

Community Rating System Newsletter



Tehama, California’s Carolyn Steffan named 2022 CRS Award for Excellence Recipient

Carolyn Steffan, City Administrator and CRS Coordinator for the City of Tehama, California, was selected by the CRS Award Selection Committee as the 2022 recipient of the Community Rating System (CRS) Award for Excellence for her ability to place the flood problems and flood mitigation needs of the community ahead of the CRS rating or discount.



Her work to address repetitive loss is an example of what the Federal Emergency Management Agency (FEMA) hopes all communities undertake. Tehama is a CRS Class 5 community, and through her work the flood insurance savings in her community amounts to \$17,800 per year. This means Tehama citizens save \$30 with an unmeasured amount of flood damage avoidance.

Given what she has done with the resources available, Steffan has been recognized by FEMA as an outstanding CRS Coordinator and flood insurance proponent worthy of national recognition. She has set the bar for local floodplain managers and is a shining example of small community efforts.

“The CRS Award for Excellence recognizes those who have actively advanced the vision of the NFIP and CRS, and have clearly undertaken efforts to improve flood safety and resilience in their community,” wrote Rachel Sears, Director of the Floodplain Management Division of FEMA’s Office of Resilience, in a congratulatory letter to Steffan.

The letter also said, “You have advanced this vision throughout Tehama and the City has greatly benefited from your commitment to reduce the impact of flooding on residents. Through your efforts, homes are better protected, and people are informed about flood risk. We are grateful for the time and energy you have devoted to the CRS, as your efforts have furthered the goals of the program that are to reduce flood losses, support the flood insurance aspects of the NFIP, and foster comprehensive community programs.”



CRS Award for Excellence - Recipients

2023	Nominations Open		
2022	Carolyn Steffan	City Administrator	Tehama, CA
2021	Choyce Morrow	Floodplain Administrator	Houston, TX
2020	Joe Rossi	Joe Flood Ins. Brokerage Inc.	Marshfield, MA
2019	Shannon Hulst	Floodplain Specialist	Barnstable County, MA
2018	Sean Lanier	City Engineer	Ocala, FL
2017	Lisa Foster	Floodplain Administrator	Pinellas County, FL
2016	Ken Evans	Insurance Agent	Gloucester County, VA
2015	Joseph Gies	Floodplain Administrator	Shelby, OH
2014	Steven Dodd	Building and Zoning Official	Dorchester County, MD
2013	Mike Sutfin	Building and Zoning Official	Ottawa, IL
2012	Romin Khavari	City Engineer	Grand Prairie, TX
2011	Beverly Collins	Building and Zoning Official	Grand Forks, ND
2010	Bill White	Insurance Agent	Freeport, NY

CRS Award for Excellence Request for Nominations

The CRS Award for Excellence recognizes an individual who has provided leadership in the area of alerting residents to the dangers of flooding and promoting the purchase of flood insurance through the NFIP. To learn about the Award for Excellence, [read the announcement letter](#).

The NFIP is seeking nominations for the 2023 CRS Award for Excellence. Please read the [2023 award announcement letter](#), and download either a [PDF](#) or [Word version](#) of the 2023 nomination form. Please submit the form no later than April 15, 2024 to FEMA-CRS@fema.dhs.gov and FEMA-CRSOPS@fema.dhs.gov with the subject line "CRS Award Nominations."

Also in this Issue:

How to Prepare and Submit a 510 Annual Progress Report

CRS Data Visualizations News

New Handout Available for How to Obtain an ISAA and Access Repetitive Loss Data

Q & A

Training Opportunities



How to Prepare and Submit a 510 Annual Progress Report

When a community receives credit for Activity 510 (Floodplain Management Planning), it is required to submit an annual progress report on its credited plan(s) during the annual recertification. Coordinators may feel overwhelmed upon learning about this annual recertification requirement. Fortunately, there are five easy steps to help Coordinators be more efficient, and have a successful report every year that's also easy to update.

