

Preparing for your CRS Verification Visit

Preparing for your Community Rating System (CRS) Verification Visit



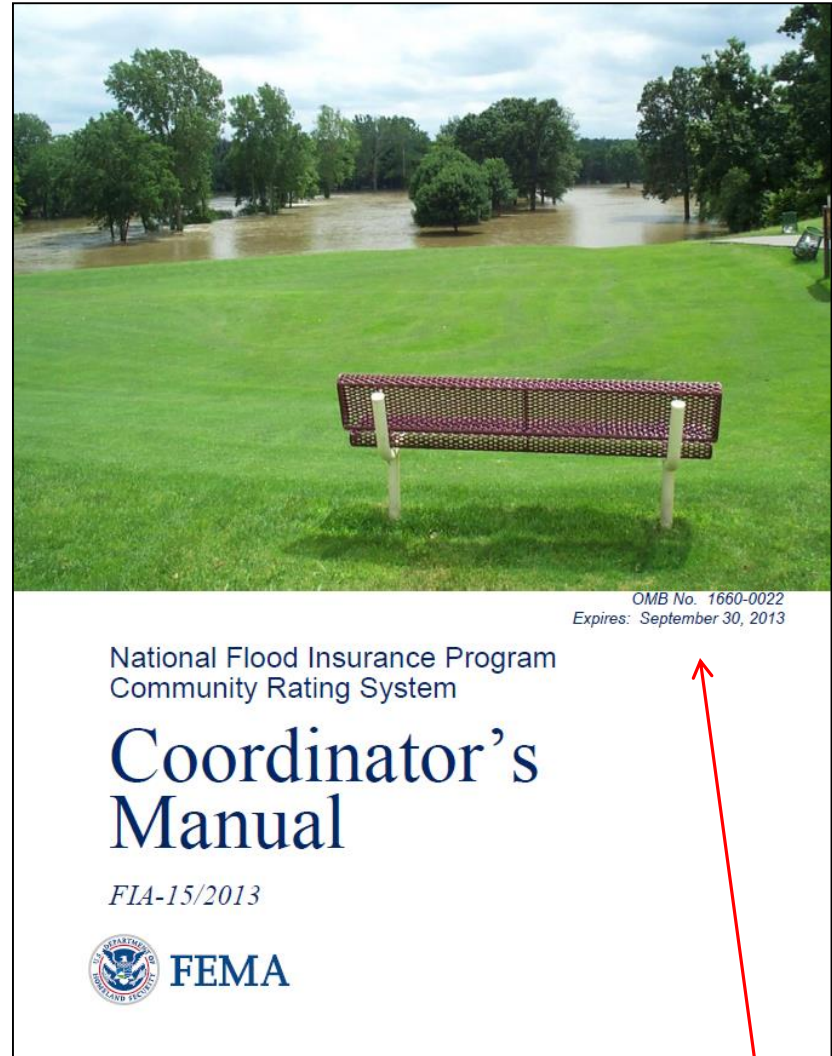
Preparing for your CRS Verification Visit

Introduction:

Deidra Mares, ISO/CRS Specialist

Preparing for your CRS Verification Visit

Preparing for your Community Rating System (CRS) Verification Visit



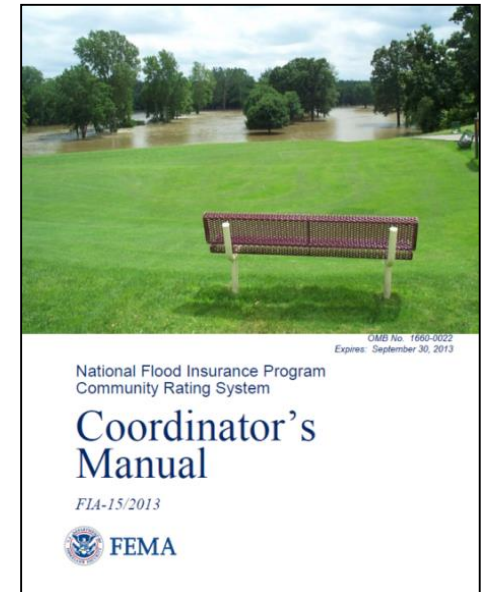
Still current edition to be using.

Visual Intro-3

Preparing for your CRS Verification Visit

What we'll cover

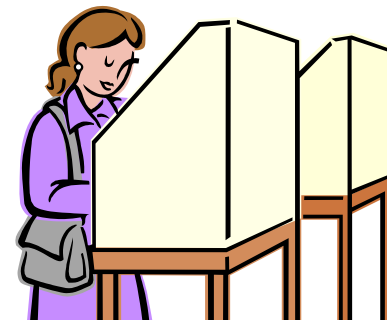
- ✓ Background on CRS Verification Visits
- ✓ CRS Specialist: Preparing for your Visit
- ✓ The Community: Preparing for your visit
- ✓ Where to find answers
- ✓ Helpful Hints
- ✓ Questions and Answers
- ✓ Ask Questions/Take Polls



Preparing for your CRS Verification Visit

Poll:
Are you familiar with the
CRS Recourses
web site?

<http://crsresources.org/>



Preparing for your CRS Verification Visit



CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator's Manual.

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

↓ [Download the 2013 CRS Coordinator's Manual](#)



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

Preparing for your CRS Verification Visit

Background on CRS Verification

- Need to Ensure Implementation
- New Application to CRS
- Recertification
- Verification
 - In office review of documentation
 - Field verification



Preparing for your CRS Verification Visit

ISO/CRS Specialist: Preparing for your visit

1. Preparing for our travel year
2. Contacting the Community(s)
3. Scheduling a visit
4. Providing guidance through letters and a list of needed documentation.



CRS Crosswalk

Community:	Town of Timbuktu	Cycle Date:	June 12, 2014
NFIP Number:	543210	60-Day Deadline:	April 18, 2014
CRS Class:	6	Previous Cycle:	August 21, 2008
BCEGS:	3/3	CRS Points:	2,065
CRS Entry Date:	12/15/1990	Population:	63,505 ±
Current Firm Date:	8/5/2013	County:	Andbackagain
Community Growth Rate (DU):	1.09	Repetitive Loss:	Category C Community (43)

** Note: Please advise me if any of the above information is incorrect.

The following items must be received at the letterhead address no later than April 18, 2014.

