FEMA

OMB No. 3067-0195
Expires February 28, 2005

FIA-15A/2002

National Flood Insurance Program
Community Rating System

NFIP/CRS

CRS APPLICATION

2002

OMB No. 3067-0195
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Public reporting burden for the *CRS Application* worksheets and the *CRS Coordinator's Manual* is estimated to average 30 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the needed data, and completing and submitting the application worksheets. 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 worksheet. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Federal Emergency Management Agency, 500 C St., S.W., Washington, D.C. 20472, Paperwork Reduction Project (3067-0195). Note: do not send your completed worksheets 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
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
AW-430	Higher Regulatory Standards
AW-430LD	Land Development Criteria
AW-440	Flood Data Maintenance
AW-450	Stormwater Management
AW-501	Repetitive Loss List
AW-502	Repetitive Loss Requirements
AW-510	Floodplain Management Planning
AW-520	Acquisition and Relocation
AW-530	Flood Protection
AW-540	Drainage System Maintenance
AW-610	Flood Warning Program
AW-620	Levee Safety
AW-630	Dam Safety
AW-710	Community Growth Adjustment
AW-720	Community Credit Calculations
AW-720m	Community Credit Calculations (Modification)
AW-CB	Closed Basin Lake Hazards
AW-CE	Coastal Erosion Hazards
AW-DB	Dunes and Beaches
AW-IJ	Ice Jam Hazards
AW-MF	Mudflow Hazards
AW-SU	Land Subsidence Hazards
AW-TS	Tsunami Hazards
AW-UF	Uncertain Flow Path Hazards

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.
- 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
- 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, FEMA provides the flood insurance premium discounts. The amount of your 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 53). 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 10–43 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.

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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, over 19,000 communities are in the NFIP and there are over 4.5 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 900 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.

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.

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 53). The ISO/CRS Specialist is an employee of the Insurance Services Office, Inc. (ISO). ISO works on behalf of the Federal Emergency Management Agency (FEMA) and the insurance companies to review CRS applications, verify the communities' credit points, and perform program improvement tasks.

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.

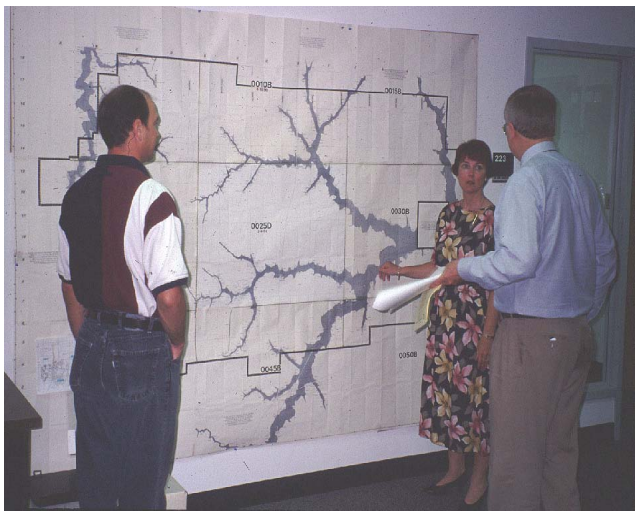
CEO or Chief Executive Officer: The mayor, county board chair, city manager, or other person of equivalent position.

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 *CRS 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 49.

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.



The community's program is reviewed by the ISO/CRS Specialist during the verification visit.

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,
- continuing to implement its credited activities,
- recertifying each year that it is continuing to implement its activities,

The CRS Coordinator should be someone familiar with the operation of all community departments that implement the credited 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 forever, and
- maintaining other records of its activities until the next verification visit.

Communities will receive periodic updates to the *CRS 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.

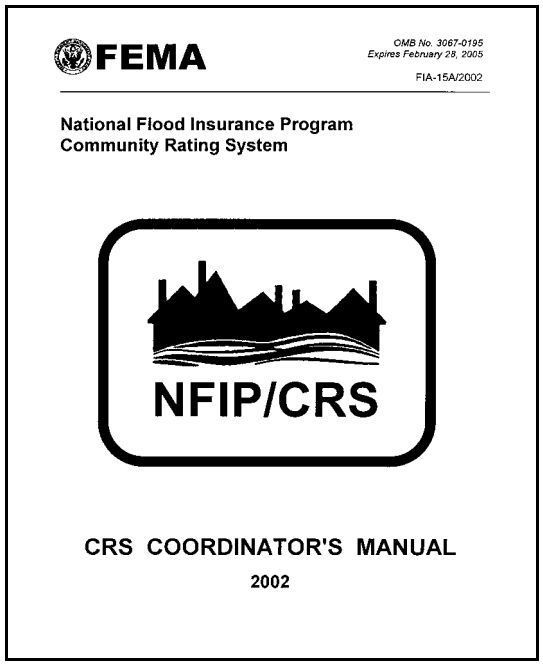
CRS Activities: There are 18 floodplain management activities credited by the Community Rating System, organized under four series:

