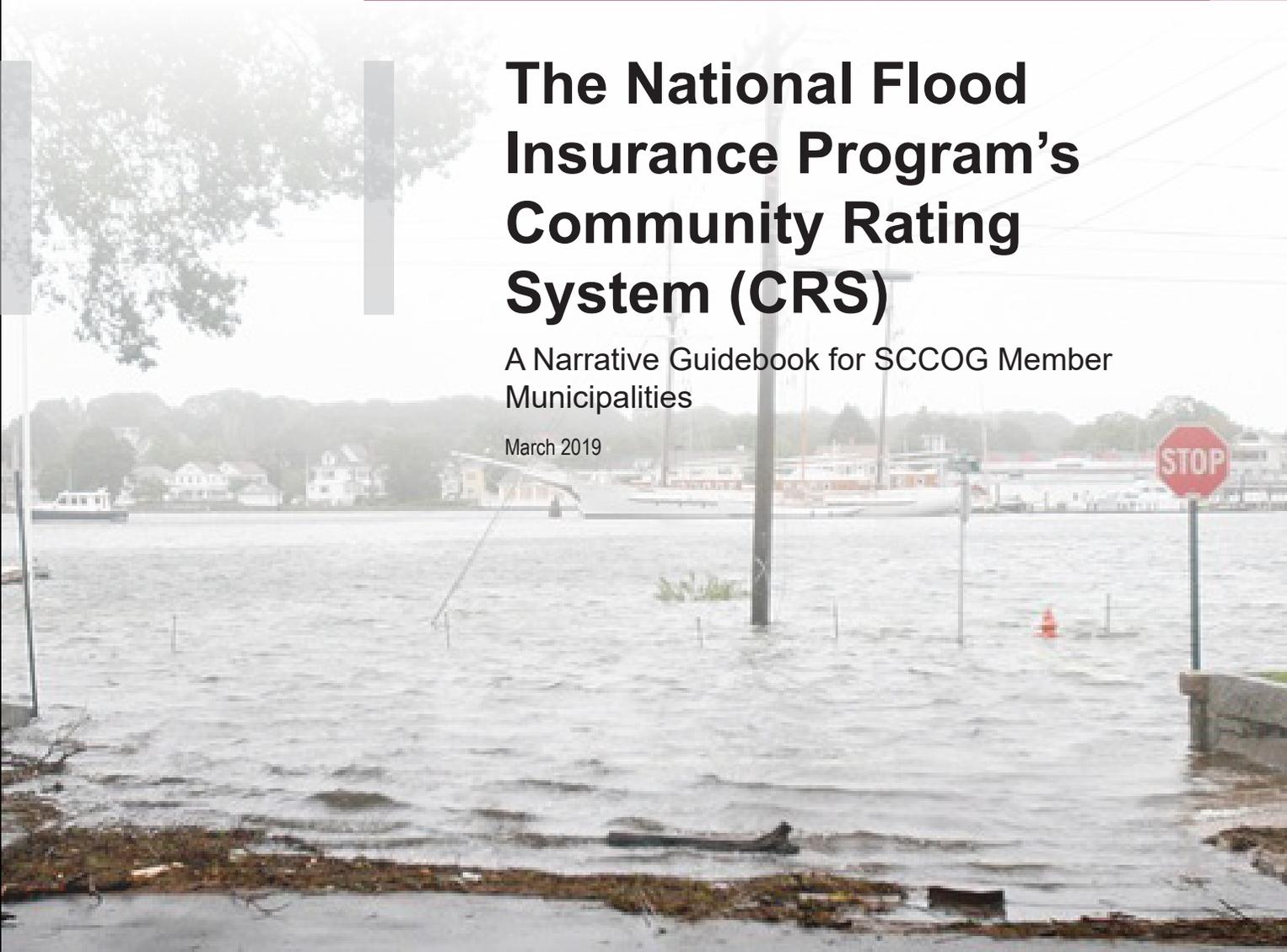




The National Flood Insurance Program's Community Rating System (CRS)

A Narrative Guidebook for SCCOG Member
Municipalities

March 2019



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About this Guidebook

The purpose of this guidebook is to provide SCCOG member municipalities with a comprehensive summary of the National Flood Insurance Program's Community Rating System (CRS). It includes clear and succinct information on the program itself, the costs and benefits of participation, who is involved, and the specific roles and responsibilities of participating communities. It also includes a series of tips and recommendations for community officials who are considering enrolling their municipality in the CRS, as well as a list of key resources to assist with program implementation. The benefit of this guidebook for SCCOG municipalities is that it provides access to a consolidated, user-friendly, and region-specific package of information that is most relevant to them.

The guidebook was prepared by SCCOG as part of an effort to assist its member municipalities in enrolling and maintaining their continued participation in CRS. It was completed through the assistance of a consultant team led by Dewberry Engineers, Inc. and includes a series of supplemental appendices with more detailed information on specific CRS items that are only briefly addressed in the guidebook. These include helpful checklists for annual recertification and cycle verification procedures as required by CRS, in addition to other printer-friendly lists and descriptions of all creditable CRS activities.

In addition to the guidebook, a digital, Excel-based *CRS Activities Toolkit* has been prepared for SCCOG member municipalities to serve as a more thoroughly detailed and organized summary of key information for each of the approximately 100 different elements (available from SCCOG upon request). This toolkit is ideally suited for local CRS Coordinators or other municipal staff to review, sort, filter, or further customize applicable information for their community as it relates to each creditable CRS activity and element. It includes information that is specific to Connecticut and SCCOG communities and it is recommended as a user-friendly alternative to the more extensive *CRS Coordinator's Manual*.

Program Overview

Background on the National Flood Insurance Program

Every year, flooding causes hundreds of millions of dollars' worth of damage to homes and businesses around the country. Standard homeowners and commercial property insurance policies do not cover flood losses, so to meet the need for this vital coverage, the Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP). The NFIP provides federally backed flood insurance within communities that enact and enforce floodplain regulations which meet certain minimum national standards. Since its inception in 1968, the NFIP has been very successful in helping flood victims get back on their feet with over 2.3 million losses paid, totaling over \$68 billion.

To be covered by a flood insurance policy, a property must be in a community that participates in good standing with the NFIP. To qualify, the community must designate a local floodplain administrator and demonstrate that it has adopted and enforces a floodplain management ordinance to regulate development in flood hazard areas. The objective of the regulations is to minimize the potential for flood damage to future development. Today, over 22,200 communities participate in the NFIP – including all eligible jurisdictions in the SCCOG region.

The NFIP has been effective in requiring new buildings to be protected from damage by a 1% annual chance flood, also known as the 100-year or base flood. However, flood damage still results from floods that exceed the base flood, from flooding in unmapped areas, and from flooding that affects buildings constructed before the community joined the NFIP.

Introduction to the Community Rating System

The NFIP's Community Rating System (CRS) encourages and rewards community efforts beyond simply regulating the construction of new buildings to minimum national standards by reducing flood insurance premiums for the community's property owners. The CRS is similar to—but separate from—the private insurance industry's programs that grade communities on the effectiveness of their fire suppression and building code enforcement efforts.

The *Community Rating System (CRS)* was launched by FEMA in 1990 as a voluntary, incentive-based program for recognizing and encouraging community floodplain management activities that exceed minimum NFIP standards. Flood insurance rates for properties in CRS-participating communities are discounted to reflect the reduced flood risk resulting from these activities.

Under the CRS, the flood insurance premiums of a community's NFIP policyholders are discounted to reflect that community's floodplain management efforts that include but are not limited to the following activities:

- Reducing flood damage to existing buildings;
- Managing development in areas not mapped by the NFIP;
- Protecting new buildings beyond the minimum NFIP protection level;
- Preserving and/or restoring the natural functions of floodplains;
- Helping insurance agents to obtain flood hazard data; and
- Helping people obtain flood insurance.

CRS discounts on flood insurance premiums range from 5% up to 45% depending on the range and extent of creditable activities. The discounts provide an incentive for communities to implement new flood protection activities that can help save lives and property when a flood occurs. Chances are that your community is already doing many of these activities, but to get credit, community officials will need to prepare documentation that verifies these efforts.

CRS Program Goals

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

The CRS uses a Class rating system that is similar to fire insurance rating to determine flood insurance premium reductions for property owners. Communities are assigned to one of ten classes based on the total number of credit points earned, and the discount on flood insurance premiums is based on CRS Class (see Table 1). Class 1 requires the most credit points (4,500) and gives the largest premium reduction (45%). If a community earns as little as 500 points, it is in Class 9 and property owners get a 5% discount. If a community does not apply or fails to receive at least 500 points, it is in Class 10 and property owners get no discount.

Table 1. CRS Classes and Premium Discounts

CRS Class	Credit Points Required	Discount for SFHA*	Discount for Non-SFHA**
1	4,500 +	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,500–3,499	30%	10%
5	3,000–2,999	25%	10%
6	2,500–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0

* Special Flood Hazard Area (SFHA) includes Zones A, AE, A1–A30, V, V1–V30, AO, and AH.

** Non-SFHA includes Zones X, B, C, A99, AR, and D. The discount for properties in these areas is lower for Class 1-8 communities because premiums are already relatively low and can be lowered further through a Preferred Risk Policy. Also, most activities undertaken to qualify for these classes are implemented only in the floodplain. Although they are in SFHAs, Zones A99 and AR are limited to a 5% discount because they already receive an insurance premium reduction.

Most communities enter the CRS program at a Class 9 or Class 8 rating, but as a community engages in additional credited activities, its residents become eligible for increased premium discounts. Each CRS Class improvement produces a 5% greater discount on flood insurance premiums for properties in the Special Flood Hazard Area (SFHA).

Today, nearly 3.6 million policyholders in 1,444 communities participate in the CRS by implementing local mitigation, floodplain management, and outreach activities that exceed the minimum NFIP requirements. Although CRS communities represent only 5% of the over 22,000 communities participating in the NFIP, more than 69% of all flood insurance policies are written in CRS communities.

Costs and Benefits

In determining whether to join the CRS, community officials need to consider the costs and benefits of program participation. Most of these cannot be measured in direct dollar terms, so it is impossible to conduct a strict numerical comparison between the two. However, most communities can rather easily conduct a qualitative comparison based on a review of anticipated costs and benefits.

As it relates to costs, no fees are charged for a community to apply for or maintain its participation in the CRS. There’s no application fee and all CRS-related program management activities (credit calculations, verification visits, technical assistance, etc.) are performed at no cost by the Insurance Services Office, Inc. (ISO), FEMA’s management contractor. The only costs the community incurs are

those associated with implementing the creditable CRS activities, including the staff time needed to document those activities and prepare for and participate in the recertification process and verification visits. These costs will vary widely depending upon the nature and extent of floodplain management activities a community decides to undertake, but there can be cost savings and increased efficiencies when they are incorporated into existing programs.

The primary benefit that attracts communities to the CRS is the reduction in flood insurance premiums for their residents and businesses. This dollar figure can be estimated quite accurately based on existing NFIP policy statistics for the community. The total dollar savings varies according to the CRS Class, the number of policies, and the amount of coverage. Communities can obtain the current and potential dollar savings for all 10 classes by requesting the “what if” table from their ISO/CRS Specialist (see “Contacts” on page 19). Also, it is worth noting that while flood insurance premium rates are generally scheduled to increase over time, the total savings through CRS participation will similarly increase.

Figure 1. The “What If” Table

CRS What-If					
Community:	STONINGTON, BOROUGH OF	State:	CONNECTICUT		
County:	NEW LONDON COUNT	CID:	090193		
Current CRS Class = 8				[Printable Version]	
		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	287	241	14	32
	PREMIUM	\$538,954	\$516,309	\$9,446	\$13,199
	AVERAGE PREMIUM	\$1,878	\$2,142	\$675	\$412
CRS Class					
09	Per Policy	\$102	\$119	\$36	\$0
	Per Community	\$29,181	\$29,684	\$497	\$0
08	Per Policy	\$202	\$238	\$36	\$0
	Per Community	\$57,865	\$57,368	\$497	\$0
07	Per Policy	\$302	\$357	\$36	\$0
	Per Community	\$86,549	\$86,051	\$497	\$0
06	Per Policy	\$403	\$476	\$71	\$0
	Per Community	\$115,730	\$114,735	\$994	\$0
05	Per Policy	\$503	\$595	\$71	\$0
	Per Community	\$144,413	\$143,419	\$994	\$0
04	Per Policy	\$603	\$714	\$71	\$0
	Per Community	\$173,097	\$172,103	\$994	\$0
03	Per Policy	\$703	\$833	\$71	\$0
	Per Community	\$201,781	\$200,787	\$994	\$0
02	Per Policy	\$803	\$952	\$71	\$0
	Per Community	\$230,465	\$229,471	\$994	\$0
01	Per Policy	\$903	\$1,071	\$71	\$0
	Per Community	\$259,149	\$258,154	\$994	\$0

The “what if” table shows a community’s current and potential dollar savings in flood insurance premium reductions for various CRS Classes. As a Class 8 community, the Borough of Stonington is saving their flood insurance policyholders on average more than \$200 each year (and nearly \$58,000 annually for the entire community).

While the most immediate reward from CRS participation is lower cost flood insurance for property owners, there are additional ways that communities can benefit. Listed below are some of the more commonly cited benefits mentioned by local officials.

- CRS activities provide enhanced public safety, reduced damage to property and public infrastructure, avoidance of economic disruption and losses, reduction in human suffering, and protection of the environment. Community officials agree that these programs are improved when changes are made to meet the CRS credit criteria.

- Citizens and property owners have increased opportunities to learn about flood risk, evaluate their individual vulnerabilities, and take action to protect themselves as well as their homes and businesses.
- Training and technical assistance in designing and implementing credited flood protection activities are available to community officials at no charge.
- CRS provides a structure for promoting community resilience. Through the CRS a community can evaluate the effectiveness of its flood program against nationally recognized benchmarks.
- CRS communities have incentives to maintain and improve their flood programs over time.
- There is mutual support among CRS participants. Communities that participate are joining the ranks of localities that have demonstrated a similar commitment to floodplain management. Across the nation, “CRS Users Groups” have formed to share their experiences, support each other in advancing their floodplain management programs, and encourage other communities to participate in the program.
- Lower flood insurance rates help to maintain the value of waterfront properties, which may help to moderate property tax rates in the community in the long-term.

How It Works

To be recognized in the insurance rating system, local floodplain management activities must be described, measured, and evaluated by the CRS. The CRS provides credit under 19 activities organized under four categories (or “Series”):

- Public Information (Series 300) – This series credits programs that advise people about the flood hazard, encourage the purchase of flood insurance, and provide information about ways to reduce flood damage. These activities also generate data needed by insurance agents for accurate flood insurance rating. They generally serve all members of the community.
- Mapping & Regulations (Series 400) – This series credits programs that provide increased protection to new development. These activities include mapping areas not shown on the Flood Insurance Rate Map (FIRM), preserving open space, protecting natural floodplain functions, enforcing higher regulatory standards, and managing stormwater. The credit is increased for growing communities.
- Flood Damage Reduction (Series 500) – This series credits programs for areas in which existing development is at risk. Credit is provided for a comprehensive floodplain management plan, relocating or retrofitting flood-prone structures, and maintaining drainage systems.
- Warning & Response (Series 600) – This series provides credit for measures that protect life and property during a flood, through flood warning and response programs. There is credit for the maintenance of levees and for state regulatory programs for dams, as well as for programs that prepare for the potential failure of levees and dams.

The CRS assigns credit points for each activity based upon the extent to which it advances the three goals of the CRS per the *CRS Coordinator’s Manual*. In some cases, credit points may be assigned to a community for activities that are implemented by the state or a regional agency (for example, state

hazard disclosure laws). In these cases, the community will receive credit points when it demonstrates that the activity is effectively being implemented within its jurisdiction.

Community requests for CRS evaluation and classification are handled by ISO/CRS Specialists who are assigned by ISO to review CRS application submittals, verify community credit points, and perform program improvement tasks for FEMA. The final, or verified, credit points for a community are calculated by an ISO/CRS Specialist after a review of the documentation provided by the community and the community's implementation of its activities during a verification visit. See "Creditable CRS Activities" beginning on page 12 for more information on creditable CRS activities and how credit points are calculated and assigned to communities by ISO.

Who's Involved

Many people will be involved in supporting the implementation and documentation of CRS activities at the community level. However, there are several key individuals with the overall responsibility of administering the program between the community and FEMA. It is important to know who these people are and how to get in touch with them (see page 19 for the list of names and contact information for those applicable to the SCCOG region). They include the following:

- **ISO/CRS Specialist:** The ISO/CRS Specialist is an employee of Insurance Services Office, Inc. (ISO), FEMA's CRS management contractor. As mentioned above ISO/CRS Specialists are responsible for handling all community requests for CRS evaluation and classification, but more importantly they serve as the community's primary point of contact for all questions and technical assistance on CRS-related matters. ISO/CRS Specialists work directly with communities and should be considered an invaluable "go-to" technician for communities and especially their designated CRS Coordinators (described below).
- **ISO/CRS Resource Specialist:** The role of the ISO/CRS Resource Specialist (also employed by ISO) is limited to administering a new "centralized review" process for the examination of elevation certificates and annual recertification documentation. This process, launched in 2017, is designed to improve verification and free up time for ISO/CRS Specialists to work directly with communities on other CRS matters. As further described later in this guide, ISO/CRS Resource Specialists will send communities their recertification packet 45 days before their annual recertification date and will work with communities throughout the process. Please note however that the ISO/CRS Specialist is included on all correspondence and will always remain available to provide additional assistance as well.
- **CRS Coordinator:** The CRS Coordinator is the local community official designated by the municipality's Chief Executive Officer (CEO) to coordinate the community's CRS activities and work with their assigned ISO/CRS Specialist to document and verify the community's program. In Connecticut, most communities have tasked their local Floodplain Administrator (described below) to fulfill this role on a part-time basis. ***It is very important for participating CRS communities to notify their ISO/CRS Specialist when their appointed local CRS Coordinator changes, and to make sure they have all their current contact information on file.***
- **Floodplain Administrator:** The local Floodplain Administrator is the person designated and appointed by the municipality to administer, implement, and enforce the provisions of its

floodplain management regulations as required through the NFIP and/or other State and local standards. The specific duties and responsibilities of the local Floodplain Administrator may vary but typically include the review of development permit applications for compliance with existing regulatory standards in addition to serving as a liaison with FEMA and the State NFIP Coordinator on floodplain mapping and management activities. For this reason, many communities designate a building official or planner to be the Floodplain Administrator, though for smaller communities it may be a town manager or other local official. For participating CRS communities, the Floodplain Administrator will also often serve as the CRS Coordinator.

- **FEMA CRS Regional Coordinator:** The FEMA CRS Regional Coordinator is based in FEMA's Regional Office in Boston, MA and serves as a secondary point of contact for local CRS Coordinators. The community's first point of contact on CRS-related matters should always be the ISO/CRS Specialist, but the FEMA CRS Regional Coordinator should not be overlooked. For communities that are looking to join CRS, the initial letter of interest and application is submitted to the FEMA CRS Regional Coordinator who will work closely with the State NFIP Coordinator on confirming program prerequisites are met and with ISO regarding initial verification procedures. They may also attend future verification visits along with the ISO/CRS Specialist after the community is enrolled in the program.
- **State NFIP Coordinator:** The State NFIP Coordinator works in the Connecticut Department of Energy and Environment based in Hartford, CT and can serve as another helpful resource to local CRS Coordinators on floodplain management matters. They also work closely with the ISO/CRS Specialist to identify state-level standards or activities that may be credited under CRS for participating communities. The State NFIP Coordinator should be copied on the community's letter of interest to join CRS that is submitted to the FEMA CRS Regional Coordinator, and they will coordinate with FEMA staff and ISO as needed regarding program prerequisites and initial verification procedures. The State NFIP Coordinator may also attend future verification visits along with the ISO/CRS Specialist after the community is enrolled in the program.

The Community's Role and Responsibilities

The primary role for communities that participate in the CRS is to help achieve the program's overall goals as described below. Credit points are assigned to communities based on the local floodplain management activities they choose to implement in support of these three goals.

Goal 1. Reduce and avoid flood damage to insurable property.

The CRS supports the NFIP by working to minimize flood losses nationwide, both inside and outside of mapped floodplains. Communities are encouraged to reduce the exposure of existing buildings (and their contents) to flood damage, especially properties that are subject to repetitive flood losses. New buildings and their contents should be protected from known and future local flood hazards. Standards higher than those set out in the minimum criteria of the NFIP may be needed to accomplish these tasks. The CRS encourages communities to map and provide regulatory flood data for all their flood hazards. The data should be used in their regulatory programs and shared with all users and inquirers.

Goal 2. Strengthen and support the insurance aspects of the NFIP.

The CRS recognizes communities whose activities generate and contribute data that enable accurate

actuarial rating of flood insurance. Communities are encouraged to implement mapping and information programs that help assess individual property risk and reduce repetitive flood losses. To help expand the policy base, communities should make their residents aware of their flood risk so that they purchase and maintain flood insurance policies.

Goal 3. Foster comprehensive floodplain management.

The CRS encourages communities to use all available tools to implement comprehensive local floodplain management programs, which ordinarily have concerns beyond the protection of insurable property. The CRS recognizes local efforts that protect lives; furthers public health, safety, and welfare; minimizes damage and disruption to infrastructure and critical facilities; preserves and restores the natural functions and resources of floodplains and coastal areas; and ensures that new development does not cause adverse impacts elsewhere in the watershed or on other properties. A comprehensive approach includes planning, public information, regulations, financial support, open space protection, public works activities, emergency management, and other appropriate techniques.

Program Prerequisites

In order to join and maintain its participation in the CRS, a community must meet six standard prerequisites as summarized below. These general program prerequisites are more fully described in FEMA's *CRS Coordinator's Manual* (www.fema.gov/media-library/assets/documents/8768) along with some additional prerequisites that are required for communities to achieve CRS ratings of Class 6 or better.

1. The community must have been in the Regular Phase¹ of the NFIP for at least one year.
2. The community must be in full compliance with the minimum requirements of the NFIP as verified through written correspondence from the FEMA Regional Office. The correspondence must have been sent within six months of the initial CRS verification visit. The FEMA Regional Office or State NFIP Coordinator may need to conduct a Community Assistance Visit (CAV) if neither has been in the community recently. If a community is determined at any time to be in less-than-full compliance, it will retrograde to a CRS Class 10.
3. The community must maintain FEMA elevation certificates on all new buildings and substantial improvements² constructed in the SFHA after the community applies for CRS credit.
4. If there are one or more repetitive loss properties³ in the community, the community must take certain actions as specified in the *CRS Coordinator's Manual*. These include reviewing and updating the list of repetitive loss properties, mapping repetitive loss areas, describing the causes of the losses, and sending an outreach project to those areas each year. A community with 50 or more repetitive loss properties must also prepare a repetitive loss area analysis or floodplain management plan that addresses its repetitive flood problem.

¹ The Regular Phase begins on the effective date of the community's first FIRM or when it adopts an ordinance that meets minimum NFIP requirements, whichever is earlier. All SCCOG communities meet this prerequisite.

² Any reconstruction, rehabilitation, addition, or other improvement to a building, the cost of which equals or exceeds 50% of the market value of the building before the start of construction of the improvement.

³ As defined by FEMA, a repetitive loss property is a property for which two or more NFIP losses of at least \$1,000 each have been paid within any 10-year rolling period since 1978.

5. The community must maintain all flood insurance policies that it has been required to carry on properties owned by the community. The community's Chief Executive Officer (CEO) must sign an official statement that attests to this. Typically, this requirement applies to community-owned buildings located in the SFHA which have received federal financial assistance in the past.
6. If a coastal community receives a draft FIRM that delineates the Limit of Moderate Wave Action (LiMWA), the community must agree to show the delineation on its final published FIRM. The LiMWA delineation is for informational purposes only and there is no CRS requirement to regulate the area differently.

Key Procedures

There are several key steps communities must take to apply for and maintain CRS participation. These procedures are briefly summarized below and further described in the *CRS Coordinator's Manual*. For more detailed information and helpful checklists for these procedures please see *Appendix 1 and 2*.

Initial Application

A community may apply to participate in the CRS at any time. The application procedures are simple: the community submits a letter of interest to FEMA and demonstrates that it is implementing activities that would receive at least 500 credit points using the "CRS Quick Check" tool (see *Appendix 3*). Prior to approving the submittal, FEMA ensures that the community is in full compliance with the minimum floodplain management criteria of the NFIP. As described above under program prerequisites (see #2), FEMA and or/the State NFIP Coordinator may conduct a CAV to verify such compliance.

Upon receiving FEMA approval, a community verification visit is scheduled by the ISO/CRS Specialist. At this verification visit, the ISO/CRS Specialist meets with the community's designated CRS Coordinator and reviews all of the community's activities that may deserve credit, including even those not identified in the community's application submittal. In advance of the visit the ISO/CRS Specialist will send a list of typical documentation and other materials that should be made available before and during the visit. All CRS credit is verified according to the criteria and documentation requirements in the *Coordinator's Manual* in effect at the time of the visit.

After the initial verification visit is complete and all required documentation has been received, the ISO/CRS Specialist produces a verification report. FEMA and ISO may need several months to review and confirm the ISO/CRS Specialist's verification report, upon which FEMA makes the final decision on the CRS credit and classification to be granted to the community. Once FEMA confirms the community's classification, it notifies the community, the state, insurance companies, and other appropriate parties. A community's classification will take effect on the May 1 or October 1, whichever comes first, and typically around 8–12 months after the verification visit.

Figure 2. The CRS Process

Application Phase							Annual Re-certification	Cycle Verification
Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9
Evaluate ROI and obtain commitment from community decision makers	Notify FEMA and State Coordinator of interest in CRS – Including CRS Quick Check	Begin compiling application documentation	FEMA or State holds CAV and submits ‘Letter of Good Standing’ to ISO	ISO schedules/ completes verification visit	Community is granted 30 days to compile missing documentation	Community enters into CRS the following May or October	Community receives reminder of recertification by December 15 th each year. Community submits documents required for Annual Recertification by February 1 st	Verification visit occurs during the year before community’s classification lapses. In most cases each 5 years.

Annual Recertification (see Appendix 1)

In order to maintain its CRS participation, the community must recertify each year that it is continuing to meet the prerequisites and perform the activities for which it is receiving credit. Recertification is an annual activity that includes progress reports and supplemental documentation for certain activities.

CRS Recertification Schedule

Connecticut communities will be notified by their ISO/CRS Resource Specialist by December 15th and the annual due date for recertification and required documentation is February 1st.

