

NFIP Community Rating System

Changes in the CRS: The 2021 Addendum to the 2017 CRS *Coordinator's Manual*

Molly O'Toole, P.E., CFM, Lead Consultant to the CRS Becca Fricke Croft, CFM, Host

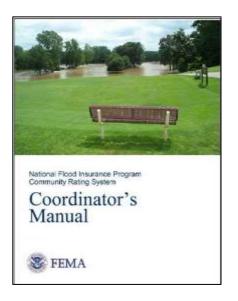


Changes in the CRS

Overview

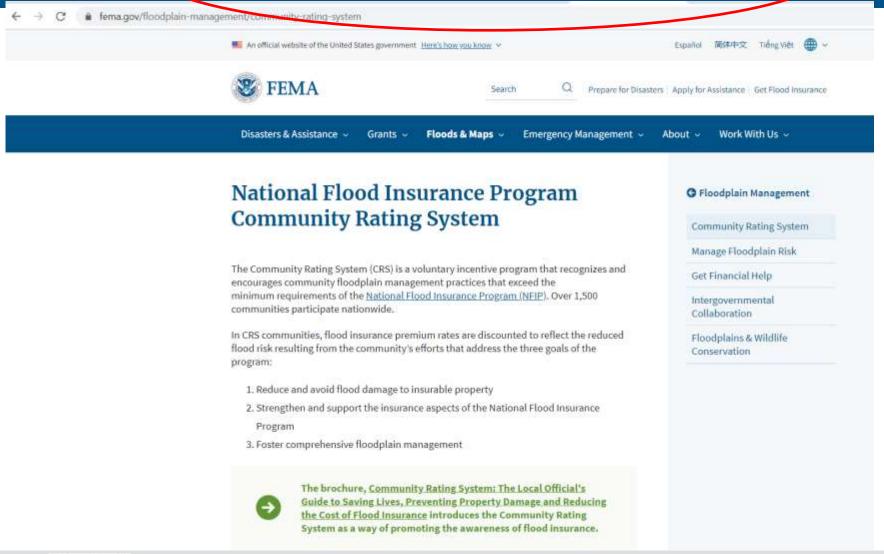
- Why an Addendum
- Purpose of 2021 Addendum
- 2021 Program Prerequisites
- New Credit Opportunities
- What's Next







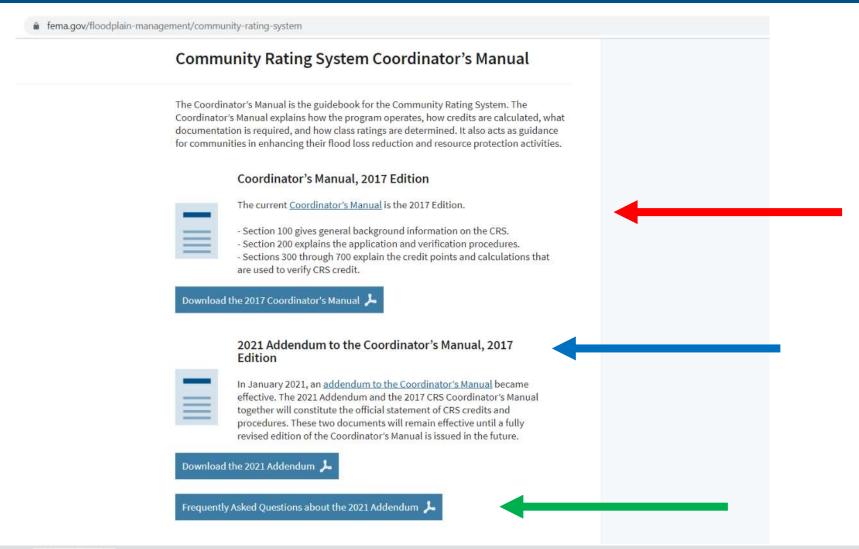
Community Rating System fema.gov/community-rating-system







Community Rating System fema.gov/community-rating-system







Why an Addendum?