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 33–34. The rest of the 18 activities are optional.

Communities should undertake activities that deal with their particular flood problems, regardless 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 *CRS Coordinator's Manual* are encouraged to request a review to determine if they should be credited.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National Flood Insurance Program
Community Rating System

NFIP/CRS

CRS COORDINATOR'S MANUAL
2002

*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.*

CRS Publications: This *CRS Application* provides summary information that is spelled out in more detail in the *CRS Coordinator's Manual*. Additional guidance is provided in other publications listed on pages 47–48. All CRS materials use the same numbering system.

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 *CRS 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). Repetitive loss communities are also required to submit additional materials as explained on pages 33–34.

211 Credit Prerequisites

a. Application Prerequisites: There are two prerequisites to applying to become a Class 9 or better community. First, the community must have been in the Regular Phase of the National Flood Insurance Program (NFIP) for at least one year. Second, the community must be in full compliance with the minimum requirements of the NFIP. If a CRS community is determined at any time not to be in full compliance, it will revert to a CRS Class 10.

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 45.) 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.

b. Class 7 Prerequisite: To be a Class 7 or better, a 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 53).

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 45) 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 53) 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 33–34.

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 43.

5. What is your community's growth adjustment factor? Enter this number in the blank before 711.a on page 44.

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 8 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.

The CRS Coordinator

The CRS Coordinator coordinates the application work of the various local departments and offices performing the activities for which credit is being requested. This person serves as the liaison between the community and FEMA and the ISO/CRS Specialist on CRS matters.

The CRS Coordinator need not be the person who normally handles NFIP activities. The program will be best managed when the CRS Coordinator can speak for the CEO, e.g., an assistant city manager. The CRS Coordinator should attend all CRS workshops. This person should know the operations of all community departments that deal with floodplain management and public information. The CRS Coordinator must coordinate the application process and know where to obtain the documentation needed for each activity.

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. One space is already checked because Activity 310 (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. The National Flood Insurance Act, as amended in 1973, requires "the purchase of flood insurance by property owners who are being assisted by federal programs or by federally supervised, regulated or insured agencies or institutions in the acquisition or improvement of land or facilities located or to be located in identified areas having special flood hazards." This requirement is also explained on page 14.

   As a property owner, a local government is subject to this law as well. If your community received federal financial assistance for a community-owned building in the floodplain, you are required to maintain flood insurance on that building. Examples of federal financial assistance you may have received include Environmental Protection Agency grants to improve wastewater treatment plants, Community Development Block Grants, and FEMA disaster assistance for damaged buildings.

   Your CEO must certify that you have all the flood insurance policies that you have 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 when you apply and is kept in the future. The CRS Coordinator should make every effort to determine the community's legal requirement to purchase flood insurance.

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.

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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 the Federal Emergency Management Agency 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.

   ___✓ 310 Elevation Certificates
   ____ 320 Map Information
   ____ 330 Outreach Projects
   ____ 340 Hazard Disclosure
   ____ 350 Flood Protection Information
   ____ 360 Flood Protection Assistance
   ____ 410 Additional Flood Data
   ____ 420 Open Space Preservation
   ____ 430 Higher Regulatory Standards
   ____ 430LD Land Development Criteria
   ____ 440 Flood Data Maintenance
   ____ 450 Stormwater Management
   ___✓ Repetitive Loss Requirements
   ____ 510 Floodplain Management Planning
   ____ 520 Acquisition and Relocation
   ____ 530 Flood Protection
   ____ 540 Drainage System Maintenance
   ____ 610 Flood Warning Program
   ____ 620 Levee Safety
   ____ 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.