The following Activity 510 plans require an annual progress report to be submitted at recertification time:

- Hazard Mitigation Plan (HMP) or Floodplain Management Plan (FMP)
- Repetitive Loss Area Analyses (RLAA)
- Substantial Damage Plan (SDP)
- Floodplain Species Plan (FSP)

Communities can submit their own report, but the Insurance Services Office (ISO) also provides an [easy-to-complete template](#) to help Coordinators through the process. Please refer to the template and the following five-step process. For the example below we will refer to a community HMP. Please note the top part of the form is basic information asking the type and name of the credited plan, along with the adoption and expiration dates.

Step 1: Where can the credited plan be found? Is it online, kept in the planning department, a different city hall office, or another government building? Wherever a copy of the plan can be obtained, please fill that in for this first step.

Step 2: Who put the annual report together? This is one of the most commonly overlooked items ISO staff see when reviewing these reports. This is not asking who put together the actual credited HMP/FPM plan, but who is preparing and putting together the actual report template and submitting it for the recertification. Did the Coordinator work with another department or other coworkers to find out the status update on your mitigation items? Part of this step also requires that the report is not only shared with the community's governing body, but also made available to the public and media.

Steps 3 and 4: What are the status updates on the HMP action/mitigation goals (commonly referred to as "action items")? The CRS does not require that all action items be completed within a certain time frame. The purpose of an annual progress report is to ensure the community is looking at its action items annually, and working towards them rather than creating a plan and then placing it on the shelf for five years. Most plans have mitigation action items listed in either a table or individual action worksheets. The easiest way to fulfil this step is to extract the table or all of the action item worksheets, create a column on the table or worksheet titled "2023 Status Update." Go through each action item related to flood hazards only, since this is a flood program, and give the status of each project. For example, a community may want to install a generator at city hall, but due to budget constraints, that goal has not been completed. Comment in that 2023 status update column "Not Started" or "Not Complete," along with the reason.

Another mitigation goal may be to continue doing annual outreach mailers on how best to prepare for a hurricane. For the status update next to that line item, the Coordinator would note "Ongoing." Make sure each action item has a status update. Pro tip: refer to this extracted table or action item worksheet every year. Change the status column to reflect the current year for your Annual Progress Report, and review the updates to see what's been completed, still ongoing, or not started. Be sure to update the rest of the steps on the report template as well.

Step 5: Are there any changes or recommendations to the credited plan? A community may not have any changes to make. If so, simply report "None." If a community does want to implement changes, this is a good place to jot down the list of changes and why.



It's important to know that if a credited plan has expired and the community has not yet adopted a new one, an Annual Progress Report is still required at recertification time. The community will still refer to the action items it is still implementing from its expired plan until a new plan has been adopted.

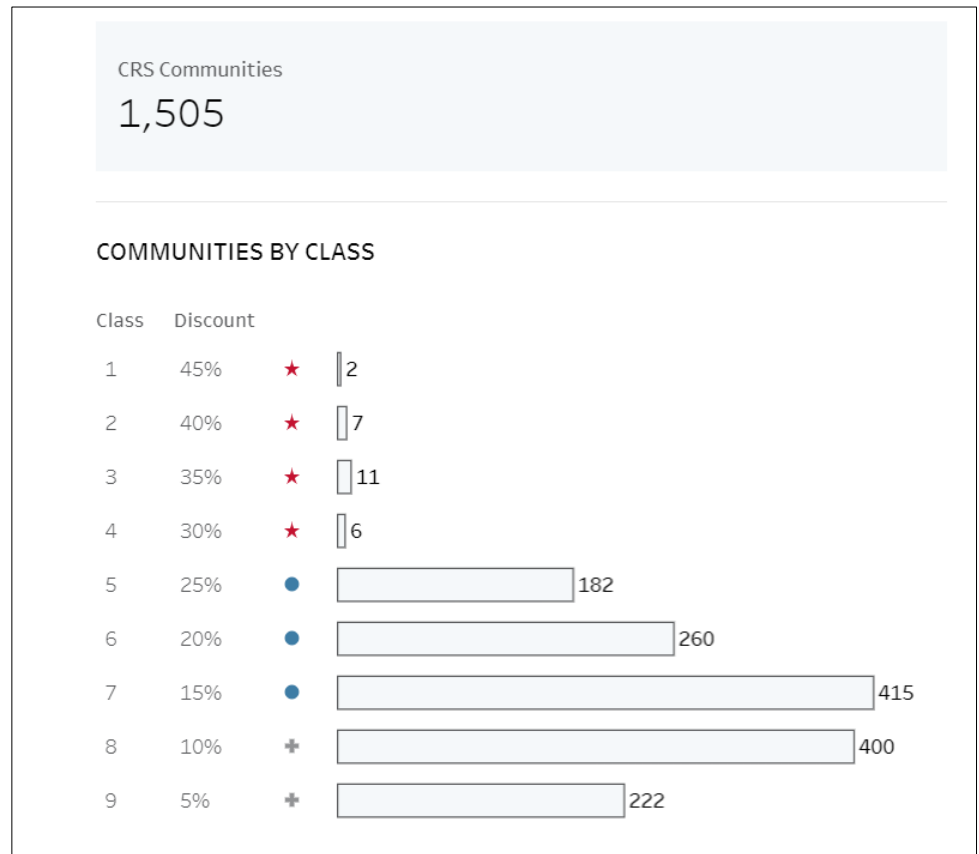
If a community has recently updated its entire plan, this counts as its annual progress report for that year, but the community needs to let ISO know this during recertification. The plan does not need to be submitted for scoring until cycle verification time, but annual progress reports will need to be done prior to the cycle being conducted.

