

## **Joining the Community Rating System**

**What it is:** The Community Rating System (CRS) is a program administered by the Federal Emergency Management Agency. It provides lower insurance premiums under the National Flood Insurance Program. The premium reduction is in the form of a CRS Class, similar to the classifications used for fire insurance. A Class 1 provides a 45% premium reduction. A Class 10 provides no reduction.

The CRS Class is based on the floodplain management activities a community implements. In many cases, these are activities already implemented by the community, the state, or a regional agency. The more activities implemented, the better the CRS class.

### **Benefits:**

- Money stays in your community instead of being spent on insurance premiums.
- Every time residents pay their insurance premiums, they are reminded that the community is working to protect them from flood losses, even during dry years.
- The activities credited by the CRS provide direct benefits to the community, including:
  - Enhanced public safety,
  - Reduction in damage to property and public infrastructure,
  - Avoidance of economic disruption and losses,
  - Reduction of human suffering, and
  - Protection of the environment.
- Local flood programs will be better organized and more formal.
- The community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
- Technical assistance in designing and implementing some activities is available at no charge.
- The community will have an added incentive to maintain its flood programs over the years.
- The public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.

### **Cost to the local government:**

- The community must have a successful Community Assistance Visit.
- The community must designate a CRS Coordinator who prepares the application papers and works with FEMA and the Insurance Services Office (ISO) during the verification visit.
- Each year the community must recertify that it is continuing to implement its activities. It must provide copies of relevant materials (e.g., permit records).
- The community must maintain elevation certificates, permit records, and old Flood Insurance Rate Maps forever.
- The community must maintain other records of its activities for five years, or until the next ISO verification visit, whichever comes sooner.



OMB No. 1660-0022  
Expires: August 31, 2010

National Flood Insurance Program  
Community Rating System

# CRS Application

*FIA-15A/2007*



**FEMA**

OMB No. 1660-0022  
Expires: August 31, 2010

Public reporting burden for this application is estimated to average 31 hours per response for the application process and 4 hours for annual recertification. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the application. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of the application. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C St., S.W., Washington, D.C. 20472, Paperwork Reduction Project (1660-0022). **Note: do not send your completed form to this address.**

| Activity Worksheet No. | Title  |
|------------------------|--|
| AW-210                 | CRS Application Cover Page                   |
| AW-214                 | Recertification Worksheet                    |
| AW-230                 | Modification/Cycle Cover Page                |
| AW-310                 | Elevation Certificates                       |
| AW-320                 | Map Information Service                      |
| AW-330                 | Outreach Projects                            |
| AW-340                 | Hazard Disclosure                            |
| AW-350                 | Flood Protection Information                 |
| AW-360                 | Flood Protection Assistance                  |
| AW-410                 | Additional Flood Data                        |
| AW-420                 | Open Space Preservation                      |
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| AW-430LD               | Land Development Criteria                    |
| AW-440                 | Flood Data Maintenance                       |
| AW-450                 | Stormwater Management                        |
| AW-500                 | Repetitive Loss Requirements                 |
| AW-510                 | Floodplain Management Planning               |
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| AW-610                 | Flood Warning Program                        |
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| AW-SU                  | Land Subsidence Hazards                      |
| AW-TS                  | Tsunami Hazards                              |
| AW-UF                  | Uncertain Flow Path Hazards                  |

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## FOREWORD

The Community Rating System (CRS) is a part of the National Flood Insurance Program (NFIP). When communities go beyond the minimum standards for floodplain management, the CRS can provide discounts up to 45% off flood insurance premiums for their policyholders.

### Why Apply?

When your community participates in the CRS, everyone benefits, including those who don't live or own property in a floodplain. Even when there is no flooding, your community's public information and floodplain management efforts can improve the quality of life, protect the environment, make people safer, and save everyone money.

If there is a flood, your CRS activities

- Save lives;
- Prevent property damage;
- Avoid lost jobs and economic devastation caused by flooding of offices, factories, farms, stores, and other businesses; and
- Prevent damage and disruption to roads, schools, public buildings, and other facilities.

To earn CRS credit, your community can do things like

- Preserve open space in the floodplain,
- Enforce higher standards for safer new development,
- Maintain drainage systems, and
- Inform people about flood hazards, flood insurance, and how to reduce flood damage.

Your community is probably already doing many of these things. To get credit, you simply prepare an application showing what's being done. Once the information is verified, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) provides the flood insurance premium discounts. The amount of your residents' discount depends on what your community does.

### Where to start

- Read the Introduction section on pages 1–3 for an overview of the CRS.
- Contact your ISO/CRS Specialist (see Appendix C on page 57). He or she can tell you what credit is automatically provided in your state and answer all your questions.
- Read pages 4–9 on the application procedures and prerequisites.
- Pick those activities on pages 10–47 that your community is implementing now. Just spend your time on what will give you the 500 points needed for the application. Your ISO/CRS Specialist can help you with the other activities during the verification visit.

## 100 INTRODUCTION

**Background:** Communities that regulate new development in their floodplains are able to join the National Flood Insurance Program (NFIP). In return, the NFIP provides federally backed flood insurance for properties in participating communities. Today, there are over 20,000 communities participating in the NFIP and there are over 4.6 million policies in effect.

The Community Rating System (CRS) is a part of the NFIP. The CRS reduces flood insurance premiums to reflect what a community does above and beyond the NFIP's minimum standards for floodplain regulation. The objective of the CRS is to reward communities for what they are doing, as well as to provide an incentive for new flood protection activities. The reduction in flood insurance premium rates is provided according to a community's CRS classification, as shown in the chart.

Community participation in the CRS is VOLUNTARY. To date, over 1,000 communities are participating as CRS Class 9 or better.

The rating formulas, verification procedures, credit criteria, and documentation requirements are described in more detail in the *CRS Coordinator's Manual*. This *CRS Application* discusses only the procedures, scoring, and documentation that is needed for an initial application.

**Application:** To apply, a community submits documentation that shows what it is doing and that its activities deserve at least 500 points. The documentation is attached to the appropriate worksheet pages in this *CRS Application*.

The application is submitted to the ISO/CRS Specialist (see page 57). The ISO/CRS Specialist is an employee of the Insurance Services Office, Inc. (ISO). ISO works on behalf of FEMA and the insurance companies to review CRS applications, verify the communities' credit points, and perform program improvement tasks.

**CRS Classifications**

| Credit Points | CRS Class | Premium Discount |
|---------------|-----------|------------------|
| 4,500+        | 1         | 45%              |
| 4,000-4,499   | 2         | 40%              |
| 3,500-3,999   | 3         | 35%              |
| 3,000-3,499   | 4         | 30%              |
| 2,500-2,999   | 5         | 25%              |
| 2,000-2,499   | 6         | 20%              |
| 1,500-1,999   | 7         | 15%              |
| 1,000-1,499   | 8         | 10%              |
| 500-999       | 9         | 5%               |
| 0-499         | 10        | 0                |

SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): *Credit varies depending on class.*

SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): *10% credit for Classes 1-6; 5% credit for Classes 7-9.*

Non-SFHA (Zones B, C, X, D): *10% credit for Classes 1-6; 5% credit for Classes 7-9.*

*Preferred Risk Policies are not eligible for CRS premium discounts.*

**Terminology:** All CRS publications use the following terms and acronyms:

ISO/CRS Specialist: The person who reviews and verifies your application, and is also available to help you with questions on these materials.

FIRM: Flood Insurance Rate Map, published by FEMA and provided to communities.

SFHA or Special Flood Hazard Area: The floodplain delineated on the FIRM as A Zones.

CEO or Chief Executive Officer: The mayor, county board chair, city manager, or other person of equivalent position.

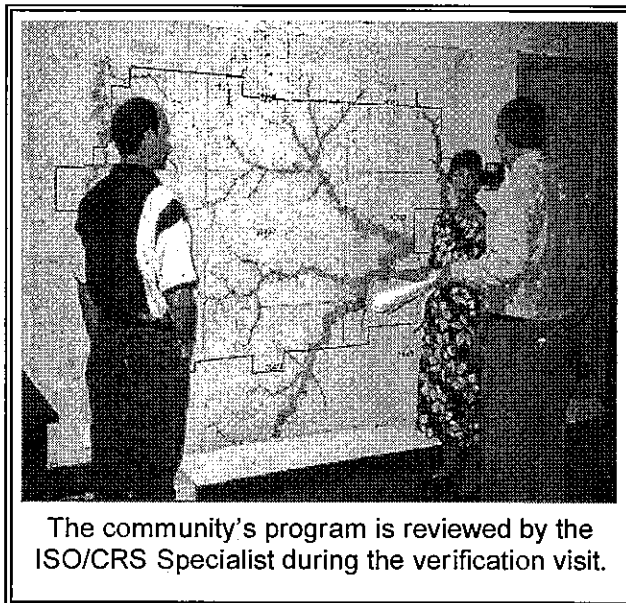


The *Coordinator's Manual* and the ISO/CRS Specialist will explain additional materials that are needed for the verification visit and that are submitted annually to document continued implementation of the activities.

Some of the activities may appear to have relatively low scores. This *CRS Application* intentionally provides lower credit points for the more complicated activities where it is difficult to communicate the CRS credit criteria. The ISO/CRS Specialist or a technical reviewer will calculate the correct verified score based on the documentation submitted. You are encouraged to review the more detailed credit criteria in the *Coordinator's Manual* before you submit your application.

No fee is charged for a community to apply for participation in the CRS. All CRS publications and software are available at no cost by using the order form on page 53.

**Verification:** The ISO/CRS Specialist reviews the community's application documents on behalf of FEMA to confirm that there are enough credit points to warrant a Class 9 or better. If there are, a verification visit is scheduled. During the visit, the community's floodplain management program is reviewed in detail to provide all possible CRS points. The program is verified both in the office and in the field. ISO submits the findings to FEMA.



FEMA sets the credit to be granted and notifies the community, the state, insurance companies, and other appropriate parties. The community's CRS classification takes effect on either May 1 or October 1.

**Recertification:** Each year the community must recertify that it is continuing to perform the activities that are being credited by the CRS. Recertification is an annual activity that includes copies of projects conducted during the year, progress reports, and similar items that document continued implementation of the credited activities. At least once every five years, the community must also verify its program again.

**Community Responsibilities:** As part of its application, the community's Chief Executive Officer (CEO) must designate a staff person as the CRS Coordinator. The Coordinator is the point of contact for FEMA and the ISO/CRS Specialist on CRS matters.

Specifically, a community is responsible for:

- Designating its CRS Coordinator,
- Cooperating with the ISO/CRS Specialist and the verification procedures,

The CRS Coordinator should be someone familiar with the operation of all community departments that implement the credited activities.

- Continuing to implement its credited activities,
- Recertifying each year that it is continuing to implement its activities,
- Submitting the appropriate documents with its recertification,
- Advising FEMA of modifications in its activities,
- Maintaining elevation certificates, other permit records, and old Flood Insurance Rate Maps (FIRMs) forever, and
- Maintaining other records of its activities until the next verification visit.

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

**CRS Activities:** There are 18 floodplain management activities credited by the Community Rating System, organized under four series:

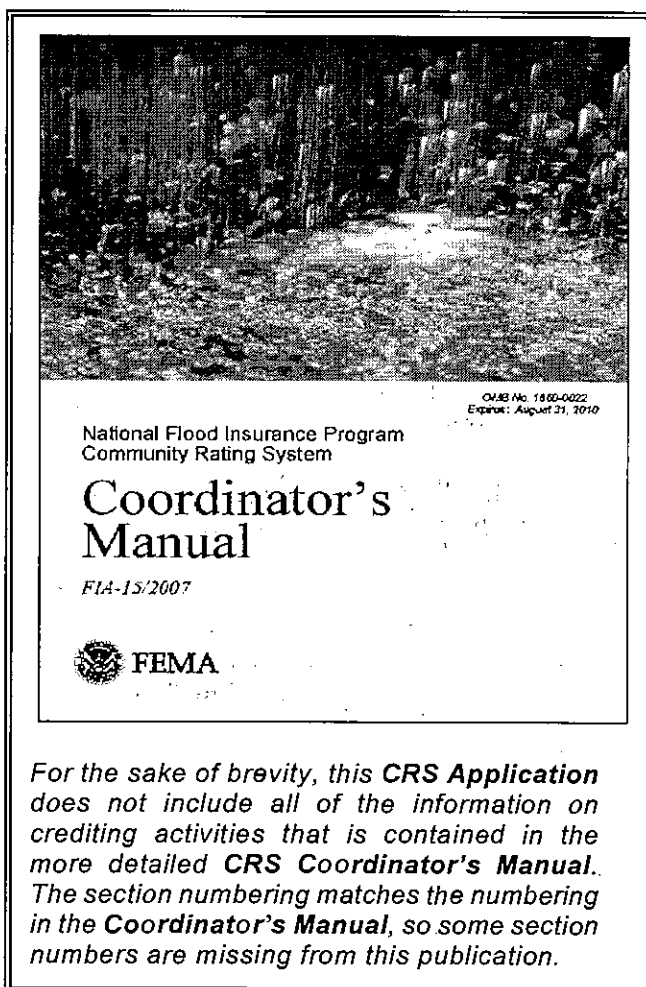
- 300 Public Information
- 400 Mapping and Regulations
- 500 Flood Damage Reduction
- 600 Flood Preparedness

Activity 310 (Elevation Certificates) is required of all CRS communities. Designated repetitive loss communities have additional responsibilities as explained on pages 33–38. The rest of the 18 activities are optional.

Communities should undertake activities that deal with their particular flood problems, regardless of whether they are credited by the CRS. Your community may already be implementing several activities that deserve CRS credit.

The CRS welcomes innovative ways to prevent or reduce flood damage. Communities that are implementing floodplain management activities not listed in this *CRS Application* or the *Coordinator's Manual* are encouraged to request a review to determine if they should be credited.

**CRS Publications:** This *CRS Application* provides summary information that is spelled out in more detail in the *Coordinator's Manual*. Additional guidance is provided in other publications listed on pages 51–52. All CRS materials use the same numbering system.



*For the sake of brevity, this CRS Application does not include all of the information on crediting activities that is contained in the more detailed CRS Coordinator's Manual. The section numbering matches the numbering in the Coordinator's Manual, so some section numbers are missing from this publication.*

## 210 REQUESTING CRS CREDIT

The prerequisites for applying for a CRS classification are covered in Section 211 of this *CRS Application* and the more detailed *Coordinator's Manual*. Application documents and procedures are explained in Sections 212 and 213. If you do apply, you are required to submit all of the application documents needed, including application for credit under Activity 310 (Elevation Certificates).

### 211 Credit Prerequisites

**a. Application Prerequisites:** There are four prerequisites to applying to become a Class 9 or better community:

1. Your community must have been in the Regular Phase of the NFIP for at least one year;
2. Your community must be in full compliance with the minimum requirements of the NFIP. See the discussion below.
3. If there are one or more repetitive loss properties in the community, the community must take certain actions as specified on pages 33–38.
4. The community must maintain all flood insurance policies that it has been required to carry on properties owned by the community. See the discussion under item 6 on page 6.

Your application must include a letter from the FEMA Regional Office stating that your community is in full compliance with the NFIP. (The Regional Offices are listed on page 49.) The letter must have been written no earlier than six months before your application is submitted. The Regional Office or State NFIP Coordinator may need to visit your community if they have not been there recently. If so, your application cannot be processed until the visit is conducted and FEMA confirms your community's full compliance. If a CRS community is determined at any time to not be in full compliance, it will revert to a CRS Class 10.

**b. Class 7 Prerequisite:** In addition to having sufficient points, in order to be a Class 7 or better, your community must have received a classification of 6 or better under the Building Code Effectiveness Grading Schedule (BCEGS). Both BCEGS classifications (residential/personal and commercial) must be a Class 6 or better.

The BCEGS is administered by the Insurance Services Office, Inc. (ISO). It measures a community's building code standards as they relate to natural hazard mitigation and how the community administers its code. More information about BCEGS can be obtained from your ISO/CRS Specialist (see page 57).

There are additional prerequisites for a community to become a Class 4 or better.

**c. Application Information:** You MUST check with your FEMA Regional Office (listed on page 49) to determine if your community is in full compliance with the NFIP. If so, ask for a letter of confirmation. You cannot apply for a CRS classification until the FEMA Regional Office provides the letter. You may have to wait for the Region or the State Coordinator to conduct a community visit.

