, and more flood resilient property owners and communities. Also important is the elevation of machinery and equipment (M&E) associated with buildings. M&E being protected from flood damage means fewer National Flood Insurance Program (NFIP) claims. For some communities, M&E being protected can mean fewer future repetitive-loss properties.

Communities have asked for more information on the difference between the Community Rating System (CRS) Class 8 requirement and the minimum requirements included in the *2021 Addendum to the 2017 CRS Coordinator's Manual*, and what should be in their ordinances or codes.

For the NFIP minimum requirements, 44CFR 60.3 says, "... all new construction and substantial improvements shall... be constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities that are designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding." The most common interpretation of this requirement is that either the M&E is elevated to the base flood elevation, or may be placed below the base flood elevation if floodproofed to the base flood elevation.

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How to Recertify Successfully – The Basics

Part 1 in a 2-part series

Communities in between verification visits must recertify their CRS program participation annually. The recertification process is used to show that a community is continuing to perform the activities for which it is receiving CRS credit. How much documentation does ISO need to review each year? Do all activities need to be accounted for? Below are some helpful tips for communities to stay on track and have a better understanding of what is expected.

An annual calendar reminder is a good way to help CRS Coordinators and their CRS team members in other departments know when they will receive their annual recertification packet from ISO. Remember to set a reminder for the submission deadline. ISO sends the annual recertification notices 45 days before the due date. When a community receives this notice, be sure to reply or send a read receipt. It informs ISO that the community has acknowledged and received the email and is working on its submission. Most importantly, it ensures the right person received the notice. Communities do not have to wait until they receive their annual recertification to start collecting data and documentation. If 45 days is not enough time, then start working on it before ISO sends out your recertification notice.

Keeping last year's recertification submittal handy can be very helpful. Communities should refer to it as a guide to what activities and outreach need to be completed and submitted. The recertification statements in bold show the activities that require documentation for submission. Besides a permit list and Construction Certificates (e.g. Elevation Certificates), annual publicity items that are mailed out, logs or letters that tracks a particular service provided by the community, letters to repetitive loss areas, and any annual progress reports (Program for Public Information (PPI), Floodplain Management Plans (FMP), or Flood Warning and Response Programs), are always required. If a community is unclear what portions of their public outreach they are receiving credit for, they should contact their ISO/CRS Specialist or Resource Specialist.

Keeping track of building counts and the number of acres in the Special Flood Hazard Area (SFHA) plays an important role in the CRS. This is why CRS Coordinators need to keep their Program Data Table (PDT) readily available as they will need to refer to some of last year's numbers in order to complete this year's table. Be sure to complete the PDT on the form supplied by ISO, as that has recently been updated by FEMA and is required for submission.

Consider the recertification statements pages as a community's annual commitment. CRS Coordinators should be initialing each statement as a way of self-certifying that the community is still implementing those credited activities. Double check the CC-213 form to make sure ISO and FEMA have the current contact information for the CEO and the CRS Coordinator. This includes emails and phone numbers. Before submitting, make sure the CEO has signed and dated the CC-213 form. ISO accepts handwritten and digital signatures.

The next article in this series will focus on some of the specific requirements of attaching the right documentation, marking up your documents, reminders on repetitive loss requirements and Class 9 prerequisites, and submitting the annual progress reports for Activity 330 PPI, Activity 510 FMP, and Activity 610. ≡≡≡

Candidates Wanted for 2021 CRS Award for Excellence

Nominations are now being accepted for the 2021 CRS Award for Excellence. The deadline for receiving nomination forms is **October 31, 2021**.



A nominee could be an insurance agent, real estate professional, local official, floodplain manager, or other community leader—someone who has provided leadership in raising awareness about the dangers of flooding, implementing floodplain management programs, and promoting the purchase of flood insurance through the CRS and the NFIP. Other individuals may be nominated, but it must be clearly shown how they have affected the CRS or a CRS community.

All nomination forms should clearly describe how the nominee meets the criteria listed below. Clear and detailed information will enable the review panel to do a thorough evaluation of the nominee. The criteria for evaluating nominees are listed below:

- Active involvement in a CRS community and knowledge of the risk of local flooding
- Demonstrated promotion of using flood insurance as a key tool for helping individuals prepare for the contingency of flood damage to their properties
- Activities to encourage community leaders to continually improve the community's safety and resilience to flooding and other disasters
- Noteworthy achievements in the area of alerting residents and businesses to potential flood dangers and promoting the purchase of flood insurance

Please read the [2021 award announcement letter](#), and download either a [PDF](#) or [Word](#) version of the 2021 nomination form.

