

Overview of the CRS

Overview of the Community Rating System



OMB No. 1660-0022
Expires: September 30, 2013

National Flood Insurance Program
Community Rating System

Coordinator's Manual

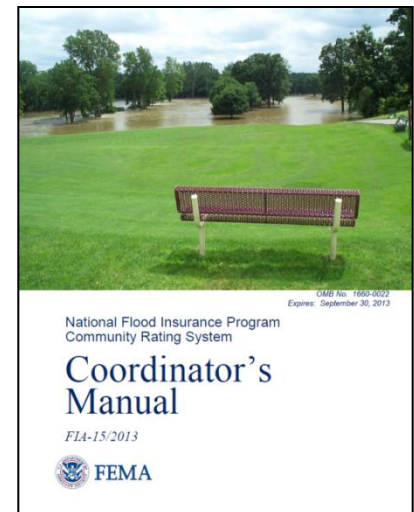
FIA-15/2013



Overview of the CRS

CRS Basics

- ✓ FEMA program
- ✓ NFIP program
- ✓ Voluntary program
- ✓ Provides reduced flood insurance premiums where there is better floodplain management (above and beyond the minimum requirements of the NFIP)
- ✓ Administered by the Insurance Services Office
 - ❖ ISO/CRS Specialist – Amanda Gowans



Overview of the CRS

Goals

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



Insurance Program
Insurance Manual

Overview of the CRS

4 Series of Activities

300 Public Information

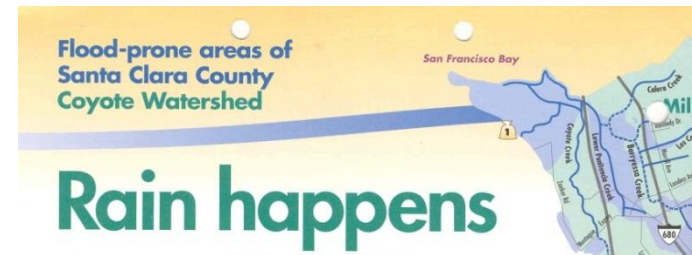
400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

