National Flood Insurance Program’s Community Rating System:
Overview, Determining CRS Eligibility and What CRS Could Mean for NY Coastal Communities

June 6, 2013
National Flood Insurance Program

- Established in 1968

- A voluntary program based on an agreement between the federal government and the community

- In exchange for adopting and enforcing a floodplain regulations, federally-backed flood insurance is made available to property owners throughout the community
National Flood Insurance Program

- Over 5.5 million flood insurance policies are now in effect nationwide
- Nearly 22,000 participating communities in the NFIP
- 1,229 participating CRS communities nationwide, or covering 67% of policies in force

June 6, 2013
NFIP Objectives

• Reduce loss of life and property caused by flooding

• Reduce rising disaster relief costs caused by flooding

• Make Federally backed flood insurance coverage available to property owners.
Accomplishing NFIP Objectives

• Require new construction and substantial improvements to be flood resistant:
  • Lowest floor built above the base flood elevation
  • Protection of structures in velocity zones (V Zones)
  • Prohibit new development in designated floodways that would increase flood heights.
Federal Role in the NFIP

• Establish development/building standards
  ✓ minimum standards required

• Risk identification
  ✓ maps are aging, urbanization and other changes)

• Provide affordable flood insurance coverage
State Role in the NFIP

- Establish state-specific development/building standards that include NFIP minimums
- Community ordinance review
- Provide technical assistance and training to communities
- Evaluate community floodplain management activities:
  - Community assistance contacts (CACs)
  - Community assistance visits (CAVs)
- Assists with CRS program
Local Government Role in the NFIP

• Adopt local floodplain management laws in compliance with NFIP minimum standards and state laws
• Require new construction and substantial improvements to be flood resistant
• Guide future development away from flood hazard areas
• Prohibit new development in designated floodways that would increase flood heights
Community Floodplain Administrator’s Role

- Implement regulations
- Issue or deny permits
- Conduct inspections
- Determine compliance and take enforcement actions
- Maintain community maps and coordinate map appeals and revisions
- Disseminate floodplain management information
Flood Insurance Coverage

- Residential Properties
  - Owners
  - Renters
  - Condominiums
- Commercial Properties
- Coverage
  - Building
  - Contents
Determining CRS Eligibility

- Community must be determined by FEMA to be implementing a minimally compliant FPM program
- A “CAV” must be completed and “closed”
  - Local FPM ordinance current
  - Permitting procedures effective
  - No violations of ordinance in place
- Typical stumbling blocks
  - Questionable development found
  - No permit records
  - Post disaster substantial damage not being addressed
Community Rating System
Community Rating System Basics

- Created in 1990
- Voluntary program
- Provides reduced flood insurance premiums where there is better floodplain management (above and beyond the minimum requirements of the NFIP)
- Administered by the Insurance Services Office
  - ISO/CRS Specialist

NFIP/CRS

FEMA

June 6, 2013
CRS Task Force

- Chair
- FEMA Headquarters (5)
  - ✓ Floodplain management
  - ✓ Mapping
  - ✓ Actuary
  - ✓ Underwriting
- FEMA Regional Offices (3)
- Local governments (3)
- Insurance companies (2)
- Flood and Stormwater Associations (2)
- National Oceanic and Atmospheric Administration
- US Army Corps of Engineers

June 6, 2013
CRS Goals

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management
Four Series of Activities

300  Public Information
400  Mapping and Regulatory
500  Flood Damage Reduction
600  Warning and Response

19 Activities
96 Elements
## CRS Classes and Discounts

<table>
<thead>
<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
<th>PRP</th>
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<td>1</td>
<td>4,500</td>
<td>45%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>4,000</td>
<td>40%</td>
<td>10%</td>
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<td>3</td>
<td>3,500</td>
<td>35%</td>
<td>10%</td>
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<tr>
<td>4</td>
<td>3,000</td>
<td>30%</td>
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<td>5</td>
<td>2,500</td>
<td>25%</td>
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<td>6</td>
<td>2,000</td>
<td>20%</td>
<td>10%</td>
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<td>7</td>
<td>1,500</td>
<td>15%</td>
<td>5%</td>
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<td>9</td>
<td>500</td>
<td>5%</td>
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<tr>
<td>10</td>
<td>&lt; 500</td>
<td>0</td>
<td>0</td>
<td>0</td>
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</table>
Community Rating System