Activity 230 – Community Program Data:

- 2 Complete as much of page CC-213-2 as possible. At a minimum, lines 6 and 13 and the 16th line, "Period Covered", are required to be completed. The instructions to fill out the form are on pages CC-213-3 and CC-213-4 (See Appendix E).
- 2 Provide a parcel map of the community with a floodplain overlay and include a legend.

Activity 310 - Elevation Certificates:

- 2 Please send a list/report of permits identified by address for only finished new buildings built or substantially improved in the Special Flood Hazard Area (SFHA) since the last cycle visit (March 11, 2009). Please include the source and date range of the list.
- 2 Omit from the list permits for structures not in the SFHA (verify Item B8 with 2 zones)

Preparing for your CRS Verification Visit

Guidance from the ISO Specialist for your visit

Meeting notice letter with list of documentation (Crosswalk)

- Use as checklist for required documents
- Some documents are required 60 days prior to the date of the verification visit:

1. Permit List
2. Elevation Certificates
3. Conveyance system feature map and inventory

Possible pre-visit conference call
(highly recommended)



CRS Crosswalk

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Preparing for your CRS Verification Visit

Example of Activity 320 in the List of Documentation

Activity 320 - Map Information Services:

- Please provide the outreach project that shows **publicity** is being sent annually for this activity. The publicity requirement can be accomplished using any of the options listed in the *CRS Coordinator's manual*. **Publicity must describe in a few words all the services being credited (MI1 thru MI7).**
- Also please provide documentation showing that you are providing basic information found on the FIRM which is required for **MI1credit**. For additional MI credit, provide documentation examples (maps, aerial photos, excel spreadsheets, etc.) for other elements of this activity.
- Provide **records or a log** from the past year documenting the map information service is being implemented.

Preparing for your CRS Verification Visit

Log of Walk-in and Telephone Map Information Inquiries

Date	Type	Address	Panel	Zone	BFE	Insurance Information Given	Coastal A Zone or CBRS	Depth of BFE	Past flood or Rep loss Area?	Sensitive or wetland
2/3	W	201 W. Main	0001B	AE	734	H	No	4.5'	No	Yes
2/4	7	309 W. Mumford	0001B	X	N/A	N/A	No	N/A	No	No
2/4	7	907 S. Eusey	0002B	AE	727	V	No	2.0'	No	No
2/5	L	408 E. Marion	0001B	A	N/A	H	No	N/A	Yes	No
2/5	W	3rd & State	0002B	AE	730	H	No	<1'	No	Yes

Codes: W - walk in T - telephone request L - letter or written request
 H - gave handout V - told verbally N/A - not applicable
 CBRS - Coastal Barrier Resources System

NOTE: If all of the map information comes from the same FIRM, the community number is not logged. The community in this example has only one FIRM based upon NAVD, so the FIRM date and datum are not included in the log. Also, the panel number logged includes the suffix. The community has all of the data needed to document MI 1, MI 2, MI 4, MI 6, and MI 7 in this log.

Figure 320-1 A sample log for a map information service.

(Page 320-5)

Example of required publicity

If you want to know if a property is in the Special Flood Hazard Area, check our website at www._____.org/flood/mapinfo. You'll find a wealth of information about the City's Flood Insurance Rate Map, coastal high hazard areas, flood depths at your property, natural conservation areas and wetlands, flood insurance, special rules for building in the floodplain, and ideas for protecting your property from flood damage. Or you can call the Building Department with all of your floodplain questions at 555/123-4567. We also have copies of FEMA Elevation Certificates on all buildings constructed or substantially improved in the floodplain since January 1995.

Preparing for your CRS Verification Visit

About the Mandatory Purchase of Flood Insurance

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.

[Community Letterhead]

Date: _____

RE: Flood Hazard Information

TO WHOM IT MAY CONCERN:

The property located at: _____, also known as _____
[legal description if needed] has been located on the city's Flood Insurance Rate Map (FIRM). The following information is provided:

Community ID or NFIP number: 123456
The property is located on panel number: _____, Suffix: _____
The date of the FIRM index: May 15, 2005.
The property is located in FIRM zone: _____

The main building on the property:

_____ IS located in a Special Flood Hazard Area. The base flood elevation at the property is _____, NAVD. Federal law requires that a flood zone determination be done as a condition of a federally backed grant or loan to determine if the structure is in an SFHA and if so, to require flood insurance. This letter is not to be considered a flood zone determination. It is up to the lender to determine whether flood insurance is required for a property.

_____ IS NOT located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the National Flood Insurance Program (NFIP) is available at non-floodplain rates. A flood insurance policy can still be required by a lender.

_____ A decision about the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

Flood insurance from the NFIP is available for any property in this city. More information on flood insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA since 1990. Questions about this letter or about the City's floodplain management program are welcome at this office by calling 555-123-1234.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

Building Official

Figure 320-3 A handout about the mandatory purchase of flood insurance.

Figure 320-2. A sample map information record for M11.

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Main Menu

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300 Series: Public Information

310: Elevation Certificates

- 310 Elevation Certificate Checklist [Download .pdf](#)
- 310 V Zone Design Certificate (Microsoft Word version) [Download .doc](#)
- 310 Checklists for other certificates [Download .pdf](#) [Download .doc](#)

320: Map Information Service

- Figure 320-1, Sample log for map info service [Download .docx](#)
- Figure 320-2, Sample map info record [Download .docx](#)
- Figure 320-3, Mandatory purchase handout [Download .docx](#)
- 320 Using Google Earth to View Flood Maps [Download .pdf](#)

Preparing for your CRS Verification Visit

The Community: Preparing for your Visit

- Read through the letter and list of needed documentation sent by the Specialist (Crosswalk)
- Familiarize yourself with the organization of the 2013 CRS Coordinator's Manual: Especially the Activities you are receiving credit for
- Contact other Staff members:
 - Engineers
 - Stormwater Managers
 - Emergency Operations Officer
 - GIS department
 - Other Agencies
 - Maybe other CRS communities



CRS Crosswalk			
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Preparing for your CRS Verification Visit

If the documentation has not already been compiled, begin compiling and organizing documentation immediately after receiving the visit letter and list of documentation.
(Please do not forget about the documentation required 60 days prior to the meeting date.)