FEMA and NFIP Priorities

- FEMA Strategic Plan
- FIMA Leadership Intent
- Risk Rating 2.0
 - Strategic Plan

 Helping People. Together.

 FEMA Mission: Helping people before, during, and after disasters.

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 CATASTROPHIC DISASTERS

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- Endangered Species Act
- Substantial Damage
- Closing the Insurance Gap

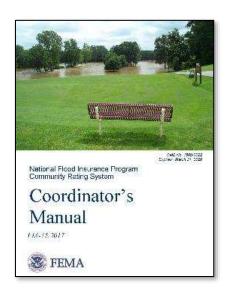




If you recall...

In 2019 we said there would be a new 2021 CRS Coordina s Manu

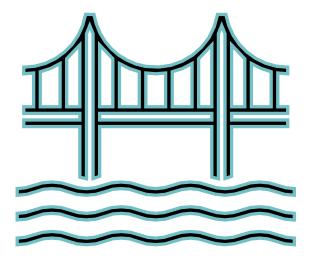
- Retire elements that all communities receive credit
- Reweight or redistribute those credits
- Class 8 Freeboard Prerequisite
- Substantial Damage
- Flood risk outside the SFHA
- Endangered Species Act (ESA)
- Simplify





2021 Addendum – A "Bridge"

- Opted to create a bridge from the 2017
 Manual to a larger CRS program refresh
- 2021 Addendum effective on January 1 and is being used with the 2017 CRS Coordinator's Manual
- Effective at community's <u>next cycle visit</u> after January 2021
- Emails and letters to communities
- Guidance materials available



CRS Coordinator's Manual (Manual)



Manual Provides:

- Activities and Credit
- Credit Criteria
- Documentation

Available at fema.gov/community-rating-system





2021 Addendum to the 2017 CRS Coordinator's Manual (Manual)



National Flood Insurance Program Community Rating System

Addendum to the
2017 CRS Coordinator's Manual

2021



Available at fema.gov/community-rating-system

Addendum FAQs also on fema.gov

Forward:

- What Becomes Effective
- How to Use

Each Section:

- Summary
- New or Updates
- Clarifications



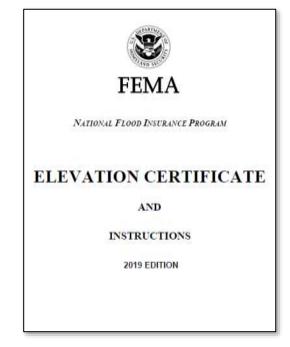
Two New Requirements in the 2021 Addendum

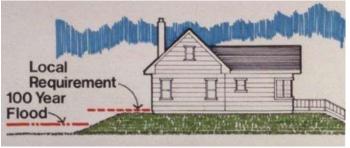
 Class 9 prerequisite for Elevation Certificates will be changed.

Simplification

 Class 8 prerequisite for residential freeboard.

New





Class 9 Prerequisite for Elevation Certificates

2017 Manual – Section 211.a. (3)

The community must maintain FEMA Elevation Certificates on all new buildings and substantial improvements [in the SFHA...]

This is explained in Activity 310 (Elevation Certificates).

2021 Addendum – Section 211.a. (3)

Maintain all required floodplain-related construction certificates... for all new buildings constructed, substantially improved, and/or reconstructed due to substantial damage [in the SHFA...],

Achieve 90% accuracy on its floodplainrelated construction certificates during its annual review., and

Receive credit for **construction certificate management procedures** (element CCMP) under Activity 310 (Elevation Certificates)

Class 9 Prerequisite and Elevation Certificates

	2017 Manual	2021 Addendum		
Recertification	Submit permit list and ECs every recertification year.	Submit Permit list and ECs every year.		
	Courtesy review.	90% accuracy required by 2 nd review every year.		
Verification Cycle	All ECs since last cycle resubmitted at verification cycle.			
	Activity 310 (Elevation Certificates) credit review (up to 38 points).			
	90% accuracy required by 3rd review.			
		Construction Certificate Management Procedures (CCMP) required – all communities 38 points in Activity 310.		

