

Community Rating System Newsletter



Is Your Community Due for a 3-year or 5-year Cycle Soon? Here are some CRS Class Prerequisite Reminders

If your community is coming up on its 3-year or 5-year cycle verification visit, there are several things that you might be concerned about. “What will I need to provide?” “What will the Community Rating System (CRS) Specialist be looking for?” “How will it affect my community?” “What if I am doing something wrong?”

For starters, your Insurance Services Office (ISO) CRS Specialist is not coming to visit your community to see if you are doing “anything wrong.” They are visiting to see all the things you are doing right, to learn about new activities you are doing and to credit you with the proper CRS classification. Secondly, do not be anxious about the visit. Your CRS Specialist will be there to help you prepare! They can guide you through documentation requirements, provide simple tips to help with organizational issues, and work with you to make it as easy as possible. ISO has new ways for communities to upload documentation, and your CRS Specialist will assist you with this. While the CRS Specialist is there to evaluate your current activities, they are also there to help you progress towards a more comprehensive program.

If your community is due for a visit soon, one very important reminder is to make sure to check the activities that are prerequisites for your classification. For example, it’s unfortunate when a community has enough points to be a Class 6, but doesn’t have a Building Code Effectiveness Rating Schedule (BCEGS®) rating of 5/5 to meet the Class 6 prerequisite. Your CRS Specialist can help identify these concerns as far in advance as possible. In an effort to help all communities, the following is a list of issues to know or look into before your next verification visit:

All Communities

Contact your Federal Emergency Management Agency (FEMA) Regional Flood Insurance Liaison (listed below) to request your most recent National Flood Insurance Program (NFIP) repetitive loss property data. You may want to do this as much as a year ahead of your cycle visit to give FEMA enough time to respond to your request. 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.

All Repetitive Loss Category C Communities

If you have 50 or more repetitive loss properties (Category C), make sure you either have an acceptable Activity 510 (Floodplain Management Planning) Repetitive Loss Area Analysis or Floodplain Management Plan (FMP) that examines your repetitive loss areas. You will also want to make sure the FMP has an assessment and review of



historical damage to buildings, including **all** repetitive loss properties and **all** properties that have received flood insurance claims payments. This is usually achieved through your FEMA Multi-Hazard Mitigation Plan, which shouldn't be more than five years old. Also see Sections 500-507, and 510 of the 2017 [CRS Coordinator's Manual](#).

Class 9 and Better Communities

New as of 2021, get your Construction Certificate Management Procedures (CCMP) in place. You can use [this template](#) as a model, or you can revise your current written permitting procedures to include all CRS criteria for elevation certificates, etc. Also see page A-10 of the [2021 Addendum to the CRS Coordinator's Manual](#). All CRS communities receive 38 points for CCMP.

Class 8 and Better Communities

Make sure you have adopted and are enforcing at least 1 foot of freeboard for all residential buildings, new construction, and substantially improved, and/or reconstructed due to substantial damage, including **manufactured homes** and **all associated machinery and equipment**, prior to the visit. Although a community may have been enforcing freeboard on machinery and equipment and manufactured homes, it sometimes hasn't been codified. See [page A-11 of the Addendum](#) and the [Frequently Asked Questions document](#).

Class 6 and Better Communities

Ensure you have a current (less than five years old) BCEGS® rating of 5/5 or better. Your CRS Specialist can help you with this.

Class 4 and Better Communities

Ensure you have a current (less than five years old) BCEGS® rating of 4/4 or better. See Sections 211.c and 432.h of the [CRS Coordinator's Manual](#). In addition, Class 4 and better communities have other prerequisites to meet. Your CRS Specialist can help you understand those, but please check with them well ahead of your visit if you are planning on improving your classification to this level.

Summary

While the CRS program has a large [CRS Coordinator's Manual](#) and the [2021 Addendum](#), remember that all communities may lean on the CRS Specialists to assist with understanding, preparing, and making things simpler. It's important to contact your FEMA Regional Office to request repetitive loss data, and it's never too soon to check your community's class prerequisites.

