CRS Presentation for SCAHM

Mike Bratcher – Non-Coastal
jbratcher@verisk.com

Mandy Todd - Coastal
ktodd@verisk.com

What Is CRS?

- The Community Rating System is a FEMA program administered by ISO
- Recognizing communities that go beyond minimum NFIP standards
- Voluntary program
- Incentive based
- 19 creditable community Activities
- Communities can pick and choose these Activities
- Based on a 10 Class system. 500 pts. per Class
- 5% insurance premium discount per Class

CRS Presentation for SCAHM

SC ASSOCIATION for HAZARD MITIGATION

2020 Cycles

Mike Bratcher – Non-Coastal

jbratcher@verisk.com

- Florence County
- Greenville County
- Greenville
- Pickens County

CRS Presentation for SCAHM

2020 Cycles

Mandy Todd - Coastal

ktodd@verisk.com

- Awendaw
- Beaufort
- Charleston
- Folly Beach
- Hollywood
- Isle of Palms
- Mclellenville
- Meggett
- Mount Pleasant
- Ravenel
- Rockville

CRS Presentation for SCAHM

SC ASSOCIATION for HAZARD MITIGATION

2020 Cycles

Tracie Belongia
tbelongia@verisk.com

- Beaufort County
- Colleton County
- Hilton Head
- Port Royal

Marlene Jacobs
Stayton Oregon
mjacobs@verisk.com

CRS Presentation for SCAHM

- **1972 Built for $42,000**
- **2020 Appraised $426,000**
- **Mapped into the SFHA**

NFIP/Community Rating System

Lake Murray Dam

Lake Murray Dam Spillway

Hurricane Florence Aftermath

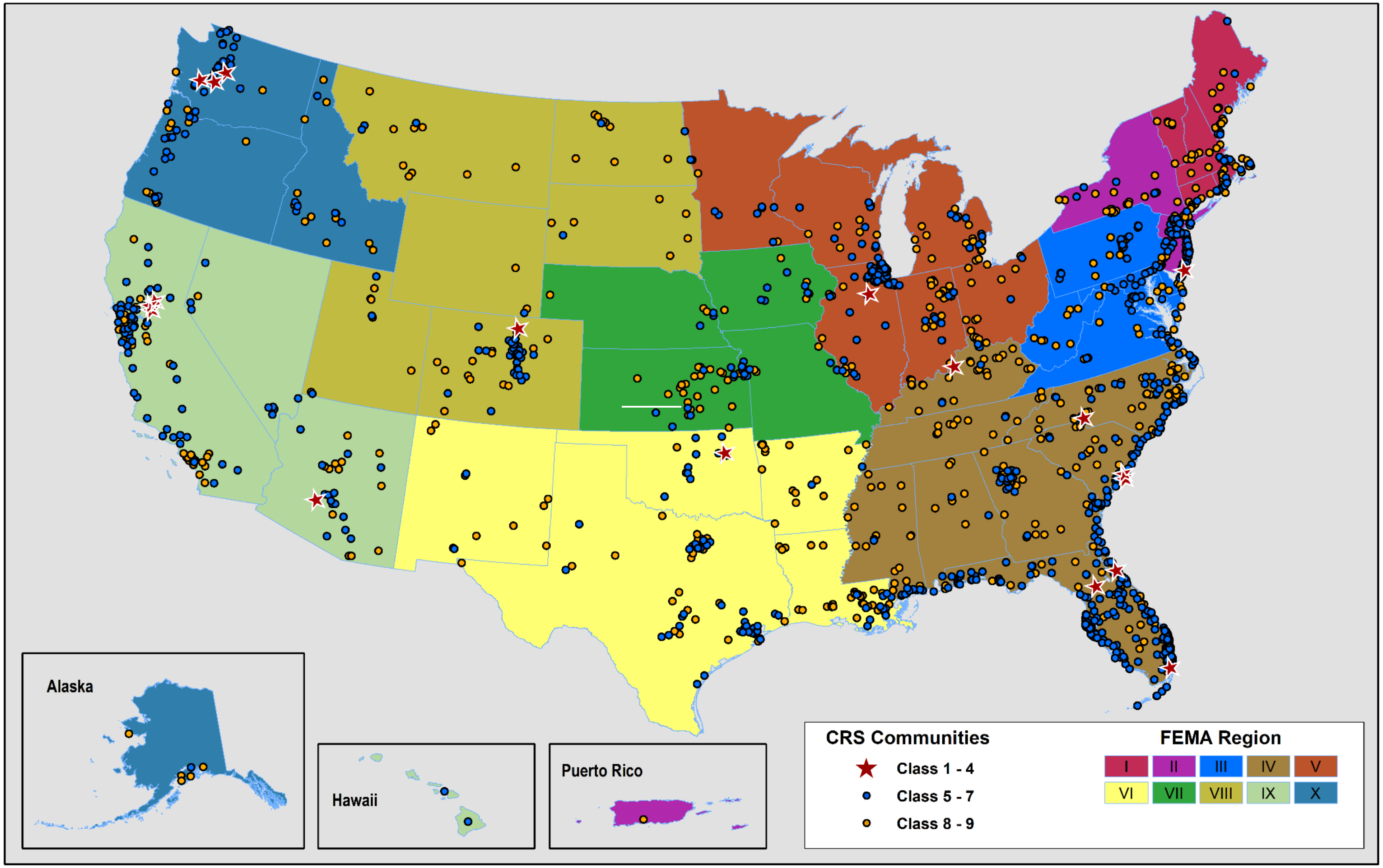
Hurricane Florence Aftermath

Presentation Outline

- CRS National Growth
- CRS in SC
- Annual Recertification
- Elevation Certificates
- Flood Insurance Promotion
- Repetitive Loss
- Hazard Mitigation Plans
- Proposed 2021 Changes

National Flood Insurance Program (NFIP)
Community Rating System (CRS)