540 (Drainage System Maintenance)

Compliance with Environmental and Historic Preservation Requirements
(see Section 541.b(4) in the CRS Coordinator's Manual).

On each row of the table below, initial to signify that the described steps were (or are) taken. Sign at the end of the certification. More information on these programs can be found in Figure 500-5 in the Coordinator's Manual.

NOTE: To receive credit under Activity 540, the self-certification of compliance with environmental and historical preservation requirements incorporated in this certification must be submitted with a CRS application, a modification, or a cycle verification.

All Projects	Certification Statement for Drainage System Maintenance
	State and local requirements: In addition to federal laws, implementing regulations, and

ELEVATION CERTIFICATE

FOR THE DEPARTMENT OF REVENUE
COUNTY OF HENRICO, VIRGINIA
ELEVATION CERTIFICATE FOR THE COUNTY OF HENRICO, VIRGINIA

SECTION 1. PROPERTY INFORMATION

1.1. Address of the property: _____

1.2. Name of the owner: _____

1.3. Name of the surveyor: _____

1.4. Date of the survey: _____

1.5. Name of the engineer: _____

1.6. Name of the drafter: _____

1.7. Name of the checker: _____

1.8. Name of the reviewer: _____

1.9. Name of the approver: _____

1.10. Name of the signatory: _____

1.11. Name of the signatory: _____

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1.96. Name of the signatory: _____

1.97. Name of the signatory: _____

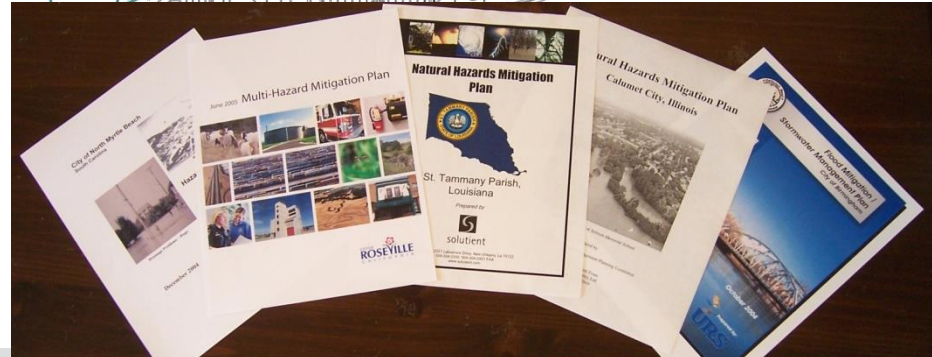
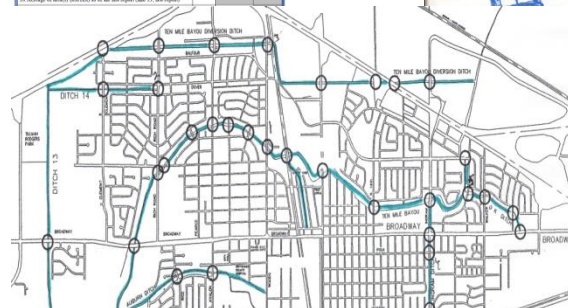
1.98. Name of the signatory: _____

1.99. Name of the signatory: _____

2.00. Name of the signatory: _____

CRS Program Data

	A. In the FEMA	B. In the FEMA	C. In the FEMA
1. Last report's number of buildings in the FEMA (2017) (see 6. last report)			
2. Number of new buildings constructed since last report			
3. Number of buildings removed/demolished since last report			
4. Number of buildings affected by significant damage since last report (1 or 2)			
5. Number of buildings affected by significant damage since last report (3 or 4)			
6. Number of buildings affected by significant damage since last report (5 or 6)			
7. Number of buildings affected by significant damage since last report (7 or 8)			
8. Number of buildings affected by significant damage since last report (9 or 10)			
9. Number of buildings affected by significant damage since last report (11 or 12)			
10. Number of buildings affected by significant damage since last report (13 or 14)			
11. Number of buildings affected by significant damage since last report (15 or 16)			
12. Number of buildings affected by significant damage since last report (17 or 18)			
13. Number of buildings affected by significant damage since last report (19 or 20)			
14. Number of buildings affected by significant damage since last report (21 or 22)			
15. Number of buildings affected by significant damage since last report (23 or 24)			
16. Number of buildings affected by significant damage since last report (25 or 26)			
17. Number of buildings affected by significant damage since last report (27 or 28)			
18. Number of buildings affected by significant damage since last report (29 or 30)			
19. Number of buildings affected by significant damage since last report (31 or 32)			
20. Number of buildings affected by significant damage since last report (33 or 34)			
21. Number of buildings affected by significant damage since last report (35 or 36)			
22. Number of buildings affected by significant damage since last report (37 or 38)			
23. Number of buildings affected by significant damage since last report (39 or 40)			
24. Number of buildings affected by significant damage since last report (41 or 42)			
25. Number of buildings affected by significant damage since last report (43 or 44)			
26. Number of buildings affected by significant damage since last report (45 or 46)			
27. Number of buildings affected by significant damage since last report (47 or 48)			
28. Number of buildings affected by significant damage since last report (49 or 50)			
29. Number of buildings affected by significant damage since last report (51 or 52)			
30. Number of buildings affected by significant damage since last report (53 or 54)			
31. Number of buildings affected by significant damage since last report (55 or 56)			
32. Number of buildings affected by significant damage since last report (57 or 58)			
33. Number of buildings affected by significant damage since last report (59 or 60)			
34. Number of buildings affected by significant damage since last report (61 or 62)			
35. Number of buildings affected by significant damage since last report (63 or 64)			
36. Number of buildings affected by significant damage since last report (65 or 66)			
37. Number of buildings affected by significant damage since last report (67 or 68)			
38. Number of buildings affected by significant damage since last report (69 or 70)			
39. Number of buildings affected by significant damage since last report (71 or 72)			
40. Number of buildings affected by significant damage since last report (73 or 74)			
41. Number of buildings affected by significant damage since last report (75 or 76)			
42. Number of buildings affected by significant damage since last report (77 or 78)			
43. Number of buildings affected by significant damage since last report (79 or 80)			
44. Number of buildings affected by significant damage since last report (81 or 82)			
45. Number of buildings affected by significant damage since last report (83 or 84)			
46. Number of buildings affected by significant damage since last report (85 or 86)			
47. Number of buildings affected by significant damage since last report (87 or 88)			
48. Number of buildings affected by significant damage since last report (89 or 90)			
49. Number of buildings affected by significant damage since last report (91 or 92)			
50. Number of buildings affected by significant damage since last report (93 or 94)			
51. Number of buildings affected by significant damage since last report (95 or 96)			
52. Number of buildings affected by significant damage since last report (97 or 98)			
53. Number of buildings affected by significant damage since last report (99 or 100)			