Call your ISO/CRS Specialist (see page 57) and discuss your application. The ISO/CRS Specialist can provide advice on helpful hints, common mistakes to avoid, how neighboring

communities have handled certain activities, and possible timing of the verification visit. Ask your ISO/CRS Specialist for the following information:

1. What is your community's BCEGS classification? Enter the two numbers (residential/commercial) in the blanks in the top line of the application cover page on page 7.
2. What parts of the application are submitted to the Regional Office and the State NFIP Coordinator? Some FEMA Regions and State Coordinators will want the entire application and some will want to review only certain parts. In any case, the entire application is submitted to the ISO/CRS Specialist. See also "Application Submittal" on page 9.
3. Is your community a repetitive loss community? If so, ask for the FEMA repetitive loss list so that you can meet the requirements of Sections 501–503 on pages 33–38.
4. How many credit points will you receive for your state's dam safety program under Activity 630 (Dam Safety)? Enter this in the blank before Section 631.a on page 47.
5. What is your community's growth adjustment factor? Enter this number in the blank before 711.a on page 48.
6. How many NFIP policies are in your community, how much flood insurance coverage is provided, and what are the annual premiums paid? This information is not required, but it will help determine the monetary impact of your participation in the CRS.

## 212 Application Documents

A complete application must include the appropriate worksheet pages from this *CRS Application* and the documents that must be submitted with them as noted in the Application Documentation section for each activity. Your application will not receive full credit, and may be rejected, if the documentation is not complete.

**Application Cover Page:** On page 7 is the application cover page that includes data needed about your community. It should be the first page of your application. The following notes explain Sections 1 through 7 on the cover page. All of these items must be included with your application package.

1. Your NFIP number and "FIRM Effective Date" are found on the legend of your FIRM. The latter is usually the date of conversion to the Regular Program of the NFIP. The "Current FIRM Date" is the date on the FIRM Index Map (or the FIRM legend if only one panel was printed).
2. Your Chief Executive Officer (CEO) is your mayor, county board chair, city manager, or other person of equivalent position. Your CEO must designate your community's CRS Coordinator.
3. Your application must include the letter from the FEMA Regional Office stating that your community is in full compliance with the NFIP. The letter must be dated no more than six months before your application date.
4. Check each activity for which you are applying. Activity 310 is already checked because maintaining Elevation Certificates is a minimum requirement for participation in the CRS. You must complete and submit the worksheet page for Activity 310 (page 10).

As noted on page 5, you must check to see if you are a repetitive loss community. Read and complete page 33 on Repetitive Loss Requirements. If you have one or more repetitive loss properties, you must obtain the list of properties from FEMA and complete the two worksheet pages for Sections 501–503 on pages 33–34. Category C communities (those with more than 10 repetitive loss properties) must also apply for Activity 510 (Floodplain Management Planning).

Your CEO’s signature certifies that your community is actually implementing the activities in your application. This certification does NOT mean that you will START doing them; it means that your community IS doing them as of the date of your application.

This *CRS Application* contains examples of certifications and ordinance language. It is recommended that all certifications and proposed ordinances be reviewed by your attorney or corporation counsel.

5. Your application must include completed copies of the appropriate worksheet pages of this *CRS Application* and the documentation that is required for each activity. See “Worksheet Pages” on page 9. The worksheet page for 720 (Community Total Points) is also required to show your total points. You may apply for any of the other activities, as long as all of your activities add up to 500 points or more.
6. By signing the “CRS Application Cover Page,” the CEO is certifying your community has all the flood insurance policies it has been required to have. The CRS is not concerned with past lapses in flood insurance coverage. What counts is that NFIP insurance is in effect at the time of the application and is kept in the future. The CRS Coordinator should make every effort to determine the community’s legal requirement to purchase flood insurance.

Over the last several years, Congress has taken steps to encourage public agencies and private property owners to purchase flood insurance instead of relying exclusively on disaster assistance for help after a flood. Disaster assistance for a public building (and some private nonprofit buildings) will be reduced by the amount of NFIP flood insurance coverage (structural and contents) a community should be carrying on the building (regardless of whether the community is carrying a policy).

In effect, disaster assistance for a public agency now has a very large deductible equal to the flood insurance policy the agency should carry. The law expects public agencies to be appropriately insured as a condition of receiving federal disaster assistance.

There have also been recent cases in which communities were underinsured. Some communities have purchased only the required amount of coverage (e.g., coverage equal to the amount of a previous federal grant). The disaster assistance rule requires that the community fund all repairs up to the amount of flood insurance that it could purchase.

Whether there was a requirement to purchase and maintain flood insurance as a condition of some previous federal grant or not, the community’s risk manager or other appropriate official should ensure that all community-owned buildings exposed to flooding are insured for flood damage. Many agencies find out too late that their all-risk insurance policies do not cover flooding.

7. The cover page must be signed by your community’s CEO. This form cannot be signed by a department head or other staff person.

## 210 CRS APPLICATION COVER PAGE

1. Community Name: \_\_\_\_\_ State: \_\_\_\_\_ BCEGS: \_\_\_\_\_ / \_\_\_\_\_  
NFIP Number: \_\_\_\_\_ FIRM Effective Date: \_\_\_\_\_, \_\_\_\_\_  
Population: \_\_\_\_\_ Current FIRM Date: \_\_\_\_\_, \_\_\_\_\_  
Application Date: \_\_\_\_\_, 200\_\_ County: \_\_\_\_\_

2. Chief Executive Officer CRS Coordinator  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Address: \_\_\_\_\_

Coordinator's Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

Coordinator's email: \_\_\_\_\_

3. Attached is our letter from FEMA stating that we are in full compliance with the minimum requirements of the National Flood Insurance Program.

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

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> 310 Elevation Certificates | <input type="checkbox"/> 440 Flood Data Maintenance              |
| <input type="checkbox"/> 320 Map Information Service           | <input type="checkbox"/> 450 Stormwater Management               |
| <input type="checkbox"/> 330 Outreach Projects                 | <input checked="" type="checkbox"/> Repetitive Loss Requirements |
| <input type="checkbox"/> 340 Hazard Disclosure                 | <input type="checkbox"/> 510 Floodplain Management Planning      |
| <input type="checkbox"/> 350 Flood Protection Information      | <input type="checkbox"/> 520 Acquisition and Relocation          |
| <input type="checkbox"/> 360 Flood Protection Assistance       | <input type="checkbox"/> 530 Flood Protection                    |
| <input type="checkbox"/> 410 Additional Flood Data             | <input type="checkbox"/> 540 Drainage System Maintenance         |
| <input type="checkbox"/> 420 Open Space Preservation           | <input type="checkbox"/> 610 Flood Warning Program               |
| <input type="checkbox"/> 430 Higher Regulatory Standards       | <input type="checkbox"/> 620 Levee Safety                        |
| <input type="checkbox"/> 430LD Land Development Criteria       | <input type="checkbox"/> 630 Dam Safety                          |

5. Attached are the worksheet pages and the documentation for the checked activities as well as the page for Section 720, showing that we have at least 500 points for CRS credit.

6. I hereby certify that to the best of my knowledge and belief, we are maintaining in force all flood insurance policies that have been required of us as a condition of Federal financial assistance for insurable buildings owned by us and located in the Special Flood Hazard Area shown on our Flood Insurance Rate Map. I further understand that disaster assistance for flooded public buildings in the Special Flood Hazard Area will be reduced by the amount of flood insurance available from the National Flood Insurance Program for the buildings, even if we do not have a policy.

7. Signed: \_\_\_\_\_ (Chief Executive Officer)

Public reporting burden for this application is estimated to average 31 hours per response for the application process and 4 hours for annual recertification. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the application. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of the application. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C St., S.W., Washington, D.C. 20472, Paperwork Reduction Project (1660-0022). **Note: do not send your completed form to this address.**

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| AW-UF                         | Uncertain Flow Path Hazards                  |

## 213 Application Procedures

**a. Application Submittal:** Ask your ISO/CRS Specialist who gets what parts of the application. A complete application (appropriate worksheet pages and all needed documentation) is sent to your ISO/CRS Specialist.

**Worksheet Pages:** Each activity has one or more pages that explains the credit points and/or a worksheet page. Worksheet pages are the pages in this *CRS Application* with the space at the top for the community's name. Enter the appropriate credit points in the blanks in the left column of the worksheet page. The credit points are added and the total points for each activity are transferred to page 48.

**Documentation:** The last section of each activity is the Application Documentation section. You must check off the documentation that is needed with the application and you must check that those items needed for verification will be provided during the verification visit. Attach the documentation that is submitted with the application to the worksheet page for that activity. Mark the margins of the documents to show where the credited element is covered (see example on pages 19–20). Your ISO/CRS Specialist will explain any additional documentation that may be needed for the verification visit or your annual recertification.

**Submittal:** All or parts of the application are sent to the FEMA Regional Office, Attn: Director, Flood Insurance and Mitigation Division, and to your State NFIP Coordinator. The FEMA Regional Offices are listed in Appendix A, page 49. They or the ISO/CRS Specialist can provide the name, address, and telephone number of your State NFIP Coordinator.

A complete application includes the following:

- A completed *CRS Application* Cover Page (page 7), signed by the CEO;
- Completed worksheet pages (those pages with “Community: \_\_\_\_\_” at the top); and
- All needed documentation, as noted at the end of each worksheet page.

Your application will not be processed under the following circumstances:

- If your community is not in full compliance with the NFIP,
- If your application is incomplete, or
- If your application does not have the 500 points needed to warrant a Class 9.

**b. Application Review:** The ISO/CRS Specialist and FEMA Regional Office will need approximately one month to conduct the application review. Once the application review confirms that your community should have the 500 points needed for a Class 9, the ISO/CRS Specialist schedules a verification visit. This visit is usually held within six months of receipt of a complete application.

During the verification visit, the ISO/CRS Specialist will review your activities according to the scoring criteria in the *Coordinator's Manual*. For example, a random sample of your elevation certificates will be checked to see if they are complete and correct. Your credit points could increase or decrease based on these reviews and the more accurate scoring formulae in the *Coordinator's Manual*.



## 310 ELEVATION CERTIFICATES

Community: \_\_\_\_\_

*NOTE: Section 311.a is required of all communities.*

This activity provides credit for maintaining records of flood data and elevations of new, substantially improved, and substantially damaged buildings on FEMA's elevation certificate. For this credit, your community's program must do all of the following:

- a. The records must be on a FEMA elevation certificate (FEMA Form 81-31) or FEMA floodproofing certificate (FEMA Form 81-65). Copies of the forms are available for downloading at <http://www.fema.gov/business/nfip/elvinst.shtm>. The elevation certificate's first page is on page 11. You may transfer data from earlier records to the FEMA forms.
- b. You must maintain completed certificates for all buildings constructed or substantially improved in the Special Flood Hazard Area (SFHA) during the period credited. The forms must show the "finished construction" elevations.
- c. You must review the certificates to ensure that the information is correct (each FEMA certificate includes instructions). It is the community's responsibility to ensure that the elevation certificates it maintains have been completed correctly. Certificates provided by surveyors must be proofread and corrected if there are errors or omissions.
- d. You must make copies of the certificates available to any inquirer.

## 311 Credit Points

- 56 a. All CRS communities must receive credit for this element. Enter 56 points because you will complete and maintain FEMA's certificates for ALL buildings constructed or substantially improved in the SFHA after the date you apply to the CRS.
- \_\_\_\_\_ b. This credit is for maintaining FEMA elevation certificates on buildings built or substantially improved during the period between your community's initial FIRM effective date and the date you applied to the CRS. These buildings are known as post-FIRM buildings. Enter 56 points if you have FEMA elevation certificates for ALL your post-FIRM buildings or enter 14 points if you have FEMA certificates on at least 25% of the buildings built in the SFHA since your initial FIRM date.
- \_\_\_\_\_ c. This credit is for maintaining FEMA elevation certificates on buildings built before your community's initial FIRM effective date. These buildings are known as pre-FIRM buildings. Enter 15 points if you have FEMA elevation certificates for ALL your pre-FIRM buildings or enter 4 points if you have FEMA certificates on at least 25% of the buildings built in the SFHA before your initial FIRM date.
- \_\_\_\_\_ d. Enter 10 points if the data from your certificates have been entered into a computer data base. A free copy of computer software for elevation certificates is available (see page 51). There is also credit for putting the data on your community's website.
- \_\_\_\_\_ e. Enter 10 if all elevation certifications, regulations, plans, and other records are kept in a secure area away from the permit office.
- \_\_\_\_\_ Enter the total of a through e. Enter this value in the blank after "310" on page 48.

**314 Application Documentation** During the verification visit, you must provide copies of completed certificates to support your credit.

# FEMA Elevation Certificate, Page 1

**Note:** CRS credit is dependent on use of the proper form. The community must make sure that the form illustrated here is used to record the required data for all new, substantially improved, and substantially damaged buildings in the SFHA after the date of applying to the CRS. This form and its instructions can be downloaded from <http://www.fema.gov/business/nfip/elvinst.shtm>.

U.S. DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
National Flood Insurance Program

## ELEVATION CERTIFICATE

OMB No. 1660-0008  
Expires February 28, 2009

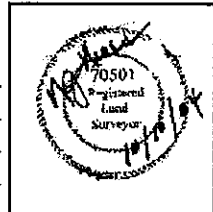
Important: Read the instructions on pages 1-8.

| SECTION A - PROPERTY INFORMATION   |                    | For Insurance/Company Use |
|--|--------------------|---------------------------|
| A1. Building Owner's Name<br><u>William Smith</u>  |                    |                           |
| A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.<br><u>3802 Woodbridge Road</u>   |                    |                           |
| City<br><u>Floodville</u>  | State<br><u>ST</u> | ZIP Code<br><u>98765</u>  |
| A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)<br><u>Lot 3, Block 4, Foster Creek Addition</u>   |                    |                           |
| A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Residential</u>  |                    |                           |
| A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983   |                    |                           |
| A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.  |                    |                           |
| A7. Building Diagram Number <u>1</u>   |                    |                           |
| A8. For a building with a crawl space or enclosure(s), provide:<br>a) Square footage of crawl space or enclosure(s) _____ sq ft<br>b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade _____<br>c) Total net area of flood openings in A8.b _____ sq in |                    |                           |
| A9. For a building with an attached garage, provide:<br>a) Square footage of attached garage _____ sq ft<br>b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade _____<br>c) Total net area of flood openings in A9.b _____ sq in                                    |                    |                           |

| SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION  |                           |                                       |   |                                 |  |
|--|---------------------------|---------------------------------------|---|---------------------------------|--|
| B1. NFIP Community Name & Community Number<br><u>Floodville 123456</u>   |                           | B2. County Name<br><u>Isler</u>       |   | B3. State<br><u>ST</u>          |  |
| B4. Map/Panel Number<br><u>123456</u>  | B5. Suffix<br><u>0001</u> | B6. FIRM Index Date<br><u>5/15/80</u> | B7. FIRM Panel Effective/Revised Date<br><u>5/15/80</u> | B8. Flood Zone(s)<br><u>A15</u> | B9. Base Flood Elevation(s) (Zone A0, use base flood depth)<br><u>1142.8</u> |
| B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.<br><input checked="" type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) _____ |                           |                                       |   |                                 |  |
| B11. Indicate elevation datum used for BFE in Item B9: <input checked="" type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe) _____  |                           |                                       |   |                                 |  |
| B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)?<br>Designation Date _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No             |                           |                                       |   |                                 |  |

| SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)  |  |
|---|--|
| C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input checked="" type="checkbox"/> Finished Construction<br>*A new Elevation Certificate will be required when construction of the building is complete.               |  |
| C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete items C2.a-g below according to the building diagram specified in Item A7.<br>Benchmark Utilized <u>NGS 14-21</u> Vertical Datum <u>NGVD 29</u><br>Conversion/Comments <u>N/A</u> |  |
| Check the measurement used.   |  |
| a) Top of bottom floor (including basement, crawl space, or enclosure floor) <u>1145.0</u> <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)  |  |
| b) Top of the next higher floor <u>N/A</u> <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)   |  |
| c) Bottom of the lowest horizontal structural member (V Zones only) <u>N/A</u> <input type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)   |  |
| d) Attached garage (top of slab) <u>1144.6</u> <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)  |  |
| e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments) <u>1144.6</u> <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)   |  |
| f) Lowest adjacent (finished) grade (LAG) <u>1144.2</u> <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)   |  |
| g) Highest adjacent (finished) grade (HAG) <u>1144.5</u> <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)  |  |

| SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION  |  |
|---|--|
| This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to integrate the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001. |  |
| <input checked="" type="checkbox"/> Check here if comments are provided on back of form.  |  |
| Certifier's Name<br><u>N.G. Nears</u>   | License Number<br><u>70501</u>         |
| Title<br><u>Registered Land Surveyor</u>  | Company Name<br><u>Nears &amp; Co.</u> |
| Address<br><u>4305 W. St. Paul</u>  | City<br><u>Floodville</u>              |
| State<br><u>ST</u>  | ZIP Code<br><u>98765</u>               |
| Signature<br><u>N.G. Nears</u>  | Date<br><u>10/10/04</u>                |
| Telephone<br><u>101/555-0704</u>  |  |



## 320 MAP INFORMATION SERVICE

This activity credits reading Flood Insurance Rate Maps (FIRMs) in response to requests from the public. For this credit, your community's program must do ALL of the following:

1. You must respond to all inquiries to identify a property's FIRM zone within a reasonable period of time. You may charge a reasonable fee for this service and you may require the inquirer to visit your office, submit the request in writing, or show the property on a street map. If the property is too close to the floodplain boundary, you may provide the inquirer with a copy of the FIRM and advise that a FIRM zone determination cannot be made. Inquirers should be advised that this service does not relieve a lending institution of its responsibility to determine if flood insurance should be required as a condition of a loan.