Current List of FEMA CRS Regional Coordinators

Region I: Katie Rand, (617) 832-4716, Katie.Rand@fema.dhs.gov

Region II: Jonathan Smith, (202) 285-9235, Jonathan.Smith@fema.dhs.gov

Region III: Bobby Cobelli, (202) 674-9244, Bobby.Cobelli@fema.dhs.gov

Region IV: Roy McClure, (770) 220-8835, Roy.McClure@fema.dhs.gov

Region V: Ashley Reimann, (312) 408-5563, Ashley.Reimann@fema.dhs.gov

Region VI: Gilbert Giron, (940) 383-7253, Gilbert.Giron@fema.dhs.gov

Region VII: Todd Tucker, (816) 283-7515, Todd.Tucker@fema.dhs.gov

Region VIII: Marijo Brady, (303) 235-4835, Marijo.Brady@fema.dhs.gov

Region IX: Antoinette Stein, (202) 288-1697, Antoinette.Stein@fema.dhs.gov

Region X: Mitch Paine, (202) 717-5665, Mitch.Paine@fema.dhs.gov



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

Richard Sobota, 267-319-6341, Richard.Sobota@fema.dhs.gov

&

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

Also in this Issue:

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Houston, Texas' Choyce Morrow named 2021 CRS Award for Excellence Recipient



Houston's Floodplain Administrator Choyce Morrow, P.E., CFM, was selected by the CRS Award Selection Committee as the 2021 recipient of the CRS Award for Excellence for her dedication to the CRS and her commitment to addressing flood issues in Houston and the region.

This CRS Award for Excellence is presented each year to someone engaged in the CRS program, who provides leadership in raising awareness about flood dangers, implements floodplain management programs that reduce flood damage, and promotes flood insurance through the NFIP.

It was evident Morrow, also the city's CRS Coordinator, is dedicated to the CRS, outreach, floodplain management, and mitigation in Houston. She has more than 40 years of engineering experience and has been the city's Floodplain Administrator for the past eight years. Through her efforts and successes, Houston moved from a Class 5 to a Class 4 CRS community. She dedicated significant time to implementing the city's CRS Plan for Public Information and insurance promotion; spreading messages to homeowner associations; and using Houston's "Super Neighborhoods" as examples. Flood insurance policies have significantly increased over the past five years.

Rachel Sears, Director of the Floodplain Management Division in the Federal Insurance and Mitigation Administration (FIMA), wrote in a congratulatory letter to Morrow, "You have advanced this vision throughout the city of Houston and you also have had a positive impact on Harris County and other communities in Texas. Your work to improve public information related to floods and flood insurance has been outstanding, and we congratulate you on the city's CRS class improvement that will benefit Houston residents with additional CRS discounts."

Sears also wrote, "Your knowledge, commitment, and passion for the CRS program have made the city of Houston safer, better prepared, and more resilient. Harris County, the state of Texas, FEMA Region VI, the NFIP, and the CRS all have benefited from your work."

CRS Award for Excellence Recipients

2021	Choyce Morrow	Floodplain Administrator	Houston, Texas
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

Nominations for the 2022 Award for Excellence are currently under consideration by FEMA.



CRS Credit for Social Media

Many communities are using social media to communicate with residents and property owners about flood risks and how to reduce them. These efforts can be credited by the CRS as general outreach projects under Activity 330 Outreach Project (OP).

In 2013, FEMA placed new importance on key flood messages being repeated and coming from multiple sources. Table 330-1 in the [2017 CRS Coordinator's Manual](#) presents the six priority topics in outreach credit. The resource document, "[Outreach Projects for Credit under the Community Rating System \(CRS\)](#)," includes a section on social media (page 17) that provides credit ideas and additional information.

It is important to remember that for any OP credit, "cop[ies] of the flyers, presentations, brochures, etc., that have been produced and disseminated" are required as part of the cycle verification process. For social media, this means copies of (or links to) the social media messages that have been posted and dates that the messages were repeated. Social media, without printing or postage costs, can be disseminated at any time, which lends social media to being a project that can be completed before a cycle visit.

At annual recertification, communities certify that outreach projects that received OP credit at cycle were again conducted (disseminated).

Note that credit for social media can be significant when a community's social media messages cover all six priority topics, and messages are repeated no more than five times per year. There is a limit of two social media platforms, which means two outreach projects. Social media platforms can include (but are not limited to) Facebook, YouTube, Twitter, Instagram, podcasts, and so on. As stated in the CRS Manual, credit for a second language is provided.

"What if my community doesn't have social media messages posted by the cycle visit?"

All CRS communities can request a class modification for CRS activities that are completed after a verification cycle visit (see Section 214 of the CRS Manual) if the additional credit results in a class improvement. When an outreach project such as social media has been disseminated (including repeated), then contact your CRS Specialist and request a class modification. A one-class modification does not require a verification visit. Any other new projects, elements, or activities that have been completed can be credited with a modification, provided all CRS class prerequisites continue to be met.