7. Signed: _____ (Chief Executive Officer)

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Activity Worksheet No.	**Title**
AW-210	CRS Application Cover Page
AW-214	Certification Worksheet
AW-230	Modification/Cycle Cover Page
AW-310	Elevation Certificates
AW-320	Map Information
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
AW-430	Higher Regulatory Standards
AW-430LD	Land Development Criteria
AW-440	Flood Data Maintenance
AW-450	Stormwater Management
AW-501	Repetitive Loss List
AW-502	Repetitive Loss Requirements
AW-510	Floodplain Management Planning
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AW-610	Flood Warning Program
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AW-DB	Dunes and Beaches
AW-IJ	Ice Jam Hazards
AW-MF	Mudflow Hazards
AW-SU	Land Subsidence Hazards
AW-TS	Tsunami Hazards
AW-UF	Uncertain Flow Path Hazards

213 Application Procedures

a. Application Submittal: Ask your ISO/CRS Specialist about 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 44.

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, Federal Insurance and Mitigation Division, and to your State NFIP Coordinator. The FEMA Regional Offices are listed in Appendix A, page 45. 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)
- 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 *CRS 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/library/elvinst.htm. 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 47). There is also credit for putting the data on your community's website.

____ Enter the total of a through d. Enter this value in the blank after "310" on page 44.

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/library/elvinst.htm.

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No. 3067-0077
Expires July 31, 2002

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1 - 7.

SECTION A - PROPERTY OWNER INFORMATION

For Insurance Company Use:
Policy Number
Company NAIC Number

BUILDING OWNER'S NAME: William Smith

BUILDING STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO.: 3802 Woodbridge Road

CITY: Floodville STATE: ST ZIP CODE: 98765

PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.): Lot 3, Block 4, Foster Creek Addition

BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use a Comments area, if necessary.): Residential

LATITUDE/LONGITUDE (OPTIONAL) (##° - ##' - ##.##" or ##.#####°) HORIZONTAL DATUM: |__| NAD 1927 |__| NAD 1983 SOURCE: |__| GPS (Type): |__| USGS Quad Map |__| Other:

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER	B2. COUNTY NAME	B3. STATE
Floodville 123456	Isler	ST

B4. MAP AND PANEL NUMBER	B5. SUFFIX	B6. FIRM INDEX DATE	B7. FIRM PANEL EFFECTIVE/REVISED DATE	B8. FLOOD ZONE(S)	B9. BASE FLOOD ELEVATION(S) (Zone AO, use depth of flooding)
123456 0001	B	5/15/80	5/15/80	A15	1142.8

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9.
|X| FIS Profile |__| FIRM |__| Community Determined |__| Other (Describe):

B11. Indicate the elevation datum used for the BFE in B9: |X| NGVD 1929 |__| NAVD 1988 |__| Other (Describe):

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? |__| Yes |X| No
Designation Date:

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: |__| Construction Drawings* |__| Building Under Construction* |X| Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

C2. Building Diagram Number 1 (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)

C3. 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 C3.a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion.
Datum NGVD 29 Conversion/Comments N/A
Elevation reference mark used NGS 14-21 Does the elevation reference mark used appear on the FIRM? |__| Yes |X| No

- ❑ a) Top of bottom floor (including basement or enclosure) 1145.0 ft.(m)
- ❑ b) Top of next higher floor N/A ft.(m)
- ❑ c) Bottom of lowest horizontal structural member (V zones only) N/A ft.(m)
- ❑ d) Attached garage (top of slab) 1144.6 ft.(m)
- ❑ e) Lowest elevation of machinery and/or equipment servicing the building (Describe in a Comments area.) 1144.6 ft.(m)
- ❑ f) Lowest adjacent (finished) grade (LAG) 1144.2 ft.(m)
- ❑ g) Highest adjacent (finished) grade (HAG) 1144.5 ft.(m)
- ❑ h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade 0
- ❑ i) Total area of all permanent openings (flood vents) in C3.h 0 sq. in. (sq. cm)

License Number, Embossed Seal, Signature, and Date: Natalie Jones Lic# 70501 10/10/2000

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 in Sections A, B, and C on this certificate represents my best efforts to interpret the data available.
I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME: N.G. Nears LICENSE NUMBER: 70501
TITLE: Registered Land Surveyor COMPANY NAME: Nears + Co.
ADDRESS: 4305 W. St. Paul CITY: Floodville STATE: ST ZIP CODE: 98765
SIGNATURE: N.G. Nears DATE: 10/10/2000 TELEPHONE: 101/555-0704

FEMA Form 81-31, JUL 00 SEE REVERSE SIDE FOR CONTINUATION REPLACES ALL PREVIOUS EDITIONS

320 MAP INFORMATION

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" or "otherwise protected area," you must inform the inquirer about the designation and the limits on federal assistance under the Coastal Barrier Resources Act (see page 15).

