

Introduction to the CRS

Introduction to the Community Rating System

Pamela Lightfoot
State CRS Program Manager
June 18, 2020



OMB No. 1660-0022
Expires: March 31, 2020

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2017



Introduction to the CRS

CRS Basics

- ✓ FEMA/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)
 - ❖ ISO/CRS Specialist – Mechelle Olivier



OMG No. 1650-0022
Expires: March 31, 2020

National Flood Insurance Program
Community Rating System

Coordinator's
Manual

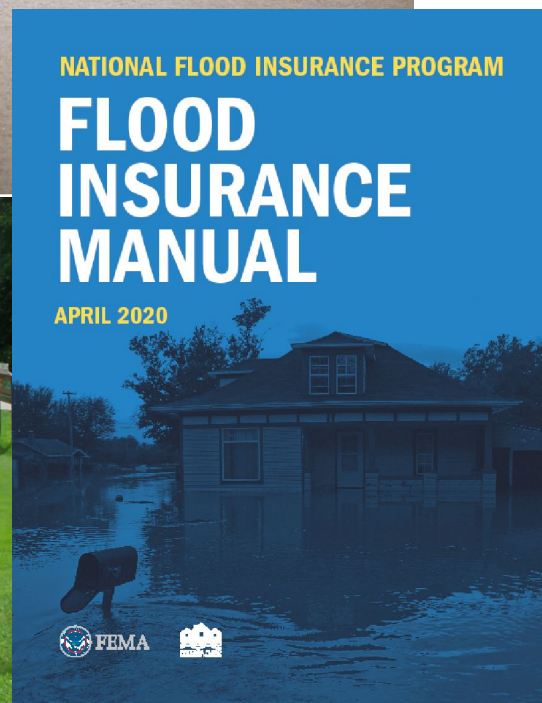
FLA-15/2017



Introduction to 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



Introduction to the CRS

<u>Class</u>	<u>Points</u>	<u>SFHA</u>	<u>Non-SFHA</u>	<u>PRP</u>
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