October 2019



FEMA

NATIONAL FLOOD INSURANCE PROGRAM NFIP/CRS

CRS National Growth

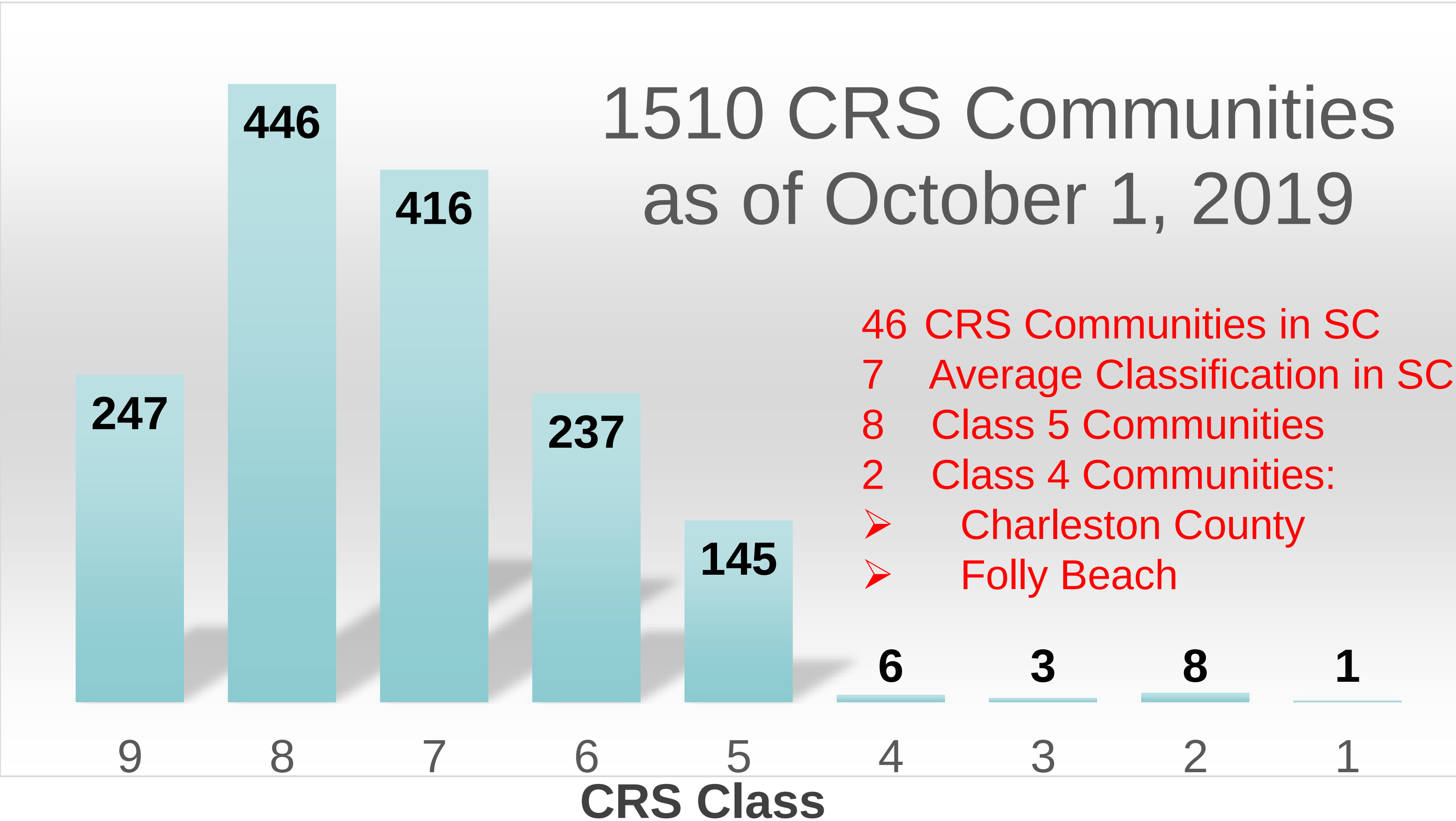
163 New Communities

CRS Class	May 2015	Oct 2015	May 2016	Oct 2016	May 2017	Oct 2017	May 2018	Oct 2018	May 2019	Oct 2019	
1	1	1	1	1	1	1	1	1	1	1	Roseville, CA
2	3	3	4	5	6	6	6	7	8	8	Tulsa, OK; King Co., WA, Pierce Co., WA, Ft. Collins, CO; Thurston Co., WA Sacramento County, CA; Sacramento, CA, Ottawa, IL
3	1	3	3	3	2	2	3	3	3	3	Ocala, FL, Louisville-Jefferson Co., KY; Sea Isle City, NJ
4	6	4	3	2	4	4	5	5	5	6	Charleston Co., SC, Maricopa Co. AZ, Palm Coast, FL, Charlotte, NC; Folly Beach, SC Cutler Bay, FL
5	98	102	116	123	128	135	136	137	141	145	
6	219	219	217	213	218	215	230	233	238	237	
7	327	339	350	367	376	381	392	403	404	416	
8	472	472	475	470	480	490	471	466	455	446	
9	220	225	222	232	229	232	242	247	251	247	163 New Communities
Total (1-9)	1347* * 19	1368* 20	1391* 21	1416* 22	1444* 23	1466* 24	1486* 25	1502* 26	1506* 27	1510* * 28	
Class 10*	179	184	192	196	201	208	213	217	227	230	

2015 35% Class 8
24% Class 7
7% Class 5

2019 30% Class 8
28% Class 7
10% Class 5

CRS National Growth



2017 CRS Coordinator's Manual Procedural Changes:

- Require 3 year cycle for: (11 in SC)
  1. Top 10% discounted communities
  2. Class 1-4

Beaufort, Beaufort Co., Charleston, Charleston Co., Folly Beach, Georgetown Co., Hilton Head Island, Isle of Palms, Mt. Pleasant, Myrtle Beach, N. Myrtle Beach

