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NFIP/CRS UPDATE

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New Centralized Review Process

Later this year, the CRS will begin a new “centralized review” process for the examination of Elevation Certificates and annual recertification documentation. These changes will improve verification and free up time for ISO/CRS Specialists to work directly with communities on other CRS matters.

Annual Recertifications

All CRS communities are required to recertify annually—this won't change. However, beginning this fall, recertification deadline dates will vary by state. Please review the chart on page 2 in the attached pdf file to see what your state's new date will be. Implementation of this new process begins with the October 15 (4th quarter) column. Note: You are not required to recertify again until the date shown on the chart. This means that some communities will have almost two years between their last recertification and their next one.

Two new “ISO/CRS Resource Specialists,” Keith Harper and Christina Turpin, will send communities their recertification packet 45 days before their recertification date and will work with communities throughout the process. In addition, your ISO/CRS Specialist is always available to provide additional assistance and will be included on almost all correspondence.

Communities that have cycled under the 2013 and the 2017 *CRS Coordinator's Manuals* are required to submit with their annual recertification a permit list [*see related article, below*] along with all Elevation Certificates collected for the previous year. A “Permit List Template” and “Permit List Instructions Page,” found on the [CRS Resources website](#), will help you submit your Elevation Certificates properly. Communities that have not yet cycled under either the 2013 or 2017 *Coordinator's Manual* will continue to submit a sample of five Elevation Certificates.

Elevation Certificates with Annual Recertifications

Note that at your community's annual recertification, the centralized review of Elevation Certificates is a courtesy review to identify problems with the Elevation Certificates and help you catch mistakes in the future. The results are sent to the community, with a copy going to your ISO/CRS Specialist. The 90% threshold for correctness must be met only at the cycle verification

visit, so approval of your annual recertification will not be affected if the courtesy review of Elevation Certificates revealed some errors. We do, however, strongly encourage you to correct any identified errors on your Elevation Certificates before your next verification visit.

Elevation Certificates with Cycle Verifications

Elevation Certificates will be reviewed by the ISO/CRS Resource Specialists at cycle verification visits beginning January 1, 2018. You will work with your ISO/CRS Specialist to make sure the permit list and Elevation Certificates match up, but the actual review of the Elevation Certificates will be done by your ISO/CRS Resource Specialist who handles your annual recertification. Again, there will be communication among you, your ISO/CRS Specialist, and your ISO/CRS Resource Specialist to help your community meet its 90% Elevation Certificate verification threshold.

We are looking forward to this new venture in CRS and anticipate a smooth transition. If you have any questions, please don't hesitate to contact your ISO/CRS Specialist.

Meet your Repetitive Loss Update Team

Each CRS community is required to review and update its repetitive loss list at least at every CRS cycle visit, and is encouraged to do so between cycle visits. This ensures that the list continues to be correct. When you submit these update requests either to your ISO/CRS Specialist or to Sherry Harper, they are forwarded to a team of ISO staff members in Mt. Laurel, New Jersey. Brian Stoj and Marilyn (Lynn) Christy are your repetitive loss update experts. They

review your request, ensure that the appropriate documentation accompanies the submittal, and enter the data into FEMA's system.

But did you know they also field requests from a number of other sources? Brian and Lynn work with FEMA to keep the nationwide repetitive loss database up to date. They work through a monthly listing of ICC (Increased Cost of Compliance) claims to ensure that the buildings that are mitigated are noted in the database. They receive requests directly from FEMA to resolve various appeals to repetitive loss status. They also receive various requests from states and non-CRS communities to perform updates of the database. This team of experts accomplishes the research and updates on over 11,000 repetitive loss properties every year.

If you are ever contacted by Brian or Lynn, please provide them with the necessary documentation so they can keep your community's repetitive loss information up to date. Typical documentation requirements include copies of Elevation Certificates, demolition permits, or verification that a property lies within your corporate limits. Some updates are more complex, so this list is not all inclusive.

The repetitive loss update team makes a crucial contribution not only to the effectiveness of the CRS but also to FEMA's efforts to monitor and foster the mitigation of properties subject to repetitive flooding.