Report

Visit

CRS Program Data	A. In the SFHA	B. In a regulated floodplain outside the SFHA	C. In the rest of the community
1. Last report's number of buildings in the SFHA (bSF) (line 6, last report)			
2. Number of new buildings constructed since last report	+		
3. Number of buildings removed/demolished since last report	-		
4. Number of buildings affected by map revisions since last report (+ or -)			
5. Number of buildings affected by corporate limits changes (+ or -)			
6. Current total number of buildings in the SFHA (bSF) (total lines 1-5)			
7. Number of substantial improvement/damage projects since last report			
8. Number of repetitive loss properties mitigated since last report			
9. Number of LOMRs and map revisions (not LOMAs) since last report			
10. Acreage of area(s) (aSFHA) as of the last report (line 13, last report)			
11. Acreage of area(s) affected by map revisions since last report (+ or -)			
12. Acreage of area(s) affected by corporate limits changes (+ or -)			
13. Current acreage of the SFHA (aSFHA) (total lines 10-12)			
14. Primary source for building data:			
15. Primary source for area data:			
Period covered:	Current FIRM date:		
If available, the following data would be useful:			
Number of new manufactured homes installed since last report			
Number of other new 1 - 4 family buildings constructed since last report			

Examples
of other
Documentation

At the first cycle visit with the 2013 *Manual*

the community also regulates floodplain development outside the SFHA, Column B is completed (and the community may deserve credit under Activity 410 (Floodplain Mapping)). The data in Column C help relate what happens in the floodplain to what is happening in the rest of the community.



FEMA

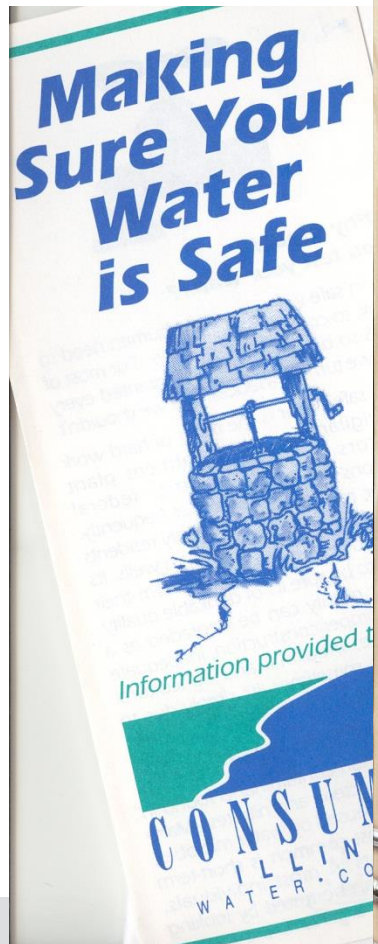


NFIP/CRS

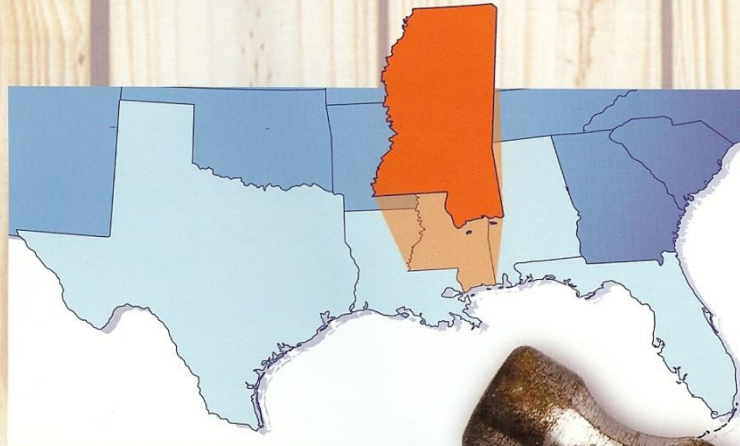


Prepa

Examples
of 330
Documentation



MISSISSIPPI
**HOMEOWNERS
HANDBOOK
TO PREPARE FOR
NATURAL HAZARDS**



Published by the
Mississippi-Alabama Sea Grant Consortium
July 2010
Version 1.1



Visit

National Flood Insurance Program
**Increased Cost
Compliance
Coverage**
How You Can Benefit



FEMA

NFIP/CRS

Preparing for your CRS Verification Visit

Documentation for 350 LIB Credit

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. *Mandatory Purchase of Flood Insurance Guidelines*, F-083 (2007)
6. *Protecting Manufactured Homes from Floods and Other Hazards*, FEMA P-85 (2009)
7. *Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas*, FEMA-257 (1994)
8. *Protecting Building Utilities From Flood Damage*, FEMA-P-348 (1999)
9. *Protecting Floodplain Resources*, FEMA-268 (1996)
10. *Reducing Damage from Localized Flooding*, FEMA 511 (2005)

Figure 350-1. Publications credited under element LIB.

