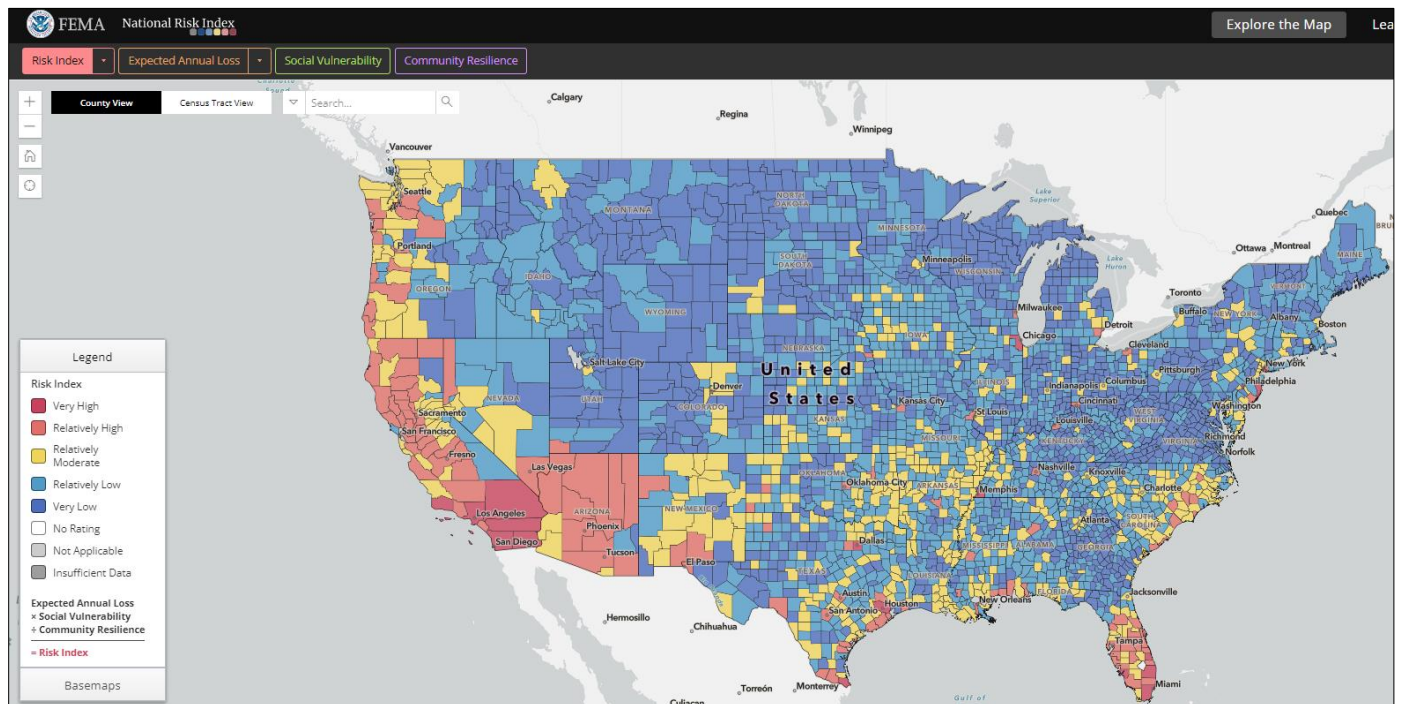


# Community Rating System Newsletter



The National Risk Index is just one of the new resources FEMA has created to help people understand flood risk.

## New FEMA Resources to Help Public Better Understand Flood Risks, and Ways to Protect their Properties

Knowing the risk of flooding is the first step to protect lives and property from flood impacts. The Community Rating System (CRS) has placed importance on flood-risk disclosure in Activity 340 (Flood-Risk Disclosure) and the priority message to “know your flood hazard” in Activity 330 (Outreach Projects). To support this effort, and to assist not just CRS communities but all National Flood Insurance Program (NFIP) communities, the Federal Emergency Management Agency (FEMA) has created three Flood-Risk Disclosure resources that communities can use to educate the public about flood risks, and how they can protect their property from floods (and 17 other natural hazard risks). Communities can write articles based on these resources (or reach out to local reporters and pitch a story about these free, online resources): the [Know Your Risk website](#), the [State Best Practices](#), and [Local Best Practices](#).

### Know Your Risk Webpage

A [new FEMA webpage](#) is now available as a one-stop-shop to the public about how to protect themselves and their property from the nation’s number one disaster—flooding. The webpage includes free resources and information to learn about, understand, and take action to reduce flood risk.