THE 4-1-1 ON 310

Editor's note: Here we begin a regular column dedicated to exploring issues related to a community's successful implementation of CRS Activity 310 (Elevation Certificates).

About Lists for Permits

Both the 2013 and 2017 *Coordinator's Manuals* require that, at least 60 days before a verification visit, your community submit to your ISO/CRS Specialist a list of all permits issued for new buildings and substantial improvements in the Special Flood Hazard Area (SFHA) since the last cycle verification visit. At a minimum, that list must include

- = Address of each building;
- = The type of building (e.g., residential, commercial, etc.);
- = The building's FIRM Zone;
- = Whether it's a new building or substantial improvement;
- = Date of the permit; and
- = Whether the permit is final or not.

Once your ISO/CRS Specialist reviews this list, you will be asked to submit copies of 30 Elevation Certificates that correspond to buildings on your permit list. (If you have 30 or fewer, you submit all of them.)

The permit list must be accurate so that ISO can determine exactly which Elevation Certificates should be reviewed for Elevation Certificate (EC) credit under Activity 310 (and for the Class 9 prerequisite). It has been difficult for some communities to understand what is needed because floodplain permits often cover a multitude of development components (buildings, fences, fill, electrical systems, plumbing, etc.)—and some of those components obviously do not require Elevation Certificates.

We only need you to list the permits for which Elevation Certificates were required since the date of your last verification visit. You should also be able to tell us which of those permits have "finished construction" Elevation Certificates on file and which do not.

Some communities have had trouble manipulating the format of their permit list to show exactly what data the *Coordinator's Manual* is requiring. To help communities with this, we have created the "310 Permit List Template," which can be found on the [CRS Resources website](#). It is an Excel® template showing the minimum information your ISO/CRS Specialist needs to see on the permit list. You may choose to use this template and record your "Elevation Certificate-only" permits in it, or you can incorporate the information (columns) we are looking for into your current permitting system. You are not required to use this template, but it is a very good guide to what needs to be on your permit list.

We have also created a two-page "Instructions Page" that explains the template and how to submit your permit list and Elevation Certificates. It will answer many of your questions about what type of SFHA development we are looking for, what Elevation Certificates are needed, the required attachments, and how to submit both electronically and via hard copy. If you still have any questions, please contact your ISO/CRS Specialist.

DEBBIE'S DISH . . . ON CRS USERS GROUPS

By Debbie Cahoon Vascik, cfm, *Users Groups Liaison*

Still Growing

It's been a while since I've done an update on the number of CRS Users Groups. I'm happy to report that there are currently 44 CRS Users Groups across the country. The distribution of groups among the states and FEMA regions can be seen in the map on page 4 of the attached pdf file. A list of CRS Users Groups is available at [the CRS Resources website](#).

It's inspiring to see at least one group in each of the 10 FEMA regions. To me, that means that people everywhere are seeing the benefits of CRS Users Groups and they want to join the movement. It's exciting that the number steadily

increases and that there are currently a few groups in the process of development. All of the groups operate independently of each other, and all have their own ways of doing things. For instance, some groups meet monthly, some meet quarterly, and some meet just once or twice a year. Some have a sub-group that functions as a Program for Public Information. Some keep up with their members by sending newsletters and maintaining websites. The one thing all CRS Users Groups have in common is dedication to the cause and commitment to the goals of the CRS. If you would like to join other communities in forming a CRS Users Group, please feel free to contact me at Debbie.Vascik@yahoo.com.

New ISO/CRS Specialist

The Community Rating System is pleased to announce its newest ISO/CRS Specialist, KanDee Davis, who joined ISO in July.

She is based in Las Vegas, Nevada, and will be taking over the southern California and southern Nevada territory. She has a B.A. from the University of California at Los Angeles, and brings a thorough knowledge of the National Flood Insurance Program. She most recently worked with the Recovery Mission Support teams of the Federal Emergency Management Agency. Her array of prior work experiences and broad responsibilities make her very well suited to the CRS.

The entire CRS team welcomes you, KanDee.