19 Activities

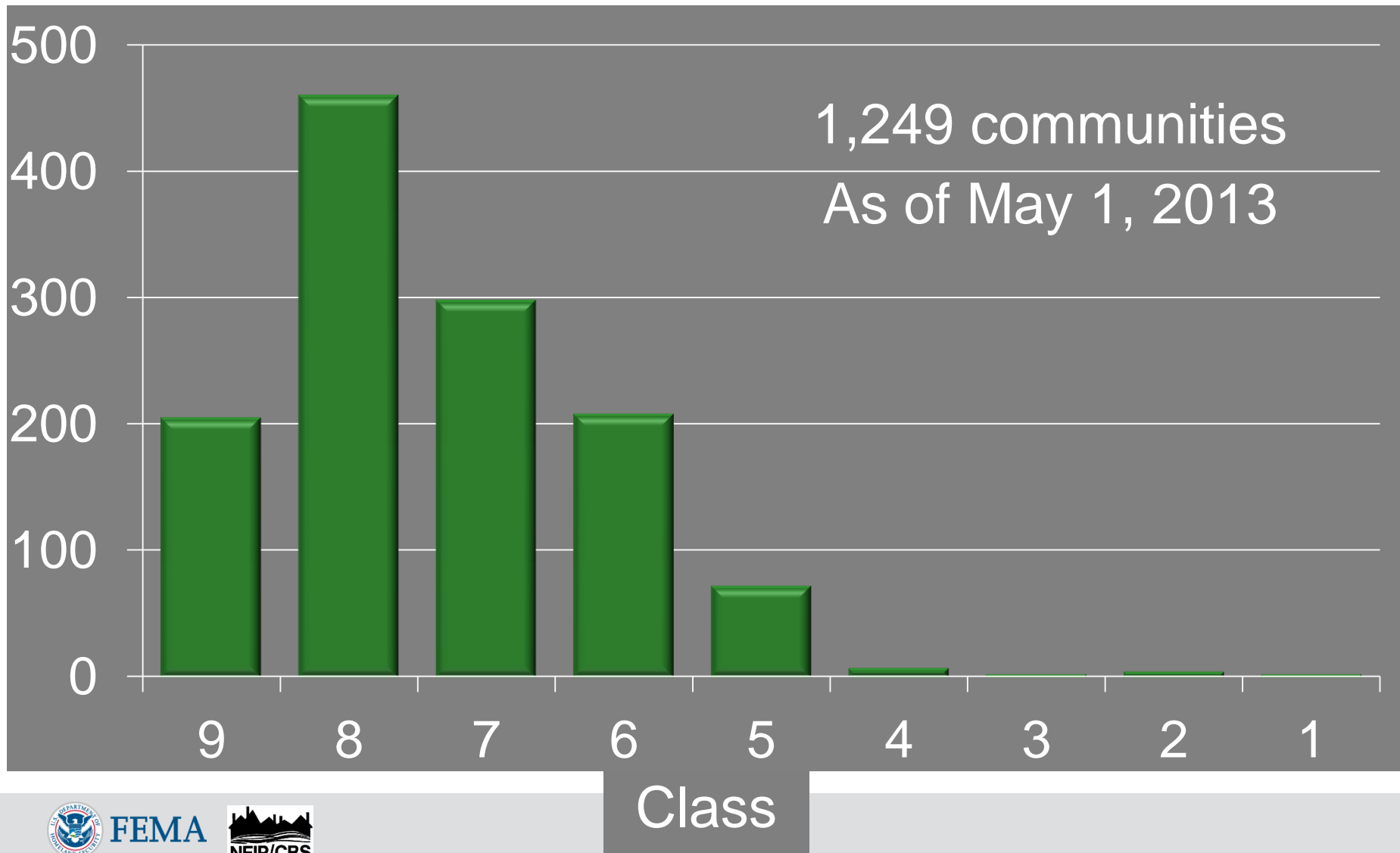
94 Elements

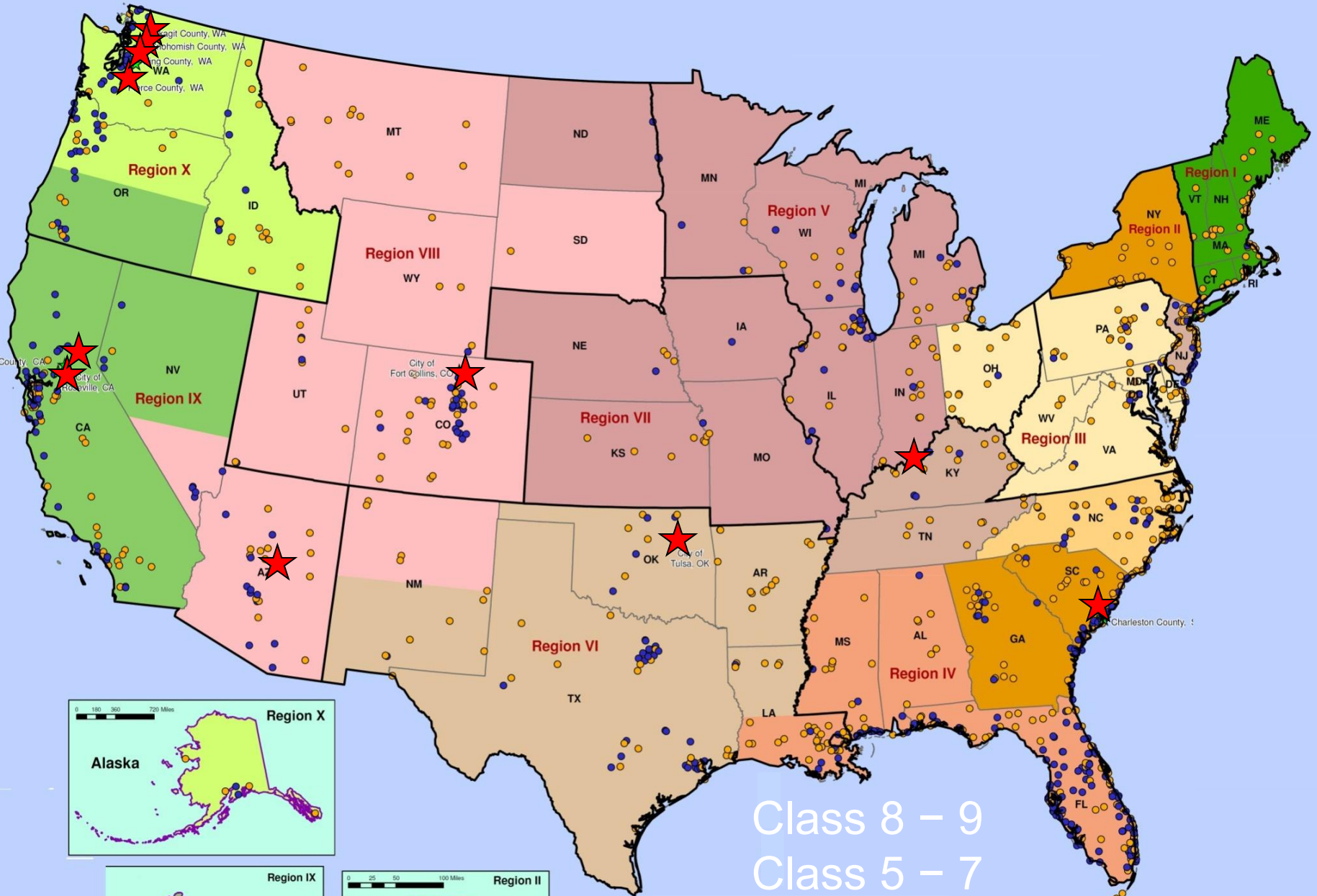


Overview of the CRS

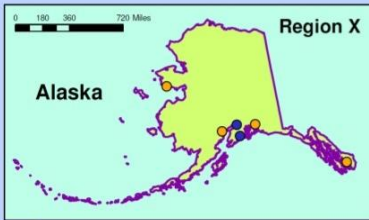
Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0

Overview of the CRS





Class 8 – 9
 Class 5 – 7
 ★ Class 1 – 4



Overview of the CRS

Area Participation

Alexandria, VA	7
Arlington County, VA	8
Fairfax County, VA	7
Falls Church, VA	7
Howard County, MD	7
Prince George's County, MD	5
Prince William County, VA	8
Vienna, VA	8

Other Large Cities

Charlotte, NC	5
Houston, TX	5
Los Angeles, CA	7
Louisville, KY	4
Miami/Dade County, FL	5
New Orleans, LA	8
Portland, OR	5
Tulsa, OK	2

