Introduction to the CRS

Introduction to the Community Rating System

National Flood Insurance Program
Community Rating System

Coordinator’s Manual

FIA-15/2017

FEMA
Introduction to the CRS

CRS Contacts

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(702) 209 - 9207  kandee.davis@iso.com

Constance Lake, ISO/CRS Specialist
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(307) 258 - 5661  clake@iso.com
Introduction to the CRS

- A Brief Overview of the CRS program.
- How to get started?
- What to do to get into the program?
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
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Goals

1. Reduce the loss of life and avoid flood damage to insurable property

2. Strengthen and support the insurance aspects of the NFIP

3. Foster comprehensive floodplain management
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Benefits

✓ Money stays in the community
✓ Better local flood programs
✓ Public information will build knowledge and interest in flood protection measures
✓ Reduction of damage to property and public infrastructure
✓ Enhanced public safety

FEMA  NFIP/CRS
## 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>
<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>
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<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

1,466 communities
As of October 1, 2017

Class

9 8 7 6 5 4 3 2 1

232 490 381 215 135

Class Distribution
Introduction to the CRS

As of October of 2017
1466 CRS communities (nationwide)

CRS Communities by State
109 California
9 Nevada
2 Hawaii
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4 Series of Activities

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

19 Activities
94 Elements
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Are you thinking about getting your community into the CRS program?
Introduction to the CRS

- CRS Community Self Assessment
- Letter of interest from CEO
- Will need a CAV
- FEMA Region OK’s a visit
- ISO/CRS Specialist conducts the verification visit
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Costs

- Designate CRS Coordinator
- Implement activities
- Maintain records
- Recertify each year
- Participate in verification visits
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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.

2017

Download the 2013 CRS Coordinator’s Manual
Introduction to the CRS

“HELP”

- ISO/CRS Specialist
- State
- FEMA
- CRS Website
- Publications
- Other CRS communities
- CRS users groups
Introduction to the CRS

How do I get my community into the CRS program?
Introduction to the CRS

CRS Contacts

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Introduction to the CRS

A few Questions to ask first

• *Do you realistically have at least 500 points to become a class 9?*
Introduction to the CRS

CRS Quick Check

<table>
<thead>
<tr>
<th>Section</th>
<th>Prerequisites</th>
<th>Met</th>
<th>Can Meet</th>
<th>Enter</th>
</tr>
</thead>
<tbody>
<tr>
<td>211</td>
<td>a(2) Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a(4) How many repetitive loss properties are there in your community?</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>a(4) What is your repetitive loss category? (A = no rep losses, B = 1 - 3, C = 10 or more)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a(5) Have you maintained flood insurance policies on all buildings that have been required to have one?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>213</td>
<td>a How many buildings are in your community’s Special Flood Hazard Area?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>a How large is your community’s Special Flood Hazard Area (in acres)?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>310</td>
<td>a Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?</td>
<td>30</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>b Do you have FEMA Elevation Certificates on buildings built before your CRS application?</td>
<td>12</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>320</td>
<td>a Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>b Do you provide inquirers with other non-insurance related information that is shown on your FIRM?</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>c Do you provide information about flood problems other than those shown on the FIRM?</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>d Do you provide information about flood depths?</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>e Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamias?</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>f Do you provide information about past flooding at or near the site in question?</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>g Do you provide information about areas that should be protected because of their natural floodplain functions?</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
</tbody>
</table>
Introduction to the CRS

A few Questions to ask first

• Do you realistically have at least 500 points to become a class 9?

• *Do you have your governing body’s approval or a directive from your CEO?*
Introduction to the CRS

CC-230 Verification

Date of visit
FIRM Effective Date
Population Current FIRM Date
County
ISO/CRS Specialist

Coordinator’s Manual Year

Chief Executive Officer
CRS Coordinator

Name
Title
Address
Phone
E-mail

I hereby certify that [community name] is implementing the following activities (check the ones that apply). We will continue to implement these activities and will advise FEMA if any of them are not being conducted in accordance with this certification. We will cooperate with the ISO/CRS Specialist’s verification visit and will submit the documentation and annual recertification needed to validate our program.