Annual recertifications are handled by ISO/CRS Resource Specialists at ISO who each year will send an email notification to the community’s CRS Coordinator, informing them whether they are required to recertify at that time or not. If required to recertify, the email notification will include a list of the community’s currently credited activities and the documentation required to maintain that credit. It is the community’s responsibility to respond and note whether it is still implementing each item on the list. It must also provide all required documentation by the deadline provided in its annual recertification package. The community’s recertification package can be submitted digitally to the ISO/CRS Resource Specialist (documents needing signatures can be scanned and sent as PDF files). Under the current recertification schedule, Connecticut communities are notified by December 15th and the annual due date for required documentation is February 1st. However, it is important for CRS Coordinators to pay attention to the emails received about the recertification process, and they should direct any questions to their assigned ISO/CRS Resource Specialist (see “Contacts” on page 19).

As noted in their credit documentation sections of the *CRS Coordinator’s Manual*, some activities have additional requirements that must be submitted with the annual recertification. These are also noted on the list that is sent to the community. Examples of additional documentation are a copy of an annual report or a copy of an outreach project sent out during the previous year.

A community that fails to recertify will retrograde to a Class 10. Failure to submit the listed items or to certify that all prerequisites are being met will result in loss of credit for those activities, and it is possible that a community could lose enough points to cause a change in its CRS classification.

In some cases, communities may not be required to recertify every year. This includes if the community (1) is currently undergoing a cycle verification (described below) or are scheduled for on later that same year; (2) recently completed its initial application or cycle verification and your classification is not yet one year old; or (3) has recently been affected by a major disaster.

Cycle Verification (see Appendix 2)

In addition to annual recertification, CRS communities will need to go through “cycle verifications” at least once every five years to keep their current classification. The year before its classification lapses, the ISO/CRS Specialist will contact the community to schedule a cycle verification visit. Cooperation by the community in scheduling and conducting the visit is vital in order to process the cycle verification.

A verification visit involves a detailed review of all credited activities and may be a multi-day event. More time is spent with the communities that have very large flood insurance premium discounts or large numbers of credited activities. Representatives from the FEMA Regional Office and/or the State NFIP Coordinator’s office may also attend the verification visit.

The cycle verification is based on the version of the *CRS Coordinator’s Manual* currently in effect, not the one used for the original application or the last cycle visit. During the visit, the ISO/CRS Specialist reviews changes in the *Coordinator’s Manual* since the last visit. Similar to the community’s initial verification visit, cycle verifications include the review and documentation of activities for credit and to ensure prerequisites are being met. Any new CRS activities or elements are explained and may be verified.

The local CRS Coordinator needs to be present for the entire verification visit. The Coordinator and the ISO/CRS Specialist can agree on a schedule that minimizes the amount of time that other community staff need to be present. For some elements, the ISO/CRS Specialist verifies credit in the field. The CRS Coordinator and/or other community staff members are encouraged to accompany the ISO/CRS Specialist on field verifications, as what might look like a problem to the ISO/CRS Specialist may be easily explained by someone familiar with the situation.

When the visit is completed, the ISO/CRS Specialist will offer to speak to the CEO, or the highest-ranking person available, to discuss the results, the approximate points, the community’s expected CRS Class, and the need to keep implementing the credited activities. It is recommended that the CRS Coordinator take advantage of this opportunity to brief his or her superiors on the program.

The community may gain or lose points during the cycle verification visit, if it adds or drops activities, or if it cannot submit the materials needed to document the credit. If a community is not properly or fully implementing the credited activities, its credit points, and possibly its CRS classification, will be revised. Likewise, a community can continue to improve its Class rating by undertaking new mitigation and floodplain management activities that earn even more points.

If desired by the community, cycle verification visits can be scheduled with ISO before or after their regularly scheduled cycle. Some reasons for variation from this cycle include (1) the community has a new CRS Coordinator; (2) there has been a major flood or other disaster; (3) when there is reason to believe that the community is no longer implementing all of its credited activities; and (4) if time and costs can be substantially saved by combining the cycle verification visit with visits to neighboring communities.

Community Responsibilities

Once a community receives its initial classification in the CRS, it must continue to implement its credited activities to keep its classification. Specifically, a community is responsible for the following:

- Designating a community CRS Coordinator—someone who is familiar with the community offices that implement CRS activities;
- Cooperating with the ISO/CRS Specialist and the verification procedures;
- Recertifying each year that it is continuing to implement its activities;
- Advising FEMA and its ISO/CRS Specialist of modifications to its activities;
- Keeping elevation certificates, permit records, old FIRMs, and old Flood Insurance Studies for as long as the community is in the CRS;
- Keeping additional records and documentation as required for creditable activities until they are reviewed at the verification visit;
- Ensuring that flood protection projects and drainage system maintenance activities are compliant with federal environmental and historic preservation requirements; and
- Participating in the CRS’s cycle verification process.

Local CRS Coordinators for participating communities will receive periodic updates to the *CRS Coordinator’s Manual* and other materials. They are encouraged to order additional background publications, attend CRS workshops, and ask their ISO/CRS Specialists for help understanding the CRS credit criteria for their current and planned activities.

Creditable CRS Activities

Activity Summary

As described earlier in the Program Overview, the CRS provides credit under 19 activities organized under four categories (or “Series”): Public Information; Mapping & Regulations; Flood Damage Reduction; and Warning & Response. Table 2 lists all 19 activities and the maximum number of credit points for each. The table also shows the average number of credit points communities earn for each activity, which may provide a better indication of what your community can expect.

The CRS assigns credit points for each activity, and each activity has one or more “elements.” Elements are the basic credit level for the CRS. Details on all activities and elements are fully described in the *CRS Coordinator’s Manual* which sets forth the procedures, documentation requirements, and specific information on eligible activities and how their credit is calculated. See *Appendix 4* for a printer-friendly master list of all CRS activities and elements. See *Appendix 5* for brief printer-friendly description of all elements along with any required documentation and the maximum number of credit points for each.

Table 2. CRS Activity Summary

Activity Number	Activity Description	Maximum Points	Average Points*
Series 300 – Public Information: This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage. The activities also provide data insurance agents need for accurate flood insurance rating.			
310	Elevation Certificates Maintain FEMA elevation certificates for new construction in the floodplain. <i>At a minimum, a community must maintain certificates for buildings built after the date of its CRS application.</i>	116	38
320	Map Information Service Provide Flood Insurance Rate Map information to those who inquire and publicize this service.	90	73
330	Outreach Projects Distribute outreach projects with messages about flood hazards, flood insurance, flood protection measures, and/or the natural and beneficial functions of floodplains.	350	87
340	Hazard Disclosure <ul style="list-style-type: none"> • Real estate agents advise potential purchasers of flood-prone property about the flood hazard. • Regulations require notice of the hazard. 	80	14
350	Flood Protection Information The public library and/or community’s website maintains references on flood insurance and flood protection.	125	38
360	Flood Protection Assistance Give inquiring property owners technical advice on how to protect their buildings from flooding and publicize this service.	110	55
370	Flood Insurance Promotion Assess flood insurance coverage within the community and implement a plan to promote flood insurance.	110	39
Total for Series 300		981	344
Series 400 – Mapping & Regulations: This series credits programs that limit floodplain development or provide increased protection to new and existing development.			
410	Flood Hazard Mapping <ul style="list-style-type: none"> • Develop new flood elevations, floodway delineations, wave heights, or other regulatory flood hazard data for an area not mapped in detail by the flood insurance study. • Have a more restrictive mapping standard. 	850	60
420	Open Space Preservation <ul style="list-style-type: none"> • Guarantee that currently open public or private floodplain parcels will be kept free from development. • Zone the floodplain for minimum lot sizes of 5 acres or larger. 	2,020	509

Activity Number	Activity Description	Maximum Points	Average Points*
430	Higher Regulatory Standards <ul style="list-style-type: none"> • Limit new buildings and/or fill in the floodplain. • Require freeboard. • Require soil tests or engineered foundations. • Require compensatory storage. • Require coastal construction standards in AE Zones. • Have regulations tailored to protect critical facilities or areas subject to special flood hazards (for example, alluvial fans, ice jams, subsidence, or coastal erosion). 	2,870	270
440	Flood Data Maintenance <ul style="list-style-type: none"> • Keep flood and property data on computer records. • Use better base maps. • Maintain elevation reference marks. 	222	115
450	Stormwater Management <ul style="list-style-type: none"> • Regulate new development throughout the water- shed to ensure that post-development runoff is no greater than pre-development runoff. • Regulate new construction to minimize soil erosion and protect or improve water quality. 	755	132
Total for Series 400		6,717	1,086
Series 500 – Flood Damage Reduction: This series credits programs that reduce the flood risk to existing development.			
510	Floodplain Management Planning <ul style="list-style-type: none"> • Prepare, adopt, implement, and update a comprehensive flood hazard mitigation plan using a standard planning process. • Prepare an analysis of the repetitive flood loss areas within the community. • Prepare, adopt, implement, and update a plan to protect natural functions within the community's floodplain. 	622	175
520	Acquisition and Relocation Acquire and/or relocate flood-prone buildings so that they are out of the floodplain.	2,250	195
530	Flood Protection Protect existing floodplain development by floodproofing, elevation, or minor flood control projects.	1,600	73
540	Drainage System Maintenance Have a program for and conduct annual inspections of all channels and detention basins; remove debris as needed.	470	218
Total for Series 500		4,942	661

Activity Number	Activity Description	Maximum Points	Average Points*
Series 600 – Warning & Response: This series credits flood warning, levee safety, and dam safety projects.			
610	Flood Warning and Response Provide early flood warnings to the public and have a detailed flood response plan keyed to flood crest predictions.	395	254
620	Levees <ul style="list-style-type: none"> • Annually inspect and maintain existing levees. • Have a system for recognizing the threat of levee failure and/or overtopping, disseminating warnings, and providing emergency response. • Coordinate with operators of critical facilities. 	235	157
630	Dams <ul style="list-style-type: none"> • Have a high-hazard-potential dam that could affect the community. • Have a system for recognizing the threat of dam failure, disseminating warnings, planning and practicing emergency responses. • Coordinate with operators of critical facilities. 	160	35
Total for Series 600		790	446
TOTAL FOR ALL SERIES		13,430	2,537

* Average points are based on figures for communities that received verified credit under the 2013 CRS Coordinator’s Manual as of October 2016.

State-based and Other Potential Credit for SCCOG Communities

In addition to a community’s own local floodplain management activities, the CRS provides credit for certain state laws, regulations, and standards that have proven effective in reducing flood damage. This “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. All communities receive the same credit (minimum credit), as verified by a state agency or through ISO, but if a community does additional work or has a higher regulatory standard in all or part of the affected area, the community can document that it deserves higher credit. In Connecticut, state-based credit is automatically provided to participating CRS communities for the State’s requirement that sellers disclose whether a property is in a floodplain or wetland (10 points under Activity 340 – Hazard Disclosure).

Communities will receive credit for other state regulations or regional programs that are enforced and implemented at the local level. However, unlike state-based credit, their implementation must be verified by the ISO/CRS Specialist in the same manner as a community regulation and it is expected that the community will assist in that verification. In some cases, the ISO/CRS Specialist can work with the state or regional agency to collect the needed documentation. In others, it is expected that the community will obtain the additional documentation that may be needed. In Connecticut, other potential credit may be awarded to communities for the following CRS activities/elements:

- Activity 430 – Higher Regulatory Standards: Building Codes (BC); Local Drainage Protection (LDP); State-mandated Standards (SMS)
- Activity 450 – Stormwater Management: Stormwater Management Regulations (SMR); Erosion and Sediment Control (ESC) Water Quality (WQ)
- Activity 630 – Dams (State Dam Safety)

To receive credit for these activities, communities will need to provide documentation that the activity is being properly enforced and implemented in the community. For example, to receive credit for freeboard requirements included in the State’s model floodplain management regulations, the ISO/CRS Specialist would still need copies of elevation certificates to verify that it is being enforced locally.

Notable Requirements and Quick Tips

There are a few important items to note when it comes to determining the number of credit points awarded to CRS participating communities.

First, only the final, verified credit calculated by the ISO/CRS Specialist after the verification visit determines a community’s total points. It is critical that the community provide correct and complete materials to document its activities. Only after a thorough review of the community’s documentation can the ISO/CRS Specialist determine the credit points that should be provided. For more information on the specific documentation requirements for each CRS activity and element, please see the Excel-based *CRS Activities Toolkit* prepared for SCCOG communities (available from SCCOG upon request). For more helpful guidance on preparing for a successful verification visit, please see *Appendix 2 (CRS Cycle Verification Checklist)*.

Second, many CRS activities have an “impact adjustment” associated with them. An impact adjustment means that CRS credit is provided for the portion of the regulatory floodplain to which the creditable element is applied. For example, even though 1,450 maximum points are available for open space preservation (OSP), if a community has 20% of the regulatory floodplain as open space, then the credit will be 20% of the allowable credit, or 290 points. Several CRS activities will require a map to delineate the areas affected, calculate the impact adjustment ratios, and serve as documentation for credit. Impact adjustment maps may be prepared on any convenient base map or in a geographic information system (GIS), provided that the scale is suitable for the determination of the areas.

Finally, a community should apply only for those activities it is actively undertaking and those it knows it can implement in accordance with the *CRS Coordinator’s Manual*. For example, no credit is provided for draft ordinances—regulations must have been enacted and enforced. Also, a community should not be overly ambitious in undertaking new activities for CRS credit, especially if it could be at risk of losing the credit later (at annual recertification or cycle verification visits) for activities it is unable to implement or continue. Generally, communities prefer to be “comfortably” in their respective CRS Class, having enough points to buffer against the loss of credit points without suffering a downgrade in Class.

Quick Tips for SCCOG Communities

In addition to the above, communities in the SCCOG region that are considering CRS participation should be mindful of some additional items and recommendations. Below are some basic tips for SCCOG's member municipalities as they consider enrolling in the CRS. These may be more applicable to smaller communities and/or those with a relatively low number of flood insurance policies in their jurisdiction, but the advice can certainly apply to larger communities as well.

- *Consider the time commitment.* Most of the administrative tasks required for CRS participation is managed primarily by a community staff person. For introductory CRS Classes (i.e., Class 9 or 8), the time commitment may generally be limited to ensuring proper record-keeping for activities the community is already undertaking (for annual recertification and cycle verification). For more advanced CRS Classes, the time commitment generally increases proportionally with the extent of activities the community will be seeking credit for.
- *Identify key community staff.* CRS communities must appoint an official CRS Coordinator to be responsible for overseeing required local activities and coordinating with ISO as described in this guide. Consider who your community's CRS Coordinator would be and who else, especially with other local departments, would be a logical source of assistance to that person. Most if not all CRS-credited activities are implemented not by the CRS Coordinator but rather by other offices and departments. Getting the needed documentation and other cooperation from those offices is vital for a successful local CRS program. Also, be sure to keep the point-of-contact information for your CRS Coordinator current with ISO and others as needed.
- *When joining CRS, focus on the floodplain management activities already in place.* Communities often aim to take on new activities when they are applying for CRS participation, but it is better to focus on those already being implemented as possible sources of initial CRS credit. This approach minimizes the effort required to join the CRS, reduces the time needed to document the credited CRS activities, and reduces the annual recertification effort. New activities can always be added later when the community decides to pursue an improved CRS Class.
- *Focus on your community's floodplain area and how it is being managed.* Begin by looking at the FIRM and examine the way land is used in the mapped flood hazard areas. Get a feel for the portion of the floodplain that is managed as open space either by your community or by private property owners. The more area that is designated as open space, the more CRS credit you will receive. For parts of the floodplain that are developed or could be developed, understand what regulations your community enforces that exceed the minimum requirements of the NFIP (i.e., freeboard, building codes, or protection of critical facilities) as well as any potential higher regulatory standards that it may want to adopt in the future. A community's open space and floodplain regulations alone often provide enough credit to enter the CRS as a Class 9 community.
- *Consider other community risk reduction activities.* Once you have a sense of how your community manages or regulates its special flood hazard areas, consider what else is being done within your community to make people aware of floods, prepare for floods, or protect against flood damage. Many of these ongoing efforts are eligible for CRS credit.

- *Be conservative in estimating possible credit points.* As noted above only the final, verified credit calculated by the ISO/CRS Specialist for each activity determines a community's total points. Many communities have tended to overestimate their credit points in advance of their initial application or cycle verification visits, which creates false expectations. It is better to remain conservative during this process, especially with the calculation of total points and anticipated CRS Class designations.
- *Be aware and cautious when total credit points awarded are close to a change in CRS Class.* If the total credit points awarded by ISO are close to a change in CRS Class, be careful in not setting the community up for a future downgrade in Class based on potential point reductions during recertification or cycle verification procedures. For example, during a recertification or cycle verification it is much better to improve from a CRS Class 9 to Class 8 (increasing premium discounts) versus dropping from a Class 8 to a Class 9 (losing premium discounts).
- *Take advantage of all the free resources and technical assistance.* Visit the CRS Resources website (www.crsresources.org) for an abundance of helpful materials including CRS documents, worksheets, examples, and tools relevant to creditable activities. Sign up for FEMA's NFIP/CRS Update newsletter, participate in webinars, and make use of the other available resources. Note that there is also a week-long CRS training course for local officials offered for free at FEMA's Emergency Management Institute (<https://training.fema.gov/emi.aspx>) throughout the year, and it is occasionally provided at field-deployed locations.
- *Talk to your ISO/CRS Specialist. **Communities are encouraged to call on their ISO/CRS Specialist for assistance at any time.*** This can be especially helpful when considering joining the CRS program, a change to a credited activity, or implementing a new program. Connecticut's ISO/CRS Specialist is Eugene Kohls and his contact information is provided under "Contacts" on page 19 of this guidebook.

The CRS recognizes that many small communities face challenges that larger ones do not, such as smaller budgets, fewer personnel, part-time staff, and lack of in-house technical expertise like engineering or a geographic information system (GIS). However, regardless of its size, if your community keeps track of its building permits in the floodplain, checks elevation certificates as they come in, has open space in the floodplain, and enforce Connecticut's model floodplain management regulations, then CRS participation can be straightforward and need not need take much time nor be a significant expense.

Key Resources

Publications and Websites

CRS Coordinator’s Manual (2017) www.fema.gov/media-library/assets/documents/8768

CRS Brochure: A Local Official’s Guide to Saving Lives, Preventing Property Damage, Reducing the Cost of Flood Insurance (2018): <https://www.fema.gov/media-library/assets/documents/16104>

CRS Resources Website: www.crsresources.org

FEMA’s CRS Website: www.fema.gov/national-flood-insurance-program-community-rating-system

Connecticut Department of Environmental Protection, Flood Management Website: www.ct.gov/deep/cwp/view.asp?a=2720&q=325648&deepNav_GID=1654

Contacts

<p>ISO/CRS Specialist: Eugene Kohls Insurance Services Office, Inc. Phone: (305) 202-1780 Email: ekohls@iso.com</p>	<p>State NFIP Coordinator: Diane Ifkovic CT Department of Energy and Environmental Protection Phone: (860) 424-3537 Email: diane.ifkovic@ct.gov</p>
<p>ISO/CRS Resource Specialist: Keith Harper Insurance Services Office, Inc. Phone: (850) 974-2949 Email: kharp@crsresources.org</p>	<p>SCCOG CRS Contact: Sam Alexander Planner II Southeastern CT Council of Governments Phone: (860) 889-2324 Email: salexander@seccog.org</p>
<p>FEMA CRS Regional Coordinator: Richard Nicklas Branch Chief, Flood Plain & Insurance Programs FEMA Region 1 Phone: (617) 956-7671 Email: Richard.Nicklas@fema.dhs.gov</p>	<p>Local CRS Coordinator (TBD by community):</p>

APPENDIX 1: CRS ANNUAL RECERTIFICATION CHECKLIST

Appendix 1: CRS Recertification Checklist

Community Name: _____

NFIP #: _____

The following is a checklist of activities your community may be implementing for CRS credit. The numbers refer to the activity number which is found in the 2017 *CRS Coordinator's Manual*. Documentation needs noted here are for the annual Recertification process; the Cycle Verification process requires more comprehensive documentation (see *Appendix 2*). Communities may choose which activities they participate in, but activities marked as "Required" are mandatory for a community's participation in the CRS. More information on the requirements of each activity and documentation needed can be found in the [CRS Coordinator's Manual](#). **Under the current recertification schedule, Connecticut communities are notified each year by December 15th and the annual due date for required documentation is February 1st.**

300 Series: Public Information

310: Elevation Certificates

____ 310: We are maintaining complete and correct Elevation Certificates on all new and substantially improved buildings in our Special Flood Hazard Area (**Required**).

____ 310: If receiving credit for maintaining Elevation Certificates for buildings that were constructed before the community joined the CRS (ECPO), these ECs are complete, correct, and available to the public

____ 310: If receiving credit for maintaining Elevation Certificates for buildings that were constructed before the date of the initial FIRM (ECPR), these ECs are complete, correct, and available to the public

____ 310: We have issued _____ (insert number) permits for new construction and substantial improvements in the Special Flood Hazard Area in the last year and recorded the Program Data Table of the CC-213 Recertification form; attached is a list of these permits (**Required**).

____ 310: Attached are copies of all as-built Elevation Certificates for new or substantially improved structures in the SFHA that have been completed in the last year. If there have been no new buildings or substantial improvements in the past year, attached is a memo to that effect, signed by the permit official (**Required**).

____ 310: We continue to make copies of Elevation Certificates on newer properties available to the public (**Required**).

320: Map Information Service

____ 320: We are providing Flood Insurance Rate Map information and information on the flood insurance purchase requirement to inquirers. This data is locatable for a property based on a street address. [____] Initial here if the office address or the manner in which requests may be submitted has changed in the last year. Please provide the new office address or manner of submittal with this form.

____ 320: If receiving credit for providing Additional FIRM Information (MI2), we are providing information on whether a property is in an "undeveloped coastal barrier" or an "otherwise protected area" of the Coastal Barrier Resources System, whether the property is located seaward of the Limit of Moderate Wave Action (LiMWA) as shown on the FIRM, and whether the property is located in a floodway.

___ 320: If receiving credit for other flood problems not shown on the FIRM (MI3), we are providing flood problem information about a flood hazard not shown on the community's FIRM, such as local drainage problems or dam failure inundation zones.

___ 320: If receiving credit for Flood Depth Data (MI4), we are providing flood depth data to inquirers by providing information from a map that shows depth of flooding for different flood recurrence levels or by providing data on flood elevation and the ground or building elevation at a site.

___ 320: If receiving credit for special flood-related hazards (MI5), we are providing information about special flood-related hazards, such as uncertain flow paths, ice jams, and coastal erosion, to inquirers. Affected areas are mapped and inquirers are told about precautions to take when developing or improving property.

___ 320: If receiving credit for Historical Flood Information (MI6), we are providing information about past flood to inquirers. This information may include whether and when an area has been flooded in the past and historic flood levels.

___ 320: If receiving credit for Natural floodplain functions (MI7), we are providing information about areas that should be protected because of their natural floodplain functions.

___ 320: The above service is publicized at least once a year through one of the following (check the appropriate box):
[] an annual notice that reaches everyone in the community; [] an annual notice directed to lenders, insurance agents, and real estate agents; or [] an annual outreach project developed as part of a Program for Public Information (PPI) credited under Activity 330. Attached is a copy of the material used.

___ 320: We continue to maintain a record of the service including the date of inquiry, the address or location in question, and the information shared (e.g. FIRM zone, special flood-related hazards, etc.). Attached is a copy of one page of the log, a letter, or other record that we kept on this service this year.

___ 320: We are continuing to keep our FIRM updated and maintain old copies of our FIRM.

330: Outreach Projects

___ 330: We are distributing public outreach projects annually, at least one of which conveys a message on the topic of flood insurance. Messaging requirements and examples are discussed in detail in the *CRS Coordinator's Manual*, Section 332.

___ 330: We have prepared outreach projects to be distributed when a flood occurs that address specific needs of the community. Messaging requirements and examples are discussed in detail in the *CRS Coordinator's Manual*, Section 332.

340: Hazard Disclosure

___ 340: The community's real estate agents continue to advise prospective floodplain occupants about flood hazard and flood insurance purchase requirement.

___ 340: If receiving credit for disclosure of the flood hazard (DFH), we assert that real estate agents provide a written notification to potential purchasers that clearly notes if the property is in a floodplain and what the insurance requirements are, as well as whether the property is designated under the Coastal Barrier Resources Act and NFIP flood insurance availability.

___ 340: If receiving credit for other disclosure requirements (ODR), we continue to maintain state or local laws or ordinance that require disclosure of a property's exposure to flooding. A list of such laws can be found in the *CRS Coordinator's Manual*, Section 342.b.

___ 340: If receiving credit for real estate agent' brochures (REB), we assert that real estate agents give a brochure to all clients looking to purchase a property advising that the reader check to see if a property is in a floodplain or has a history of flooding.

___ 340: If receiving credit for disclosure of other hazards (DOH), we assert that information about other flood-related hazards is provided to inquirers and potential property purchasers. These hazards include coastal wave hazards, coastal and channel erosions, and areas at risk in the event of dam or levee failure.

350: Flood Protection Information

___ 350: Our public library continues to maintain the latest versions of the nine following specified FEMA publications:

- ___ 1. *Above the Flood: Elevating Your Floodprone House*, FEMA-347 (2000)
- ___ 2. *Answers to Questions About the National Flood Insurance Program*, F-084 (2011)
- ___ 3. *Coastal Construction Manual*, FEMA-P-55, (2011)
- ___ 4. *Elevated Residential Structures*, FEMA-54 (1984)
- ___ 5. *Protecting Manufactured Homes from Floods and Other Hazards*, FEMA P-85 (2009)
- ___ 6. *Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas*, FEMA257 (1994)
- ___ 7. *Protecting Building Utilities From Flood Damage*, FEMA-P-348 (1999)
- ___ 8. *Protecting Floodplain Resources*, FEMA-268 (1996)
- ___ 9. *Reducing Damage from Localized Flooding*, FEMA 511 (2005)

___ 350: Our public library continues to maintain documents that cover flood hazards, flood protection, and natural floodplain functions as they pertain to local conditions.

___ 350: We continue to maintain a website that has a flood information homepage easily found by the website's search feature or via a link on the community homepage. Specific content and link requirements may be found in section 352.c of the *CRS Coordinator's Manual*.

