

Introduction to the CRS

Introduction to the Community Rating System (CRS)



OMB No. 1660-0022
Expires: March 31, 2020

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2017



Introduction to the CRS

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



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FEMA

Introduction to the CRS

Goals

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



Insurance Program
Insurance Manual

Introduction to the CRS



FEMA



Introduction to the CRS

Benefits

- ✓ Money stays in the community
- ✓ Insurance savings offset costs
- ✓ Better and better organized programs
- ✓ Public information builds an informed public
- ✓ Mitigation benefit



Introduction to the CRS

Responsibilities

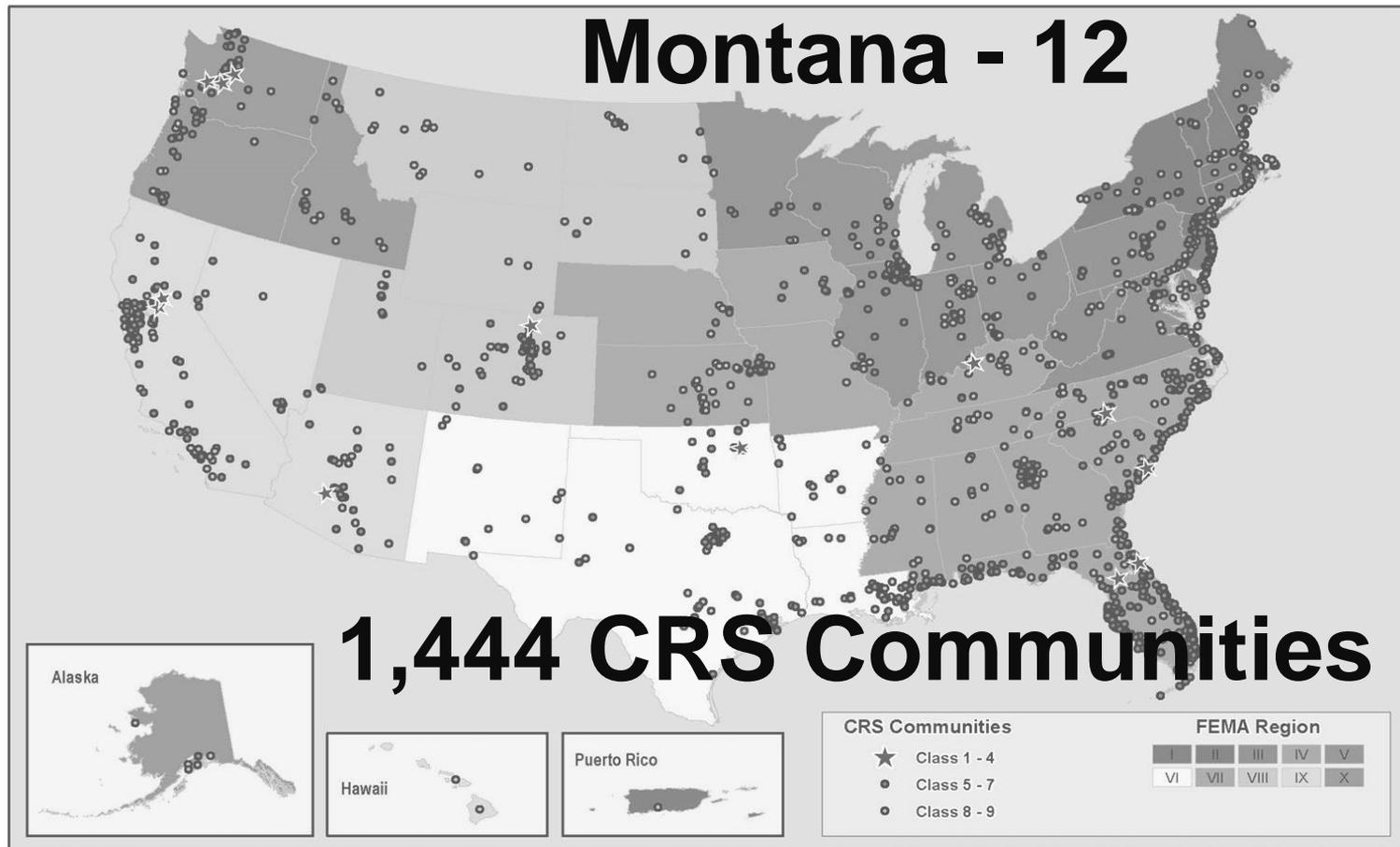
- ✓ Pass a CAV
- ✓ Designate CRS Coordinator
- ✓ Implement/Document activities
- ✓ Recertify each year
- ✓ Maintain ECs, FIRMs, forever
- ✓ Maintain other records until cycle



Introduction to the CRS

National Flood Insurance Program (NFIP)
Community Rating System (CRS)

May 2017



FEMA



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

4 Series
19 Activities
94 Elements

What are you
Already Doing
that would qualify for
CRS credit?