FEMA

The [FEMA Map Service Center](#) allows visitors to enter a street address to learn more about flood risks in their community. Other information includes resources about flood maps, flood zones, flood risk, and flood insurance.

In addition to learning about flood hazards, visitors may also explore the [National Risk Index](#). This tool identifies communities' risk to 18 natural hazards, and can be used to support mitigation planning, hazard mitigation assistance grants and risk communication.

Also, the [Flood Risk and Endangered Species Habitat](#) mapping tool provides the species range and Special Flood Hazard Area (SFHA) data needed to integrate wildlife conservation activities into your community's floodplain management program.

### **State Flood Risk Disclosure Resource**

Disclosing flood risk prior to real estate transactions is a timely and effective way to raise awareness and drive risk-informed decisions. In fact, early analysis at the state level shows stronger flood-risk disclosure requirements are associated with higher residential flood insurance penetration rates. With this insight in mind, FEMA created the [State Flood Risk Disclosure resource](#) to help states, tribes, and territories develop or refine existing real estate disclosure laws, and/or mandated disclosure forms to strengthen their flood-risk disclosure mechanisms. This resource is intended for use by technical flood-risk experts, as well as elected and career officials responsible for legislative action at the state and territory level. Inside, you'll find:

- A ranking of states and territories by the strength of their flood-risk disclosure requirements
- Great form language from states with strong flood-risk disclosure requirements that can easily be adopted by others
- Additional information on each state's flood-risk disclosure efforts

### **Local Flood-Risk Disclosure Resource**

FEMA has created the [Local Flood-Risk Disclosure resource](#), which offers ideas and examples to help community officials and real estate professionals make flood-risk information conveniently available and easy to understand before and during real estate transactions.

The resource has:

- A list of local flood-risk disclosure best practices that have been implemented in communities across the nation.
- A section spotlighting five communities with different geographies, demographic characteristics, and flood-hazard concerns. Each community has implemented best practices, public information programs and real estate disclosure practices about flood risks.
- Additional information on more than 80 communities in 21 states with flood-risk disclosure and public information practices recognized by the CRS.

There are also multiple resources on what actions the public can take now to protect their property from hazards. Learn more about other free resources to become resilient from natural hazards at [fema.gov](https://www.fema.gov). CRS credit is available



for community flood hazard disclosure efforts in the 300 Series activities included in the CRS “Coordinator's Manual,” which will be discussed in future newsletters.

### In this Issue

- Joe Rossi of Massachusetts named 2020 CRS Award for Excellence Recipient
- Candidates Wanted for 2022 CRS Award for Excellence
- Success with the Community Rating System: Winnetka, Illinois
- Training Opportunities

## Massachusetts’ Joe “Flood” Rossi named 2020 CRS Award for Excellence Recipient



Joe “Flood” Rossi, president and CEO of Joe Flood Insurance Brokerage, Inc., stood out to the entire CRS Award Selection Committee as a highly active flood insurance advocate and leader in CRS. He also helps communities in his Marshfield, Massachusetts area and the entire state be more flood aware and prepared.

This CRS award is presented each year to someone engaged in the CRS program who provides leadership in raising awareness about the dangers of flooding, implements floodplain management programs that reduce flood damage, and promotes the purchase of flood insurance through the NFIP. In 2020, FEMA received 14 nominations for the award, and five people from all across the nation nominated Rossi.

Rossi chairs the Massachusetts Coastal Coalition and the Marshfield Program for Public Information (PPI)/CRS Committee. He helped create one of only four PPIs in New England, and has been instrumental in leading virtual map meetings, a virtual meeting on flood risk during COVID-19, and created custom data sheets on why to keep insurance after a map change. There are nearly 600 more flood insurance policies in force in Marshfield due to his extensive outreach and communications work.

The committee was impressed by this work with the Town of Marshfield and extensive work in floodplain management. Rossi is also credited with starting the Massachusetts Coastal Coalition locally, and then growing it to a statewide organization. When Marshfield had fallen out of the CRS Program, it was Rossi who brought it back and has been present every step of the way in CRS and NFIP meetings and events. Additionally, he participates in the Flood Insurance Producers National Insurance Committee (FIPNIC) on his own time and at no cost to the town.

“Your knowledge, commitment, and passion for the CRS program have made Marshfield safer, better prepared, and more resilient. The Commonwealth of Massachusetts, FEMA Region I, the NFIP, and the CRS all have benefited from your work,” wrote Rachel Sears, Director of the Floodplain Management Division in the Federal Insurance and Mitigation Administration, in a congratulatory letter to Rossi.