If asked, you must provide additional information that is shown on the FIRM. Such data include the community NFIP number, FIRM panel number, FIRM index date, the FIRM zone, and the base flood elevation or depth.

2. You must advise those who inquire about a property in the SFHA that flood insurance is required as a condition of a loan or federal assistance or provide a handout that explains the flood insurance purchase requirement (see example, page 14).
3. If you are a coastal community and find that a property is in a designated "undeveloped coastal barrier," "otherwise protected area," or mapped coastal A Zone, you must inform the inquirer about the designation and the limits on federal assistance under the Coastal Barrier Resources Act (see page 15) and about the coastal A Zone wave, scour, and velocity flood hazards.
4. You must use the latest FIRM and you must maintain copies of all FIRMs in effect since the date you apply for this credit. You are responsible for ensuring that the map used is updated to reflect new subdivisions, changes in corporate limits, and all new FIRM data from flood insurance restudies, map revisions, map amendments, and Letters of Map Amendment (LOMAs) and Map Revision (LOMRs).
5. EACH YEAR, you must publicize this service to local banks, lending institutions, insurance agencies, and real estate agencies. The publicity must note that copies of FEMA elevation certificates are available from the community. An example of a letter or e-mail message publicizing this service is on the next page. As an alternative, you may publicize this service in a newsletter or other outreach project that reaches everyone in the community (see example on page 19). A news article or legal notice in a newspaper will not suffice.

If you use a website to provide the service, the site's address or URL must be publicized.

6. If you receive credit for one of the special hazards discussed on page 26, you must advise inquirers whether the property is subject to that hazard.
7. If you use a website or other provider of the service, the inquirer must be able to obtain the information by entering a street address. There is no credit for simply having a map on a website or expecting an inquirer to read a map. The service must provide an opportunity for the inquirer to talk to community staff about map and floodplain management questions, so a website must include a telephone number that one can call for more help.
8. You must keep a log or other record of this service. The record must include the date, the address or location of the property, FIRM zone, and whether the inquirer was advised of the flood insurance purchase requirement (see example on page 15).

## 320 MAP INFORMATION SERVICE

Community: \_\_\_\_\_

## 321 Credit Points

\_\_\_ If your community does ALL EIGHT of the items listed on page 12, enter 140 points. Enter this value in the blank after "320" on page 48.

**323 Application Documentation** You must attach the following documentation to this page of your application. Check the sections that apply:

- a. Documentation that shows how you publicized the service each year (use one of the following methods). The publicity must also state that your community has elevation certificates for recent construction.
  - \_\_\_ 1. If you send letters to appropriate institutions and agencies, a copy of one of the letters (see example, below);
  - \_\_\_ 2. If you notify organizations of or agencies responsible for lenders, insurance and real estate agencies, copies of the notifications in their publications; or
  - \_\_\_ 3. The documentation attached to Activity 330 (Outreach Projects) includes a section that publicizes this service in the outreach project sent to the entire community (mark the notice for this activity in the margin of the project).

You must have the following items available for the verification visit. Check that you will have the applicable ones available:

- \_\_\_ c. If you send letters to institutions and agencies, a mailing list for those institutions and agencies.
- \_\_\_ d. Copies of the letters to inquirers or other record (such as the log on page 15) that notes the date, the address or location of the property, and that the inquirer was advised of the flood insurance purchase requirement, if applicable.
- \_\_\_ e. Documentation showing how you keep your FIRM updated.

### Example of a Notice Publicizing the Map Information Service

**NOTICE TO:** Lending Institutions and Real Estate and Insurance Agents

**SUBJECT:** Flood Insurance Rate Map Zone Information

As a public service, the City of Floodville will provide you with the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the City.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- We have a handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.
- We have copies of completed FEMA Elevation Certificates for buildings built in the floodplain since 1991.

If you would like to make an inquiry, please tell us the street address and, if available, the subdivision, lot and block number. We are open 9:00 am to 4:30 pm, Monday – Friday. Call us at (101) 555-1234 or drop by the Building Department in City Hall. Anyone in the office can provide the needed information. There is no charge for this service.

## Example Handout Explaining the Flood Insurance Purchase Requirement

[Community Letterhead]

### The Mandatory Purchase of Flood Insurance Requirement

NFIP: This community participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

The requirement applies to secured mortgage loans from financial institutions, such 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 Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage 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 the Department of Homeland Security's FEMA.

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to 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 available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at [http://www.fema.gov/plan/prevent/fhm/fq\\_gen11.shtm](http://www.fema.gov/plan/prevent/fhm/fq_gen11.shtm).

**LOG OF WALK-IN AND TELEPHONE MAP INFORMATION INQUIRIES**

| DATE | TYPE | ADDRESS        | PANEL | ZONE | ELEV | INSURANCE INFORMATION GIVEN | COASTAL A ZONE OR CBRS |
|------|------|----------------|-------|------|------|-----------------------------|------------------------|
| 2/3  | W    | 201 W. Main    | 0001B | AE   | 734  | H                           | No                     |
| 2/4  | T    | 309 W. Mumford | 0001B | X    | N/A  | N/A                         | No                     |
| 2/5  | T    | 907 S. Busey   | 0001B | AE   | 732  | H                           | No                     |

Codes: W - walk in      T - telephone request      L - written request  
 H - gave handout      V - told verbally      N/A - not applicable

**Example of a Handout Explaining the Coastal Barriers Resources System**

[Community Letterhead]

**The Coastal Barrier Resources System**

The Coastal Barrier Resources Act of 1982 (CBRA), and the Coastal Barrier Improvement Act of 1990 removed the federal government from financial involvement associated with building and development in undeveloped portions of coastal areas (including the Great Lakes). These areas were mapped and designated as Coastal Barrier Resources System (CBRS) units and Otherwise Protected Areas. They are colloquially called "CBRA areas" (pronounced "cobra" but not spelled that way).

Any federal program that may have the effect of encouraging development on coastal barrier islands is restricted by law. These programs include "any form of loan, grant, guarantee, insurance, payment, rebate, subsidy or any other form of direct or indirect Federal assistance" with specific and limited exceptions. For example, federal disaster assistance is limited to emergency relief in CBRS areas—there are no loans or grants to repair or rebuild buildings in those areas.

The legislation also banned the sale of National Flood Insurance Program (NFIP) flood insurance for structures built or substantially improved on or after a specified date. For the first CBRA designations, that date is October 1, 1983. For all subsequent designations, it is the date the CBRA area was identified. CBRA areas and their identification dates are shown in the legend of Flood Insurance Rate Maps (FIRMs).

If an owner of a building in a CBRA area wants to buy flood insurance, he or she would need a copy of the building permit showing that the building was properly built before the designation date and a signed statement from the floodplain ordinance administrator that it had not been substantially damaged or improved since then. The insurance agent may need to provide more documentation.

The boundaries of a CBRA area cannot be revised through the Letter of Map Amendment or Revision (LOMA/LOMR) process. They can only be revised through

- Congressional action,
- Interpretation of boundaries by the U.S. Department of the Interior's Fish and Wildlife Service, or
- Cartographic modifications by Department of Homeland Security's FEMA to correct errors in the transcription of the Department of the Interior maps onto FIRMs.

If an NFIP policy is issued in error in a CBRA area, it will be cancelled and the premium refunded. No claim can be paid, even if the mistake is not found until a claim is made.

If a grandfathered building (i.e., a building built before the date of designation) is substantially improved or substantially damaged, its flood insurance policy will be cancelled.

Lenders are required to notify borrowers if the structure is in a CBRA area and that NFIP flood insurance and/or disaster assistance may not be available. Many lenders are reluctant to lend without protecting their investment with flood insurance and private flood insurance may not be available.

### 330 OUTREACH PROJECTS

Credit is provided for advising people every year of the flood hazard, the availability of flood insurance, and/or flood protection methods. Credit points are based on two factors: the type of outreach project and the topics covered by each project. More information and examples of this activity are provided in *CRS Credit for Outreach Projects* (see page 51).

### 331 Credit Points

**Type of projects:** Credit is provided for four types of outreach projects. Each outreach project credited under a, b, or c.1 must be conducted every year.

- a. Outreach projects to the entire community: Up to 40 points are provided for sending written information in a newsletter, utility bills, telephone book, or other document that is sent to all properties in the community. A newspaper article is usually not credited as reaching all properties because many people do not subscribe to a newspaper. Each topic covered is worth 4 points. An example of this type of project is shown on pages 19–20.
- b. Outreach projects to floodplain properties: Up to 100 points are provided for sending a notice to all properties in floodprone areas. The notice must be distributed to all properties in the SFHA and those additional areas known to have flooding problems. The notice must clearly explain that the recipient's property is subject to flooding with a phrase such as, "Your property is in or near the floodplain." Each topic covered is worth 9 points.
- c.
  1. Additional outreach projects: Up to 60 points are provided for conducting other outreach projects, such as a "flood awareness week" or flyers inserted in local newspapers. Each topic is worth 2 points, and up to three projects can be credited. If you apply for this, you cannot receive credit for outreach projects pursuant to a public information program strategy under 331.c.2.
  2. As an alternative to c.1, the community can prepare a public information program strategy. This is worth 100 points and is explained in detail in the *Coordinator's Manual* or *CRS Credit for Outreach Projects*.

**Topics covered:** The credit points for each project are based on the number of topics covered. The topic must be covered in enough detail to provide useful information to the reader. References on these topics are listed on page 55. The topics credited are:

1. **The local flood hazard:** The project should include the names of the rivers; information on past floods, and additional data on local flooding, such as velocities or debris.
2. **Flood safety:** Emergency precautions, such as turning off the electricity and gas and staying away from moving water or unstable banks, should be discussed. Precautions against driving through flooded areas must be included.
3. **Flood insurance:** The project should note that flooding is not covered by standard property insurance but that flood insurance is available in the community. It should include some of the basic facts, such as types and amounts of coverage and the 30-day waiting period. Communities with designated coastal barriers should explain the restrictions reviewed on page 15.

4. **Property protection measures:** Ways to protect a building from flood damage should be explained, such as retrofitting, floodwalls, regrading, and correcting local drainage problems.
5. **Natural and beneficial floodplain functions:** The outreach project should discuss the natural and beneficial functions of local floodplains, any unique local features, the importance of preserving these functions, and how they can be protected.
6. **Map of the local flood hazard:** If the project includes a map of the community's flood hazard areas (including the coastal A Zone, if mapped), the map must clearly show every street affected, although all streets do not have to be named. The floodprone area must be clearly shown through shading or another method.
7. **The flood warning system:** Information on warning procedures, warning time, what radio station(s) to tune to, and similar data should be disseminated. There is no credit for this topic if the community does not have a flood warning system.
8. **Floodplain development permit requirements:** The outreach project should explain that all development in the floodplain (not just construction of buildings) needs local permits. People should be advised to contact the community's regulatory department before they build, fill, or otherwise develop. They should also be told how to report illegal floodplain development.
9. **Substantial improvement requirements:** Floodplain building additions, improvements, and repairs that equal or exceed 50% of the value of the existing building must meet the same construction requirements as new buildings. Substantially improved or substantially damaged residential buildings must be elevated to or above the base flood elevation. The project should summarize the local procedures for enforcing this requirement.
10. **Drainage system maintenance:** The project should discuss regulations against dumping in channels, how to report violations, and why it is important to maintain the drainage system. These three items must be covered if you use an outreach project to the entire community to publicize your stream dumping regulations credited under Activity 540 (Drainage System Maintenance).

An example of an outreach project to the entire community is on pages 19 and 20. This flyer is a supplement to the city's newsletter. This example shows how to mark your submittal so the ISO/CRS Specialist can identify where the topics are covered.

The example covers six topics: local flood hazard, flood safety, flood insurance, property protection measures, floodplain development permit requirements, and drainage system maintenance. In completing its application, the example community would enter the number "4" in column a next to each of these six topics and the total score of 24 at the bottom of this column.

The total for each outreach project is entered at the bottom of each column. The total for all projects is entered in the blank to the left of "Total for all five columns." Include a marked-up copy or description of each outreach project and check the blank in the left column next to 333.a. Also submit a memo or other evidence that the projects are distributed or conducted annually and check the blank to the left of 333.c.



### 330 OUTREACH PROJECTS

Community: \_\_\_\_\_

#### 331 Credit Points

- In the first column, enter 4 points for each topic covered by the outreach project that you send out each year to the entire community.
- In the second column, enter 10 points for each topic covered by the outreach project that you send out each year to floodplain properties.
- In the third, fourth, and fifth columns (c.1.a, c.1.b, and c.1.c), enter 2 points for each topic covered by other annual outreach projects.

| Project:                     | a     | b     | c.1.a | c.1.b | c.1.c |
|------------------------------|-------|-------|-------|-------|-------|
| Points per topics covered:   | 4     | 10    | 2     | 2     | 2     |
| 1. Local flood hazard:       | _____ | _____ | _____ | _____ | _____ |
| 2. Flood safety:             | _____ | _____ | _____ | _____ | _____ |
| 3. Flood insurance:          | _____ | _____ | _____ | _____ | _____ |
| 4. Property protection:      | _____ | _____ | _____ | _____ | _____ |
| 5. Natural functions:        | _____ | _____ | _____ | _____ | _____ |
| 6. Flood hazard map:         | _____ | _____ | _____ | _____ | _____ |
| 7. Flood warning:            | _____ | _____ | _____ | _____ | _____ |
| 8. Permit requirements:      | _____ | _____ | _____ | _____ | _____ |
| 9. Substantial improvements: | _____ | _____ | _____ | _____ | _____ |
| 10. Drainage maintenance:    | _____ | _____ | _____ | _____ | _____ |

Enter the total for all 5 columns here and in the blank after "330" on page 48.

**333 Application Documentation** You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- Copies of the notices, flyers, and other materials used in the outreach projects. Mark them with an "a," "b," "c.1," etc. to designate the type of project. Clearly identify where the topics are covered (see example on pages 19-20).
- Documentation that shows when the projects are undertaken. *NOTE: Projects credited under a, b, and c.1 must be implemented at least annually.*

Additional credit is provided for preparing a public information program strategy and for mailing specially prepared information on flood insurance to all residents of the community. More information on these credits can be found in Sections 331c.2 and 331d of the *Coordinator's Manual*.

## 331a Outreach project to entire community

### **City of Floodville Flood Protection Information**

Flooding in our city is caused by three sources: Foster Creek leaves its banks during heavy storms, snowmelt or ice jams. Floodwaters can cover many blocks up to four or five feet deep. The Southeast Ditch and Deadman's Run are smaller streams which flood during or soon after heavy storms. Floodwaters are not as deep, but they still cover streets and yards and can flood cars, garages, basements and lower floors.

