Introduction to the Community Rating System
Introduction to the CRS

CRS Basics

✓ FEMA program
✓ NFIP program
✓ 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
## Introduction to the CRS

<table>
<thead>
<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
<th>PRP</th>
</tr>
</thead>
<tbody>
<tr>
<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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<tr>
<td>3</td>
<td>3,500</td>
<td>35%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>3,000</td>
<td>30%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>2,500</td>
<td>25%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>2,000</td>
<td>20%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>1,500</td>
<td>15%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>1,000</td>
<td>10%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>9</td>
<td>500</td>
<td>5%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>10</td>
<td>&lt; 500</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
Introduction to the CRS

1417 CRS Communities as of October 1, 2016
## Introduction to the CRS

### 14 Maryland CRS Communities

<table>
<thead>
<tr>
<th>Name</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baltimore, City of</td>
<td>5</td>
</tr>
<tr>
<td>Bel Air, Town of</td>
<td>7</td>
</tr>
<tr>
<td>Calvert County</td>
<td>8</td>
</tr>
<tr>
<td>Caroline County</td>
<td>9</td>
</tr>
<tr>
<td>Carroll County</td>
<td>8</td>
</tr>
<tr>
<td>Cecil County</td>
<td>8</td>
</tr>
<tr>
<td>Dorchester County</td>
<td>8</td>
</tr>
<tr>
<td>Frederick, City of</td>
<td>7</td>
</tr>
<tr>
<td>Harford County</td>
<td>7</td>
</tr>
<tr>
<td>Havre De Grace</td>
<td>8</td>
</tr>
<tr>
<td>Howard County</td>
<td>7</td>
</tr>
<tr>
<td>Ocean City, Town of</td>
<td>7</td>
</tr>
<tr>
<td>Prince Georges County</td>
<td>5</td>
</tr>
<tr>
<td>Talbot County</td>
<td>8</td>
</tr>
</tbody>
</table>
Introduction to the CRS

Application

✓ Letter of interest from CEO
✓ CRS Quick Check
✓ FEMA Region OK’s a visit
✓ May need a CAV
✓ ISO/CRS Specialist conducts the verification visit
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Once in

✓ Recertification
  ▪ Annual
✓ Modification
  ▪ Any time
  ▪ Only one class – 2 = cycle
  ▪ After cycle under 2013 manual
✓ Cycle Verification
  ▪ 3-5 years depending on discount
Introduction to the CRS

Your next verification visit will follow the 2013 Manual
Introduction to the CRS

Program Data Table

<table>
<thead>
<tr>
<th>CRS Program Data</th>
<th>A. In the SFHA</th>
<th>B. In a regulated floodplain outside the SFHA</th>
<th>C. In the rest of the community</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Last report’s number of buildings in the SFHA (bSF) (line 6, last report)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Number of new buildings constructed since last report</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Number of buildings removed/demolished since last report</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Number of buildings affected by map revisions since last report (+ or −)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Number of buildings affected by corporate limits changes (+ or −)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Current total number of buildings in the SFHA (bSF) (total lines 1–5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Number of substantial improvement/damage projects since last report</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Number of repetitive loss properties mitigated since last report</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Number of LOMRs and map revisions (not LOMAs) since last report</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Acreage of area(s) (aSFHA) as of the last report (line 13, last report)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Acreage of area(s) affected by map revisions since last report (+ or −)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Acreage of area(s) affected by corporate limits changes (+ or −)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Current acreage of the SFHA (aSFHA) (total lines 10–12)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14. Primary source for building data:

15. Primary source for area data:

<table>
<thead>
<tr>
<th>Period covered:</th>
<th>Current FIRM date:</th>
</tr>
</thead>
</table>

If available, the following data would be useful:

| Number of new manufactured homes installed since last report | | |
| Number of other new 1-4 family buildings constructed since last report | | |
| Number of all other buildings constructed/installed since last report | | |