The letter also said, “You are recognized for developing an intensive outreach program for the Town of Marshfield as Chair of the CRS/PPI Committee; tailoring communication materials to the unique needs of the residents of the community; chairing the Massachusetts Coastal Coalition and growing it into a statewide organization; and participating and speaking on flood insurance and its benefits at national organizations. All of this work, plus your work as an agent and owner of an insurance brokerage, has increased the resiliency of Marshfield, plus



communities across Massachusetts and the U.S. Your knowledge, commitment, and passion for the CRS and for flood insurance have made people across the nation safer, better prepared, and more resilient.”

Note: In the next few weeks, the 2021 recipient of the CRS Award for Excellence will be presented by FEMA

## Candidates Wanted for 2022 CRS Award for Excellence

**Nominations Deadline is February 20, 2023**

Nominations are now being accepted for the 2022 CRS Award for Excellence. **The deadline for receiving nomination forms is February 20, 2023.**

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:

- 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 [2022 award announcement letter](#), and download either a [PDF](#) or [Word version](#) of the 2022 nomination form (and any supporting documents) and email to [molly.otoole@associates.fema.dhs.gov](mailto:molly.otoole@associates.fema.dhs.gov).

### Previous CRS Award for Excellence Recipients

2021	To be Announced		
2020	Joe Rossi	Joe Flood Insurance Brokerage, Inc.	Marshfield, Massachusetts
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



## Coming Soon—New FEMA Elevation Certificate & Non-Residential Floodproofing Certificate Forms

The current FEMA Elevation Certificate and Non-Residential Floodproofing Certificate forms (Forms 086-0-033 and 086-0-034, respectively), show an expiration date of November 30, 2022. FEMA has been working over the past year to improve and update the forms. According to a recent Write Your Own (WYO) [Bulletin \(W-22020\)](#) released by FEMA November 28, 2022, the existing forms on the FEMA website are to be used until the Office of Management and Budget (OMB) review process is complete.

Remember there is no grace period for using the old forms. The new forms are effective and must be used once they are published.

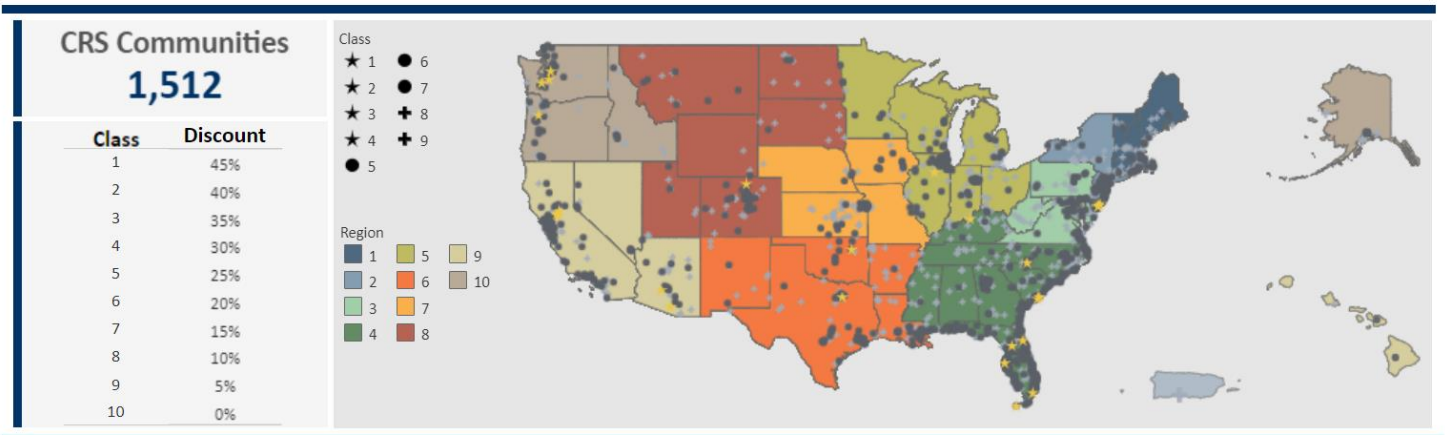
There could be some new fields on the forms, and a new section to help policyholders with insurance ratings. There will be some significant changes for CRS communities to be aware of, and FEMA will provide information when the new forms are effective and provide training opportunities. The CRS program plans to hold training webinars for communities once the new form is published and will create trainings to accompany it. The CRS program will also update the Elevation Certificate Training Videos Series (on [crsresources.org](https://crsresources.org) and YouTube) so you can use those as resources for yourselves and to share with your local surveyors/engineers.

If you have any questions about the new forms, please contact the ISO Resource Specialist that handles your annual recertifications and construction certificate reviews, or your ISO/CRS Specialist that handles your cycle verifications.