- Class 5-9 Cycle visit every 5 years
- Remote Visits

South Carolina CRS Communities

	NFIP #	Community	CRS CLASS	POINTS	CYCLE YEAR
1	450026	BEAUFORT, CITY OF	7	1742	2019
2	450029	BERKELEY COUNTY	8	1046	2019
3	450131	CAYCE, CITY OF	9	828	2019
4	455413	CHARLESTON COUNTY	4	3267	2019
5	450257	KIAWAH ISLAND, TOWN OF	5	2640	2019
6	450109	MYRTLE BEACH, CITY OF	5	2849	2019
7	450042	NORTH CHARLESTON, CITY OF	7	1798	2019
8	450110	NORTH MYRTLE BEACH, TOWN OF	6	2003	2019
9	450255	PAWLEYS ISLAND, TOWN OF	6	2040	2019
10	450170	RICHLAND COUNTY	8	1028	2019
11	450196	ROCK HILL, CITY OF	8	1034	2019
12	450256	SEABROOK ISLAND, TOWN OF	5	2658	2019
13	450111	SURFSIDE BEACH, TOWN OF	5	2887	2019
14	450193	YORK COUNTY	9	904	2019
15	450262	AWENDAW, TOWN OF	6	2037	2020
16	450025	BEAUFORT COUNTY	5	2539	2020
17	455412	CHARLESTON, CITY OF	6	2017	2020
18	450056	COLLETON COUNTY	7	1605	2020
19	450076	FLORENCE COUNTY	9	822	2020
20	455415	FOLLY BEACH, CITY OF	4	3079	2020
21	450089	GREENVILLE COUNTY	8	1368	2020
22	450091	GREENVILLE, CITY OF	5	2682	2020
23	450250	HILTON HEAD ISLAND, TOWN OF	5	3304	2020
24	450037	HOLLYWOOD, TOWN OF	7	1669	2020
25	455416	ISLE OF PALMS, CITY OF	6	2196	2020
26	450039	MCCLELLANVILLE, TOWN OF	7	1666	2020
27	450040	MEGGETT, TOWN OF	6	2215	2020
28	455417	MOUNT PLEASANT, CITY OF	6	2004	2020
29	450166	PICKENS COUNTY	9	664	2020
30	450028	PORT ROYAL, TOWN OF	9	641	2020
31	450043	RAVENEL, TOWN OF	6	2026	2020
32	450249	ROCKVILLE, TOWN OF	6	2094	2020
33	455418	SULLIVAN'S ISLAND, TOWN OF	5	2542	2020
34	450085	GEORGETOWN COUNTY	7	1527	2021
35	450104	HORRY COUNTY	7	1827	2021
36	450160	ORANGEBURG COUNTY	9	784	2021
37	450002	AIKEN COUNTY	9	607	2022
38	455414	EDISTO BEACH, TOWN OF	6	2038	2022
39	450078	FLORENCE, CITY OF	6	2069	2022
40	450087	GEORGETOWN, CITY OF	7	1684	2022
41	450030	HANAHAN, CITY OF	7	1831	2022
42	450129	LEXINGTON COUNTY	7	1580	2022
43	450182	SUMTER COUNTY	7	1596	2022
44	450184	SUMTER, CITY OF	7	1518	2022
45	450172	COLUMBIA, CITY OF	9	602	2023
46	450115	KERSHAW COUNTY	9	686	2023

- Edisto Beach Improves from 7 to 6
- New Community James Island Class 6 Effective May 2020
- Dorchester County Applied to FEMA to enter CRS

NFIP/Community Rating System

2017 CRS Coordinator’s Manual

crsresouces.org

Home | Manual | 100-General | 200 Series | 300 Series | 400 Series | 500 Series | 600 Series | 700 Series | Training & Videos | Success with CRS

CRS Resources Home

This is the temporary location of the CRS Resources website. This site is provided for Community Rating System (CRS) coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator’s Manual. Other information regarding the National Flood Insurance Program’s CRS program can be found on the CRS page at the FEMA.gov website.

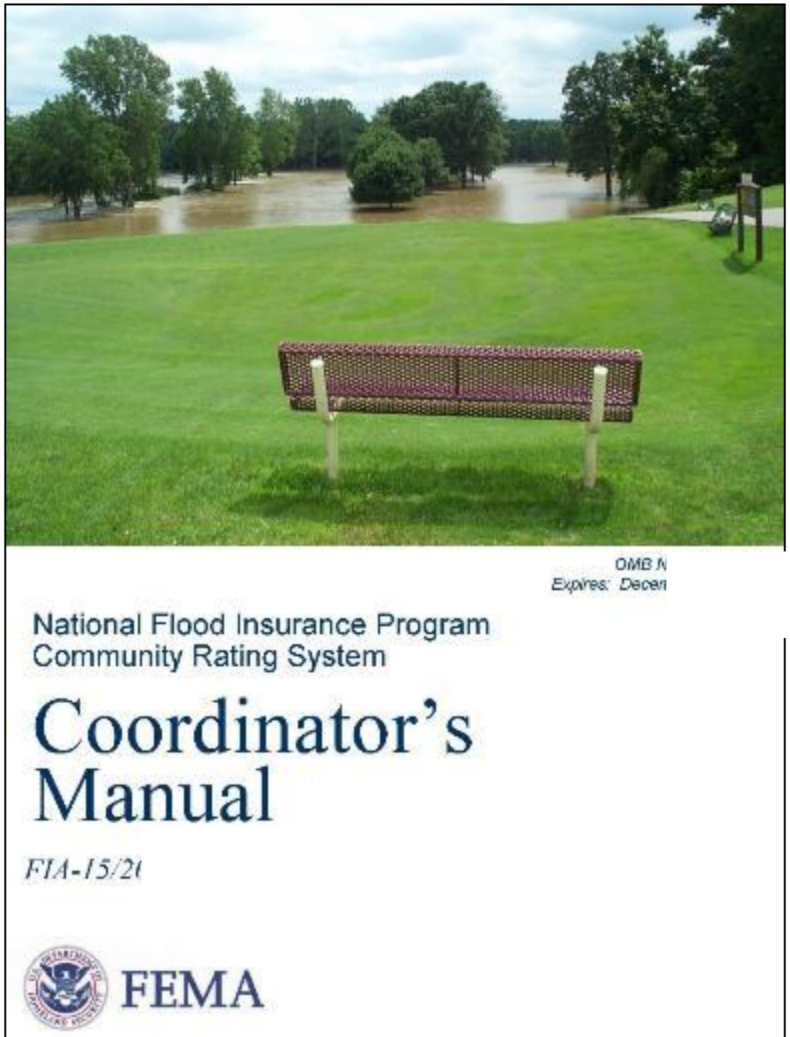
Use the menu above to find resources organized by CRS Activity.