Documentation for 350 WEB Credit



Preparing for your CRS Verification Visit

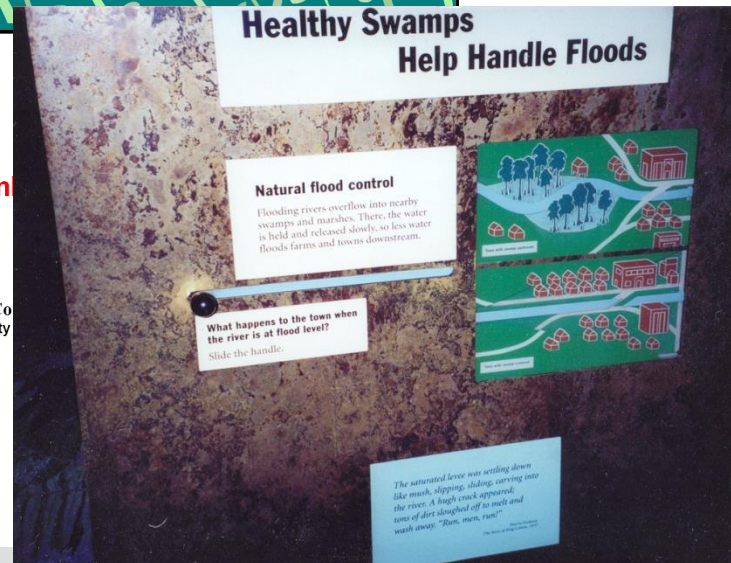
Documentation examples for 420 Open Space credit



SALMON HABITAT PROTECTION AND RESTORATION STRATEGY

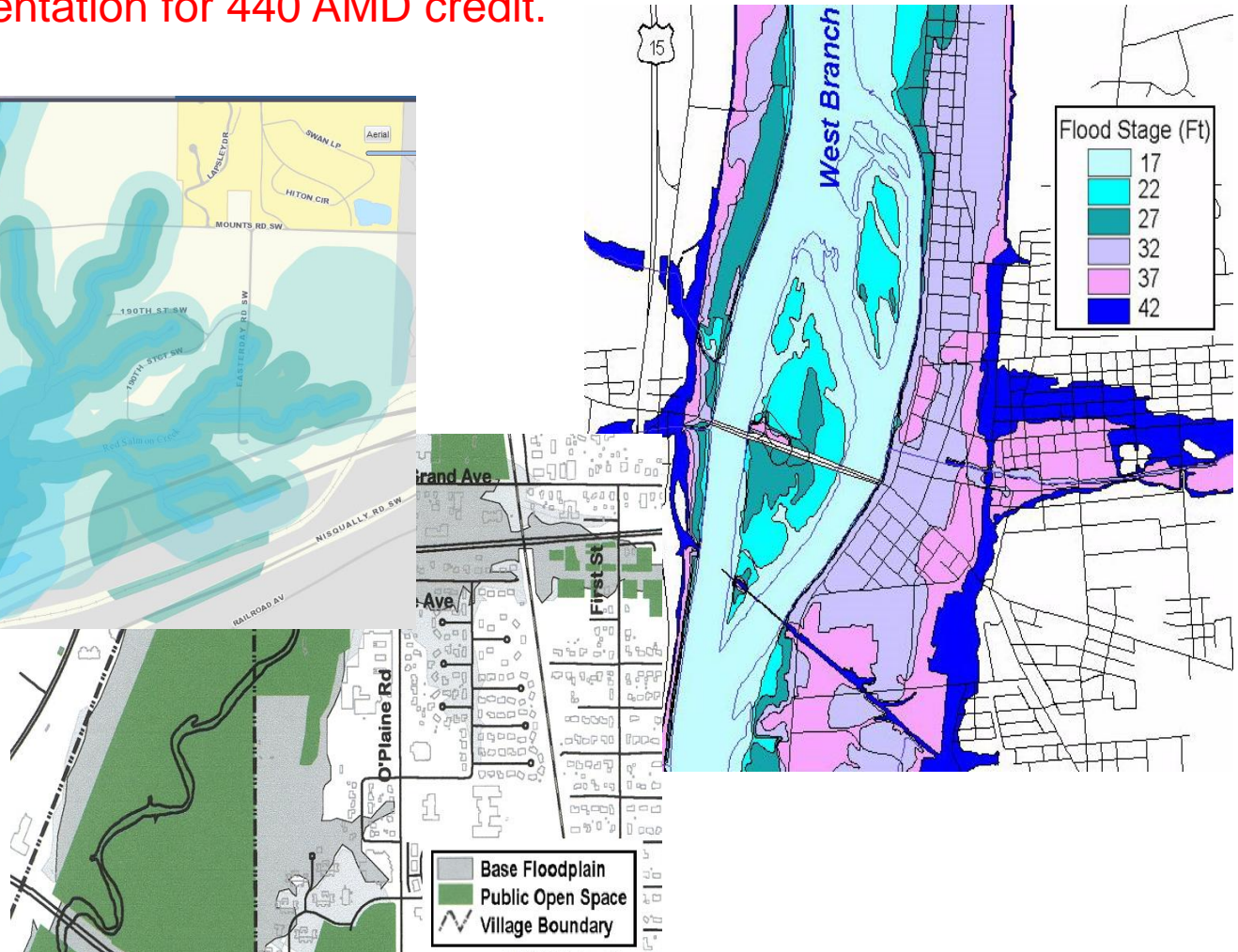
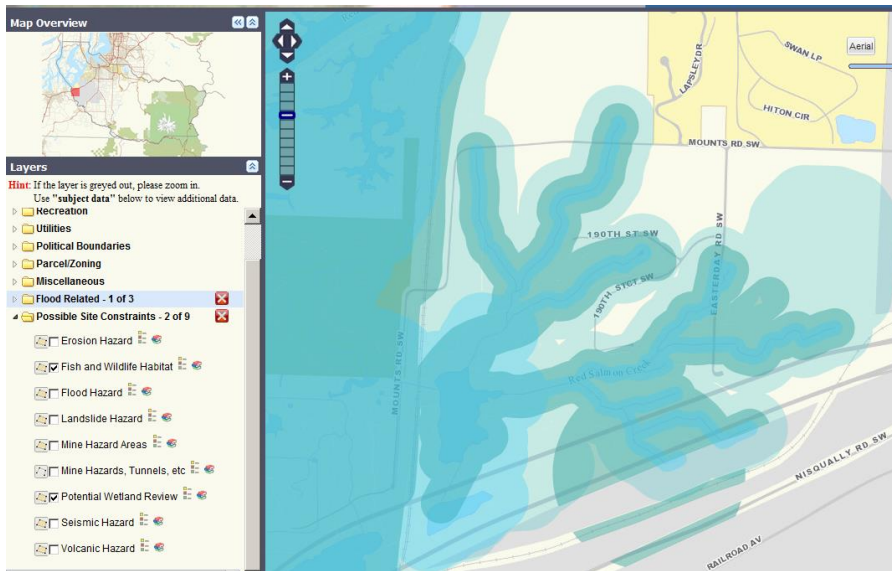