Class 9 Prerequisite and Elevation Certificates

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		Construction Certificate Management Procedures (CCMP) required – all communities 38 points in Activity 310.		

Class 9 Prerequisite and Elevation Certificates

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This is explained in Activity 310 (Elevation Certificates).

2021 Addendum – Section 211.a. (3)

Maintain all required floodplain-related construction certificates... for all new buildings constructed, substantially improved, and/or reconstructed due to substantial damage [in the SHFA...],

Achieve 90% accuracy on its floodplainrelated construction certificates during its annual review., and

Receive credit for construction certificate

Simplification: ECs submitted once.

Problems addressed that year

Problems addressed that year.

CRSresources.org/training/ for "CRS Activity 310 Changes for 2021" video

CRS Class 9 & Activity 310 Changes

- Scott Cofoid
 ISO/CRS Technical Coordinator
- AND Webinar tomorrow, February 17th with David Holcomb



OMB No. 10 Expires: March

National Flood Insurance Program Community Rating System

Coordinator's Manual

FIA-15/2017



Activity 310 (Elevation Certificates)

- Elevation Certificate (EC) credit will be retired and replaced with construction certificate management procedures (CCMP) credit.
- All communities must get CCMP credit. (All communities receive 38 points. No impact adjustment for CCMP.)
- No changes in ECPO and ECPR credit.

CRS Activity 310 (Elevation Certificates)

Construction
Certificate
Management
Procedures
(CCMP)



- What certificates are required
 - Floodproofing Certs, V Zone Certs, Eng. Opening Certs
- When certificates are required
 - Before, During, After Construction?
- What Dept./Office collects the certificates
- What Dept./Office reviews the certificates
- How certificates are corrected
- How and where certificates are maintained
- How certificates are made available to inquirers

There are 8 points that need to be covered in the CCMP. View the webinar or see the guidance.

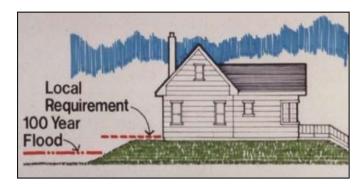


In order to be a Class 8 or better

- The community must adopt and enforce <u>at least a 1-foot freeboard</u> requirement
- …including machinery and equipment
- for <u>all residential buildings</u> constructed, substantially improved, and/or reconstructed due to substantial damage
- throughout its Special Flood Hazard Area (SFHA) where base flood elevations (BFEs) have been determined on the Flood Insurance Rate Map (FIRM) or in the Flood Insurance Study (FIS),

Prerequisite

- Effective Date: January 1, 2021
- Implementation: Communities must have adopted and be implementing residential freeboard within number Zones in the SFHA
 - (1) By their first CRS verification cycle visit after January 2021, or
 - (2) By the next CRS Manual.

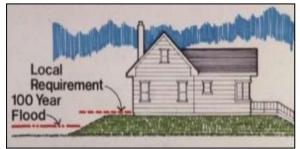


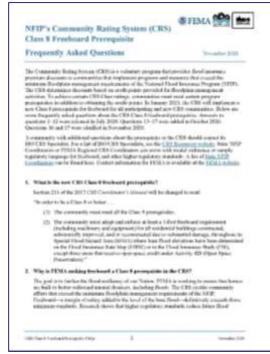
Resiliency: Reduced damage, lower insurance premium.