Overview of the CRS

Prerequisites to Join the CRS

- 1) Be in the NFIP \geq one year
- 2) Be in full compliance with the NFIP
- 3) Maintain FEMA Elevation Certificates
- 4) Plot repetitive loss areas, develop a plan for them
- 5) Maintain all required insurance policies
- 6) Keep the draft LiMWA on the FIRM

Overview of the CRS

Application

- ✓ Letter of interest from CEO
- ✓ Have ≥ 500 points
- ✓ FEMA Region OK's a visit
- ✓ ISO/CRS Specialist conducts the verification visit
- ✓ Meet the prerequisites

CRS Quick Check												
1												
2	Community Name							State	BCEGS	10		
3	NFIP Number							FIRM Effective Date				
4	Population							Current FIRM Date				
5	Application Date							County				
7	Chief Executive Officer				CRS Coordinator							
8	Name											
9	Title											
10	Address											
11	Address											
12							CRS Coordinator's phone	Fax				
13							CRS Coordinator's e-mail					
14												
15	Section	Prerequisites						Met	Can Meet	Enter		
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?									
17		a(4)	How many repetitive loss properties are there in your community?									
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)									
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?									
20	213	a	How many buildings are in your community's Special Flood Hazard Area?									
21		a	How large is your community's Special Flood Hazard Area (in acres)?									
22												
23	CRS Activities and Elements							Now	Could	Credit	Max	
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?						38		38	38
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?								12	48
26	320	a	How many buildings that you will need FEMA Elevation Certificates for?								20	48



Overview of the CRS

Operation

- ✓ Application
- ✓ Verification Visit
- ✓ Recertification
- ✓ Modification
- ✓ Cycle Verification

	A	B	C	D	E	F	G	H	I		
1	CRS Quick Check										
2	Community Name				State		BCEGS			10	
3	NFIP Number				FIRM Effective Date						
4	Population				Current FIRM Date						
5	Application Date				County						
7	Chief Executive Officer				CRS Coordinator						
8	Name										
9	Title										
10	Address										
11	Address										
12					CRS Coordinator's phone		Fax				
13					CRS Coordinator's e-mail						
14											
15	Section		Prerequisites					Met	Can Meet	Enter	
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?								
17		a(4)	How many repetitive loss properties are there in your community?								
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)								
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?								
20	213	a	How many buildings are in your community's Special Flood Hazard Area?								
21		a	How large is your community's Special Flood Hazard Area (in acres)?								
22											
23	CRS Activities and Elements							Now	Could	Credit	Max
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?					38		38	38
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?							12	48
26	320	a	How many buildings that you will need FEMA Elevation Certificates for?							20	48



FEMA



Overview of the CRS

Community Responsibilities

- ✓ Pass a Community Assistance Visit (CAV)
- ✓ Designate CRS Coordinator
- ✓ Implement activities
- ✓ Recertify each year
- ✓ Maintain ECs, FIRMs, forever
- ✓ Maintain other records until cycle

Overview of the CRS

Benefits

- ✓ Money stays in the community



Community: DISTRICT OF COLUMBIA

State: DISTRICT OF COLUMBIA

County: DISTRICT OF COLUMBIA

CID: 110001

Current CRS Class = 10

[Printable Version]

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	2,310	213	898	1,199
PREMIUM	\$1,140,008	\$482,112	\$215,981	\$441,915
AVERAGE PREMIUM	\$494	\$2,263	\$241	\$369

CRS Class

09	Per Policy	\$15	\$113	\$12	\$0
	Per Community	\$34,905	\$24,106	\$10,799	\$0
08	Per Policy	\$26	\$226	\$12	\$0
	Per Community	\$59,011	\$48,211	\$10,799	\$0
07	Per Policy	\$36	\$340	\$12	\$0
	Per Community	\$83,116	\$72,317	\$10,799	\$0
06	Per Policy	\$51	\$453	\$24	\$0
	Per Community	\$118,020	\$96,423	\$21,598	\$0
05	Per Policy	\$62	\$566	\$24	\$0
	Per Community	\$142,126	\$120,528	\$21,598	\$0

Overview of the CRS

Benefits

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



Overview of the CRS



Home ▾	2013 Manual	100 Series	200 Series	300 Series	400 Series	500 Series	600 Series	700 Series
------------------------	-----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------

CRS Resources Home

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

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

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

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

Overview of the CRS


CRS users groups

- ✓ Share how activities done
- ✓ Discuss common concerns
- ✓ Talks by ISO/Tech reviewer
- ✓ Joint projects
- ✓ Get new communities in
- ✓ Organize training
- ✓ Sponsor webinars
- ✓ 2013 *Manual* change feedback



FAST - A Local CRS Users' Group

- Past Meetings »
- NFIP and other Newsletters »
- Additional CRS Materials »
- Links »



FAST - A LOCAL CRS USERS' GROUP

Floodplain Awareness Success in Texas (FAST) is a Community Rating System (CRS) Users' Group, begun in April 2010. CRS is a voluntary incentive program of the National Flood Insurance Program (NFIP) that recognizes and encourages community floodplain management activities that exceed the minimum.