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FEMA



FEMA



Introduction to the CRS

300 Public Information

310 – Elevation Certificates

320 – Map Information Services

330 – Outreach Projects

340 – Hazard Disclosure

350 – Flood Protection Information

360 – Flood Protection Assistance

370 – Flood Insurance Promotion

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. 2589.

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 Project Review Unit at the Santa Clara Valley Water District at (408) 265-2607, ext. 2589.

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

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

ELEVATION CERTIFICATE

IMPORTANT: FOLLOW THE INSTRUCTIONS ON PAGES 8-15

OMB Control Number: 1660-0008
Expiration: 11/30/2018

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A - PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
A1. Building Owner's Name		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. Either A2 or A3 must be completed, with City, State, and Zip		Company NAIC Number:
City	State	Zip Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) Either A2 or A3 must be completed, with City, State, and Zip		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)		
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="radio"/> NAD 1927 <input type="radio"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number		Must be full Diagram Number (e.g., "1A" or "1B," not just "1")

Introduction to the CRS

320 MAP INFORMATION SERVICE

(max credit 90 points)

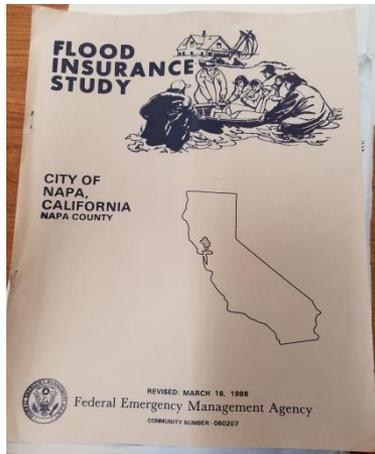
Basic FIRM information to Inquirers (MI1)

(prerequisite for other AMD credit)

Additional FIRM information (MI2)

Historical flood information (MI6)

Natural floodplain functions (MI7)



Introduction to the CRS

330 OUTREACH PROJECTS

(max credit 350 points)

Outreach projects (OP)

(must be done annually & one must cover flood insurance basics)



330

Because the City of Dallas participates in the National Flood Insurance Program,

All Dallas residents can buy flood insurance!

OP

BY Credit Flood Safety 11.5

330

Flood-prone areas of Santa Clara County Coyote Watershed

San Francisco Bay

Rain happens

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FEMA



Introduction to the CRS

350 FLOOD PROTECTION INFORMATION

(max credit 125 points)

**Flood Information on
website
(WEB1 / WEB 2 / WEB3)**



**FEMA and other
flood related
documents in public
library (LIB / LPD)**



Introduction to the CRS

360 FLOOD PROTECTION ASSISTANCE

(max credit 125 points)

Property protection advice (PPA)

Protection advice provided after a site visit (PPV)

Financial assistance advice (FAA)

Advisor training (TNG)



Introduction to the CRS

400 Mapping and Regulations



410 – Floodplain Mapping

420 – Open Space Preservation

430 – Higher Regulatory Standards

440 – Flood Data Maintenance

450 – Stormwater Management



Introduction to the CRS

420 Open Space Preservation

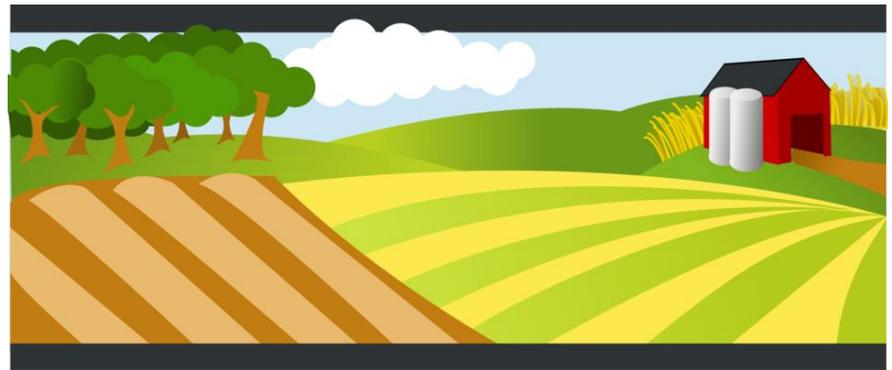
(max credit 2,870)

Open space preservation within the SFHA (OSP)

City County Parks, State Parks, Recreation Areas,
Development Prohibited, and others...