360: Flood Protection Assistance

___ 360: We continue to provide one-on-one flood protection advice and/or assistance.

___ 360: If receiving credit for protection advice provided after a site visit (PPV), we continue to provide site visits to review flooding, drainage, and sewer problems and provide one-on-one advice to the property owner about protection of the property.

___ 360: If receiving credit for financial assistance advice (FAA), we continue to provide financial assistance advice for both pre- and post-flood property protection measures.

___ 360: If receiving credit for advisor training (TNG), we certify that the individual(s) providing property protection advice and/or financial assistance advice have attended the latest FEMA training on property protection and financial assistance.

___ 360: We publicize the above service(s) at least once a year using one of the following methods (check applicable):

An annual notice that reaches everyone in the community; An annual notice directed to areas with flooding and drainage problems; or An annual outreach project developed as part of a Program for Public Information as specified under Activity 330. We have attached a copy of how the service was publicized.

___ 360: We maintain records of the service(s) above. We have attached three written reports that document the service(s) in the past year. If fewer than three requests have been received, we have noted this.

370: Flood Insurance Promotion

___ 370: We have assessed the community's current level of flood insurance coverage and identified where coverage needs to be approved. This data has been summarized in a document that was submitted to the governing body.

___ 370: We have developed a plan to improve flood insurance coverage, prepared by a committee comprised of at least five people, of whom half are outside of local government, and involving a representative from the floodplain management office, from the public information office, and from a local insurance agency. This plan has been submitted to the community's governing body and a copy of the draft has been sent to the FEMA Regional Office's flood insurance liaison. For specific requirements, see section 372.b of the *CRS Coordinator's Manual*.

___ 370: Attached is a copy of the annual evaluation report and documentation that the report was submitted to the governing body.

___ 370: We have implemented the plan to improve coverage. The projects implemented are listed in the coverage improvement plan at least one of the projects implemented demonstrates that the community's elected leadership encourages people to purchase or increase their flood insurance coverage.

___ 370: Attached are copies of flyers, brochure, etc. that have been disseminated as outreach projects.

400 Series: Mapping & Regulations

410: Flood Hazard Mapping

___ 410: We continue to maintain maps (digital and/or paper) that accurately and comprehensively depict Special Flood Hazard Areas and related flood hazard data. This is done through methods including new studies, independent quality assurance reviews, and higher study standards. For specific requirements for each method, see section 410 of the *CRS Coordinator's Manual*.

420: Open Space Preservation

___ 420: We continue to preserve our open space in the floodplain through designated public land, private wildlife or nature preserves, and/or land development regulations that prohibit building and filling.

___ 420: If receiving credit for deed restrictions (DR), we continue to maintain open space in the floodplain in perpetuity through language attached to the deed for the parcel that prohibits new buildings and ensuring that the restriction runs with the land and cannot be changed by a future owner.

___ 420: If receiving credit for natural functions open space (NFOS), we continue to maintain open space in the floodplain that is preserved in its natural state or has been returned to its natural state.

___ 420: If receiving credit for special flood-related hazards open space (SHOS), we continue to maintain open space in areas subject to the special flood-related hazards (uncertain flow paths, closed basin lakes, ice jams, land subsidence, mudflows, and tsunamis) as shown on a special hazard area map.

___ 420: If receiving credit for coastal erosion open space (CEOS), we continue to maintain open space within the community's mapped coastal erosion hazard area.

___ 420: If receiving credit for open space incentives (OSI), we continue to encourage parcel owners of both new development and redevelopment to keep the floodplain open through tools such as density transfers, bonuses for avoiding the floodplain, planned unit development, and greenway and setback rules.

___ 420: If receiving credit for low-density zoning (LZ), we continue to maintain zoning ordinances that include density criteria in the regulatory floodplain to keep it substantially open.

___ 420: If receiving credit for natural shoreline protection (NSP), we continue to maintain programs and/or regulations that protect the natural shoreline by prohibiting rip rap, channel alterations, dredging, filling, and other detrimental alterations.

430: Higher Regulatory Standards

___ 430: We continue to enforce legal regulations that set development standards that are higher than or supplemental to the minimal NFIP criteria, such as freeboard, protection of critical facilities, and enclosure limits. For a full list of regulatory standards that can be adopted for credit, see section 432 of the *CRS Coordinator's Manual*.

440: Flood Data Maintenance

___ 440: We continue to maintain, use, and annually update a digital flood data maintenance system that allows easy access to flood and FIRM data. This data is annually made available to FEMA.

___ 440: We continue to maintain, in paper or digital form, all FIRMS, Flood Insurance Studies, and Flood Boundary Floodway Maps for the community that have been in effect.

___ 440: We continue to maintain first- and second-order vertical control benchmarks within one mile of the community's SFHA so surveyors can find them and depend on them to be accurate.

___ 440: We continue to update the rate of coastal erosion and the rates used for regulating building setbacks every five years.

450: Stormwater Management

___ 450: We continue to regulate development to ensure that peak flow and volume of stormwater runoff from each site will be no greater than the runoff from the site before it was developed or redeveloped.

___ 450: We continue to implement stormwater management regulations through an adopted watershed master plan that evaluates the impact of future conditions of a watershed that drains into the community for multiple storm events, including the 100-year storm, and identify the natural drainage system. This plan is re-evaluated every 5 years.

___ 450: We continue to enforce the provisions of our zoning, subdivision and building codes as they pertain to erosion and sediment control and water quality.

___ 450: We continue to enforce stormwater management regulations that implement best management practices (as published in an official government reference) to protect water quality within the community.

500 Series: Flood Damage Reduction

- ___ 501: We have reviewed and updated the addresses, dates of claims, the current insured and/or the previous owner's name, and any removal or retrofitting in the Repetitive Loss Update Worksheet (AW-501) found in the CC-230 Verification form (**Required**).
- ___ 501: We have certified that each address has been checked and signed the Repetitive Loss List Community Certification (CC-RL) (**Required**).
- ___ 503: We have plotted all the properties on FEMA's repetitive loss list and defined all repetitive loss areas on a map (**Required**).
- ___ 503: We have summarized the cause of the repetitive flooding (**Required**).
- ___ 503: We have prepared an address list of all parcel with insurable buildings in repetitive loss areas as mapped. (**Required**).
- ___ 504: We implement an annual outreach project to properties in the mapped repetitive loss areas that have insurable buildings. The project must advise the recipient that the property is in or near an area subject to flooding, what property protection measures are appropriate for the flood situation, what sources of financial assistance may be available for property protection measures, and basic facts about flood insurance (**Required**).
- ___ 504: We have attached a copy of this year's outreach project which was delivered to all properties in the repetitive loss area (**Required**).
- ___ 507: If receiving credit for activities 520, 530, 540, or 620, we comply with applicable federal environmental and historic preservation laws, implementing regulations, and executive orders.
- ___ 507: If participating in any of the aforementioned activities, we have attached completed Community Certifications of Compliance with Environmental and Historic Preservation Requirements (CC-EHPs), which can be downloaded from www.CRSresources.org/500

510: Floodplain Management Planning

- ___ 510: We have prepared a community-wide floodplain management plan and update it on a five year cycle based on the 10 steps described in section 512.a. of the *CRS Coordinator's Manual*. We submit a copy of the plan update every five years.
- ___ 510: Attached is a copy of our floodplain management plan's annual progress report as well as a description of how the report was submitted to the governing body, released to the media, and made available to the public.
- ___ 510: We have provided copies of this progress report to our governing board, local media, and the State NFIP Coordinating Office.
- ___ 510: We have conducted a repetitive loss area analysis and developed a detailed mitigation plan for a repetitive loss area that followed the 10 steps described in section 512.b. of the *CRS Coordinator's Manual*.
- ___ 510: Attached is a copy of our annual evaluation report as well as a description of how the report was submitted to the governing body, released to the media, and made available to the public.

___ 510: We have provided copies of this evaluation report to our governing board, local media, and the State NFIP Coordinating Office.

___ 510: We have adopted plans that protect one or more natural functions within the community's floodplain and is updated every 10 years. This plan includes an inventory off the species and/or habitat present within the floodplain and action items for protecting one or more species.

520: Acquisition and Relocation

___ 520: We have acquired or relocated buildings located within the regulatory floodplain.

___ 520: We have acquired or relocated repetitive loss buildings that are recorded on the FEMA repetitive loss list.

530: Flood Protection

___ 530: We have documented the flood protection projects (including retrofitting projects and structural flood control projects) done on insurable buildings within the regulatory floodplain.

540: Drainage System Maintenance

___ 540: We continue to regularly maintain and annual inspect natural channels within the community and remove debris in accordance with a maintenance plan detailed in section 542.a. in the *CRS Coordinator's Manual*. These inspections are conducted at least once a year, upon receiving a complaint, and after each major storm.

___ 540: We have written procedures that identify problem sites, what the issues are, and what special inspection or maintenance is needed. These problem sites are identified on the community conveyance system map.

___ 540: We have attached examples of records that show that inspections were conducted and maintenance performed during the year.

___ 540: We have implemented a capital improvement plan and a capital improvement program that make permanent, structural changes within the drainage system to reduce flood and maintenance problems.

___ 540: We continue to enforce regulations that prohibit the dumping or disposal of debris throughout the community's drainage system. We publicize these regulatory requirements through outreach programs.

600 Series: Warning and Response

610: Flood Warning and Response

___ 610: We have adopted and continue to maintain a flood warning response program that describes the nature of the community's flood hazards, includes flood inundation maps, and has been publicized through outreach projects.

___ 610: We continue to maintain a flood threat recognition system based on manual threat recognition, automated flood alarm systems, and/or automated flood warning systems.

___ 610: Attached is a copy of the outreach material used to tell people how they will be warned and what safety measures should be taken.

___ 610: Attached is a description of the flood exercise, drill, or response to an actual emergency or disaster response conducted during the previous year, including a list of who participated, lessons learned, and any recommendations for changing the system.

___ 610: We continue to have prepared messages and protocols for emergency warning dissemination that will reach people in a timely manner. The equipment for this, such as sirens, are tested annually.

___ 610: Attached is a description of the flood exercise, drill, or response to an actual emergency or disaster response conducted during the previous year that notes experiences and lessons learned about the warning dissemination measures. If the community is covered by a borough, county, or parish emergency management agency exercise, drill or response, then documentation of its participation must be included.

___ 610: We continue to maintain a detailed flood warning and response plan that describes actions to be taken, identifies the official responsible for the action, defines the time needed to carry out the activity, and contains other critical information that designated agencies and organizations will need in order to perform their assigned responsibilities.

___ 610: Attached is a description of the flood exercise, drill, or response to an actual emergency or disaster response conducted during the previous year, which notes experiences with, and lessons learned from, the flood response operations portion of the plan. If the community is covered by a borough, county, or parish emergency management agency exercise, drill, or response, then documentation of its participation must be included.

___ 610: We continue to update a list of facilities considered critical in a flood. We have contacted these facilities to determine if they need any special warning arrangements.

___ 610: Attached is a page from the latest list of critical facilities, updated annually.

620: Levees

___ 620: We continue to annual inspect and maintain the levees within the community to identify and correct problems.

___ 620: We continue to update and maintain an emergency action plan as it pertains to levees. This plan includes a list of all actions that need to be taken as different flood levels, the person or office responsible for their performance, annual inspections of all equipment and material needed for the plan, and annual tests of all closures, pumps, and other equipment.

___ 620: Attached is documentation that all levees have been inspected during the previous year and are being maintain.

___ 620: Attached are records showing the most recent annual inspection of all equipment and materials needed for the emergency action plan.

___ 620: Attached are records showing the most recent annual test of all closures, pumps, and other equipment needed to implement the emergency action plan.

___ 620: Attached is a copy of the outreach materials used to advise people of the levee failure hazard and ways to protect themselves from flooding.

___ 620: We continue to monitor flood conditions near the levee with a flood threat recognition system that monitors conditions and provides early notifications of rising waters that may threaten the levee's integrity.

___ 620: Attached are records showing the most recent annual test of all equipment and material needed for the flood threat recognition system.

___ 620: Attached is a description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year that includes the procedures for monitoring levee conditions.

___ 620: We continue to maintain messages and channels to disseminate warnings of a potential levee failure to the public in a timely manner.

___ 620: Attached are records showing the most recent annual test of all equipment and material needed for the levee failure warning system.

___ 620: Attached is a description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year that includes the procedures for warning people of a potential levee breach.

___ 620: We continue to update and maintain a plan for levee protection operations and community protections operations.

___ 620: We continue to maintain and update a list of facilities considered critical in a levee failure along with contact information of the operators of all critical facilities. A page from the latest list is attached.

___ 630: We continue to update and maintain an emergency action plan as it pertains to dams. This plan includes a list of all actions that need to be taken as different flood levels, the person or office responsible for their performance, annual inspections of all equipment and material needed for the plan, and annual tests of all closures, pumps, and other equipment.

630: Dams

___ 630: We continue to maintain a dam failure threat recognition program that specifies the response plan, identifies at what point the operator notifies local emergency managers of a potential dam break, and may include a backup failure recognition system.

___ 630: Attached are records of the quarterly test of all equipment and material needed for the system and the quarterly communication checks between the operator of the dam and emergency services.

___ 630: Attached is a copy of the outreach material used to advise people of the dam failure hazard and of ways to protect themselves from flooding.

___ 630: Attached is a description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year. The exercise must include the dam failure threat recognition procedures.

___ 630: We continue to maintain messages and channels to disseminate warnings of a potential dam failure to the public in a timely manner.

___ 630: Attached are records showing the most recent annual test of all equipment and material needed for the dam failure warning system.

____ 630: Attached is a description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year that includes the procedures for warning people of a potential dam failure.

____ 630: We continue to update and maintain a plan for dam failure response operations and community protections operations.

____ 620: We continue to maintain and update a list of facilities considered critical in a dam failure along with contact information of the operators of all critical facilities. A page from the latest list is attached.

APPENDIX 2: CRS CYCLE VERIFICATION CHECKLIST

Attachment 2: CRS Cycle Verification Checklist

Overview of the Cycle Verification Process

Every three or five years, depending on the community's class status and other considerations, your community's CRS program will be reviewed through the cycle verification process to confirm that its credited activities are still being properly implemented. The cycle verification will be conducted by your assigned ISO/CRS Specialist, who will schedule the visit. Note that the timetable may vary (i.e., schedule the visit before or after the 3 or 5-year cycle) in certain situations, including:

- When there is reason to believe that a community is no longer implementing all of its credited activities;
- If the community has a new CRS coordinator;
- If the community requests an earlier visit to allow time to make corrections to its program before its verified class expires;
- If the community would improve by at least one rating class due to a schedule change;
- If time and costs can be substantially saved by combining the cycle verification visit with visits to neighboring communities.

During the cycle verification visit, the ISO/CRS specialist will review any changes in the CRS Coordinator's Manual with your community since the last visit. (Note that the cycle verification is based on the version of the CRS Coordinator's Manual currently in effect, not necessarily the one used for your original CRS application.)

The specialist will review your community's program through the performance of the following tasks:

- Verifying that your community's credited activities are being properly implemented;
- Performing field inspections to verify activities, if needed;
- Obtaining appropriate documentation on credited activities;
- Filling out activity worksheets;
- Recalculating the verified credit points.

An exit interview will occur at the end of the cycle verification visit, where the ISO/CRS Specialist will review his/her findings with the community staff. Additionally, the community CEO will be asked to certify the community's CRS program by signing Form CC-230. If this cannot be done during the visit, it must be submitted to the specialist within 30 days of the visit.

Following the cycle verification visit, a draft verification report will be sent to your community, the FEMA Regional Office and your state NFIP coordinator by the ISO/CRS Specialist, recommending a rating classification based on the results of the visit. FEMA will review this recommendation and send the community the official notice of its verified CRS class and a copy of the final verification report.

If a community believes that something was missed or misinterpreted during the verification visit, it may request a reconsideration of its CRS class to the FEMA Regional Office within 30 days of receipt of the final verification report. A request for reconsideration must be based upon the activities included in the community's application, and include a description of how the community would credit the activity, referencing the sections of the CRS Coordinator's Manual that support its position. A request to change a community's credit points that does not contain sufficient points to change its CRS classification will not be accepted.

Organized below by activity type is a summary of additional documentation that the ISO/CRS specialist will need to inspect during the cycle verification visit. Note that these items are **in addition** to those required for the recertification process, as documented in the *CRS Recertification Checklist* (see *Attachment 1*).

Additional Documentation Required for Cycle Verification

____ **Activity 310: Elevation Certificates**

At least two months before each verification visit:

- ____ a) A list of all permits issued for new buildings and substantial improvements in the SFHA since the last cycle verification visit. The list needs to include the address of each building; the type of building (e.g., residential, commercial, or other term used in Section A4 of the FEMA Elevation Certificate form); FIRM zone (AE, A, VE, etc.); whether it is a new building or substantial improvement; the date of the permit; and whether the permit is final.
- ____ b) Copies of Elevation Certificates (and/or V Zone and Floodproofing Certificates, as appropriate) for all new buildings and substantial improvements in the SFHA that have been collected since the last visit.
- ____ c) If the community is applying for or receiving credit for regulating areas outside the SFHA, the ISO/CRS Specialist will advise whether the list of permits and copies of Elevation Certificates in (a) and (b) should include properties in those non-SFHA areas. The list and certificates can be provided in paper or digital format. Certificates on detached garages, non-substantial improvements, and properties not in the SFHA are not needed for this activity's credit. If they are needed to verify another activity, they should be submitted with the documentation for the other activity. Note that it is acceptable that there are permits issued for buildings that do not yet have Elevation Certificates because construction has not been completed. Likewise, it is acceptable that there are Elevation Certificates on buildings not on the current permit list because the permits were issued before the last visit. If there have been no new buildings or substantial improvements in the SFHA since the last submittal, a letter or memo to that effect is needed, signed by the permit official.

At each verification visit:

- ____ a) Copies of Elevation Certificates (and/or V Zone and Floodproofing Certificates and other certificates, as appropriate) for new buildings and substantial improvements constructed between the date of the community's initial FIRM and the date of application to the CRS.
- ____ b) Demonstration that the community still has access to all the credited certificates and provides them to inquirers.
- ____ c) Documentation showing how bPO was determined. Note that this number can change if the community annexes areas in the SFHA or a FIRM revision changes the number of post-FIRM buildings in the SFHA.

___ **Activity 320: Map Information Service**

- ___ a) Documentation that shows how the community publicizes the information services each year.
- ___ b) An explanation of how the community keeps the FIRM updated. This may be a verbal explanation at the time of the verification visit.
- ___ c) Copies of all FIRMs that have been in effect since 1999.
- ___ d) A record, copies of letters, or log of the services provided.
- ___ e) If another agency or organization provides map information, documentation that the agency has agreed to provide the service to all inquirers and will allow the ISO/CRS Specialist to verify its work.

___ **Activity 330: Outreach Projects**

- ___ 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 report on the evaluation of the Program for Public Information.

___ **Activity 340: Hazard Disclosure**

- ___ a) At least one copy of a disclosure notice from at least five real estate agencies that serve the community. If there are fewer than five agencies that serve the community, then at least one notice from each agency must be submitted. This documentation can be copies of the notations on property summary sheets, offer-to-purchase forms, MLS forms, or other media. If the MLS form is used, a photocopy of a completed MLS form must be submitted as documentation. Seller's disclosure forms may be sufficient documentation if they clearly state that the property is or is not in the SFHA. Statements that "to the best of the seller's knowledge," or statements regarding whether the property has been flooded are not creditable. Blank forms are not acceptable documentation. Copies of actual information shown to prospective buyers are required. Names may be blacked out to preserve confidentiality.
- ___ b) A copy of the law or ordinance language that requires one or more disclosure methods prior to the time of sale or rental of a property.
- ___ c) A copy of the brochure or other document that real estate agents make available to interested parties.
- ___ d) The documentation submitted for credit, marked to show how the other flood-related hazards are disclosed.

___ **Activity 350: Flood Protection Information**

- ___ a) A list of the publications that have been cataloged in the community's library or library system. The list may be digital or hard copy. If the catalog is available for review on line, the URL may be provided in lieu of a list.
- ___ b) A statement that the community has checked the website, fixed any broken links, and confirmed that the content is still current and pertinent.

___ **Activity 360: Flood Protection Assistance**

- ___ a) If the person providing the advice is not a community employee, a letter stating that the person and/or agency has agreed to do the work.
- ___ b) If the service provider covers several jurisdictions (e.g., a community flood control agency), a letter or memo stating that the service is provided throughout its jurisdiction is sufficient.
- ___ c) A description of the technical qualifications of all persons who are providing the service.
- ___ d) A resume that includes training or other qualifications that directly relate to the person's knowledge of the topic will suffice. A job description is not creditable.
- ___ e) Documentation that shows how the community publicizes the service each year. The publicity must: Describe the service(s) provided; be distributed at least once a year; and explain how to access the service, e.g., what telephone number to call.
- ___ f) Records of the service must be kept and provided for credit documentation. These can be copies of written reports, memos, emails, Flood Protection Assistance work orders, letters to the property owners, etc. The records must include the date and type of assistance given, the details of the findings, and the recommendations provided to the inquirer.
- ___ g) If the community provides site visits:
 - ___ a) The names and titles of the person(s) conducting the site visits.
 - ___ b) A note that a community representative will visit the site if requested.
 - ___ c) Records of the site visits and the advice provided must be kept.
- ___ h) Copies of the materials used to explain the financial assistance programs, if any are used. These may be digital, hard copy, or website references.
- ___ i) Records of the financial assistance service provided. These can be copies of written reports, memos, emails, letters to the property owners, etc.
- ___ j) For training credit, a copy of the certificate of course attendance.

___ **Activity 370: Flood Insurance Promotion**

- ___ a) The current flood insurance coverage assessment document.
- ___ b) Documentation that the document was submitted to the community's governing body (e.g., a cover memo or a note in the governing body's minutes).
- ___ c) The current flood insurance coverage improvement plan.
- ___ d) Documentation that the plan was submitted to the governing body (e.g., a cover memo or a note in the governing body's minutes).
- ___ e) Copies of flyers, presentations, brochures, etc. that have been produced and disseminated as outreach projects. If an outreach project is a presentation to a group, it can be documented with a copy of the meeting's minutes or a memo to the file.
- ___ f) If the person designated to provide technical service is not a community employee, a letter stating that the person and/or agency has agreed to do the work.
- ___ g) If the technical service provider covers several jurisdictions (e.g., a community flood control agency), a letter or memo stating that the service is provided throughout its jurisdiction is sufficient.
- ___ h) A copy of how the service is publicized.
- ___ i) Records of the service provided. These can be copies of written reports, memos, emails, letters to inquirers, etc.

___ **Activity 410: Flood Hazard Mapping**

- ___ a) For NS Credit:

- _____ a) A copy of the study and the study's flood hazard map. The ISO/CRS Specialist should be advised whether these are available online or in a published Flood Insurance Study or FIRM.
- _____ b) The local law or ordinance that adopts the flood study for regulatory purposes or that requires site-specific flood elevation or floodway studies to be conducted at the time of the permit application.
- _____ c) Permit records and/or Elevation Certificates showing how the new data are used when the data have not been added to the FIRM or showing enforcement of the requirement for site-specific studies.
- _____ d) The map showing the area covered by each NS study with the appropriate MAP acronym ("MAP#1," "MAP#2," etc.) marking the area affected by the new study. Different areas mapped to the same standards may all be marked with the same acronym.
- _____ e) Evidence that the study, if done for a length of stream or shoreline, has been submitted to FEMA or FEMA is aware that the study is available. This may be a copy of the Flood Insurance Study, a LOMR, or a letter from FEMA.
- _____ f) Documentation showing how the area of the SFHA at the time of adoption of the study (aSFT) and the areas of NS were calculated.
- _____ b) For LEV credit: A copy of the community's determination of how LEV was determined. This may be a Cooperating Technical Partner agreement and documentation that the agreement has been completed. Note that many flood insurance studies and restudies were conducted by federal agencies and private consulting firms under contract to FEMA. LEV credits only the share of a study that FEMA did not fund.
- _____ c) For SR credit: Documentation that the state or other agency reviewed and accepted the results of the study for which credit is being requested. This will usually be a letter from the responsible agency, stating that the review was done and/or that the data were approved.
- _____ d) For HSS credit:
 - _____ a) EITHER a copy of the relevant text from the community's Flood Insurance Study describing the higher study standard if the information was utilized by FEMA, OR the ordinance adopting the higher standard and examples of the data created by using the higher standard.
 - _____ b) The map showing the area covered by the HSS study with the appropriate MAP acronyms marking the areas affected by the higher study standard. Separate areas mapped to the same standards may all be marked with the same acronym.
- _____ e) For FWS credit: A copy of the appropriate floodway data table and text from the community's current Flood Insurance Study or other regulatory floodplain study describing the standards used for delineating the floodway. If the study and map used for regulation are not included in the current Flood Insurance Study, the community must provide the map, the standard, the ordinance establishing the standard, and the ordinance adopting the standard.

_____ **Activity 420: Open Space Preservation**

- _____ a) A map (or set of maps) and a list of parcels that notes which parcels qualify for OSP, DR, NFOS, SHOS, or CEOS credit. The map(s) and list must correspond to each other. Each parcel or group of parcels must be labeled on the map. The list must include, at a minimum, parcel owner, land use designation, acreage of parcel, and acreage of the parcel within the SFHA. If a community regulates outside of the SFHA, the acreage of the parcel in the regulatory floodplain and the flood zone of the parcel must also be included. This means that parcels

located in the X Zone should not be included unless the regulatory floodplain is greater than the SFHA. An Excel spreadsheet list is preferred.