**Contact: Kelly Porter
Regional Planner
(713) 993-1529
kelly.porter@gh-gac.com**

**MOKAN CRS
USERS GROUP**

Next FAST Meeting

1. Reduce flood damage
2. Strengthen and
3. Encourage a com

Meeting Information
FAST meetings provide program to explore with other community activity or related to not participating, but otherwise indicated. FMI at the offices of t

Interested in Applying for CRS?
If your community is interested in making application for Community Rating System (CRS), your first point of contact will be your State NFIP Coordinator/Specialist to start your CAV and then with your ISO Specialist for your CRS application.

FEMA or States on behalf of FEMA conduct Community Assistance Visits (CAVs) monitor community floodplain management programs. A CAV is a scheduled visit to an NFIP community for the purpose of conducting a comprehensive assessment of the community's floodplain management program. The CAV is also used as an opportunity to provide technical assistance to the community. A CAV typically involves a tour of the floodplain, a meeting with local floodplain management officials, and an examination of the community's floodplain development permit and variance files. The visit is documented in a follow-up letter to the community. If any issues are identified during the CAV, such as a possible floodplain violation or program deficiency, these issues are also addressed in the follow-up letter. The community is responsible for resolving any program deficiencies or remedying any violations identified.

Kansas contact:
Tom Morey, R.S., CFM, NFIP Coordinator
Kansas Department of Agriculture
Division of Water Resources
p. (785) 296-5440 | tom.morey@kds.kg.gov

Missouri contact:
Dale Schmutzler, CFM
Section Chief & Floodplain Risk Reduction Coordinator
Missouri State Emergency Management Agency
p. (573) 526-9135 | Dale.schmutzler@sema.dps.mo.gov

Currently, there are 22 formal CRS Users Groups, including MOKAN. We have asked MOKAN

communities to be the point of contact for specific CRS sections/activities. Please do not hesitate to contact them with any questions that you may have in regards to CRS support by activity.

CRS Activity	Contact	Email
310	City of Overland Park Paul Fortus, P.E. CFM (913) 895-8054	Paul.Fortus@parkmo.us
330	City of Lawrence Ann Miller, AICP, CFM (785) 832-3166	annm@lawrenceks.org
340	If your community is interested in supporting this activity, contact Melissa Mitchell at melissam@gh-gac.com	
350	City of Lenexa Tom Jacobs, P.E., CFM (913) 477-7644	tcjacobs@lenexa.com
360	City of St. Charles, MO Ellie Marr (636) 949-7900 x7235	EMarr@scmms.org
410	City of Shawnee Jonathan Wiles, CET (913) 742-6292	jwiles@cityofshawnee.org
420	City of Lenexa Tom Jacobs, P.E., CFM (913) 477-7644	tcjacobs@lenexa.com
430	Platte County, MO Gale Coats, C.B.I. (816) 838-1380	GCANTU@co.platte.mo.us
440	Kansas Department of Agriculture, DWR Dale Baskley (316) 296-7769	Dale.Baskley@KDA.KS.GOV
450	City of Shawnee Jonathan Wiles, CET (913) 742-6292	jwiles@cityofshawnee.org
510	City of Shawnee Jonathan Wiles, CET (913) 742-6292	jwiles@cityofshawnee.org
520	Platte County, MO Gale Coats, C.B.I. (816) 838-1380	GCANTU@co.platte.mo.us
530	City of St. Charles, MO Ellie Marr (636) 949-7900 x7235	EMarr@scmms.org
540	If your community is interested in supporting this activity, contact Melissa Mitchell at melissam@gh-gac.com	
610	City of Overland Park Paul Fortus, P.E. CFM (913) 895-8054	Paul.Fortus@parkmo.us
630	City of Lenexa John W. Young, P.E., CFM (913) 727-2400	jyoung@lenexa.com

MOKAN CRS Users Group Newsletter - May 2013

Overview of the CRS

4 Series of Activities

300 Public Information

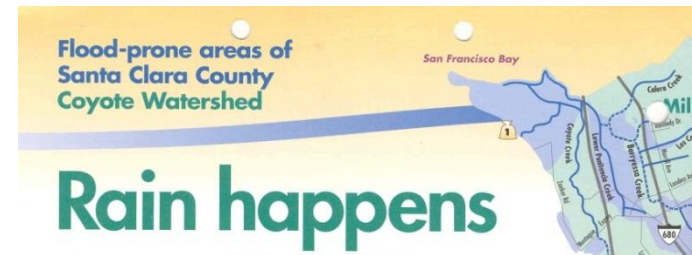
400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