1,229 communities
As of October 1, 2012

Class:
- 9: 200 communities
- 8: 400 communities
- 7: 200 communities
- 6: 100 communities
- 5: 50 communities
- 4: 10 communities
- 3: 5 communities
- 2: 2 communities
- 1: 1 community

June 6, 2013
# Community Rating System

## Operation

- Application
- ✓ Letter of interest
- ✓ Quick Check

## CRS Quick Check

<table>
<thead>
<tr>
<th>Community Name</th>
<th>State</th>
<th>BOE/CRS</th>
<th>16</th>
</tr>
</thead>
<tbody>
<tr>
<td>NFIP Number</td>
<td>ERI</td>
<td>Current</td>
<td>FIRM Code</td>
</tr>
<tr>
<td>Application Date</td>
<td>USGS</td>
<td>Status</td>
<td>CRM</td>
</tr>
</tbody>
</table>

### Chief Executive Officer

- Name
- Title
- Address
- CRS Coordinator's phone
- Fax
- CRS Coordinator’s Email

### Sections

**Preconditions:**

<table>
<thead>
<tr>
<th>Section</th>
<th>Precondition</th>
<th>Met</th>
<th>Can</th>
<th>Enter</th>
</tr>
</thead>
<tbody>
<tr>
<td>211</td>
<td>a. Have you offered to give a Community Assistance Visit that concluded you are in full compliance with the NFIP?</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>b. Have you received a rating letter of interest that includes the NFIP?</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>212</td>
<td>C. Have you received a rating letter of interest that includes the NFIP?</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>213</td>
<td>d. Have you received a rating letter of interest that includes the NFIP?</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

### CRS Activities and Elements

<table>
<thead>
<tr>
<th>Code</th>
<th>Activity</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>351</td>
<td>a. Are you sure your special flood hazard area is fully enclosed?</td>
<td>Yes</td>
</tr>
<tr>
<td>352</td>
<td>b. Have you prepared a Community Assistance Visit report?</td>
<td>Yes</td>
</tr>
<tr>
<td>353</td>
<td>c. Have you given the NFIP a Community Assistance Visit report?</td>
<td>Yes</td>
</tr>
<tr>
<td>354</td>
<td>d. Have you distributed a Community Assistance Visit report?</td>
<td>Yes</td>
</tr>
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</table>

### Quick Check

- June 6, 2013
# 210 Requesting CRS Credit

## CRS Quick Check

<table>
<thead>
<tr>
<th>Section</th>
<th>Prerequisites</th>
<th>Met</th>
<th>Can Meet</th>
<th>Enter</th>
</tr>
</thead>
<tbody>
<tr>
<td>211</td>
<td>(a)(2) Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a)(4) How many repetitive loss properties are there in your community?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a)(4) What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a)(5) Have you maintained flood insurance policies on all buildings that have been required to have one?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>213</td>
<td>(a) How many buildings are in your community's Special Flood Hazard Area?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a) How large is your community's Special Flood Hazard Area (in acres)?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## CRS Activities and Elements

<table>
<thead>
<tr>
<th>Section</th>
<th>Activities and Elements</th>
<th>Now</th>
<th>Could</th>
<th>Credit</th>
<th>Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>310</td>
<td>Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?</td>
<td>38</td>
<td>38</td>
<td>38</td>
<td>38</td>
</tr>
<tr>
<td></td>
<td>Do you have FEMA Elevation Certificates on buildings built before your CRS application?</td>
<td>12</td>
<td>48</td>
<td>12</td>
<td>48</td>
</tr>
<tr>
<td>320</td>
<td>Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?</td>
<td>30</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Do you provide inquirers with other non-insurance related information that is shown on your FIRM?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Do you provide information about flood problems other than those shown on the FIRM?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Do you provide information about flood depths?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Do you provide information about past flooding at or near the site in question?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Do you provide information about areas that should be protected because of their natural floodplain functions?</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
</tbody>
</table>
### 210 Requesting CRS Credit