Engagement

- Letters to community CEOs and CRS Coordinators
- Frequently Asked Questions Updated November 2020)
- Class 8 Freeboard FAQs available on CRSresources.org/Manual

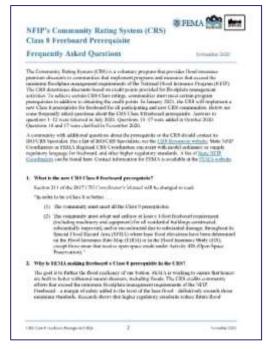






Frequently Asked Questions

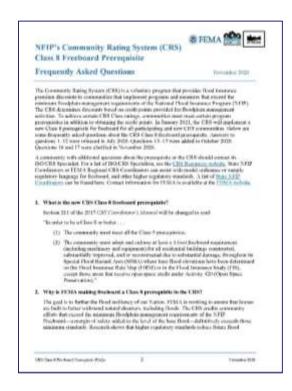
- By "all residential buildings" the CRS means all single-family, multi-family or manufactured. Flood Insurance Manual definition of residential.
- Includes all manufactured homes, including replacement in pre-FIRM manufactures home parks.
- Historic buildings (as defined by 44 CRS 59.1) are not subject to the freeboard prerequisite.



Frequently Asked Questions

- Machinery and equipment (M&E) must be elevated.
- Including M&E placed within attached garages and/or within enclosures below elevated buildings, with the exception of utility meters and equipment specifically designed to withstand inundation according to the standards of the International Residential Codes and the NFIP.

A community that allows floodproofing around machinery and equipment in lieu of elevation to the freeboard level does not meet the prerequisite.



Frequently Asked Questions

- Machinery and equipment must be elevated.
- The Class 8 freeboard prerequisite will be met provided that attached garages and enclosures below elevated buildings meet the minimum requirements of the NFIP (elevated to the base flood elevation or having proper openings).

As noted in question 16, all machinery and equipment in attached garages or in enclosures must be elevated to the freeboard level.





Class 8 Freeboard Prerequisite

CRS and the Class 8 Freeboard Prerequisite for <u>Attached</u> Garages

- · All living space at least BFE + 1'
- All machinery and equipment elevated to at least BFE + 1'



Garage	Below BFE	Below BFE	At BFE	At BFE	6" freeboard	6" freeboard	1' Freeboard
Openings	No	Yes	No	Yes	No	Yes	No
Insurance Rated	Minus	BFE+1'	BFE+1'	BFE+1'	BFE+1'	BFE+1'	BFE+1'
FRB & Prerequisite Met	×	1	√	✓	✓	1	1



Class 8 Freeboard FAQs



2017 CRS Co

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. View the 2017 Coordinator

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Helpful Resources

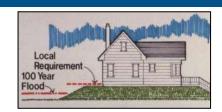
The following guides, checklists, and other materials, most of them referred to in the CRS Coordinator's Manual, are optional aids to help communities with their CRS programs.

- 2021 Class 8 Freeboard Prerequisite: Frequently Asked Questions (‡Download .pdf) UPDATED!
- Master List of Elements 2017 Coordinator's Manual (1 Download .pdf)
- CRS Credits Crossnally 2007 to 2017 Coordinator's Manual (1 Developed grants)
- · Summary of Changes in 2017 Coordinator's Manual (I Download .pdf)
- Impact Adjustment Maps—An overview and step-by-step guide to producing a map to help analyze and pinpoint the impact of floodplain management techniques. (‡Download.pdf)
- CRS Credit for Habitat Protection—An overview and guide to the ways communities can protect natural habitat while earning CRS
 credit. (1 Download .pdf)
- Small Communities in the CRS—A six-page fact sheet to help small communities gauge, step-by-step, their ability to participate in the CRS, along with explanation of program benefits. (1Download .pdf)





In order to be a Class 8 or better



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Including AO and AH Zones – all numbered Zones

214.a. Modification Criteria

(7) A community that submits a modification that would result in a class change <u>must meet the pertinent class prerequisites in effect</u> at the time of the modification, as listed in the *Coordinator's Manual* and *Addendum* in effect at the time or the modification request. These prerequisites are in addition to the request. These prerequisites are in addition to the request.

Why an Addendum?

