

Community Rating System Newsletter



The photograph is a view of a flooded city park. Benches, signs, and trash bins can be seen on grassy areas and the floodwaters in the low areas in the background. There are no buildings and no evidence of damage.

Tulsa Rises to the Top as a Leader in Flood Risk Reduction

Tulsa, Oklahoma has just become the Community Rating System's (CRS's) second Class 1 community in the nation, joining Roseville, California.

The Arkansas River winds its way through Tulsa, which experienced flooding nearly every year. In the 1970s and 1980s, Tulsa was ranked number one nationally in the number of federally-declared disasters (nine in 15 years). In an attempt to stop the constant rebuilding after each flood, the city purchased 400 flood-prone properties, and turned the area into Green Space. And that worked for a bit, until 1984, when the Memorial Day flood resulted in 14 fatalities, injured 288 and flooded approximately 7,000 buildings. This devastating flood was a wake-up call to take action and set things in motion for city leaders.

Since then, Tulsa has stood out as a leader in risk reduction. As a model community it has spent decades developing state-of-the-art stormwater management goals including drainage system maintenance and floodplain development priorities. These actions help to reduce risk from future flooding and to save lives.

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On April 1, 2022, Tulsa officially achieved a Class 1 rating, which means residents will be eligible for a 45% discount on their National Flood Insurance Program (NFIP) insurance premiums.

Tulsa serves an example to other communities across the nation that planning, outreach, education, stormwater management, and hazard risk reduction not only saves lives, but offers great incentives for residents to buy and maintain flood insurance.

Tulsa Mayor G.T. Bynum said, “For us, the insurance premium improvement is a nice added benefit. But we’ve been focused on this as a community for decades because it’s a public safety issue. And as a city government, there’s nothing we do that’s more important than public safety.”

Learn more about Tulsa’s community-based, floodplain management efforts in this [video](#) and [blog post](#) put out by the Federal Emergency Management Agency (FEMA).

“NFIP/CRS Update” has a New Look and Name

The "NFIP/CRS Update" is now called the “Community Rating System Newsletter.” It also has a new look, but is still filled with great content that provides local officials and others interested in the CRS with news they can use. The newsletter will be available on [FEMA’s website](#), and there are plans to add searchable features to find newsletter resources. We’ll keep you posted on future developments.

FEMA Requesting Comments on Proposed Changes to the Elevation Certificate/Floodproofing Certificate

FEMA has an open comment period through May 9, 2022, regarding a revision of a currently approved collection. In accordance with the Paperwork Reduction Act of 1995, this notice seeks comments concerning proposed changes to the Elevation Certificate and the Floodproofing Certificate for Non-Residential Structures. You can find additional information on those proposed changes, as well as how to submit your comments, at the [federal register site \(Docket No. FEMA-2022-0012\)](#).

You may contact the Information Management Division for copies of the proposed collection of information at email address: FEMA-Information-Collections-Management@fema.dhs.gov.

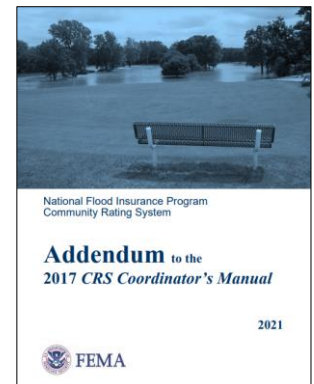


The 2021 “Addendum to the 2017 CRS Coordinator's Manual”

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 National Flood Insurance Program (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.”



The Association of State Floodplain Manager’s (ASFPM) 2022 National Floodplain Conference will be held In-Person Again



ASFPM’s national conference will be held May 15-19, 2022, in Orlando, Florida. There are multiple opportunities to learn more about what’s going on in CRS communities in the [conference program](#). You can [register for the conference here](#).

CRS Workshops & Concurrent Sessions

Training Workshop: Elevation Certificates and How to Review Them: Instructions for NFIP Communities; Instructor: Becca Fricke-Croft, CFM; May 15: 1 p.m-5 p.m. EST

Training Workshop: FRESH Map and CRS Endangered Species Credit; Instructor: French Wetmore, CFM; May 19, 2:30 pm-4:30 pm EST

Concurrent Session: Local CRS Administration; Chris Hill, GISP, CFM from Meshek & Associates, LLC speaks on “CRS and GIS: The Perfect Marriage?” Joanna Colletti, PE, CFM, from McHenry County Dept. of Planning & Development speaks on “Participation in CRS with Minimal Staff and a Shoestring Budget. Lori Lehr, CFM, from Lori Lehr Inc., speaks on “Monroe County, Florida: Sustainability Planning, the Bridge to CRS Class 3.”; May 17: 3:45 p.m.-5:15 p.m. EST

