



STATE OF CALIFORNIA Verification Report: January 1, 2017



- The CRS provides credits to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage.
- This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the Community Rating System (CRS) within California.



- State-based credit is awarded to communities for activities that are implemented and enforced by the State. The credit is provided to each community in the State and **documentation is not needed from the community.**



State-based Credit Activity 340 Hazard Disclosure, Other Disclosure Requirements (ODR)

Credit is provided for the state's requirement that sellers without an agent must disclose whether a property is in a special flood hazard area, is in an area of potential flooding shown on a dam inundation map, has flooding problems and has suffered from flooding in the past. (15 points)



- Other potential credit lists the CRS activities where communities may receive CRS credit based on, or due to, state or regional programs that are within the community. The potential credits must be community verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.



Other Potential Credit

ISO/CRS Specialists and the communities need to determine which credits apply to their area. The following is a summary of activities that are potential credits:



Other Potential Credit

Activity

Element

- 330 – Outreach Projects Outreach Projects
- 340 – Hazard Disclosure Disclosure of Flood Hazard
- 340 – Hazard Disclosure Disclosure of Other Hazards
- 430 – Higher Regulatory Standards Building Codes (BC)*
- 430 – Higher Regulatory Standards Local Drainage Protection*
- 430 – Higher Regulatory Standards Other Higher Standards*
- 430 – Higher Regulatory Standards State–mandated Standards
- 450 – Stormwater Management Erosion and Sediment Control
- 450 – Stormwater Management Water Quality
- 630 – Dams State Dam Safety

*Indicates potential state–mandated credits