

# NFIP/CRS UPDATE

August / September 2018

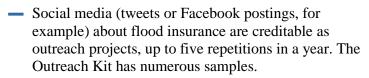
#### — More on FEMA's Moonshot —

### **Boost Your Flood Insurance Outreach**

As part of its goal of doubling flood insurance coverage nationwide by 2020 [see the June/July issue of this newsletter] the Federal Emergency Management Agency (FEMA) is asking communities to join in stepping up information campaigns and other measures to help people understand the risk they face from floods and how insurance can help protect them. With FEMA's Moonshot Outreach Starter Kit, your CRS community can supplement its public information activities or start new ones—and may garner CRS credit points as well. Here are a few ways to utilize the new materials.

#### **Outreach Projects**

If you don't already have an outreach project with a flood insurance message, doing one is creditable under the CRS. "Insure your property for your flood hazard" is CRS priority topic 2 for element OP under Activity 330 (Outreach Projects). If you already have a project, you can freshen it with this new material, add another project, or do the project more times during the year.





The sample press release and sample op/ed essay from the Outreach Kit, combined with one or more of the graphics, could be adapted to be a newsletter article—creditable as a general outreach project. Or you could use one piece each in two issues, giving you credit for doing the project two times during the year. Both the press release and op/ed contain background material and well as the specific action messages and contact information that are needed for CRS credit.

Also in this Issue				
Closing the Insurance Gap	The Scoop on CRS Users Groups7 Success with CRS			

### Flood Insurance Outreach (cont.)

You could produce a new handout or flyer about the importance of flood insurance material and graphics contained in the Outreach Kit. If the flyer is made available at key sites in your community—like city offices or at special events—it would be creditable as a general outreach project.

#### **Flood Protection Website**

To get CRS credit for element WEB under Activity 350 (Flood Protection Information), the flood-related page on your community's website must include information about flood insurance. The Moonshot Starter Kit gives you the text and graphics to get that started as well as the links to more flood insurance information. If you already have a credited website, you can ramp it up with new graphics and new links.

#### More Help on the Way

Future issues of the *NFIP/CRS Update* newsletter will feature more ways to incorporate enhanced emphasis on flood insurance into community efforts, many with CRS credit attached. Learn more about Promoting Flood Insurance (Activity 370) on the webinar set for December 19th (see page 11). Access the FEMA Moonshot Outreach Starter Kit on the FEMA website.  $\equiv \equiv \equiv$ 

## Input Sought for next CRS Coordinator's Manual

During the next year there will be another routine update and revision of the *CRS Coordinator's Manual*, the all-purpose reference and guidance document for the Community Rating System. The current, 2017 edition of the *Coordinator's Manual* is effective until March 31, 2020. The new edition is expected to become effective in the spring of 2020.

The Federal Emergency Management Agency and the CRS Task Force welcome written input for the next *Coordinator's Manual* from communities, CRS Users Groups, regional or state entities involved with the CRS, and other stakeholders. All comments will be considered, whether for minor corrections, new credits, or other improvements.

Meanwhile, the CRS team is continuing its work to simplify and clarify the procedures, descriptions, and documentation to be incorporated into the 2020 *Coordinator's Manual*. With every edition, the CRS strives to make all the guidelines and instructions even easier to understand. Further, all references and links to sources of information and further assistance—both within the CRS and among outside entities—are being updated.

Send your corrections, suggestions for clarifications, new ideas, and other comments to Tom Powell, Chair of the CRS Task Force, at twpgmp0328@gmail.com. ≡≡≡

Coordinator's Manual

## **Introducing FEMA's Flood Insurance Advocate**

by Errol D. Garren, CPCU, CFM

Advocate Representative
Office of the Flood Insurance Advocate
Federal Emergency Management Agency

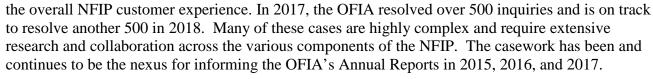
If you are a state or local floodplain manager I'm sure that not a day goes by when you are not asked questions about one or more of the four legs of the National Flood Insurance Program (NFIP). I'm also sure that most of the time you can answer the question or direct the inquirers to an appropriate resource to solve their dilemma. In those rare instances when you don't know where to turn for the correct answer and when you can see that the property owner or policy holder is frustrated and/or confused about the circumstances in which they find themselves . . . The Flood Insurance Advocate is here to help!

