

Introduction to the CRS

Introduction to the Community Rating System



OMB No. 1660-0022
Expires: December 31, 2016

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2013



FEMA

Introduction to the CRS

CRS Basics

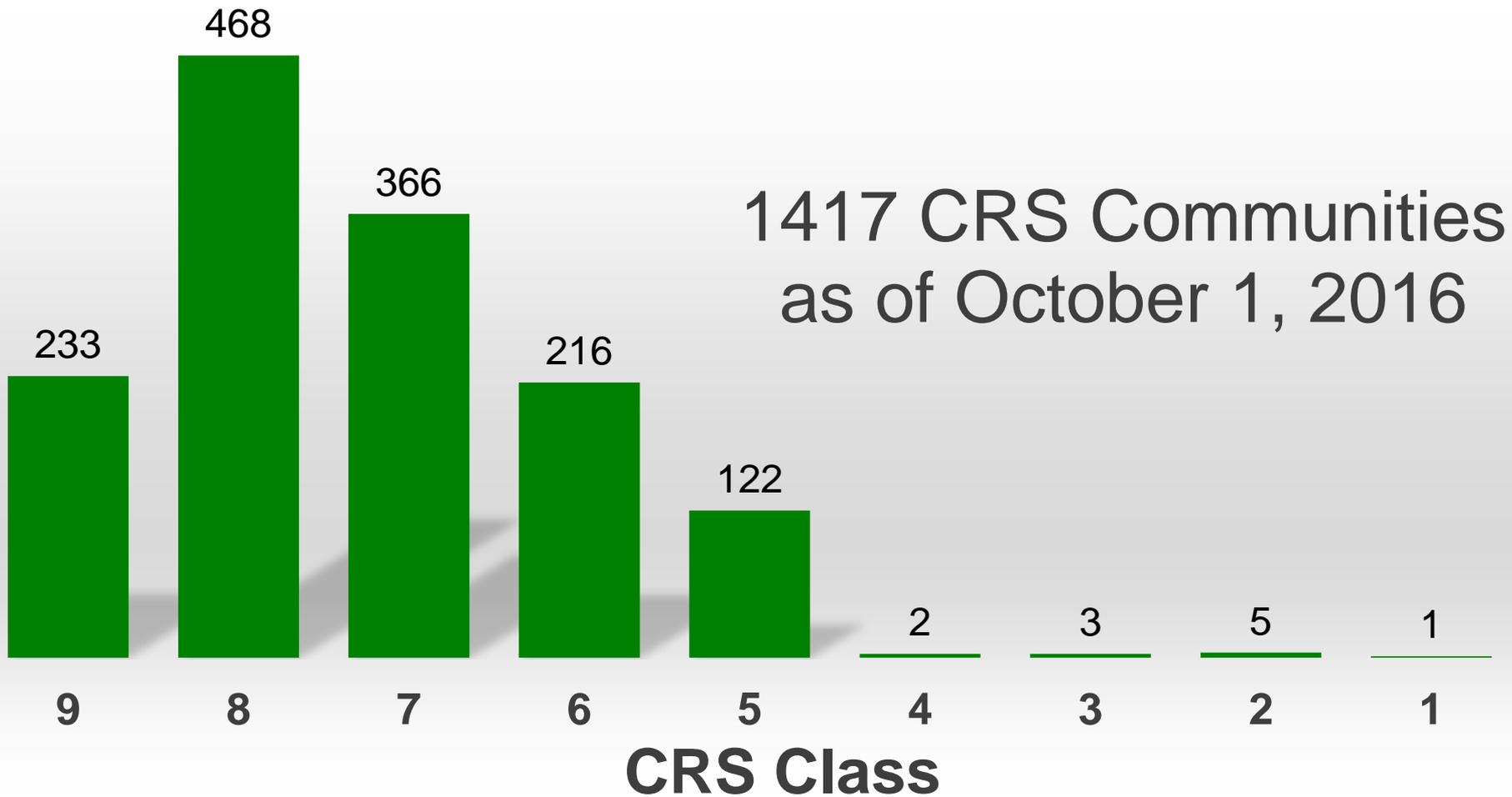
- ✓ FEMA program
- ✓ NFIP program
- ✓ Voluntary program
- ✓ Provides reduced flood insurance premiums where there is better floodplain management (above and beyond the minimum requirements of the NFIP)
- ✓ Administered by the Insurance Services Office
 - ❖ ISO/CRS Specialist