Notes: Lines 1–8 deal with "buildings." Section 301 has more information about what qualifies as "buildings" and how they are counted for CRS purposes. Numbers in column A are for the Special Flood Hazard Area. If the community also regulates floodplain development outside the SFHA, Column B is completed (and the community may deserve credit under Activity 410 (Floodplain Mapping)). The data in Column C help relate what happens in the floodplain to what is happening in the rest of the community.
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Class Prerequisites

Class 9
- Compliant with NFIP
- Maintain required flood insurance policies
- Maintain elevation certificates – Activity 310
- Meet repetitive loss criteria – Activity 501
- 500 points
Introduction to the CRS

4 Series of Activities

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

19 Activities
94 Elements
Introduction to the CRS

300 Series – Public Information

310 – Elevation Certificates – required
320 – Map Information
330 – Outreach Projects
340 – Hazard Disclosure
350 – Flood Protection Information
360 – Flood Protection Assistance
370 – Flood Insurance Promotion
Introduction to the CRS

310 – Elevation Certificates (EC)

• All new or substantially improved structures in the floodplain.
• Maintained and made available upon request.
• Must be 90% complete and correct.
• Score based on first review.
• Submit all elevation certificates annually.
• Keep permit list of all new and SI structures
• Keep venting certificates with EC.
• Keep V zone certificates with EC.
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320 Map Information (MI)
• Provide FIRM and other flood information.
• Service must be publicized annually – mailed

330 Outreach Projects (OP)
• Six priority topics, unlimited messages
• Types of projects – annual
  • Informational – brochures, flyers
  • General – public meetings, newspaper
• Targeted – floodplain, RL area, dam/levee inundation areas
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340 Hazard Disclosure

• Disclose flood hazard to perspective buyers

350 Flood Protection Information

• Credit for documents in Library (LIB)
• Credit for flood information on community website (WEB)
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360 Flood Protection Assistance

• One on one advice on retrofitting and drainage (PPA/PPV)
• Publicity required

370 Flood Insurance Promotion

• Assess flood insurance coverage and identify shortfalls
• Develop and implement plan to increase insurance coverage
Introduction to the CRS

400 Series – Mapping and Regulations

410 – Floodplain Mapping
420 – Open Space Preservation
430 – Higher Regulatory Standards
440 – Flood Data Maintenance
450 – Stormwater Management Regulations
Introduction to the CRS

410 Floodplain Mapping
• Credit for studies that increases floodplain and/or BFE
• Must regulate to the new area/BFE

420 Open Space Preservation
• Credit for open space in the floodplain (OSP)
• Additional credit for natural functions, deed restrictions, low density zoning, open space incentives.
Introduction to the CRS

430 Higher Regulatory Standards

• Regulations must have the force of law
• Must demonstrate that regulations are enforced
  • Development limitations (DL)
    • Prohibit fill, buildings, and/or storage in FP
    • Partial credit possible
• Freeboard (FRB)
  • Up to 3 feet
  • Depending on fill regulations

Visual Intro-19
430 Higher Regulatory Standards

- Foundation Protection (FDN)
- Cumulative Substantial Improvement (CSI)
  - Damage and/or improvement
  - Minimum 5 years
- Lower substantial improvement (LSI)
- Protection of Critical Facilities (PCF)
  - 500 year standard
- Enclosure Limits (ENL)
Introduction to the CRS

430 Higher Regulatory Standards

• Building Codes (BC)
  • Including BCEGS
• Local Drainage Protection (LDP)
• Manufactured Home Parks (MHP)
• Coastal A Zones (CAZ)
• Special Flood Related Hazards Regulations (SHR)
• Other Higher Standard
  • Catch all
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440 Flood Data Maintenance

- Additional Map Data (AMD)
  - Overlay maps used in day to day operations
  - Paper or digital
  - Minimum: roads, SFHA, parcels, corporate boundary
  - Keep updated
- FIRM Maintenance (FM)
- Benchmark Maintenance (BMM)
  - Survey markers or CORS
Introduction to the CRS