Download the *2017 CRS Coordinator’s Manual*

New communities can click here to find the CRS application and Quick Check.

Search...

2017 CRS Coordinator's Manual



Status:

Approved March 31, 2017 by OMB

2017 CRS Coordinator’s Manual

Home ▾ | Manual | 100-General | 200 Series | 300 Series | 400 Series | 500 Series | 600 Series | 700 Series | Training & Videos | Success with CRS

300 Series: Public Information

310: Elevation Certificates

- 310 National Flood Insurance Program Elevation Certificate and Instructions
- 310 Elevation Certificate Checklist
  - 2012 edition DOWNLOAD .PDF
  - 2015 edition DOWNLOAD .PDF
- 310 Elevation Certificate Correction Form DOWNLOAD .DOCM
- 310 V Zone Design Certificate DOWNLOAD .PDF
- 310 Permit List
  - 310 Permit List Template DOWNLOAD .XLSX
  - 310 Permit List Template Instructions DOWNLOAD .PDF
- 310 Checklists for other certificates DOWNLOAD .PDF DOWNLOAD .DOC

320: Map Information Service

- Figure 320-1, Sample log for map info service DOWNLOAD .DOCX
- Figure 320-2, Sample map info record DOWNLOAD .DOCX

Centralized Annual Recertification

Annual Recertification Procedural Changes:

- Centralized recertification processing for **2020**
  Recertification Forms sent: **6/15** **Due: 8/1**

- Update Program Data Table
- Provide all Elevation Certificates
- Only provide requested documentation

Centralized Annual Recertification

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 - MDC & Monroe	Delaware	Arkansas	Arizona
Illinois	Florida	California	Georgia
Indiana	Kentucky	Idaho	Hawaii
Iowa	Massachusetts	Louisiana	Maryland
Kansas	Missouri	Montana	Nevada
Maine	Nebraska	North Carolina	New Jersey
Michigan	Puerto Rico	South Carolina	New Mexico
Minnesota	West Virginia	Utah	Oklahoma
Mississippi		Virginia	Oregon
New Hampshire		Wyoming	Tennessee
New York			Texas
North Dakota			Washington
Ohio			
Pennsylvania			
Rhode Island			
South Dakota			
Vermont			
Wisconsin			
Annual Recertification Information Distributed to Community By:			
December 15	March 15	June 15	September 1

David Holcombe, Resource Specialist
Lexington SC
jholcombe@iso.com

Activity 310 - Elevation Certificates

Dear CRS Coordinator:

Thank you for working with me to finalize the review of your Elevation Certificates (ECs) for your CRS cycle verification this year. Remember, your score for Activity 310 EC is determined after the first review of ECs, and 90% of your Certificates must be correct in order to meet the Class 9 prerequisite to stay in the Program. The final results of our review are shown in the two attachments: the ECER and the EC Review Results Form (ECRRF).

Your ISO/CRS Specialist will apply your EC score to Activity 310 totals. One EC with possible non-compliance issues was found. It is attached here for your FEMA Region and State to review for any further action that is needed. This concludes our review of your Certificates for your cycle verification this year. Should you have any questions, please do not hesitate to contact me, or your ISO/CRS Specialist.

Sincerely,

David Holcomb, CFPS

CRS Resource Specialist

Verisk

Culled Certificat	Diagram #	Res/Non-Reside	Flood Zone	BFE	Cert Date	Lowest Floor Fr	Mach/Equip Fre	Att Garage Freel	Enclosure Size	Noncompliant?	Errors: (refer to Error for detailed explanatio
	7	R	A	247	6/2/2017	+3.23	+0.71	NA	2091		
	8	R	A	248	11/5/2019	+1.64	+0.50	-2.10	2311		
	6	R	A	246	11/13/2018	+6.00	+0.65	NA	1220		
	1B	R	A	246	10/31/2018	+0.52	+0.67	NA			
	6	R	A	247	7/27/2015	+3.91	+0.44	+3.97	2630		
	5	R	A	247	11/6/2015	+3.59	+6.18	NA			
	6	R	A	247	9/20/2019	+7.24	+0.52	-3.90	783		
	6	R	A	247	1/12/2018	+6.00	+0.43	-5.16	104		
	6	R	A	247	8/30/2018	+6.77	+0.20	-4.64	822		
	8	R	A	247	8/23/2019	+2.78	+1.17	NA	1475		
	7	R	A	247	12/13/2016	-6.90	+2.00	NA	1551	P1;P10;P15	
	7	R	A	247	11/18/2019	+8.30	+2.98	NA	494		

Activity 310 Elevation Certificates

TOP EC ERRORS

Error	Percent of ECs
Wrong building diagram number	14%
Incorrect community number	9%
Street address not on 2nd page	9%
Attached garages not filled out correctly	9%
Incorrect community name	9%
Engineered opening certificate not attached	8%
Map/panel number errors	6%
Certification date errors	4%
Datums not filled out correctly	3%
Mach/equip not entered	3%