- ___ a) For each parcel that is preserved as open space because of ownership, documentation that the owner will keep the parcel open.
- ___ b) For each parcel that is preserved as open space because of a regulatory requirement, the ordinance language that prohibits structures and fill in part or all of the regulatory floodplain. See also Sections 231.b and c on documenting regulatory language.
- ___ c) For each parcel that is preserved as open space outside the SFHA, documentation showing that floodplain regulations are in effect in the area.
- ___ d) An impact adjustment map. The ISO/CRS Specialist may visit a sample of the sites to verify that they meet the element's credit criteria. Documentation can be digital or hard copy.
- ___ e) For DR Credit:
 - ___ i. A list of the parcels that have qualifying deed restrictions, and copies of the deeds that are requested for review. The language that qualifies must be marked. DR credit can only be documented with a copy of the actual deed restriction. An ordinance requiring deed restrictions or dedication of easements is not adequate documentation that there is a permanent legal restriction that prevents future owners from developing that property.
 - ___ ii. The impact adjustment map used for OSP credit, with "DR" marked on the qualifying areas.
- ___ f) For NFOS credit:
 - ___ i. For each parcel, documentation that supports credit under NFOS1 and any additional credit requested. The document must describe the natural floodplain functions of the parcel. The document can be (i) A report or plan prepared by a qualified agency, such as a habitat conservation plan, a natural areas inventory, green infrastructure plan, etc., that includes the property to be credited, or (ii) A memo or letter signed by a professional in a natural science such as botany, biology, forestry, or landscape architecture. The sample natural floodplain functions form shown in Figure 420-2 of the *CRS Coordinator's Manual* can also be used.
 - ___ ii. [For NFOS2] A copy of the plan and the resolution or other formal adoption action. This is not needed if the plan is submitted for NFP credit under Activity 510 (Floodplain Management Planning).
 - ___ iii. [For NFOS3] Documentation of which endangered or threatened species are present and documentation from a federal or state wildlife agency that the species has been listed.
 - ___ iv. [For NFOS4] A copy of the appropriate open space corridor plan.
 - ___ v. The impact adjustment map and inventory used for OSP credit, with "NFOS#" marked on the qualifying areas. The ISO/CRS Specialist may visit a sample of the sites to verify that they meet the element's credit criteria.
- ___ g) For SHOS credit:
 - ___ i. Documentation that shows that the area meets OSP requirements.
 - ___ ii. Documentation that the area for which open space credit is requested lies within the mapped special hazard.
 - ___ iii. A copy of the special hazards regulations that would apply to the area if it were not open space.

- ___ h) For CEOS credit:
 - ___ i. A map identifying the coastal erosion hazard areas.
 - ___ ii. A map showing open space with the coastal erosion hazard areas and the size of each.
 - ___ iii. Documentation that the area meets OSP requirements.
 - ___ iv. Documentation that the community received at least 25 points for MCE in Section 412.f, 20 points for CER under Section 432.n, and 10 points for EDM in Section 442.d.
- ___ i) For OSI Credit:
 - ___ i. For each regulatory requirement, the ordinance language, and letters from the community's attorney as required under credit criterion.
 - ___ ii. The impact adjustment map used for OSP credit, with "OSI" marked on the qualifying areas. It must show areas that are currently vacant and areas that are credited for open space preservation (OSP).
 - ___ iii. For extra credit for regulating flood-prone areas outside the SFHA, documentation showing that floodplain regulations are in effect in these areas.
 - ___ iv. During the verification visit, the ISO/CRS Specialist will need to see site plans and final plats that will document how the regulation has been applied. The ISO/CRS Specialist may visit a sample of new developments to verify that they have been constructed in accordance with the approved plans.
- ___ j) For LZ credit:
 - ___ i. For each LZ value, the zoning ordinance language that explains the density requirement.
 - ___ ii. The impact adjustment map used for OSP credit, with "LZ#" marked on the qualifying areas. It must show the areas to be credited for LZ, areas that are credited for open space preservation (OSP), and the SFHA. Only the portion that covers the SFHA is needed.
 - ___ iii. For extra credit for low-density zoning in flood-prone areas outside the SFHA, documentation showing that floodplain regulations are in effect in these areas. The ISO/CRS Specialist may visit a sample of new developments to verify that they have been developed in accordance with the required density.
- ___ k) For NSP credit:
 - ___ i. A copy of the regulations or policy on which the credit is based.
 - ___ ii. An impact adjustment map (not needed if the community is using the optional minimum impact adjustment value of 0.1). The ISO/CRS Specialist may visit a sample of shoreline sites to verify that they qualify for the credit.

___ **Activity 430: Higher Regulatory Standards**

- ___ a) The state or local law or ordinance language that adopts the regulatory standard that is being enforced in the community.
- ___ b) The impact adjustment map.
- ___ c) [For credit for regulating flood-prone areas outside the SFHA] Documentation that shows that regulations are in effect outside the SFHA (i.e., the regulatory floodplain).
- ___ d) Development plans and/or permit records that document how the regulation has been applied. The ISO/CRS Specialist may visit a sample of sites in the field to verify that the land

has been developed and/or buildings have been constructed in accordance with the approved plans.

Additional documentation is required for credit for cumulative substantial improvement, lower substantial improvement, protection of critical facilities, enclosure limits, building code, manufactured home parks, coastal AZ zones, coastal erosion hazard regulations, and regulation administration. This is detailed in section 432 of the 2017 *CRS Coordinator's Manual*.

___ **Activity 440: Flood Data Maintenance**

- ___ a) Copies of the maps or examples from the data base that clearly show the items to be credited. For example, printouts of some GIS screens could show all the attributes to be credited.
- ___ b) The impact adjustment map. Each area for which credit is being requested must be shown on the impact adjustment map.
- ___ c) The indexes from all past FIRMs and Flood Boundary and Floodway Maps, and the cover of each past Flood Insurance Study.
- ___ d) The list of the benchmarks and/or CORS.
- ___ e) The data for the creditable benchmarks that are in the NSRS or the community's publicly accessible data base. This must include key data, such as the location and description of the benchmarks, their order and stability, the elevation and datum, and when the benchmarks were last recovered. The documentation can be in the form of either (i) A printout of the NSRS datasheets, a photocopy of the relevant pages of the community's benchmark book, or the URL for the website data base, or (ii) For those benchmarks that are not in the NSRS, a statement signed by a licensed surveyor that states that they meet all five of this element's prerequisites. The surveyor's statement does not need to be certified or sealed, but does need to include the signatory's license number.
- ___ f) A BMM impact adjustment map. The BMM impact adjustment must show those SFHAs where base flood elevations are available, the locations of the benchmarks (for BMM1 credit), or the locations of the CORS (for BMM2 credit). The NSRS retrieval maps do not qualify because they do not show or name a sufficient number of features.
- ___ g) A description of the method used to update mapped erosion rates or regulatory maps.
- ___ h) A certification that the rates or maps are updated and adopted on at least a five-year cycle.

___ **Activity 450: Stormwater Management**

The needed documentation is assembled by the ISO/CRS Specialist and provided to the technical reviewer for this activity. There is a checklist to help the stormwater manager identify all the needed documentation, available at www.CRSresources.org/400.

- ___ a) A copy of the regulation requiring management of surface water runoff from new development in the watershed. For SMR credit, the language must require that peak runoff from new development be no greater than the runoff from the site in its pre - development condition. The point at which this appears in the ordinance must be marked, e.g., "SMR." The language submitted must include those factors that are credited: size of development regulated, design storms to be used, low impact development criteria, and how the maintenance of required facilities is handled. For CRS credit, the regulations must be legally enforceable. Policies and guidelines are not acceptable unless the community's legal counsel provides a letter stating that the policies or guidelines are enforceable.

- ___ b) Drainage reports that demonstrate enforcement of the regulations. The ISO/CRS Specialist determines how many records are needed to obtain a representative sample.
- ___ c) Documentation that watersheds outside the jurisdiction of the community are regulated to standards similar to those within the community.
- ___ d) An impact adjustment map showing watershed boundaries and stormwater management jurisdictions and calculated areas. The ISO/CRS Specialist may visit a sample of sites in the field to verify that stormwater management facilities have been constructed in accordance with the approved plans.

___ **Activity 500: Repetitive Loss Requirements**

- ___ a) For each cycle verification, your community must review the most current list of repetitive loss properties available from FEMA (Repetitive Loss Update Worksheet AW-501) for accuracy, correct addresses, whether the properties are actually in your community, and whether the insured buildings have been removed, retrofitted, or otherwise protected from the cause of the repetitive flooding. The result of this review must be recorded on Worksheet AW-501. Additionally, your community must update its defined repetitive loss areas, based on any changes/additions to the list, as necessary.
- ___ b) Your community CEO must then sign the Repetitive Loss Requirement Activity Worksheet AW-502 certifying that each address on Worksheet AW-501 has been checked. If there are updates, the submittal must include the corrected Worksheet AW-501 with any required supporting documentation.
- ___ c) Your community must prepare a map of its repetitive loss areas. The repetitive loss areas must include the properties on the repetitive loss list obtained from FEMA and all nearby properties with the same or similar flooding conditions.
- ___ d) Document a description of the cause(s) of the repetitive flooding.
- ___ e) Provide a list of the addresses of all properties with insurable buildings in the repetitive loss area(s) and the number of buildings in the repetitive loss area(s).
- ___ f) Implement an annual outreach project to the properties in the mapped repetitive loss areas that have insurable buildings, and include a copy of the project with its application and annual recertification. The project advises about:
 - ___ a) That the property is in or near an area subject to flooding
 - ___ b) What property protection measures are appropriate for the flood situation
 - ___ c) What sources of financial assistance may be available for property protection measures
 - ___ d) Basic facts about flood insurance.

___ **Activity 510: Floodplain Management Planning**

- ___ a) For FMP Credit, with the submittal of the floodplain management plan (for specifications and instructions on developing the floodplain management plan, see section 510 in the *CRS Coordinator's Manual*):
 - ___ a) A copy of the plan or updated plan to be credited. This can be digital, a hard copy, or a link to a website with the full document. Either the plan is marked, or a separate document is provided, to show where each credited step and sub-step appears. There is a checklist that can be used to do this, available at www.CRSresources.org/500.

- _____ b) [For Step 1(b) credit for a committee of staff from different departments] The plan or a separate document must show which department representatives implement, or have expertise in, which of the six categories of mitigation measures.
- _____ c) [For Step 1(c) credit] A copy of the resolution or other official action taken by the governing body to create or recognize the planning process as specified in Step 1. For Step 2(a) credit for a planning committee, the resolution or action must identify the committee's membership.
- _____ d) [For Step 2(a) credit for a planning committee] The names of the committee members, their titles, and their represented organizations must be listed in the plan. The community may submit separate materials, such as meeting minutes and sign-in sheets, to document meeting attendance.
- _____ e) [For Step 2(b), (c), or (d) credit for public meetings] Copies of the publicity for the public meetings. The notices of the meetings should be in the form of letters to floodplain residents, a notice sent to all residents, or a newspaper article or advertisement. An inconspicuous legal notice appearing in the classified section of the newspaper is not sufficient for CRS credit. If very few residents are affected, as may be the case for a plan that addresses only a repetitive loss area, a written record that the residents were called would be sufficient documentation.
- _____ f) [For Step 3(a) credit for reviewing existing studies, reports, and technical information] The plan must note where the information from the studies and reports was used, e.g., with quotations or footnotes. The plan also needs to include a list of all the documents reviewed. This is usually done in a reference section or at the end of each chapter.
- _____ g) [For Step 3(b) credit for coordination with other agencies and organizations] A record of the contacts and meetings. Acceptable records include letters that cover the items needed for coordination, copies of any responses that were received, follow-up memos from the meetings, notes from telephone conversations, and emails. These items are usually not included as a part of the plan document.
- _____ h) A copy of the resolution or other formal adoption action by the governing body as specified in Step 9. The resolution should identify the implementation responsibilities, describe the evaluation and revision procedures, and call for the five-year update (or adopt by reference such language that may be in the plan document).
- _____ b) For RLAA credit:
 - _____ a) A copy of each repetitive loss area analysis report or update of an earlier report that the community wants credited.
 - _____ b) Documentation showing how the owners or residents of the areas were notified.
 - _____ c) Documentation showing how the analysis was made available to the media and the public.
 - _____ d) A copy of the resolution or other formal action by the governing body that adopts the area analysis or accepts changes in subsequent updates.
- _____ c) For NFP credit:
 - _____ a) A copy of each natural floodplain functions plan or update to a plan that the community wants credited.
 - _____ b) A copy of the resolution or other formal adoption action.

___ **Activity 520: Acquisition and Relocation**

- ___ a) A map showing the location of parcels where buildings have been demolished or relocated since the effective date of the FIRM and the total number of such buildings (bAR, bRL, bSRL, bCF and bVZ). The map must show the community's regulatory floodplain boundaries, which include the SFHA, any LiMWA regulated areas, and any additional floodplain subject to the community's regulations. The SFHA is as shown on the current FIRM or on a published preliminary FIRM, whichever shows the larger floodplain. This map may be the same one used for documentation of open space credit under Activity 420 (Open Space Preservation). It need only show the part of the community from which buildings have been cleared. It should show lot boundaries. The map will also be used by the ISO/CRS Specialist to check the sites during the verification visit.
- ___ b) Documentation that shows that each site credited under this activity can also qualify for credit in Activity 420. For properties in the regulatory floodplain, this may be done by applying for open space preservation (OSP) credit. For repetitive loss or Severe Repetitive Loss properties outside the regulatory floodplain, separate documentation is needed.
- ___ c) Calculations showing the total number of buildings in the SFHA (bSF).
- ___ d) [For each parcel counted toward bAR or bCF that is located in the regulatory floodplain, but outside the SFHA] Documentation showing that floodplain regulations are in effect in the area.
- ___ e) [For each parcel that is credited toward bRL or bSRL] Documentation and a marked-up form AW-501 to update the repetitive loss data base.
- ___ f) [For each parcel counted toward bCF] A description of the demolished or relocated critical facility to demonstrate that the facility meets the critical facility definition for CRS purposes.
- ___ g) [For each parcel counted toward bCF that had the building relocated] Documentation that demonstrates that it has been relocated outside the 500-year floodplain.
- ___ h) Documentation of the implementation date for each project for which new credit is requested. A project is the building or group of buildings acquired or relocated within the same grant award, contract, or scope of work.
 - ___ a) A completed CC-520EHP, Certification of Compliance with Environmental and Historic Preservation Requirements for Acquisition and Relocation Projects, is needed for projects Acquisition and Relocation implemented after the implementation date of the 2013 Coordinator's Manual.
 - ___ b) Identification of which properties if any, were cleared with support from FEMA's Flood Mitigation Assistance (FMA) program.

___ **Activity 530: Flood Protection**

- ___ a) [For elevation projects] Copies of the Elevation Certificate for each elevated building.
- ___ b) [For retrofitting projects other than elevation] A list of all buildings for which credit is requested and a signed Community Certification for Retrofitted Buildings (CC-530).
- ___ c) For structural flood control projects:
 - ___ a) The level of flood protection for each building to be credited, both before and after the project was installed or constructed
 - ___ b) [For buildings protected by a reservoir, detention basin, retention pond, or other facility that stores water above ground] A letter from the state dam safety office stating that the structure meets all state dam safety requirements. If there is no

state dam safety office, then a registered design professional must certify that the project meets all appropriate dam safety criteria.

- ___ d) A map showing the location of all protected buildings for which credit is being requested. This map is not necessarily the same as the Impact Adjustment Map prepared pursuant to Section 403. It need only show the part of the community in which buildings have been protected. The map for this activity does not need to show lot boundaries, unless the same map is used for Activity 520 (Acquisition and Relocation).
- ___ e) Documentation of the implementation date for each project for which new credit is requested. A project is the building or group of buildings acquired or relocated within the same grant award, contract, or scope of work. A completed CC-530EHP, Certification of Compliance with Environmental and Historic Preservation for Flood Protection Projects, is needed for projects implemented after the implementation date of the 2013 Coordinator's Manual. The form can be found at www.CRSresources.org/200.
- ___ f) [If the community is using Option 2 under Section 532.b] Calculations showing the total number of buildings in the SFHA (bSF). NOTE: The variable bSF must have the same value as bSF in Activities 510, 520, and 610.
- ___ g) [For credit for protecting non-repetitive loss buildings located outside the SFHA] Documentation that shows that floodplain regulations are in effect in the area outside the SFHA.
- ___ h) [If the flood control project revised the base flood elevation] A copy of the request for a CLOMR submitted to FEMA.

___ **Activity 540: Drainage System Maintenance**

- ___ a) For CDR credit:
 - ___ a) A dated copy of the written procedures, instructions, or other documents that explain the community's routine inspection and debris removal program.
 - ___ b) The map of the community's drainage maintenance area with the natural conveyance system delineated and labeled.
 - ___ c) A complete inventory of the community's conveyance system, corresponding to the map.
 - ___ d) Copies of the records that show when and where inspections were conducted and the results of those inspections. Copies of records that show that maintenance was performed in instances in which inspections revealed problems.
 - ___ e) Completed Certifications of Compliance with Environmental and Historic Preservation Requirements for Drainage System Maintenance (CC-540EHP) from the community and any other relevant local, regional, or state agencies.
 - ___ f) The ISO/CRS Specialist may visit a sample of sites in the field to verify that maintenance has been performed in accordance with the procedures.
- ___ b) For PSM credit:
 - ___ a) A copy of the procedures, instructions, or other documents that explain the community's problem site inspection and maintenance. These are likely to be part of the procedures submitted for CDR credit. The special problem site inspection and maintenance procedures need to be identified, e.g., marked in the margin as "PSM."
 - ___ b) A list of the problem sites and a map showing their locations.
 - ___ c) Copies of the records for specific sites as requested by the ISO/CRS Specialist, showing that inspections were conducted and that maintenance was performed when inspections revealed problems.

- ___ c) For CIP credit:
 - ___ a) Excerpts from the capital improvement plan or other documentation that shows that the community (or other drainage maintenance agency) has an ongoing program to reduce drainage maintenance or flooding problems. The submittal must include:
 - ___ i. A master list of the community’s drainage and flooding problem sites that need to be corrected or eliminated
 - ___ ii. Recommended correction measures for the problem sites
 - ___ iii. Documentation that funds are spent on capital improvement projects each year
 - ___ iv. [If full credit is requested] Documentation of the engineering analysis done for each watershed.
- ___ d) For SDR credit:
 - ___ a) A copy of the stream dumping regulation prohibiting the disposal of debris in the affected drainage system. The acronym SDR must be marked in the margin of the ordinance sections that pertain to this element, including the responsible office or official.
 - ___ b) [If the community is requesting the extra credit for publicizing the regulation] A copy of how the community publicized the regulations during the year. If the publicity was in a document credited under Activity 330 (Outreach Projects), a separate submittal is not needed, provided that the other document (including a PPI, if credited) is annotated to show where SDR is publicized.
- ___ e) For SBM credit:
 - ___ a) A copy of the procedures, instructions, or other documents that explain the community’s storage basin inspection and maintenance program.
 - ___ b) The map showing the location of all storage basins in the community.
 - ___ c) The inventory of the storage basins located in the community
 - ___ d) Copies of the records that show that annual inspections were conducted and maintenance was performed when the inspections revealed problems.
 - ___ e) A completed Certification of Compliance with Environmental and Historic Preservation Requirements for Drainage System Maintenance (CC-540EHP).

___ **Activity 610: Flood Warning and Response**

- ___ a) For FTR credit:
 - ___ a) The needed documentation is assembled by the ISO/CRS Specialist and provided to the technical reviewer for this activity. There is a checklist to help the emergency manager identify all the needed documentation (available at www.CRSresources.org/600).
 - ___ i. A copy of the community’s flood hazard description.
 - ___ ii. A copy of the flood inundation or evacuation map or maps.
 - ___ iii. A copy of the flood warning and response plan and documentation that it has been adopted. If the plan was approved by an office that has been delegated approval authority by the community’s governing body, a copy of the delegation authorization. The plan must be marked to show where the credited items appear.
 - ___ iv. A description of the flood threat recognition system. The description must identify the rivers, streams, and coastal floodplains where flood stage forecasts are prepared and each forecast point. If the community

has its own gage system, such as an ALERT system, the description must include the locations of the stream and precipitation gages.

- _____ v. If the community has its own gage system, such as an ALERT system, a copy of the maintenance procedures for the system and records showing that the system is being maintained.
- _____ vi. An impact adjustment map showing the area(s) affected by each element and documentation showing how the numbers of buildings used in the calculations were determined.
- _____ b) A copy of the outreach material used to tell people how they will be warned and the safety measures they should take. If the outreach material is also credited under Activity 330 (Outreach Projects), a separate submittal is not needed, provided that the other document (including a PPI, if used) is annotated to show where the Activity 610 outreach topics are covered.
- _____ c) A description of the flood exercise, drill, or response to an actual emergency or disaster response conducted during the previous year. The description must include a list of who participated, lessons learned, and any recommendations for changes to the system. A copy of the after-action report or any similar report for any actual response is required.
- _____ b) For EWD credit:
 - _____ a) A copy of the flood warning and response plan, marked to show where the EWD-credited items appear in the plan.
 - _____ b) Copies of any written warning materials, such as handouts or the flood inundation map credited under EWD 10.
 - _____ c) [For EWD1, 2, 5, 6, or 7] A copy of the pre-scripted messages.
 - _____ d) [For EWD3] The impact adjustment map, showing the siren locations and their effective coverage areas.
 - _____ e) [For EWD6] A copy of the description of a publicly owned call warning system or a copy of the contract with a private provider.
 - _____ f) [For EWD7] A copy of the documentation concerning the community-operated television channel or cable television agreement and override procedures.
 - _____ g) [For EWD8] A description of the capability and use of other forms of public notification.
 - _____ h) The description of the flood exercise, drill, or response to an actual emergency or disaster response conducted during the previous year that notes experiences and lessons learned about the warning dissemination measures. If the community is covered by a borough, county, or parish emergency management agency exercise, drill or response, then documentation of its participation must be included.
- _____ c) For FRO credit:
 - _____ a) A copy of the flood warning and response plan, marked to show where the FRO-credited items appear.
 - _____ b) Copies of the appropriate documents, for the credited items that are not in the flood warning and response plan.
- _____ d) For CFP credit:
 - _____ a) A list of all public and private critical facilities affected by flooding or needed to be operational during a flood, with the contact information and agreed-upon warning needs.

- _____ b) [For CFP2] The list of critical facilities marked to identify those that have developed their own flood warning and response plans that have been reviewed and accepted by the community. The ISO/CRS Specialist will ask for samples of the plans for review.
- _____ c) If there are no critical facilities that can be affected by flooding, the community must provide a letter on community letterhead stating that information, and a copy of the community's adopted definition of critical facilities.

_____ **Activity 620: Levees**

_____ a) For LM credit:

- _____ a) The needed documentation for this activity is assembled by the ISO/CRS Specialist and provided to the technical reviewer. There is a checklist to help the emergency manager identify all needed documentation available at www.CRSresources.org/600.
- _____ b) The map and inventory of buildings described in credit criterion (3) in Section 621.b. of the 2017 *CRS Coordinator's Manual*.
- _____ c) The LM1 maintenance procedures described in credit criterion (3)(b) in Section 622.a. of the 2017 *CRS Coordinator's Manual*, or documentation that the procedures have been approved by FEMA as meeting PM 63 requirements or approved by the U.S. Army Corps of Engineers.
- _____ d) The LM2 emergency action plan described in credit criterion (4) in Section 622.a. of the 2017 *CRS Coordinator's Manual*, or documentation the plan has been approved by FEMA as meeting PM 63 requirements or approved by the Corps of Engineers.
- _____ e) Completed Community Certifications of Compliance with Environmental and Historic Preservation Requirements for Levee Maintenance (CC-620EHP) from all levee owners.
- _____ f) Documentation that all levees to be credited have been inspected during the previous year and are being maintained in accordance with the procedures and standards of the LM1 maintenance plan
- _____ g) Records showing the most recent annual inspection of all equipment and material needed for the LM2 emergency action plan.
- _____ h) Records showing the most recent annual test of all closures, pumps, and other equipment needed to implement the LM2 emergency action plan.
- _____ i) A copy of the outreach materials used to advise people of the levee failure hazard and ways to protect themselves from flooding. If the outreach material is also credited under Activity 330 (Outreach Projects), a separate submittal is not needed, provided that the other document (including a PPI, if used) is annotated to show where the Activity 620 outreach topics are covered.

_____ b) For LFR credit:

- _____ a) The levee failure warning and response plan or related document that describes the threat recognition procedures (credit criterion (2) in Section 622.b) and credit criterion (7) in Section 621.b of the 2017 *CRS Coordinator's Manual*. The plan or related document must be marked to show where the credited items appear.
- _____ b) An impact adjustment map showing the area(s) affected by each element and documentation showing how the numbers of buildings used in the calculations were determined.

- ___ c) Records showing the most recent annual test of all equipment and material needed for the system.
- ___ d) A description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year. The exercise must include the procedures for monitoring levee conditions, if they are credited.
- ___ c) For LFW credit:
 - ___ a) The levee failure warning and response plan or related document that describes the emergency warning procedures in Section 622.c and credit criterion (7) in Section 621.b of the 2017 *CRS Coordinator's Manual*. The plan or related document must be marked to show where the credited items appear.
 - ___ b) Records showing the most recent annual test of all equipment and material needed for the system
 - ___ c) A description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year. The exercise must include the procedures for warning people credited under this element.
- ___ d) For LFO credit:
 - ___ a) The levee failure warning and response plan or related document that describes the operations and actions credited in credit criterion (2) in Section 622.d and credit criterion (7) in Section 621.b of the 2017 *CRS Coordinator's Manual*. The plan or related document must be marked to show where the credited items appear.
 - ___ b) A description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year. The exercise must include the actions credited under this element.
- ___ e) For LCF credit:
 - ___ a) A list of all public and private critical facilities that would be affected by levee failure or that would need to be operational during a levee-failure flood.
 - ___ b) Contact information (names and phone numbers) of the operators of the facilities on the above (a.) list.
 - ___ c) The above (a.) list of critical facilities, marked to identify those needing special warning or advance notification.
 - ___ d) [For LCF2 credit] The above (a.) list of critical facilities, marked to identify those that have developed their own flood warning and response plans that have been reviewed and accepted by the community. The ISO/CRS Specialist will ask for samples of the plans for review.

___ **Activity 630: Dams**

- ___ a) For SDS credit:
 - ___ a) The needed documentation is assembled by the ISO/CRS Specialist and provided to the technical reviewer for this activity. There is a checklist to help the emergency manager identify all needed documentation, available at www.CRSresources.org/600.
 - ___ b) A map and description of the threat from failure of high-hazard-potential dams.
- ___ b) For DFR credit:
 - ___ a) The dam failure warning and response plan or related document that describes the threat recognition procedures described in credit criterion (2)(a) in Section 632.b and credit criterion (4) in Section 631.b of the 2017 *CRS Coordinator's Manual*. The plan must be marked to show where the credited items appear.