FEMA and NFIP Priorities

- FEMA Strategic Plan
- FIMA Leadership Intent
- Risk Rating 2.0



- Endangered Species Act
- Substantial Damage
- Closing the Insurance Gap





2021 Addendum and the Endangered Species Act (ESA)

Expanding attention and opportunities for floodplain species assessment and planning:

- Replace Section 116.a. for Other Program Priorities "Natural Floodplain Functions and Endangered Species"
- Activity 510 Natural Functions Plan credit for Floodplain Species Assessments and Floodplain Species Plans

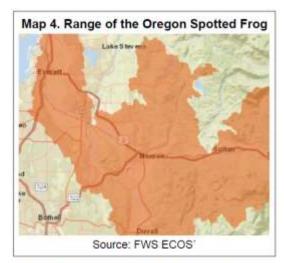


2021 Addendum and ESA

Expanding attention and opportunities for floodplain species

assessment and planning:

- Replace Section 116.a. for Other Program Priorities "Natural Floodplain Functions and Endangered Species"
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Activity 510 (Floodplain Management Planning)

New Elements:

- c. Natural floodplain functions plan (NFP): 100 points for adopting plans that protect one or more natural functions within the community's Special Flood Hazard Area. Within NFP is credit for a floodplain species assessment and for a floodplain species plan.
- d. Substantial damage properties anagement plan (SDP): Up to 140 points for a community plar o prepare for substantial damage estimates and determinations after a flood.

New way to get **CRS** credit

2021 Addendum and ESA

Activity 510 Natural Functions Plan (NFP)

Credit Points for NFP

NFP = the total of the following, up to the maximum of 100 points:

NFP1 = 100 points, for a plan, or combination of plans, that meets credit criteria (1) and (2) and covers the entire SFHA within a community

NFP2 = 15 x the number of plans that meet credit criterion (1), up to four plans (60 points maximum)

FSA = 15 points for preparing and circulating a floodplain species assessment

FSP = 85 points for preparing and adopting a floodplain species plan

2021 Addendum and ESA

Activity 510 Natural Functions Plan (NFP)

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2021 Addendum NFP Credit

Activity 510 Natural Functions Plan (NFP)

Activity 510 (Floodplain Management Planning)

- CRS Credit for Planning Committees (\$Download.pdf)
- Floodplain Management Plan (FMP Credit) Checklist (\$\square\$ Download .xls)
- Progress Report Template (I Download .pdf)
- Changes to the 10-step Floodplain Management Planning Process (Download .pdf)
- Developing a Repetitive Loss Area Analysis (\$\frac{1}{2}\$Download .pdf)
- City of Savannah Final Repetitive Loss Area Analysis (*Download .pdf)
- Using Multi-Objective Management to Reduce Flood Losses in Your Watershed (\$\frac{1}{2}\$Download .pdf)
- FEMA Mitigation Planning Guides (View on FEMA website)
- Mitigation Planning and the Community Rating System Key Topics Bulletin (View on FEMA website)
 - Preparing A Floodplain Species Assessment and A Floodplain Species Plan (I Download .pdf)
 - FRESH Users Guide (I Download .pdf)
 - Example Floodplain Species Assessments and Plans
 - Gloucester County and James City County, Virginia (IDownload .pdf)
 - Jefferson Parish, Louisiana (IDownload .pdf)
 - City of Monroe, Washington (I Download .pdf)

Activity 520 (Acquisition and Relocation)

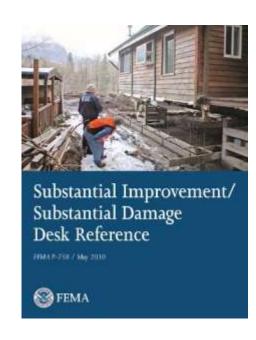
• FEMA Mitigation Grant Guides (View on FEMA website)





Activity 510 - Substantial Damage

- New Credit in Activity 510 for Substantial Damage Properties Management Plans (SDP)
- Up to 140 points
- Basic Plan Credit Pre-flood efforts
- Additional Credit for pre-populating as Substantial Damage Estimator
- Additional credit when mitigation alternatives are considered
- New opportunities in Activity 610 (Flood Warning and Response)



Activity 510 - Substantial Damage

512.d. Substantial Damage Management Plan (SDP)

The maximum credit for this element is 140 points.