Flooding in all three areas can come with little warning. An ice jam on Foster Creek in 1982 covered streets within 15 minutes of forming. In July 1986, Southeast Ditch and Deadman's Run flooded within an hour after a thunderstorm started. Floods are also dangerous. Even though they appear to move slowly (three feet per second), a flood two feet deep can knock a man off his feet and float a car.

Your property may be high enough that it was not flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. This flyer gives you some ideas of what you can do to protect yourself.

### 320 Publicity

### Local Flood

**City Flood Services:** The first thing you should do is check your flood hazard. Flood maps and flood protection references are available at the Floodville Public Library. You can also visit the Building Department on the first floor of City Hall to see if you are in a mapped floodplain. If so, they can give you more information, such as depth of flooding over a building's first floor and past flood problems in the area and copies of Elevation Certificates on buildings built in the floodplain since 1991. They also have a handout on selecting an architect, engineer, or contractor.

If requested, the Public Works Department will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damage. Call the Department at 555-1234. These services are free. If you are in a floodplain or have had a flood, drainage or sewer backup problem, check out these sources of assistance.

### 360 Publicity

**What You Can Do:** Several of the City's efforts depend on your cooperation and assistance. Here is how you can help:

Drainage

- Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of Floodville City Ordinance 21.35. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The City has a stream maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the ditches or streams, contact the Public Works Department at 555-1234.

Permits

- Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a City permit sign posted, contact the Building Dept. at 555-1234.
- Check out the following information on floodproofing, flood insurance and flood safety.

### Property

**Floodproofing:** There are several different ways to protect a building from flood damage. One way is to keep the water away by regrading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Building Department can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

### 331a Outreach project to entire community, page 2

A third approach is to raise the house above flood levels. A small wood frame house can be elevated for less than \$10,000. Sound crazy? Check out some of the houses on St. Mary's Road near 40th Street. The owners had a contractor raise their homes three feet for under \$10,000 each. The owners did the stairs, the deck, and the landscaping themselves. In 1988, the Foster Creek flood went under these houses without damaging them.

Many houses, even those not in the floodplain, have sewers that back up into the basement during heavy rains. A plug or standpipe can stop this if the water doesn't get more than one or two feet deep. They can be purchased at a hardware store for under \$25. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a backup valve. Last year five Floodville homes got overhead sewers or backup valves.

These measures are called floodproofing or retrofitting. More information is available at the Floodville Public Library. *Important note:* Any alteration to your building or land requires a permit from the Building Department. Even regrading or filling in the floodplain requires a permit.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

**Flood Insurance:** If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Floodville participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Floodville, there is usually more damage to the furniture and contents than there is to the structure.

At last count, there were 55 flood insurance policies in Floodville. If you are covered, check out the amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.

If your flooding problem is caused or aggravated by sewer backup, check out a sewer backup rider to your homeowners insurance policy.

### **Flood Safety**

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City emergency management office.

Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

### 340 HAZARD DISCLOSURE

Community: \_\_\_\_\_

Various ways of telling people that a property is in a floodplain are credited under the CRS. No credit is given if the information is provided only if a person asks. The disclosure information must be volunteered or appear on a document, such as a Multiple Listing Service printout, fact sheet, or offer to purchase contract, that house hunters see before they have committed to buying or renting the property.

### 341 Credit Points

- \_\_\_\_\_ a. Enter 46 points if real estate agents notify those interested in purchasing properties located in the floodplain about the flood hazard AND the flood insurance purchase requirement. Disclosure at the time of closing is not credited. See the *Coordinator's Manual* for the details about this credit; OR  
Enter 20 points if a state law requires real estate agents to advise people whether a property is located in a Special Flood Hazard Area.
- \_\_\_\_\_ b. Enter 5 points each for other legal requirements that a property's flood hazard be disclosed to potential purchasers or renters. Examples of disclosure requirements include state or local laws that require sellers to state whether a property has ever flooded, require final recorded subdivision plats to show the hazard, or require lot surveys to state if the property is in a floodplain. Credit is provided for up to three different disclosure methods (maximum credit is 15 points).
- \_\_\_\_\_ c. Enter 10 points if real estate agents give potential buyers brochures or flyers that advise them to investigate the flood hazard for a property and discuss the flood insurance purchase requirement. An example of such a flyer is shown on page 22.
- \_\_\_\_\_ d. Enter 10 points if the real estate agents' notification under 341.a also includes disclosure of other flood-related hazards, such as erosion, subsidence, wetlands, or coastal A Zones.
- \_\_\_\_\_ Enter the total of a through d. Enter this value in the blank after "340" on page 48.

**343 Application Documentation** You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- \_\_\_\_\_ a. [If you are applying for 46 points under Section 341.a] Copies of disclosure notices from at least five real estate agencies. If there are fewer than five agencies that serve the community, then submit at least one notice from each agency. Blank forms are not creditable.
- \_\_\_\_\_ b. [If you are applying for credit under Section 341.b or for 20 points under 341.a] A copy of the portion of the ordinance or law that requires one or more additional disclosure methods at the time of sale or rental of a property.
- \_\_\_\_\_ c. [If you are applying for credit under Sections 341.c or d] A copy of the brochure, flyer, or other document.

**Example Real Estate Advisory Flyer**  
**FLOOD HAZARD: CHECK BEFORE YOU BUY**

Flooding and other surface drainage problems can occur well away from a river, lake, or ocean. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow moving flood waters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Flood waters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- The impact of a flood, cleaning up, making repairs, and the personal losses can cause great stress to you, your family, and your finances.

**Floodplain Regulations:** Your community regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are substantially damaged by fire, flood, or any other cause must be elevated to or above the flood level when they are repaired.

**Check for the Flood Hazard:** Before you commit yourself to buying property, do the following:

- Ask the local building, zoning, or engineering department if the property is in a floodplain, if it has ever been flooded, what is the flood depth, velocity, and warning time, if it is subject to any other hazards, and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

**Flood Protection:** A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow flood waters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

**Flood Insurance:** Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is National Flood Insurance, which is purchased through any property insurance agent. If the building is located in a floodplain, flood insurance will be required by most mortgage lenders (see other side). Ask an insurance agent how much a flood insurance policy would cost.

*[NOTE: The other side of this flyer is the same as the example on page 14.]*

## 350 FLOOD PROTECTION INFORMATION

This activity's credit points are provided for two approaches to providing detailed flood-related information to your residents: through your local public library or through your community's website. Both locations can contain a great deal of information and both offer alternatives for people who are hesitant or unable to go to City Hall or talk to a local official. Credit is available for either approach or both.

**351.a Library:** An order form for documents available free from FEMA is on page 55. The library must meet the following prerequisites:

- (a) For the purpose of CRS credit, "library" means the public library most accessible and most widely used by your residents. In a community with branch libraries, the publications and other documents must be available to all branches, although it is not necessary for each branch to maintain a full set. Credit is not allowed for keeping documents in a city office or location other than a public library.
- (b) The documents must be entered into the library's card catalog or similar system that allows patrons to find publications related to flooding and flood protection. Some libraries place these documents in the reference library that includes items not cataloged. In such cases, the card catalog still needs an entry under "flood" that could read "See Reference Librarian for materials on flooding and flood protection."

**351.c Website:** The website must meet the following prerequisites:

- (a) The site must be easy to locate by its internet address, universal resource locator (URL), or a search feature. If searching for the community's name will not get the user to the community's website, then the address must be publicized through an outreach project that reaches at least 90% of the community.
- (b) The link to the flood protection information must be clearly noted on the home page of the community's website.
- (c) Information may be provided via links to other websites, provided they are pertinent to the community's flood conditions.
- (d) The site must include a link to FEMA's website (<http://www.FEMA.gov>).
- (e) The site must be reviewed and updated at least once each year.

The website must fully cover a topic at the same level of detail as required for Activity 330 (Outreach Projects) (see pages 19 and 20 for an example). More information can be provided by having a link to another site (e.g., "For more information on flood insurance, see [www.fema.gov/nfip/infocon](http://www.fema.gov/nfip/infocon)"). If the topic must be "local" or "relevant," the linked website must address local conditions.

A tutorial on designing and operating a municipal floodplain management website is available at no charge from the CRS. It is on a CD for IBM-compatible personal computers. Copies are available by calling (317) 848-2898 or e-mailing [NFIPCRS@ISO.com](mailto:NFIPCRS@ISO.com).

## 350 FLOOD PROTECTION INFORMATION

Community: \_\_\_\_\_

### 351 Credit Points

- a. Enter the following points if the library meets the prerequisites listed on page 23 and contains at least one document that discusses the following topics:
- \_\_\_\_\_ 4 points for a copy of your community's Flood Insurance Rate Map and Flood Boundary and Floodway Map and an explanation of their use.
  - \_\_\_\_\_ 2 points for documents on flood insurance.
  - \_\_\_\_\_ 8 points for documents on protecting a building from flood damage.
  - \_\_\_\_\_ 3 points for documents on floodplain management or flood hazard mitigation.
  - \_\_\_\_\_ 3 points for documents on the natural and beneficial functions of floodplains.
  - \_\_\_\_\_ 3 points for an up-to-date directory of addresses and telephone numbers of local agencies that can provide more information on the above topics. This directory must be of local or nearby offices that are willing to provide more information. Credit is not provided if only state and national offices are listed.
  - \_\_\_\_\_ 2 points for documents on special hazards that affect the community (see page 26).
- b. Enter 1 point for each document in the library that specifically addresses conditions in your community. Credit is provided for up to five documents (maximum credit is 5 points).
- c. Enter the following points if the website meets the prerequisites listed on page 23 and covers the following topics:
- \_\_\_\_\_ 3 points for discussing the local flood hazard.
  - \_\_\_\_\_ 3 points for including flood safety.
  - \_\_\_\_\_ 3 points for covering flood insurance.
  - \_\_\_\_\_ 3 points for covering property protection measures.
  - \_\_\_\_\_ 3 points for discussing natural/beneficial functions.
  - \_\_\_\_\_ 3 points for including a map of the local flood hazard.
  - \_\_\_\_\_ 3 points for describing the local flood warning system.
  - \_\_\_\_\_ 3 points for discussing floodplain development permit requirements.
  - \_\_\_\_\_ 3 points for explaining the substantial improvement/damage requirements.
  - \_\_\_\_\_ 3 points for explaining drainage system maintenance.
  - \_\_\_\_\_ 2 points for publicizing that the community has copies of elevation certificates.
  - \_\_\_\_\_ 7 points for providing real-time river gage data for sites that affect the community. For this credit, the website must also cover the flood safety topic.
  - \_\_\_\_\_ 10 points for other flood warning information (evacuation routes, etc.) if the community is credited for dissemination of flood warning under Activity 610
- \_\_\_\_\_ Enter the total of the above. Enter this value in the blank after "350" on page 48.

**353 Application Documentation** If you apply for the library credit, you must attach a statement from the head of the library. The statement must include the following:

- \_\_\_\_\_ a. A list of the documents available in the library with their publication dates,
- \_\_\_\_\_ b. A certification that the documents have been entered into the card catalog or similar indexing system or a copy of the printout from the indexing system, and
- \_\_\_\_\_ c. Certification that the library will maintain adequate numbers of the documents to meet the demand and that the FIRM and other materials will be kept up to date.

## 360 FLOOD PROTECTION ASSISTANCE

Community: \_\_\_\_\_

The objective of this activity is to provide interested property owners with general information that responds to their needs. Providing construction plans or specifications that should be prepared by an architect or engineer is not necessary.

This activity must be publicized annually in a newsletter, telephone book, or other outreach project that reaches everyone in the community or everyone in the floodplain. The publicity must meet the same criteria as an outreach project that is credited under Section 331.a or b (see page 16). An example of publicity is in the flyer on page 19.

The assistance office need not be local staff if other agencies have agreed to answer inquiries. Assistance can be provided by a combination of offices to secure a range of expertise. This activity does not give credit for floodplain ordinance enforcement activities normally conducted by a building department, like providing base flood elevations, making site visits, and/or reviewing plans to ensure that they comply with the building code.

**361 Credit Points** Enter the following points based on the types of assistance provided:

- \_\_\_ a. 10 points for providing site-specific flood and flood-related data, such as floor elevations, data on historical flooding in the neighborhood, or similar information so that inquirers can relate the flood threat to their own properties.
- \_\_\_ b. 4 points for providing names of contractors and consultants knowledgeable or experienced in retrofitting techniques and construction.
- \_\_\_ c. 3 points for providing material on how to select a qualified contractor and what recourse people have if they are dissatisfied with a contractor's performance.
- \_\_\_ d. 35 points for making site visits to review flooding, drainage, and sewer problems and providing one-on-one advice to the property owner, in writing.
- \_\_\_ e. 14 points for providing advice and assistance on how to retrofit or modify a building to protect it from flood damage, in writing.
- \_\_\_ f. 5 points if the person providing the assistance graduated from the Emergency Management Institute's course on Retrofitting Floodprone Residential Buildings (see inside back cover). Use 2 points if the person successfully completed the independent study version of this course (IS-279).
- \_\_\_ Enter the total of a through f. Enter this value in the blank after "360" on page 48.

**363 Application Documentation** You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- \_\_\_ a. A copy of an annual outreach project that (1) reaches everyone in the community or everyone in the floodplain, and (2) publicizes the assistance provided.
- \_\_\_ b. A resume or description of the qualifications of all persons who are providing the site visit and retrofitting assistance credited under Sections 361.d and e.
- \_\_\_ c. If the person is not a community employee, a copy of a letter stating that the person and/or agency has agreed to do the work.

You must have the following items available for the verification visit:

- \_\_\_ d. Copies of handout materials used.
- \_\_\_ e. [For credit under items 361.d and e, above] Records noting the date and person assisted, the type of assistance provided, the findings, and recommendations.



## 401 SPECIAL HAZARD AREAS

FEMA and many states and communities have long recognized that the mapping and regulatory standards of the NFIP do not adequately address all of the flood problems in the country. There are many special local situations in which flooding or flood-related problems do not fit the national norm. Therefore, there are situations in which the NFIP's floodplain management criteria do not adequately protect property from flood damage.

To encourage communities to address these hazards, the CRS provides credit for mapping, preserving open space, and regulating new development in areas subject to the following special hazards:

1. Uncertain flow paths—alluvial fans, moveable bed streams, and other floodplains where the channel moves during a flood.
2. Closed basin lakes—lakes that have a small or no outlet that may stay above flood stage for weeks, months, or years.
3. Ice jams—flooding caused when warm weather and rain break up a frozen river. The broken ice floats downstream until it is blocked by an obstruction, such as a bridge or shallow area, creating a dam.
4. Land subsidence—lowering of the land surface caused by withdrawal of subsurface water or minerals or by compaction of organic soils.
5. Mudflow hazards—a river, flow, or inundation of liquid mud down a hillside, usually as a result of a dual condition of loss of brush cover, and the subsequent accumulation of water on the ground preceded by a period of unusually heavy or sustained rain.
6. Coastal erosion—areas subject to the wearing away of land masses caused primarily by waves on the oceans, Gulf of Mexico, and the Great Lakes.
7. Tsunamis—large ocean waves caused by an underwater earthquake or volcano.

These special hazards are addressed in separate publications. Each has a brief summary of the research findings on the nature of the hazards, the mapping and regulatory techniques being used across the country, and the goals of the mapping and regulatory standards for which CRS credit is offered. They also discuss credit points, impact adjustment, and credit calculation formulae for each hazard and include the worksheets needed for special hazards credit. To order copies, see Appendix B.

## 410 ADDITIONAL FLOOD DATA

Community: \_\_\_\_\_

“Flood data” include base flood elevations and delineation of floodways and coastal velocity zones. This activity credits (1) studies conducted outside the SFHA, (2) studies conducted in the SFHA where base flood elevations were not shown on the FIRM, (3) restudying an area shown on the FIRM where the new study produced HIGHER base flood elevations, (4) studies that were conducted to higher standards than the normal FEMA mapping criteria, and (5) cost sharing with FEMA on a Flood Insurance Study.