The Office of the Flood Insurance Advocate (OFIA) is a recently formed independent office within the Federal Emergency Management Agency (FEMA). The OFIA is a resource for policyholders and

property owners who have employed existing NFIP resources but remain frustrated and confused, or simply do not feel they have been treated fairly.

The OFIA helps reduce the complexity of the NFIP by providing customers with education and guidance about flood insurance, flood hazard mapping, floodplain management, and financial assistance through hazard mitigation assistance grants. We advocate for the fair treatment of all NFIP policyholders and property owners.

In addition, through the casework that comes into its office, the OFIA identifies trends and makes recommendations to improve



You or your constituents can get answers to those tough questions or request assistance simply by going to the OFIA's website at <a href="http://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate">http://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate</a>. Just select the "Ask the Advocate" link and supply some basic information about your location and your issue. The website also has frequently asked questions and their answers, along with an archive of the OFIA's previous annual reports.

So remember, the next time you or one of your citizens is looking for answers to NFIP circumstances—answers that are hard to find or are too complicated to navigate alone—don't hesitate to reach out to the OFIA. You may also want to include information about OFIA and how to contact us, in your outreach projects.

We can help!  $\equiv \equiv \equiv$ 



### Tsunamis and the CRS—new Fact Sheets

The National Tsunami Hazard Mitigation Program (NTHMP), in cooperation with the CRS, has produced two new fact sheets that explain the relationship between the CRS and tsunami programs.

"Tsunami Preparedness & the Community Rating System" combines a brief overview of the risks posed by tsunamis with a capsulized explanation of the ways in which communities can address those risks by employing techniques credited under the CRS. It notes that tsunami-related credit points are available under11 activities of the CRS, including one or more under each series: public information, mapping and regulations, flood damage reduction, and warning and response. It ends with a call for local-level emergency managers—who currently handle tsunami hazard in most communities—to engage with the local floodplain management program to address tsunami risk in a comprehensive fashion while also improving the community's CRS rating.



"Tsunami Outreach & the Community Rating System" emphasizes the importance of public information programs in changing people's behavior and thus saving lives and minimizing property damage in the face of tsunami hazards. The fact sheet describes the CRS credit available for outreach projects about tsunami risk (Activity 330), a map information service that supplies tsunami hazard information (Activity 320), disclosure of the tsunami hazard (Activity 340), and making tsunami protection information publicly available. It also describes the public information benefits of the CRS-creditable TsunamiReady program administered by the National Oceanic and Atmospheric Administration (NOAA).

The NTHMP includes NOAA, FEMA, the U.S. Geological Survey, and 28 U.S. states and territories. It works to protect lives and reduce economic losses from tsunamis by ensuring consistency and integration of federal and state programs for tsunami hazard assessment, warning guidance, and mitigation. Both fact sheets give links to additional tsunami-related information. Download them under "Fact Sheets" on the FEMA website. ≡≡≡

### **More CRS Guidance Available**

Several new and updated guidance documents recently have been released.

— "Small Communities and the CRS" is a new fact sheet intended for communities that are considering joining the CRS but wonder whether the program requirements and benefits are workable for communities with small population bases and/or low numbers of flood insurance policies. In fact, 10% of participating CRS communities have populations of less than 5,000 and 18 of them have reached CRS Class 5. Further, communities of all sizes say that the benefits of participating in the CRS go beyond premium reductions, making the program equally attractive to communities without a large number of flood insurance policyholders.

The fact sheet advises communities of any size to take a series of simple steps to decide whether to join the CRS. These begin with considering the community's Flood Insurance Rate Map and what parts of the floodprone area are already in open space and which parts are already subject to

### **Guidance on the CRS (cont.)**

Local or state regulations that are creditable under the CRS. Often those two types of measures will provide enough to credit to become eligible for the CRS, and the focus on the map gives a community a head start on its impact adjustment map, which will be needed to document credit. After that, a community should see which of its ongoing outreach and mitigation efforts are creditable. With a process in place for collecting accurate elevation certificates and an understanding of its repetitive loss problem, if any, a small community then is poised to decide whether to join the CRS. Access the fact sheet on the Manual/Guides page of the CRS Resources website.

— As part of its continuing effort to improve floodplain management practices and help communities meet the requirements of the Endangered Species Act, Region 10 of the Federal Emergency Management Agency originally developed CRS Credit for Habitat Protection several years ago. This updated version offers a concise description, with many examples, of how communities can avoid causing damage to—or even restore—crucial habitats in their floodprone inland and coastal areas, while also earning CRS credit. It can be downloaded from the Manual/Guides page of the CRS Resources website.