4. You must use the latest Flood Insurance Rate Map (FIRM) and you must maintain copies of all FIRMs in effect since the date you apply to the CRS. 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. 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.

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. 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, below).

LOG OF WALK-IN AND TELEPHONE MAP INFORMATION INQUIRIES

DATE	TYPE	ADDRESS	PANEL	ZONE	ELEV	INSURANCE PURCHASE REQUIREMENT	DESIGNATED COASTAL BARRIER
2/3	W	201 W. Main	0001B	AE	734	H	No
2/4	T	309 W. Mumford	0001B	X	N/A	N/A	No
2/4	T	907 S. Busey	0002B	AE	727	V	No
2/5	L	408 E. Marion	0001B	A	N/A	H	No
2/5	W	3rd & State	0002B	AE	730	H	No

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

320 MAP INFORMATION

Community: _____

321 Credit Points

___ If your community does ALL SEVEN of the items listed on page 12, enter 140 points. Enter this value in the blank after "320" on page 44.

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):

____ 1. If you send letters to appropriate institutions and agencies, a copy of one of the letters (see example, below). The letter to insurance agents must also tell them that your community has elevation certificates for recent construction;

____ 2. If you notify organizations of or agencies responsible for lenders, insurance and real estate agencies, copies of the notifications in their publications. The notice to insurance organizations must also tell them that your community has elevation certificates for recent construction; 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 the previous page) 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.

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. The Building Department also has completed FEMA Elevation Certificates for buildings that were constructed in the floodplain since 1999.

Example of a handout explaining the flood insurance purchase requirement.

[Community Letterhead]

Flood Insurance

NFIP: This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct loss 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: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also 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.

How it Works: Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a SFHA. 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.”

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents have copies, also. It is the agency’s or the lender’s responsibility to check the FIRM to determine if the building is in a SFHA, although many communities provide assistance.

If the building is in an SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is $250,000.

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 the SFHA, even though a portion of the lot may be floodprone. While not mandated by law, a lender may require a flood insurance policy for a property in any zone on a Flood Insurance Rate Map.

Example of a handout explaining the Coastal Barriers Resources System

[Community Letterhead]

The Coastal Barriers Resources System

The Coastal Barrier Resources Act of 1982 (CBRA), and later amendments, 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 units or "otherwise protected areas." They are colloquially called "CBRA zones" (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 CBRA. 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 CBRA zones—there are no loans or grants to repair or rebuild buildings in those areas.

CBRA also banned the sale of National Flood Insurance Program 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 zone was identified. CBRA zones and their identification dates are shown in the legend of Flood Insurance Rate Maps (FIRMs).

If an owner of a building in a CBRA zone wanted 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 would provide more information on the format for this documentation.

The boundaries of the CBRA zones 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, Fish and Wildlife Service, or
- Cartographic modifications by the Federal Emergency Management Agency 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 zone, 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 with flood insurance is substantially improved or substantially damaged, the policy will be cancelled.

Banks can only make conventional loans. While they cannot require flood insurance on newer buildings in CBRA zones, lenders are required to notify borrowers of the flood hazard and the lack of disaster assistance. Many lenders are reluctant to lend without protecting their investment with flood insurance and private flood insurance is not readily 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 48).

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 90 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 *CRS 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 51. 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 running washes or unstable banks, should be discussed.

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, 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 a 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

a. 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.

b. In the second column, enter 9 points for each topic covered by the outreach project that you send out each year to floodplain properties.

c. 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	9	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 44.

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:

____ a. 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).

____ c. Documentation that shows when the projects are undertaken. ***NOTE:*** *Projects credited under a, b, and c.1 must be implemented at least annually.*

Example of an Outreach Project to the Entire Community

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.

Local Flood Hazard

320 Publicity

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. 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 Protection

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.

Example of an Outreach Project to the Entire Community (cont.)

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 flood-proofing, the next flood could be worse. Flood insurance covers <u>all</u> 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

<u>Do not walk through flowing water</u>. 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.

