Utilizing the Community Rating System (CRS) to Lower Flood Insurance Rates
CRS Basics

- FEMA program
- NFIP program
- Voluntary program
- Activities exceed NFIP standards
- Discounts on Flood Insurance
- Administered by the Insurance Services Office (ISO)
## Activity Points and Classification

<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>
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<tr>
<td>2</td>
<td>4,000</td>
<td>40%</td>
<td>10%</td>
<td>0</td>
</tr>
<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>
Credited Activities

There are 4 Main Categories for points

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

Which total: 19 Individual Activities
94 Separate Elements
Crosswalk of the 2007 CRS Credits to the 2013 CRS Coordinator’s Manual

This crosswalk tracks the activities and elements in the 2007 CRS Coordinator’s Manual and shows how they were continued, converted, or merged with other elements in the 2013 Coordinator’s Manual. If an element is blank in the 2007 Manual column, it means the 2013 Manual element is new.

For several activities, the total of the elements listed exceed the total for that activity (e.g., “c310”) as shown in the “Max” column and in the CRS Coordinator’s Manual. This is because some elements are mutually exclusive (e.g., there is not credit for low density zoning (LZ) in areas preserved as open space (OSP)).

<table>
<thead>
<tr>
<th>Activity 310 (Elevation Certificates)</th>
<th>Section</th>
<th>Element</th>
<th>Max</th>
<th>2013 Manual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevation Certificates (after CRS application date)</td>
<td>c310.a</td>
<td>EC</td>
<td>56</td>
<td>c310.a</td>
</tr>
<tr>
<td>Elevation Certificate on post-FIRM buildings</td>
<td>c310.b</td>
<td>ECPO</td>
<td>56</td>
<td>c310.b</td>
</tr>
<tr>
<td>Elevation Certificate on pre-FIRM buildings</td>
<td>c310.c</td>
<td>ECPR</td>
<td>15</td>
<td>c310.c</td>
</tr>
<tr>
<td>ECs in a computer format</td>
<td>c310.d</td>
<td>ECCF</td>
<td>15</td>
<td>412.a</td>
</tr>
<tr>
<td>ECs on the community’s website</td>
<td>c310.e</td>
<td>ECWS</td>
<td>20</td>
<td>352.c</td>
</tr>
<tr>
<td>Off-site record storage</td>
<td>c310.f</td>
<td>ORS</td>
<td>10</td>
<td>432.o</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Activity 320 (Map Information Service)</th>
<th>Section</th>
<th>Element</th>
<th>Max</th>
<th>2013 Manual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic FIRM information</td>
<td>321</td>
<td>MI</td>
<td>140</td>
<td>322.a</td>
</tr>
<tr>
<td>1. Basic FIRM information</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. LIMWA/floodway and riparian easement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Other flood plain protection</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Flood depth data</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Special floodplain features</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Historical floodplain data</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Natural floodplain features</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activity 410 (Floodplain Mapping)

<table>
<thead>
<tr>
<th>Description</th>
<th>Section</th>
<th>Element</th>
<th>Max</th>
<th>2013 Manual</th>
</tr>
</thead>
<tbody>
<tr>
<td>New study</td>
<td>411.a</td>
<td>NS</td>
<td>410</td>
<td>412.a</td>
</tr>
<tr>
<td>Extra credit for mapping repetitive loss areas</td>
<td>411.a</td>
<td>NS</td>
<td>50</td>
<td>Dropped</td>
</tr>
<tr>
<td>State review bonus</td>
<td>411.a</td>
<td>NS</td>
<td>120</td>
<td>412.c</td>
</tr>
<tr>
<td>Leverage for non-FEMA cost sharing (multiplier)</td>
<td>411.b</td>
<td>LEV</td>
<td>%</td>
<td>412.b</td>
</tr>
<tr>
<td>Higher study standards</td>
<td>411.c</td>
<td>HSS</td>
<td>160</td>
<td>412.d</td>
</tr>
<tr>
<td>Floodway standard</td>
<td>411.d</td>
<td>FWS</td>
<td>200</td>
<td>412.e</td>
</tr>
<tr>
<td>Special hazards points to be added in later</td>
<td>411.e</td>
<td>AFDSH</td>
<td>50</td>
<td>412.f</td>
</tr>
<tr>
<td>Signing the CTP</td>
<td>411.f</td>
<td>CTP1</td>
<td>20</td>
<td>412.g</td>
</tr>
<tr>
<td>CTP bonus for NS credit</td>
<td>411.f</td>
<td>CTP2</td>
<td>121</td>
<td>412.g</td>
</tr>
</tbody>
</table>

Activity 420 (Open Space Preservation)