Pacific Northwest National Laboratory

— Community Rating System—A Local Official's Guide to Saving Lives, Preventing Property Damage, and Reducing the Cost of Flood Insurance (FEMA B-573) is an updated, 2018 edition of the popular 12-page brochure targeted to local officials. It gives an overview of how the CRS operates, lists the activities for which credit is available and the maximum and average points earned for each, and gives step-by-step instructions for applying to the CRS, along with contact information. It can be downloaded from the FEMA website. Printed copies are available by contacting the CRS at NFIPCRS@iso.com ≡≡≡

## **FEMA Regional Office CRS Coordinators**

Here's an updated contact list for the CRS Coordinators in the Regional Offices of the Federal Emergency Management Agency (FEMA). This list is also found on the CRS Resources website.

Region I	Richard Nicklas (Acting)	(617) 956-7671	Richard.Nicklas@fema.dhs.gov
Region II	Marianne Luhrs	(212) 515-4874	Marianne.Luhrs@fema.dhs.gov
Region III	Rich Sobota, CPCU	(215) 931-5514	Richard.Sobota@fema.dhs.gov
Region IV	Roy McClure	(770) 220-8835	Roy.McClure@fema.dhs.gov
Region V	John Devine, CFM	(312) 408-5567	John.Devine@fema.dhs.gov
Region VI	David Hiegel	(940) 898-5405	David.Hiegel@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	Brian Trushinski	(510) 627-7183	Brian.J.Trushinski@fema.dhs.gov
Region X	Karen Wood-McGuiness	(425) 487-4675	Karen.Wood-McGuiness@fema.dhs.gov

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## The 4-1-1 on 310

EDITOR'S NOTE: This column explores issues related to a community's successful implementation of CRS Activity 310 (Elevation Certificates).

### **Permit Lists & Elevation Certificate Submittals**

The submittal of the Permit List and Elevation Certificates can be a little confusing at times. The *CRS Coordinator's Manual* states that the Permit List must contain all permits issued for NEW BUILDINGS AND SUBSTANTIAL IMPROVEMENTS IN THE SPECIAL FLOOD HAZARD AREA since the LAST CYCLE VERIFICATION VISIT. Remember that substantial improvements include repairs to substantially damaged property. It also says the list must include, at minimum:

- Address of each building;
- Type of building (residential or non-residential);
- FIRM Zone (AE, A, VE, etc.);
- Whether it's a new building or substantial improvement;
- Date of the permit (issue date); and
- Whether the permit is final.

Please remember to follow this guidance. The CRS Resource Specialists are receiving many submittals with the wrong types of development and/or Elevation Certificates for properties outside the floodplain that are not needed for review.

Also remember to clearly show which Elevation Certificates are "finished construction" and which ones aren't on your Permit List. We will only be reviewing the "finished construction" Elevation Certificates, but still need to see all permits on your Permit List. Do not submit any Elevation Certificates that are not for finished construction.

There should be no uninsurable buildings on your Permit List—this includes pools, utility sheds, cell phone tower cabinets or towers, fences, and patios.

The Permit List should not include uninsurable buildings (i.e., pools, utility sheds, detached garages on the same property as a house, cell phone tower cabinets, cell phone towers, fences, and patios). Nor should the Permit List include any buildings in your X, AR, or A99 Zones. Be aware that the list the CRS is looking for is not necessarily your complete list of all floodplain permits issued each year.

If you should have any questions about what to include on your Permit List, please contact the CRS Resource Specialist responsible for your state. Find your CRS Resource Specialist and the recertification schedule on page 10. ===

## The Scoop on CRS Users Groups

### **Ensuring Community Resiliency**

The comprehensive coverage of floodplain management in our *CRS Coordinator's Manual* is proof that the Community Rating System approaches mitigation from all sides. So much so that, for the most part, CRS Coordinators can pick whichever activities will have the greatest impact in their communities.

Although it's great when communities pursue big-ticket activities like open space preservation and drainage system maintenance, a community can see if all those higher standards are really making a difference when they document their efforts in Activity 330 (Outreach Projects) and Activity 370 (Flood Insurance Promotion). Those are activities that pack a lot of punch in terms of getting people to change the way they think and act.