Introduction to the CRS



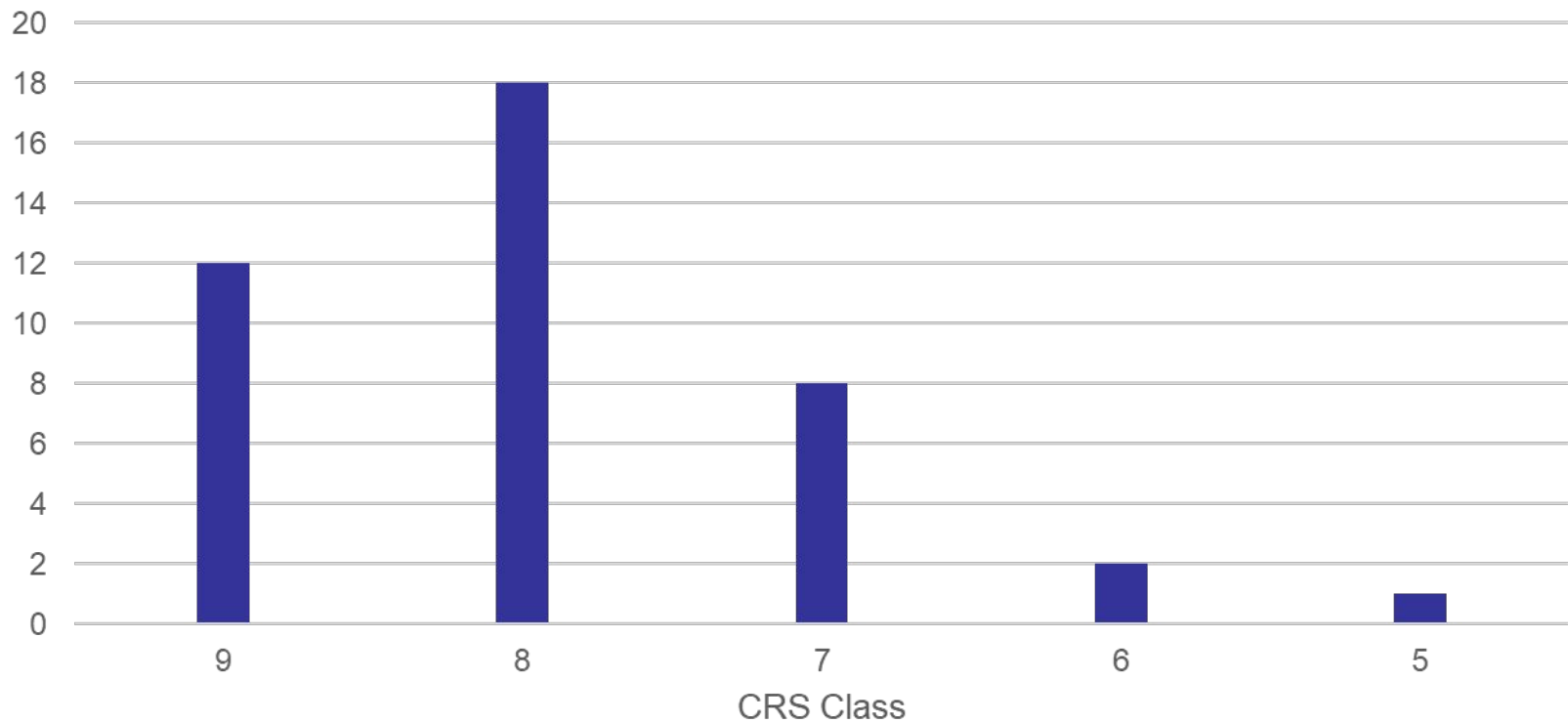
Communities

41 Louisiana communities, which makes up **80%** of the States flood insurance policies.

<i>Ascension Parish</i>	<i>Mandeville, City of</i>
<i>Baker, City of</i>	<i>Morgan City, City of</i>
<i>Bossier City, City of</i>	<i>New Orleans/Orleans Parish</i>
<i>Caddo Parish</i>	<i>Ouachita Parish</i>
<i>Calcasieu Parish</i>	<i>Rayne, City of</i>
<i>Carencro, City of</i>	<i>Ruston, City of</i>
<i>Central, City of</i>	<i>Scott, City of</i>
<i>Covington, City of</i>	<i>Shreveport, City of</i>
<i>Denham Springs, City of</i>	<i>Slidell, City of</i>
<i>East Baton Rouge Parish</i>	<i>Sorrento, Town of</i>
<i>Gonzales, City of</i>	<i>St. Charles Parish</i>
<i>Gretna, City of</i>	<i>St. James Parish</i>
<i>Harahan, City of</i>	<i>St. John the Baptist Parish</i>
<i>Houma, City of</i>	<i>St. Tammany Parish</i>
<i>Jean Lafitte, Town of</i>	<i>Tangipahoa Parish</i>
<i>Jefferson Parish</i>	<i>Terrebonne Parish</i>
<i>Kenner, City of</i>	<i>Walker, City of</i>
<i>Lafayette, City of</i>	<i>West Baton Rouge Parish</i>
<i>Lafayette Parish</i>	<i>Westwego, City of</i>
<i>Lake Charles, City of</i>	<i>Zachary, City of</i>
<i>Lutcher, Town of</i>	

Introduction to the CRS

Louisiana Totals



Introduction to the CRS

Benefits of Participation

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

Introduction to the CRS

Community Responsibilities

- ✓ Submit application to FEMA
- ✓ Designate a CRS Coordinator
- ✓ Pass a CAV
- ✓ Implement activities
- ✓ Maintain ECs, FIRMs forever
- ✓ Maintain other records until cycle
- ✓ Submit Annual recertification