- _____ b) An impact adjustment map showing the area(s) affected by each element and documentation showing how the numbers of buildings used in the calculations were determined.
- _____ c) Records of the quarterly test of all equipment and material needed for the system and the quarterly communication checks between the operator of the dam and emergency services officials.
- _____ d) A copy of the outreach material used to advise people of the dam failure hazard and of ways to protect themselves from flooding. If the outreach material is also credited under Activity 330 (Outreach Projects), a separate submittal is not needed provided the other document (including a PPI, if used) is annotated to show where the 630 outreach topics are covered.
- _____ e) A description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year. The exercise must include the dam failure threat recognition procedures.
- _____ c) For DFW credit:
 - _____ a) The dam failure warning and response plan or related document that describes the emergency warning procedures. The plan or related document must be marked to show where the credited items appear.
 - _____ b) Records showing the annual test of all equipment and material needed for the system
 - _____ c) A description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year. The exercise must include the procedures for warning people credited under this element.
- _____ d) For DFO credit:
 - _____ a) The dam failure warning and response plan or related document that describes the operations and actions credited. The plan or related document must be marked to show where the credited items appear.
 - _____ b) A description of the exercise, drill, or response to an actual emergency or disaster conducted during the previous year. The exercise must include the actions credited under this element.
- _____ e) For DCF credit:
 - _____ a) A list of all public and private critical facilities affected by dam failure or needed to be operational during a dam failure flood, with the contact and warning needs information.
 - _____ b) [For DCF2] The above (a.) list of critical facilities marked to identify those that have developed their own flood warning and response plans that have been reviewed and accepted by the community. The ISO/CRS Specialist will ask for samples of the plans for review.

APPENDIX 3: CRS QUICK CHECK

Appendix 3: CRS Quick Check

CRS Quick Check Instructions

This Community Rating System (CRS) Quick Check is a tool to help communities join the CRS. It is one of two application items required for a community to request a CRS classification. The other item is the letter of interest from the community's Chief Executive Officer (CEO), which is explained in Application to the Community Rating System on Page 1 of this form. A sample letter of interest is provided on Page 2 of this form.

The objective of the CRS Quick Check is to show that the community is doing enough floodplain management activities above and beyond the minimum requirements of the National Flood Insurance Program to warrant 500 credit points, enough to be a CRS Class 9 or better. The CRS Quick Check can be found on Pages 11 to 14 of this form. The CRS Quick Check can be printed and completed on hard copy by the community.

For the sake of space, the CRS Quick Check uses very short statements for each activity and element. More information on these activities and elements is provided in the table below. For a full explanation of each activity and element, see the *CRS Coordinator's Manual*. The section numbers in the left columns of the CRS Quick Check and the Instructions coincide with the section numbers in the *CRS Coordinator's Manual*.

The CRS Quick Check does not include everything that the CRS credits, only the more common items or elements. At least 75% of the communities that participate in the CRS receive some credit for the elements that are highlighted in the CRS Quick Check. Highlighted items will probably provide the 500 points that are needed. You are welcome to review the rest of the items to see where your community may be eligible for credit.

CRS credit for each activity or element is determined by the ISO/CRS Specialists following a community verification visit. The verification visit is conducted following FEMA's review of the letter of intent and the CRS Quick Check. It is important to note that the credits described in the *CRS Coordinator's Manual* may be less than a community anticipates due to the "impact adjustment" that is applied to the credit to reflect how much of a community's SFHA is affected by an activity (e.g., a regulation or a project). Community's often over-estimate their possible CRS credit when the impact adjustment is not considered.

General Instructions

1. Collect the following from your ISO/CRS Specialist. ISO/CRS Specialists are listed at <http://crsresources.org/100-2/>.
 - a. The number of repetitive loss properties in your community. You can request a list of repetitive loss properties from the FEMA Regional CRS Coordinator for your region or the ISO/CRS Specialist for your state.
 - b. The BCEGS class for your community. Enter the higher of the 2 numbers in the top line of the Quick Check. If there is no BCEGS class, enter "10."
2. Read each question and mark the appropriate box with a "y" or an "x" or any letter in the "Response" columns.
 - a. Mark **"Yes, currently"** if your community already is doing the activity, or has the study or information.
 - b. Mark **"Will begin providing"** column should be marked if your community could start doing this relatively easily.
 - c. Mark **"Will consider"** if the activity is something that you feel your community should consider.
 - d. Leave the columns **blank**, if you feel the question doesn't apply to your community or if you feel your community is not interested in the item.
3. Column I in the Quick Check provides an example of the documentation that the ISO/CRS Specialist will need to credit the activity. Other
4. The "Totals" are the bottom of the CRS Quick Check form are for the use of the FEMA Regional Office and the ISO/CRS Specialists.

More Information on Quick Check Questions

Section numbers in the left columns of the CRS Quick Check and these instructions coincide with the section numbers in the *CRS Coordinator's Manual* Summary explanations for the questions are give below. Detailed information on each section can be found in the *CRS Coordinator's Manual*, which can be

Acronyms used in the CRS Quick Check

BCEGS: Building Code Effectiveness Grading Schedule, a classification system for building departments administered by ISO

CEO: The Chief Executive Officer of a community, i.e., the official who is charged with the authority to implement and administer local laws, ordinances, and regulations. The CEO may be a mayor, city or county manager, county executive, chair or president of a county council, etc., but not a department head.

CRS: The Community Rating System

FIRM: The community's Flood Insurance Rate Map

ISO: The Insurance Services Office, Inc., the company that administers the CRS for FEMA

NFIP: The National Flood Insurance Program

SFHA: The Special Flood Hazard Area shown on the community's FIRM

Section		Prerequisites
211	a (2)	<p>Have you had a Community Assistance Visit (CAV) in the last year that concluded you are in full compliance with the NFIP?</p> <p><i>If your community has not had a recent CAV, but you expect that all floodplain development has been properly regulated in accordance with your floodplain management ordinance, check "Can Meet." Eventually, there must be an official letter from your FEMA Regional Office that your community is in full compliance with the NFIP before the full application can be processed. Meanwhile, the Quick Check can be used for the application submittal and to tell your ISO/CRS Specialist what credit is likely.</i></p>
	a (4)	<p>How many repetitive loss properties are there in your community?</p> <p><i>Some of them can be removed if they are not in your community's corporate limits or if they have been mitigated. If changes are needed, your ISO/CRS Specialist can go over the paperwork requirement (AW-501s) when he visits.</i></p>
	a (4)	<p>What is your repetitive loss category? (A = no rep losses, B = 1 - 49, C = 50 or more)</p> <p><i>Category A: No requirements</i></p> <p><i>Category B: Get a general sense of where the repetitive loss properties are. See if you can identify likely areas. See also "Mapping Repetitive loss Areas" at http://crsresources.org/500-2/. Your community will have to provide:</i></p> <ul style="list-style-type: none"> <i>a. A description of the causes of the repetitive loss flooding. This may be a brief paragraph for each area.</i> <i>b. A map identifying the repetitive loss areas. Those areas include the properties on the FEMA list and adjacent properties with similar flooding conditions.</i> <i>c. A list of the addresses of all properties in the repetitive loss area(s) with insurable buildings on them.</i> <i>d. A notice must be sent to each property in the repetitive loss areas every year. Your ISO/CRS Specialist can explain the details.</i> <p><i>Category C: Everything a Category B community has to do plus</i></p> <ul style="list-style-type: none"> <i>- A floodplain management plan that includes a map and a description of the repetitive loss areas, and a review of flood insurance claims information, or</i> <i>- A hazard mitigation plan that includes a map and a description of the repetitive loss areas, and a review of flood insurance claims information, or</i> <i>- Repetitive loss area analysis reports for each area.</i> <p><i>Check with your ISO/CRS Specialist to see if there's an approved hazard mitigation plan that covers your community. Look at the plan. If it covers your community's repetitive loss areas, you may have met this plan requirement.</i></p>
	a (5)	<p>Have you maintained flood insurance policies on all buildings that have been required to have one?</p> <p><i>Your community needs to have a flood insurance policy on each building it owns for which a policy was required as a condition of federal aid (e.g., an Environmental Protection Agency grant or FEMA disaster assistance). Generally, these will only be buildings located in the Special Flood Hazard Area. Even if there was no requirement, it's a good idea. Any disaster assistance for publicly owned and insurable buildings in the SFHA will be reduced by the amount of flood insurance that should have been obtained. For more information see Figure 210-1 in the CRS Coordinator's Manual.</i></p>
213	a	<p>How many buildings are in your community's Special Flood Hazard Area?</p> <p><i>Provide as accurate a count as you can. This number will be kept updated over the years. Your ISO/CRS Specialist can provide guidance on how much of an effort is needed.</i></p>
	a	<p>How large is your community's Special Flood Hazard Area (in acres)?</p> <p><i>Provide as accurate a measure as you can. This number will be kept updated over the years. Your ISO/CRS Specialist can provide guidance on how much of an effort is needed.</i></p>

Section		CRS Activities and Elements
310	a	<p>Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA and check that they are correctly filled out? This also applies to FEMA Flood-proofing Certificates and V Zone Certificates.</p> <p><i>This is a prerequisite for joining the CRS. "Correctly filled out" means that each item on the checklist is complete and correct. See http://crsresources.org/300-3/ and Figure 310-2 in the CRS Coordinator's manual.</i></p>
	b	<p>Do you have FEMA Elevation Certificates on buildings built before your CRS application?</p> <p><i>If so, there can be CRS credit provided.</i></p>
320	a MI 1	<p>This section is a prerequisite for the rest of the credits in 320. Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?</p> <p><i>You must keep your FIRM up to date. "Up to date" means the FIRM used for permit decisions reflects new subdivisions, annexations, map revisions, and Letters of Map Change (LOMAs and LOMRs).</i></p> <p><i>Almost every community reads its FIRM for inquirers and keeps the FIRM up to date. The key for CRS credit is publicizing the service and keeping a record.</i></p> <ul style="list-style-type: none"> - <i>Publicity can be an article in a community newsletter that reaches everyone (a newspaper does not usually qualify) or a notice mailed to local lending institutions, insurance agencies, and real estate agencies.</i> - <i>A record of the service can be established by recording information in a log (Figure 320-5 in the CRS Coordinator's Manual) or by completing a form letter and keeping a copy.</i> - <i>Your community must advise the inquirer of the mandatory flood insurance purchase requirement. Examples of explanations are in the form letter template and in Figure 320-1 of the CRS Coordinator's Manual.</i>
	b MI 2	<p>Do you provide inquirers with other non-insurance related information that is shown on your FIRM?</p> <p><i>This is for providing non-insurance related information that is shown on most FIRMs, such as protected coastal barriers, floodways, or limit of moderate wave action (LiMWA).</i></p>
	c MI 3	<p>Do you provide information about flood problems other than those shown on the FIRM?</p> <p><i>Such problems could include flooding in unmapped areas, local drainage problems, or the 500-year floodplain, outside the SFHA.</i></p>
	d MI 4	<p>Do you provide information about flood depths?</p> <p><i>This can be site-specific information, such as the depth of the base flood at a building or a map like the one in Figure 320-3 in the CRS Coordinator's Manual.</i></p>
	e MI 5	<p>Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?</p> <p><i>The special flood-related hazards include alluvial fans, moveable bed streams, closed basin lakes, coastal erosion, ice jams, land subsidence, mudflow, and tsunamis</i></p>
	f MI 6	<p>Do you provide information about past flooding at or near the site in question?</p> <p><i>This can include whether the property is in a repetitive loss area.</i></p>
	g MI 7	<p>Do you provide information about areas that should be protected because of their natural floodplain functions?</p> <p><i>Providing data from a wetland or habitat map would qualify.</i></p>
330	a	<p>Does your community provide flood-related informational brochures, flyers, or other documents that for the public to pick up?</p> <p><i>These can be documents prepared by any agency or organization, including FEMA and insurance companies, provided they address your community's flood hazard, flood insurance, flood protection, floodplain regulations, or natural floodplain functions.</i></p>
	a	<p>Does your community prepare a flood-related newsletter, presentation, or other outreach project that is implemented every year?</p>

340	a	<p>Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?</p> <p><i>If real estate agents actively advise people if a property is in the SFHA, enter 25 under "Could" and your ISO/CRS Specialist will go through the details. Often, the local real estate practice does not qualify for credit.</i></p>
	b	<p>Are there state or local requirements that sellers must disclose whether a property has been flooded?</p> <p><i>Examples are requiring real estate agents and/or sellers to advise potential purchasers whether "to the best of their knowledge and belief" the property has ever been flooded and requiring final recorded subdivision plats to display the flood hazard area.</i></p>
	c	<p>Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?</p> <p><i>Credit is available if real estate agents give house hunters a brochure on checking out the flood hazard before they buy.</i></p>
350	a	<p>Do you have any flood-related references in your public library?</p> <p><i>If there is interest in putting free FEMA publications in the library, then the CRS-credited publications are listed in the CRS Coordinator's Manual and are also available at CRSresources.org.</i></p> <p><i>If your community is in a county with a county-wide library system and another community in the county is getting this credit, enter 10 points. Your ISO/CRS Specialist can tell you what communities are getting this credit</i></p>
	c	<p>Do you have flood-related information or links on your community's website?</p> <p><i>If your community's website has information or links to sites with information on the flood hazard, flood insurance, permit requirements, etc., you can get credit. See Section 350 of the CRS Coordinator's Manual for more details and to learn about a flood homepage.</i></p>
360	a,b	<p>Do you visit homes and help people determine how they could reduce their flooding or drainage problem?</p> <p><i>Does (or could) your community make site visits to help property owners (1) determine why there is a flood or drainage problem and (2) provide general information on how to fix the problem (construction plans or specifications are not required). If your community is willing to publicize this service and keep a record of what the inquirer was told, you can earn credit. This activity must be publicized annually in a newsletter or other outreach project that reaches everyone in your community or in the floodplain.</i></p> <p><i>This credit is a prerequisite for the next credit on financial assistance.</i></p>
	c	<p>If so, do you talk to people about sources of financial assistance for flood or drainage protection measures?</p> <p><i>Financial assistance programs include funding available from your community, mitigation grants, Increased Cost of Compliance, etc. See Figure 360-1 in the CRS Coordinator's Manual.</i></p>
370		<p>Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?</p> <p><i>Activity 370 (Flood Insurance Promotion) is a new activity that credits a series of elements to analyze flood insurance coverage and where improvements are needed, prepare an outreach program, implement the program, and provide advice to people with questions on flood insurance</i></p>
410	a	<p>Have you conducted your own flood studies and do you use the data when regulating new development?</p> <p><i>This could be a separate flood study that your community uses or a study that was incorporated into the current FIRM. The study could have been prepared by your community, a developer, the county, the state, or any agency other than FEMA.</i></p>
	a	<p>Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?</p> <p><i>The minimum NFIP requirements of using available data and requiring base flood elevations from developments of 50 lots or 5 acres do not qualify for this credit. Base flood elevations would have to be calculated for every project that will involve construction of a new or substantially improved building.</i></p>

	b	<p>Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?</p> <p><i>If available, check the appropriate sections of the Flood Insurance Study to see if it included an existing study and/or better topo provided by your community, county, state, etc. Do not double count this and any credit counted as a flood study in 410.a.</i></p>
420	a	<p>Is a portion of your Special Flood Hazard Area kept as park or other publicly preserved open space?</p> <p><i>Credited open space includes public parks, athletic fields, golf courses, church camps, hunting clubs, and other green space that will be preserved as open space. There is no credit for open water greater than 10 acres, areas with buildings on them (other than rest rooms and similar necessary appurtenances), street rights of way, or areas where filling is allowed (e.g., a storage yard).</i></p> <p><i>The percentage entered is multiplied by the maximum score for the element, 1,450, to get the actual points for preserving floodplain open space.</i></p>
	c	<p>Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?</p> <p><i>This would require natural area(s) with no picnic grounds, ball fields, or recreational facilities other than trails. Your ISO/CRS Specialist will need a written statement from an expert in the natural sciences, such as a botanist, biologist, forester, or landscape architect.</i></p>
	e	<p>Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?</p> <p><i>Such regulations could include density transfers, transfers of development rights (TDRs), bonuses for avoiding the floodplain or other sensitive areas, and allowing for planned unit developments (PUDs) or cluster development .</i></p>
	f	<p>Is a portion of your SFHA zoned for minimum lot sizes of 5 acres or larger?</p> <p><i>The percentage entered is multiplied times 300 to get the actual points for low density zoning in the floodplain.</i></p>
430	a (1)	<p>Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?</p> <p><i>Compensatory storage requires the developer to remove a cubic foot of fill for every cubic foot that is brought into the floodplain. The requirement for compensatory storage is not credited if the restriction is limited to the floodway or V Zone.</i></p>
	a (2)	<p>Does your community prohibit certain types of buildings from all or parts of the SFHA?</p> <p><i>An example would be a regulation that prohibits residential buildings in the regulatory floodway or V Zone.</i></p>
	a (3)	<p>Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?</p>
	b	<p>Does your community have a freeboard requirement?</p> <p><i>CRS credit is determined based on the amount of freeboard required, and increased when compensatory storage, for example, is required.</i></p>
	c	<p>Do you have compaction and erosion protection requirements for fill that is used to support buildings?</p> <p><i>Many communities require that all new buildings built on fill must be on compacted fill, protected from erosion and scour. This requirement may be in your building code.</i></p>
	d	<p>Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?</p> <p><i>Some communities track all permits and add up all improvements and repairs made over the years to determine when the substantial improvement/substantial damage 50% limit is met. This may or may not need special ordinance language, but CRS credit depends on good record keeping.</i></p>

	e	Do you define substantial damage to include two floods in 10 years with average damage at 25% of the building's value?
	f	Do you require critical facilities to be protected to the 500-year flood level? <i>Critical facilities include sites and structures that are vital to the community (e.g., hospital, fire station, water treatment plant) or that could cause significant problems if flooded (e.g., haz-mat site, wastewater treatment plant). Enter 30 points (instead of 20) if the regulations require critical facilities to be protected to the 500-year flood level and have dry ground access during a 500-year flood.</i>
	g	Do you require a non-conversion agreement signed by the permit applicant for an elevated building? <i>A non-conversion agreement ensures that the lower area of an elevated building is kept open for parking, storage, and building access and not improved or altered to make it non-conforming.</i>
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)? <i>Most state building codes are based on the International Codes and would be credited. The final credit will depend on local enforcement of the code.</i>
	h	BCEGS classes come in two numbers (the class for residential construction and the class for nonresidential construction). Enter the higher of the two in the top line of the Excel spreadsheet. If your BCEGS class is 5 or better, your BCEGS credit is calculated automatically. There is no credit for BCEGS classes of 6 or higher. If the building department does not know its BCEGS class, check with your ISO/CRS Specialist.
	i	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding? <i>Sections 1803.3 and 1805 of the International Building Code require positive drainage away from the structure. Enter 10 points if your community can document that this requirement is enforced (e.g., there are permit inspection records that show that the requirement was met).</i>
	q	Credit is provided for up to five CFMs or EMI NFIP course graduates working for your community. <i>Five points can be added for each regulatory staff person who is a Certified Floodplain Manager and/or a graduate of the following four-day classes conducted by FEMA's Emergency Management Institute (EMI): Managing Floodplain Development through the NFIP (E273), Coastal Construction (E386), and Floodplain Management Advanced Topics (E194, E282, E284). The classes can be either at EMI or field deployed by the FEMA Regional Office.</i>
	q	Do you keep paper records at a secure off-site storage site or scan them and back up the files? <i>Five points can be provided if all elevation certificates, regulations, plans, and other key records for floodplain development permits are stored in a secure location, outside of any flood-prone area and at least one mile away from the permit office. The records must be copied to the off-site storage location at least once each year.</i>
440	a	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels? <i>Credit is provided if your community's GIS system shows the SFHA boundaries, corporate limits, streets, and parcel or lot boundaries. The GIS must be used by the permit office. More points can be provided if the GIS has additional information, such as the floodway or contour lines, as listed in Section 442.a.</i>
	b	Have you kept copies of all your old FIRMS? <i>This credit is dependent on having every FIRM and Flood Insurance Study issued since the original FIRM date. Additional points are provided if your community has all of its Flood Hazard Boundary Maps.</i>
	c	Credit provided for any benchmarks in the National Spatial Reference System that are properly maintained. <i>With internet access, you can see if there are any qualifying CORS within 1 mile of the SFHA.</i>

450	a	<p>Do you require new developments to build storm-water retention or detention basins?</p> <p><i>Retention/detention regulations for new development usually are found in the subdivision ordinance. The rules must cover the watershed (not just the floodplain). Attach a copy of the relevant ordinance section. It must clearly require that the peak runoff of 10-year or greater storms from new developments be no greater than the runoff from the site in its pre-development condition. If the regulations require the developer to retain or detain the 50- or 100-year storm, enter 40 or 50 points, respectively.</i></p>
	c	<p>Do you have permit records that show that you require new developments to control erosion from construction projects?</p> <p><i>Most communities have erosion and sedimentation control requirements for construction projects. Note that these requirements must be enforced throughout the community, not just in the floodplain. Enter 10 points if your community can document that this requirement is enforced (e.g., there are permit inspection records that show that the requirement was met).</i></p>
	d	<p>Do you have permit records that show that you require new storm-water facilities to include water quality provisions?</p> <p><i>Most communities require facilities to include measures such as grass swales and settling ponds to clean storm-water runoff. Note that these requirements must be enforced throughout the community, not just in the floodplain. Enter 20 points if your community can document that this requirement is enforced (e.g., there are water quality provisions in developers' drainage plans).</i></p>
510	a	<p>Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?</p> <p><i>This credit is most commonly provided for a county-wide hazard mitigation plan that your community adopted. Check with your ISO/CRS Specialist to see if there's an approved hazard mitigation plan that covers your community. If so, enter the number of points it is getting under the "Now" column.</i></p>
	c	<p>Have you adopted a plan to protect aquatic or riparian species or other natural floodplain function?</p> <p><i>Almost any plan that protects the habitat for an aquatic or riparian species will qualify for the 15 points, provided that it has been adopted by your community's governing body or an appropriate regional agency. Plans that only address water quality are not credited.</i></p> <p><i>You have more than one qualifying plan.</i></p>
520		<p>Have buildings in the floodplain been acquired and the properties are now open space?</p> <p><i>This credit is provided for clearing primary structures. Do not count garages and other accessory structures or parcels where the old building was replaced by a new, compliant, one. The parcels must be preserved as open space. This should be easy to document if a FEMA buyout was involved.</i></p>
530		<p>Have pre-FIRM buildings been elevated voluntarily or otherwise floodproofed?</p> <p><i>This credit is provided for elevating primary structures. Do not count garages and other accessory structures. This should be easy to document if a FEMA mitigation grant was involved.</i></p>
540	a	<p>Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?</p> <p><i>Your ISO/CRS Specialist will need to see written drainage maintenance procedures and records of annual inspections and actions taken when problems were found. Your ISO/CRS Specialist can give more guidance on what will be needed.</i></p>
	c	<p>Do you have a capital improvements program for drainage improvements?</p> <p><i>This credit is dependent on having a channel inspection and maintenance program (Section 540.a).</i></p>

	d	<p>Do you have an ordinance that prohibits dumping debris, junk, grass, and other landscape waste in drainageways?</p> <p><i>This credit is dependent on having a channel inspection and maintenance program (Section 540.a). Note that a generic nuisance ordinance or an anti-pollution ordinance usually does not qualify.</i></p>
	e	<p>If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?</p> <p><i>This credit for inspecting and maintaining retention and detention basins is dependent on having regulations that require such basins in new developments (Section 450.a).</i></p>
610	a - d	<p>Do you have a system for getting notified when flooding is expected (more than listening to the radio)?</p> <p>Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?</p> <p><i>The plan or annex must list specific instructions for different flood levels, such as "Notify the Lincoln School if the expected flood level will exceed _____," "Close the Main Street bridge at flood level _____" or "Relocate the equipment out of Fire Station #1 at flood level _____"</i></p> <p>Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?</p>
	e, f	<p>Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/).</p> <p><i>This credit is provided if your community is listed on the StormReady or TsunamiReady websites and has some credit under each element in Section 610 a - d.</i></p>
		<p><i>These 610 questions should be checked with your community's emergency manager. This first question is about whether your community monitors river gages or otherwise gets an advance notice if a stream is expected to flood. A generic notice that low-lying lands will flood is not creditable.</i></p>
620		<p>Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?</p> <p><i>This credit is provided to communities that have some areas protected by levees (accredited or non-accredited), provided that they have an acceptable inspection and maintenance program and a levee failure warning and response plan similar to the criteria for a flood warning and response program in Sections 610.a through d.</i></p>
630	a	<p>Is your community threatened by a failure of an upstream high-hazard-potential dam?</p> <p><i>If so, credit is approved for your states dam safety program.</i></p>
	b	<p>Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would be flooded if the dam failed?</p> <p><i>This credit is available to communities that have an upstream high-hazard-potential dam and where there is at least one insurable building subject to inundation due to the failure of the high-hazard-potential dam. The credit is for a dam failure warning and response plan similar to the criteria for a flood warning and response program in Sections 610.a through d. Your community would need to have a dam failure inundation map and an emergency response plan or annex that includes specific steps, such as the ones noted for 610.b and c, above.</i></p>

The total number of boxes marked will describe your community's current floodplain management program and help determine if a minimum of 500 credit points can be provided. Documentation will be required with the verification visit.

CRS Quick Check					
Community Name				State	
NFIP Number				Initial FIRM Date	
Population				Current FIRM Date	
Date Completed				County	
Chief Executive Officer			CRS Coordinator		
Name					
Title					
Address					
Address					
CRS Coordinator's phone number				Fax	
CRS Coordinator's e-mail address					
Section	Prerequisites		Estimate	Yes	Not Yet
211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?			
	a(4)	How many repetitive loss properties are there in your community?			
	a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 49, C = 50 or more)			
	a(5)	Have you maintained flood insurance policies on all buildings owned by your community that have been required to have one?			
213	a	How many buildings are in your community's Special Flood Hazard Area?			
	a	How large is your community's Special Flood Hazard Area (in acres)?			
CRS Activity & Sections	CRS Activities and Elements		Response		
			Yes, currently	Will begin providing	Will consider
Primary documentation that will be needed (other documentation or information will be required for each activity):					
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?			
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			Copies of elevation certificates
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?			Copy of publicity
	b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?			
	c	Do you provide information about flood problems other than those shown on the FIRM?			
	d	Do you provide information about flood depths?			
	e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?			
	f	Do you provide information about past flooding at or near the site in question?			
	g	Do you provide information about areas that should be protected because of their natural floodplain functions?			