Please Don't Lock us Out

The quickest and most efficient way for the CRS team to process digital .pdf files that communities submit as documentation of their CRS-credit activities (or for other purposes, such as courtesy reviews) is to use the tools that are part of the software to make notes right on the document. For example, ISO/CRS Technical Reviewers frequently need to "search" the document, insert highlights or other marks, and add comments or questions. Those functions help second reviewers, ISO/CRS Specialists, and others in completing the review and scoring, so that communities get the credit and/or responses they need as soon as possible.

However, in the past some communities have inadvertently submitted "encrypted" .pdf files that can be read but not otherwise used by the CRS team.

When this has happened, it has slowed the review process. Therefore, the CRS will no longer accept encrypted or otherwise "locked" .pdf-format files as documentation or for reviews. Please check the "security" tab of the document properties menu for any .pdf file you intend to submit to the CRS. Be sure that "no security" is selected, so that it can be opened and edited.

Get CRS Training close to Home

"The Community Rating System" four-day training course (EMI course number L0278) will be offered at another field location this fall. This is the all-purpose training course for the CRS described in the "Training" article, below.

= Wichita, Kansas—October 23–26, 2017 (Monday through Thursday).

If you are interested in enrolling for this training, you can request registration materials by sending an email to NFIPCRS@iso.com.

SUCCESS WITH CRS

This month: A snapshot of the numerous floodplain management and CRS activities being carried out in Santa Rosa Island, Florida. For more details, see [Santa Rosa Island's website](http://sria-fla.com) (available at <http://sria-fla.com>). For more stories, see the Success with CRS tab of the [CRS Resources website](#).

CRS Works at Higher Levels for Santa Rosa Island

"I'm always looking for the credit points to get us to the next class," says Paolo Ghio, Director of Development Services for the Santa Rosa Island Authority, in the panhandle of Florida. He thinks of the Community Rating System as a reward program aimed at saving lives and also as fiscally sound way to reduce flood damage. "This is the argument I use to promote the CRS to the Authority officials and to the Planning Board," he adds.

Santa Rosa Island is a 29-square-mile barrier island owned by Escambia County and governed by the Santa Rosa Island Authority. It is connected to the mainland by two bridges and encompasses beach recreation communities totaling 2,500 people—swelling to many thousands during the vacation season. Only a few feet above sea level, it is highly vulnerable to hurricanes, wind, waves, and tidal surges.

Santa Rosa Island joined the CRS in 1991 and is now a Class 7 community. Ghio came on board in 2010.

"The first thing I noticed about the CRS when I came to work here was that it was very restrictive to earn credit," he says. "But the more I studied the *CRS Coordinator's Manual*, the more it made me realize the actual storm dangers that exist when you live on a barrier island."

Higher Regulatory Standards

After Hurricane Ivan caused so much damage in 2004, Santa Rosa Island adopted a 3-foot freeboard standard and, although the community has both V Zones and A Zones, in 2012 it adopted a requirement that all residential and commercial structures be built to V-Zone standards, which are even more restrictive.

“The Planning Board pushed back at first,” Paolo says, “because of concern over how much it would cost individuals to implement.” He successfully argued the case for adoption by pointing out the long-term savings to the property owner—first because there would be less damage during storms, second because individual premiums would be lower because the building is higher, and third because of the CRS discount earned by adopting higher regulatory standards. The community also has a 10-year cumulative substantial improvement section in its ordinance.

“We get practical rewards and financial benefits from the higher standards that the CRS credits,” explains Paolo.

Raising Buildings above Flood and Wave Levels

“Bit by bit we are elevating our older slab-on-grade structures. We have about 125 still left in the community,” Paolo says. Their flood insurance premiums can range around \$25,000 annually and are still going up.

“I tell the owners of these buildings, you have three choices.

“One, you can cancel the flood insurance if you don’t have a federally backed mortgage. But you still have the risk of a total loss and then you’ll have no insurance to rebuild after flood damage.

“Two, you can pay the insurance premiums and at the end of four years you will have spent \$100,000 and you will still have the same risk with potentially higher premiums to come.