#### CRS Quick Check

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Now</th>
<th>Could</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has a program to regularly inspect storage basins and to remove debris when flooding is expected (more than listening to the radio)?</td>
<td>25</td>
<td>120</td>
</tr>
<tr>
<td>Next to the emergency plan that specifies what to do after a flood</td>
<td>25</td>
<td>340</td>
</tr>
<tr>
<td>In the floodplain and arrangements for special warnings to them? Community? (see <a href="http://www.stormready.noaa.gov">www.stormready.noaa.gov</a>)</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>Does the community have a program, and a levee failure warning and response plan (similar to 610 a-d)? Properties in the area that would flood if the levee were overtopped?</td>
<td>50</td>
<td>235</td>
</tr>
<tr>
<td>Has an upstream dam? If so, enter the credit for the state’s dam safety program Safety Scores&quot; tab in this Excel file.</td>
<td>0</td>
<td>45</td>
</tr>
<tr>
<td>Has an annual outreach project sent to the community?</td>
<td>25</td>
<td>115</td>
</tr>
<tr>
<td>Has a &quot;CGA&quot; from the right column on the &quot;Growth Rates&quot; tab in this Excel file.</td>
<td>1.00</td>
<td>1.50</td>
</tr>
</tbody>
</table>

**Total**

<table>
<thead>
<tr>
<th>Now</th>
<th>Could</th>
</tr>
</thead>
<tbody>
<tr>
<td>877</td>
<td>339</td>
</tr>
</tbody>
</table>

**Total "Now" + "Could"**

<table>
<thead>
<tr>
<th>Now</th>
<th>Could</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,216</td>
<td></td>
</tr>
</tbody>
</table>

**Potential CRS Class**

<table>
<thead>
<tr>
<th>Now</th>
<th>Could</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>8</td>
</tr>
</tbody>
</table>
Community Rating System

Operation
Application
Verification Visit
Recertification
Modification
Cycle Verification
Community Rating System

Community Responsibilities

- Pass a CAV
- Designate CRS Coordinator
- Ask to join (CEO’s letter)
- Implement activities
- Annual recertification
- Maintain ECs, FIRMs, forever
- Maintain other records until cycle
Community Rating System

Benefits

✓ Money stays in the community
# Community Rating System

**Community:** PALM BEACH, TOWN OF  
**State:** FLORIDA  
**County:** PALM BEACH COUNTY  
**CID:** 120220

**Current CRS Class = 7**

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Per Policy</th>
<th>Per Community</th>
<th>SFHA *</th>
<th>X-STD/AR/A99 **</th>
<th>PRP ***</th>
</tr>
</thead>
<tbody>
<tr>
<td>09</td>
<td>$25</td>
<td>$204,119</td>
<td>$33</td>
<td>$16</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>08</td>
<td>$45</td>
<td>$365,205</td>
<td>$66</td>
<td>$16</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>07</td>
<td>$65</td>
<td>$526,291</td>
<td>$99</td>
<td>$16</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>06</td>
<td>$90</td>
<td>$730,410</td>
<td>$132</td>
<td>$32</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>05</td>
<td>$110</td>
<td>$891,496</td>
<td>$165</td>
<td>$32</td>
<td>$0</td>
</tr>
</tbody>
</table>