<table>
<thead>
<tr>
<th>Description</th>
<th>Section</th>
<th>Element</th>
<th>Max</th>
<th>2013 Manual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preserved open space</td>
<td>421.a</td>
<td>OS</td>
<td>725</td>
<td>422.a</td>
</tr>
<tr>
<td>Deed restriction on OSP parcel</td>
<td>421.b</td>
<td>DR</td>
<td>75</td>
<td>422.b.</td>
</tr>
<tr>
<td>Natural functions open space</td>
<td>421.c</td>
<td>NB</td>
<td>100</td>
<td>422.c</td>
</tr>
<tr>
<td>Special hazards open space</td>
<td>421.d</td>
<td>SHOS</td>
<td>50</td>
<td>422.d</td>
</tr>
<tr>
<td>Land development criteria/open space incentives</td>
<td>430LDC.a</td>
<td>430-LDC</td>
<td>100</td>
<td>422.e</td>
</tr>
<tr>
<td>Low density zoning</td>
<td>430LDC.b</td>
<td>LZ</td>
<td>600</td>
<td>422.f</td>
</tr>
<tr>
<td>Natural shoreline protection</td>
<td>431.g</td>
<td>430-NBR</td>
<td>15</td>
<td>422.g</td>
</tr>
</tbody>
</table>
93 Communities in CA
As of May 1, 2014

CALIFORNIA CRS CLASSIFICATIONS

Number CRS Communities

CRS Class
Community Responsibilities

- Pass CAV, continue to be NFIP compliant
- Designate CRS Coordinator
- Implement activities & prerequisites
- Recertify annually
- Maintain ECs, FIRMs, FISs, forever
- Maintain other records until cycle
- Participating in the cycle verification process
Documentation

• CRS Certifications
• Ordinances
• Elevation Certificates
• Maps

Documentation for FRP Provided by the Community

1. At each verification visit,
   (a) A copy of the masters for the handouts, news releases, and other projects prepared as part of the FRP.
   (b) Written procedures that explain how the handouts, news releases, and other projects are to be copied and disseminated.
   (c) Documentation that the FRP materials were reviewed to determine whether they are still current and appropriate. This may be done as part of the annual PPI evaluation report.

2. With the annual recertification,
   (a) Documentation that the FRP materials were reviewed to determine whether they are still current and appropriate. This may be done as part of the annual PPI evaluation report.
   (b) Copies of any FRP materials that were revised during the annual review or distributed during or after a flood.

Challenge 1
Program Prerequisites

• Class 9 Prerequisites (minimum)
  – NFIP community in Regular Phase 1 year
  – NFIP compliance
  – Maintain FEMA Elevation Certificates
  – Repetitive loss actions
  – Community Buildings must maintain flood insurance
  – Show Limit of Moderate Wave Action (LiMWA) Coastal

• Class 6, 4 and 1 (Additional requirements)
Challenge 2
Elevation Certificates

- Required for new and substantially improved structures
- 90% accuracy
- ECs are submitted annually to ISO
- Insurable structures only
Challenge 3
Impact Adjustment Factor

• Ratio applied to reduce element points
• Denominator – Area of SFHA
• Numerator – Area where element is effective
• Min. value - 0.10

\[ r_{OSP} = \frac{a_{OSP}}{a_{SFHA}}, \text{ where} \]

\[ a_{OSP} = \text{the size of the area(s) preserved as open space (OSP) in the regulatory floodplain, and} \]

\[ a_{SFHA} = \text{the size of the community's SFHA shown on its FIRM} \]
Other Challenges

• Ordinances reflecting procedures
• Inter-agency coordination
• Tools Required
Public Information Activities (300)

- Elevation Certificates
- Map Information Service
Public Information Activities (300)

- Outreach Projects

- Flood Protection Information

- Flood Protection Assistance
Public Information Activities (300)

- Flood Insurance Promotion
- Hazard Disclosure
Mapping and Regulations (400)

- Floodplain Mapping
  - LOMRs for improvements do not qualify
Mapping and Regulations (400)

• Open Space Preservation
• Higher Regulatory Standards
• Flood Data Maintenance
• Stormwater Management
Flood Damage Reduction Activities (500)

• Floodplain Management Planning
• Acquisition and Relocation
• Flood Protection
• Drainage System Maintenance
Warning and Response (600)

• Flood Warning and Response

• Levees
  – Levees accredited by FEMA are not eligible

• Dams
Warning and Response (600)

Only High Hazard Potential Dams Qualify
“HELP”

- State
- FEMA
- CRS Website
- Publications
- ISO/CRS Specialist
- Other CRS communities
- CRS users groups
www.crsresources.org

CRS Resources

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

New communities can click here to find the CRS application and Quick Check.
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951-955-1265