Introduction to the CRS

Application

- ✓ CRS Quick Check-need at least 500 points
 - <https://crsresources.org/>
- ✓ Letter of interest from CEO
- ✓ FEMA Region OK's a visit- Dave Hiegel
- ✓ May need a CAV
- ✓ ISO/CRS Specialist conducts the verification visit
 - Once the file is complete, you will receive an official FEMA letter
- ✓ Current manual – 2017 Coordinator's Manual

CRS Quick Check					
Community Name			State		
NFIP Number			Initial FIRM Date		
Population			Current FIRM Date		
Date Completed			County		
Chief Executive Officer			CRS Coordinator		
Name					
Title					
Address					
Address					
CRS Coordinator's phone number			Fax		
CRS Coordinator's e-mail address					
Section	Prerequisites	Estimate	Yes	Not Yet	
211	a(2) Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?				
	a(3) How many repetitive loss properties are there in your community?				
	a(4) What is your repetitive loss category? (A = no rep losses, B = 1 - 49, C = 50 or more)				
	a(5) Have you maintained flood insurance policies on all buildings owned by your community that have been required to have one?				
213	a How many buildings are in your community's Special Flood Hazard Area?				
	b How large is your community's Special Flood Hazard Area (in acres)?				
CRS Activity	CRS Activities and Elements	Yes, currently	Will begin providing	Will consider	Primary documentation that will be needed (other documentation or information will be required for each activity)
310	a Are you keeping FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHZA?				
	b Do you have FEMA Elevation Certificates on buildings built before your CRS application?				Copies of elevation certificates
326	a Are you willing to publicize that you will read FIRMs, for inquirers and keep a record of what you told them?				Copy of publicity
	b Do you provide inquirers with other non-insurance related information that is shown on your FIRM?				
	c Do you provide information about flood problems other than those shown on the FIRM?				
	d Do you provide information about flood depths?				
	e Do you provide information about special flood-related				



Introduction to the CRS

Once in

✓ Recertification

- Annual
- keep your contact information updated with your ISO/CRS Specialist

✓ Modification

- Any time
- Only one class - 2=cycle

✓ Cycle Verification

- 3-5 years depending on class and discount

CRS Annual Recertification Schedule			
CC-213 Recertification and Required Documentation Due to ISO By:			
1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
February 1	May 1	August 1	October 15
Alaska Connecticut FL: Miami-Dade County FL: Monroe County Illinois Indiana Iowa Kansas Maine Michigan Minnesota Mississippi New Hampshire New York North Dakota Ohio Pennsylvania Rhode Island South Dakota Vermont Wisconsin	Colorado Delaware FL: All Others Kentucky Massachusetts Missouri Nebraska Puerto Rico West Virginia	Arkansas California Idaho Louisiana Montana North Carolina South Carolina Utah Virginia Wyoming	Alabama Arizona Georgia Hawaii Maryland Nevada New Jersey New Mexico Oklahoma Oregon Tennessee Texas Washington
Annual Recertification Information Distributed to Community By:			
December 15	March 15	June 15	September 1

Introduction to the CRS

Class Prerequisites

Class 9 - 5% discount

- Compliant with NFIP
- Maintain required flood insurance policies on community owned buildings
- Maintain elevation certificates – Activity 310
- Meet repetitive loss criteria – Activity 501
- 500 points

