Alabama CRS Users Groups

What is a CRS Users Group?
A CRS Users Group is an informal organization of interested people (usually CRS Coordinator’s/CRS Teams) that meet periodically to talk and share ideas about the CRS Program. It is locally administered and the communities set their own rules so as to create a “safe” environment to connect with other CRS Programs in your area. Currently, there are 32 users groups across the country. Currently, Alabama does not have a users group.

Why do we need a CRS Users Group in Alabama?
The CRS is a time-consuming program that can be complicated at times. With the new 2013 Coordinator’s Manual in effect, some changes have occurred. The CRS Program is not a “one size fits all” program. Activities are to be tailored to fit the needs of each community specifically, making standardization difficult. Also CRS Coordinator’s often wear multiple hats such as building inspector, floodplain manager, engineers, departmental directors, planners, etc. That makes it hard to commit the time required to join and stay up-to-date with changes and/or additional activities involved with the CRS Program.

What types of activities are involved with CRS Users Groups?
As mentioned before, CRS Users Groups create their own agenda! You are not tied down to having to listen to something you already know. A point of contact will take ideas from the group and organize an agenda prior to meetings. Typically, other Users Groups have found that meetings held on a quarterly basis works best. The point of contact would be responsible for refreshments and setting up a central location (possibly with call-in feature/video conference equipment).

Example topics of meetings include but are not limited to:
- Share how activities are done
- Discussion of common concerns
- Talks by ISO/Tech reviewer
- Joint Outreach Projects
- How to get new communities into CRS
- Specialized training on a particular activity/element
- Sponsor webinars
- 2013 Manual change feedback

Who is part of a CRS Users Group?
- Alabama CRS Coordinator
- State NFIP Coordinator’s Office (OWR)
- ISO Specialist for Alabama: Jonathan Smith
- CRS Users’ Group National Adviser: Debbie Vascik
- CRS Communities in Alabama
- Communities not yet in the CRS
- Nonprofits in your area: private businesses and major employers (Regional Planning Commissions)
- Example of another state’s CRS Users Group: C-HOST (Mississippi Users Group) has 2-3 community representatives, from the general public serve on the team, on a rotating basis along with other community stakeholders (private business and major employers) as well as Building Officials, Certified Floodplain Managers, NFIP CRS Coordinators, along with Planning and Zoning Officials who serve the CRS communities. The team works to prepare flood risk management strategies and ensure the safety of families, businesses, and the community
What are the benefits of a CRS Users Group?

- Continuing Education Credits for CFMs
- Having a stronger voice in the CRS
- Having a support network of your peers and near-by communities is awesome!
  - Safe place
  - Knowledge transfer
  - Working together to make a region more resilient
- For a CRS Community, it can make a recertification visit less daunting
  - Humanizes the ISO/CRS Specialist
  - Creates opportunities to network and develop a strong relationship
  - Ask questions beforehand
- For the ISO Specialist, Users’ Groups help them to maximize their efforts
- Fain understanding of impacts from Biggert Waters 2012 (BW12) and Homeowners Flood Insurance Affordability Act of 2014 (HFIAA-2014)
  - Goal is to stabilize NFIP funds for future by reducing and discontinuing subsidized premiums
  - Subject to change by HFIAA
  - We know at this point there will be 25% annual increases as of January 1, 2013
  - Subsidized rate increases as of October 1, 2013
  - Grandfathering and Preferred Risk Policies (PRPs) are still allowed
- The CRS has been pointed to as a way communities can offset the rise in premiums
  - Being a part of a Users’ Group helps ensure you are “in the loop”
  - Working towards joint outreach efforts = more points = bigger discounts
- Smaller communities can potentially access some resources from larger communities
- Opportunity to network with other states’ CRS Users’ Groups to gain insights from more CRS communities
- Opportunity to gain insights to efficiencies and administrative practices for CRS Program implementation that can help save time and resources
- Group can serve as the Regional Program for Public Information (PPI) in Activity 330

Next Steps – Joining/Creating a CRS Users Group

- Kick-off meeting (Alabama CRS Coordinator will facilitate meetings until a Point of Contact for region is determined)
- Name the group
- Establish goals and objectives
- Establish membership
- Establish meeting logistics and meeting topics

Extra Resources

Many Users’ Groups have websites and newsletters. Check out these resources to get some ideas on meeting topics, or just to see what other states are doing and how they’re managing their groups

- Volusia County CRS Users Group – [www.volusia.org/emergency](http://www.volusia.org/emergency)
- Coastal Hazards Outreach Strategy Team (C-HOST) – [http://host.stormsmart.org](http://host.stormsmart.org)