330	a	Does your community provide flood-related informational brochures, flyers, or other documents for the public to pick up?				<i>Copy of the material(s).</i>
	a	Does your community prepare a flood-related newsletter, presentation, or other outreach project that is implemented every year?				<i>Copy of the material(s).</i>
340	a	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?				
	b	Are there state or local requirements that sellers must disclose whether a property has been flooded?				<i>Copy of the relevant regulation.</i>
	c	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?				<i>Copy of the material(s).</i>
350	a	Do you have any flood-related references in your public library?				
	c	Do you have flood-related information or links on your community's website?				
360	a,b	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?				<i>Copy of a memo or other record of visit.</i>
	c	Do you talk to people about sources of financial assistance for flood or drainage protection measures?				<i>Copy of the material(s).</i>
370		Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?				
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?				
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?				<i>Copy of the relevant ordinance section.</i>
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?				<i>Copy of the FIS pages.</i>
420	a	Is a portion of your Special Flood Hazard Area kept as park or other publicly preserved open space?				<i>Areas mapped.</i>
	c	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?				<i>Areas mapped.</i>
	e	Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?				<i>Copy of the relevant ordinance section.</i>
	f	Is a portion of your SFHA is zoned for minimum lot sizes of 5 acres or larger?				
430	a(1)	Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?				<i>Copy of the relevant ordinance section.</i>
	a(2)	Does your community prohibit certain types of buildings from all or parts of the SFHA?				<i>Copy of the relevant ordinance section.</i>
	a(3)	Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?				<i>Copy of the relevant ordinance section.</i>
	b	Does your community have a freeboard requirement?				<i>Copy of the relevant ordinance section.</i>
	c	Do you have compaction and erosion protection requirements for fill that is used to support buildings?				<i>Copy of the relevant ordinance section.</i>
	d	Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?				<i>Copy of the relevant ordinance section.</i>
	e	Do you define substantial damage to include two floods in 10 years with average damage at 25% of the building's value?				<i>Copy of the relevant ordinance section.</i>

	f	Do you require critical facilities to be protected to the 500-year flood level?				<i>Copy of the relevant ordinance section.</i>
	g	Do you require a non-conversion agreement signed by the permit applicant for an elevated building?				<i>Copy of the relevant ordinance section.</i>
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)?				
	h	Does your community have a BCEGS rating?				
	i	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding?				<i>Copy of the relevant ordinance section.</i>
		Are community staff members CFMs or graduates of an EMI NFIP course?				
		Do you keep paper records at a secure offsite storage site or scan them and back up the files?				
440	a	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels?				
	b	Have you kept copies of all your old FIRMs?				
	c	Does your community have qualifying benchmarks in the NSRS that are maintained or at least three CORS?				
450	a	Do you require new developments to build storm-water retention or detention basins?				<i>Copy of the relevant ordinance section.</i>
	c	Do you have permit records that show that you require new developments to control erosion from construction projects?				<i>Copy of the relevant ordinance section.</i>
	d	Do you have permit records that show that you require new storm-water facilities to include water quality provisions?				<i>Copy of the relevant ordinance section.</i>
510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?				<i>Copy of the plan's table of contents.</i>
	c	Have you adopted a plan to protect aquatic or riparian species or other natural floodplain functions?				<i>Copy of the plan's table of contents.</i>
520		Have buildings in the floodplain been acquired and the properties are now open space?				<i>List of cleared buildings.</i>
530		Have pre-FIRM buildings been elevated voluntarily or otherwise floodproofed?				<i>List of elevated buildings.</i>
540	a	Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?				<i>Map of drainage system and inventory of system components.</i>
	c	Do you have a capital improvements program for drainage improvements?				<i>Copy of capital improvements plan.</i>
	d	Do you have an ordinance the prohibits dumping debris, junk, grass, etc., in drainageways?				<i>Copy of the relevant ordinance section.</i>
	e	If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?				<i>Map of Inventory</i>
610	a - d	Do you have a system for getting notification when flooding is expected (more than listening to the radio)?				
		Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?				<i>Copy of response plan.</i>
		Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?				<i>List of critical facilities.</i>
	e,f	Are you a Storm-Ready or Tsunami-Ready community? (see www.stormready.noaa.gov/).				
620	a - e	Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?				

630	a	Is your community threatened by a failure of an upstream dam?				
	b - e	Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would be flooded if the dam failed.				
			Yes, currently	Will begin providing	Will consider	
		Total				

APPENDIX 4: MASTER LIST OF CRS ACTIVITIES



Appendix 4: Master List of CRS Activities and Elements

300 Series: Public Information Activities

310 (Elevation Certificates)

			Max	Page
a	EC	Elevation Certificates after CRS application	38	310-12
b	ECPO	Elevation Certificate on post-FIRM buildings	48	310-13
c	ECPR	Elevation Certificate on pre-FIRM buildings	30	310-15

320 (Map Information Service)

a	MI1	Providing insurance information from FIRM	30	320-8
b	MI2	LiMWA/floodway info/CBRS area	20	320-10
c	MI3	Other flood problems not shown on FIRM	20	320-11
d	MI4	Flood depth data	20	320-11
e	MI5	Special flood-related hazards	20	320-13
f	MI6	Historical/repetitive flood information	20	320-14
g	MI7	Natural floodplain functions	20	320-15

330 (Outreach Projects)

a	OP	Outreach projects	200	330-6
b	FRP	Flood response preparations	50	330-9
c	PPI	Program for Public Information bonus	N/A	330-14
d	STK	Stakeholder bonus	50	330-20

340 (Hazard Disclosure)

a	DFH	Real estate agent disclosure of SFHA	35	340-3
b	ODR	Other disclosure requirements	25	340-5
c	REB	Real estate brochure	12	340-7
d	DOH	Disclosure of other hazards	8	340-10

350 (Flood Protection Information)

a	LIB	Library	10	350-3
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APPENDIX 5: CRS ELEMENTS DESCRIPTIONS

Appendix 5: CRS Element Descriptions

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Element Descriptions for Series 300 – Public Information

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 310 – Elevation Certificates Maintain correct FEMA Elevation Certificates and other needed certifications for new and substantially improved buildings in the Special Flood Hazard Area.				116
Maintaining Elevation Certificates (EC)	Maintaining FEMA Elevation Certificates on all buildings built in the SFHA after the date of application to the CRS. All communities applying to the CRS must apply for this element. The community must make copies of the certificates available to all inquirers.	List of all permits for new buildings and substantial improvements in the SFHA during the period to be credited, and copies of all appropriate certificates for these structures.	This activity requires communities to not only maintain current FEMA Elevation Certificates but also to ensure they are completed correctly with accurate information. To remain in CRS at least 90% of the community's certificates must be correct. If less than 90% are found correct, the community will have the opportunity to correct the deficiencies. Copies of all certificates must be readily available to anyone upon request.	38
Maintaining Elevation Certificates for post-FIRM buildings (ECPO)	Maintaining Elevation Certificates on buildings built before the date of application to the CRS but after the initial date of the Flood Insurance Rate Map (FIRM).	Copies of all certificates for new buildings and substantial improvements in the SFHA during the period between the date of the community's initial FIRM and the date of application to the CRS.	Credit points are adjusted based on the number of post-FIRM buildings for which the community has certificates. Copies of all certificates must be readily available to anyone upon request. This includes those certificates from permit files that may have been archived or discarded.	48
Maintaining Elevation Certificates for pre-FIRM buildings (ECPR)	Maintaining Elevation Certificates on buildings built before the initial date of the FIRM.	Copies of all certificates for pre-FIRM buildings. Be prepared to demonstrate how the community still has access to all the certificates and makes them available to inquirers.	Most communities did not keep elevation records before they joined the NFIP, and thus will not be able to receive any credit for this activity. Communities have the option to transfer any existing elevation data for pre-FIRM buildings to FEMA forms for possible credit.	30

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 320 – Map Information Service Provide inquirers with information about the local flood hazard and about flood-prone areas that need special protection because of their natural functions.				90
Basic FIRM information (MI1)	Providing basic information found on a FIRM that is needed to write a flood insurance policy.	Documentation that shows how the service is publicized annually and includes an opportunity for personal contact. A log of the service, which records information about each inquiry received.	This is a prerequisite for all other elements (MI2-MI7) under Activity 320. Information provided as part of this service includes FIRM zone, map panel number and suffix, Base Flood Elevation (BFE) or depth (if applicable) and whether a property is located in a SFHA. If a property is in an SFHA, the inquirer must be informed of the mandatory flood insurance purchase requirement. The map and/or GIS system used for service must be kept updated at least annually to reflect new studies, subdivisions, annexations, map revisions, and map amendments (including LOMAs and LOMRs).	30
Additional FIRM information (MI2)	Providing information that is shown on most FIRMs, such as protected coastal barriers, floodways, or lines demarcating wave action.	Same as Element MI1 above.	Must provide information on whether a property is (1) in an "undeveloped coastal barrier" or "otherwise protected area" of the Coastal Barrier Resource System (CBRS); (2) located seaward of the Limit of Moderate Wave Action (LiMWA) if shown on the FIRM; or (3) in a floodway; and if so, provide information on the implications for each area.	20
Problems not shown on the FIRM (MI3)	Providing information about flood problems other than those shown on the FIRM.	Same as Element MI1 above.	Examples of other flood problems include but are not limited to: (1) areas expected to be flooded in the future due to climate change or sea level rise; (2) local drainage problems; (3) areas mapped and regulated outside the SFHA; (4) a levee or dam failure inundation zone.	20

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Flood depth data (MI4)	Providing information about flood depths.	Same as Element MI1 above.	This includes providing information on how deep flood waters are anticipated for a given area in the community, including the use of flood depth grids (new Risk MAP product) or data on both the BFE and ground or first floor elevation for a particular site (including information obtained through an Elevation Certificate).	20
Special flood-related hazards (MI5)	Providing information about special flood-related hazards, such as erosion, ice jams, or tsunamis.	Same as Element MI1 above.	Creditable special flood-related areas include but are not limited to: uncertain flow paths; closed basin lakes; ice jams; land subsidence; mudflow hazards; coastal erosion; tsunamis; and Coastal A Zones credited under Activity 430. In order to receive credit, the affected area must be mapped, the inquirer must be told about any relevant regulations (if applicable) or what precautions should be taken when developing or improving the property.	20
Historical flood information (MI6)	Providing information about past flooding at or near the site in question.	Same as Element MI1 above.	Information can include whether and when a given area has been flooded in the past; historic flood levels; if the property is in a mapped repetitive loss area; or photographs of past flooding at sites around the community.	20
Natural floodplain functions (MI7)	Providing information about areas that should be protected because of their natural floodplain functions.	Same as Element MI1 above.	Many local plans or maps will show such areas, in addition to various regional, state, or federal sources. In addition to identifying these areas, information on any natural floodplain functions they provide must also be provided.	20

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 330 – Outreach Projects Provide the public with information needed to increase flood hazard awareness and to motivate actions to reduce flood damage, encourage flood insurance coverage, and protect the natural functions of floodplains.				350
Outreach projects (OP)	Designing and carrying out public outreach projects. Credits for individual projects may be increased if the community has a Program for Public Information (PPI).	Copies of the outreach materials that have been produced and disseminated.	Outreach projects are credited based on which and how many key messages are conveyed, the types of projects (e.g., information materials people pick up, activities that reach out to people, or projects targeted to a specific audience) and the number of times a project is delivered. Projects must be distributed at least annually, and at least one project must convey a message about flood insurance.	200
Flood response preparations (FRP)	Having a pre-flood plan for public information activities ready for the next flood. Credits for individual projects may be increased by the PPI multiplier.	Copies of the materials prepared and procedures that explain how they are to be distributed. Documentation that the FRP materials were reviewed to determine whether they are still current and appropriate will be required for yearly recertification.	Public information projects prepared in advance which are distributed when a flood occurs are credited. Credit points are based on which and how many key messages are conveyed, the types of projects they are, and the number of times a project is delivered. FRP projects and procedures must be reviewed and updated if necessary each year, but do not have to be implemented until a flood is imminent.	50

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Program for Public Information (PPI)	Up to 80 points added to OP credits and up to 20 points added to FRP credits, for projects that are designed and implemented as part of an overall public information program.	Copy of the PPI document. Documentation of PPI committee meetings (e.g. minutes, sign in sheets, etc.). Documentation that the PPI has been adopted by the community. Documentation in the form of a table or spreadsheet that the PPI has been reviewed and updated annually will be required for CRS recertification each year.	Additional credit points are provided for both OP and FRP for projects that are designed and implemented as part of an overall public information program regarding flooding and flood safety. There are 7 steps to preparing a PPI: 1. Establish a PPI committee 2. Assess community's public information needs 3. Formulate messages 4. Identify outreach projects to convey messages 5. Examine other public information initiatives 6. Prepare the PPI plan 7. Implement, monitor, and evaluate the program	80
Stakeholder delivery (STK)	Up to 50 points added to OP credits for having information disseminated by people or groups from outside the local government.	All documentation required is supplied with OP and PPI documentation. It should be made clear which projects are delivered by stakeholders and therefore warrant STK credit.	Additional credit points provided for OP for having information disseminated by people or groups from outside the local government. It must be clear that the message is coming from a stakeholder other than the community in order for credit to be received. STK points are not applicable for the FRP element.	50
Activity 340 – Hazard Disclosure Disclose a property’s potential flood hazard to prospective buyers before the lender notifies them of the need for flood insurance.				80
Disclosure of the flood hazard (DFH)	Real estate agents notify those interested in purchasing properties located in the SFHA about the flood hazard and the flood insurance purchase requirement. Extra credit is provided if part of a PPI.	At least one copy of an actual disclosure notice (versus blank forms) from at least five real estate agencies that serve the community; or if less than five in the community, at least one from each agency. If developed as part of a PPI, a report on how well the credited element worked, how effective it was, and any changes to improve effectiveness (to be included in PPI documentation under Activity 330) will be required for annual recertification.	Many real estate organizations have disclosure practices whether required by law or not. To obtain credit under this element the community must provide proof that local real estate agencies are proactively disclosing (i.e., not simply responding to an inquiry) whether a property is in the floodplain and, if so, that flood insurance is required. If the property is in a Coastal Barrier Resource System area, the notice must advise that NFIP flood insurance is not available.	35

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Other disclosure requirements (ODR)	Up to 5 points for each other method of flood hazard disclosure required by law.	ISO will verify that the relevant regulations are still in effect.	Credit can be requested for up to five state or local laws or ordinances that require disclosure of a property's exposure to flooding.	25
Real estate agents' brochure (REB)	Real estate agents are providing brochures or handouts that advise potential buyers to investigate the flood hazard for a property. Extra credit is provided if part of a PPI.	Copy of the brochure. If developed as part of a PPI, a report on how well the credited element worked, how effective it was, and any changes to improve effectiveness (to be included in PPI documentation under Activity 330) will be required for annual recertification.	Credit is provided for real estate agents giving a brochure or similar document to all clients interested in purchasing a property. The brochure does not need to identify which properties are flood prone but must advise the reader to check whether a property is in a floodplain or has a history of flooding.	12
Disclosure of other hazards (DOH)	Notification to prospective buyers includes disclosure of other flood-related hazards, such as erosion, subsidence, or wetlands.	Documentation submitted for DFH credit, marked to show how the other flood-related hazards are disclosed.	Credit is provided for giving information to prospective purchasers of property in the SFHA about other flood-related hazards, which may include coastal wave hazards (mapped V Zones, LiMWA, or Coastal A Zones); coastal and channel erosion; subsidence; dam or levee failure; tsunamis; and areas subject to flooding due to climate change and sea level rise.	8
Activity 350 – Flood Protection Information Provide the public with information about flood protection that is more detailed than that provided through outreach projects.				125
Flood protection library (LIB)	Having 10 Federal Emergency Management Agency publications on flood protection topics housed in the public library.	A list of publications which have been catalogued in the community's library, or alternatively, the URL of the online library catalog (if applicable).	Credit is provided for the most accessible and widely used public library having 10 specified FEMA publications on flood protection topics (listed on page 350-3 of the CRS Coordinator's Manual) available through the library's catalog or reference system. If the community has published documents that are more appropriate to the community flooding problems, these may be substituted.	10

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Locally pertinent documents (LPD)	Having additional references on the community's flood problem or local or state floodplain management programs housed in the public library.	A list of documents which have been catalogued in the community's library, or alternatively, the URL of the online library catalog (if applicable).	Credit is provided for having additional references available in the public library catalog or reference system that are specific to the community's unique flood problems or floodplain management programs. Examples include copies of the current FIRM and Flood Insurance Study (FIS) report, local floodplain management ordinance, floodplain management or hazard mitigation plan, and other local or state guidance documents.	10
Flood protection website (WEB)	Providing flood protection information via the community's website. There are four ways to receive credit under this element, and extra credit is provided if part of a PPI.	None. ISO/FEMA will verify this element by checking the community's website online.	Credit is provided for providing additional flood protection information through the community's website, which must be organized on a central flood information home page that is easily found on the community's website. The home page must have a directory and links to the flood information provided, including information on credited services under Activity 320 (Map Information Service). There must also be a link to FloodSmart (www.floodsmart.gov) or FEMA's current home page for flood insurance information. The community must have a process or system to check the website's links at least monthly, and fix those that are no longer accurate. It must also conduct an annual review to ensure the content and information is still pertinent and current.	105

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 360 – Flood Protection Assistance Provide one-on-one help to people who are interested in protecting their property from flooding.				110
Property protection advice (PPA)	Providing one-on-one advice about property protection (such as retrofitting techniques and drainage improvements). Extra credit is provided if part of a PPI.	Records of service (may include copies of memos, written reports, emails, work orders, letters, etc.) must be provided, including details such as the date and type of assistance provided, recommendations, etc. Documentation that shows how the community publicizes the service each year. A description of technical qualifications of all personnel performing the service (e.g. resumes). If the person providing the advice is not a community employee, a letter stating that the person/agency has agreed to perform the work.	This activity requires a qualified person(s) to talk with inquirers about flood hazards and recommended property protection measures. The advice can be somewhat general (i.e., elevate above the base flood) and is not required to serve as or replace professional design or engineering advice, but it must go beyond routine permitting and code enforcement services. The service must be publicized at least annually. For communities interested in designating someone to provide this type of advice, relevant training may be provided free-of-charge through FEMA's Emergency Management Institute (EMI).	40
Protection advice provided after a site visit (PPV)	The property protection advisor makes a site visit before providing the advice. Extra credit is provided if part of a PPI.	Records of site visits and advice provided. Documentation that shows how the community publicizes the service each year (must include a note that a community representative will visit the site in question). Names and titles of persons performing the work, along with a description of technical qualifications of all personnel performing the service (e.g. resumes). If the person providing the advice is not a community employee, a letter stating that the person/agency has agreed to perform the work.	Additional credit points are provided under PPV if the property protection advisor makes a site visit before providing advice outlined in PPA. The site visit must include advice on how to protect the property from the flood hazard, including but not limited to SFHA conditions, drainage and/or sewer problems.	45

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Financial assistance advice (FAA)	Providing advice on financial assistance programs that may be available. Extra credit is provided if part of a PPI.	If the person is not a community employee, a letter stating that the person/agency has agreed to perform the work. Documentation that shows how the community publicizes the service each year (and be a part of the same publicity for PPA, if applicable). A record that shows a review of sources of financial assistance for property protection measures, determining which may be available and appropriate for the community. Copies of materials used to explain financial assistance programs, if any are used. Records of service (may include copies of memos, written reports, emails, work orders, letters) must be provided.	Credit is given for providing one-on-one advice or other information to residents or business owners on financial assistance programs that may be available to perform property protection measures. For communities interested in designating someone to provide this type of advice, relevant training may be provided free-of-charge through FEMA's Emergency Management Institute (EMI).	15
Advisor training (TNG)	The person providing the advice has graduated from the EMI courses on retrofitting or grants programs.	Copy of certificate of course attendance.	Credit provided if person providing the advice has graduated from FEMA Emergency Management Institute (EMI) courses on retrofitting or grants programs or an equivalent field-deployed or home-study course. A community may submit an equivalent field-deployed or home study course for possible scoring.	10
Activity 370 – Flood Insurance Promotion Improve flood insurance coverage in the community.				110
Flood insurance coverage assessment (FIA)	Assessing the community's current level of coverage and identifying shortcomings	Flood insurance coverage assessment document. Documentation that the assessment document was submitted to the community's governing body (e.g. meeting minutes, cover memo, etc.).	Credit is provided for assessing the community's current level of flood insurance coverage and identifying shortcomings. The process includes identifying target areas, mapping actual flood insurance coverage within the community, determining the level of coverage, correcting errors if found with FEMA data, and preparation of an assessment document for submission to the local governing body.	15

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Coverage improvement plan (CP)	Plan prepared by a committee that has representation from local insurance agents.	A copy of the flood insurance coverage improvement plan. Documentation that the plan was adopted by the community (e.g. meeting minutes, cover memo, etc.). For annual recertification, a copy of an annual evaluation report that was prepared and submitted to the governing body.	Credit is provided for preparing a plan to improve the coverage needs identified in the assessment performed in element FIA. The plan must be prepared by a committee of people from both inside and outside the local government (with at least half from outside), and meet the following criteria: (1) comprise of at least 5 people; (2) include representative(s) from floodplain management; (3) include representative(s) from public information; and (4) include one or more representative(s) from a local insurance agency.	15
Coverage improvement plan implementation (CPI)	Implementing the projects in the CP plan.	Copies of outreach materials that have been produced and disseminated as outreach projects.	Credit is provided for implementing the coverage improvement plan developed for Element CP through outreach projects. The projects must be listed in the plan and at least one of the projects must involve public support for flood insurance by one or more elected officials.	60
Technical assistance (TA)	Providing advice about flood insurance.	If the person providing assistance is not a community employee, a letter stating that the person/agency has agreed to perform the work. Documentation that shows how the community publicizes the service each year. Records of service (may include copies of memos, written reports, emails, work orders, letters, etc.) must be provided.	Credit is provided for advising people with questions about flood insurance. There is no prerequisite for this credit. However, if CP and CPI are also being performed, the coverage improvement plan should consider the costs and benefits of providing this technical assistance as a way to encourage people to purchase flood insurance. The service must be publicized at least once a year and records of the service must be kept.	20

Element Descriptions for Series 400 – Mapping & Regulations

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 410 – Flood Hazard Mapping Improve the quality of the mapping that is used to identify and regulate development at risk from flood hazards.				850
New study (NS)	New flood studies that produce base flood elevations or floodways.	The local law/ordinance that adopts the flood study for regulatory purposes or that requires site-specific flood elevation or other studies to be conducted at the time of permit application. Permit records showing how the new data are used. A map showing the area covered by each study. ISO/FEMA may review a sample of permit records and visit some new building sites to verify use of the new study data in the floodplain management regulations.	Credit is provided for the development of flood studies that are not done to meet minimum NFIP requirements, but which produce new regulatory floodplains, BFEs and/or floodways. Credit points will vary based on study scope and the previous flood zone shown on the community's effective FIRM. The study must be based on a FEMA-approved technique or specifically approved by the ISO/CRS Specialist.	350
Leverage (LEV)	The points for NS are multiplied by a ratio that reflects how much of the study was financed by non-FEMA funds.	Documentation on how the LEV multiplier was determined.	The LEV element is a multiplier for the points awarded under the NS element. The LEV multiplier is determined based on the amount of non-FEMA funding contributed to the flood study. The larger the amount of non-FEMA funding used for the flood study, the larger the multiplier.	N/A
State review (SR)	Flood studies reviewed and approved by a state or regional agency.	Documentation that the state or other agency reviewed and accepted the study for which credit is being requested (usually in the form of a letter from the reviewing agency).	A study credited under NS can receive additional credit when an independent quality assurance review (typically by a state agency as required by a state law) for hydrology, hydraulics, and/or mapping has been completed. The review must not be paid for by FEMA.	60

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Higher study standards (HSS)	New study was done to one or more standards higher than the FEMA mapping criteria.	Either a copy of the relevant text from the community's FIS report describing the higher standard (if the data was utilized by FEMA) or the ordinance adopting the higher standard and examples of the data created by using the higher standard. Map showing the area covered by the HSS study.	Additional credit is provided for the following study standards higher than those used by FEMA: (1) Using a factor of safety when calculating the 100-year discharge; (2) Using future-conditions hydrology (land use changes); (3) Using future-conditions hydrology (climate); and (4) Mapping the base flood elevation plus freeboard. Additional higher standards may be submitted to ISO/FEMA by the community to verify if HSS credit is warranted.	200
More restrictive floodway standard (FWS)	More restrictive floodway standard based on the allowable floodway surcharge used in the study.	Copy of the appropriate floodway data table and text from the community's current FIS report. If the study and map used for regulation are not included in the current FIS report, the community must provide the map, the standard, and the ordinance adopting the standard.	Credit is provided for using a more restrictive floodway surcharge than required under minimum NFIP guidelines (1 foot) to delineate and map the regulatory floodway. FWS credit is only provided for a floodway that has been mapped and adopted as a more restrictive regulatory standard.	140
Mapping of special coastal flood-related hazards (MAPSH)	The community maps and regulates areas of special coastal flood-related hazards, including coastal erosion and tsunamis.	Map of the special flood-related hazards. If the mapping was not prepared by a federal or state agency, a description of the method used must be provided and approved by the ISO/CRS Technical Reviewer. Copy of the ordinance(s) adopting the map for regulating the special flood-related hazard. Evidence of enforcement within the applicable areas.	Up to 50 credit points are provided for mapping coastal erosion hazard areas or conducting erosion rate analyses, and another 50 credit points are provided for tsunami hazard areas. Credit is only provided if the mapping is used for land use regulation to prevent damage from the special flood-related hazard (or for tsunami the community has an appropriate tsunami warning and response program).	100

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 420 – Open Space Preservation (1) Prevent flood damage by keeping flood-prone lands free of development; and (2) Protect and enhance the natural functions of floodplains.				2,020
Open space preservation (OSP)	Keeping land vacant through ownership or regulations.	Copy of the regulatory language or documentation showing the development restriction for each parcel to be credited. A map plotting each parcel that has been preserved as open space. Calculations reflecting the portion of regulatory floodplain area retained as open space.	To get credit for preserving "open space", buildings, filling, infrastructure, impervious surfaces, and other encroachments to flow must be legally prohibited in designated floodplain areas. Multiple methods for preservation may be used to achieve this goal. No credit is provided for large bodies of water, federal lands, and other lands beyond the community's regulatory jurisdiction. However, state and local parks, private wildlife and nature preserves, and other areas can qualify for OSP credit.	1,450
Deed restrictions (DR)	Up to 50 points extra credit for legal restrictions that ensure that parcels credited for OPS will never be developed.	Documentation of OSP credit is a prerequisite. A copy of the deed with the appropriate language marked. The impact adjustment map used for OSP credit must also indicate the areas where DR applies.	This credit is available only for parcels that already qualify for OSP credit. DR credit is available only for land that not only has been set aside as open space, but also has the extra protection of a deed restriction legally applied to the individual parcel that prohibits new buildings. Easements or other dedications that are not recorded with the deed and could be removed by local government action do not qualify for DR credit.	50