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

<u>Stay away from power lines and electrical wires</u>. 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.

<u>Have your electricity turned off by the Power Company</u>. 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.

<u>Look out for animals, especially snakes</u>. 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.

<u>Look before you step</u>. 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.

<u>Be alert for gas leaks</u>. 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 *CRS Coordinator's Manual* for the details about this credit. OR

Enter 20 points if a state law requires real estate agents to advise people as to 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, or wetlands.

____ Enter the total of a through d. Enter this value in the blank after "340" on page 44.

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 51. 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 the Federal Emergency Management Agency'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"). 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.

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 the previous page and covers the following topics:

____ 4 points for discussing the local flood hazard.
____ 4 points for including a map of the local flood hazard.
____ 4 points for discussing floodplain development permit requirements.
____ 4 points for covering property protection measures.
____ 4 points for explaining the substantial improvement/damage requirements.
____ 2 points for including flood safety.
____ 2 points for describing the local flood warning system.
____ 2 points for covering flood insurance.
____ 2 points for explaining drainage system maintenance.
____ 2 points for discussing natural/beneficial functions.
____ 2 points for publicizing that the community has copies of elevation certificates.
____ 4 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.

____ Enter the total of the above. Enter this value in the blank after "350" on page 44.

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.

____ e. 14 points for providing advice and assistance on how to retrofit or modify a building to protect it from flood damage.

____ 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 44.

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 have agreed to do the work.

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

____ d. Copies of handout materials used.

____ e. Records noting the date and person assisted and the type of assistance provided.

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 eight 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. Coastal dunes and beaches.
6. 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.
7. 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.
8. 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, and (4) studies that were conducted to higher standards than the normal FEMA mapping criteria.

NOTE: *No credit is provided unless (1) the flood study has been adopted by your community for regulatory purposes, (2) the study either meets or exceeds the criteria in* ***Flood Insurance Study Guidelines and Specifications for Study Contractors****, FEMA-37, 1999, or your FEMA Regional Office accepts the study for regulatory purposes, and (3) the study credited under 411.a or b was not paid for by FEMA.*

411 Credit Points

____ a. Enter 15 points if you have adopted base flood elevations for regulatory purposes in one or more areas (1) outside the SFHA, (2) where there are no flood elevations shown on the FIRM, and/or (3) where a restudy produced higher flood elevations, OR you require regulatory flood elevations to be calculated as a condition of a permit.

____ b. Enter 10 points if your additional flood study's base flood discharge was based on the watershed's future condition, if the study included a floodway, if the study included a coastal velocity zone, and/or if the study was reviewed and approved by a state study review process that has been accepted by the FEMA Regional Office.

____ c. Enter 15 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.)

____ d. Enter 20 points if your community paid for some of the cost of your Flood Insurance Study or Restudy.

____ f. Enter 10 points if your community has signed a Cooperating Technical Partner agreement with FEMA.

____ Enter the total of a through f. Enter this value in the blank after "410" on page 44.

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 study or technique used, an explanation of the technique used, and documentation that the study or technique either (1) meets the criteria in *Flood Insurance Study Guidelines and Specifications* or (2) has been reviewed and accepted by your FEMA Regional Office.

____ c. [If applying for credit for state review under Section 411.b] Documentation that the state has reviewed and accepted the study or analysis technique.

____ d. [If applying for credit for cost sharing on the Flood Insurance Study or Restudy under 411.d] 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 44.

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.

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 48).

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 10 points if your community has adopted and enforces the soil testing and compaction requirements of the Standard, Uniform, National, or International Building Codes (also known as the Southern, ICBO, BOCA, and I-Codes).

____ 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 20 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 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.

____ l. 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 25 more points if your community has adopted either the International Residential Code or the International Building Code (50 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 (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 44.

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 x 5 = 50)

____ Enter the total of a and b. Enter this value in the blank after "430LD" on page 44.

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.

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) 8, for showing the location of buildings;
____ (c) 8, for showing floodways;
____ (d) 8, for showing base flood elevations;
____ (e) 8, 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 special flood-related hazard areas;
____ (h) 15, if the system meets FEMA's GIS mapping criteria;
____ (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 elevation reference marks (and replace them when needed).

____ d. Enter 15 points if your community has been issued at least one revision to its Flood Insurance Rate Map (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 44.

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 48).

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 44.

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. The stormwater management office will be asked to complete a questionnaire on the community's stormwater management program to facilitate verification of this activity.