Low density zoning within the SFHA (LZ)

Land Use areas with density of 1 Dwelling Unit per 5 Acres



Introduction to the CRS

430 Higher Regulatory Standards

(max credit 2,462 points)

(mostly found in floodplain management ordinance)

Development Limitations (DL)

prohibiting
compensatory storage



Freeboard (FRB)

1, 2 and 3 foot

Foundation Protection (FDN)

requiring engineered
foundations

Building code (BC)

adoption of International
Building Codes

Cumulative Substantial Improvements (CSI)

tracking development for SI

Regulations

Administration (RA)

staff training

Introduction to the CRS

500 Flood Damage Reduction

501 – Repetitive Loss

510 – Floodplain Management Planning



520 – Acquisition and Relocation

530 – Flood Protection

540 – Drainage System Maintenance

Introduction to the CRS

501 REPETITIVE LOSS

(mandatory - max credit 0 points)

~~Category A
– 0 properties~~

Category B
– 1 to 49 properties

Category C
– 50+ properties



Analyze
– cause of flooding

Map
– area(s) **not RL**
properties

Outreach
– to every property
in the area(s)

Introduction to the CRS

510 FLOODPLAIN MANAGEMENT PLANNING

Floodplain management Plan (FMP) Or Hazard Mitigation Plan



Introduction to the CRS

600 Warning and Response

610 – Flood Warning and Response

620 - Levees

630 - Dams



Introduction to the CRS

630 DAMS

State dam safety program (SDS)

- Do you have a high hazard Dam in or upstream from your community?



Introduction to the CRS



CRS Resources Home

This is the temporary location of the CRS Resources website. This site is provided for CRS coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator's Manual. Other information regarding the National Flood Insurance Program's CRS program can be found on the [CRS page at the FEMA.gov website](#).

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

[Download the 2017 CRS Coordinator's Manual](#)

[New communities can click here to find the CRS application and Quick Check.](#)

Introduction to the CRS

Operation

- ✓ Application
- ✓ Recertification
- ✓ Modification
- ✓ Cycle Verification

	A	B	C	D
1				
2		Community Name		
3		NFIP Number		
4		Population		
5		Application Date		
6				
7				Chief Executive Officer
8		Name		
9		Title		
10		Address		
11		Address		
12				CRS
13				CRS
14				
15		Section		
16	211	a(2)	Have you had a Community Assistance Visit that	
17		a(4)	How many repetitive loss properties are there in your	
18		a(4)	What is your repetitive loss category? (A = no req	
19		a(5)	Have you maintained flood insurance policies on a	
20	213	a	How many buildings are in your community's Special	
21		a	How large is your community's Special Flood Hazard	
22				
23				CRS /
24	310	a	Will you keep FEMA Elevation Certificates on all r	
25		b	Do you have FEMA Elevation Certificates on buildi	
26	320	a	Are you willing to publicize that you will read FIRI	
27		b	Do you provide inquirers with other non-insurance	
28		c	Do you provide information about flood problems of	
29		d	Do you provide information about flood depths?	
30		e	Do you provide informati	
31		f	Do you provide informati	
32		g	Do you provide informati	

- 310 EC: We are maintaining Elevation Certificates on all new and substantially improved buildings in our Special Flood Hazard Area.
- 310 EC: Attached is the permit list for new or substantially improved structures that have been completed in the last year.
- 310 EC: Attached are the Elevation Certificates for new or substantially improved structures that have been completed in the last year that are included on the above permit list.
- 310 EC: We continue to make copies of Elevation Certificates on newer properties available at our present office location.
- 320 MI: We are providing basic flood information, additional FIRM information, flood depth data, and special flood related hazards to inquirers.
- 320 MI: Attached is a copy of the publicity for the credited elements of this service this year.



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nformation

Edition: 2013

Introduction to the CRS

Operation

✓ Application

- ❖ CRS Quick Check
- ❖ Letter of interest from CEO
- ❖ FEMA Region CAV
- ❖ FEMA OK's a visit
- ❖ 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						
Name			Chief Executive Officer			CRS Coordinator				
Title										
Address										
Address										
CRS Coordinator's phone						Fax				
CRS Coordinator's e-mail										
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)?							
CRS Activities and Elements						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

www.CRSResources.org

Introduction to the CRS

?HELP?

- ✓ State
- ✓ FEMA
- ✓ CRSResources.org
- ✓ Publications
- ✓ Other CRS communities
- ✓ CRS users groups
- ✓ **Contact your ISO Specialist**



Introduction to the CRS



Your ISO Specialist can help –



- **Answer Questions**
 - **Samples**
 - **Examples**
- **Advice and Assistance**
- **Suggestions on how you can get the most of your staff time and resources**

Introduction to the CRS

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ISO / CRS Specialist

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