- 310 (Elevation Certificates)
- 320 (Map Information Service)
- 330 (Outreach Projects)
- 340 (Hazard Disclosure)
- 350 (Flood Protection Information)
- 360 (Flood Protection Assistance)
- 370 (Flood Insurance Promotion)
- 410 (Floodplain Mapping)
- 420 (Open Space Preservation)
- 430 (Higher Regulatory Standards)
- 440 (Flood Data Maintenance)
- 450 (Stormwater Management)
- 455 (Repetitive Loss Requirements)
- 510 (Floodplain Management Planning)
- 520 (Acquisition and Relocation)
- 530 (Flood Protection)
- 540 (Drainage System Maintenance)
- 610 (Flood Warning and Response)
- 620 (Levees)
- 630 (Dams)

I hereby certify that, to the best of my knowledge and belief, we are maintaining in force all flood insurance policies that have been required of us as a condition of Federal financial assistance for insurable buildings owned by us and located in the Special Flood Hazard Area shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the Special Flood Hazard Area is reduced by the amount of National Flood Insurance Program flood insurance coverage (structural and contents) that a community should be carrying on the building, regardless of whether the community is carrying a policy.

Signed

(Chief Executive Officer)

Community Certifications
Edition: 2013
Introduction to the CRS

I hereby certify that [community name] is implementing the following activities [check the ones that apply]. We will continue to implement these activities and will advise FEMA if any of them are not being conducted in accordance with this certification. We will cooperate with the ISO/CRS Specialist’s verification visit and will submit the documentation and annual recertification needed to validate our program.

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Signed ____________________________ (Chief Executive Officer)

Community Certifications

CC-230-1

Edition: 2013
Introduction to the CRS

A few Questions to ask first

• Do you realistically have at least 500 points to become a lass 9?
• Do you have your governing body’s approval or a directive from your CEO?

• Can you and your staff handle the extra work load?
Introduction to the CRS

Can you and your staff handle the extra work load?

• Pre-visit material
• Cycle Visit and documentation
• Annual Recertification
• Continued Implementation of Activities
Introduction to the CRS

A few Questions to ask first

• Do you realistically have at least 500 points to become a lass 9?
  • Do you have your governing body approval?
  • Can you and your staff handle the extra work load?
    • Who will be your CRS Coordinator?
Introduction to the CRS

The CRS Coordinator
Knowledgeable about:
- Floodplain Management
- FIRM’s and FIS’s
- CRS Manual
- Can coordinate with other departments
- Has the training needed to implement the CRS program
- CFM is recommended but not required

CR

Superman

FEMA
NFIP/CRS
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Are you Ready?

• You have at least 500 points to become a lass 9?
• Support from your governing body or CEO?
• You and your staff can handle the extra work load?
• You’ve been designated as CRS Coordinator?
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Inform the FEMA Region of your intentions.

- A letter of intention signed by your CEO is needed.

Community Letter of Interest to Join the CRS

[Letterhead]

[Date]

[Name]
Federal Emergency Management Agency
Region [ ]
Address
(City, ST, ZIP)
[See the list of FEMA Regional Offices at www.FEMAresources.org/100-21]

Dear [Preparer/CEO],

The City/Town/County of [ ] is interested in participating in the Community Rating System (CRS) so that our residents will qualify for discounted flood insurance premiums.

Our CRS Coordinator is [ ] [Name], who can be reached at [ ] [Phone number] or [ ] [E-mail address].

We will cooperate with FEMA, the insurance Services Office, Inc. (ISO), and the CRS verification process to ensure that our credited activities are fully earned and warranted.

Please ask ISO to visit us to review our program in depth and verify the credited activities. We understand that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community.