Activity 310 - Elevation Certificates

TOP POTENTIAL COMPLIANCE ISSUES

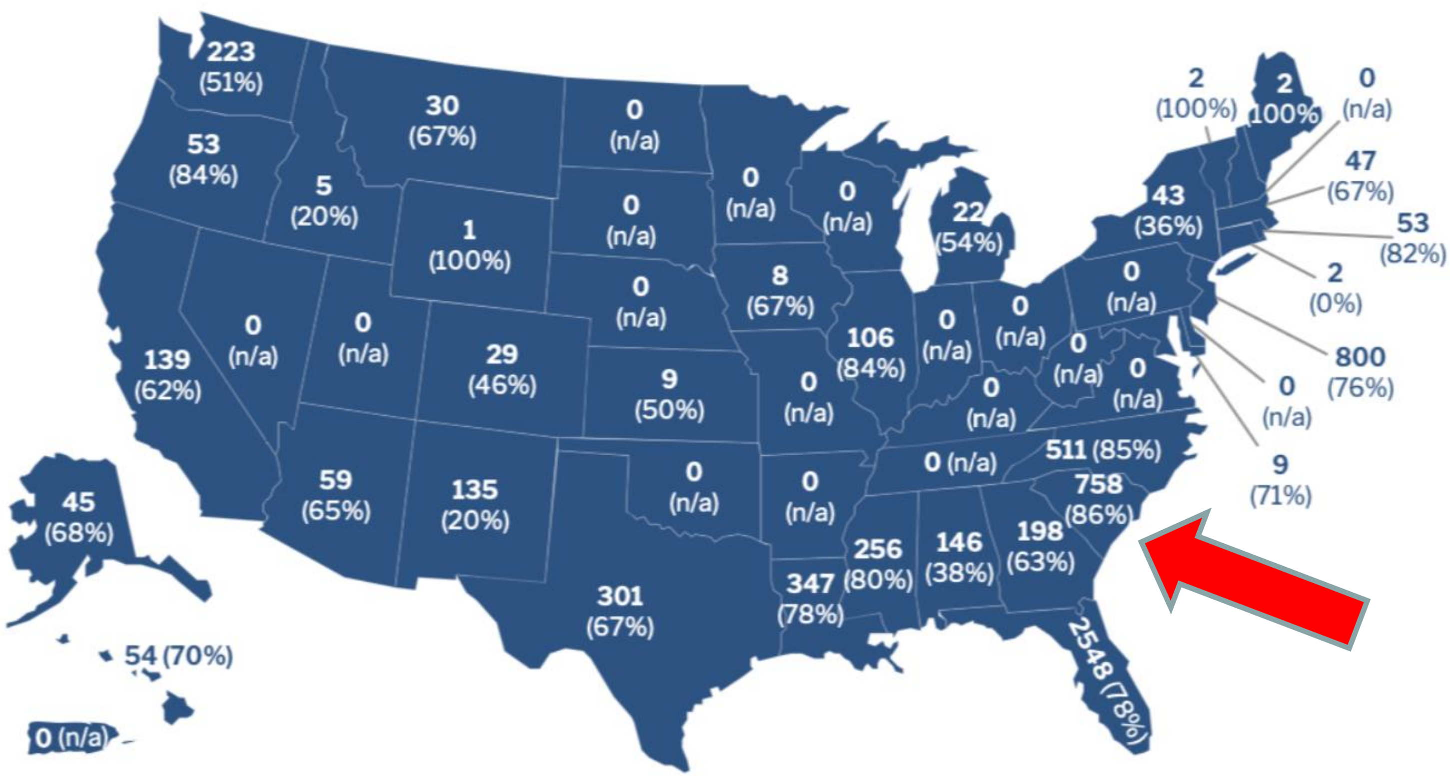
Issue	Percent of Addresses*
Reference floor below BFE	5%
Inadequate or no flood openings in enclosures	4%
Machinery/equipment below BFE	3%
V Zone buildings not elevated	<1%

* The percent of addresses with this potential compliance issue: some addresses have more than one issue so may be included in multiple rows on this table.

Activity 310 - Elevation Certificates

ECs REVIEWED AT CYCLE

Number of ECs (percent correct: 1st round)



I	II	III	IV	V	VI	VII	VIII	IX	X
106 (75%)	843 (74%)	9 (71%)	4417 (80%)	128 (80%)	783 (61%)	17 (58%)	60 (56%)	252 (64%)	326 (61%)

FEMA Elevation Certificates

- November 12, 2019, OMB approved a new EC form with an expiration date of November 30, 2022.
- The form is on the FEMA website.

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB No. 1660-0008
Expiration Date: November 30, 2022

ELEVATION CERTIFICATE
Important: Follow the instructions on pages 1–9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION			FOR INSURANCE COMPANY USE
A1. Building Owner's Name			Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Company NAIC Number:
City	State	ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)			

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) ____________

A5. Latitude/Longitude: Lat. ____________ Long. ____________ Horizontal Datum: ☐ NAD 1927 ☐ NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number ______

A8. For a building with a crawlspace or enclosure(s):

a) Square footage of crawlspace or enclosure(s) ____________ sq ft

b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade ________

c) Total net area of flood openings in A8.b ____________ sq in

d) Engineered flood openings? ☐ Yes ☐ No

A9. For a building with an attached garage:

a) Square footage of attached garage ____________ sq ft

NFIP/Community Rating System

Looking Ahead to 2021 Proposals

Considerations:

- Removing credit for maintaining Elevation Certificates. Points will be for EC Procedures
- Increasing credit for Activity 370 to promote FEMA's Moonshot (Double policies by 2020)
- Freeboard Prerequisite
- Provide CRS discounts to Preferred Risk Policies
- Removing County Growth Adjustments

370 Flood Insurance Promotion

370 FLOOD INSURANCE PROMOTION—Summary

Maximum credit: 110 points

372 Elements

a. **Flood insurance coverage assessment (FIA):** Up to 15 points for assessing the community's current level of coverage and identifying shortcomings.

b. **Coverage improvement plan (CP):** Up to 15 points for a plan prepared by a committee that has representation from local insurance agents.

c. **Coverage improvement plan implementation (CPI):** Up to 60 points for implementing the projects in the CP plan.

d. **Technical assistance (TA):** Up to 20 points for providing advice about flood insurance.