Activity 330 has six CRS priority topics for outreach projects (OP):

1. Know your flood hazard.
2. Insure your property for your flood hazard.
3. Protect people from the hazard.
4. Protect your property from the hazard.
5. Build responsibly.
6. Protect natural floodplain functions.

Other topics may be credited with an adopted Plan for Public Information.



Q&A

Questions & Answers

Q: After receiving my construction certificate review back from my Resource Specialist, I see compliance codes and errors on some of my Elevation Certificates. Do the compliance codes count when determining the 90% correction rate?

A: No, only the errors are counted towards the 90% correction rate.

Compliance codes are there to indicate possible compliance issues you may have with a particular Elevation Certificate. But if there are no errors with the same Elevation Certificate, then it is considered “correct.”

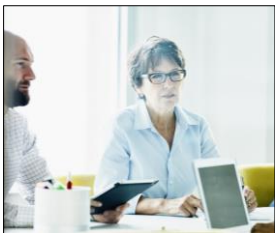
Q: When submitting my annual recertification material or construction certificates to my Resource Specialist, should I also copy my CRS Specialist, the state, and/or FEMA?

A: You are only required to submit your annual documentation to your Resource Specialist, but if you’d like to copy anybody else, you certainly can. Be advised, though, that your Resource Specialist will be the main reviewer for your annual submittals, for CRS purposes. The official acknowledgment or requests for additional material or clarifications will come from your Resource Specialist.

Q: How important is it to provide my initials in the blanks next to each activity on the recertification statement pages?

A: Very important. The CRS Coordinator’s initials are required next to each activity you are doing as the way of self-certifying they are still being implemented. If you leave any blank, it’s assumed you are no longer doing them and will slow down ISO’s review of your recertification and/or will result in the removal of credit for those activities. This may mean a class (or more) retrograde for your community, so be very intentional when initializing those blanks. Do not use an “x” or a checkmark or anything other than your initials. If any are left blank, please make sure they are for activities you are no longer doing and provide a comment confirming this so it’s clear to your reviewer.

Need CRS HELP? Technical Assistance is Always an Option



Do you need more information or assistance in understanding how your community can improve its Community Rating System (CRS) rating? If you have questions, but are not sure who to ask, there are several options. The Insurance Services Office (ISO) staff are available any time you need help understanding the CRS program, how your community is evaluated, and ways your community can improve its CRS classification. CRS staff at ISO can provide a Technical Assistance Visit (TAV), whether you’d prefer an in-person visit right at your office or virtually. CRS staff can help identify additional points that may be available for your

community, or assist you in getting prepared for upcoming construction certificate reviews, annual recertifications, and future cycle visits. Take advantage of this assistance to deepen your CRS knowledge and expertise to help ensure your community is credited with all the points it deserves so policyholders realize the full discount your community has earned.

You can also look for assistance through in-person CRS classes at [Emergency Management Institute](#) (EMI), in-person field-deployed classes, [monthly webinars](#) offered by CRS, [CRS Users Groups](#) meetings, as well as state and national conferences. Whether you are a new or seasoned CRS Coordinator, CRS Specialists are always available to help you learn more about the program. To find out which CRS Specialist serves you, visit “[ISO/CRS Specialists by State.](#)”



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.

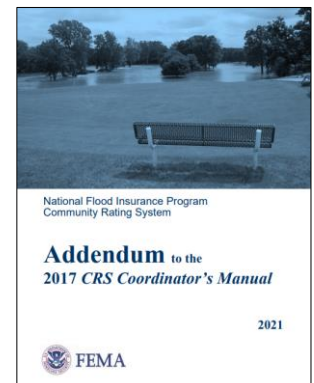
There could be some new fields on the forms, and a new section to help policyholders with insurance ratings. There will be some significant changes for CRS communities to be aware of, and FEMA will provide information when the new forms are effective and provide training opportunities. The CRS program 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 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.

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 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.



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.

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.

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.

- April 18 Annual CRS Requirements
- April 19 CRS & Floodplain Species Assessment
- May 16 Preparing a Verification Visit
- May 17 Floodplain Management Planning (Activity 510)
- June 20 Introduction to the CRS
- June 21 Developing a PPI and an Insurance Coverage Improvement Plan

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 CRS

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

- 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)

- 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

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

- Advanced Floodplain Management Concepts I (E0194)
- 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.