Introduction to the CRS

Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0

Introduction to the CRS



Introduction to the CRS

14 Maryland CRS Communities

Baltimore, City of	5	Frederick, City of	7
Bel Air, Town of	7	Harford County	7
Calvert County	8	Havre De Grace	8
Caroline County	9	Howard County	7
Carroll County	8	Ocean City, Town of	7
Cecil County	8	Prince Georges County	5
Dorchester County	8	Talbot County	8

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

A	B	C	D	E	F	G	H	I		
CRS Quick Check										
2	Community Name				State		BCEGS		10	
3	NFIP Number				FIRM Effective Date					
4	Population				Current FIRM Date					
5	Application Date				County					
7	Chief Executive Officer				CRS Coordinator					
8	Name									
9	Title									
10	Address									
11	Address									
12					CRS Coordinator's phone		Fax			
13					CRS Coordinator's e-mail					
14										
15	Section	Prerequisites				Met	Can Meet	Enter		
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?							
17		a(4)	How many repetitive loss properties are there in your community?							
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)							
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?							
20	213	a	How many buildings are in your community's Special Flood Hazard Area?							
21		a	How large is your community's Special Flood Hazard Area (in acres)?							
22					CRS Activities and Elements					
23					Now	Could	Credit	Max		
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?				38		38	38
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?						12	48
26	320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?						30	30
27		b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?						20	20
28		c	Do you provide information about flood problems other than those shown on the FIRM?						20	20
29		d	Do you provide information about flood depths?						20	20
30		e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?						20	20
31		f	Do you provide information about past flooding at or near the site in question?						20	20
32		g	Do you provide information about areas that should be protected because of their natural floodplain functions?						20	20



Introduction to the CRS

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

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CRS Quick Check								
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23	CRS Activities and Elements				Now	Could	Credit	Max
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Your next
verification visit
will follow the
2013 Manual

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Program Data Table

Line 6 –buildings in SFHA

Line 13 – area of SFHA

Update every year with recertification.

CRS Program Data	A. In the SFHA	B. In a regulated floodplain outside the SFHA	C. In the rest of the community
1. Last report's number of buildings in the SFHA (bSF) (line 6, last report)			
2. Number of new buildings constructed since last report	+		
3. Number of buildings removed/demolished since last report	-		
4. Number of buildings affected by map revisions since last report (+ or -)			
5. Number of buildings affected by corporate limits changes (+ or -)			
6. Current total number of buildings in the SFHA (bSF) (total lines 1-5)			
7. Number of substantial improvement/damage projects since last report			
8. Number of repetitive loss properties mitigated since last report			
9. Number of LOMRs and map revisions (not LOMAs) since last report			
10. Acreage of area(s) (aSFHA) as of the last report (line 13, last report)			
11. Acreage of area(s) affected by map revisions since last report (+ or -)			
12. Acreage of area(s) affected by corporate limits changes (+ or -)			
13. Current acreage of the SFHA (aSFHA) (total lines 10-12)			
14. Primary source for building data:			
15. Primary source for area data:			
Period covered:	Current FIRM date:		
<i>If available, the following data would be useful:</i>			
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

Flood-prone areas of Santa Clara County Coyote Watershed

San Francisco Bay

Rain happens

Your property is located in a flood-prone area

Since 1998, the Santa Clara Valley Water District has been participating in FEMA's national program to increase awareness of the possibility of flooding in areas designated as Special Flood Hazard Areas. This notice is sent every year to residents and property owners in the flood-prone areas of the county as part of a national flood awareness program and contains guidelines on what to do in the event of a flood and tips on how to protect your property.

Notice:
Flood-prone properties are determined through map interpretation. However, errors may occur, especially when properties are near the edge of flood zones or if the flood zone is small or narrow. If you want to verify the flood-zone information, please call the water district's Community Project Review Unit at (408) 265-2607, ext. 2588.

Owners of multiple properties can determine which property this notice refers to by checking the Assessor's Parcel Number (APN) on the address label. The APN is the eight-digit number printed above and to the right of your name on the mailing panel of this brochure. Compare this number to the APN on your property tax record to identify the property.

You can view a map of flood zones in your neighborhood by visiting the water district's web site at www.valleywater.org. Click on "Look up your address," and enter your ZIP code and the street name. If you do not have access to the Web, call the Community Projects Review Unit at the Santa Clara Valley Water District at (408) 265-2607, ext. 2588.