Concurrent Session: CRS - National and Regional Focus; Rachel Sears of FEMA speaks on “CRS Next: What We’ve Heard and Where We Go Next.” Jesse Gourevitch, PhD, with UC Davis, speaks on “Effectiveness of the CRS in reducing flood damage. Mary-Carson Stiff, CFM, of Wetlands Watch speaks on “Growing the CRS in Virginia: Local Government CRS Program Evaluation Trainings.” May 19: 10:30 a.m.-Noon EST



Success with the Community Rating System

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

CRS Helps Bring It All Together for Winnetka, Illinois

For the Village of Winnetka, Illinois, the past few years have been pivotal in reducing flood risk. “Over the past five years, we have been developing a strategy for managing stormwater, which causes most of our flooding concerns,” said Assistant Village Engineer Susan Chen.

In April 2014, the Village adopted a Stormwater Master Plan to provide direction and guidance for the Village’s stormwater management activities. It also adopted the Countywide Watershed Management Ordinance of the Metropolitan Water Reclamation District of Greater Chicago (MWRD), the designated stormwater agency for Cook County. And in 2015, the Village joined the CRS. These three events coalesced to bolster Winnetka’s approach to its flooding concerns and have had other benefits as well.

“Joining the CRS and implementing its requirements was always a part of our stormwater vision, because the CRS enhances what we are trying to do,” said Assistant Director of Public Works and Engineering Jim Bernahl. Winnetka lies in northeast Illinois, just north of Chicago. Although small in population (about 12,000 people) and size (about 4 square miles), Winnetka is one of the nation’s more affluent communities, which is reflected in its citizens’ willingness to support long-term planning and investments in the well-being of their community.

Intermittent flooding over the years and more severe events in 2008, 2011, and 2013, helped spur the Village to work to improve conveyance and stormwater storage. The western side of town is particularly vulnerable, and one-eighth of the Village’s housing stock lies in flood-prone areas, so there are 358 NFIP policies in force.

Partnerships are a Plus

When Winnetka joined the CRS in 2015, it entered as a Class 6. Most of its CRS points came from activities and requirements that were already in place, primarily because of the link with the Master Plan and Watershed Management Ordinance.

“With us, it was a matter of documenting what we were already doing,” said Bernahl.

The adopted MWRD Watershed Management Ordinance incorporates floodplain management regulations that exceed the minimum standards of the NFIP. To these, Winnetka added its own higher standards, including requirements for detaining runoff, adding freeboard to required flood protection elevations, and stringent substantial improvement requirements. To further beef up its management of storm runoff, Winnetka maintains a range of flood-related data, prohibits dumping in the drainageway areas, and every year cleans its ditches, creeks, and catch basins. A videotape system makes it easier to inspect and monitor covered drainage lines. Finally, separate standards for water quality protect the purity of what filters back into the ground.

“Our goal is to have stormwater management and the CRS come together under the umbrella of the Village’s Stormwater Master Plan,” said Bernahl. “It all works together and the various initiatives all complement each other.”



To accompany existing arrangements, Winnetka will be developing a watershed master plan and forming new partnerships with the park district, school district, nearby forest preserve, and entities that form the Village’s commercial district.

New Website for Outreach

The biggest new thing Winnetka implemented because of the CRS is its education and outreach program, according to Bernahl. The Village has a new [floodplain information website](#) that has been particularly beneficial in supplying information on flooding and flood protection. “Nobody really likes rules, but keeping the citizens informed makes them more accepting of our floodplain management regulations. It formalizes what we are doing and makes it more transparent,” he said. A next step in outreach will be development of a program for public information that will be eligible for CRS credit.

Increase in Credibility & Political Support

Participation in the CRS has generated additional recognition and support for the efforts of the local staff. “Our elected officials and our citizens are 100% behind the CRS and our stormwater master plan,” Chen said. “The elected officials want us to be on the CRS cutting edge and they have encouraged the staff and other Village departments to get behind us as well.”

Residents, of course, see benefits in the form of NFIP premium reductions and they also recognize the importance of managing stormwater and other flood-related problems because it maintains a high quality of life in the community. “They want us to be abreast of new requirements and new benefits,” Chen said.

“Carrying out our stormwater management master plan is a multi-million-dollar project, which will be funded by a stormwater utility fee,” said Bernahl. “So reducing flood premiums through the CRS for our 358 policyholders is very important to our citizens because it will help offset the drainage fees.”

Remember Your Recertification Schedule

A recertification is a yearly check-in to confirm that your community is performing the annual requirements pursuant to the current “Coordinator’s Manual” and “Addendum.” This normally includes annual outreach requirements, publicizing and tracking services, preparing progress reports for plans, and records showing proper maintenance of your drainage system. Recertifications take place every year except for the year of your cycle verification visit.