Introduction to the CRS

CRSResources.org



Master List of Community Rating System (CRS) Activities and Elements

300 Series: Public Information Activities	Max	Para
310 (Elevation Certificates)		
a EC Elevation Certificates after CRS application	38	310-12
b ECPO Elevation Certificate on post-FIRM buildings	48	310-13
c ECPR Elevation Certificate on pre-FIRM buildings	30	310-15
320 (Map Information Service)		
a M11 Providing insurance information from FIRM	30	320-8
b M12 LHMW/Inflowway into/CRS area	20	320-10
c M13 Other flood problems not shown on FIRM	20	320-11
d M14 Flood depth data	20	320-11
e M15 Special flood-related hazards	20	320-13
f M16 Historical/repetitive flood information	20	320-14
g M17 Natural floodplain functions	20	320-15
330 (Outreach Projects)		
a OP Outreach projects	200	330-6
b FRP Flood response preparations	50	330-9
c PPI Program for Public Information bonus	N/A	330-14
d STK Stakeholder bonus	50	330-20
340 (Hazard Disclosure)		
a DFH Real estate agent disclosure or SPHA	35	340-3
b ODR Other disclosure requirements	25	340-5
c REB Real estate brochure	12	340-7
d DOH Disclosure of other hazards	8	340-10
350 (Flood Protection Information)		
a LIB Library	10	350-3
b LPP Locally pertinent documents in the library	10	350-5
c WEB Website	105	350-7
360 (Flood Protection Assistance)		
a PPA Property protection advice	40	360-4
b PPV Advice after a site visit	45	360-6
c FAA Financial assistance advice	15	360-7
d TNG Training	10	360-10
370 (Flood Insurance Promotion)		
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	370-12



Master List of Community Rating System (CRS) Activities and Elements

400 Series: Mapping and Regulations	Max	Para	500 Series: Flood Damage Reduction Activities	Max	Para	600 Series: Warning and Response	Max	Para
410 (Floodplain Mapping)			510 (Floodplain Management Planning)			610 (Flood Warning and Response)		
a NS New study	350	410-8	a FPM Floodplain management planning	382	510-4	a FTR Flood threat recognition system	75	610-8
b LEV Leverage	N/A	410-14	b RLAA Repetitive loss area analysis	140	510-20	b EWD Emergency warning dissemination	75	610-11
c SR State review	60	410-16	c NFP Natural floodplain functions plan	100	510-25	c FRO Flood response operations plan	115	610-15
d HSS Higher study standards	200	410-18	c NFP Natural floodplain functions plan	100	510-25	d CFP Critical facilities planning	75	610-19
e FWS Floodway standards	140	410-21	d WQ Water quality regulations	20	450-20	e SRC Stormready community	25	610-21
f MAPSH Special hazards mapping	100	410-24	520 (Acquisition and Relocation)			f TRC Trauma/Ready community	30	610-22
420 (Open Space Preservation)			a All Acquisition and relocation of buildings	2,250	520-4	620 (Levees)		
a OSP Preserved open space	1,450	420-3	530 (Flood Protection)			a LM Levee maintenance	95	620-7
b DR Deed restriction	50	420-12	PB(R) Retrofitted buildings	1,600	530-2	b LFR Levee failure threat recognition	30	620-10
c NFOS Natural functions open space	350	420-14	PB(S) Structural flood control & drainage projects	1,000	530-2	c LFW Levee failure warning	50	620-12
d SHOS Special hazards open space	150	420-19	540 (Drainage System Maintenance)			d LFO Levee failure response operations	30	620-14
e CECOS Coastal erosion open space	750	420-20	a CDR Channel debris removal	200	540-5	e LCF Levee failure critical facilities	30	620-17
f OSI Open space incentives	250	420-21	b PSM Problem site maintenance	50	540-11	630 (Dams)		
g LZ Low density zoning	600	420-28	c CAP Capital improvements program	70	540-15	a SDS State dam safety program	45	630-5
h NSP Natural shoreline protection	120	420-30	d SDP Stream dumping regulations	30	540-16	b DFR Dam failure threat recognition	30	630-6
430 (Higher Regulatory Standards)			e SBM Storage basin maintenance	120	540-18	c DFW Dam failure warning	35	630-8
a DL Development limitations	1,330	430-6				d DFO Dam failure response operations	30	630-11
b FRB Freeboard	500	430-11				e DCF Dam failure critical facilities	20	630-12
c FDN Foundation protection	80	430-16						
d CSI Cumulative substantial improvements	90	430-18						
e LSI Lower substantial improvements	20	430-19						
f PCF Protection of critical facilities	80	430-21						
g ENL Enclosure limits	240	430-23						
h BC Building code	100	430-25						
i LDP Local drainage protection	120	430-30						
j MHP Manufactured home park	15	430-31						
k CAZ Coastal A Zone regulations	500	430-32						
l SHR Special hazards regulations	100	430-38						
m TBR Tsunami hazard regulations	50	430-46						
n CER Coastal erosion regulations	370	430-48						
o OHS Other higher standards	100	430-52						
p SMS State-mandated standards	20	430-53						
q RA Regulations administration	67	430-55						