Your flood zone information

Check your flood zone designation. You can find this printed above and to the left of your name on the address label.

If the designation is FEMA:
Your property is in a FEMA-designated Special Flood Hazard Area (SFHA). The properties in this flood zone have the greatest risk of flooding and sustaining damage in the event of a significant flood. Flood insurance is required if you live in a SFHA and if you have a federally-backed mortgage or a home equity loan. If you do not already have flood insurance, you should contact your insurance provider for more information.

If the designation is SCVWD:
Your property is in a flood-prone area as designated by the water district. These properties are generally at a lesser risk and may not be required to have flood insurance. However, flood insurance is available through the National Flood Insurance Program.

Flood insurance

You don't need to live near water to be flooded. Nearly everyone is exposed to some flooding hazard caused by storms or water backup from storm drains or other systems. Flood damage is not covered by homeowners' policies. You can protect your home, business and belongings with flood insurance from the National Flood Insurance Program (NFIP). Contents coverage is separate, so renters can insure their belongings.

Since it takes 30 days for a flood policy to take effect, it is important to purchase flood insurance before flooding occurs. Contact your insurance agent or the NFIP at www.fema.gov/nfip/infocon.htm or call 1-888-CALL-FLOOD, ext. 100.

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

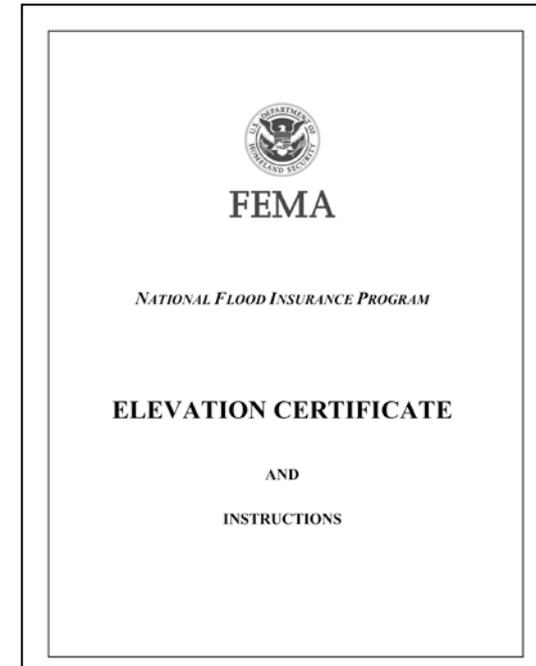
360 – Flood Protection Assistance

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.



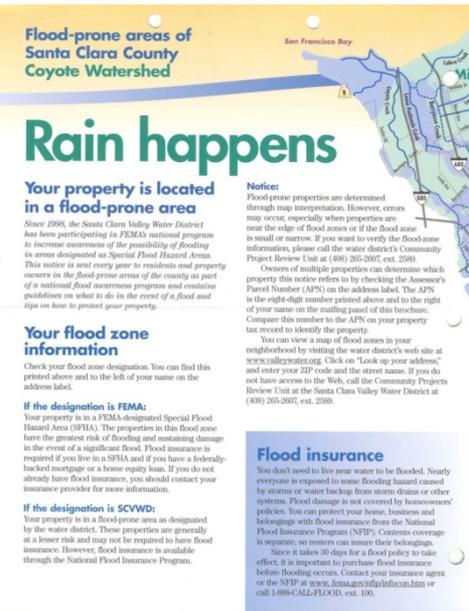
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320 Map Information (MI)

- 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)

Introduction to the CRS



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

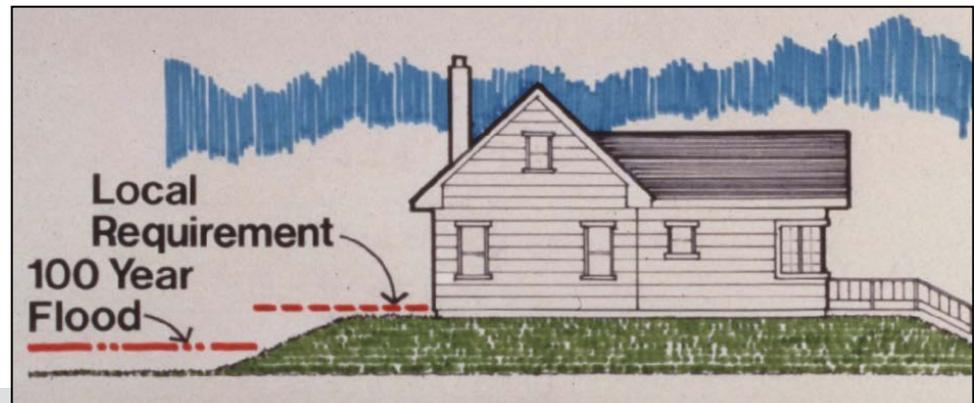
- Credit for open space in the floodplain (OSP)
- Additional credit for natural functions, deed restrictions, low density zoning, open space incentives.