The table on the next page 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 ISO/CRS Resource Specialist who contacts you for your recertification or Elevation Certificate review. We now have four ISO/CRS Resource Specialists responsible for processing annual recertifications and reviewing Elevation Certificates. They will be happy to help you.



Table 1: Community Rating System Annual Recertification Schedule

CC-213 Recertification and Required Documentation Due to ISO by:			
First Quarter February 1	Second Quarter May 1	Third Quarter August 1	Fourth Quarter October 1
Alaska	Colorado	Arkansas	Alabama
Connecticut	Delaware	California	Arizona
Florida: Miami-Dade County	Florida: All Other Counties	Idaho	Georgia
Florida: Monroe County	Kentucky	Louisiana	Hawaii
Illinois	Massachusetts	Montana	Maryland
Indiana	Nebraska	North Carolina	Nevada
Iowa	Puerto Rico	South Carolina	New Jersey
Kansas	West Virginia	Utah	New Mexico
Maine		Virginia	Oklahoma
Michigan		Wyoming	Oregon
Minnesota			Tennessee
Mississippi			Texas
New Hampshire			Washington
North Dakota			
Ohio			
Pennsylvania			
Rhode Island			
South Dakota			
Vermont			
Wisconsin			
Annual Recertification Information Distributed to Community by:			
December 15	March 15	June 15	September 15



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. Below are helpful guidance documents and general information that can be found on the CRS Resources 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.

- May 10 Developing a PPI and Insurance Coverage Improvement Plan
- May 11 Watershed Master Planning (Activity 450)
- June 14 Flood Warning & Response (Activity 610)
- June 15 CRS & Substantial Damage Properties Management Plans
- July 19 Annual CRS Requirements
- July 20 Floodplain Management Planning (Activity 510)
- August 16 Preparing a Verification Visit
- August 17 Stormwater Management Regulations (Activity 450)
- September 20 Annual CRS Requirements
- September 21 FEMA's Elevation Certificate
- October 18 FEMA's Elevation Certificate
- October 19 CRS & Coastal Hazards
- November 15 FEMA's Elevation Certificate
- November 16 CRS & Floodplain Species Assessment

Issues of the “NFIP/CRS Update” newsletter (and now the “Community Rating System Newsletter,” can be found [here](#). The new newsletter will be posted on FEMA.gov soon.

[Success with CRS](#) is a website with articles about the many ways communities have found their own types of success through the CRS.



Resources to Promote Flood Insurance

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.

About the Emergency Management Institute

FEMA's Emergency Management Agency (EMI) in Emmitsburg, Maryland, offers training on topics related to floodplain management, mitigation, and construction, including the basic Community Rating System course (E0278). These courses 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 Welcome Package also includes on-campus health and safety requirements.

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.

Workshops and Training related to the Community Rating System

Community Rating System (E0278)

Field-deployed course (L0278)

- August 22-25, 2022

This is the all-purpose training course for the Community Rating System. It is taught at FEMA's Emergency Management Institute (EMI) 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. No more than two persons per community may attend at one time.



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.

Prerequisite: To enroll in the Community Rating System course, you must be a Certified Floodplain Manager, have completed the National Flood Insurance Program course (E0273), or be a full-time floodplain manager with more than two years of floodplain management experience.

Earn CRS credit points: 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 “Coordinator’s Manual,” five points are provided for each member of a community’s floodplain permit staff who graduates from the following 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).

Managing Floodplain Development through the National Flood Insurance Program (E0273)

- June 27-30, 2022; July 25-28, 2022

E0273 is also field deployed periodically. Contact your State National Flood Insurance Program Coordinator for more information.

Unified Hazard Mitigation Assistance—Developing Quality Application Elements (E0212)

None scheduled at this time.

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

- July 18-19, 2022

Unified Hazard Mitigation Assistance Project Implementation & Program Closeout (E0214)

- July 20-21, 2022

Retrofitting Flood-prone Residential Building (E0279)

- May 9-12, 2022

Fundamentals of Building Science (E0312)

- July 11-14, 2022; August 22-25, 2022

Residential Coastal Construction (E0386)

- April 25-28, 2022

There are no courses scheduled at this time for the following:

- Advanced Floodplain Management Concepts I (E0194)
- Unified Hazard Mitigation Assistance—Developing Quality Application Elements (E0212)
- Advanced Floodplain Management Concepts III (E0284)



Statement of Purpose

The “Community Rating System Newsletter” 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 “Community Rating System Newsletter” 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 “Community Rating System Newsletter” 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.