Cham



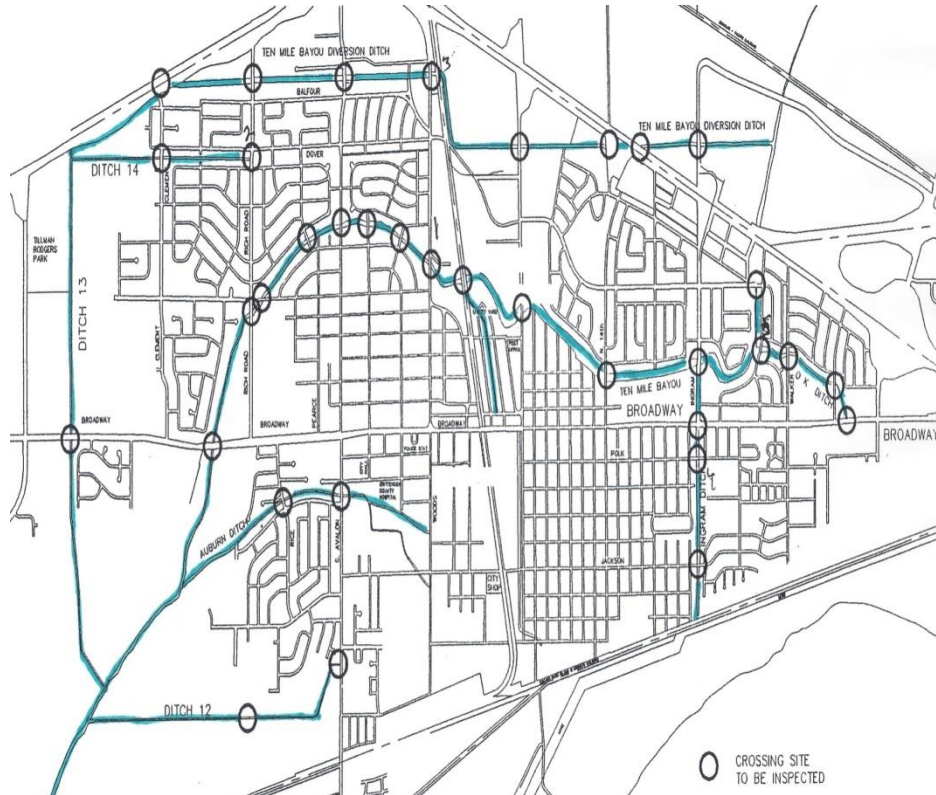
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Examples of documentation for 440 AMD credit.



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Example of documentation for 540 CDR Credit



540 (Drainage System Maintenance)

Compliance with Environmental and Historic Preservation Requirements (see Section 541.b(4) in the CRS Coordinator's Manual).

On each row of the table below, initial to signify that the described steps were (or are) taken. Sign at the end of the certification. More information on these programs can be found in Figure 500-5 in the Coordinator's Manual.

NOTE: To receive credit under Activity 540, the self-certification of compliance with environmental and historical preservation requirements incorporated in this certification must be submitted with a CRS application, a modification, or a cycle verification.

All Projects	Certification Statement for Drainage System Maintenance
	State and local requirements: In addition to federal laws, implementing regulations, and executive orders, our drainage maintenance activities take into consideration the applicable requirements of all state and local environmental and historic preservation laws, ordinances, and permits.
	Protection of threatened and endangered species (Endangered Species Act): Consideration is given to the protection and preservation of threatened and or endangered species (including plants and animals and their habitat) whose existence may be threatened by the maintenance activities. Communication takes place with the U.S. Fish and Wildlife Service (or the National Marine Fisheries Service if activity is in a coastal area) and the applicable state agencies for state-protected species and/or their habitat. Any recommendations made by the federal or state agencies are carried out.
	Dredge and fill materials (Clean Water Act, Section 404): Consideration is given to all permit requirements for discharging dredge and fill material into waters of the United States, including wetlands, and communication with the U.S. Army Corps of Engineers takes place. Any recommendations made by the Corps are carried out.
	For all activities that involve heavy equipment and result in the disturbance and release of sediment, such as dredging, channel alteration, bank stabilization, debris removal, and other activities, consideration is given to any permit requirements under the Clean Water Act, Section 404. Communication with the U.S. Army Corps of Engineers takes place. Any recommendations made by the Corps are carried out.
I certify that the items initialed above are correct to the best of my knowledge.	
Name (signed):	
Name (printed):	
Title:	Date:

Preparing for your CRS Verification Visit

The Community: Preparing for your Visit Where to find answers?

- The 2013 CRS Coordinator's Manual
(link: <http://crsresources.org/>)



- Activity Summary Page
(first page of each Activity's section)

320 MAP INFORMATION SERVICE—Summary

Maximum credit: 90 points

322 Elements

- Basic FIRM information (MI1):** 30 points for providing basic information found on a Flood Insurance Rate Map (FIRM) that is needed to accurately rate a flood insurance policy.
- Additional FIRM information (MI2):** 20 points for providing information that is shown on most FIRMs, such as protected coastal barriers, floodways, or lines demarcating wave action.
- Problems not shown on the FIRM (MI3):** Up to 20 points for providing information about flood problems other than those shown on the FIRM.
- Flood depth data (MI4):** Up to 20 points for providing information about flood depths.
- Special flood-related hazards (MI5):** Up to 20 points for providing information about special flood-related hazards, such as erosion, ice jams, or tsunamis.
- Historical flood information (MI6):** Up to 20 points for providing information about past flooding at or near the site in question.
- Natural floodplain functions (MI7):** Up to 20 points for providing information about areas that should be protected because of their natural floodplain functions.

Credit Criteria

Credit criteria for this activity are described in Section 321.b. Each element has additional criteria specific to that element.

Impact Adjustment

There is no impact adjustment for MI1 and MI2. The credit for MI3 through MI7 is adjusted based on the area of the Special Flood Hazard Area that is covered by the map information service.

Documentation Provided by the Community

The documentation needed for this activity is described in Section 325.