Credit Criteria

Each element has a separate section discussing credit criteria.

Impact Adjustment

There is no impact adjustment for this activity.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

370 – Flood Insurance Promotion

***Manual* Page 370-4**

372.a Flood insurance coverage assessment (FIA)

(1) Collect insurance information

- ✓ Repetitive loss file includes current policies list
  - Subject to Privacy Act protections
- ✓ Summary data from FEMA, state, or ISO
  - By FIRM Zone
  - By type of occupancy
  - Pre-FIRM and Post-FIRM

370 Flood Insurance Promotion

1) Collect flood insurance information:

3374 Buildings in SFHA PDT

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Single Family	350	$288,401	$83,225,100	30	$367,999.83	$25,870.00
2-4 Family	1	$1,418	$250,000	0	$0.00	$0.00
All Other Residential	9	$2,700	$327,800	0	$0.00	$0.00
Non Residential	25	$77,015	$7,341,400	0	$0.00	$0.00
Total	385	$369,534	$91,144,300	30	$367,999.83	$25,870.00

385/3374 = 11%

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
Condo	8	$2,432	$250,000	0	$0.00	$0.00
Non Condo	377	$367,102	$90,894,300	30	$367,999.83	$25,870.00
Total	385	$369,534	$91,144,300	30	$367,999.83	$25,870.00

Overview | Occupancy | Zone | Pre/Post FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	270	$272,446	$58,983,800	17	$206,416.07	$15,700.00
A Zones	17	$51,860	$3,585,300	3	$28,790.07	$2,030.00
AO Zones	0	$0	$0	0	$0.00	$0.00
AH Zones	0	$0	$0	0	$0.00	$0.00
AR Zones	0	$0	$0	0	$0.00	$0.00
A99 Zones	0	$0	$0	0	$0.00	$0.00
V01-30 & VE Zones	0	$0	$0	0	$0.00	$0.00
V Zones	0	$0	$0	0	$0.00	$0.00
D Zones	0	$0	$0	0	$0.00	$0.00
B, C & X Zone						
Standard	9	$10,502	$1,768,200	4	$58,983.83	$2,120.00
Preferred	86	$32,926	$26,705,000	6	$73,809.86	$6,020.00
Total	382	$367,734	$91,042,300	30	$367,999.83	$25,870.00

Flood Insurance Assessment

Step 1 – Collect Flood Insurance Information

In order to determine the level of flood insurance coverage in (Community name here), the most recent Insurance Zone and Insurance Occupancy flood insurance policy data provided by FEMA was used, along with the assistance of the community's GIS department.

Step 2 – Determine Level of Flood Insurance Coverage

Our current number of buildings within the FEMA mapped Special Flood Hazard Area (SFHA) is ______. Based on this information, approximately _____% of the buildings located in the SFHA are covered by flood insurance. Flood insurance coverage of properties in the SFHA by occupancy can be found in Table 1 and flood zone in Table 2.

Table 1 – Policies by Occupancy

Table 1	Policies In Force	Premium	Insurance In Force	Average Coverage
Single Family				
2-4 Family				
All Other Residential				
Non-Residential				
Total				

Table 2 – Insurance Zone

Table 2	Policies in Force	Premium	Insurance in Force	Average Coverage
A01-30 & AE Zones				
A Zones				
AO Zones				
B, C & X Zones				
- Standard				
- Preferred				
Total				

370 – Flood Insurance Promotion

Step 3 – Prepare the Document

_____ staff began this process with the intent of learning where flood insurance policies were concentrated and what would need to be done to try and increase the awareness of the importance of protecting property with flood insurance. We began the process by asking our ISO/CRS Specialist to provide the Insurance Zone and Insurance Occupancy sheets needed to calculate the numbers generated in Table 1 and 2. _____ staff then proceeded to analyze the information provided on these sheets.

Staff summarized that our most vulnerable properties, the majority of properties in the SFHA or areas within our A zones, do not have adequate flood insurance coverage. According to our numbers, only 18% of our SFHA properties have flood insurance coverage. However, there are many properties within other flood zones that do have policies.

Staff also looked at paid claims to policy holders. With 4 Repetitive Loss properties and over 70 paid claims, staff came to the conclusion that properties within our Repetitive Loss areas and
historic flooded areas, along with properties within the SFHA should receive additional attention from the _____.

It is therefore recommended, if possible and with the support of our __________ and/or our __________, that additional funding be made available to support several new outreach projects geared toward increasing the aware of the flood hazard in the areas mentioned above and promoting the purchase of flood insurance for property protection. Those projects include but are not limited to:

1) Increased direct mailings to residents in these areas done with different letters or brochures.
2) Direct contact with these areas through community and neighborhood events.
3) Using social media, our web site and other digital media.

Step 4 – Submit to the Governing Body

This assessment has been submitted to the County Board on (DATE) at the regular council/board meeting. A short presentation was also included with an explanation of the assessment and possible future actions that might result based on this information. No action was taken by the council/board at this time.