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 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 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.

____ b. A description of the causes of the repetitive loss flooding. This may be a brief paragraph for each area.

c. An outreach project must be sent to each property in your repetitive loss AREAS every year. The outreach project must advise the recipient of three things: (1) that the property is in or near an area subject to flooding, (2) property protection measures appropriate for the flood situation, and (3) 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 topics of property protection and flood insurance (topics 3 and 4; see example on pages 19–20).

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).

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 *CFR* 201.6)	**CRS Planning Steps**	**Maximum points**
Planning process		
201.6(c)(1)	1. Organize	10
201.6(b)(1)	2. Involve the public	72
201.6(b)(2) & (3)	3. Coordinate	18
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	35
	Total	294

The 10-step planning process is explained in more detail in Section 511 of the *CRS Coordinator's Manual* and *Example Plans* (see page 48).

A Category C repetitive loss community MUST prepare a floodplain management plan that covers at least all of its repetitive loss areas (see pages 33–34).

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.

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 Special Flood Hazard Area since your initial FIRM date. The ISO/CRS Specialist will calculate the verified score based on the number of buildings acquired or relocated and the total number of buildings remaining in your Special Flood Hazard Area (SFHA).

____ b. Enter 5 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. You can double count repetitive loss buildings that also are in the SFHA.

____ Enter the total of a and b. Enter this value in the blank after "520" on page 44. 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
  - 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
  - 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))
- Dams that do not meet dam safety requirements.

531 Credit Points

____ Enter 4 points for each building in your Special Flood Hazard Area that has been protected from flooding since your initial FIRM date. If you have protected 20 or more buildings, enter 80. 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.

____ Enter 4 points for each protected building that is also on FEMA's repetitive loss list. You can double count repetitive loss buildings that also are in the SFHA.

____ Enter the total of the above. Enter this value in the blank after "530" on page 44.

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 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 kept for the inspections and follow up maintenance.

Examples of drainage maintenance procedures can be found in *CRS Credit for Drainage System Maintenance* (see page 47).

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 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 44.

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 38 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 47).

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. Dissemination of a warning to the public can be by 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 under conditions of night or heavy storms. 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. (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 2 and 7). 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. (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. (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 Tsunami Ready 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 44.

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.

____ 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 44. 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 *CRS 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 map showing the area the levee protects.

NOTE: *Each year, your annual recertification must include a certification by a licensed professional engineer that the levee has been maintained in such a manner that it meets all the NFIP levee maintenance requirements.*

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 44.

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 should have 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
J.W. McCormack POCH, Room 462
Boston, MA 02109-4595
(617) 223-9569
Fax: (617) 223-9574

REGION II
New Jersey, New York, Puerto Rico,
Virgin Islands

FEMA Region II
26 Federal Plaza, Rm. 1338
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 Street
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 60605
(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 76201-3698
(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 St., Ste. 1200
Oakland, CA 94607-4052
(510) 627-7177
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, 2002. 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, 2002, 55 pages. The worksheets are used to calculate the verified activity scores and to submit modifications.

CRS Application, 2002, 50 pages. Instructions and worksheets for a community to apply for an initial CRS classification. The activities are summarized and the activity descriptions are combined with checklists which are submitted for application.

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," 2002. 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, 2002. 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," 2000. 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 Drainage System Maintenance, 2002. 58 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, 2002. 55 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, 2002. 105 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, 2002. 73 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, 2002. 70 pages. A discussion of the credit under Activity 450 (Stormwater Management) in the *CRS Coordinator's Manual,* with examples.

Example Plans, 2002. 60 pages. A discussion of credit for Floodplain Management Planning (Section 510 in the *CRS Coordinator's Manual*), with examples.

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 eight special hazard areas. They include worksheets needed for special hazards credit.

CRS Credit for Management of Areas Subject to Uncertain Flow Path Hazards

CRS Credit for Management of Areas Adjacent to Closed Basin Lake Hazards

CRS Credit for Management of Ice Jam Hazards

CRS Credit for Management of Floodprone Areas Subject to Land Subsidence Hazards

CRS Credit for Protecting Coastal Dunes and Beaches

CRS Credit for Management of Mudflow Hazards

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://www.fema.gov, or on an IBM-compatible compact disk.