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Natural functions open space (NFOS)	Up to 350 points extra credit for OPS-credited parcels that are preserved in or restored to their natural state.	Documentation of OSP credit is a prerequisite. A plan, report, or letter prepared by a qualified agency or professional describing the natural floodplain functions. Formal adoption actions must be documented. The impact adjustment map used for OSP credit must also indicate the areas where NFOS applies. The ISO/CRS Specialist may visit a sample of the sites to verify that the credit criteria are met.	This credit is available only for parcels that already qualify for OSP credit. NFOS credit is available only for land that not only has been set aside as open space, but also is being managed to stay in a natural state. This applies to both undeveloped and rehabilitated areas mimicking their pre-development conditions. Additional credit is provided if parcels are also designated in a plan to protect natural functions, are designated as critical habitat for threatened or endangered species, or are in a designated open space corridor or connected network.	350
Special flood-related hazards open space (SHOS)	OPS-credited parcels are subject to one of the following special flood-related hazards or if areas of special flood-related hazard are covered by low-density zoning regulations: <ol style="list-style-type: none"> 1. Uncertain flow paths (alluvial fans and channel migration); 2. Closed basin lakes; 3. Ice jams; 4. Land subsidence; 5. Mudflows; and 6. Tsunamis. 	Documentation of OSP credit is a prerequisite. A map and adopted regulation must be provided.	This credit is available only for parcels that already qualify for OSP or LZ credit and which are included in a special hazard area map. This credit is provided for having flood prone property within a designated special flood-related hazard area preserved as publicly owned or controlled open space. Areas receiving credit must be subject to special hazard-specific regulations credited under Activity 430 of at least 20 points before the impact adjustment.	150

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Coastal erosion open space (CEOS)	Up to 750 points are provided for the preservation of open space within a community's mapped coastal erosion hazard area.	Documentation that the area meets OSP requirements. Map(s) showing open space with the coastal erosion hazard areas and the size of each.	Qualifying areas must be landward of a coastline eroding at a rate greater than or equal to 1.5 feet per year and qualify for OSP credit. Designated open space may include areas protected by coastal construction setbacks, but creditable setbacks must prohibit all buildings or other encroachments. To be eligible for credit the community must earn at least 25 points for mapping coastal erosion hazard areas (MCE), at least 10 points for keeping maps updated (EDM), and at least 20 points for its coastal erosion regulations (CER).	750
Open space incentives (OSI)	Local requirements and incentives that keep flood-prone portions of new development or redevelopment projects open.	Copy of the adopted ordinance language that pertains to this credit. Site plans and/or final plats that show application of restrictions. The impact adjustment map used for OSP credit must also indicate the areas where OSI applies and the map must also show developed and undeveloped areas. The ISO/CRS Specialist may visit a sample of new developments/redevelopments to verify that they have been constructed in accordance with the approved plans.	Credit is provided for local requirements and incentives that keep flood prone portions of new development or redevelopment projects open. This credit is available only for areas of the regulatory floodplain that do not qualify for credit under OSP. The OSI credit is available for planning and regulatory tools that reduce floodplain development such as Planned Unit Developments (PUDs), Transfers of Development Rights (TDRs), density transfers, greenway and setback rules, and cluster development.	250

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Low-density zoning (LZ)	Zoning districts that require lot sizes of 5 acres or larger.	Copy of the adopted zoning ordinance language that meets these criteria. The impact adjustment map used for OSP credit must also indicate the areas where LZ applies within the SFHA. If application is intended for flood prone areas outside of the regulatory floodplain, then documentation is needed for how the scope of the floodplain regulation has been expanded to cover these areas. The ISO/CRS Specialist may visit a sample of new developments to verify that they have been constructed in accordance with the required density.	This credit is available for substantially open areas that have low density zoning restrictions and are not eligible for OSP credit points. Low density zoning includes agricultural and other open space uses or zones that simply meet the applicable lot size per unit and lot coverage requirements. Residential uses must be zoned for a minimum lot size of 5 acres and nonresidential uses must also meet lot coverage requirements. The credits are awarded based upon density so essentially larger lots will earn more credit.	600
Natural shoreline protection (NSP)	Programs that protect natural channels and shorelines.	Copy of regulation or policy. For rehabilitation projects, a description of the project must also be submitted. Impact adjustment map which indicates shoreline to be credited in addition to all streams, ditches and lake shorelines in the community. The ISO/CRS Specialist may visit a sample of sites to verify that they qualify for the credit.	This credit is available for regulations, programs, or policies that protect or restore channels and/or shorelines in an approximate natural state. These policies must encourage natural floodplain functions and prohibit activities that harden areas for erosion control, remove vegetation, or separate the floodplain from its water body. Credit is provided in both developed and undeveloped areas and can be areas also credited under OSP.	120

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 430 – Higher Regulatory Standards Credit regulations to protect existing and future development and natural floodplain functions that exceed the minimum criteria of the National Flood Insurance Program (NFIP).				2,870
Development limitations (DL)	Prohibiting fill, buildings, and/or storage of materials in the SFHA.	Adopted state or local regulation. Impact adjustment map indicating areas affected by the regulations, plus areas credited under OSP and areas that are undeveloped. Example permit records documenting appropriate implementation must be available.	This credit is available for three categories of activities, which have varying amounts of credit available depending on the flood risk reduction potential: DL 1: Prohibition of fill / compensatory storage DL 2: Prohibition of buildings DL 3: Prohibition of storage of outside materials. There must be no overlap between areas credited under DL and areas credited for OSP under Activity 420 (Open Space Preservation).	1,330
Freeboard (FRB)	Freeboard requirement	Adopted state or local regulation. Impact adjustment map indicating areas affected by the regulations. Example permit records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit a sample of sites to verify that they have been constructed in accordance with the regulations.	This credit is available for adoption of a freeboard. Freeboard is some height above the BFE, where the lowest floor, utilities, and garage must be elevated (or for non-residential structures, floodproofed) to protect against flood damages. Points are awarded based on the number of feet of freeboard, in addition to the method of required elevation. There must be no overlap between areas credited under FRB and areas credited for Open Space Preservation (OSP) under Activity 420 (Open Space Preservation) or DL 2 above.	500

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Foundation protection (FDN)	Engineered foundations	Adopted state or local regulation. Impact adjustment map indicating areas affected by the regulations. Example permit records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit a sample of sites to verify that they have been constructed in accordance with the regulations.	This credit is available for a more restrictive level of required foundation protection that has been designed by a professional engineer in the regulatory floodplain. Credits are awarded in three categories: FDN 1: Engineered foundations and no buildings allowed on fill FDN 2: Buildings on compacted fill, protected from erosion and scour with compensatory storage FDN 3: Buildings on compacted fill, protected from erosion and scour with NO compensatory storage. There must be no overlap between areas credited under FDN and areas credited for OSP under Activity 420 (Open Space Preservation) or DL 2 above.	80
Cumulative substantial improvements (CSI)	Counting improvements cumulatively.	List of all structures that have been improved, including both those determined to be and not to be "Substantially Improved" with tracking by address or parcel number. Adopted state or local regulation. Impact adjustment map indicating areas affected by the standard. Example permit records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit recently improved buildings to verify that they have been constructed in accordance with the standard.	The minimum NFIP requirement requires that for a single improvement project, if the value of the work exceeds 50% of the market value, the structure must be brought into compliance with all of the requirements for a new building. This credit is available for adoption of a more restrictive definition of "Substantial Improvement" which tracks substantial improvements cumulatively. There must be no overlap between areas credited under CSI and areas credited for OSP under Activity 420 (Open Space Preservation) or DL 2 above.	90

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Lower substantial improvements (LSI)	Substantial improvement threshold lower than 50%.	List of all structures that have been improved including both those determined to be and not to be "Substantially Improved" with tracking by address or parcel number. Impact adjustment map indicating areas affected by the standard. Example permit records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit recently improved buildings to verify that they have been constructed in accordance with the standard.	This credit is available for adoption of a more restrictive definition of "Substantial Improvement" than the minimum NFIP requirement. The minimum NFIP requirement requires that for a single improvement project, if the value of the work exceeds 50% of the market value the structure must be brought into compliance with all of the requirements for a new building. This credit is available where communities adopt a lower threshold for this determination. There must be no overlap between areas credited under CSI and areas credited for OSP under Activity 420 (Open Space Preservation) or DL 2 above.	20
Protection of critical facilities (PCF)	Protecting facilities that are critical to the community.	Adopted state or local regulation. Impact adjustment map indicating areas affected by the standard. Example permit records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit a sample of critical facilities to verify that they have been constructed in accordance with the standard.	This credit is available for adoption of a more restrictive standards for "critical facilities" including facilities that are crucial to responding to the flood emergency, that protect the community's health and safety, and that may make the flood hazard worse through contamination of floodwaters by toxic materials and similar events. The more restrictive standards may include restriction on location of these facilities and/or different safety standards to be applied to only critical facilities. There must be no overlap between areas credited under PCF and areas credited for OSP under Activity 420 (Open Space Preservation) or DL 2 above.	80

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Enclosure limits (ENL)	Prohibiting first-floor enclosures below the base flood elevation.	Elevation Certificates for appropriately designed enclosures. Example non-conversion agreements. Adopted state or local regulation. Impact adjustment map indicating areas affected by the regulation. Example permit and inspection records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit a sample of new buildings to verify that they have been constructed in accordance with the regulation.	This credit is available for adoption of limits on the design and use of "enclosures below lowest floor". Credits are provided for prohibition of solid perimeter walls and use of "non-conversion agreements", which specify that owners are not allowed to alter the approved design in a way that increases the susceptibility to flood damages (such as finishing the enclosure to be used as living space). There must be no overlap between areas credited under ENL and areas credited for OSP under Activity 420 (Open Space Preservation) or DL 2 above.	390
Building code (BC)	Adopting and enforcing the International Code Series.	For BC 1: Adopted state or local regulation. Example permit records documenting appropriate implementation must be available. For BC 2: No documentation required. ISO will obtain the community's BCEGS classification directly from the ISO BCEGS office.	This credit is available for communities that have adopted and enforced the entire International Code (I-Code) Series throughout the community [BC 1] or have received an appropriate Building Code Effectiveness Grading Schedule (BCEGS) classification [BC 2]. The I-Codes include provisions that incorporate all NFIP minimum floodplain construction requirements and a number of provisions that exceed the NFIP minimum requirements.	100
Local drainage protection (LDP)	Ensuring that new buildings are protected from shallow flooding.	Adopted state or local regulation. Example permit records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit a sample of new buildings to verify that they have been constructed in accordance with the regulation.	This credit is available for adoption of regulatory protection to ensure that new buildings are well above the street level or otherwise protected from shallow drainage flooding throughout the community. A regulation that only addresses drainage plans in new subdivisions is not credited. Every new building in the community must meet the drainage protection standard at the time of construction.	120

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Manufactured home parks (MHP)	Removing the elevation exemption for manufactured homes placed in existing manufactured home parks.	Elevation Certificates for appropriately elevated Manufactured Homes. Adopted state or local regulation. Example permit records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit some manufactured home parks to verify that they have been constructed in accordance with the regulation.	This credit can only be applied in communities that have existing manufactured home parks which were established prior to the community's initial NFIP flood regulations which are affected by a BFE greater than 3 feet deep. This credit is available for communities that enforce the regulatory elevation requirement in manufactured home parks.	15
Coastal A Zones (CAZ)	Enforcing V-Zone regulations in Coastal A Zones.	Adopted state or local regulation. Impact adjustment map indicating areas affected by the regulation. Example permit and inspection records documenting appropriate implementation must be available. The ISO/CRS Specialist may visit a sample of new buildings to verify that they have been constructed in accordance with the regulation.	This credit is available for adopting more restrictive standards in the Coastal A Zones (CAZ), which are areas landward of the V Zone and seaward of the Limit of Moderate Wave Action (LiMWA). Credits are available for mapping and then adopting the requirement that V Zone standards apply to the CAZ. Additional credit is provided for adopting additional restrictions on the design of enclosures for these areas under Element ENL.	500
Special flood-related hazards regulations (SHR)	Enforcing appropriate construction standards in areas subject to a special flood-related hazard.	Description of mapping methodology, along with a copy of the adopted state or local regulation. Impact adjustment map indicating areas affected by the regulation. Example permit records documenting appropriate implementation must be available.	This credit is available for regulating special flood-related hazards in a manner that recognizes those elements of the hazard not addressed by the NFIP minimum standards for floodplain management. The community must map the hazards in question in accordance with Activity 410 (Floodplain Mapping) element MAPSH in order to obtain credit under SHR.	100
Tsunami hazard regulations (TSR)	Regulating tsunami flood-related hazard areas in a manner that recognizes those elements of the hazard not addressed by the NFIP minimum standards for floodplain management.	Adopted state or local regulation. Impact adjustment map indicating areas affected by the regulations. Example permit records documenting appropriate implementation must be available.	Creditable regulations must be based on an approved tsunami hazard map credited under Element MAPSH. Credit points must be adjusted to exclude areas that are receiving open space (OS) credit under Activity 420 (Open Space Preservation) and Coastal Erosion Regulations (CEOS).	50

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Coastal erosion hazard regulations (CER)	Credit is provided for regulatory standards that mitigate the effects of erosion within coastal erosion hazard areas beyond what is required by the NFIP.	Adopted state or local regulation. Impact adjustment map indicating areas affected by the regulations. Example permit records documenting appropriate implementation must be available.	Creditable regulations must be based on an approved coastal erosion hazard map credited under Element MAPSH. At a minimum, the regulations must prohibit all parts of all new buildings—including attached porches and similar structures—in the 30-year erosion-prone area. Setback calculations must NOT incorporate beach nourishment projects.	370
Other higher standards (OHS)	Other regulations	Adopted state or local regulation. Impact adjustment map indicating areas affected by the regulation. Example permit records documenting appropriate implementation must be available.	This credit is available for more restrictive standards not otherwise credited through other activity elements that will result in reduction of flood risk and/or protection of naturally beneficial floodplain functions. Examples of past creditable activities include: prohibiting installation of new septic systems in the regulatory floodplain; requiring new streets in the regulatory floodplain to be at or above the BFE to provide access for emergency vehicles during a flood; and requiring an evacuation plan for new residential subdivisions that exceed a certain number of units.	100
State-mandated regulatory standards (SMS)	Regulatory standard is required by the state.	None. ISO/FEMA will verify this element in coordination with the State NFIP Coordinator.	This credit is available for state-level regulation for any of the above-noted 400 series standards. The community will receive 10% (up to a maximum of 20) of the points that would be available if the regulation had been locally adopted.	20

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Regulations administration (RA)	Having trained staff and administrative procedures that meet specified standards.	RA 1: Training certificates from appropriately completed training events. (However, no documentation is needed for CFM verification). RA 3/RA 4: Inspection records must be available for review.	This credit is available for activities that lead to successful administration of the community's floodplain regulations. Creditable activities include having trained and/or accredited regulatory staff members (e.g., CFMs, graduates from approved EMI courses or equivalent training programs), conducting 3 detailed inspections for each new building in the regulatory floodplain, reinspection of buildings to ensure that they still comply with the floodplain management requirements of their earlier permits, and for storing key floodplain management permit records in a safe and secure site protected from fire, theft, and natural hazards.	67
Activity 440 – Flood Data Maintenance Make community floodplain data more accessible, current, useful, and/or accurate so that the information contributes to the improvement of local regulations, insurance rating, planning, disclosure, and property appraisals.				222
Additional map data (AMD)	Implementing digital or paper systems that improve access, quality, and/or ease of updating flood data within the community.	Copies of maps or databases and/or screen printouts of GIS attributes to be credited must be available. Impact adjustment map, if map/system does not cover the total area of the community's SFHA.	Credits are provided for different types of flood data maintenance systems that support the administration of the community's floodplain management program. Creditable systems typically include (1) a GIS or other digital system that can display or print a current map; (2) a database management program for parcel records that maintains the appropriate flood data for each property (may be linked to a GIS system); or (3) map overlays, such as overlaying the SFHA on a zoning map, aerial photograph or more detailed street map.	160
FIRM maintenance (FM)	Maintaining copies of all FIRMs that have been issued for the community.	Copies of old FIRM and FBFM panels and FIS reports.	This credit is available for keeping old FIRMs and if applicable, Flood Boundary and Floodway Maps (FBFMs) and FIS reports available for public review.	15

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Benchmark maintenance (BMM)	Program that maintains benchmarks so surveyors can find them and can depend on them to be accurate.	List of benchmarks in the form of either the NSRS list or professional surveyor signed statements that each benchmark meets appropriate criteria. Impact adjustment map if not applicable communitywide.	This credit is available for programs that maintain benchmarks so surveyors can find them and depend on their accuracy (BMM 1) and those that maintain a network of Continuously Operating Reference Stations (CORS) stations that support GPS surveying and meet National Spatial Reference System (NSRS) requirements (BMM 2).	27
Erosion data maintenance (EDM)	Maintaining and updating the rate of coastal erosion and the rates used for regulating building setbacks.	A description of the method used to update mapped erosion rates or regulatory maps. A certification that the rates or maps are updated and adopted on at least a five-year cycle.	This credit is available for maintaining coastal erosion rates which are used for building setback purposes. Specifically, this credit is for updating erosion data on at least a five-year cycle and adopting the new rates or maps as part of the community's erosion setback and coastal management regulations.	20

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 450 – Stormwater Management Prevent future development from increasing flood hazards to existing development, to protecting existing hydrologic functions within the watershed, and to maintain and improve water quality.				755
Stormwater management regulations (SMR)	Regulating development on a case-by-case basis to ensure that the peak flow of stormwater runoff from each site will not exceed the predevelopment runoff. SMR credit is the sum of four sub-elements.	Completed AW-450 worksheet. Copy of ordinance with specific language that applies marked "SMR." Permit records that document compliance with the regulations. Documentation of areas where regulation applies.	This credit is available for adopted stormwater management regulations. Credits are provided under 4 categories including size of development where regulations apply, design storm used, Low Impact Development options, and inspection and maintenance. The watershed must be regulated so there is zero increase in peak runoff due to new development. The community must have credit for size of development (SZ) and design storm (DS) to receive SMR credit. For SZ credit the community must regulate parcels of 5 acres or more and increases in impervious area of 20,000 square feet or more. For DS credit the community must require management of at least a 10-year storm, and the community's regulations must require pre- and post-development hydrology calculations. Runoff must be limited to pre-development levels.	380

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Watershed master plan (WMP)	Regulating development according to a watershed management master plan. WMP is the total of eight sub-elements.	Completed AW-450 worksheet. Cover, table of contents, and documentation of adoption for plan. Copies of pages of plan that show items to be credited. Documentation that the plan is current.	This credit is available for stormwater management regulations that are implemented through an adopted watershed master plan. To receive credit the following requirements must be met: (1) the community must have an adopted watershed master plan for one or more watersheds identifying the natural drainage system and constructed channels; (2) the community must have adopted regulatory standards based on the plan and receiving SMR credit; (3) the plan must manage peak flows so they do not increase over present values; (4) the plan's regulatory standards must require management of runoff from all storms up to the 25-year; and (5) the plan must be evaluated to ensure it remains applicable if it is more than five (5) years old.	315
Erosion and sedimentation control regulations (ESC)	Regulations to minimize erosion from land disturbed due to construction or farming.	Completed AW-450 worksheet. Copy of the adopted ordinance with designated official responsible for enforcement highlighted. Permit records that demonstrate compliance.	This credit is available for adoption of a specific erosion and sedimentation control regulation whose application includes all potential construction sites throughout the entire community (not within a specific area such as regulatory floodplain). To receive credit, the community regulations for erosion and sediment control must apply to all construction sites within the community. "All construction sites" means sites in the community subject to construction of buildings, roads, etc., regrading, or other non-agricultural land-disturbing activities.	40

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Water quality regulations (WQ)	Regulations that improve the quality of stormwater runoff.	Completed AW-450 worksheet. Adopted ordinance that requires BMPs to improve water quality. Permit records that demonstrate enforcement.	This credit is available for adoption of Best Management Practices (BMPs) specifically to protect water quality. Credit is provided for implementing best management practices to protect water quality within the community. The stormwater management regulations must either (1) specify one or more measures to protect water quality; or (2) refer to best management practices as published in an official government reference.	20

Element Descriptions for Series 500 – Flood Damage Reduction

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 510 – Floodplain Management Planning Credit the production of an overall strategy of programs, projects, and measures that will reduce the adverse impact of the hazard on the community and help meet other community needs.				622
Floodplain management planning (FMP)	Community-wide floodplain management plan that follows a 10-step planning process.	Copy of an acceptable Floodplain Management Plan (FMP) or Hazard Mitigation Plan. Description of actions taken by legislative body to accept plan. Description of planning process including public participation and clear identification of individuals responsible for implementation of action plan. Annual evaluation report.	This credit is available for production and adoption of an FMP that follows the 10 planning steps outlined in the CRS Coordinator's Manual (beginning on page 510-6). Communities are credited for their effectiveness in preparing, adopting, implementing, evaluating and updating an FMP. The plan must be updated every five years.	382
Repetitive loss area analysis (RLAA)	Detailed mitigation plan for a repetitive loss area.	Copy of RLAA. Documentation of resident notification. Description of how RLAA was publicized. Adoption documentation if included in a formally adopted plan. Annual evaluation report.	This credit is available for production and adoption of a RLAA that follows the planning steps outlined in the CRS Coordinator's Manual (beginning on page 510-30). A community may receive points for both FMP and RLAA if they are published separately. Also, a community that doesn't have FEMA designated repetitive loss properties may still receive points for RLAA if they document that the area has been repetitively flooded.	140
Natural floodplain functions plan (NFP)	Adopting plans that protect one or more natural functions within the community's floodplain.	Copy of the NFP plans with documentation of adoption.	This credit is available for adopted plans designed to protect natural functions of the floodplain including a strategy to implement mitigation actions. There is no credit for a plan that addresses water quality issues prepared pursuant to a requirement for a National Pollutant Discharge Elimination System (NPDES) permit.	100

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 520 – Acquisition & Relocation Encourage communities to acquire, relocate, or otherwise clear existing buildings out of the flood hazard area.				2,250
Acquisition and relocation of buildings (ALL)	Buildings acquired or relocated from the regulatory floodplain.	Map depicting removed buildings and their location in relation to the SFHA. Calculations showing total number of buildings in SFHA (when using credit calculation option 2). Documentation that the properties will be held as open space or documentation of applicable floodplain regulation that will prohibit redevelopment. Documentation of funding sources for acquisition, relocation, and demolition. Completed AW-520 Environmental Compliance worksheet (only for projects completed after the effective date of the CRS Coordinator's Manual). Completed AW-501 worksheets for repetitive loss or severe repetitive loss properties, as appropriate. A description of the critical facility to demonstrate it meets the CRS definition, as appropriate. Documentation of the implementation date for each project.	Credit for this element is based on the acquisition, relocation, or otherwise removal and clearing of buildings from sites located in the regulatory floodplain, with different scoring applied to the following different types of buildings: (1) floodplain structures; (2) repetitive loss properties; (3) severe repetitive loss properties; (4) critical facilities, and (5) buildings located in V Zone or coastal A zone. To be eligible for credit the buildings must have been insurable and acquired or relocated after the date of the community's initial FIRM, and the building sites must remain as preserved open space as required in Activity 420 (Open Space Preservation). Acquisition projects must have been compliant with all applicable federal environmental and historic preservation laws and executive orders.	2,250

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 530 – Flood Protection Ensure that the community keeps its streams, channels, and storage basins clear of debris so that their flood carrying and storage capacity are maintained.				1,600
Retrofitted buildings [PB(R)]	Buildings located in the regulatory floodplain that are retrofitted using various flood protection techniques.	A list and map showing all buildings for which credit is being requested. Copies of completed AW-530 worksheets and Elevation Certificates (documenting compliance for elevation projects), as appropriate. Level of flood protection before and after projects. Calculations for total number of buildings in regulatory floodplain (when using credit calculation option 2). Documentation showing floodplain regulations apply to areas outside of regulatory floodplain as necessary. A copy of the CLOMR submitted to FEMA, where appropriate. Documentation of the implementation date for each project.	This element provides credit for buildings in the regulatory floodplain that have been protected from flood damage by being retrofitted or otherwise protected to at least the 25-year flood level. Example retrofitting projects include: (1) Elevating buildings above predicted flood levels; (2) Dry floodproofing; (3) Wet floodproofing; (4) Protecting basements from sewer backup, and (5) Barriers (for individual structures only) including levees, berms, and floodwalls. Credit points are based on the effectiveness of the technique in preventing flood damage. To be eligible for credit the buildings must be insurable and the project must have been completed after the date of the community's initial FIRM.	1,600
Structural flood control & drainage projects [PB(S)]	Buildings located in the regulatory floodplain that are protected using various flood protection techniques.	Same as Element PB(R) above.	This element provides credit for buildings in the regulatory floodplain that have been protected from flood damage by a structural flood control or drainage project to at least the 25-year flood level. Example projects include: (1) channel modifications, including enlarging bridges and culverts; (2) storm drain improvements, including enclosing open channels; (3) diversions and other structural projects; and (4) small reservoirs, including retention and detention basins. Criteria for credit are the same as above for Element PB(R) and as listed in the CRS Coordinator's Manual.	1,000

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 540 – Drainage System Maintenance Ensure that the community keeps its streams, channels, and storage basins clear of debris so that their flood carrying and storage capacity are maintained.				470
Channel debris removal (CDR)	Inspecting public and private drainage systems and removing debris as appropriate.	Copy of procedures that explain the special inspection and maintenance plans for problem areas. A list of the problem sites and a map showing their locations. Copies of records showing frequency of inspections and maintenance performed.	This credit is available for annual inspection and maintenance of both public and private channels and the associated conveyance network (streams, canals, ditches, detention basins, etc.). To receive any credit the community must be able to map and list the inventory of all drainage system components in developed areas and have detailed inspection and maintenance procedures in place. To maximize credit communities must inspect and maintain all public and private components in the developed portion of the surface conveyance system, not just channels in the floodplain.	200
Problem site maintenance (PSM)	Paying special attention to known problem sites, such as those needing more frequent inspections.	Documentation of an ongoing program to improve the community's drainage network including: a master list of problem sites with suggested correction measures, documentation that funds are spent on improvement projects every year, engineering analysis for projects.	This credit is available where the community has identified areas that are particularly susceptible to blockages and has put into place special instructions to reduce their flood damage potential.	50
Capital improvement program (CIP)	Having a capital improvement program that corrects drainage problems.	Adopted ordinance with SDR language clearly marked. Copy of public advertisement. For extra PPI credit only: annual report on effectiveness of these efforts and how they can be improved.	This credit is available where the community has an ongoing capital improvement plan/program to make permanent structural changes to address problem areas described in PSM.	70

