Overview of the Community Rating System
Community Rating System Overview

CRS Basics

✓ Part of the National Flood Insurance Program
  ➢ Administered by FEMA
✓ Provides reduced flood insurance premiums where there is better floodplain management
✓ Administered by Insurance Services Office
  ➢ ISO/CRS Specialist
Goals

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

4 Series of Activities

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

19 Activities
94 Elements
## Community Rating System Overview

<table>
<thead>
<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
<th>PRP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4,500</td>
<td>45%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>4,000</td>
<td>40%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>3,500</td>
<td>35%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>3,000</td>
<td>30%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>2,500</td>
<td>25%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>2,000</td>
<td>20%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>1,500</td>
<td>15%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>1,000</td>
<td>10%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>9</td>
<td>500</td>
<td>5%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>10</td>
<td>&lt; 500</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
Prerequisites to Participate

1. In Regular Phase of NFIP ≥ 1 year
2. In full compliance with NFIP minimum criteria
3. Agree to maintain Elevation Certificates
4. Assess and address repetitive loss properties
5. Maintain all flood insurance policies required for community-owned buildings
6. Coastal communities agree to show LiMWA on FIRM
Community Rating System Overview

Costs

- Designate CRS Coordinator
- Implement activities
- Maintain records
- Recertify each year
- Participate in verification visits
Community Rating System Overview

Benefits
- Money stays in the community
- Insurance savings offset costs
- Better and better organized programs
- Technical assistance
- Public information builds constituency
- Incentive to keep implementing

$100 Taxes
$150 CRS

Rain happens
Your property is located in a flood-prone area

FEMA NFIP/CRS

CRS Overview-9
Application Process

- Letter of interest from CEO
- CRS Quick Check
- NFIP CAV
- ISO/CRS Specialist
- FEMA makes final decision
Community Rating System Overview

References and Resources

- ISO/CRS Specialist
- State NFIP Coordinator
- FEMA Regional Office
- Websites
- Publications
- Other CRS communities
- CRS users groups

“HELP”
Community Rating System Overview

CRS Resources

www.CRSResources.org

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.
ISO CRS Cycle Review Process
CRS Cycle Visit Scheduling

• Cycle Visits are typically scheduled at the beginning of the year
CRS Crosswalk

• The Crosswalk is sent out after the Cycle Visit is scheduled
• The Crosswalk covers Activities that the community was previously receiving credit for
• The Crosswalk should be used to help prepare for the visit
Prior to the CRS Cycle Visit

- Activity 310 Permit List and Elevation Certificates to be submitted for review 2 months prior to the CRS Cycle Visit
- 310 Permit List will be reviewed to ensure all required information is included and only permits for new construction and substantial improvements in the Special Flood Hazard Area are listed
- There is a Permit List Template that we recommend using that can be provided to you
- If the community has more than 70 permits listed, a random sample of 70 Elevation Certificates will be reviewed.
- Elevation Certificates will be reviewed in accordance with the 2017 CRS Coordinator’s Manual via the Central Review.
- Elevation Certificates reviewed must meet the minimum 90% correctness threshold. If the 90% correctness threshold is not met upon the first review the community will be given the opportunity to make corrections for a second and up to a third review.
- Compliance issues are not a gig for CRS purposes but will be reported to the FEMA Region.
- It is encouraged to submit all documentation ahead of the visit
- Documentation for Activities 310 540 need to be submitted ahead of time
- Activities 310 and 501 are required, it is recommended to take care of those ahead of the visit
During the CRS Cycle Visit

• All required forms should be completed for review
• For CRS Repetitive Loss Category B and C communities required documentation for Rep Loss should be submitted for review
• For Repetitive Loss Category C communities, all required documentation for Activity 510 Floodplain Management Planning should be submitted for review
• For all other voluntary Activities the community is requesting credit for, supporting documentation should be submitted for review
• We will go over all submitted documentation during the visit therefore the meeting is more productive if all (most) of the documentation is submitted ahead of time
After the CRS Cycle Visit

- The CRS Coordinator will be emailed a 30 Day Letter
- When the response to the 30 Day Letter is received it will be reviewed
- CRS should be a snapshot in time to look at the community
- Everything needs to be ready in the 30 days after the visit (or before the visit) to avoid being retrograded or removed from the program
- Activities requiring Tech Review will be sent in as soon as all of the required documentation is submitted and all credit criteria is met.
- All creditable documentation is prepared and sent in for PC Review
- 2 or 3 other people see the file so I have to ensure everything is correct and that takes time
- Once the PC Review is complete comments are sent to the ISO/ CRS Specialist to be addressed
- When all PC Review comments have been satisfied and all Tech Reviews have been complete the review process is complete
- There are internal deadlines per FEMA that have to be met on how fast we have to turn a classification around
- There are two effective dates per year for classifications
- Files must be done 6-8 months prior to the effective dates
- The official letter from FEMA arrives usually around the effective date
- Communities should wait until the letter from FEMA arrives before telling residents about any classification changes
Remember!