Step 5 – Reassess

This flood insurance assessment will be re-assessed in 5 years before the next CRS verification/cycle visit. Updated flood insurance data will be requested from the ISO/CRS Specialist prior to the 5 year visit and used to revise this document including the process followed, summary of data, along with any conclusions and recommendations. The revised assessment will then be submitted to the council/board prior to the CRS visit

370 Flood Insurance Promotion

FIA credit = 15 points

- **Example FIA can be found in the 300 Series tab under 370 on *CRSResources.org*.**

- **Also see the "Preparing a Flood Insurance Assessment for Credit under the Community Rating System of the National Flood Insurance Program" guidelines on *CRSResources.org.***

500 Series Changes
Flood Damage Reduction Activities

Section 502 –

CRS Repetitive Loss Categories

CRS Rep. Loss Category	RL Properties 2013 Manual	RL Properties 2017 Manual
Category A	0	0
Category B	1-9	1-49
Category C	10 or More	50 or More

CRS Floodplain Management Plan – Planning Step 5(c) – full credit needed

- ✓ Examine all RL areas and insurance claims

- OR -

Repetitive Loss Area Analyses (RLAAs) for all RL Properties

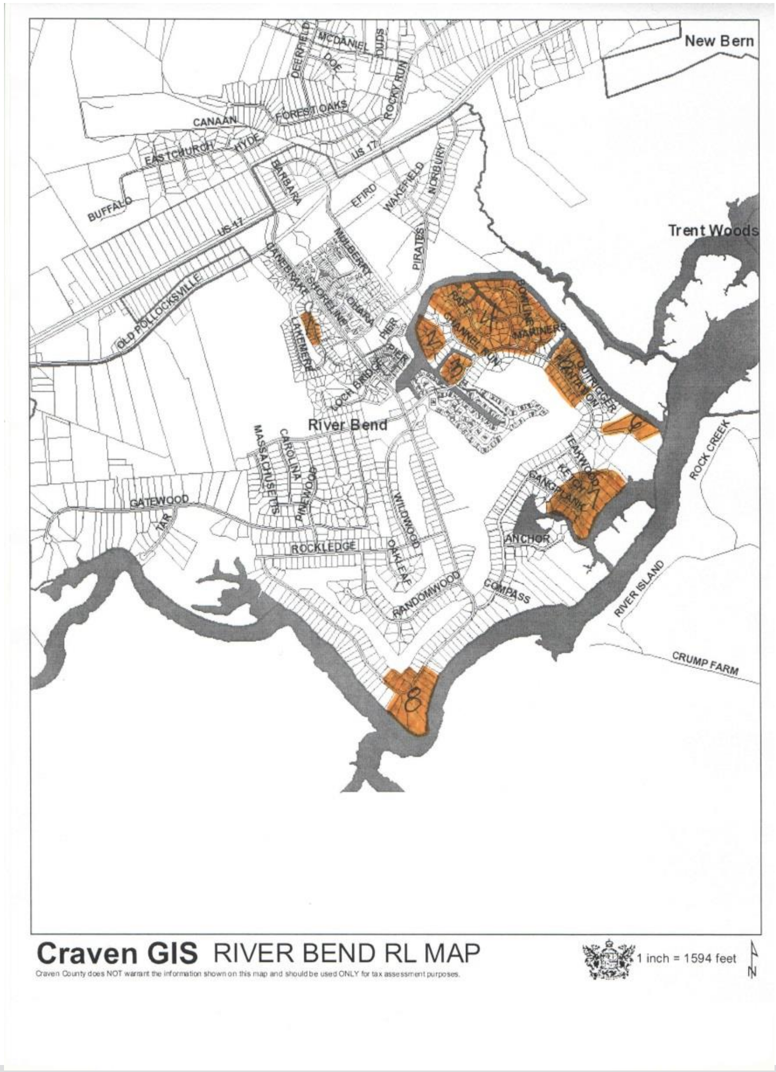
- ✓ FMP Step 5(c) not met or
- ✓ When DMA plan not updated every 5 years

500 Series
Flood Damage Reduction Activities

CRS Repetitive Loss Categories

Category B = 1-49 RL properties

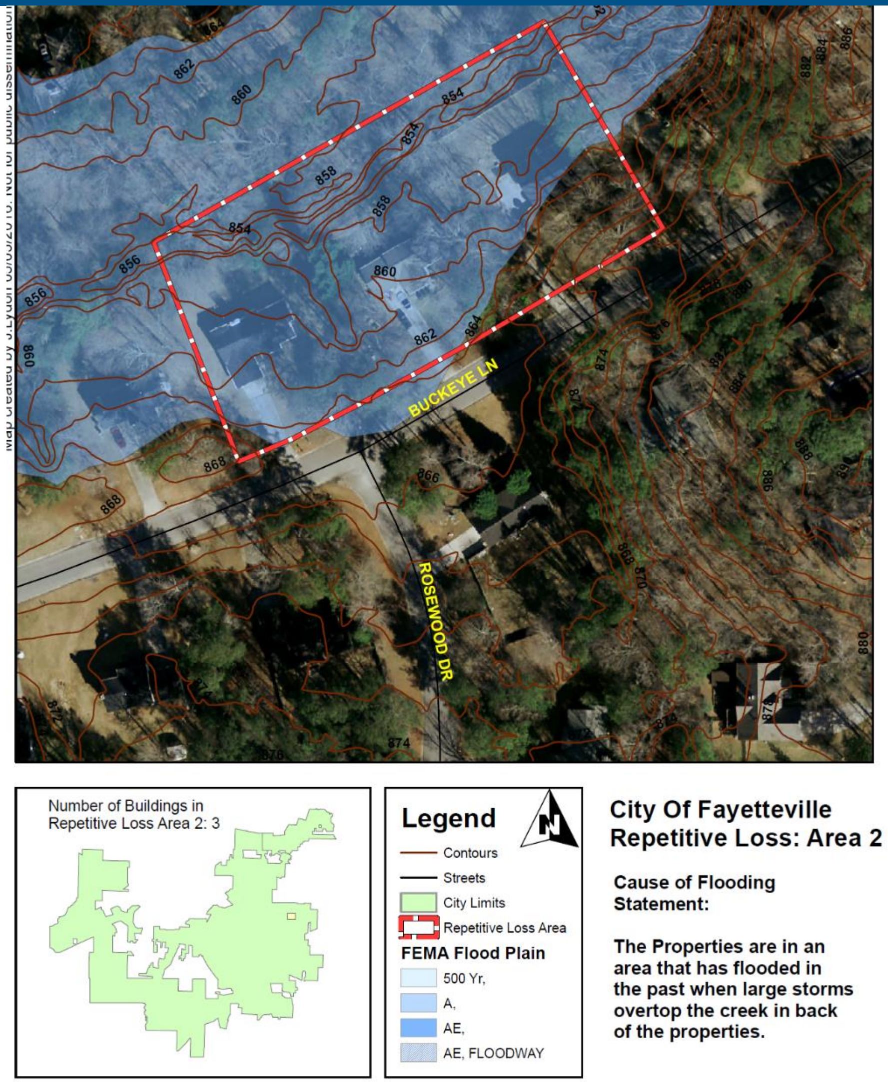
- Corrected AW-501s
- RL Area Map
- Causes of flooding for each RL AREA
- Address list for each RL AREA
- Outreach information sent to RL Areas
    - Advise of repeated flooding in the area
    - Flood insurance
    - Property Protection
    - Possible sources of financial assistance
- Category C = 50+ RL properties
    - Must have Mitigation Plan or RLAA