19 Activities

94 Elements



Overview of the CRS

CRS Activities and Elements

<u>300 Series: Public Information Activities</u>			<u>Max</u>	<u>Page</u>	<u>400 Series: Mapping and Regulations</u>			<u>Max</u>	<u>Page</u>
310 (Elevation Certificates)					410 (Floodplain Mapping)				
a	EC	Elevation Certificates after CRS application	38	310-11	a	NS	New study	290	410-8
b	ECPO	Elevation Certificate on post-FIRM buildings	48	310-13	b	LEV	Leverage	N/A	410-14
c	ECPR	Elevation Certificate on pre-FIRM buildings	30	310-15	c	SR	State review	60	410-16
320 (Map Information Service)					d	HSS	Higher study standards	160	410-18
a	MI1	Providing insurance information from FIRM	30	320-7	e	FWS	Floodway standard	110	410-21
b	MI2	LiMWA/floodway info/CBRS area	20	320-9	f	MAPSH	Special hazards mapping	50	410-24
c	MI3	Other flood problems not shown on FIRM	20	320-11	g	CTP	Cooperating Technical Partner	132	410-25
d	MI4	Flood depth data	20	320-11	420 (Open Space Preservation)				
e	MI5	Special flood-related hazards	20	320-13	a	OSP	Preserved open space	1,450	420-3
f	MI6	Historical/repetitive flood information	20	320-14	b	DR	Deed restriction	50	420-11
g	MI7	Natural floodplain functions	20	320-15	c	NFOS	Natural functions open space	350	420-13
330 (Outreach Projects)					d	SHOS	Special hazards open space	50	420-19
a	OP	Outreach projects	200	330-6	e	OSI	Open space incentives	250	420-20
b	FRP	Flood response preparations	50	330-9	f	LZ	Low density zoning	600	420-26
c	PPI	Program for Public Information bonus	80	330-12	g	NSP	Natural shoreline protection	120	420-28
d	STK	Stakeholder bonus	50	330-17	430 (Higher Regulatory Standards)				
340 (Hazard Disclosure)					a	DL	Development limitations	1,330	430-6
a	DFH	Real estate agent disclosure of SFHA	35	340-3	b	FRB	Freeboard	500	430-10
b	ODR	Other disclosure requirements	25	340-5	c	FDN	Foundation protection	80	430-16
c	REB	Real estate brochure	12	340-7	d	CSI	Cumulative substantial improvements	90	430-17
d	DOH	Disclosure of other hazards	8	340-10	e	LSI	Lower substantial improvements	20	430-19
350 (Flood Protection Information)					f	PCF	Protection of critical facilities	80	430-21
a	LIB	Library	10	350-3	g	ENL	Enclosure limits	240	430-23
b	LPD	Locally pertinent documents in the library	10	350-5	h	BC	Building code	100	430-25
c	WEB	Website	105	350-6	i	LDP	Local drainage protection	120	430-29
360 (Flood Protection Assistance)					j	MHP	Manufactured home park	15	430-31
a	PPA	Property protection advice	40	360-4	k	CAZ	Coastal A Zone regulations	650	430-32
b	PPV	Advice after a site visit	45	360-6	l	SHR	Special hazards regulations	100	430-35
c	FAA	Financial assistance advice	15	360-7	m	OHS	Other higher standards	100	430-37
d	TNG	Training	10	360-10	n	SMS	State-mandated standards	20	430-38
370 (Flood Insurance Promotion)					o	RA	Regulations administration	67	430-40
a	FIA	Flood insurance assessment	15	370-3					
b	CP	Coverage plan	15	370-6					
c	CPI	Plan implementation	60	370-9					
d	TA	Technical assistance	20	370-11					

Overview of the CRS

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

ELEVATION CERTIFICATE

IMPORTANT: Follow the instructions on pages 1-9.

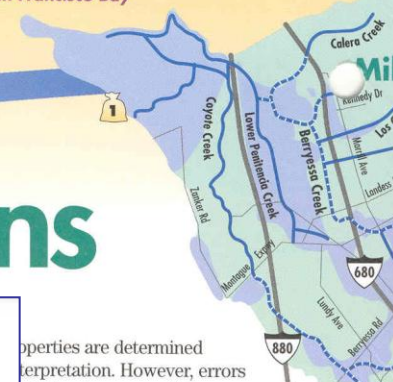
OMB No. 1660-0008
Expiration Date: July 31, 2015

SECTION A - PROPERTY INFORMATION

SECTION A - PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
A1. Building Owner's Name		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.		Company NAIC Number:
City	State	ZIP Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		

Flood-prone areas of Santa Clara County Coyote Watershed

San Francisco Bay



Rain happens

Welcome to the official site of the City of Biloxi



- Tracking construction
- Sign up for Bmail
- Flying into Biloxi? Get a video

Your City at Work

- Excel By Five to host
- Dronet named acting
- Come Saturday, ever
- City receives federal
- City seeks nominatio
- Reminder: Popp's Fe
- evening