Previous CRS Award for Excellence Recipients

| | | | |
|------|------------------|------------------------------|----------------------------------|
| 2020 | To be announced. | | |
| 2019 | Shannon Hulst | Floodplain Specialist | Barnstable County, Massachusetts |
| 2018 | Sean Lanier | City Engineer | Ocala, Florida |
| 2017 | Lisa Foster | Floodplain Administrator | Pinellas County, Florida |
| 2016 | Ken Evans | Insurance Agent | Gloucester County, Virginia |
| 2015 | Joseph Gies | Floodplain Administrator | Shelby, Ohio |
| 2014 | Steven Dodd | Building and Zoning Official | Dorchester County, Maryland |
| 2013 | Mike Sutfin | Building and Zoning Official | Ottawa, Illinois |
| 2012 | Romin Khavari | City Engineer | Grand Prairie, Texas |
| 2011 | Beverly Collins | Building and Zoning Official | Grand Forks, North Dakota |
| 2010 | Bill White | Insurance Agent | Freeport, New York |

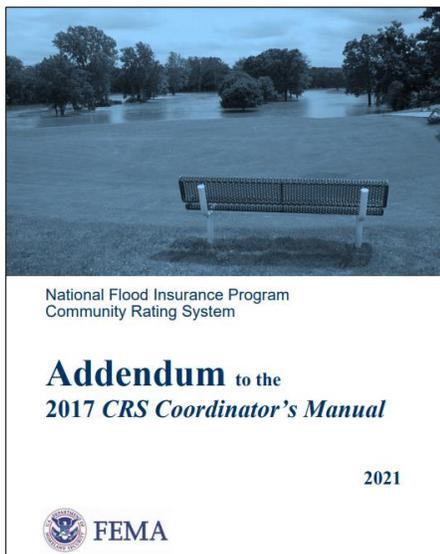
Obtaining Repetitive Loss Data for the CRS

FEMA's protocols for repetitive loss data have changed. The ISO no longer distributes NFIP repetitive loss data to CRS communities. All community requests for repetitive loss data (repetitive loss lists) must be directed to FEMA. FEMA is currently redesigning how the agency shares NFIP data and how the data is securely returned to each requester. We recommend that requests for repetitive loss data be submitted to FEMA after November 1, 2021.

If your community has a verification cycle visit in 2021, please use the most recent repetitive loss data that has been provided. Section 501.b of the *2017 CRS Coordinator's Manual* states that "a community currently due for a CRS cycle visit will need a current repetitive loss property list." However, for the time being, the most recent list will be considered to be the current list. For new communities applying for CRS entry, ISO/CRS Specialists will review most recent data or aggregate repetitive loss numbers with the community.

The CRS will continue to provide updated information on obtaining repetitive loss data in future editions of the *NFIP/CRS Update* for both the request process and expected timing. ≡ ≡ ≡

The *2021 Addendum to the 2017 CRS Coordinator's Manual*



The [2021 Addendum to the 2017 CRS Coordinator's Manual](#) is now available and being used in conjunction with the current *Coordinator's Manual*. It serves as a bridge between the 2017 guidance materials and the more comprehensive update that is anticipated 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*. ≡ ≡ ≡

Success with CRS

A snapshot of the numerous floodplain management and CRS activities being carried out in Harrison County, Mississippi. For more details, see the [county's website](#). For more stories, see the [Success with CRS](#) website.

Higher Regulatory Standards Make Coastal County Safer

After Hurricane Katrina—with her high winds and 27-foot tidal surge—hit Harrison County, Mississippi, in 2005, “We all realized that, if we were going to live here, we had to build back stronger, better, and safer,” said Charles Stallings, the county’s floodplain manager. “It’s not ‘if’ we’re going to have that storm, but ‘when.’”

The county encompasses almost 1,000 square miles of coastline and upland hills, so it faces more than one type of flood-related hazard. Traditionally, the economy supporting its 196,000 residents has been based largely on coastal recreation, which has been enhanced recently by casino-based entertainment and tourism.