### PREREQUISITES:

1. The study must be based on a FEMA-approved technique or specifically approved by the FEMA Regional Office.
2. The community must use the new data in its floodplain development regulations.
3. If the study affects a length of stream or shoreline, it must be submitted to FEMA to revise the community’s FIRM. This prerequisite does not apply to small scale studies.
4. At each cycle verification, the community must certify whether its regulatory floodplain maps and related data still reflect current conditions.

## 411 Credit Points

- \_\_\_ a. Enter 50 points if (1) you have adopted base flood elevations for regulatory purposes in one or more areas (a) outside the SFHA, (b) where there are no flood elevations shown on the FIRM, and/or (c) where a restudy produced higher flood elevations, OR (2) you require regulatory flood elevations to be calculated as a condition of a permit.
  - \_\_\_ b. Enter 10 points if your community contributed to the cost of preparing a Flood Insurance Study, such as providing topographic mapping.
  - \_\_\_ d. Enter 25 points if your regulatory floodway standard is more restrictive than FEMA’s one foot of allowable surcharge. (Do not confuse this with the FEMA requirement that development in the mapped floodway cannot increase flood heights at all.)
  - \_\_\_ f. Enter 10 points if your community, regional district, or your state has signed a Cooperating Technical Partner agreement with FEMA that includes a study of one of the floodplains in your community.
- \_\_\_ Enter the total of a through f. Enter this value in the blank after “410” on page 48.

**414 Application Documentation** You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification and for your annual recertification. Check each section that applies:

- \_\_\_ a. The ordinance or law that adopts the map or study standard.
- \_\_\_ b. A copy of the Flood Insurance Study pages or Letter of Map Revision (LOMR) that show that the study has been accepted by FEMA to revise the FIRM.
- \_\_\_ d. [If applying for credit for cost sharing on the Flood Insurance Study or Restudy under 411.b] Documentation that explains what was paid by the community.

**420 OPEN SPACE PRESERVATION** Community: \_\_\_\_\_

This activity credits preserving vacant land in the floodplain as open space, i.e., as areas where there will be no buildings and no filling. The areas must be PRESERVED as open space either through public ownership or by development regulations that prohibit buildings and filling. The areas can be public parks, private preserves, playing fields, golf courses, or other uses provided that the owner documents that the land will stay as open space.

The open space must not be federal land and it must not be water (i.e., not a lake or river). There must be no buildings on the land, although parcels larger than 10 acres may have one building that is a necessary appurtenance to open space use, such as a restroom facility, ranger's cabin, or bleachers. Open space is not credited in FIRM Zones A99 or AR.

**421 Credit Points**

- \_\_\_ a. Enter 36 points if at least 5 acres of your community's SFHA are preserved as open space. Enter 72 points if at least 10% of your SFHA is preserved as open space.
- \_\_\_ b. Enter 7 points if at least 5 acres of the open space credited under 421.a have deed restrictions that prohibit future owners from building or filling on the property. The deed must have clauses ensuring that no new buildings may be allowed on the property, that the restriction runs with the land, and that the restriction cannot be changed by a future owner (it can only be amended by a court for just cause).
- \_\_\_ c. Enter 10 points if at least 5 acres of the open space credited under 421.a are in an undeveloped natural state or have been restored to a natural state (i.e., there are no picnic grounds, ball fields, or recreational facilities other than trails).
- \_\_\_ Enter the total of 421.a through c. Enter this value in the blank after "420" on page 48.

**424 Application Documentation** You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- \_\_\_ a. A copy of the prohibitory ordinance language (if your credit is based on restrictive regulations).

You must have the following items available for the verification visit. Check that you will have the applicable ones available:

- \_\_\_ b. Documentation that shows that at least 5 acres of floodplain will continue to be preserved as open space, such as a letter from the head of the parks department that states that it is the community's intent to keep the parcel(s) as public open space.
- \_\_\_ c. [If you are applying for credit for deed restrictions, Section 421.b] The deed restrictions for at least 5 of the acres credited as open space under 421.a.
- \_\_\_ d. [If you are applying for credit for open space in a natural state, Section 421.c] Documentation that shows that at least 5 of the acres credited as open space under 421.a are in an undeveloped natural state or have been restored to a natural state. This documentation must be signed by a professional qualified in a natural science, conservation, or environmental protection.
- \_\_\_ e. A map showing the floodplain and the areas preserved as open space.

### 430 HIGHER REGULATORY STANDARDS Community: \_\_\_\_\_

This activity provides credit for regulations that require new development to be protected to one or more standards stricter than the NFIP's minimum requirements. More information on this activity and example regulatory language are provided in *CRS Credit for Higher Regulatory Standards* (see page 51).

### 431 Credit Points

- \_\_\_ a. Enter 60 points if you have floodplain management regulations that require freeboard for all new buildings and substantial improvements (i.e., all new buildings (and their furnaces, utilities, ductwork, etc.) must be elevated or floodproofed to a level at least 1 foot above the base flood elevation).
- \_\_\_ b. Enter 15 points if new buildings in the floodplain must be constructed on properly designed and compacted fill that extends beyond the building walls before dropping below the base flood elevation and has appropriate protection from erosion and scour.
- \_\_\_ c. Enter 40 points if you have regulations that require ALL improvements, modifications, additions, and reconstruction projects to an existing building to be counted cumulatively over a period of at least five years. (Once the total cost of all the projects reaches 50% of the building's value, the project is considered a substantial improvement and the building is treated as a new building and must be elevated). Enter 15 points if all additions to buildings (regardless of size) must be elevated above the base flood elevation.
- \_\_\_ d. Enter 18 points if your threshold for substantial improvements is less than 50%.
- \_\_\_ e. Enter 40 points if you prohibit or restrict critical facilities in the floodplain.
- \_\_\_ f. Enter 60 points if you have regulations that prohibit fill in the floodplain (not just in the floodway) or that require compensatory storage.
- \_\_\_ g. Enter 5 points if you have regulations that prohibit activities in the floodplain that are hazardous to public health or water quality, require buffer zones along streams, or that require that new floodplain developments avoid or minimize disruption to shorelines or stream channels and their banks.
- \_\_\_ h. Enter 40 points if your regulations prohibit or restrict building enclosures, including breakaway walls, below the base flood elevation.
- \_\_\_ i. Enter 5 points if any of your regulations are mandated by state law.
- \_\_\_ m. Enter 10 points if your community has a Building Code Effectiveness Grading Schedule of class 6 or better. Add 35 more points if your community has adopted the current or immediately preceding edition of either the International Residential Code or the International Building Code (70 points if your community adopted both codes).
- \_\_\_ n. Enter 25 points if all proposed development projects in the floodplain and the certificates of occupancy for such projects are reviewed by a Certified Floodplain Manager (CFM). If not, enter 5 points for each staff member in the office that regulates floodplain development who is a CFM or who has graduated from the Emergency Management Institute's courses on Managing Floodplain Development or Coastal Construction, Advanced Floodplain Management Concepts, or the field-deployed versions (see inside back cover). The maximum for this credit is 25 points.

### 430 HIGHER REGULATORY STANDARDS

Community: \_\_\_\_\_

- \_\_\_ o. Enter 25 points if you have a manufactured home park in the floodplain where the base flood elevation is more than 3 feet deep, and you require that newly placed manufactured homes be elevated above the base flood elevation.
- \_\_\_ p. Enter 50 points if you map or otherwise designate the community's coastal AE Zone (i.e., the coastal SFHA that is not mapped as V Zone) and require that all new buildings in the coastal AE Zone meet the requirements for buildings in V Zones and for openings in A Zones
- \_\_\_ Enter the total of a through p. Enter this value in the blank after "430" on page 48.

### 430LD LAND DEVELOPMENT CRITERIA

This section credits regulatory provisions that encourage developers to avoid the floodplain or to minimize the amount of construction in the floodplain. The area(s) designated for this credit cannot be the same as the area(s) designated for open space credit under Activity 420.

#### 431LD Credit Points

- \_\_\_ a. Enter 25 points if your regulations require developments to set aside floodplain areas as open space or drainage easements, require all new lots to be on natural high ground, require cluster developments, provide density transfers to flood-free sites, or otherwise discourage new buildings in the floodplain.
- \_\_\_ b. Credit is provided for having at least 5 acres of your floodplain in one or more zoning districts that requires a minimum lot size of 1 acre. This credit is available for undeveloped land within low density zoning districts, as well as for areas developed in accordance with the density requirements. For this element, it does not matter why an area is zoned for low density; what counts is the minimum lot size allowed.  
Multiply the minimum lot size of your least-dense floodplain zoning district by 5. (The minimum lot size must be at least 1 acre.) Enter this value. If the result is greater than 50, enter 50. (Example: if the zoning district includes floodplain areas and requires lots to be at least 10 acres,  $10 \times 5 = 50$ )

\_\_\_ Enter the total of a and b. Enter this value in the blank after "430LD" on page 48.

**434 Application Documentation** You must attach the following documentation to this page of your application.

- \_\_\_ a. A copy of the page(s) from the law or ordinance that adopts the regulatory standard. The document must be marked to clearly show where the credited language appears.
- \_\_\_ [If applying for zoning credit under 431LD.b] a map showing the floodplain and the low density zoning districts for which credit is requested.

The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. For example, you will need to show how you enforce the regulatory provisions to be credited, e.g., permit records and certificates.

## 440 FLOOD DATA MAINTENANCE

Community: \_\_\_\_\_

Credit is provided for keeping the community's floodplain maps and elevation reference marks more current, useful, or accurate in order to improve local regulations, planning, disclosures, and property appraisals.

### 441 Credit Points

- a. This element credits a system that improves access, quality, and/or ease of updating flood and FIRM data. These systems are usually a geographic information system (GIS) or other digitized mapping system or a database management program for parcel records.
1. To receive this credit, the system must meet the following prerequisites:
    - (a) The system must be used regularly by the community regulatory staff.
    - (b) New data, including annexations, new subdivision maps, flood insurance restudies, Letters of Map Revision (LOMRs), Letters of Map Amendment (LOMAs), and studies performed for site-specific analyses, must be added at least annually to the data base or overlay map.
    - (c) Digitized data must be made available annually to FEMA at no cost (if requested).
  2. Enter the following points. No credit is provided unless the first item is included.
    - \_\_\_\_\_ (a) 32, for showing the regulatory floodplain boundaries, corporate limits, streets, and parcel or lot boundaries (a database management program must show whether a parcel is in the regulatory floodplain).
    - \_\_\_\_\_ (b) 15, for showing the location of buildings;
    - \_\_\_\_\_ (c) 8, for showing floodways or coastal high hazard areas;
    - \_\_\_\_\_ (d) 8, for showing base flood elevations;
    - \_\_\_\_\_ (e) 6, for including FIRM zone attributes (e.g., A3, VE, etc.);
    - \_\_\_\_\_ (f) 8, for showing the 500-year floodplain elevations or boundaries;
    - \_\_\_\_\_ (g) 8, for showing areas subject to other natural hazards;
    - \_\_\_\_\_ (h) 10, for showing topographic contour lines;
    - \_\_\_\_\_ (i) 8, for including updated floodplain data in the tax assessment data base;
    - \_\_\_\_\_ (j) 8, for including an overlay or layers for all FIRMs that have been in effect; and
    - \_\_\_\_\_ (k) 8, for other overlays or databases used for regulation or mitigation programs.
  - \_\_\_\_\_ b. Enter 20 points if your community has a formal program to maintain permanent benchmarks so surveyors can find them and can depend on them to be accurate.
  - \_\_\_\_\_ d. Enter 15 points if your community has been issued at least one revision to its FIRM and you maintain copies of all past FIRMs, Flood Insurance Studies, and Flood Boundary Floodway Maps.
- \_\_\_\_\_ Enter the total of a, b, and d. Enter this value in the blank after "440" on page 48.

**444 Application Documentation** You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification.

- \_\_\_\_\_ a. A written summary of (or examples from) the system or map being credited.

## 450 STORMWATER MANAGEMENT

Community: \_\_\_\_\_

This activity credits regulating new development in the watershed (not just the floodplain) to minimize the adverse impacts of stormwater runoff on downstream flooding and water quality. More information and examples of this activity are provided in *CRS Credit for Stormwater Management* (see page 52).

### 451 Credit Points

- \_\_\_\_\_ a. Enter 25 points if you have retention/detention regulations for new development in the watershed (not just the floodplain). The law or ordinance must clearly require that the peak runoff of 10-year or greater storms from new developments in the watershed be no greater than the runoff from the site in its pre-development condition. The document must be marked to clearly identify this requirement, the types of development regulated (or exempt from regulation), and the design storm(s) used for this regulation.
- \_\_\_\_\_ b. Enter 25 points if you receive credit under Section 451.a and your community has adopted a master plan(s) that sets stormwater regulatory criteria for new development in your watershed(s).
- \_\_\_\_\_ c. Enter 25 points if you have regulations for all new buildings OUTSIDE of your floodplain that require either that (1) the lowest floor or lowest opening be at least 1 foot above the crown of the nearest street or above the highest grade adjacent to the building, or (2) site plans that ensure that new buildings are protected from local drainage problems.
- \_\_\_\_\_ d. Enter 15 points if you regulate erosion and soil loss from construction sites or other land disturbances during construction.
- \_\_\_\_\_ e. Enter 25 points if you have regulations that require new developments to include in the design of their stormwater management facilities appropriate "best management practices" that will improve the quality of surface water. These provisions must be permanently incorporated into the development's facilities.

\_\_\_\_\_ Enter the total of a through e. Enter this value in the blank after "450" on page 48.

**454 Application Documentation** You must attach the following documentation to this page of your application.

\_\_\_\_\_ A copy of the appropriate pages from the ordinance, law or other legally enforceable regulations, with the sections marked to show the credit requested.

The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification.

Include the name, title, and phone number of the person responsible for the stormwater management program: \_\_\_\_\_

## REPETITIVE LOSS REQUIREMENTS

Community: \_\_\_\_\_

**501 The Repetitive Loss List** As noted on page 5, you must check with the FEMA Regional Office to see if your community has any repetitive loss properties. A repetitive loss property has had two or more claims of at least \$1,000 paid by the NFIP over a 10-year period since 1978. If you have one or more such properties, ask FEMA or your ISO/CRS Specialist to send you a set of Repetitive Loss Update Worksheets, AW-501.

\_\_\_\_\_ There are no repetitive loss properties in our community. (You have no additional requirements and may skip the next page.)

**NOTE:** *IF YOU HAVE ONE OR MORE REPETITIVE LOSS PROPERTIES, YOU MUST COMPLETE AND SUBMIT THIS PAGE AND THE DOCUMENTATION LISTED BELOW. YOU MUST ALSO REVIEW THE CURRENT LIST EACH TIME YOUR COMMUNITY HAS ITS 3- OR 5-YEAR CYCLE VERIFICATION VISIT.*

Review the Repetitive Loss Update Worksheets for accuracy. Follow the instructions that come with them. For example, your worksheets could include properties that have been acquired and removed from the floodplain or properties that are in another community and the insurance records have the wrong NFIP community number.

If you have one or more repetitive loss properties, you must check one of the following:

\_\_\_\_\_ Attached are updated copies of FEMA's Repetitive Loss Update Worksheets (AW-501),  
OR

\_\_\_\_\_ We have no changes to FEMA's worksheets. All of the properties listed are in our community and will continue to be subject to repetitive flooding.

**502 Repetitive Loss Category** The result of your review under Section 501 is an UPDATED repetitive loss list. Enter the number of properties on your updated list: \_\_\_\_\_. For CRS purposes, there are three categories of repetitive loss communities based on the number of properties remaining on the updated repetitive loss list (i.e., after the updates have been reported and accepted by FEMA). Check the one that applies to your community:

- \_\_\_\_\_ 1. Category A: A community with no repetitive loss properties. A Category A community has no special requirements except to submit information needed to update the Repetitive Loss Update Worksheets.
- \_\_\_\_\_ 2. Category B: A community with at least one, but fewer than 10, repetitive loss properties. A Category B community must review and describe its repetitive loss problem and undertake an outreach project as explained in Section 503.
- \_\_\_\_\_ 3. Category C: A community with 10 or more repetitive loss properties. A Category C community must do the same things as a Category B community AND prepare a floodplain management plan or an area analysis for its repetitive loss area(s) as explained in Activity 510 (Floodplain Management Planning).