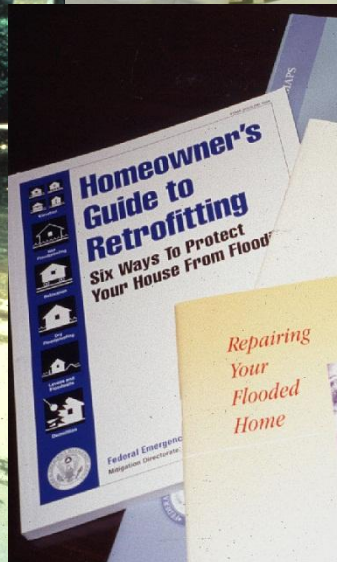
To read more an

Google™ Custom Search



Your property
by the water

properties are determined
interpretation. However, errors

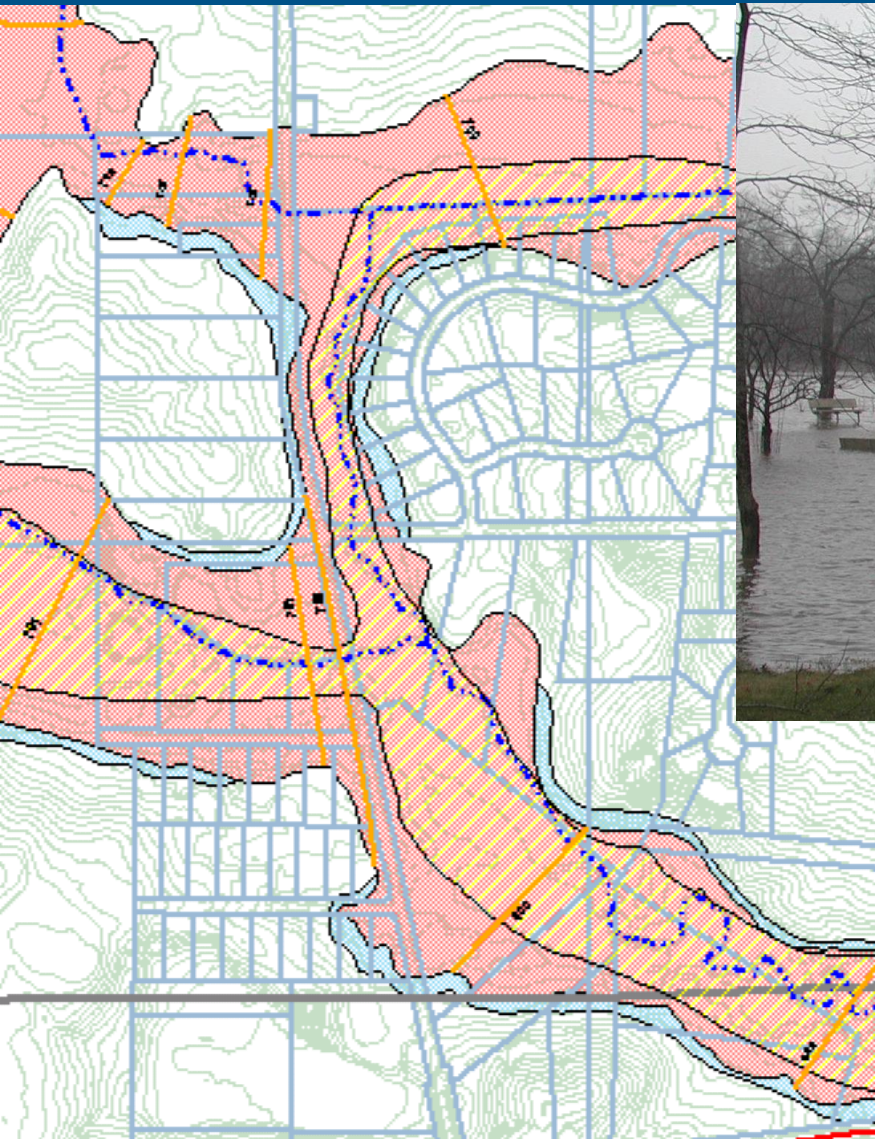


National Flood Insurance Program Flood Insurance Manual

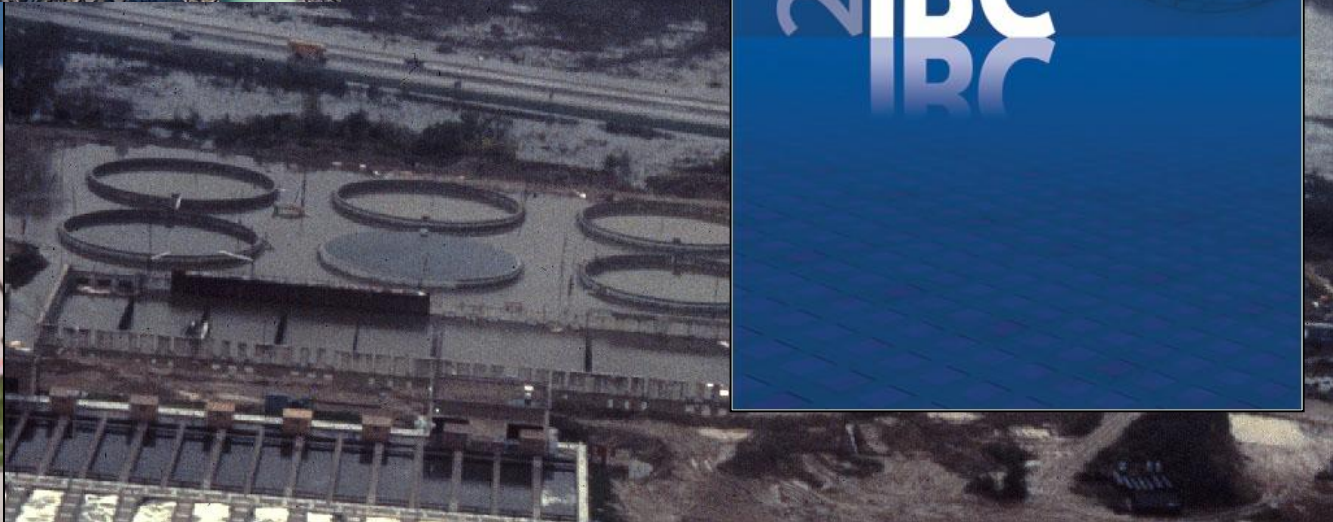
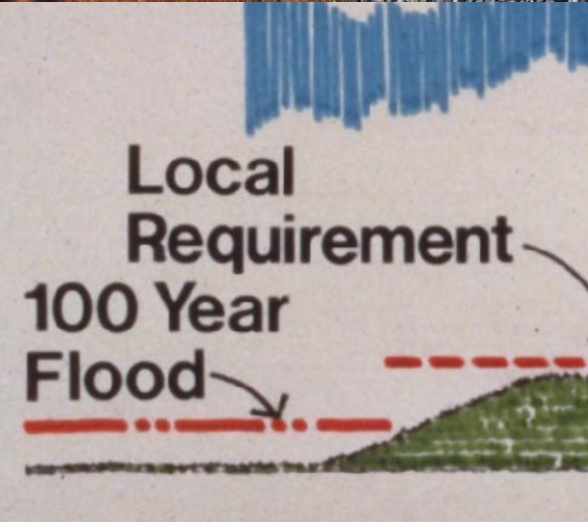
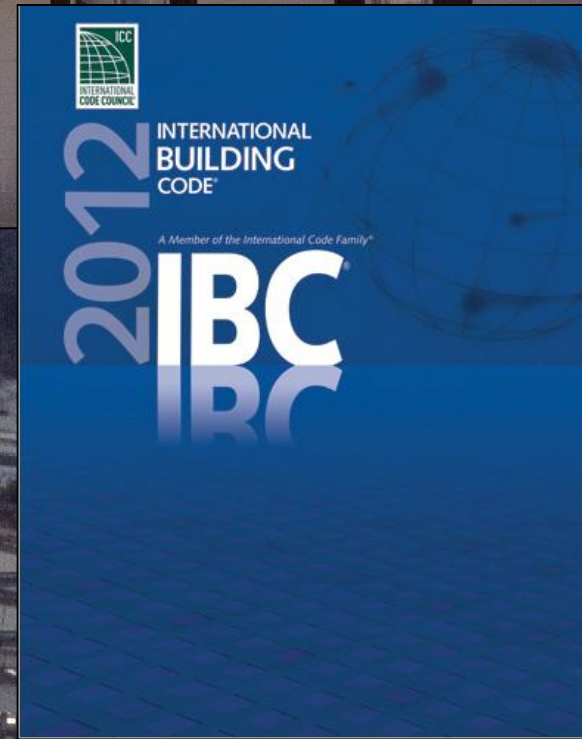
May 2011
Revised October 2011
Revised May 2012
Revised October 2012
Revised January 2013
Revised May 2013