**TOTAL**
- PIF: $8,119  
- PREMIUM: $3,735,962  
- AVERAGE PREMIUM: $460

**SFHA ***
- PIF: $4,878  
- PREMIUM: $2,738,444  
- AVERAGE PREMIUM: $561

**X-STD/AR/A99 **
- PIF: $2,685  
- PREMIUM: $817,610  
- AVERAGE PREMIUM: $305

**PRP ***
- PIF: 556  
- PREMIUM: $179,908  
- AVERAGE PREMIUM: $324
## Community Rating System

**Community:** LONGMONT, CITY OF  
**State:** COLORADO  
**County:** BOULDER COUNTY  
**CID:** 080027

### Current CRS Class = 8

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Per Policy</th>
<th>SFHA *</th>
<th>X-STD/AR/A99 **</th>
<th>PRP ***</th>
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<tbody>
<tr>
<td>09</td>
<td>$43</td>
<td>$56</td>
<td>$41</td>
<td>$0</td>
</tr>
<tr>
<td>08</td>
<td>$11,000</td>
<td>$10,256</td>
<td>$744</td>
<td>$0</td>
</tr>
<tr>
<td>07</td>
<td>$123</td>
<td>$169</td>
<td>$41</td>
<td>$0</td>
</tr>
<tr>
<td>06</td>
<td>$31,511</td>
<td>$30,767</td>
<td>$744</td>
<td>$0</td>
</tr>
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<td>05</td>
<td>$42,511</td>
<td>$41,022</td>
<td>$1,489</td>
<td>$0</td>
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</table>

### Average Premiums

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Average Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>09</td>
<td>$850</td>
</tr>
<tr>
<td>08</td>
<td>$1,014</td>
</tr>
<tr>
<td>07</td>
<td>$786</td>
</tr>
<tr>
<td>06</td>
<td>$339</td>
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</tbody>
</table>

### Example Premiums

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Example Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>09</td>
<td>$217,719</td>
</tr>
<tr>
<td>08</td>
<td>$21,255</td>
</tr>
<tr>
<td>07</td>
<td>$31,511</td>
</tr>
<tr>
<td>06</td>
<td>$42,511</td>
</tr>
<tr>
<td>05</td>
<td>$52,766</td>
</tr>
</tbody>
</table>

### Premiums

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>09</td>
<td>$217,719</td>
</tr>
<tr>
<td>08</td>
<td>$21,255</td>
</tr>
<tr>
<td>07</td>
<td>$31,511</td>
</tr>
<tr>
<td>06</td>
<td>$42,511</td>
</tr>
<tr>
<td>05</td>
<td>$52,766</td>
</tr>
</tbody>
</table>

### Additional Information

- **PIF:** 256
- **PREMIUM:** $217,719
- **AVERAGE PREMIUM:** $850
- **PRP ***:** $339
Community Rating System

Benefits

- Money stays in the community
- Insurance savings offset costs
- Better and better organized programs
- Technical assistance
- Public information builds constituency
- Incentive to keep implementing
Community Rating System

National Flood Insurance Program
Community Rating System

Coordinator’s Manual

FIA-15/2013

FEMA

NFIP/CRS
Four Series of Activities

300  Public Information
400  Mapping and Regulatory
500  Flood Damage Reduction
600  Warning and Response

19 Activities
96 Elements

June 6, 2013
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td>iii</td>
</tr>
<tr>
<td>100 Introduction</td>
<td>100-1</td>
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<tr>
<td>110 Program Overview</td>
<td>110-1</td>
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<tr>
<td>120 Glossary</td>
<td>120-1</td>
</tr>
<tr>
<td>200 Procedures</td>
<td>200-1</td>
</tr>
<tr>
<td>210 Requesting CRS Credit</td>
<td>210-1</td>
</tr>
<tr>
<td>220 Credit Calculation</td>
<td>220-1</td>
</tr>
<tr>
<td>230 Verification</td>
<td>230-1</td>
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<tr>
<td>240 CRS Community Self Assessment</td>
<td>240-1</td>
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<tr>
<td>300 Public Information Activities</td>
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<tr>
<td>310 Elevation Certificates</td>
<td>310-1</td>
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<td>320 Map Information Service</td>
<td>320-1</td>
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<tr>
<td>330 Outreach Projects</td>
<td>330-1</td>
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<tr>
<td>340 Hazard Disclosure</td>
<td>340-1</td>
</tr>
<tr>
<td>350 Flood Protection Information</td>
<td>350-1</td>
</tr>
</tbody>
</table>
Community Rating System

CRS Resources

www.CRSResources.org

CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, user groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator’s Manual.