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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



Introduction to the CRS

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)

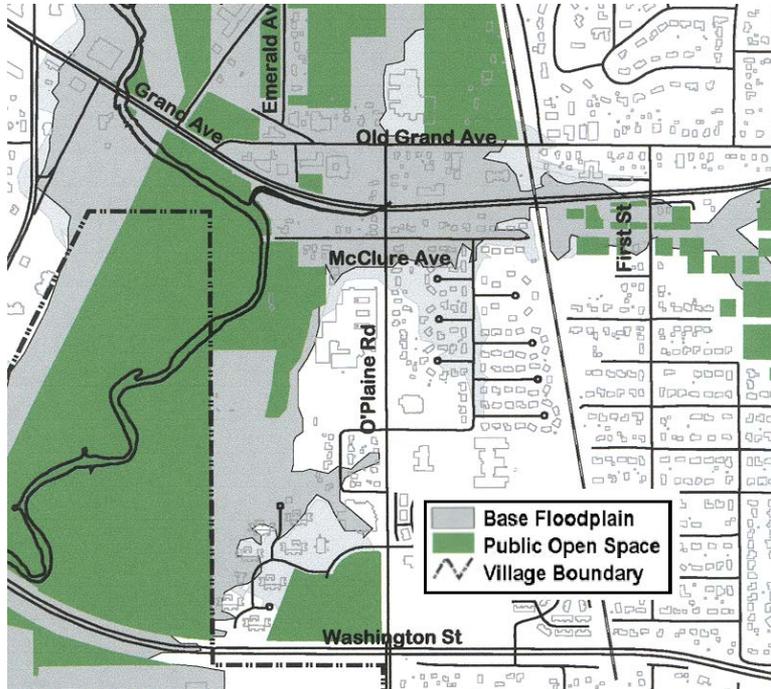


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430 Higher Regulatory Standards

- 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

Introduction to the CRS



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

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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

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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

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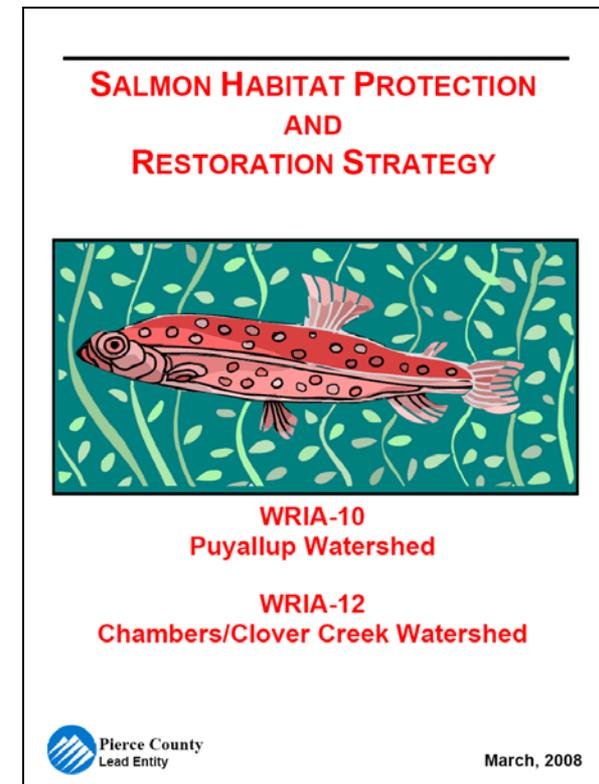
510 Floodplain Management Planning

- 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



Introduction to the CRS

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



Introduction to the CRS

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



Home ▾	Manual	100 Series	200 Series	300 Series	400 Series	500 Series	600 Series	700 Series	Training & Videos
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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](#)

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Questions?

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Flood Insurance Manual

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