<https://crsresources.org/files/2017-manual/crs-master-list-of-elements-2017-manual.pdf>

Introduction to 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

Some are prerequisites to be
in the program

Introduction to the CRS

300 Series – Public Information

310 – Elevation Certificates – required

320 – Map Information

330 – Outreach Projects

340 – Hazard Disclosure

350 – Flood Protection Information

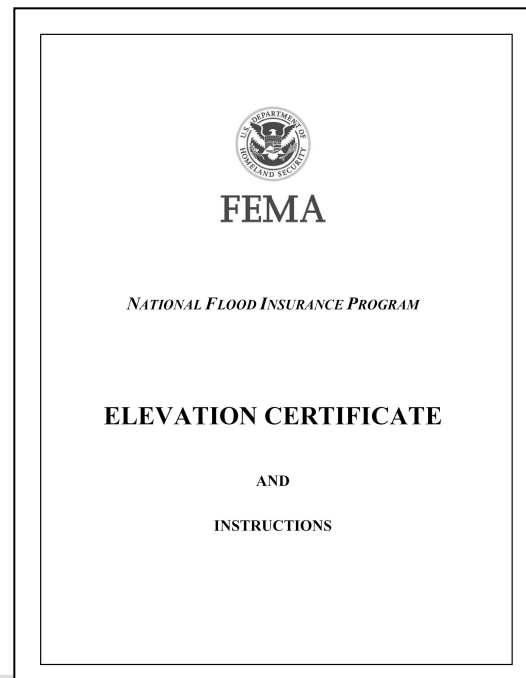
360 – Flood Protection Assistance

370 – Flood Insurance Promotion

Introduction to the CRS

310 – Elevation Certificates (EC)

- All new and/or substantially improved structures in the floodplain.
- Maintained and made available upon request.
- Must be 90% complete and correct.
- Score based on first review.
- Submit all elevation certificates annually.
- Keep permit list of all new and SI structures
- Keep venting certificates with EC.
- Keep V zone certificates with EC.



Introduction to the CRS

400 Series – Mapping and Regulations

410 – Floodplain Mapping

420 – Open Space Preservation – impact adjusted

430 – Higher Regulatory Standards – impact adjusted

440 – Flood Data Maintenance

450 – Stormwater Management Regulations – impact adjusted

Introduction to the CRS

500 Series – Flood Damage Reduction

501 – Repetitive Loss Properties

510 – Floodplain Management Planning

520 – Acquisition and Relocation

530 – Flood Protection

540 – Drainage System Maintenance

Introduction to the CRS

501 – Repetitive Loss Requirements

- Review repetitive loss (RL) list
- No RL properties – Category A
 - No requirements
- *****Between 1 and 49 RL properties– Category B*****
 - Mapping, outreach
- *****50 or more RL properties – Category C*****
 - Mapping, outreach, 510 plan

Introduction to the CRS

600 Series – Flood Warning and Response

610 – Flood Warning

620 – Levees

630 – Dams



Introduction to the CRS

Timing of Application

✓ Two effective dates

- May 1 and October 1

✓ Completed file must be to FEMA at least 6 months in advance



Introduction to the CRS



CRS Resources Home

www.CRResources.org

This is the temporary location of the CRS Resources website. This site is provided for Community Rating System (CRS) coordinators, webinar participants, and CRS Users Groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator's Manual. Other information regarding the National Flood Insurance Program's CRS program can be found on the [CRS page at the FEMA.gov website](#).

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

[Download the CRS Coordinator's Manual, 2017 edition](#)

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

Introduction to the CRS



Questions?

pam.lightfoot@la.gov
molivier@iso.com