A management plan for substantial damage within the community is a detailed community plan, developed before a flood or other hazardous event, that describes the community's process for evaluating damage to buildings and addressing those that have been substantially damaged, as required by the NFIP.

"Other hazardous event" may be wind, tornado, fire, earthquake, etc.

Substantial damage determinations are "required by the NFIP"

Substantial Damage Management Plan (SDP)

Credit Points for SDP

SDP = SDP1 + SDP2 + SDP3, up to the maximum of 140

SDP1 = 40 points, for a substantial damage properties management plan

SDP2, = 50 points, if FEMA's Substantial Damage Estimator is pre-populated

SDP3 = 50 points, if pre-event mitigation alternatives are considered

Impact Adjustment for SDP

There is no impact adjustment for SDP credit.



Activity 510 - Substantial Damage

Steps to Develop a Substantial Damage Management Plan

- 1. Assess vulnerability
- 2. Assemble a team
- 3. Identify post-event actions
- 4. Build a database
- 5. Identify pre-event actions
- 6. Plan implementation & updates

Steps 2 through 5 may be done in any order.

An annual evaluation report is required.



Activity 510 (Floodplain Management Planning)

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- d. Substantial damage properties management plan (SDP): Up to 140 points for a community plan to prepare for substantial damage estimates and determinations after a flood.



Activity 370 – Flood Insurance Promotion

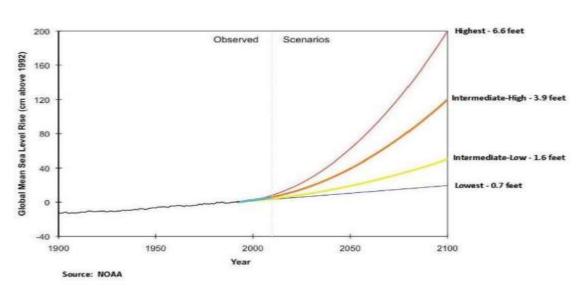


- More credit for Coverage Improvement Plans and Plan Implementation in Activity 370.
- Additional credit for technical assistance (element TA).
- New elements will be added to provide credit for enhanced flood insurance promotion efforts. Bonus credit for CP and CPI.

Activity 370 – Flood Insurance Promotion

- e. <u>Flood insurance brochures (FIB)</u>: Up to 25 points for including flood insurance information with building permits or other direct distribution.
- f. <u>Flood insurance meeting (FIM)</u>: Up to 40 points for a community town hall meeting or open house to promote flood insurance.
- g. <u>State-required continuing education (SCE)</u>: Up to 15 points for a state requirement for continuing education on flood insurance for insurance agents.

Future Conditions



- New Section 404 (Sea Level Rise Projections and the CRS)
- Updated to reflect changes in available sea level rise projections.
- Prorating formula for SLR related elements.



Activity 450 - Watershed Management

- Change the impact adjustment in Activity 450 (Stormwater Management)
- Impact adjustment based on community NOT watershed.
- Other changes in Watershed Master Planning

2021 Addendum - Guidance

More NFIP/CRS Update Newsletter Articles

CRS Webinar Series

Guidance (and webinars) for:

- ✓ Section 300, Activity 310 and annual review of Elevation Certificates
- ✓ Floodplain Species Assessments
- ✓ Substantial Damage Properties Management Plans
- ✓ Additional Activity 370 (Flood Insurance Promotion) credit
- ✓ Coastal and sea level rise
- ✓ Watershed Management (Activity 450)

Addendum is effective on for all cycle visit.

Annual review of Elevation Certificates





Changes in the CRS



April/May 2020

CRS Program Adjustments

As discussed in the last issue the Insurance Services Offi Keeping the CRS moving all remains important. Floodremain keys to readiness.