Preparing for your CRS Verification Visit

320 MAP INFORMATION SERVICE

The OBJECTIVE of this activity is to provide inquirers with information about the local flood hazard and about flood-prone areas that need special protection because of their natural functions.

321 Background

Maps are an effective method of communicating information about flood hazards. Residents and businesses that are aware of potential flood hazards can take steps to avoid problems and/or reduce their exposure to flooding. Communities are the best source of map information because they can often supplement and clarify the Flood Insurance Rate Map (FIRM) with complementary maps, and with information on additional hazards, flooding outside mapped areas, development regulations that affect floodplain properties, flood insurance, natural floodplain functions, and property protection measures.

A map information service can greatly help a community's residents as well as its banks, insurance agents, real estate agents, and anyone else who needs flood hazard information. This public service is particularly helpful to those who have trouble reading maps, people from out of town, and those who do not have access to the latest maps or all the hazard information available in the community.

This activity is also intended to bring other available community resources to bear on each individual situation. Such resources include local topographic, planning, road, and utility maps; geographic information systems (GISs); maps of special flood-related hazard areas; permit records; and subdivision plats. Where they are available, these other resources can complement the FIRM as sources of additional flood data or more detailed map information.

321.a. Activity Description

The maximum credit for Activity 320 is 90 points.

Credit is provided for providing inquirers with information from the community's FIRM and other sources of information about the local flood hazard and natural floodplain functions.

There are seven elements. The first, providing basic information from the FIRM that is needed to write a flood insurance policy, is a prerequisite for the rest of the elements. Credit for the other elements is dependent upon what information the community has and what information it believes its residents and businesses need. If the community conducted

The FIRM and Mandatory Purchase of Flood Insurance

For compliance with the mandatory purchase requirements of the National Flood Insurance Program, the current FIRM (or Letter of Map Change) is the only legal document allowed to be used by lenders or third-party vendors.

321.b. Activity Credit Criteria

- (1) MI1, providing information from the FIRM needed to write a flood insurance policy, is a prerequisite to receiving other credit under this activity.
- (2) The map information service must be able to locate a property based on a street address. There is no credit if an inquirer is given a map to read. One of the reasons for this credit is that some people have difficulty reading maps.
- (3) The information must be volunteered when there is an inquiry. For example, an inquirer about a property that is located in a Special Flood Hazard Area (SFHA) needs to be told about the mandatory flood insurance purchase requirement. If the community wants credit for MI6, historical flood information, the inquirer must also be told whether the area has been flooded in the past, even if he or she did not ask.

322 Elements

322.a. Basic FIRM information (MI1)

The maximum credit for this element is 30 points.

MI1 credits providing basic information found on a FIRM that is needed to accurately rate a flood insurance policy.

Credit Criteria

- (1) The activity credit criteria in Section 321.b must be met.
- (2) If requested, the community must provide all of the following FIRM information:
 - (a) Whether the property is in an SFHA,
 - (b) The community number,
 - (c) The panel number and suffix,
 - (d) The date of the FIRM's index (cover panel),
 - (e) The FIRM zone, e.g., A, C, X, V, AE, A2, AO, etc.,
 - (f) The base flood elevation (the depth in AO Zones) where shown on the FIRM, and
 - (g) The elevation datum used on the FIRM, if other than NGVD.

Preparing for your CRS Verification Visit

323 Impact Adjustment

There is no impact adjustment for MI1 and MI2. For MI1 and MI2, the community must provide the map information for all areas shown on the FIRM.

For MI3 through MI7, the impact adjustment is calculated as described below.

$$rMI\# = \frac{aMI\#}{aSFHA}, \text{ where}$$

aMI# = the area covered by the map information service, and

aSFHA = the area of the SFHA

If $rMI\# < 0.1$, then $rMI\# = 0.1$

aMI# represents the area covered by the service under MI3 through MI7. Estimates of the areas affected by a service can be used. The area of the SFHA must be the same number submitted with the most recent floodplain data table (see Section 213.a).

In most cases, aMI# will be equal to aSFHA, but there may be instances in which the community wants to provide the public with information on only some of its mapped flood problem areas. In these cases, the community must provide the information as explained in Section 213.b.

For MI4, the area of S...
aSFHA. For example,
elevations, such areas

324 Credit Calculation

$$c320 = MI1 + MI2 + (MI3 \times rMI3) + (MI4 \times rMI4) + (MI5 \times rMI5) + (MI6 \times rMI6) + (MI7 \times rMI7)$$

Preparing for your CRS Verification Visit

325 Documentation Provided by the Community

a. At each verification visit,

- (1) Documentation that shows how the community publicizes the service each year (see Section 321.b, activity credit criterion (6)).

If the community publicizes this service through an annual outreach project credited under Activity 330, the publicity materials may be included with the documentation for Activity 330. There must be a notation (e.g., “320”) in the margin of the portion of the outreach project where the map information service is addressed.

If a Program mechanism, publicize the

326 For More Information

- a. Additional information, reference materials, and examples can be found at www.CRSresources.org/300.

- b. Copies of the following booklets are available free, singly and in quantity (see Appendix C).

Answers to Questions
also available from

327 Related Activities under the Community Rating System

- Credit under Activity 320 is provided for explaining map information to the public. Credit for additional map data (AMD) under Activity 440 (Flood Data Maintenance) is provided for maintaining and updating the data. A community can get either credit without getting credit for the other.
- If an inquirer wants to know more about the flood hazard, flood insurance, and/or protecting natural floodplain functions, the community should have resources available to answer those questions. Such resources are credited by the CRS under Activity 350 (Flood Protection Information), Activity 360 (Flood Protection Assistance), and Activity 370 (Flood Insurance Promotion).
- If the community develops a Program for Public Information (credited under Activity



FEMA



Preparing for your CRS Verification Visit

114 The Community's Role

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114.a. Community Participation

Community participation in the CRS is voluntary. Any community in full compliance with the rules and regulations of the NFIP may apply for a CRS classification better than Class 10. A community may apply to participate in the CRS at any time.