CRS Data Visualizations News

[CRS Data Visualizations](#) are now on FEMA's CRS page!

In the visualizations there are different tabs, views, and displays. With the narrow page display, scroll right or left to see all the available information. The icons at the bottom right allow users to share, download, or go to a full screen mode.

The data visualizations allow users to search, visualize, and interact with data connected to the CRS. There are two tabs to navigate, CRS Participation and State Profiles, which include participation maps and community lists, classification charts, state vs. national comparisons, and scoring information. By hovering, clicking, and filtering, users can drill down into the information that's most useful to them.



The FEMA CRS Data Visualizations will update each April and October. The current visualizations are for October 2023, but very soon the "CRS Participating Communities" will refresh on [fema.gov](https://www.fema.gov) to "roll up" to April 2024 data.



New Handout Available for How to Obtain an ISAA and Access Repetitive Loss Data

A new [NFIP-CRS handout](#) is available to assist communities in accessing repetitive loss and severe repetitive loss data. The handout describes the steps communities and FEMA need to take to establish an Information Sharing Access Agreement (ISAA), which allows FEMA to share these data with a community. ISAA's are good for three years and communities may request NFIP data anytime within that window. To begin the process of establishing an ISAA for your community, contact your FEMA Regional Flood Insurance Liaison (listed below). From the repetitive loss data, you'll determine if you're a Repetitive Loss Category A community (zero repetitive loss properties), Category B (1-49 repetitive loss properties), or Category C (50 or more repetitive loss properties). Your CRS Specialist can tell you what Repetitive Loss Category you were at your last cycle visit.

Current List of Regional Flood Insurance Liaisons (RFILs)

Region 1

Robert Desaulniers, 617-416-4034, Robert.Desaulniers@fema.dhs.gov

Region 2

Marianne Luhrs, 347-515-4874, Marianne.Luhrs@fema.dhs.gov

Region 3

William (Bill) Bradfield, 202-880-5906, William.B.Bradfield@fema.dhs.gov

Region 4

Dewana Davis, 202-805-6459, Dewana.Davis@fema.dhs.gov & Virgilio (Chris) Perez, 404-536-1262, Virgilio.Perez@fema.dhs.gov

Region 5

James Sink, 202-285-8519, James.Sink@fema.dhs.gov

Region 6

Gilbert (Gil) Giron, 940-383-7253, Gilbert.Giron@fema.dhs.gov & Jeremy Hughes, 940-208-3054, Jeremy.Hughes@fema.dhs.gov

Region 7

Christopher (Chris) Parsons, 202-702-7012, Christopher.Parsons@fema.dhs.gov

Region 8

Diana Herrera, 720-480-8338, Diana.Herrera@fema.dhs.gov

Region 9

Edith (Edie) Lohmann, 510-912-6333, Edith.Lohmann@fema.dhs.gov

Region 10

Scott Van Hoff, 425-892-4152, Scott.Vanhoff@fema.dhs.gov



Q&A

Q: Line 2 of the Program Data Table (PDT) asks for “Number of new buildings constructed since last report.” What is this line really looking for?