_____ Check here if you would 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 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)

Special Hazards

_____ *CRS Credit for Management of Areas Subject to Uncertain Flow Path Hazards*
_____ *CRS Credit for Management of Areas Adjacent to Closed Basin Lake Hazards*
_____ *CRS Credit for Management of Ice Jam Hazards*
_____ *CRS Credit for Management of Floodprone Areas Subject to Land Subsidence Hazards*
_____ *CRS Credit for Protecting Coastal Dunes and Beaches*
_____ *CRS Credit for Management of Mudflow Hazards*
_____ *CRS Credit for Management of Coastal Erosion Hazards*
_____ *CRS Credit for Management of Tsunami Hazards*

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

Name: _____

Address: _____

_____

City: _____ State: _____ Zip:_____

Community Name: _____

Stamp

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

[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: www.FEMA.gov

Documents on flood maps and studies

____ GP *How to Use a Flood Map to Protect Your Property*, FEMA-258, May 1995.
____ E, O **Managing Floodplain Development in Approximate Zone A Areas*, FEMA-265, July 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, March 1984.
____ GP *Coastal Construction Manual*, FEMA-55, June 2000.
____ GP *Manufactured Home Installation in Flood Hazard Areas*, FEMA-85, September 1985.
____ GP *Floodproofing Nonresidential Structures*, FEMA-102, May 1986.
____ GP *Design Manual for Retrofitting Flood-prone Residential Structures*, FEMA-114, 1986.
____ E, O **Protecting Building Utilities from Flood Damage*, FEMA-102, May 1986.
____ E *Engineering Principles and Practices for Retrofitting Flood Prone Residential Buildings*, 1995.
____ O **Answers to Questions about Substantially Damaged Buildings*, FEMA-213, May, 1991
____ GP *Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas*, FEMA-257, October 1994.

Documents on community floodplain management or flood hazard mitigation

____ GP *A Unified National Program for Floodplain Management*, FEMA-248, May 1994.
____ GP *Design Guidelines for Flood Damage Reduction*, FEMA-15, December 1981.
____ O *Reducing Losses in High Risk Flood Hazard Areas—A Guidebook for Local Officials*, FEMA-116, February 1987.
____ GP,O * *Planning for a Sustainable Future: The Link Between Hazard Mitigation and Livability*, FEMA-364, 2000.
____ O * *Rebuilding for a More Sustainable Future: An Operational Framework*, FEMA-365, 2000.

Documents on natural and beneficial floodplain functions

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

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 – David Van Troost
Alaska – Linda Ryan
Arizona - Ron Mielnicki
Arkansas - Bill Baker
California – Linda Ryan, Rob Flaner, Ron Mielnicki
Colorado (Denver metro) – Phil Anderson
Colorado (rest of state) – Bill Baker
Connecticut - Jimmy Chin
Delaware - Linda Clarity
Florida - Danny Hinson, Gabe Gambrill, David Clukie
Georgia - David Van Troost
Hawaii - Rob Flaner
Idaho - Rob Flaner
Illinois - Mike Knox
Indiana – Jack Clark
Iowa - Mike Knox
Kansas – Phil Anderson
Kentucky - Jack Clark
Louisiana - Phil Anderson
Maine - Jimmy Chin
Maryland - Linda Clarity
Massachusetts - Jimmy Chin
Michigan - Mike Knox
Minnesota - Mike Knox
Mississippi - David Van Troost
Missouri - Phil Anderson
Montana – Rob Flaner
Nebraska – Phil Anderson
Nevada - Ron Mielnicki
New Hampshire - Jimmy Chin
New Jersey - Linda Clarity
New Mexico – Ron Mielnicki
New York (Long Island) - Linda Clarity
New York (Upstate) – Tom Brett
North Carolina - Gil Dunn
North Dakota - Rob Flaner
Ohio – Tom Brett
Oklahoma - Bill Baker
Oregon – Linda Ryan
Pennsylvania - Tom Brett
Rhode Island - Jimmy Chin
South Carolina - David Van Troost
South Dakota - Rob Flaner
Tennessee - Jack Clark
Texas - Bill Baker
Utah – Rob Flaner
Vermont - Jimmy Chin
Virginia - Tom Brett
Washington - Linda Ryan
West Virginia - Tom Brett
Wisconsin – Mike Knox
Wyoming – Rob Flaner

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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 Federal Emergency Management Agency 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://www.fema.gov/emi/ishome.htm. You can enroll in these independent study courses on line, too.

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