## 503 REPETITIVE LOSS AREAS OUTREACH PROJECT

Community: \_\_\_\_\_

If you are a Category B or C community, you must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- \_\_\_ a. A description of the causes of the repetitive loss flooding. This may be a brief paragraph for each area.
- \_\_\_ b. A map identifying the repetitive loss AREAS. Those areas include the properties on the updated Repetitive Loss Update Worksheets and adjacent properties with similar flooding conditions. See the instructions on the next two pages.
- \_\_\_ c. A list of the addresses of all properties in the repetitive loss area(s) with insurable buildings on them.
- \_\_\_ d. The number of buildings in the repetitive loss area(s).
- e. An outreach project must be sent to each property in your repetitive loss AREAS every year. The outreach project must advise the recipient of four things:
  - (1) that the property is in or near an area subject to flooding,
  - (2) property protection measures appropriate for the flood situation,
  - (3) sources of financial assistance for property protection measures, and
  - (4) basic facts about flood insurance.

The project must be sent to all properties with buildings on them in the areas identified under 503.a, not just the properties on FEMA's list. This can be documented by:

- \_\_\_ 1. Attaching a copy of the annual outreach project, or
- \_\_\_ 2. Your annual outreach project to floodplain properties (see Section 331.b on page 16) can fulfill this requirement, provided that (1) it reaches all the properties in your repetitive loss areas, and (2) it covers the four topics listed above (see the example on the next two pages).

A copy of your annual outreach project will be sent to the ISO/CRS Specialist each year, usually with your annual recertification.

IF YOU ARE A CATEGORY C COMMUNITY, YOU MUST ALSO PREPARE A FLOODPLAIN MANAGEMENT PLAN FOR THE REPETITIVE LOSS AREAS MAPPED FOR SECTION 503.a AS EXPLAINED UNDER ACTIVITY 510 (FLOODPLAIN MANAGEMENT PLANNING). A floodplain management plan that covers all of your flood problem areas will meet this requirement and will yield more credit than one that covers only the repetitive loss area(s).

### 503.b Preparing a Repetitive Loss Area Map

The community must plot all of the properties on FEMA's repetitive loss list and define all repetitive loss areas. In some cases, such as those in which the address consists of a rural route or box number, a property will be unplotable. However, local officials can often identify a property by the name of the insured, especially if the last flood was recent. All that is needed is for the general area of the property to be located, e.g., the 400 block of a street.

The community then plots its repetitive loss AREAS. The repetitive loss areas must include buildings on FEMA's list and nearby buildings that were subject to the same flood hazard.

### 503.c Repetitive Loss Area Addresses

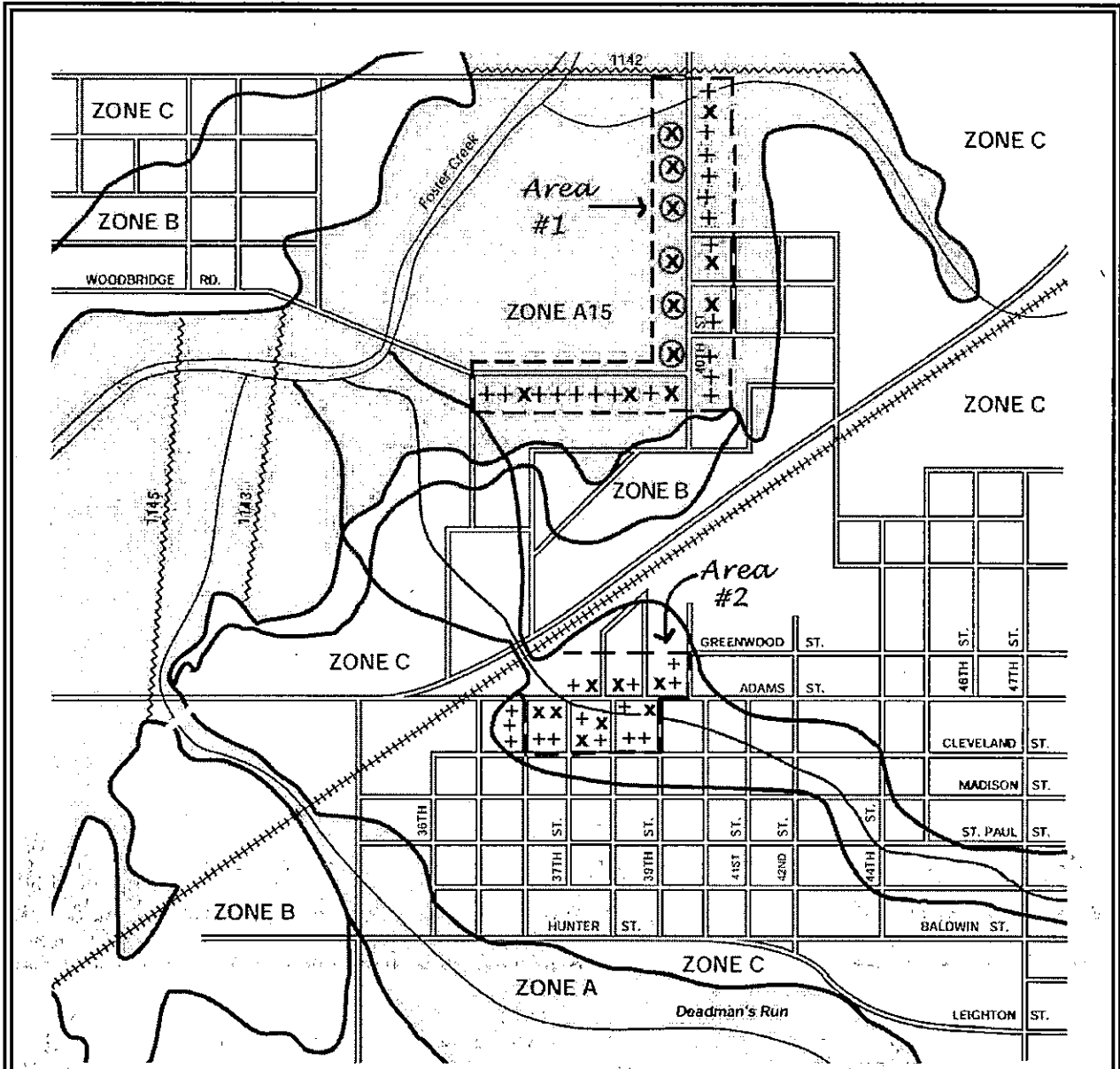
After the repetitive loss AREAS are identified, the community must prepare an address list of all improved parcels in those areas. An improved parcel is one with an INSURABLE BUILDING on it. For CRS purposes, an insurable building is a walled and roofed structure, principally above ground and affixed to a permanent site. The term includes a manufactured (mobile) home on a foundation. "Walled and roofed" means that a building has two or more rigid exterior walls in place and is adequately anchored. "Principally above ground" means that at least 51% of the actual cash value of the building is above ground. The term is the same as "structure" in the NFIP regulations (44 CFR 59.1). The address list has two purposes: it will be used for the outreach project, and it will determine the number of buildings in the community's repetitive loss areas.

**Example** (See map next page.) Floodville received its repetitive loss list from FEMA. Twenty properties were listed and the CRS Coordinator was able to plot the location of each. The map shows that the City has two repetitive loss areas.

Area #1: Twelve of the properties had been flooded by ice jam floods in the late 1980s and early 1990s. The Coordinator drew a repetitive loss area boundary around an area that has been flooded by Foster Creek ice jams almost every other year. Six of the listed properties were purchased, two under FEMA's Hazard Mitigation Grant Program in 1996. The City's Foster Creek Park was expanded to the east to include the newly vacated lots. However, there are still 25 buildings remaining in Area #1 that have repeatedly been flooded. The Coordinator has their addresses.

Area #2: The other eight properties are in an area that has been flooded several times because of a railroad culvert that is too small. The culvert was properly sized when built 50 years ago, but new development upstream has increased runoff and recent storms have caused floods. The City had the area studied (and is applying for CRS credit for the study). A total of 22 buildings in Area #2 have been flooded and the City has recorded their addresses.

*Note: If a community maintains data on its repetitive loss properties, it must be remembered that such information is subject to the Privacy Act. Information such as the names of people and addresses of properties that have received repetitive flood insurance claims and the amounts of such claims may not be released to the public. Such information should be marked "For internal use only. Protected by the Privacy Act." Generic information, such as total claim payments for an area or data not connected to a particular property may be made public.*



**Repetitive Loss Area Map**

- X = Property on FEMA's repetitive loss property list
- ⊗ = Property on FEMA's list that has been purchased and removed.
- + = Property in repetitive loss area, not on FEMA's list
- ⊖ = Repetitive loss area

*Note: this map contains information from flood insurance claims that is protected by the Privacy Act. It is for internal use only.*

City of Floodville  
City Hall  
Floodville, ST 98765

Resident  
3301 Adams St.  
Floodville, ST 98765

Dear Resident

You have received this letter because your property is in an area that has been flooded several times. When it was built over 50 years ago, our drainage system of ditches and culverts could handle all but the largest storms. Since then, urban development in and upstream of Floodville has increased the amount of stormwater runoff. Now, heavy rains overload the system more often. As a result, your area floods on an average of every 3 – 4 years.

The City of Floodville is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. We are seeking funding support to construct reservoirs upstream of your area and to increase the downstream floodwater carrying capacity.

Meanwhile, here are some things you can do:

1. Check with the Building Department: (555-1234) on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
  - Know the flood safety guidance on the last page of this letter.
  - Know how to shut off the electricity and gas to your house when a flood comes.
  - Make a list of emergency numbers and identify a safe place to go to.
  - Make a household inventory, especially of basement contents.
  - Put insurance policies, valuable papers, medicine, etc. in a safe place.
  - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
  - Develop a disaster response plan – See the Red Cross' website: [www.redcross.org/services/disaster/](http://www.redcross.org/services/disaster/) for a copy of the brochure "Your Family Disaster Plan"
  - Get a copy of *Repairing Your Flooded Home*. We have copies at the Public Works Department or it can be found on the Red Cross' website, too.

**503.e Example Outreach Project to a Repetitive Loss Area, Page 1**

3. Consider some permanent flood protection measures:

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
- Consider elevating your house above flood levels. This was done on St. Mary's Road near 40th Street. In 1998, the Foster Creek flood went under these houses without damaging them.
- Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
- More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are in the Floodville Public Library or at [www.fema.gov/hazards/floods/lib312.shtm](http://www.fema.gov/hazards/floods/lib312.shtm).
- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.

5. Talk to the Building Department for information on financial assistance:

- The City administers a flood protection rebate program that will pay 25% of approved projects, up to a total of \$2,500. This program has funded low floodwalls, overhead sewers, sewer backup valves, and relocation of utilities to higher levels.
- If you are interested in elevating your building above the flood level or selling it to the City, we may apply for a Federal grant to cover 75% of the cost.
- Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

6. Get a flood insurance policy

- Homeowner's insurance policies do not cover damage from floods. However, because Floodville participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Because Floodville participates in the Community Rating System, you will receive a reduction in the insurance premium.
- Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a Preferred Risk Policy, which has special low premium.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

**503.e Example Outreach Project to a Repetitive Loss Area, Page 2**

## 510 FLOODPLAIN MANAGEMENT PLANNING

The CRS provides credit for preparing, adopting, implementing, evaluating, and updating a comprehensive floodplain management plan. The CRS does not specify what activities a plan must recommend, but it credits plans that have been prepared according to a standard 10-step planning process.

In 2001, FEMA promulgated hazard mitigation planning regulations pursuant to the Disaster Mitigation Act of 2000 (44 *CFR* 201.6). The 10-step CRS process is consistent with those regulations, which identify four essential parts to mitigation planning. The 10 steps are organized in the table below with the four mitigation planning requirements.

| Disaster Mitigation Act Planning Regulations (44 <i>CFR</i> 201.6) | CRS Planning Steps                  | Maximum points |
|--|-------------------------------------|----------------|
| Planning process   |                                     |                |
| 201.6(c)(1)  | 1. Organize                         | 10             |
| 201.6(b)(1)  | 2. Involve the public               | 85             |
| 201.6(b)(2) & (3)  | 3. Coordinate                       | 25             |
| Risk assessment  |                                     |                |
| 201.6(c)(2)(i)   | 4. Assess the hazard                | 20             |
| 201.6(c)(2)(ii) & (iii)  | 5. Assess the problem               | 35             |
| Mitigation strategy  |                                     |                |
| 201.6(c)(3)(i)   | 6. Set goals                        | 2              |
| 201.6(c)(3)(ii)  | 7. Review possible activities       | 30             |
| 201.6(c)(3)(iii)   | 8. Draft an action plan             | 70             |
| Plan maintenance   |                                     |                |
| 201.6(c)(5)  | 9. Adopt the plan                   | 2              |
| 201.6(c)(4)  | 10. Implement, evaluate, and revise | 15             |
|  | Total                               | 294            |

The 10-step planning process is explained in more detail in Section 511.a of the *Coordinator's Manual* and *Example Plans* (see page 52). An alternative approach is to conduct an analysis of each building in the community's repetitive loss area(s) and prepare an "area analysis" for each area following a five-step process (see Section 511.b of the *Coordinator's Manual*).

A Category C repetitive loss community MUST prepare a floodplain management plan or an area analysis that covers at least all of its repetitive loss areas (see pages 33–34). Both floodplain management plans and area analyses are covered in the *Coordinator's Manual*.

**514 Application Documentation** You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification.

- \_\_\_ a. A copy of the floodplain management or hazard mitigation plan or area analyses.

## 520 ACQUISITION AND RELOCATION

Community: \_\_\_\_\_

Credit is provided for acquiring, relocating, or otherwise clearing buildings out of the floodplain. This activity credits any approach as long as an insurable building is removed from the path of flooding. Credit is not provided for structural flood control projects that result in revisions to floodplain boundaries (but see Activity 530 for credit for structural flood control projects). Acquisition and relocation credit is provided only if the property qualifies for preserved open space (i.e., the property would meet the credit criteria for vacant lots under Activity 420 (Open Space Preservation)).

CRS credit is provided only for acquisition or relocation projects undertaken after the date of your community's initial FIRM. Credit is provided only if the lot is still vacant, even if a new building was built to flood protection standards. Credit is provided only for removing the main building on a lot, not for removing garages, sheds, or other accessory structures.

### 521 Credit Points

\_\_\_ a. Enter 5 points for each building your community has acquired, relocated, or otherwise cleared from your SFHA since your initial FIRM date. Do not count properties on your FEMA repetitive loss list.

\_\_\_ b. Enter 10 points for each building on FEMA's repetitive loss list (see page 33) that has been acquired, relocated, or otherwise cleared. These buildings do not have to be in the SFHA.

\_\_\_ Enter the total of a and b. Enter this value in the blank after "520" on page 48. If the value is more than 100, enter 100.

**524 Application Documentation** No attachments are submitted with your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. You must have the following items available for the verification visit:

\_\_\_ a. A map showing all parcels where buildings have been demolished or relocated since the effective date of the FIRM.

\_\_\_ b. Documentation that shows that each site credited also qualifies for credit as preserved open space under Activity 420 (Open Space Preservation).

\_\_\_ c. A count or estimate of the total number of buildings remaining in your SFHA. For the purposes of this activity, accessory structures, such as garages or sheds, are not counted.

\_\_\_ d. Real estate or permit records that document the date each building was removed.

## 530 FLOOD PROTECTION

Community: \_\_\_\_\_

Credit is provided for protecting buildings from flood damage through either of two methods:

- Retrofitting the buildings so that they suffer no or minimal damage when flooded. Credited retrofitting methods include:
  - Elevating buildings above flood levels,
  - Dry floodproofing,
  - Wet floodproofing, and
  - Protecting basements from sewer backup.
- Constructing small flood control projects that keep flood waters from reaching the buildings or lower the level of flood waters. Credited methods include:
  - Barriers, including levees, berms, and floodwalls;
  - Channel modifications, including enlarging bridges and culverts;
  - Diversions;
  - Storm sewer improvements, including enclosing open channels; and
  - Small reservoirs, including retention and detention basins.