The requirements under Activity 330 to make outreach more direct with "action statements" means CRS communities are taking fuller charge of their flood reduction efforts. And the cohesive and comprehensive outreach messages that communities send, in turn, empower the residents and property owners to take more responsibility for their own flood protection.

Take Activity 370, for example. A community can form a committee to assess the level of flood insurance and brainstorm ideas to increase coverage and number of policies. A community with a coverage improvement plan in place can gauge how citizens may respond to the next flooding event. Will more citizens buy flood insurance after they've suffered a loss for which they had no protection? Will policyholders increase their coverage once they realize their belongings are more valuable than their current level of coverage will protect? Do policyholders of a Preferred Risk Policy (PRP) in the X Zone understand that if they suffer a loss and make a claim to the National Flood Insurance Program, they will lose their PRP and move into a standard X-Zone policy where their premium will likely increase? And, if the citizens don't know the answers to these questions, then it's the community's responsibility to educate them.

The importance of maintaining flood insurance needs to be emphasized everywhere in a community—in letters mailed directly to homeowners, in newsletters and newspapers, on television and radio, on brochures and in the library, on billboards and signs, on websites and social media—until people see the message so much that they're (almost) sick of it. Often, a community's resilience in recovering from a disaster is viewed as a reflection on how well community officials and staff worked to take action. But a community that promotes flood insurance through Activity 370 is fostering a situation in which citizens themselves play an active role in that resiliency. People who are insured against flood damage are taking responsibility for their own fight against flooding.

What also helps is that communities can join forces in their CRS Users Groups to plan and implement similar plans and projects that bring the same cohesive message across the board to reach all audiences. Communities can encourage their citizens to help spread the word that flood insurance is an expense worth the cost and is an asset worth having.

## Success with CRS

This month: A snapshot of the numerous floodplain management and CRS activities being carried out in Shawnee, Kansas. For more details, see the City of Shawnee's website. For more stories, see the Success with CRS page of the CRS Resources website.

### Shawnee, Kansas, goes Above and Beyond—with Partners

"We do not have a large flood insurance policy base, so obviously we are not in the Community Rating System for premium reductions," says Jonathan Wiles, Senior Engineering Technician and CRS Coordinator for Shawnee, Kansas. "We do it because it's the right thing to do to protect our citizens and is good stormwater management."

Shawnee covers about 43 square miles, with a population of around 67,000, southwest of Kansas City. It is bounded on the northwest by the Kansas River and tributary creeks also flow through. The community joined the CRS in 1991 and is now a Class 6.

"A lot of our stormwater management was implemented before joining the CRS, but a lot has been done because of CRS," explains Wiles. "The CRS provided organizational standards for our program and gave us the guidance to enhance it and make it sustainable."

#### **Protecting the Environment**

Shawnee's floodplain area is 98% open space. "Our objective was to stop floodplain development, preserve open space, and protect the natural functions of the floodplains," Wiles explains. Two-thirds of this open space (2,000 acres) was achieved by implementing stream buffer zones, which keep buildings and development a certain

distance back from the edge of the waterways. Many of these open spaces are now protected as public parks, for which the city receives CRS credit points.

What's more, adds Wiles, "we do not allow any new construction of any kind larger than 120 square feet in the floodplain. Period."

With funding from Johnson County, Shawnee removed seven repetitive loss properties and demolished them. "The safety of our citizens and CRS were the driving factors for this, says Wiles. "Now, we have only one repetitive loss property left in our floodplain."

#### **Higher Regulatory Standards**

"We believe that the minimum National Flood Insurance Program floodplain management requirements are C-level work. We're not in the business of performing at a C level, so our standards have to be more restrictive," says Wiles. "It's a bonus that CRS credit comes right along with implementing these higher standards."

The state of Kansas has a one-foot freeboard requirement for floodplain development. In its local ordinance, Shawnee added another foot, bringing the freeboard requirement to two feet above the base flood elevation.

[continued on next page]

### **Shawnee and Partners (cont.)**

Along with its partners in the Johnson County Stormwater Management Advisory Council, Shawnee developed its own digital Flood Insurance Rate Maps (D-FIRMs), and based them on ultimate (fully) developed floodplains—a standard that provides even more protection into the future.

"The CRS was a vital part of everything we are doing and it helped us harmonize our overall program and make sure we were covering all of our bases," says Wiles.