• It is recommended to submit as much as possible before the CRS Cycle Visit

• Feel free to ask for direction instead of just waiting for the visit
310 – Elevation Certificates

Activity 310 (Elevation Certificates)
310 – Elevation Certificates

301.a Definition of “Building”

• 2 or more exterior walls and a roof affixed to a site
• Manufactured (mobile) home
• Travel trailer without wheels
“Not a Building”

- Open pavilions, carports, underground pump stations, trailers, etc. are not buildings
- Accessory structures are not counted
301.b Pre- and post-FIRM buildings

- Pre-FIRM: built before initial date of Flood Insurance Rate Map
- Post-FIRM: built after initial date of Flood Insurance Rate Map but before the date of application to CRS
310 – Elevation Certificates
310 – Elevation Certificates
Objective: Maintain FEMA Elevation Certificates
311.a Activity description

Required Certificates

Elevation Certificates

(FEMA Form 086-0-33)
311.a Activity description

Required Certificates

Floodproofing Certificates

For non-residential buildings

(FEMA Form 086-0-34)

✓ Do not need an EC with a Floodproofing Certificate
310 – Elevation Certificates

311.a Activity description

Required Certificates

V Zone design certificates

(example on CRSResources.org)

- Do need an EC with each V Zone design certificate
310 – Elevation Certificates

311.a Activity description

Required Certificates

Residential Basement Floodproofing Certificate
(FEMA Form 086-0-24)
CRS Participation Requirement

Class 9 participation prerequisite:

✓ Maintain certificates
✓ On all new buildings
✓ And substantial improvements
✓ In the Special Flood Hazard Area
✓ Permitted after the community applies for CRS credit
311.b Activity credit criteria

(1) Maintain completed ECs showing “finished construction”
(2) Other certificates as appropriate
(3) Make sure they are complete and correct
(4) Make copies available to inquirers
310 – Elevation Certificates

Figure 310-2. CRS Checklist for the 2006, 2009, and 2012 FEMA Elevation Certificate forms.
Getting correct Certificates

(1) Bad elevations (Section C2) → new Certificate

(2) Other sections:
   o Tell surveyor to fix it
   o Prepare a cover memo or cover sheet
   o Note corrections in Section G

Option: Fill out Sections A and B at permit application
311.c Credit verification

Cycle Visit
✓ Submit all certificates obtained since the last verification visit
✓ Feedback is provided
✓ At least 90% must be correct to stay in CRS

Recertification
✓ All last year’s certificates reviewed
✓ Feedback is provided – no change in score
  (But can fix them before next visit)
312.a Maintaining Elevation Certificates (EC)

EC is for maintaining certificates collected since the date of the community’s application to the CRS

Credit criteria

✓ Same as for the activity

Credit points

EC = a maximum of 38 points for maintaining Elevation Certificates, and

EC = 38 x reviewed and correct Elevation Certificates
all reviewed Elevation Certificates
312.a Maintaining Elevation Certificates (EC)

Documentation

(1) At least 2 months before the verification visit
   (a) List of all permits for new buildings/substantial improvements in the SFHA since the last visit
   (b) All certificates collected since the last visit

(2) At verification visit: How the certificates are stored and provided to inquirers

(3) Recertification: same as (1)
312.b Maintaining Elevation Certificates for post-FIRM buildings (ECPO)

ECPO is for maintaining certificates built between the initial FIRM date and the date of application to the CRS

Credit points

ECPO = up to 48 points

(points adjusted based on percent correct)

Documentation

(a) Copies of the certificates

(b) Show they’re still available for inquirers
310 – Elevation Certificates

Manual Pages 310-14 – 16

312.c Maintaining Elevation Certificates for pre-FIRM buildings (ECPR)

ECPR is for maintaining certificates built before the initial FIRM date

Credit points

ECPR = up to 30 points

(points adjusted based on percent correct)

Documentation

(a) Copies of the certificates
(b) Show they’re still available for inquirers
### 310 – Elevation Certificates

<table>
<thead>
<tr>
<th>FIRM Date</th>
<th>CRS App</th>
</tr>
</thead>
<tbody>
<tr>
<td>312.c ECPR 30 points</td>
<td>312.a EC 38 points</td>
</tr>
<tr>
<td>312.b ECPO 48 points</td>
<td></td>
</tr>
</tbody>
</table>
310 – Elevation Certificates