The following techniques are *NOT* credited under this activity:

- Projects that protect to less than the 25-year flood level;
- Projects not legally permitted or that have an adverse impact on the environment;
- Retrofitting projects that require human intervention or are in high hazard area;
- Structural flood control projects owned AND operated by a federal agency;
- Structural flood control projects not designed by a licensed professional engineer;
- Levees or floodwalls that protect more than one property (such levees are covered under Activity 620 (Levee Safety)); and
- Dams that do not meet dam safety requirements.

## 531 Credit Points

\_\_\_\_\_ Enter 4 points for each building in your SFHA that has been protected from flooding since your initial FIRM date. Do not count buildings on FEMA's repetitive loss list. Use the following criteria:

- An accessory structure such as a garage or shed is not counted as a building.
- Replacing a pre-FIRM building with a new building is not counted.
- Projects implemented in order to meet a minimum requirement of the NFIP (e.g., elevating a substantially damaged house) are not credited by the CRS.
- Count only buildings in the SFHA. If a project resulted in a new map that removed a building from the SFHA, it is not counted.

\_\_\_\_\_ Using the same criteria, enter 8 points for each protected building that is also on FEMA's repetitive loss list or is considered a critical facility.

Do not count more than a total of 20 buildings under both criteria.

\_\_\_\_\_ Enter the total of the above. Enter this value in the blank after "530" on page 48.

**534 Application Documentation** No attachments are submitted with your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification.



## 540 DRAINAGE SYSTEM MAINTENANCE

Under this activity, a community receives credit for defining its drainage system, inspecting it, removing debris, correcting drainage problem sites, and regulating dumping in the system.

For the purposes of this activity, a community's drainage system consists of all natural and human-made watercourses, conduits, and storage basins that must be maintained in order to prevent flood damage to buildings (including repetitive loss properties) from smaller, more frequent storms. In some communities, this will include streets, roadside ditches, underground storm sewers, and inlets, as well as open channels and detention and retention basins. The defined drainage system must also cover those areas having repetitive loss properties (see page 33), where the cause of the losses was due to local drainage problems or smaller, more frequent storms.

Your channel and basin debris removal program (Section 541.a) must be documented with written procedures, which must cover five points:

1. **Identification of who is responsible:** Typically, this is the public works department. This section should include other agencies that are responsible for certain parts of the drainage system (e.g., a drainage district (responsible for larger canals) or the state highway department (responsible for highway bridges and culverts)). The community is still responsible for providing the materials needed to verify the program.
2. **A description and map of the community's drainage system,** the areas covered by the program, and a description of the types of channels (e.g., natural or human-made). These descriptions are only needed for the developed portions of the community. The description must include a map of all open channels and storage basins in the developed area and show which ones are subject to the maintenance program. The drainage maintenance staff must have access to the property to conduct inspections and to perform the maintenance unless the community has the legal authority to order the owners to correct the problems.
3. **The procedures for inspection,** including when regular inspections are conducted and how soon inspections are conducted after a complaint or a storm. If you are applying for credit under 541.a.2 for identifying specific problem sites and inspecting and maintaining them differently or more frequently, then those sites and the inspection procedures also need to be included in the procedures.
4. **The debris removal procedures,** including how soon after an inspection an area must be cleared and what can and cannot be removed. The procedures may be different for different streams. For example, they may call for the public works department to remove downed trees and underbrush from human-made ditches but to leave them in parks or natural areas. Simply stating that "problems are corrected" or "debris is removed" is not an adequate description of what actions are to be taken for the different types of materials that may be found.
5. **The forms or records** that are used for the inspections and follow up maintenance.

Examples of drainage maintenance procedures can be found in *CRS Credit for Drainage System Maintenance* (see page 51).

**540 DRAINAGE SYSTEM MAINTENANCE** Community: \_\_\_\_\_

**541 Credit Points**

a. Channel and basin debris removal

- \_\_\_\_\_ 1. Enter 100 points if your drainage maintenance program includes all the following:
  - (a) An inspection is conducted at least once each year,
  - (b) An inspection is conducted after each major storm,
  - (c) Inspections are conducted in response to citizens complaints, and
  - (d) Action is taken after an inspection identifies a need for maintenance.
- \_\_\_\_\_ 2. Enter 25 points if your program identifies specific problem sites that are inspected and maintained differently or more frequently than other parts of the drainage system.
- \_\_\_\_\_ 3. Enter 20 points if you have an ongoing program, such as a capital improvements plan, to eliminate or correct problem sites or to construct low maintenance channels or other facilities. There is no credit for this item if the community does not spend money on a regular basis on such improvement projects (a one-time-only project is not credited).
- \_\_\_\_\_ b. Enter 15 points if you have regulations that prohibit dumping in the drainage system. Enter 30 if you have the regulations and if your outreach project to the community, credited under Activity 330, covers the topic of drainage system maintenance
- \_\_\_\_\_ Enter the total. Enter this value in the blank after "540" on page 48.

**544 Application Documentation** You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- \_\_\_\_\_ a. Your drainage system inspection and maintenance procedures. See the previous page for guidelines. Each of the five points on page 40 must be marked in the procedures you submit.
- \_\_\_\_\_ b. [Required if you are applying for credit under Section 541.a.3] Excerpts of the capital improvements program or other documentation that shows the community (or other drainage maintenance agency) has an ongoing program to reduce drainage maintenance problems.
- \_\_\_\_\_ c. [If you are applying for credit under Section 541.b] A copy of your stream dumping ordinance or law.

You must have the following items available for the verification visit. Check that you will have these available:

- \_\_\_\_\_ f. Inspection forms or other documentation that demonstrate that the inspections and maintenance were performed. This documentation must be the same as that described in your procedures (see Section 5 on the previous page).

## 610 FLOOD WARNING PROGRAM

Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain occupants, and coordinates flood response activities. Your community must have a flood threat recognition system that identifies an impending flood in order to receive credit under this activity. A separate publication, *CRS Credit for Flood Warning Programs*, provides an example of a community program and application documentation (see page 51).

Here is a summary of the four parts to the credit for this activity and their prerequisites:

- a. Flood threat recognition system.** This system tells emergency management officials that a flood is coming. Examples of creditable systems include river stage reports from the National Weather Service, reports from the National Hurricane Center, or a locally developed system, such as an IFLOWS or ALERT system. The system must meet the following prerequisites: (1) the notice must be generated by meteorologic and/or hydrologic data, (2) the system must be able to forecast specific flood conditions for at least one specific location in your community, and (3) it must be regularly maintained and tested at least annually.
- b. Emergency warning dissemination.** A warning can be disseminated to the public via sirens, mobile public address system, telephones, radio, or other means. The warning procedures must meet the following prerequisites: (1) You must receive credit for the flood threat recognition system in Section 613.a; (2) Your community must have adopted an emergency response plan and the warning procedures must be in that plan or in appendices or procedures adopted or developed as part of that plan; (3) The warning must be disseminated in ways that can reach people in a timely manner, including during heavy storms or at night. If the warning lead time is under 12 hours, it is not sufficient to rely solely on radio and television announcements; (4) The warning dissemination equipment and procedures must be tested at least annually; and (5) Your community must conduct an annual outreach project such as those credited under Activity 330 (Outreach Projects), Sections 331.a or b. The project must cover the topics of flood warning and flood safety (topics 3 and 4). The project must reach at least 90% of the target audience.
- c. Other response efforts.** Your flood response plan specifies other steps to be implemented when a flood warning is issued, such as when and which streets to close, when to order an evacuation, when and what city equipment should be moved to high ground, etc. This effort must meet the following prerequisites: (1) You must receive credit for Sections 613.a and b; and (2) Your community must conduct at least one exercise of the plan each year.
- d. Critical facilities planning.** Your community warns and coordinates with critical facilities that are affected by flooding. This effort must meet the following prerequisites: (1) You must receive credit for Sections 613.a and b; and (2) Your community must update the information on critical facilities at least annually.

If your community experienced a flood that damaged more than 10 buildings, caused more than \$50,000 in property damage, or caused the death of one or more persons, you must submit an evaluation report that describes the performance of the warning program with your annual CRS recertification. The report must describe how the program operated in response to the flood and any improvements that may be needed.

**610 FLOOD WARNING PROGRAM** Community: \_\_\_\_\_

**611 Credit Points**

- \_\_\_ a. Enter 20 points if your community has a flood threat recognition system that meets the criteria specified in Section 610.a on the previous page.
- \_\_\_ b. Enter 20 points if your community disseminates emergency warnings according to procedures that meet the criteria specified in Section 610.b on the previous page.
- \_\_\_ c. Enter 15 points if your flood response plan specifies other flood response efforts and meets the criteria specified in Section 610.c on the previous page.
- \_\_\_ d. Enter 10 points if your community coordinates with critical facilities and this effort meets the criteria specified in Section 610.d on the previous page.
- \_\_\_ e. Enter 25 points if your community has been designated as a StormReady or a TsunamiReady community by the National Weather Service and you have credit under 611.a. For more information, see <http://www.nws.noaa.gov/stormready/>.
- \_\_\_ Enter the total of a through e. Enter this value in the blank after "610" on page 48.

**614 Application Documentation** You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- \_\_\_ a. A description of your community's flood threat recognition system. The following items must be included and the margins must be marked so these items can be located by the reviewer: (1) A description of the flood hazard; (2) A description of the areas affected by flooding and the impact of flooding on those areas; (3) A description of the system used to recognize and evaluate an impending flood; and (4) Flood warning lead times for each body of water covered by the program.
- \_\_\_ b. [If you are applying for credit under Sections 611.b through d]:
  - \_\_\_ 1. Documentation that the flood response plan has been formally adopted by your community's governing board.
  - \_\_\_ 2. Copies of those portions of the plan or other documents demonstrating that the credit is appropriate. The credited section names or numbers must be marked in the margins (e.g., "critical facilities" or "611.d").
  - \_\_\_ 3. A copy of the outreach project to the community or to floodplain properties that covers flood warning and safety.
- \_\_\_ c. A map of all your floodplains that shows the areas covered by your warning program.

The office responsible for the flood warning program will be asked to complete a questionnaire on the community's program to facilitate verification of this activity. Include the name, title, and phone number of the person responsible for the flood warning program:

\_\_\_\_\_  
\_\_\_\_\_

## 620 LEVEE SAFETY

Community: \_\_\_\_\_

This activity provides credit to communities protected by levees that are properly maintained and operated but are not high enough to meet the criteria for mapping base flood levees. A community may receive this credit PROVIDED that the levee is NOT shown on the community's FIRM as protecting to the base flood. There is no credit under this activity if the area protected by the levee is designated as an AO, A99, AR, B, C, or X Zone or an AE or A numbered zone with the base flood elevation lower than on the water side of the levee.

### 621 Credit Points

For this credit, the following conditions must be met:

- a. The levee's flood protection level must be above the 25-year protection level. The flood protection level can be determined in one of two ways: (1) it may be determined by the U.S. Army Corps of Engineers or other federal agency that has inspected the levee; or (2) in the absence of a determination by a federal agency with jurisdiction, the levee's flood protection level is 3 feet below the lowest point of the crown.
- b. The levee must have been constructed before January 1, 1991.
- c. You must have a levee emergency plan that specifies what to do at various flood stages. Actions that must be included are (1) periodic patrols of the structure; (2) closing openings that are structural parts of the system (sandbagging is not acceptable); (3) warning local emergency officials when the flood reaches within 4 feet of the crown of the levee; (4) monthly communications checks with local emergency officials; (5) annual inspections of emergency equipment and stockpiles; and (6) annual drills.
- d. Each year, your community must notify properties protected by the levee of the residual flood hazard.

\_\_\_\_\_ If your community has at least five insurable buildings protected by a qualifying levee, enter 20 points. Enter this value in the blank after "620" on page 48. The ISO/CRS Specialist will calculate the verified score based on the levee protection level, the number of buildings protected, and the total number of buildings in your SFHA.

### 624 Application Documentation

You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- \_\_\_\_\_ a. EITHER: (1) a statement signed by the U.S. Army Corps of Engineers or other federal agency with jurisdiction that has inspected the levee that states the levee protection level and provides the date of construction; OR (2) a certification by a licensed professional engineer that states that the levee or floodwall meets all the NFIP levee recognition requirements (44 CFR 65.10) except for height (65.10(b)(1)) (these are reprinted in the *Coordinator's Manual*), provides the date of construction, and provides the protection elevation and the flood recurrence interval for that elevation. Data sources and calculations must be included.
- \_\_\_\_\_ b. A copy of the community's levee emergency plan.
- \_\_\_\_\_ c. A copy of the officially adopted levee maintenance plan.
- \_\_\_\_\_ d. A map showing the area the levee protects.

## 630 DAM SAFETY

Community: \_\_\_\_\_

This activity provides credit for any community in a state with a dam safety program that has submitted the necessary documentation of its program to FEMA.

### 631 Credit Points

\_\_\_\_\_ a. Enter the credit points for your state's dam safety program that you obtained from your FEMA Regional Office (see item 4 on page 5). Prerequisite: if your community owns or operates a dam, it must meet your state's dam safety standards.

\_\_\_\_\_ b. Enter 10 points if your community has a dam failure emergency response plan or dam failure annex to your emergency response plan that includes:

- Notification procedures for occasions when a dam appears to be threatened by high water or possible failure,
- A map with flood elevations and flood arrival times for the areas that will be affected by a dam failure,
- Annual exercises and post-exercise evaluations used to revise the plan,
- Annual reports from the dam operators on their safety and operational status, and
- Monthly communication checks with the dam operators.

\_\_\_\_\_ Enter an additional 10 points if your dam failure emergency response plan also includes at least three methods of warning affected residents of an imminent flood.

\_\_\_\_\_ Enter an additional 10 points if your dam failure emergency response plan also includes evacuation routes, warning procedures for critical facilities, and annual outreach projects that notify residents of the hazards and appropriate safety measures.

\_\_\_\_\_ Enter the total of the above. Enter this value in the blank after "630" on page 48.

### 634. Application Documentation

No documentation is needed for your state's dam safety program under Section 631.a.

\_\_\_\_\_ [If you are applying for credit under Section 631.b] The dam failure portions of the community's emergency response plan, marked to show the items for which credit is requested.

The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. The office responsible for the dam failure portions of the community's emergency response plan will be asked to complete a questionnaire on the community's program to facilitate verification of this activity.

# 720 COMMUNITY TOTAL POINTS

Community: \_\_\_\_\_

\_\_\_\_ 711.a. Enter your community's growth adjustment factor that you obtained from your ISO/CRS Specialist (see item 5 on page 5). Enter this number in each blank in the second column below, after the "x." This may increase the credit points for the mapping and regulatory activities in the 400 series for communities in growing areas.

Enter each activity's value in the blank after the activity's number. If you did not apply for an activity, enter zero in the blank. In the 400 series, multiply the first column by the second column (growth adjustment) to arrive at the values in the third column.

|       |               |       |       |
|-------|---------------|-------|-------|
|       | 310           | _____ |       |
|       | 320           | _____ |       |
|       | 330           | _____ |       |
|       | 340           | _____ |       |
|       | 350           | _____ |       |
|       | 360           | _____ |       |
| 410   | _____ x _____ | =     | _____ |
| 420   | _____ x _____ | =     | _____ |
| 430   | _____ x _____ | =     | _____ |
| 430LD | _____ x _____ | =     | _____ |
| 440   | _____ x _____ | =     | _____ |
| 450   | _____ x _____ | =     | _____ |
|       | 510           | _____ |       |
|       | 520           | _____ |       |
|       | 530           | _____ |       |
|       | 540           | _____ |       |
|       | 610           | _____ |       |
|       | 620           | _____ |       |
|       | 630           | _____ |       |

Enter the total of the above: \_\_\_\_\_

You need 500 points to receive a Class 9 CRS classification. You should apply for more than 500 points in case some points are lost during verification. If the total of your activity points is less than 500, you need to apply for additional activities or your application may be returned.