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Stream dumping regulations (SDR)	Community has and publicizes regulations prohibiting dumping in streams and ditches.	Documentation of inspection and maintenance procedures. Map and inventory of all public and private storage basins. Permit records that demonstrate compliance. Completed 540/620 Environmental Compliance worksheet. Copies of state and federal permits.	This credit is available for adopting and enforcing regulations that prohibit dumping debris into the drainage network throughout the community. Anti-littering ordinances or similar general nuisance regulations do not qualify for credit. Similarly, an ordinance directed towards water quality does not apply. To maximize credit points the regulatory must be publicized, preferably through element OP, and if it exists, covered in the community's PPI.	30
Storage basin maintenance (SBM)	Annually inspecting public and private storage basins and performing the required maintenance.	Copy of procedures that explain the special inspection and maintenance plans for problem areas. A list of the problem sites and a map showing their locations. Copies of records showing frequency of inspections and maintenance performed.	This credit is available for a local program to inspect and maintain both private and public storage basins with respect to debris and sediment removal.	120

Element Descriptions for Series 600 – Warning & Response

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Activity 610 – Flood Warning & Response Encourage communities to ensure timely identification of impending flood threats, disseminate warnings to appropriate floodplain occupants, and coordinate flood response activities to reduce the threat to life and property.				395
Flood threat recognition system (FTR)	A system that predicts flood elevations and arrival times at specific locations within the community.	Completed AW-610 worksheet. Description of flood hazard in the community. Copy of the flood inundation map(s). Copy of the adopted flood warning and response plan. Description of the flood threat recognition system. If a community has a gage system: copy of the maintenance procedures and records for gages.	This credit is available for a flood threat recognition system with credits based on level of service and the number of buildings that will benefit. To receive credit the community must have a flood inundation map that show at least three different flood or storm surge levels which correlate to the system. The community must also obtain some credit in EWD, FRO, and CFP.	75
Emergency warning dissemination (EWD)	Disseminating flood warnings to the public.	Copy of flood warning and response plan. Copy of written outreach materials. Specific requirements for each type of system: EWD 1, 2, or 5: copy of pre-scripted outgoing message; EWD 3: map with siren locations and coverage areas; EWD 6: description of public call system or contract with private provider; EWD 7: copy of cable TV agreement and override process; EWD 8: description of capability and use of local AM radio.	This credit is available for emergency warning alerts and messages that communicate when imminent flooding is expected, predicted severity of event, and suggested response actions for affected populations. Warnings must reach the public in a timely manner, and any specialized equipment used for warning must be tested at least annually. As part of this activity the community must also implement one or more outreach projects that tells residents and businesses how they will be warned and the safety measures they take during a flood. To receive any credit the community must also obtain some credit in FTR, FRO, and CFP.	75

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Flood response operations (FRO)	Implementation of specific tasks to reduce or prevent threats to health, safety, and property.	Copy of flood warning and response plan. Additional documentation for items not in the plan for FRO 3, 4, 5, 6, and 7.	This credit is available for communities that have a flood warning and response plan and provides credit based upon the level of detail for response actions found in the plan. Response actions should be described for each flood level found on the inundation maps and can consider various community characteristics including geography, transportation routes, who and what is going to be affected by the flooding, and how impacts can be minimized or avoided for these populations. Bonus points are awarded for detailed lists of resources available/needed, mitigation opportunities, and identification of actions that may be taken to protect property during events including sandbag distribution. To receive any credit the community must also obtain some credit in FTR, EWD, and CFP.	115
Critical facilities planning (CFP)	Coordinating flood warning and response activities with operators of critical facilities.	List of public and private critical facilities with contact information and warning process. List of critical facilities that have community-approved flood warning and response plan.	This credit is available for coordination of the warning and response program with critical facilities. Critical facilities are those that are involved in flood response and serve the public health and safety in addition to those facilities that could make the event worse if flooded such as hazardous material storage, power stations, and water utilities. To receive any credit the community must also obtain some credit in FTR, EWD, and FRO.	75
StormReady community (SRC)	Designation by the National Weather Service as a StormReady® community.	None - ISO/FEMA will verify using listing of approved StormReady communities on the NWS website.	This credit is available for communities that have received the designation from the National Weather Service (NWS) of "StormReady." This NWS designation includes a set of criteria that are designed to help the community improve its preparedness for all types of severe weather events.	25

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
TsunamiReady community (TRC)	Designation by the National Weather Service as a TsunamiReady® community.	None - ISO/FEMA will verify using listing of approved TsunamiReady® communities on the NWS website.	This credit is available for communities that have received the designation from NWS of "TsunamiReady." This NWS designation includes a set of criteria that are designed to help the community improve preparedness for the tsunami hazard.	30
Activity 620 – Levees Encourage communities to properly inspect and maintain levees and to identify impending levee failures in a timely manner, disseminate warnings to appropriate floodplain occupants, and coordinate emergency response activities to reduce the threat to life and property.				235
Levee maintenance (LM)	Levee system is maintained and operated according to a written maintenance plan. There are no credit points for levees that are accredited by FEMA, although documentation of annual inspection and maintenance is a prerequisite for any credit under this activity.	Completed AW-620 worksheet. Map and inventory of affected buildings. Documentation of annual implementation of maintenance plan. Documentation of annual implementation of emergency action plan. A completed 540/620 Environmental Compliance Worksheet for maintenance projects. Inspection records for all equipment and materials associated with implementation of the plan.	This credit is available for annual inspection and maintenance of levees (excluding federally owned and accredited levees) and proper implementation of the emergency action plan. To receive any credit for this activity the community also must implement one or more outreach projects each year and require an annual exercise of the warning and response plan.	95
Levee failure threat recognition system (LFR)	Having a system to advise the emergency manager when there is a threat of a levee's failure or overtopping.	Levee failure warning and response plan with clearly marked threat recognition procedures. Documentation of annual inspection results. Description of drill or response to actual emergency during the previous year.	This credit is available for monitoring flood conditions near the levee and putting into place the threat recognition procedures required in the levee failure warning and response plan. To receive any credit for this element, the community must receive some credit in all four levee warning and response elements (LFR, LFW, LFO, and LCF).	30

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Levee failure warning (LFW)	Disseminating the levee failure warning to the public.	Levee failure warning and response plan with clearly marked emergency warning procedures. Documentation of annual inspection results. Description of drill or response to actual emergency during the previous year.	This credit is available for disseminating appropriately detailed warning messages of potential levee failure to the public. Warning procedures must be in the levee failure warning and response plan. Warnings must reach the public in a timely manner, and specialized equipment for warning systems must be tested at least annually. To receive any credit for this element, the community must receive some credit in all four levee warning and response elements (LFR, LFW, LFO, and LCF).	50
Levee failure response operations (LFO)	Response actions to be undertaken to reduce or prevent threats to health, safety, and property.	Levee failure warning and response plan with clearly marked response actions and description of drill or response to actual emergency during the previous year.	This credit is available for development of appropriately detailed response actions in the event of a potential levee failure. These actions should include both levee and community protection activities and must be included in the levee failure warning and response plan. Levee failure response operations must be in the levee failure warning and response plan. Coordination is required with the levee emergency action plan, and credit varies dependent on the extent and level of detail the levee failure warning and response plan provides for response operations. To receive any credit for this element, the community must receive some credit in all four levee warning and response elements (LFR, LFW, LFO, and LCF).	30

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Levee failure critical facilities planning (LCF)	Coordination of actions with operators of critical facilities.	List of critical facilities that would be affected by levee failure including contact information and warning needs. List of critical facilities that have developed their own community-approved levee failure warning and response plans.	This credit is available for consideration of critical facilities that could be affected by levee failure in the levee failure and response plan. The levee failure response plan must list the critical facilities, and to receive credit for LCF 2, levee failure warning and response plans must be in place for individual critical facilities. To receive any credit for this element, the community must receive some credit in all four levee warning and response elements (LFR, LFW, LFO, and LCF).	30
Activity 630 – Dams Encourage states to provide dam safety information to communities and to encourage communities, in turn, to provide timely identification of an impending dam failure, disseminate warnings to those who may be affected, and coordinate emergency response activities to reduce the threat to life and property.				160
State dam safety program (SDS)	Credit for the state’s program.	Completed AW-630 worksheet. Description and map depicting the threat from potential dam failure.	This credit is available for a state dam safety program that assesses the condition of dams in the state, communicates risk, and promotes dam owner/operators to implement emergency action plans. In order to be eligible for credit, the community must be affected by the failure of a high-hazard dam as documented by a description and accompanying map, and the community must meet state dam safety standards. To receive any credit for this activity the community also must implement one or more outreach projects each year and require an annual exercise of the warning and response plan - including an after-action report that includes an evaluation of the performance of the plan and any recommended changes.	45

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Dam failure threat recognition system (DFR)	Having a system to advise the emergency manager when there is a threat of a dam failure.	Copy of the dam failure warning and response plan with clearly marked threat recognition process. Records of quarterly equipment testing. Copy of outreach materials to be used in the event of a failure. Description of drill or response to actual emergency during the previous year.	This credit is available for primary and secondary dam failure threat recognition procedures, conditions for notification, and quarterly equipment testing. Primary recognition includes continuous dam operator observation and second recognition includes an equipment-based back-up system. The threat recognition procedures must be in the dam failure warning and response plan, the system must be monitored 24 hours/7 days a week, and equipment must be tested at least quarterly. Threat recognition procedures must include when the dam operator notifies the emergency manager(s) and a quarterly communication check between the dam operator and emergency services officials. To receive any credit for this element, the community must receive some credit for all four dam failure and response elements (DFR, DFW, DFO, and DCF).	30
Dam failure warning (DFW)	Disseminating the dam failure warning to the public.	Copy of the dam failure warning and response plan with clearly marked warning notification process. Records of annual equipment testing. Description of drill or response to actual emergency during the previous year.	This credit is available for dissemination of public warning messages in response to a potential dam failure through a predetermined notification system. The warning procedures must be in the dam failure warning and response plan. Warnings must reach the public in a timely manner, and specialized equipment for warning systems must be tested at least annually. To receive any credit for this element, the community must receive some credit for all four dam failure and response elements (DFR, DFW, DFO, and DCF).	35

Element	Summary Description	Required Documentation	Special Considerations	Maximum Points
Dam failure response operations (DFO)	Planning and practicing specific tasks to be undertaken to reduce or prevent threats to health, safety, and property.	Copy of dam failure warning and response plan with clearly marked response actions. Description of drill or response to actual emergency during the previous year.	This credit is available for development of appropriately detailed response actions in the event of a potential dam failure. These actions should include both dam and community protection activities and must be included in the dam failure warning and response plan. Dam failure response operations must be in the dam failure warning and response plan. Credit varies dependent on the extent and level of detail the dam failure warning and response plan provides for response operations, and credit is provided for a detailed list of personnel, equipment, facilities, supplies, and other resources needed to complete each task (DFO 4). To receive any credit for this element, the community must receive some credit for all four dam failure and response elements (DFR, DFW, DFO, and DCF).	30
Dam failure critical facilities planning (DCF)	Coordination of dam failure warning and response activities with operators of critical facilities.	List of critical facilities that would be affected by dam failure including contact information and warning needs. List of critical facilities that have developed their own community-approved dam failure warning and response plans.	This credit is available for special consideration of critical facilities that could be affected by flooding caused by a dam failure and those whose access would be compromised by a dam failure. The dam failure response plan must list the critical facilities. To receive any credit for this element, the community must receive some credit for all four dam failure and response elements (DFR, DFW, DFO, and DCF). Also, to receive credit for DCF 2, dam failure warning and response plans must be in place for individual critical facilities.	20

APPENDIX 6: SAMPLE DOCUMENTATION

SAMPLE LETTER OF INTEREST



ESTABLISHED 1659

CITY OF NORWICH
CONNECTICUT

JOHN SALOMONE
CITY MANAGER
(860) 823-3750

100 Broadway
Norwich, CT 06360
Fax (860) 885-2131

June 29, 2018

Chris Markesich
Federal Emergency Management Agency Region 1
Boston, MA

Dear Mr. Markesich:

The City of Norwich, Connecticut 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 Deanna Rhodes, City Planner, who can be reached at drhodes@cityofnorwich.org. The City of Norwich will cooperate with FEMA, the Insurance Services Office, Inc. (ISO), and the CRS verification process to ensure that credited activities are fully earned and warranted.

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

Sincerely,

A handwritten signature in blue ink that reads "John L. Salomone".

John L. Salomone
City Manager

cc: Diane Ifkovic, NFIP Coordinator, CT DEEP

SAMPLE CRS QUICK CHECK

CRS Quick Check						
Community name	City of Norwich		State	CT	BCEGS	10
NFIP Number	090102		FIRM Effective Date	JUNE 15 1978		
Population	36,117		Current FIRM Date	8/5/2013		
Application Date			County	New London		
Chief Executive Officer			CRS Coordinator			
Name	PETER NYSTROM		Deanna Rhodes			
Title	MAYOR		City Planner			
Address	100 BROADWAY					
Address	NORWICH CT 06360					
			CRS Coordinator's phone	860-823-3745	Fax	860-823-3741
			CRS Coordinator's e-mail	DRHODES@CITYOFNORWICH.ORG		
Section	Prerequisites		Met	Can Meet	Enter	
211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?		X		
	a(4)	How many repetitive loss properties are there in your community?			21	
	a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)			C	
	a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?		X		
213	a	How many buildings are in your community's Special Flood Hazard Area?			376	
	a	How large is your community's Special Flood Hazard Area (in acres)?			954	
CRS Activities and Elements			Now	Could	Credit	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	38		38	38
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?	12		12	48
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?		20	30	30
	b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?		20	20	20
	c	Do you provide information about flood problems other than those shown on the FIRM?		20	20	20
	d	Do you provide information about flood depths?		10	20	20
	e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?		10	20	20
	f	Do you provide information about past flooding at or near the site in question?		10	20	20
	g	Do you provide information about areas that should be protected because of their natural floodplain functions?			20	20
330	a	Enter 2 points for each flood-related informational brochure, flyer, or other document that is set out for the public to pick up.		2	200	
	a	Enter 4 points for each flood-related newsletter, presentation, or other outreach project that is implemented every year.		4		
340	a	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?			25	35
	b	Are there state or local requirements that sellers must disclose whether a property has been flooded?	10		15	25
	c	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?			8	12
350	a	Do you have any flood-related references in your public library?		5	5	20
	c	Do you have flood-related information or links on your community's website?		15	15	105
360	a,b	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?		0	25	85
	c	If so, do you talk to people about sources of financial assistance for flood or drainage protection measures?		0	5	15
370		Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?		0	15	110
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?		0	50	290
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?		0	50	100
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a better topo base map)?		0	20	200
420	a	What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space?	15%	0%	0%	100%
		The percentage is multiplied times 1,450 to obtain the score.	218	0	0	1,450
	c	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?			15	350
	e	Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?			15	250
	f	What percentage of your SFHA is zoned for minimum lot sizes of 5 acres or larger?	0%	0%	0%	100%
		The percentage is multiplied times 300 to obtain the score.	0	0	0	600
430	a(1)	Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?	100		100	280
	a(2)	Does your community prohibit certain types of buildings from all or parts of the SFHA?			100	1,000
	a(3)	Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?			10	50
	b	Does your community have a freeboard requirement?			80	500
	c	Do you have compaction and erosion protection requirements for filling used to support buildings?			30	80
	d	Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?			40	90
	d	Do you define substantial damage to include 2 floods in 10 years with average damage at 25% of the building's value?			20	20
	f	Do you require critical facilities to be protected to the 500-year flood level?			20	80
	g	Do you require a non conversion agreement signed by the permit applicant for an elevated building?			30	240
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)?	40		40	50
	h	If your BCEGS class is 5/5 or better, your BCEGS credit is calculated automatically.	0		0	50
	i	Do you have regulations that ensure that every new building will be built protected from local drainage flooding?			10	120
	o	Enter 5 points for every CFM or EMI NFIP course graduate, up to a max of 25 points.		5	0	25
	o	Do you keep paper records at a secure offsite storage site or scan them and back up the files?			5	5
440	a	Is your FIRM on a local GIS layer and does the GIS also show streets and parcels?			50	160
	b	Have you kept copies of all your old FIRMs?	10		10	15
	c	Use the handout "CRS Credit for Benchmark Maintenance" to see if there are any qualifying benchmarks in the NSRS.			5	27

CRS Quick Check

Community name		City of Norwich	State	CT	BCEGS	10
450	a	Do you require new developments to build stormwater retention or detention basins?			30	380
	c	Do you have permit records that show that you require new developments to control erosion from construction projects?	10		10	40
	d	Do you have permit records that show that you require new stormwater facilities to include water quality provisions?			20	20
510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?	50		50	382
	c	Have you adopted a plan to protect aquatic or riparian species or other natural floodplain function?		0	15	100
520		Enter 3 points for every building that has been cleared out of the floodplain up to a maximum of 190 points.	18		N/A	2,250
530		Enter 2.4 points for every pre-FIRM building that has been elevated voluntarily, up to a maximum of 160 points.	0		N/A	1,600
540	a	Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?			40	200
	c	If you have credit for 540.a, do you have a capital improvements program for drainage improvements?			30	70
	d	If you have credit for 540.a, do you have an ordinance that prohibits dumping debris, junk, grass, etc., in drainageways?			15	30
	e	If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?			25	120
610	a - d	Do you have a system for getting notified when flooding is expected (more than listening to the radio)?			25	340
		Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?				
		Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?				
	e, f	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/)		0	25	25
620	a - e	Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee overtopped?			50	235
630	a	Is your community threatened by a failure of an upstream dam? If so, enter the credit for the State's dam safety program. i.e., the value for "SDS" from the "Dam Safety Scores" tab in this Excel file.	42		0	45
	b - e	Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the dam failed?		25	25	115
710		Enter your county's growth rate, i.e., the value for "CGA" from the right column on the "Growth Rates" tab in this Excel file.	1.00	1.00	1.00	1.50
			Now	Could		
			Total	548	146	
			Total "Now" + "Could"		694	
			Product	1.10	1.39	
			Potential CRS Class	9	9	

SAMPLE LIST OF DOCUMENTATION FOR RECERTIFICATION

(Documentation will vary with activities selected by the community)

1. Letter of Intent to FEMA
2. Quick Check
3. Copy of Elevation Certificates
4. 320 Map Services Information
 - MI1-MI5 Maps
 - Letter to Real Estate Agency-Lender-Insurer
 - Mandatory Purchas Fact Sheet
 - Outreach Flyer
 - Map Information Service Log
 - Log of Information Queries
 - Map Information Record
 - Mandatory Purchase Handout
5. 350 Flood Protection Information
 - CRS Web Content Screen Shots or Link
 - 352a - 10 Publication FEMA Flood Protection Library
6. 420 Open Space Mapping
 - Mapping
 - Calculation Tables
 - Narrative
 - Natural Functions Open Space (NFOS) Documentation
7. 430 Higher Regulatory Standards
 - Annotated Regulations and Impact Adjustment
8. 450 Stormwater Management Regulations
 - Annotated Regulations Documentation
 - Stormwater Management Checklist
9. 501 Rep Loss Data (Category B Community): Map of RL properties, Maps of individual RL areas, Original AW-501 worksheets, Marked up AW-501 worksheets
10. 610 Edits to Flood Warning and Response Plan and Adoption
 - Flood Warning and Response Addendum
 - Documentation Checklist
 - Mapping Appendices Folder
 - Attachment B Norwich HMP
 - Attachment C After Action Report for XXXX River Flooding

Sample Acceptance Letter and Verification



April 1, 2017

The Honorable Mayor Toni Harp
Mayor of New Haven
165 Church Street
New Haven, CT 06510

Dear Mayor Harp:

I want to congratulate your community on its application to the National Flood Insurance Program (NFIP) Community Rating System (CRS). The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has verified that the voluntary actions undertaken by your community exceed the minimum standards of the NFIP and meet the criteria for a CRS Class 7 rating. The floodplain management activities implemented by your community qualifies it for a 15 percent discount in the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas on or after May 1, 2017. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

Please note Preferred Risk Policies, applicable in Zones B, C, and X, on your community's NFIP Flood Insurance Rate Map are not eligible for the CRS discount. Standard rated flood insurance policies in Zones B, C, X, D, AR, and A99 are limited to a CRS discount of ten percent in Class 1-6 communities and five percent in Class 7-9 communities. The rates for these zones already reflect significant premium reductions.

If there are no NFIP noncompliance actions, the CRS rating for your community will automatically be renewed annually and a notification letter will not be sent to your community. This renewal will occur as long as your community continues to implement the CRS activities you certify each October. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established five-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* Newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region I Office, CRS Coordinator, Chris Markesich, by telephone at (617) 832-4712.

Sincerely,

A handwritten signature in black ink that reads "William H. Harp". The signature is written in a cursive, slightly slanted style.

Enclosure

cc: Karyn Givarg, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of New Haven, CT

NFIP Number: 090084

Date of Verification Visit: January 12, 2016

Verified Class 7

New Application

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1645 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 7. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

Activity 310 – Elevation Certificates: The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing flood depth data, historical flood information, and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include brochures at city hall, general outreach projects that include distribution of brochures and presentations. Targeted outreach project that include a repetitive loss letter to the residents in the repetitive loss area. These projects are disseminated annually. Credit is enhanced by having a Program for Public Information (PPI). (130 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the New Haven Public Library. Credit is also provided for floodplain information displayed on the community's website. (48 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 17 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. (290 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, cumulative substantial improvement, lower substantial improvement, protection of critical facilities and local drainage protection. Credit is also provided for the enforcement of building codes, state mandated regulatory standards and regulations administration. (308 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs. (138 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (115 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of September 30, 2013, the City of New Haven, CT has 54 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the City of New Haven Hazard Mitigation Plan, adopted on August 2, 2011. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2016. Credit is also provided for implementation of a Natural Floodplains Functions Plan. (195 points)

Activity 610 – Flood Warning and Response: Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. (253 points)

Activity 630 – Dams: Credit is provided for a State Dam Safety Program. (22 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for New Haven County is 1.03.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

The Honorable Toni N. Harp
Mayor of New Haven
165 Church Street
New Haven, Connecticut 06510

CRS Coordinator Name / Address:

Karyn Gilvarg
Executive Director, City Planning
165 Church Street
New Haven, Connecticut 06510
(203) 946-6380

Date Report Prepared: September 23, 2016

720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION :

Verified Activity Calculations:		Credit
c310	38	38
c320	90	90
c330	130	130
c340	18	18
c350	48	48
c360		
c370		
c410	x CGA	=
c420	282 x CGA 1.03	= 290
c430	299 x CGA 1.03	= 308
c440	134 x CGA 1.03	= 138
c450	112 x CGA 1.03	= 115
c510	195	195
c520		
c530		
c540		
c610	253	253
c620		
c630	22	22

Community Classification Calculation:

cT = total of above	cT = 1645
Community Classification (from Table 110-1):	Class = 7

CEO Name/Address:

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 Mayor of New Haven
 165 Church Street
 New Haven, Connecticut 06510

CRS Coordinator Name/Address:

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Date Report Prepared: September 23, 2016

SAMPLE VERIFICATION REPORT



COMMUNITY RATING SYSTEM

VERIFICATION REPORT

City of New Haven, CT

NFIP Number: 090084

Date of Verification Visit: January 12, 2016

Verified Class 7

New Application

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 1645 credit points are verified which results in a recommendation that the community improve from a CRS Class 10 to a CRS Class 7. The following is a summary of our findings with the total credit points for each activity noted in parenthesis:

Activity 310 – Elevation Certificates: The Building Department maintains elevation certificates for new and substantially improved buildings. Copies of elevation certificates are made available upon request. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community furnishing flood depth data, historical flood information and natural floodplain functions. The service is publicized annually and records are maintained. (90 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects that include brochures at city hall, general outreach projects that include distribution of brochures and presentations. Targeted outreach project that include a repetitive loss letter to the residents in the repetitive loss area. These projects are disseminated annually. Credit is enhanced by having a Program for Public Information (PPI). (130 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. Real estate agents provide a brochure advising prospective buyers about insurance and checking property flood hazards. (18 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the New Haven Public Library. Credit is also provided for floodplain information displayed on the community's website. (48 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 17 percent of the Special Flood Hazard Area (SFHA) as open space and preserving open space land in a natural state. (290 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require development limitations, freeboard for new and substantial improvement construction, cumulative substantial improvement, lower substantial improvement and local drainage protection. Credit is also provided for the enforcement of building codes, state mandated regulatory standards and regulations administration. (308 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using digitized maps in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous FIRMs. (138 points)

Activity 450 – Stormwater Management: The community enforces regulations for stormwater management, soil and erosion control, and water quality. (115 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of September 30, 2013, the City of New Haven, CT has 54 repetitive loss properties and is a Category C community for CRS purposes. The community is required to submit either a Repetitive Loss Area Analysis or Floodplain Management Plan. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the adoption and implementation of the City of New Haven Hazard Mitigation Plan, adopted on August 2, 2011. A progress report must be submitted on an annual basis. An update to the credited plan will be due by October 1, 2016. Credit is also provided for implementation of a Natural Floodplains Functions Plan. (195 points)

Activity 610 – Flood Warning and Response: Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents and coordinates flood response activities. (253 points)

Activity 630 – Dams: Credit is provided for a State Dam Safety Program. (22 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for New Haven County is 1.03.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

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720 COMMUNITY CREDIT CALCULATIONS (New Application):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 90	90
c330 130	130
c340 18	18
c350 48	48
c360	
c370	
c410 x CGA =	
c420 282 x CGA 1.03 =	290
c430 299 x CGA 1.03 =	308
c440 134 x CGA 1.03 =	138
c450 112 x CGA 1.03 =	115
c510 195	195
c520	
c530	
c540	
c610 253	253
c620	
c630 22	22

Community Classification Calculation:

cT = total of above	cT = <u>1645</u>
Community Classification (from Table 110-1):	Class = <u>7</u>

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