CRS Verification Visits: ISC remotely, as needed. In-pa ability to do so. ISO/CRS st to reschedule visits. ISO with includes correspond follow-up work. For some field portion of the visit will see the control of the visit will remove the control of the visit will remove

Annual Recertification: An recognize some communit CRS credited elements do report, an after-action reportory this later. As always

CRS Training: CRS courses have been postponed. The the Emergency Manageme cancelled. The (4-day) field 2-day CRS courses are bein The CRS Webinar Series is Resources Training & Vide CRS Webinar Series schedu

NFIP/CRS Update DRAF

NFIP's Community Rating System (CRS) Class 8 Freeboard Prerequisite

Frequently Asked Questions

Nemanber 2020

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L. What is the new CRS Class & freeboard prerequisite?

Section 251 of the 2017 CRU Coordinator's Alamoil will be alonged to read.

"In order to be a Class E or better.

- (1) The community ment most all the Class 9 preropsisties.
- (2) The community wants adopt and extinue of laster is below freedoment empirically including analyticity and equipment () for all residential briefdings constructed, substantially improved, and or reconstructed due to substantially design, throughout its flowing II book Blaumi Airus (SFIAA) of time from Elevis deviations have been determined on the Flowid Internation Blatch May (EIIIAS) of in the Flowid Internation Study (EFIA), except from around that traveline open space credit under Autivity 420 (Open Space Procuration).

2. Who is FEMA making fewboard a Class 8 prerequisity in the CRS?

The good is to further the fixed recitancy of our Nation, ESAA is working to assume that homes are built to before without a mural distances, including floods. This CRS credits continuous floodplate management requirements of the NFP.

Foodment—a margin of solicit solided to the level of the best flood—delicitively exceept those minimum tensions. Because himself and the level of the best flood—delicitively exceept those minimum tensions. But and below the higher regulatory standards cooling fixed floods.

1980 Class & Decksond Promption (1982):

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To learn more about the 2021 Addendum

- CRSresources.org
- NFIP/CRS Update Newsletter
- CRS Webinar Series





The CRS Webinar Series provides both live and on-demand training to communities that are not yet participating in the Community Rating System, local government staff who are new to the CRS, and those with experience in the program. The Series includes basic introductory sessions and more advanced topics, most averaging about an hour in length.

cess with CRS

All classes 1:00 pm Eastern/10:00 am Pacific

Schedule

Manual/Guid

Home *

DATE	TOPIC
February 16	Changes in the CRS: The 2021 Addendum to the CRS Manual
February 17	Changes to Activity 310 Elevation Certificates
March 16	Preparing an Verification Vist
March 17	CRS & Floodplain Species Assessment
April 13	Preparing an Annual Recertification
April 14	Watershed Master Planning
May 18	Introduction to the CRS
May 19	CRS & Substantial Damage Properties Management Plans
June 15	Changes in the CRS: The 2021 Addendum to the CRS Manual