## CRS Participation

### Community Rating System (CRS) Participation

October 2022



As of October 2022, 1,512 communities participate in the CRS program. [View this map](#) and other visualizations that focus on CRS participation and classes.

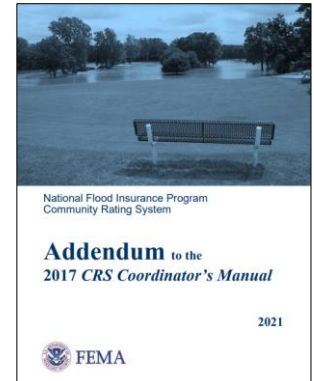


## The 2021 “Addendum to the 2017 CRS Coordinator’s Manual”

The [2021 “Addendum to the 2017 CRS Coordinator’s Manual”](#) is 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.”



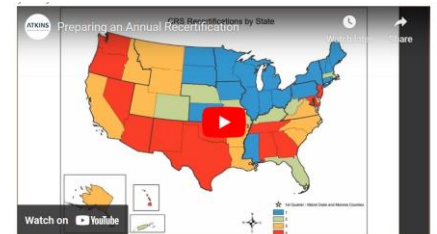
## New Webpage Helps Answer Recertification and Annual Construction Certificate Review Questions

How do you fill out a recertification packet? What’s the reporting period or deadline? What documentation should be submitted? What is needed for an Annual Construction Certificate (CC) Review? These are just a handful of questions communities may have, especially new CRS Coordinators.

The [Recertification Information page](#) is dedicated to helping answer the most frequently asked questions regarding annual CRS requirements. For faster access, ISO encourages Coordinators to bookmark the page.

Some of the topics covered include:

- A pre-recorded webinar explaining the difference between a Recertification and Annual CC request.
- A chart explaining when each state will receive its Recertification/Annual CC request and the submission deadline.
- What a Recertification packet looks like and how to complete it.
- Which CCs ISO reviews and why, and a guide on how to fill out a Permit List.
- How to understand a community’s reporting period.
- A list of activities that require documentation to be submitted annually.
- Helpful tips to keep communities efficient and organized.



Just one of the many tools found on the Recertification Information page.



## 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 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 ISO/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.

<b>CRS Annual Recertification Schedule</b>			
<b>CC-213 Recertification and Required Documentation Due to ISO By:</b>			
<b>1st Quarter</b>	<b>2nd Quarter</b>	<b>3rd Quarter</b>	<b>4th Quarter</b>
<b>February 1</b>	<b>May 1</b>	<b>August 1</b>	<b>October 15</b>
Alaska Connecticut Florida: Miami-Dade County Florida: Monroe County Illinois Indiana Iowa Kansas Maine Michigan Minnesota Mississippi New Hampshire New York North Dakota Ohio Pennsylvania Rhode Island South Dakota Vermont Wisconsin	Colorado Delaware Florida: All Others Kentucky Massachusetts Missouri Nebraska Puerto Rico West Virginia	Arkansas California Idaho Louisiana Montana North Carolina South Carolina Utah Virginia Wyoming	Alabama Arizona Georgia Hawaii Maryland Nevada New Jersey New Mexico Oklahoma Oregon Tennessee Texas Washington
<b>Annual Recertification Information Distributed to Community By:</b>			
<b>December 15</b>	<b>March 15</b>	<b>June 15</b>	<b>September 1</b>



## 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](mailto: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. All classes begin at 1 p.m. Eastern/10 a.m. Pacific.

- January 17 Annual CRS Requirements
- January 18 CRS and Higher Regulatory Standards
- February 21 Introduction to the CRS
- February 22 Flood Warning & Response (Activity 610)
- March 21 Preparing an Verification Visit
- March 22 Stormwater Management Regulations (Activity 450)
- April 18 Annual CRS Requirements
- April 19 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

### Field-deployed course (L0278)

### Community Rating System (E0278)

- April 3-6, 2023

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)**

- February 13-16, 2023; May 1-4, 2023; August 28-31, 2023

E0273 is also field deployed periodically. Contact your State NFIP Coordinator for more information.

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

April 24-27, 2023

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

- July 24-25, 2023

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

- July 26-27, 2023

**Retrofitting Flood-prone Residential Building (E0279)**

- May 1-4, 2023; September 11-14, 2023

**Fundamentals of Building Science (E0312)**

- September 25-28, 2023

**Residential Coastal Construction (E0386)**

- February 27-March 2, 2023

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

- Advanced Floodplain Management Concepts I (E0194)
- 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](mailto:NFIPCRS@iso.com).