“Or three, you can take that \$100,000 and elevate your structure. Then, right away your risk is substantially reduced, and so are the premiums. In about six years you’ll have your original \$100,000 back.

“The third option turns out to be a huge selling point,” Ghio notes.

Every year the island hosts a workshop for owners of Severe Repetitive Loss properties to let them know how about Flood Mitigation Assistance Program grants from the Federal Emergency Management Agency. In 2012 Santa Rosa Island got a grant for \$2 million that contributed to elevating eight homes. In 2014 another \$2 million grant was targeted for nine projects that call for demolishing the existing structure and starting fresh with on-pilings new construction.

Program for Public Information

“We started working on the Program for Public Information (PPI) element in anticipation of our five-year CRS cycle review,” Paolo says. A consultant helped them navigate the CRS changes that went into effect in 2013, and particularly the PPI.

Following the procedures in the *CRS Coordinator’s Manual*, the community formed a PPI committee that then assessed the public outreach needs. Priority “audiences” were identified, and the flood-related messages they needed to receive were formulated. The committee also listed what “outcomes” were desired from people’s having received the outreach messages.

For example, one target audience in Santa Rosa Island is “owners of slab-on-grade buildings.” The PPI Committee decided that those people should receive two messages from the community: first, “See us about financial assistance for elevating your home.” And second, “There is a relationship between the level of expected damage and the cost of your flood insurance.” The PPI Committee specified that the desired outcome would be having buildings that are elevated, with the proper flood openings.

Because there are so many visitors, another priority audience for outreach is visitors and renters. The message is, “Use the dune walkovers—dunes are our first line of defense in a storm.” The desired outcome is dunes that remain undamaged by people from year to year.

To get the messages out, Santa Rosa Island’s PPI lists 19 outreach projects and services to be done during the year by the City staff, its partners, and various stakeholders. The projects include mailings; articles in special newspaper issues for hurricane season; face-to-face meetings; email notices through the many homeowners’ associations, condominium managers, and rental agencies; workshops on mitigation and funding; websites; and others.

Every year, the PPI Committee evaluates the desired outcomes of the messages, to see whether progress is being made and, if not, to determine how the outreach should be changed.

In conclusion, Paolo says, “We’re a small community. The CRS gives us the motivation to get out and talk to our citizens one on one. They get a better understanding of what we are trying to do to reduce flood losses, save lives, and reduce premiums. It creates an atmosphere of acceptance.”

ONLINE RESOURCES

At CRSresources.org

Check frequently at the [CRS Resources website](#) to see what’s been added in the way of CRS materials. All documents referred to in the *Coordinator’s Manual* are posted here as soon as they are available. If you cannot find a piece of information or document, please notify your ISO/CRS Specialist or NFIPCRS@iso.com. Here are some recent additions to the website.

= **2017 CRS Coordinator’s Manual**—As noted in the last issue of the newsletter, the new edition of the *Coordinator’s Manual* is available under the “Manual” tab of the [CRS Resources website](#).

= **Outreach Projects for Credit under the Community Rating System**, and “**CRS Credit for Planning Committees**,” two new guidance documents described in the last issue of the newsletter, are available under the 300s tab of the [CRS Resources website](#).

= **Webinar Schedule**—A schedule for 2017 is posted under the Training & Videos tab of the [CRS Resources website](#). This link has registration information. Also, see the webinar schedule below.

= The most recent issue of the **NFIP/CRS Update** newsletter (April/May 2017), along with all other past issues, can be found under the 100s tab of the [CRS Resources website](#).

= **Success with CRS** is a tab on the [CRS Resources website](#) with short articles about the different ways in which communities have found their own types of success through the CRS.