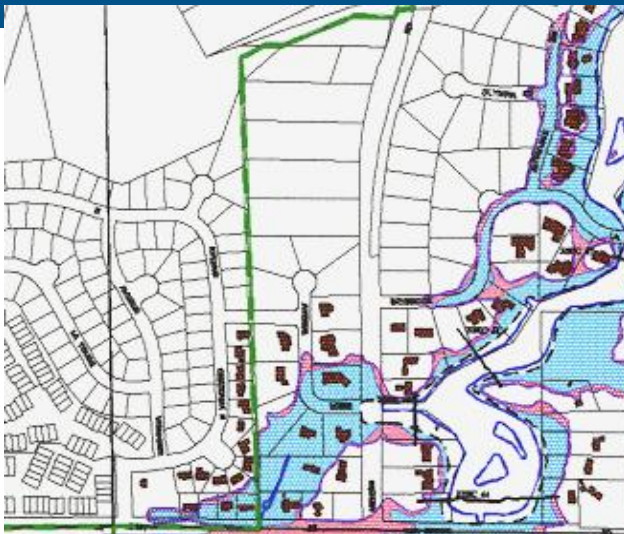
Overview of the CRS



Overview of the CRS



Overview of the CRS



On-site retention



FEMA



NFIP/CRS

Overview of the CRS

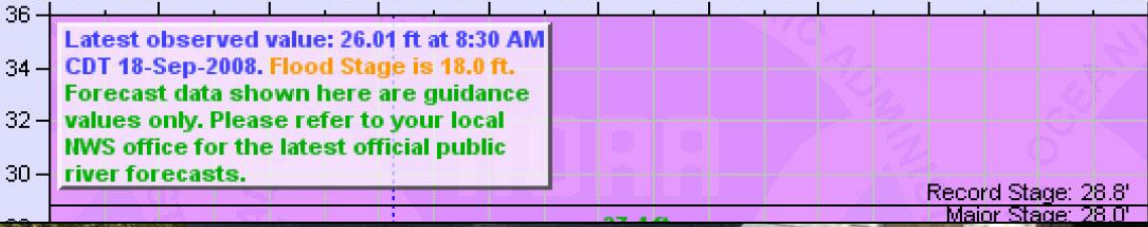


Overview of the CRS

Illinois River AT Peoria

Universal Time (UTC)

12Z Sep 15 12Z Sep 16 12Z Sep 17 12Z Sep 18 12Z Sep 19 12Z Sep 20 12Z Sep 21 12Z Sep 22 12Z Sep 23 12Z Sep 24 12Z Sep 25