A: Initially, refer to the “Instructions” at the end of the document for help. Buildings that should be counted are those the CRS Program defines as “buildings.” The CRS qualifies a building based on whether it’s insurable and uses the basic definition of “building” from the NFIP – 2 walls and a roof affixed to a permanent site, including manufactured homes and travel trailers when affixed to permanent foundations. “Building” does not mean a liquid storage tank, recreational vehicle, or parked trailers (unless they are affixed to permanent foundations), open pavilions, bleachers, or carports with open sides. Accessory buildings are also not to be counted for CRS purposes. An accessory building is a building that is not the principal structure on the property for which the flood insurance policy is mainly written. Examples of accessory buildings that can be excluded are detached garages, utility sheds, and any other building that is incidental to the main building on the property.

Q: I’m a new CRS Coordinator and need help understanding the CRS and my annual requirements. What resources are available?

A: Contact your Resource Specialist for a Technical Assistance Visit. You can also view this [pre-recorded webinar](#) along with additional resources on how to complete your annual CRS recertification packet and annual Construction Certificate submission.

Q: The surveyor filled out an expired EC form and won’t return my calls to fix it. What can I do?

A: Anything signed by the surveyor on November 1, 2023 **or after** needs to be on the [new EC form](#). If it’s not possible for the surveyor to redo the EC on a new form, the Floodplain Manager can do the following:

- Print out a [new EC form](#) (expiration date is June 30, 2026 and the lower lefthand corner will say form date of 8/23).
- Copy over Sections A, B, and C (do **not** write anything in Section D).
- Check the G1 box, and then fill out fields G8 and G11 as well.
- Fill out name, title, signature, and date in Section G.
- In the Section G notes, add that the surveyor filled out the wrong EC form.
- Attach the old EC form to the new EC form.



FEMA Elevation Certificate & Floodproofing Certificate News

On July 7, 2023, the new FEMA Elevation Certificate (EC) and Dry-Floodproofing Certificate for Non-Residential Structures (Floodproofing) forms became available. On August 9, 2023, FEMA released the Write Your Own (WYO) Company [Bulletin w-23007](#), which extends the use of the previous EC and Floodproofing forms until November 1, 2023.

For CRS communities and CRS annual requirements, this means that any EC or Non-Residential Floodproofing Certificate signed and certified on or after November 1, 2023, must be on the latest FEMA form. It is an error for CRS purposes if a previous form is submitted with a date on or past November 1, 2023.

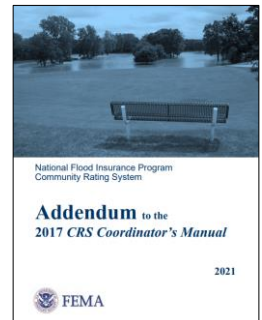
If you have any questions about the new forms, please contact the ISO Resource Specialist that handles your annual recertifications and construction certificate reviews, or your ISO/CRS Specialist who handles your cycle verifications.

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 CRS “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.

Also available is “[A Supplement to CRS Credit](#),” which is a guide Community CRS Coordinators may refer when their program does not exactly match the scoring criteria in the “Coordinator’s Manual” and/or the “Addendum,” and partial credit is made available. Nothing in this document constitutes a change in the CRS or a change to any current scoring policies or procedures. Its goal is to help ensure that all possible CRS credit, including partial credit, is provided to communities



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 lists 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.

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. 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.

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, which includes an 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 CRS

Community Rating System (E0278) (Field-deployed course is L0278)

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. Two CRS courses are anticipated to be offered at EMI between October 1, 2024 and September 30, 2025, however the dates have not been determined. The FY25 course schedule for EMI will be available soon.

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 NFIP (E0273)

- March 11-14, 2024; April 22-25, 2024: September 9-12, 2024

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

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

- July 22-25, 2024

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

- July 22-23, 2024

Fundamentals of Building Science (E0312)

- August 5-8, 2024

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

- Advanced Floodplain Management Concepts I (E0194)
- Unified Hazard Mitigation Assistance Project Implementation & Program Closeout (E0214)
- Retrofitting Flood-prone Residential Building (E0279)
- Residential Coastal Construction (E0386)
- 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.