TRAINING OPPORTUNITIES

Webinars

The CRS offers webinars to help communities understand and meet their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). See the [CRS Resources website](#). The one-hour webinars listed below are on the calendar, and others will be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

= **Preparing an Annual Recertification** — August 15, 2017

= **Flood Warning & Response (Activity 610)** — August 16, 2017

= **Preparing an Annual Recertification** — September 19, 2017

= **Floodplain Management Planning (Activity 510)** — September 20, 2017

= **Introduction to the CRS** — October 17, 2017

= **Developing a CRS Program for Public Information** — October 18, 2017

= **Preparing for a Verification Visit** (1 hour and 15 minutes) — November 14, 2017

= **Working with Repetitive Loss Properties** — November 15, 2017

= **Introduction to the CRS** — December 12, 2017

= **The CRS and Coastal Hazards** — December 13, 2017

If you'd like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist. For more on the CRS webinars, go to the Training tab of the [CRS Resources website](#). If you have questions about or suggestions for the CRS Webinar Series, contact Becca.Croft@atkinsglobal.com.

Workshops and Training related to the CRS

= **The Community Rating System (E0278)** (field-deployed course is designated as L0278) September 11–14, 2017; March 26–29, 2018; June 25–28 2018

This is the all-purpose training course for the CRS. It is taught at both the Emergency Management Institute (see below) and at sites throughout the country at the request of interested communities, groups, or states, pending available funding.

-Attendees of E0278 CRS courses based on previous *Coordinator's Manuals* may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.

-For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E0278 CRS course.

-No more than two persons per community may attend at one time.

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

= **Managing Floodplain Development through the NFIP (E0273)** August 21–24, 2017; December 4–7, 2017; May 7–10, 2018; August 27-30, 2018

E0273 is also field deployed periodically. Contact your State NFIP Coordinator for more information [see the [ASFPM's website](#)].

= **Retrofitting Floodprone Residential Buildings (E0279)** May 14–17, 2018

= **Advanced Floodplain Management Concepts I (E0282)** July 30—August 2, 2018

= **Advanced Floodplain Management Concepts III (E0284)** July 23–26, 2018

= **Residential Coastal Construction (E0386)** August 28–31, 2017; August 13–16, 2018

= **Unified Hazard Mitigation Assistance—Developing Quality Application Elements (E0212)** April 30—May 3, 2018

= **Unified Hazard Mitigation Assistance—Application Review and Evaluation (E0213)** June 25-26, 2018

= **Unified Hazard Mitigation Assistance—Project Implementation and Programmatic Closeout (E0214)** June 27–28, 2018

= **Fundamentals of Building Science (E0312)** September 25–28, 2017; September 24–27, 2018

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *Coordinator's Manual*, five points are provided for each member of a community's floodplain permit staff who graduates from courses E0194, E0273, E0278, E0282, E0284, or E0386 (up to 25 points). Graduating from E0279 is worth up to five points under Activity 360 (Flood Protection Assistance).

About the Emergency Management Institute

FEMA's Emergency Management Institute (EMI), in Emmitsburg, Maryland, offers training on topics related to floodplain management, mitigation, and construction, including the basic CRS course (E0278). These are oriented to local building,

zoning, planning, and engineering officials. Tuition is free for state and local government officials, travel stipends are available, and on-campus lodging is free. Free transportation is provided from the airport to the campus and back to the airport. The only out-of-pocket expense is a meal ticket—all-you-can-eat breakfast, lunch, and dinner. Go to the welcome page of the [EMI website](#) for specific details. The application to attend can be found at this page on the [EMI website](#), or call EMI at [1-800-238-3358](tel:1-800-238-3358) or [\(301\) 447-1035](tel:301-447-1035). Signed applications should be submitted through the state's Emergency Management Training Officer.

Bring the CRS to Your Home Town

The CRS conducts the field-deployed CRS course (L0278, the same as EMI's E0278) throughout the year, depending on funding availability. A state, CRS Users Group, or organization that would like to host a course or discuss CRS training opportunities should contact its FEMA Regional CRS Coordinator (see the [CRS Resources website](#)).

Statement of Purpose

The *NFIP/CRS Update* is a publication of the National Flood Insurance Program's Community Rating System. It provides local officials and others interested in the CRS with news they can use.

The *NFIP/CRS Update* is produced in alternate months. It 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 *Update* and to reprint its articles in their own local, state, or regional newsletters. No special permission is needed.

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