500 Series Changes
Flood Damage Reduction Activities

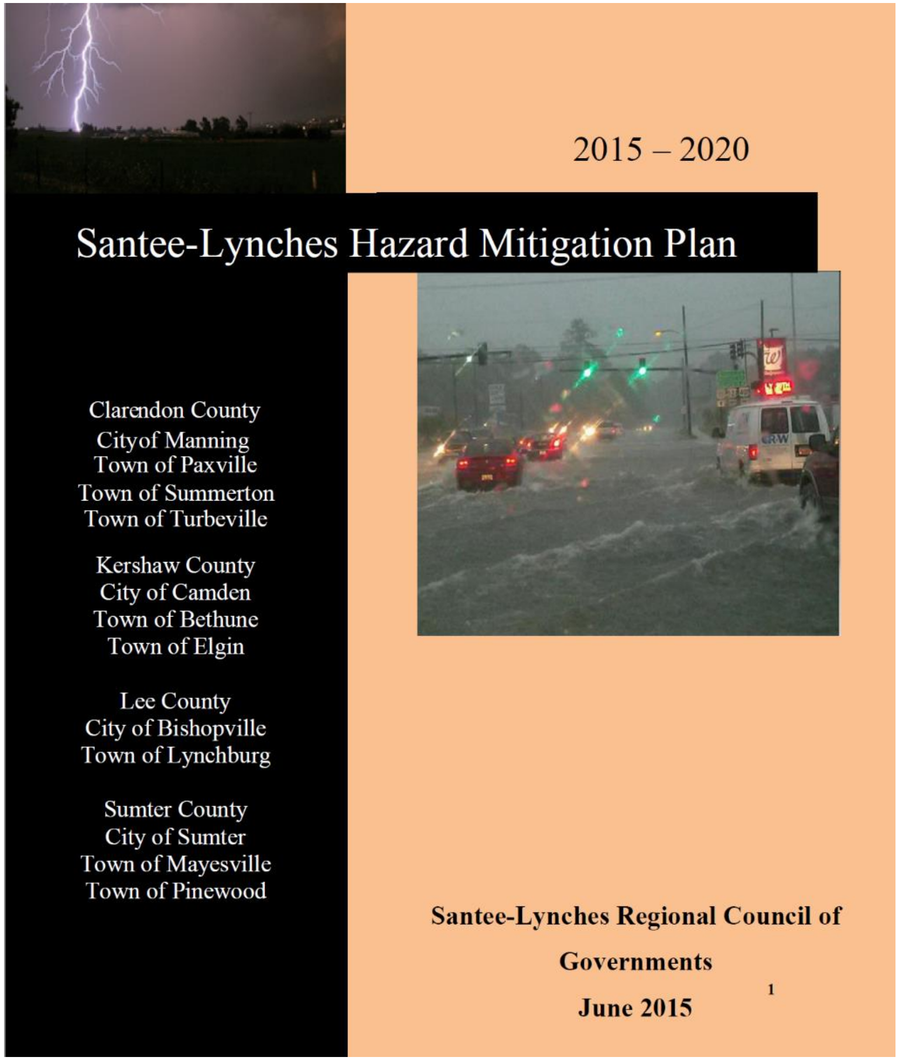
RL Area Map:

- Privacy Act
- Cause of Flooding



510 - Floodplain Management Planning

- Credit is for adoption and implementation of Plan
- Must submit **Annual** Progress Report at Cycle if Plan is over 1 year old
- Must submit an **Annual** Progress Report at recertification



CRS Training Opportunities

- Webinars
- EMI Course
- Field Courses
- See *NFIP/CRS Update Newsletter* for dates

CRS Training Opportunities

FEMA | *Emergency Management Institute*

Complete - EMI Course Schedule (PDF)

Advanced Filters

Export to PDF (Filtered) | Export to CSV | Export to Calendar | Reset Schedule

Course E0278 Go	Start mm/dd/yyyy	End mm/dd/yyyy	City Cities	State States	Curriculum Curriculu	POC POC
E0278: NFIP/Community Rating System	4/20/2020	4/23/2020	Emmitsburg	MD	Mitigation	
E0278: NFIP/Community Rating System	7/27/2020	7/30/2020	Emmitsburg	MD	Mitigation	

NFIP/CRS

CRS Webinar Series

2020 Webinars
(all times 1:00 p.m. Eastern)

Visit CRSresources.org -*Training & Videos Tab*

Looking Ahead

Questions?