Sincerely,

[Preparer/CEO]

(Note: This letter must be signed by the Chief Executive Officer of the community, such as the mayor or city manager.)

on (ISO/CRS Specialist)
[State] [Name]
[Date of NFIP Coordinator for your State]
[See the list of ISO/CRS Specialists at www.FEMAresources.org/100-21]

FEMA
NFIP/CRS
Introduction to the CRS

✓ You will need a Community Assistance Visit (CAV)
✓ FEMA Region OK’s a visit
✓ ISO/CRS Specialist contacts you and conducts the verification visit
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Questions?
Introduction to the CRS

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

- Elevating Buildings?
- Protecting SFHA?
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Class 9 participation prerequisite (section 210):

- Must be in NFIP for at least one year
- Must be in full NFIP compliance (CAV)
- Must have at least 500 points
- Maintain certificates on all new buildings and substantial improvements in the SFHA permitted after the community applies for CRS credit (310)
- Must meet Repetitive Loss requirements
- Must maintain flood insurance policies on properties owned by community
- If coastal community, must agree to show LiMWA’s on maps
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Improving to a Class 9 sample:

310 – EC
320 – MI1, MI2, MI3, MI6
330 – 4 Outreach Projects: 1 Targeted, 2 General and 1 Informational,
340 – State Based Credit (340 – ODR)
350 – LIB and WEB1
360 – PPA and PPV
370 – FIA
420 – OSP
430 – BC, LPD and RA
440 – Additional Map Data (AMD)
450 – ESC and WQ
501 Repetitive Loss requirements?
Introduction to the CRS

300 Series - 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
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310 ELEVATION CERTIFICATES

Maintaining Elevation Certificates (EC): Mandatory

FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

+38 points
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320 MAP INFORMATION SERVICE

• Basic FIRM information to Inquirers (MI 1 Perquisite for other AMD credit)
• Additional FIRM information (MI 2)
• Problems not shown on the FIRM (MI 3)
  • Historical flood information (MI 6)
  • Natural floodplain functions (MI 7)

+90 points
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330 OUTREACH PROJECTS

• Annual Outreach projects (OP)

Can include:
Newsletters, Brochures, Presentations, Community Events, Social Media, and others.

+59 points
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350 FLOOD PROTECTION INFORMATION

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

Flood Information on Website (WEB)

+60 points
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360 FLOOD PROTECTION ASSISTANCE

a. Property protection advice (PPA)

b. Protection advice provided after a site visit (PPV)

+55 points
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370 FLOOD INSURANCE PROMOTION

a. Flood Insurance Coverage Assessment (FIA)

+15 points
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400 Series – 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

Open space preservation within the SFHA (OSP)
Includes: City County Parks, State Parks, Recreation Areas,
Development Prohibited, etc.

Low density zoning within the SFHA (LZ)
Land Use areas with density of 1 Dwelling Unit per 5 Acres

+25 points
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430 Higher Regulatory Standards

- Building code (BC) – Adoption of International Building Codes
  - Local Drainage Protection (LDP)
  - Regulation Administration (RA)

+63 points
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440 FLOOD DATA MAINTENANCE

Additional map data (AMD)
Includes:
Digital (GIS)
or
paper maps
or
parcels maps.

+90 points
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600 Series – Warning and Response
610 – Flood Warning and Response
620 - Levees
630 - Dams
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630 DAMS

State dam safety program (SDS)
- Do you have a high hazard Dam in or upstream from your community?

+37 points
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What’s your Score?

522 points = CRS Class 9
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What’s left?

Repetitive Loss

- No Repetitive Losses (nothing needed)
- 1 to 49 Repetitive Losses
  Must meet certain requirements

- 50+ Repetitive Losses
  Must certain requirements and must have Floodplain Management Plan (Activity 510)
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Document what you are doing.

- Samples
- Examples
  - Advice and Assistance
  - Mark up your documentation
  - Meet the time lines and deadlines
- Digital submittals are recommended but not required
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Introduction to the CRS

Questions???

✓ Review your CRS Coordinator’s Manual

✓ Contact your ISO Specialist