Higher Regulatory Standards and Enforcement of Them

“Higher regulatory standards and enforcement of the codes are the two things that are helping us build safer, stronger, and better,” Stallings said. Strict standards can help reduce the damage, but if you don’t enforce those standards, “they become worthless.”

The CRS provided Harrison County with the roadmap to the specific standards that reduce losses. “We earn CRS credit for implementing these standards because they will result in less damage and, in the real world, that is the most important thing. It will pay huge dividends when we have another hurricane,” he said, adding several examples of measures the county has adopted to make its residents safer over the long run.

- Adopting the new FEMA coastal maps that incorporated the observations of how deep Katrina’s storm surge and other flooding was, and where it occurred;

- Adding 2 feet of freeboard to the base flood elevations—giving a significant safety margin to account for unanticipated factors during a storm;

- Requiring engineered foundations in the special flood hazard area, to ensure that structures will be strong enough to withstand storms;

- Enforcing the more-stringent “V-Zone” standards in other zones, to take into account the potential for wave action’s affecting a larger area than anticipated;

- No fill is allowed in any part of the mapped special flood hazard area, no matter what its zone designation. This helps keep the land surface in a more nearly natural state and is a big factor in protecting the environment.

To enforce its standards, Harrison County uses a unified enforcement program that includes building, wind, fire, electrical, plumbing, mechanical, and floodplain management codes. The CRS requirements, documentation, and procedures have been incorporated into this system and have made it stronger. “They all have to work together,” said Stallings. Not only are the various codes easier to enforce as a group, but a community can earn more CRS points through the Building Code Effectiveness Grading Schedule (BCEGS),” he said.

According to Stallings, the enforcement system works well because of support from the county supervisors; a dedicated and knowledgeable code administrator; a knowledgeable and well-trained staff of code inspectors (four inspectors are Certified Floodplain Managers); and the team approach.

When staff goes into the field to inspect a project, they look at all components of the construction, not just those that fall within their own area of expertise. Stallings said, “They are trained to spot any and all infractions, and that makes a big difference.”

Leadership

Stallings gives a lot of credit to Director of Code Administration Theresa Hydrick, whose 40 years of experience with Harrison County has made her knowledgeable about local conditions. Working equally well with the Board of Supervisors and code enforcement employees, she brings strong leadership and makes sure everyone from the top to the bottom is on board with code enforcement and the CRS. “Hydrick saw the need for training for all of the staff and supported their floodplain manager certifications. Leadership like hers is one reason we have such a good CRS program,” said Stallings.

Coastal Hazard Outreach Strategy Team

Harrison County is part of the Coastal Hazard Outreach Strategy Team (C-HOST), a group of Gulf Coast communities that formed a CRS Users Group. “This is one of the best programs we have,” Stallings said. The group meets monthly to share ideas, develop outreach programs, and meet with the public on the CRS program. He added, “When citizens and elected officials all up and down the Gulf Coast hear the same unified message about floodplain management and the CRS, it helps us all become safer.” ≡≡≡

Personnel Announcements

After more than 18 years as an ISO/CRS Specialist in the North and South Carolina coastal area, Mandy Todd retired in July. She will be missed by all!

David Holcomb, whom many community CRS Coordinators have worked with as an ISO/CRS Resource Specialist for their construction certificate reviews and annual recertifications, will assume Mandy’s area as the new CRS Specialist. We welcome David to his new role!

Hailey Kirlin has joined the CRS team as an ISO/CRS Flood Specialist. She lives in Salt Lake City, Utah and brings local government and mitigation experience with her. When Hailey completes her training, she will be covering most of the upper Midwest. Welcome Hailey! ≡≡≡

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](#). ≡≡≡

Keep Your Contact Information Current

If there are any staff changes (such as 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 scheduled for recertification 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 Construction Certificate review. We now have four ISO/CRS Resource Specialists responsible for processing annual recertifications and reviewing Construction 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 on 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 on 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.

- September 21Preparing an Annual Recertification
- September 22CRS and Coastal Hazards
- October 12..... Introduction to the CRS
- October 13..... Floodplain Management Planning (Activity 510)
- November 16CRS & 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 FEMA's Emergency Management Institute (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)

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)

May 9-12, 2022
July 11-14, 2022

— Fundamentals of Building Science (E0312)

September 20–23, 2021; July 11-14, 2022

— Residential Coastal Construction (E0386)

October 4-7, 2021; April 25-28, 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 some 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](#).