450 Stormwater Management

• Stormwater Management Regulations (SMR)
  • Post development runoff can’t exceed pre development
  • Based on watershed
• Four sub-elements
  • Size of development – min 5 acres
  • Design storm – min 10 year
  • Low Impact Development
  • Public maintenance of stormwater facilities
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450 Stormwater Management

• Erosion and Sedimentation Control (ESC)
  • Minimum 1 acre disturbance

• Water Quality (WQ)
  • Regulations require best management practices
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500 Series – Flood Damage Reduction

501 – Repetitive Loss Properties
510 – Floodplain Management Planning
520 – Acquisition and Relocation
530 – Flood Protection
540 – Drainage System Maintenance
Introduction to the CRS

501 Repetitive Losses

✓ Repetitive loss: 2 claims > $1,000 in 10 years
✓ Severe RL: Rep loss with 4 claims > $5,000 or ≥ 2 claims > building’s value
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Repetitive Loss Properties

✓ 160,000 repetitive loss properties in US
✓ 70,000 currently insured
✓ 10,000 severe repetitive loss properties
✓ Historically, repetitive loss properties represent 1.3% of all NFIP policies
✓ Represent 15% – 20% of all NFIP claims
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501 – Repetitive Loss Requirements

• Review repetitive loss (RL) list

• No RL properties – Category A
  • No requirements

• Between 1 and 9 RL properties – Category B
  • Mapping, outreach

• 10 or more RL properties – Category C
  • Mapping, outreach, 510 plan
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501 – Repetitive Loss Requirements

• Review repetitive loss (RL) list
  • Submit any updates using transmittal
• Map repetitive loss areas (RLA)
  • Do not show individual RL properties
  • Include adjacent properties with same flood hazard
• Determine the cause of flooding for each RLA
• Target RLA with outreach
  • Specific messages, sample on crsresources.org
510 Floodplain Management Planning

- Floodplain Management Plan (FMP)
  - Ten steps – all required for full credit
  - Multi jurisdictional plans
    - 2 representative from the community
    - At least half must attend each meeting
- Guidance and assistance is available
- Must be updated every 5 years
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510 Floodplain Management Planning

• Repetitive Loss Area Analysis (RLAA)
  • More in depth for small areas

• Natural Functions Plan
  • Plan protects on or more natural functions in the floodplain
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520 Acquisition and Relocation (AR)

- Remove structures from the floodplain
- Property must be kept open
- Additional credit for RL, SRL and critical facilities
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530 Flood Protection (FP)

• Protect structures from flood
  • Retrofitting or structural projects
  • Structural projects need engineering
  • Elevation cannot be due to substantial damage
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540 – Drainage System Maintenance (DSM)

• Inspect and maintain drainage system
  • Overland flow
  • Standard Operating Procedures
  • Mapping and components
• Basin Maintenance
• Capital Improvement Projects
• Stream Dumping Regulations
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600 Series – Flood Warning and Response

610 – Flood Warning
620 – Levees
630 – Dams
Introduction to the CRS

610 Flood Warning and Response

• Predict the flood
• Disseminate the warning
• Operations
• Coordinate with critical facilities
• Storm Ready/Tsunami Ready
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610 Flood Warning and Response

• Adopted emergency operation plan
• Inundation map tied to the plan
• Annual outreach project
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620 Levee

- Maintenance plan
- System to recognize the threat of failure
- Disseminate the warning
- Response plan
- Coordinate with critical facilities
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630 Dams

• State Dam Safety (SDS) credit – 45 points for MD
  • Must be impacted by a high hazard potential dam

• System to recognize the threat of failure
• Disseminate the warning
• Response plan
• Coordinate with critical facilities
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710 Community Growth Adjustment

• All activities in 400 series multiplied by CGA
• Increase in dwelling units countywide
• Calculated annually
• List available on crsresources.org
Introduction to the CRS

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, users 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
Introduction to the CRS

Questions?

agowans@iso.com