#### **Reaching the Public**

Because of the CRS, Shawnee upped its public awareness efforts, distributing stormwater management program brochures and FEMA brochures to five city facilities and restocking them year round. Every year during Flood Week in May the City releases articles through social media such as FaceBook and Twitter, and subscriber e-mail alerts. "The CRS gave us the guidance on how to do this and we get a lot of positive feedback on it," says Wiles.

#### **Forging Partnerships**

Four key partnerships for the City are a result in part of its CRS participation, according to Wiles.

- The Johnson County Stormwater Management Division works with the City on its floodplain mapping and also is a source of funding for mitigation projects.
- The Kansas Department of Water Resources has been a partner on Shawnee's Risk MAP projects, as well as providing countless other forms of assistance with the National Flood Insurance Program and the CRS.
- The Mid American Regional Council provides support and guidance on regional environmental protection and open space protection. Because drainage and habitat and other water-related features cross state boundaries, Shawnee has found it important to partner with an entity that can also reach across state lines.
- Missouri-Kansas (MOKAN) CRS Users Group grew directly from the CRS and has been a huge success in providing floodplain management support to communities across our region. "We are also working on getting Nebraska and Iowa into the group, and reaching out to Arkansas as well," Wiles notes.
  - With the MOKAN Users Group website, biannual training sessions and newsletters, CRS communities in the states stay well-informed. To help some of the smaller communities get started in CRS, the MOKAN User Group developed a "Level-Nine Entry Package" to guide them through the process.

"Drainage flows do not stop at the city limits and Shawnee is not an island, says Wiles. "The more communities around us are in the CRS and maximizing CRS activities, the more effective everyone's stormwater management and CRS programs will be."

"Our CRS participation is a testament to our dedication to protecting our citizen's lives and property, to give help and assistance, and preserve the natural floodplains and functions," Wiles concludes.

## Don't Forget the new Recert Schedule

Remember that both the central review service and revised recertification schedule are now in effect. Starting with the recertifications that were due October 15, 2017, the schedule for everyone's recertifications was changed. Please refer to the table below to see when your annual recertification is due, along with the name of the CRS Resource Specialist (bottom of table) who will be handling your state's recertifications.

You will be notified 45 days ahead of your state's deadline and informed whether you are required to recertify at that time or not. You can assume you will be required to unless you recently went through your cycle verification, currently are going through your cycle verification, or have your cycle verification due later this year.

Please pay attention to the emails you receive about this. Direct any questions to your CRS Resource Specialists. They will be happy to help you.  $\equiv \equiv \equiv$ 

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



## **Online Resources**

#### At CRS resources.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.

- **Guidance documents,** including the updated *CRS Credit for Habitat Protection*, and the fact sheet "Small Communities and the CRS" [see article on pages 4-5.]
- Webinar Schedule
   — A schedule for the rest of 2018 is posted under the Training & Videos page 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, (June/July 2018), in case you missed it, along with all other past issues, can be found under the 100s page of the CRS Resources website.
- Success with CRS is a page on the CRS Resources website with articles about the many 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 for a Verification Visit October 16, 2018
- **Developing a CRS Program for Public Information** October 17, 2018
- Preparing an Annual Recertification December 18, 2018
- **Flood Insurance Promotion (Activity 370)** December 19, 2018

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*.

## **Training Opportunities (cont.)**

#### Workshops and Training related to the CRS

The Community Rating System (E0278) (field-deployed course is L0278)
......March 25–28, 2019; June 24–27, 2019

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.

- o 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.
- o For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E0278 CRS course.
- o 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®), have completed the National Flood Insurance Program course (E0273), or be a full-time floodplain manager with over two years of floodplain management experience.

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

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

  May 6–9, 2019
- Unified Hazard Mitigation Assistance—
   Application Review and Evaluation (E0213)
   ......July 29–30, 2019
- Unified Hazard Mitigation Assistance—
   Project Implementation and Programmatic Closeout (E0214).. July 31—August 1, 2019
- Advanced Floodplain Management Concepts II (E0283) ......July 15–18, 2019
- Advanced Floodplain Management Concepts III (E0284) ......February 4–7, 2019

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).

## **Training Opportunities (cont.)**

#### **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 or (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).  $\equiv \equiv \equiv$ 

#### **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 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 *Update* 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

NFIP/CRS Update
P.O. Box 501016
Indianapolis, IN 46250-1016
(317) 848-2898 fax: (201) 748-1936 NFIPCRS@iso.com

You can also sign up for the newsletter at the CRS Resources website.