The application procedures are simple: the community submits a letter of interest and shows that it is implementing activities that would receive at least 500 credit points. The documents go to the ISO/CRS Specialist for that state. The FEMA Regional Office must



200 Section on www.crsresources.org

The Community CRS Coordinator

The CRS Coordinator is the person designated by a community's Chief Executive Officer to be the official point of contact between the community and the program staff of the Community Rating System. The CRS does not have specific requirements for the CRS Coordinator position, but communities can consider the following guidelines.

Qualifications

- The CRS Coordinator should be familiar with the National Flood Insurance Program and the community's floodplain management activities.
- The person will need to be recognized as speaking for the CEO when documentation and assistance are requested from the various community offices and departments.
- The person does not have to be a community employee. Communities have had successful CRS Coordinators who have been employees, elected officials, staff from a regional agency, contractors and citizen volunteers. However, the CRS Coordinator does need the confidence of the CEO and must be authorized to sign CRS-related documents on behalf of the community.

Duties

- Become familiar with the CRS's operation, prerequisites, and credited activities.
- Assemble, coordinate, and maintain the documentation for the community's CRS application, modifications, cycle verification visits, and annual recertifications.
- Complete and sign the community's CRS Activity Worksheets.
- Coordinate verification visits with the ISO/CRS Specialist. This includes lining up representatives from the offices that implement the credited activities so that they can participate in the visit.

Recommendations

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. An effective CRS Coordinator should know what the other offices do and be able to work with them.



FEMA



Preparing for your CRS Verification Visit

The Community: Preparing for your Visit

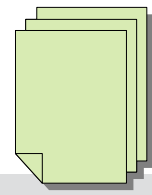
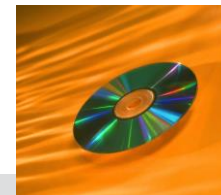
- Coordinate with other staff to join us during the verification visit if needed.
- Visit the CRS Resources website: <http://crsresources.org/>
- Contact your ISO/CRS Specialist (See 100 Series area on website)

100 Series: Introduction

ISO/CRS Specialists and FEMA CRS Contacts

ISO/CRS Specialists are responsible for reviewing community requests for Community Rating System classification and verifying implementation of activities credited by the CRS. The name and telephone number of the ISO/CRS Specialist for a state are listed below. The ISO/CRS Specialist is an employee of Insurance Services Office, Inc. (ISO), FEMA's CRS management contractor.

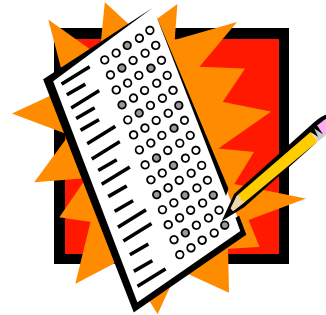
- Digital or Hard Copy? (Ask your ISO/CRS Specialist)



Preparing for your CRS Verification Visit

Test Questions:

1. Where can you find out the name and contact information of your CRS Specialist?
2. Where can you find the 2013 CRS Coordinator's Manual?



Preparing for your CRS Verification Visit

Helpful Hints

- Keep your CRS program organized
- Carefully review all EC's for accuracy and completeness



U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY National Flood Insurance Program		ELEVATION CERTIFICATE IMPORTANT: Follow the instructions on pages 1-9.		OMB No. 1660-0008 Expiration Date: July 31, 2015	
SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or R.O. Route and Box No.				Company NAIC Number:	
City Either A2 or A3 must be completed				ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)				Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	
A5. Latitude/Longitude: Lat. _____ Long. _____					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number					
A8. For a building with a crawlspace or enclosure(s):				A9. For a building with an attached garage:	
a) Square footage of crawlspace or enclosure(s) _____ sq ft				a) Square footage of attached garage _____ sq ft	
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____				b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____	

- Prepare documentation requested 60 days prior to the visit first
- Submit other material prior to the visit (Technical Reviews)
- Stay in contact with your Specialist
- Attend an EMI – CRS course (E278 or L278)

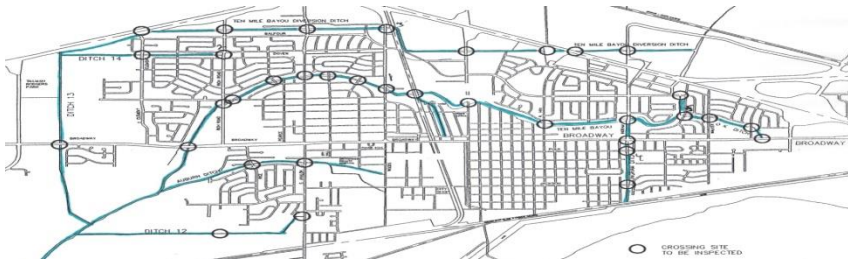
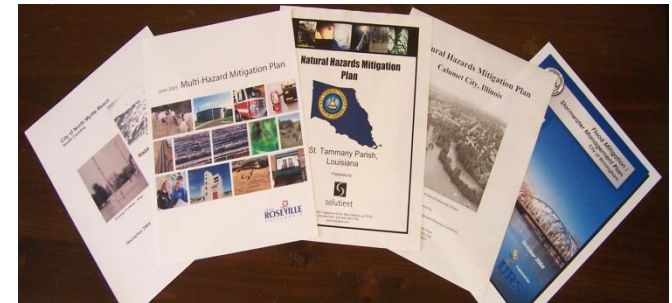


Preparing for your CRS Verification Visit



Helpful Hints Pay special attention to:

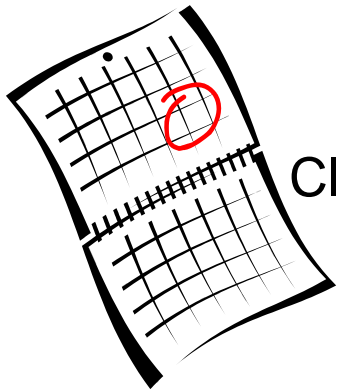
- Permit List and Elevations Certificates
- Look at your entire outreach project program
- Activity 510 Floodplain Management Plans
- Develop your Activity 540 material ASAP



- If applying for any 600 series activity, contact your ISO/CRS Specialist

Preparing for your CRS Verification Visit

Helpful Hints Day of the Visit



Clear your calendar



CRS should be your main focus that day

We will cover all activities



If requested by the CRS Specialist, have a staff person for field work

Preparing for your CRS Verification Visit

Questions ???

