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Strategic Alliance for Risk Reduction FEMA Region 10 Service Center 20700 44<sup>th</sup> Avenue West, Suite 130 Lynnwood, Washington 98036 (425) 329-3699

# News from Region 10



Figure 1: Edison, N.J. - FEMA logistics specialists and New Jersey National Guardsmen help unload decontamination units at a Field Medical Station in response to the COVID- 19 pandemic.

# FEMA Coronavirus (COVID-19) Response

Executing a whole-of-America response to the COVID-19 pandemic

On March 13<sup>th</sup> of this year, the President declared a nationwide emergency for the Coronavirus Disease 2019 (COVID-19) pandemic for all states, tribes, territories, and the District of Columbia under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

As communities continue to develop procedures to combat the spread of infection, the Federal Emergency Management Agency (FEMA) is working with federal partners and local stakeholders in an effort to protect the health and safety of the American people.

With new information emerging each day on how to mitigate this international emergency, FEMA is releasing relevant guidance and resources to promote safety and education during these uncertain

times through the recent launch of their <u>Coronavirus</u> (COVID-19) <u>Response webpage</u>.

From the landing page of this site, users can gain access to multiple avenues of information ranging from resources for patients and healthcare workers to economic support opportunities for community recovery.

In addition to these expected topics, the response webpage also provides imperative information on how to prioritize and better understand data relating to COVID-19. In order to distinguish between rumor and fact, **FEMA** encourages community members to stay informed with accurate information. This material includes links to the Center for Disease Control (CDC) and the Department of Health and Human Services (HHS) regarding diagnosed cases and testing.

To learn more about these FEMA resources, visit: <u>The Coronavirus</u> (COVID-19) Response Webpage.

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### Community Rating System (CRS) Program Adjustments

### **NFIP/CRS Update**

The Community Rating System (CRS) program is adjusting how Insurance Services Office (ISO) conducts CRS cycle verification visits in the near future. Our objective is to keep the CRS program moving along for the purpose of fostering community readiness for spring floods and the upcoming hurricane season. Flood-risk reduction outreach communications remain important, as does the importance of flood insurance.

CRS Verification Visits: ISO/CRS Specialists are, and will be, conducting cycle verification visits with communities remotely. Until further notice there will be no inperson verification visits. ISO/CRS Specialists will be in touch with community CRS Coordinators to schedule calls and/or online meetings.

Annual Recertification: Annual recertification packets will continue to be sent out. The CRS Resource Specialists recognize that many community officials are working from home but note that recertification of many CRS credited elements do not require attachments.

CRS Training: CRS courses scheduled for this spring are being postponed. The CRS Webinar Series will be back starting in May 2020. We are working on the schedule for the remainder of the year to accommodate presentations that were not being made at conferences and to assist with verification and recertification. Please visit CRS Resources Training & Videos page for updates to the CRS Webinar Series.

### **Ask the Help Desk**

The Region 10 Service Center is here to help local community officials and stakeholders with technical, training, mitigation, and mapping questions.

Email RegionXHelpDesk@starr-team.com.

**CRS Manual Addendums:** The CRS program will not issue a full new edition of the Coordinator's Manual in January 2021. Instead, CRS will be issuing a brief "addendum" that communities will use in conjunction with the current 2017 Coordinator's Manual.

The Addendum will be a short document, limited in scope to clarifications, simplifications, new credit opportunities, and FEMA initiatives.

An additional change expected in the Addendum is a new prerequisite for achieving Class 8: enforcement of a freeboard standard for residential buildings. At verification cycle visits after January 2021, a CRS community will be required to enforce at least 1 foot of freeboard for all new and substantially improved residential buildings in its numbered A and V Zones in order to become (or remain) a CRS Class 8 or better community. Communities that do not implement freeboard will be limited to a CRS Class 9 rating.

### **Newsletter Ideas?**

Want to spread the word about an upcoming event or recent success story? Let us know what you want to see in future issues! Articles can be up to 500 words and may include pictures.

Email RXNewsletter@starr-team.com.

For more information about these adjustments, please visit: CRSresources.org.

### National Flood Insurance Program (NFIP) Grace Period Extention for COVID-19

## Easing Financial Pressures for Policyholders

FEMA continues to take proactive steps to address the COVID-19 pandemic and to help serve its National Flood Insurance Program (NFIP) customers who may be experiencing financial hardships, the agency is extending the grace period to renew flood insurance policies from 30 to 120 days.

To avoid a lapse in coverage, there is typically a 30-day grace period to renew National Flood Insurance Program policies. However, due to the widespread economic disruption arising from this pandemic, FEMA recognizes that policyholders may not meet the standard deadline.

This extension will allow additional time for policyholders who may be struggling financially to pay insurance premiums and ensure their policies are not cancelled for nonpayment of premium due to circumstances beyond their control.

If a policy has an expiration date between February 13, 2020 and June 15, 2020, then the NFIP insurer must receive the appropriate renewal premium within 120 days of the expiration date to avoid a lapse in coverage. Likewise, if a policyholder receives an underpayment notice dated between February 13, 2020, and June 15, 2020, then the NFIP insurer must receive the additional premium amount requested within 120 days of the date of the notice.

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#### NFIP Grace Period (cont'd)

Policyholders who need additional time to pay their premiums, beyond the 120-day extension, should

contact their agent or insurer to inquire about other options the insurer may offer for premium payment.

If you have any questions, please contact FEMA's Congressional Affairs Division at (202) 646-4500 or fema-iga@fema.dhs.gov.



### **Online Training**

(All times Pacific)

#### **NFIP Basics**

May 7, 10 am Online - 1 CEC

#### **Tools for Determining BFE**

May 14, 10 am Online - 2 CECs

### Floodplain Development Permit Review

May 21, 9 am Online - 1 CEC

## Inspecting Floodplain Development

May 21, 10:30 am Online - 1.5 CEC To register for online courses, visit STARR's training site: <a href="mailto:j.mp/starronlinetraining">j.mp/starronlinetraining</a>, or email RXTraining@starr-team.com.