Overview of the CRS



FEMA



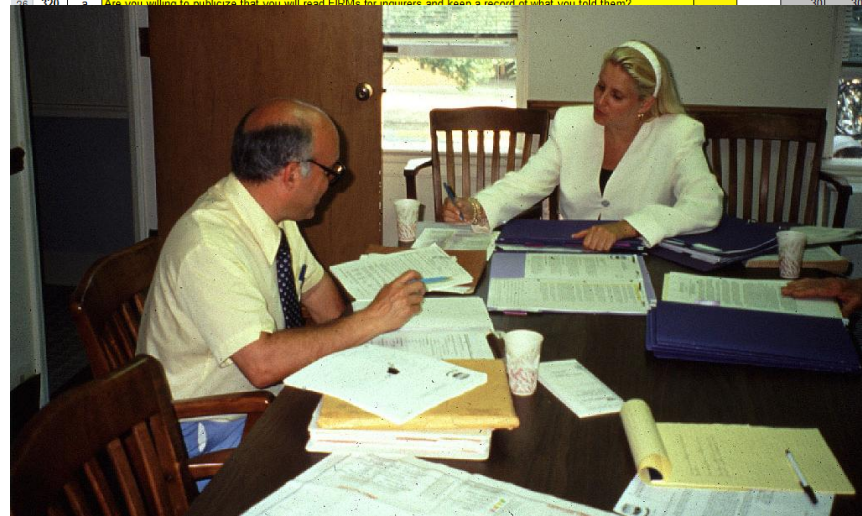
Overview of the CRS

What next?

Application

- ✓ Letter of interest from CEO
- ✓ Have ≥ 500 points
- ✓ FEMA Region OK's a visit
- ✓ ISO/CRS Specialist conducts the verification visit
- ✓ Meet the prerequisites

	A	B	C	D	E	F	G	H	I		
1	CRS Quick Check										
2	Community Name				State	BCEGS 10					
3	NFIP Number				FIRM Effective Date						
4	Population				Current FIRM Date						
5	Application Date				County						
7	Chief Executive Officer				CRS Coordinator						
8	Name										
9	Title										
10	Address										
11	Address										
12					CRS Coordinator's phone		Fax				
13					CRS Coordinator's e-mail						
14											
15	Section		Prerequisites				Met	Can Meet	Enter		
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?								
17		a(4)	How many repetitive loss properties are there in your community?								
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)								
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?								
20	213	a	How many buildings are in your community's Special Flood Hazard Area?								
21		a	How large is your community's Special Flood Hazard Area (in acres)?								
22											
23	CRS Activities and Elements						Now	Could	Credit	Max	
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?				38		38	38	
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?						12	48	
26	320	a	Are you willing to publish that you will read FIRMs for awareness and keep a record of what you told them?						30	30	



FEMA



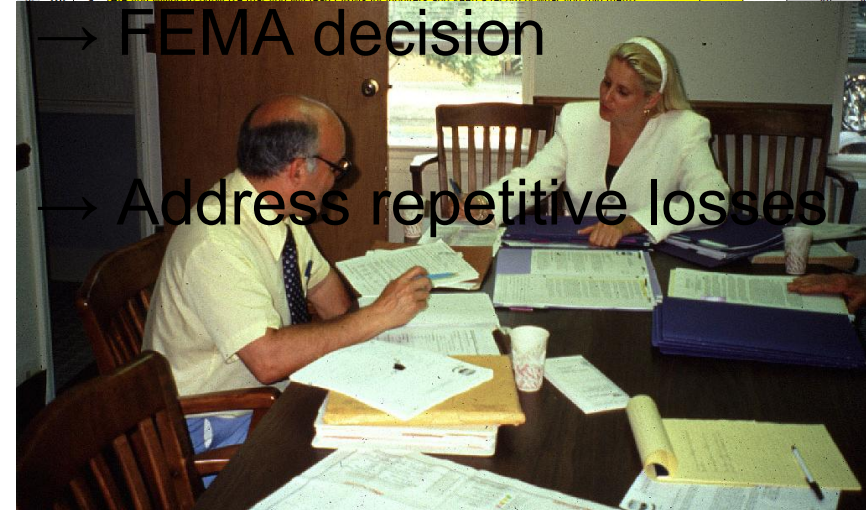
Overview of the CRS

What next?

Application

- ✓ Letter of interest from CEO
- ✓ Have ≥ 500 points
- ✓ FEMA Region OK's a visit
- ✓ ISO/CRS Specialist conducts the verification visit
- ✓ Meet the prerequisites

	A	B	C	D	E	F	G	H	I
1	CRS Quick Check								
2	Community Name			State			BCEGS 10		
3	NFIP Number			FIRM Effective Date					
4	Population			Current FIRM Date					
5	Application Date			County					
7	Chief Executive Officer			CRS Coordinator					
8	Name								
9	Title								
10	Address								
11	CRS Coordinator's phone								
12	CRS Coordinator's e-mail								
13									
14									
15	Section	Prerequisites	Met	Can Meet	Enter				
16	211	a) Have you had a Community Assistance Visit (CAV) and do you remain in compliance with the NFIP?							
17		a4) How many repetitive loss properties are in your community?							
18		a4) What is your repetitive loss category? (A = no rep. losses, B = 1 - 9%, 10 or more)							
19		a5) Have you maintained flood insurance policies on all buildings that have been required to have one?							
20	213	a) How many buildings are in your community's Special Flood Hazard Area?							
21		a) How many is your community's Special Flood Hazard Area (in acres)?							
22						CRS Activities and Elements			
23			Now	Could	Credit	Max			
24	310	a) Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	38			38	38		
25		b) Do you have FEMA Elevation Certificates on buildings built before your CRS application?				12	48		
26	320	a) Are you willing to publish that you will read FIRMs for awareness and begin a report of what you told them?				30	30		



→ Senior leadership decision

→ Low hanging fruit

→ Prepare for CAV

→ FEMA decision

→ Address repetitive losses