## APPENDIX A. FEMA REGIONAL OFFICES

*NOTE: The name and telephone number of the State NFIP Coordinator can be obtained from these offices. The names and telephone numbers of the ISO/CRS Specialists are found in Appendix C.*

### REGION I

Connecticut, Maine, Massachusetts,  
New Hampshire, Rhode Island, Vermont

FEMA Region I  
99 High St., 6th Floor  
Boston, MA 02110  
(617) 832-4612  
Fax: (617) 956-7574

### REGION II

New Jersey, New York, Puerto Rico, Virgin Islands

FEMA Region II  
26 Federal Plaza, Rm. 1307  
New York, NY 10278-0002  
(212) 680-3620  
Fax: (212) 680-3602

### REGION III

Delaware, District of Columbia, Maryland,  
Pennsylvania, Virginia, West Virginia

FEMA Region III  
615 Chestnut St.  
One Independence Mall, 6th Floor  
Philadelphia, PA 19106-4404  
(215) 931-5512  
Fax: (215) 931-5501

### REGION IV

Alabama, Florida, Georgia, Kentucky, Mississippi,  
North Carolina, South Carolina, Tennessee

FEMA Region IV  
3003 Chamblee Tucker Rd.  
Atlanta, GA 30341  
(770) 220-5400  
Fax: (770) 220-5440

### REGION V

Illinois, Indiana, Michigan, Minnesota,  
Ohio, Wisconsin

FEMA Region V  
536 South Clark St., 6th Floor  
Chicago IL 60635  
(312) 408-5500  
Fax: (312) 408-5551

### REGION VI

Arkansas, Louisiana, New Mexico,  
Oklahoma, Texas

FEMA Region VI  
FRC 800 N. Loop 288  
Denton, TX 76209  
(940) 898-5127  
Fax: (940) 898-5195

### REGION VII

Iowa, Kansas, Missouri, Nebraska

FEMA Region VII  
2323 Grand Blvd., Suite 900  
Kansas City, MO 64108-2670  
(816) 283-7002  
Fax: (816) 283-7018

### REGION VIII

Colorado, Montana, North Dakota, South Dakota,  
Utah, Wyoming

FEMA Region VIII  
Federal Center, Bldg. 710  
Box 25267  
Denver, CO 80225-0267  
(303) 235-4830  
Fax: (303) 235-4849

### REGION IX

Arizona, California, Hawaii, Nevada

FEMA Region IX  
1111 Broadway, Suite 1200  
Oakland, CA 94169  
(510) 627-7184  
Fax: (510) 627-7147

### REGION X

Alaska, Idaho, Oregon, Washington

FEMA Region X  
Federal Regional Center  
130 228th St., S.W.  
Bothell, WA 98021-9796  
(425) 487-4678  
Fax: (425) 487-4613



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## APPENDIX B. PUBLICATIONS

Except as noted, the following documents are available at no cost. The end of this appendix includes two order forms.

### General References on the Community Rating System (CRS)

*CRS Coordinator's Manual, 2007.* 300+ pages. Includes the current *Schedule and Commentary*. The *CRS Coordinator's Manual* is the primary document used by communities for the Community Rating System. It includes detailed discussion of credits provided for various floodplain management activities and instructions on the calculation of credit. The *CRS Coordinator's Manual* is used to verify CRS credit and for modifications of a community's CRS credit for a better classification.

*CRS Activity Worksheets, 2007,* 55 pages. The worksheets are used to calculate the verified activity scores and to submit modifications.

*The National Flood Insurance Program's Community Rating System.* These are several color brochures that summarize the CRS for distribution to elected officials, residents, and others who want an overview of the program.

"Computerized Calculations for the Community Rating System," 2007. A stand-alone program for IBM-compatible personal computers (on a compact disk) that guides data entry and calculates credit points. A copy of the user's guide is included. This software prints worksheets that may be used for submitting modifications as an alternative to the paper Activity Worksheets.

*CRS Record-Keeping Guidance, 2007.* Guidance on keeping track of records and annual actions such as outreach projects for CRS credit. The guide includes sample forms.

### References on Specific Activities

"Computerized Format for FEMA Elevation Certificates," 2007. A program for entering and retrieving data from FEMA elevation certificates. Meets the requirements for credit for elevation certificates in computerized format under Activity 310 of the CRS. Requires an IBM-compatible PC and a compact disk drive.

*CRS Credit for Dam Safety, 2006.* 35 pages. A discussion of state and local dam safety programs credited under Activity 630 (Dam Safety) in the *CRS Coordinator's Manual*, with examples.

*CRS Credit for Drainage System Maintenance, 2006.* 80 pages. A discussion of the credit under Activity 540 (Drainage System Maintenance) in the *CRS Coordinator's Manual*, with examples.

*CRS Credit for Flood Warning Programs, 2006.* 50 pages. A discussion of the credit under Activity 610 (Flood Warning Program) in the *CRS Coordinator's Manual*, with examples.

*CRS Credit for Outreach Projects*, 2006. 80 pages. A discussion of the credit under Activity 330 (Outreach Projects) in the *CRS Coordinator's Manual*, with examples.

*CRS Credit for Higher Regulatory Standards*, 2006. 60 pages. A discussion of the credit under Activity 430 (Higher Regulatory Standards) in the *CRS Coordinator's Manual*, with examples.

*CRS Credit for Stormwater Management*, 2007. 70 pages. A discussion of the credit under Activity 450 (Stormwater Management) in the *CRS Coordinator's Manual*, with examples.

*Example Plans*, 2007. 100 pages. A discussion of credit for Floodplain Management Planning (Section 510 in the *CRS Coordinator's Manual*), with examples.

"National Flood Mitigation Data Collection Tool," 2005. Developed by FEMA to gather information related to risk, building construction, and costs to help choose appropriate mitigation measures for a floodprone property.

## **References on Special Flood-Related Hazards**

The following references cover the special flood-related hazards. They must be used by communities wishing to apply for CRS credit for management of the seven special hazard areas. They include worksheets needed for special hazards credit.

*Special Hazards Supplement to the CRS Coordinator's Manual*

*CRS Credit for Management of Coastal Erosion Hazards*

*CRS Credit for Management of Tsunami Hazards.*



## Community Rating System Publications

The following publications can be obtained free by folding and mailing this form (to the address on the back) or faxing it to 317-848-3578. If you want more than one copy, call (317) 848-2898. All of the "General and Application" and "Specific Activities" publications are available for downloading from FEMA's website, <http://training.fema.gov/emiweb/CRS/index.htm>, or on an IBM-compatible compact disk.

Check here if you prefer a paper copy of individual documents instead of the CD.

### General and Application

- CRS Coordinator's Manual*
- CRS Activity Worksheets*
- CRS Application*
- The National Flood Insurance Program's Community Rating System* (color brochures)
- CRS Record Keeping Guidance*

### Specific Activities

- CRS Credit for Drainage System Maintenance*
- CRS Credit for Dam Safety*
- CRS Credit for Flood Warning Programs*
- CRS Credit for Outreach Projects*
- CRS Credit for Higher Regulatory Standards*
- CRS Credit for Stormwater Management*
- Example Plans*

### Software

- "Computerized Calculations for the Community Rating System" (IBM-compatible compact disk)
- "Computerized Format for FEMA Elevation Certificates" (IBM-compatible compact disk)
- "National Flood Mitigation Data Collection Tool"

### Special Hazards

- Special Hazards Supplement to the CRS Coordinator's Manual*
- CRS Credit for Management of Coastal Erosion Hazards*
- CRS Credit for Management of Tsunami Hazards*

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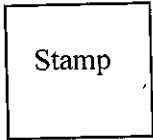
Please send these publications to (please specify a street address, not a post office box):

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Community Name: \_\_\_\_\_



Flood Publications  
NFIP/CRS  
P.O. Box 501016  
Indianapolis, IN 46250-1016

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*[Fold, staple or tape, and mail]*



**Federal Emergency Management Agency  
Community Rating System Publications**



The following publications are available free by faxing this form to (301) 362-5335. If you want more than one copy, call 1-800-480-2520. Each publication was written for a target audience:

GP - general public      E - engineers and architects      O - planners and permit officials

Libraries are encouraged to order only those publications noted with a "GP." Items noted with an asterisk can also be found on FEMA's website: <http://www.FEMA.gov>.

**Documents on flood maps and studies**

- \_\_\_ GP *How to Use a Flood Map to Protect Your Property*, FEMA-258, 1995.
- \_\_\_ E, O *\*Managing Floodplain Development in Approximate Zone A Areas*, FEMA-265, 1995.
- \_\_\_ E *\*Flood Insurance Study Guidelines and Specifications for Study Contractors*, FEMA-37, 1999.

**Documents on flood insurance**

- \_\_\_ GP *\*Answers to Questions about the National Flood Insurance Program*, FEMA-387, 2001.
- \_\_\_ GP *\*Mandatory Purchase of Flood Insurance Guidelines*, FEMA-186, September 1999.

**Documents on protecting a building**

- \_\_\_ GP *\*Repairing Your Flooded Home*, FEMA-234, 1992.
- \_\_\_ GP *\*Homeowner's Guide to Retrofitting*, FEMA-312, 1998.
- \_\_\_ GP *\*Above the Flood: Elevating Your Floodprone House*, FEMA-347, 2000.
- \_\_\_ GP *\*Elevated Residential Structures*, FEMA-54, 1984.
- \_\_\_ GP *Coastal Construction Manual*, FEMA-55, 2000.
- \_\_\_ GP *\*Manufactured Home Installation in Flood Hazard Areas*, FEMA-85, 1985.
- \_\_\_ GP *\*Floodproofing Nonresidential Structures*, FEMA-102, 1986.
- \_\_\_ GP *Design Manual for Retrofitting Flood-prone Residential Structures*, FEMA-114, 1986.
- \_\_\_ E, O *\*Protecting Building Utilities from Flood Damage*, FEMA-102, 1986.
- \_\_\_ E *\*Engineering Principles and Practices for Retrofitting Flood Prone Residential Buildings*, FEMA-259, 1995.
- \_\_\_ O *\*Answers to Questions about Substantially Damaged Buildings*, FEMA-213, 1991
- \_\_\_ GP *\*Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas*, FEMA-257, 1994.

**Documents on community floodplain management or flood hazard mitigation**

- \_\_\_ GP *A Unified National Program for Floodplain Management*, FEMA-248, 1994.
- \_\_\_ GP *\*Design Guidelines for Flood Damage Reduction*, FEMA-15, 1981.
- \_\_\_ O *\*Reducing Losses in High Risk Flood Hazard Areas—A Guidebook for Local Officials*, FEMA-116, 1987.
- \_\_\_ GP, O *\*Planning for a Sustainable Future: The Link Between Hazard Mitigation and Livability*, FEMA-364, 2000.

**Documents on natural and beneficial floodplain functions**

- \_\_\_ GP, O *Protecting Floodplain Resources, A Guidebook for Communities*, FEMA-268, 1995

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Please send these publications to (please specify a street address, not a post office box):

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Community Name: \_\_\_\_\_ NFIP Number: \_\_\_\_\_  
(if applicable) (if applicable)

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## APPENDIX C. ISO/CRS SPECIALISTS

Alabama – Sherry Harper  
Alaska – Linda Ryan  
Arizona - Ron Mielnicki  
Arkansas – Janine Ellington  
California – Ron Mielnicki (S),  
Dave Arkens (N)  
Colorado – Kerry Redente  
Connecticut - Jimmy Chin  
Delaware – Tom Brett  
Florida - Gabe Gambrill, Sherry Harper,  
Sue Hopfensperger, Heidi Liles,  
Lori Hudson  
Georgia – David Van Troost  
Hawaii – Ron Mielnicki  
Idaho – Linda Ryan  
Illinois – Scott Cofoid  
Indiana – Scott Cofoid  
Iowa – Kerry Redente  
Kansas – Kerry Redente  
Kentucky – Sherry Harper  
Louisiana – Sherry Harper  
Maine - Jimmy Chin  
Maryland - Tom Brett  
Massachusetts - Jimmy Chin  
Michigan - Scott Cofoid  
Minnesota - Scott Cofoid  
Mississippi – Sherry Harper  
Missouri – Kerry Redente  
Montana – Kerry Redente  
Nebraska – Kerry Redente  
Nevada - Ron Mielnicki  
New Hampshire - Jimmy Chin  
New Jersey – Tom Brett  
New Mexico – Kerry Redente  
New York (Long Island) – Jimmy Chin  
New York (Upstate) – David Van Troost  
North Carolina – Mandy Todd  
North Dakota – Kerry Redente  
Ohio – Jimmy Chin  
Oklahoma – Janine Ellington  
Oregon – Dave Arkens  
Pennsylvania - Tom Brett  
Rhode Island - Jimmy Chin  
South Carolina – David Van Troost  
South Dakota - Kerry Redente  
Tennessee – Sherry Harper  
Texas - Janine Ellington  
Utah – Kerry Redente  
Vermont - Jimmy Chin  
Virginia - Tom Brett  
Washington – Linda Ryan  
West Virginia - Tom Brett  
Wisconsin – Scott Cofoid  
Wyoming – Kerry Redente



Telephone numbers are for both voice and fax.

David Arkens  
2312 Tulane Ave.  
Central Point, OR 97502  
541/664-9966  
[dmarkens@iso.com](mailto:dmarkens@iso.com)

Tom Brett  
1327 Old Meadow Road  
Pittsburgh, PA 15241  
412/221-4679  
[tbrett@iso.com](mailto:tbrett@iso.com)

Jimmy Chin  
6 Stedman Street - #1  
Brookline, MA 02446  
617/734-9424  
[jchin@iso.com](mailto:jchin@iso.com)

Scott Cofoid  
1126 Schuyler Street  
Peru, IL 61354  
815/220-1002  
[scofoid@iso.com](mailto:scofoid@iso.com)

Janine Ellington  
614-C S. Business IH35  
#28H  
New Braunfels, TX 78130  
830/899-6422  
[jellington@iso.com](mailto:jellington@iso.com)

Gabe Gambrill  
125 Colombard Court  
Ponte Vedra Beach, FL  
32082  
904/280-1268  
[hgambrill@iso.com](mailto:hgambrill@iso.com)

Sherry Harper  
2382 Susan Drive  
Crestview, FL 32536  
850/682-1998  
[sharper@iso.com](mailto:sharper@iso.com)

Sue Hopfensperger  
636 Cashiers Dr.  
West Palm Beach, FL  
33413  
561/543-1122  
[shopfensperger@iso.com](mailto:shopfensperger@iso.com)

Lori Hudson  
14320 Salem Church Road  
Dover, FL 33527  
813/215-8074  
[lhudson@iso.com](mailto:lhudson@iso.com)

Heidi Liles  
282 West Sabal Palm Place  
Longwood, FL 32779  
407/774-7494  
[hliles@iso.com](mailto:hliles@iso.com)

Ron Mielnicki  
P.O. Box 2819  
2375 W. Willow Breeze Rd.  
Chino Valley, AZ 86323  
928/636-5969  
[rmielnicki@iso.com](mailto:rmielnicki@iso.com)

Kerry Redente  
12500 County Rd. 258  
Salida, CO 81201  
719/539-6501  
[kredente@iso.com](mailto:kredente@iso.com)

Linda Ryan  
270 Bluebird Lane  
Tillamook, OR 97141  
503/842-0029  
[lryan@iso.com](mailto:lryan@iso.com)

Mandy Todd  
1993 Meadowood Lane  
Longs, SC 29568  
843/399-5127  
[ktodd@iso.com](mailto:ktodd@iso.com)

David Van Troost  
340 So. Pearl St.  
Canandaigua, NY 14424  
585/394-3815  
[dvanthroost@iso.com](mailto:dvanthroost@iso.com)

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A community interested in more information on obtaining flood insurance premium credits through the Community Rating System (CRS) should have the *CRS Coordinator's Manual*. It and other publications on the CRS are available free from:

Flood Publications  
NFIP/CRS  
P.O. Box 501016  
Indianapolis, IN 46250-1016  
(317) 848-2898  
Fax: (317) 848-3578  
NFIPCRS@ISO.com

The Emergency Management Institute (EMI) is a FEMA training center located in Emmitsburg, Maryland. It offers five-day courses on:

- The Community Rating System
- Digital Hazard Data
- Managing Floodplain Development through the National Flood Insurance Program
- Retrofitting Floodprone Residential Buildings
- Residential Coastal Construction.

As noted on pages 25 and 29, CRS credit is provided for graduating from the last two courses. Stipends to cover travel, registration, and rooms are usually available from FEMA. For more information, call EMI at 1-800-238-3358 or your state emergency management agency's training office.

There are also home study courses on these and other topics. They can be reviewed on the EMI website, <http://training.fema.gov/EMIWeb/EMICourses/>. You can enroll in these independent study courses on line, too.