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

Download the 2013 CRS Coordinator’s Manual

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

- 310 Elevation Certificates
- 320 Map Information Service
- 330 Outreach Projects
- 340 Hazard Disclosure
- 350 Flood Protection Information
- 360 Flood Protection Assistance
- 370 Flood Insurance Promotion
Mapping and Regulation Activities

- 410  Floodplain Mapping
- 420  Open Space Preservation
- 430  Higher Regulatory Standards
- 440  Flood Data Maintenance
- 450  Stormwater Management
Protection of Natural Coastal Areas

CRS credit for:

• Preserving coastal erosion open space
• Coastal construction setback lines that prohibit buildings
• Mapping of and/or regulating for annual coastal erosion rates
• Prohibiting vehicular or pedestrian traffic on sand dunes
• Prohibiting development seaward of existing building (including pools, seawalls, etc.)
Coastal Areas

Also CRS credit for:

• Requiring new construction in the coastal A Zone to meet the same standards as V Zone buildings

• Regulations prohibit any building enclosures, including breakaway walls or if owner signs a nonconversion agreement
Flood Damage Reduction Activities

- 510 Floodplain Management Planning
- 520 Acquisition and Relocation
- 530 Flood Protection
- 540 Drainage System Maintenance
501 Repetitive Loss Properties

- Repetitive loss (RL) property:
  - 2 claims over $1,000 in 10 years
  - 154,000 RLs in the U.S. (70,000 insured)

- Severe repetitive loss (SRL) property:
  - Rep loss with 4 claims over $5,000 or
  - 2 or more claims that are greater than the building’s value
  - 10,000 SRLs in the U.S.

✓ Historically, repetitive loss properties represent 1.3% of all NFIP policies
✓ Represent 15% – 20% of all NFIP claims
Repetitive Loss Properties

- CRS communities must update their repetitive loss list
- Map the repetitive loss properties
- Prepare an analysis or plan, if more than 10 RL properties
Warning and Response Activities

- 610  Flood Warning and Response
- 620  Levees
- 630  Dams
Other CRS Program Priorities

Goal 1. Reduce and avoid flood damage to insurable property.
Goal 2. Strengthen and support the insurance aspects of the NFIP.
Goal 3. Foster comprehensive floodplain management.

• Natural Floodplain Functions

• All-Hazard Mitigation

• Future Conditions and Impacts of Climate Change
Credit provided for communities that provide the following – based on the potential for flooding due to climate changes and/or sea level rise:

- Information to owners about areas not mapped on the FIRM
- Advise to buyers
- Future conditions flood elevations in the V and coastal A Zones on regulatory maps and in regulations
- Watershed master plans that manage future conditions
Community Rating System

“HELP”

✓ ISO/CRS Specialist
✓ State
✓ FEMA
✓ Publications
✓ CRS Website
✓ Other CRS communities
✓ CRS users groups

June 6, 2013
CRS Users Groups

- Informal organization
- Interested people
- Locally administered
- Set own priorities
- Meet periodically
- Share ideas
- Cooperate on joint ventures
- Provide feedback on CRS
CRS Users Groups

- Citrus County, FL
- Miami-Dade County, FL
- Palm Beach County, FL
- Tampa Bay, FL
- Volusia County, FL
- Southwest Florida
- Mississippi coast (CHOST)
- New Orleans, LA (FLOAT)
- Baton Rouge, LA
- Jefferson Parish, LA
- Houston/Galveston, TX (FAST)

- Colorado Association
- Delaware
- Georgia
- Illinois
- Kansas/Missouri
- Northern Virginia
- Northwest Arkansas
- Northwest (NORFMA)
- Oklahoma Association
- Southern California
- Virginia

- (New York)
CRS Users Groups

Recent activities
✓ Share how activities done
✓ Discuss common concerns
✓ Talks by ISO/Tech reviewer
✓ Joint outreach projects
✓ Joint outreach project strategy
✓ Get new communities in
✓ Organize training
✓ Sponsor webinars
✓ 2013 Manual change feedback
Questions?
Climate Smart Communities Webinar

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