Other Documents To Be Updated

CRS Activities and Elements

300 Series: Public Information Activities 310 (Elevation Certificates)		Max	<u>Page</u>	400 Series: Mapping and Regulations 410 (Floodplain Mapping)			Max	<u>Page</u>	
310 (E	EC	Elevation Certificates after CRS application	38	310-11	410 (F)	NS	New study	290	410-8
b		Elevation Certificate on post-FIRM buildings	48	310-13	b	LEV	Leverage	N/A	410-14
c		Elevation Certificate on pre-FIRM buildings	30	310-15	č	SR	State review	60	410-16
320 (Map Information Service)		50	010-10	d	HSS	Higher study standards	160	410-18	
a MI1 Providing insurance information from FIRM		30	320-7	e	FWS	Floodway standard	110	410-21	
b	MI2	LiMWA/floodway info/CBRS area	20	320-9			Special hazards mapping	50	410-24
c	MI3	Other flood problems not shown on FIRM	20	320-11	g	CTP	Cooperating Technical Partner	132	410-25
d	MI4	Flood depth data	20	320-11			ace Preservation)	1.00	
e	MI5	Special flood-related hazards	20	320-13	a	OSP	Preserved open space	1,450	420-3
f	MI6	Historical/repetitive flood information	20	320-14	b	DR	Deed restriction	50	420-11
g	MIZ	Natural floodplain functions	20	320-15	c	777	Natural functions open space	350	420-13
		Projects)			d			50	420-19
a	OP	Outreach projects	200	330-6	e	OSI	Open space incentives	250	420-20
ь	FRP	Flood response preparations	50	330-9	f	LZ	Low density zoning	600	420-26
c	PPI	Program for Public Information bonus	80	330-12	g	NSP	Natural shoreline protection	120	420-28
d	STK	Stakeholder bonus	50	330-17			egulatory Standards)	1/47/53	1000000000
340 (H		isclosure)	3.5		а	DL	Development limitations	1,330	430-6
а	DFH	Real estate agent disclosure of SFHA	35	340-3	b	FRB	Freeboard	500	430-10
b	ODR	Other disclosure requirements	25	340-5	c	FDN	Foundation protection	80	430-16
c	REB	Real estate brochure	12	340-7	d	CSI	Cumulative substantial improvements	90	430-17
d	DOH	Disclosure of other hazards	8	340-10	е	LSI	Lower substantial improvements	20	430-19
350 (Flood Protection Information)				f	PCF	Protection of critical facilities	80	430-21	
а	LIB	Library	10	350-3	g	ENL	Enclosure limits	240	430-23
b	LPD	Locally pertinent documents in the library	10	350-5	ĥ	BC	Building code	100	430-25
c	WEB	Website	105	350-6	i	LDP	Local drainage protection	120	430-29
360 (Flood Protection Assistance)				i	MHP	Manufactured home park	15	430-31	
а	PPA	Property protection advice	40	360-4	k	CAZ	Coastal A Zone regulations	650	430-32
b	PPV	Advice after a site visit	45	360-6	1	SHR	Special hazards regulations	100	430-35
c	FAA	Financial assistance advice	15	360-7	m	OHS	Other higher standards	100	430-37
d	TNG	Training	10	360-10	n	SMS	State-mandated standards	20	430-38
370 (FI	lood Ins	urance Promotion)			0	RA	Regulations administration	67	430-40
а	FIA	Flood insurance assessment	15	370-3					
b	CP	^	15	370-6					
c	CPI		60	370-9					
d	TA		20	370-11					





Changes in the CRS

Summary

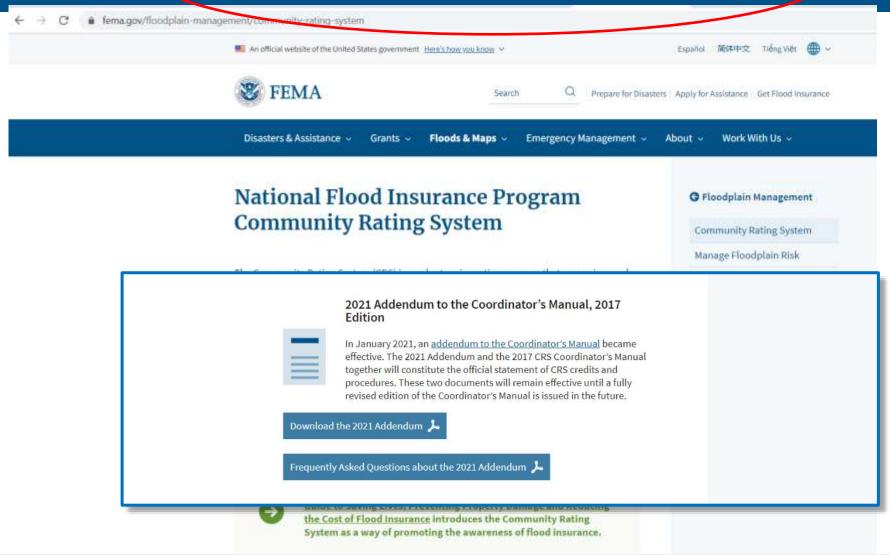
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- Next for the CRS



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Changes in the CRS