<table>
<thead>
<tr>
<th>FIRM Date</th>
<th>CRS App</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980 312.c ECPR 30 points</td>
<td>2000 312.a EC 38 points</td>
</tr>
<tr>
<td>1990 312.b ECPO 48 points</td>
<td></td>
</tr>
<tr>
<td>Have since</td>
<td></td>
</tr>
</tbody>
</table>
310 – Elevation Certificates

**310 ELEVATION CERTIFICATES—Summary**

Maximum credit: 116 points

**312 Elements**

a. Maintaining Elevation Certificates (EC): Up to 38 points for maintaining FEMA Elevation Certificates on all buildings built in the Special Flood Hazard Area (SFHA) after the date of application to the Community Rating System (CRS). All communities applying to the CRS must apply for this element. The community must make copies of the certificates available to all inquirers.

b. Maintaining Elevation Certificates for post-FIRM buildings (ECPO): Up to 48 points for 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).

c. Maintaining Elevation Certificates for age-FIRM buildings (ECPR): Up to 30 points for maintaining Elevation Certificates on buildings built before the initial date of the FIRM.

**Credit Criteria**

All three elements of this activity have the same credit criteria, described in Section 311.b.

a. The community must maintain completed Elevation Certificates showing the "finished construction" elevations for all buildings constructed or substantially improved in the SFHA during the period credited.

b. For floodproofed buildings, a FEMA Floodproofing Certificate is needed instead of an Elevation Certificate. Other certificates may be needed in coastal high hazard areas and for floodproofed residential basements.

c. The community must ensure that the certificates are complete and the information correct.

d. The community must make copies of Elevation Certificates readily available to anyone upon request.

**Impact Adjustment**

There is no impact adjustment for EC. The credit for ECPO and ECPR are adjusted based on the number of post-FIRM and pre-FIRM buildings in the community.

**Documentation Provided by the Community**

Each element has a separate section describing needed documentation.
Impact Adjustment

✓ Adjust the score based on how much of the job is being done
✓ Example: if 50% of the job
✓ Receive 50% of the max score
✓ Ratio: $r_{XXX} = 0.5$
313 Credit Calculation

a. $c_{EC} = 38 \times (x \text{ percent correct})$
b. $c_{ECPO} = ECPO \times r_{ECPO} \times (x \text{ percent correct})$
c. $c_{ECPR} = ECPR \times r_{ECPR} \times (x \text{ percent correct})$
d. $c_{310} = c_{EC} + c_{ECPO} + c_{ECPR}$
Questions?
410 – Floodplain Mapping

410 Floodplain Mapping
410 – Floodplain Mapping

Objective: improve the quality of the mapping used to regulate floodplain development
Credit is for:

- Using data not provided by FEMA,
- Data prepared to a higher study standard, and/or
- Sharing in the cost of a Flood Insurance Study
411.b Activity Credit Criteria

(1) All studies and data must be displayed on a map
(2) Must use the map/data in floodplain regulations
(3) Study technique must be FEMA-approved or approved by the CRS technical reviewer
(4) If study affects a length of stream/shoreline
   → must submit to FEMA to revise the FIRM
   (It’s OK if FEMA does not use it)
410 – Floodplain Mapping

412.a New Studies (NS)
Studies not credited

✓ Minimum NFIP requirements
  ➢ Developments greater than 50 lots or 5 acres
  ➢ “Obtain, review and reasonably utilize” available data
  ➢ No-rise or max 1 foot cumulative rise certificate

✓ Not adopted for regulatory purposes
✓ No engineering study or new map
✓ New BFE lower than BFE on the FIRM
412.a New Studies (NS)

New BFE lower than BFE on the FIRM

If AE/VE Zone on the FIRM and the BFE ↓
  SFHA → X Zone rates
  → No mandatory purchase requirement
  → No duplicate CRS credit

If no BFE on the FIRM or the BFE ↑
  → CRS credit
630 – Dams
630 – Dams
631.b Activity Credit Criteria

(1) $\geq 1$ building subject to dam failure flooding

(2) Description of the dam failure threat

- 1,453 homes
- 75 businesses
- 22 critical facilities
631.b Activity Credit Criteria

(1) ≥ 1 building subject to dam failure flooding
(2) Description of the dam failure threat
(3) Must obtain some credit in DFR, DFW, DFO, DCF
(4) Adopted dam failure flood warning and response plan
(5) Outreach project
(6) Annual exercise
630 – Dams

632.a State dam safety program (SDS)
Assesses state program for:
• Assessment of condition of dams in the state
• Risk communication and public awareness
• Promotion of emergency action plans by operators

Documentation done by state office
Community must be in compliance with state program

Credit points
SDS = up to 45 points
630 – Dams

Dam failure warning and response plan

632.b Dam failure threat recognition system (DFR)
632.c Dam failure warning (DFW)
632.d Dam failure response operations (DFO)
632.e Dam failure critical facilities planning (DCF)