2017 CRS Coordinator's Manual Changes

French Wetmore, CFM ISO/CRS Consultant



National Flood Insurance Program Community Rating System

Coordinator's Manual





Goals

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





4 Series of Activities 300 Public Information 400 Mapping and Regulations 500 Flood Damage Reduction 600 Warning and Response

19 Activities94 Elements





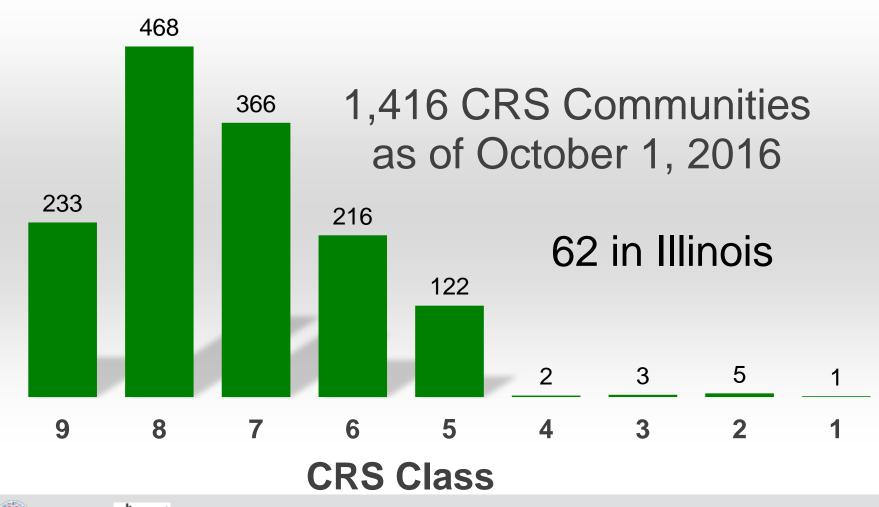
300 Series: Public Information Activities		Max	Page	<u>400 Se</u>	eries: I	Mapping and Regulations	<u>ns Max</u>	Page [
310 (E	levation	Certificates)			410 (F	loodpla	ain Mapping)		
a	EC	Elevation Certificates after CRS application	38	310-11	a	NS	New study	290	410-8
b	ECPO	Elevation Certificate on post-FIRM buildings	48	310-13	b	LEV	Leverage	N/A	410-14
с	ECPR	Elevation Certificate on pre-FIRM buildings	30	310-15	С	SR	State review	60	410-16
320 (N	ap Infor	mation Service)			d	HSS	Higher study standards	160	410-1
а	MI1	Providing insurance information from FIRM	30	320-7	e	FWS	Floodway standard	110	410-2
b	MI2	LiMWA/floodway info/CBRS area	20	320-9	f	MAPS	H Special hazards mapping	50	410-24
С	MI3	Other flood problems not shown on FIRM	20	320-11	g	CTP	Cooperating Technical Partner	132	410-2
d	MI4	Flood depth data	20	320-11	420 (O	pen Sp	pace Preservation)		
е	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	420-1
g	MI7	Natural floodplain functions	20	320-15	с	NFOS	S Natural functions open space	350	420-1
330 (O	utreach	Projects)			d	SHOS	S Special hazards open space	50	420-1
а	OP	Outreach projects	200	330-6	е	OSI	Open space incentives	250	420-2
b	FRP	Flood response preparations	50	330-9	f	LZ	Low density zoning	600	420-2
с	PPI	Program for Public Information bonus	80	330-12	g	NSP	Natural shoreline protection	120	420-2
d	STK	Stakeholder bonus	50	330-17	430 (H	igher F	Regulatory Standards)		
340 (H	azard D	isclosure)			a	DL	Development limitations	1,330	430-6
a	DFH	Real estate agent disclosure of SFHA	35	340-3	b	FRB	Freeboard	500	430-1
b	ODR	Other disclosure requirements	25	340-5	с	FDN	Foundation protection	80	430-1
с	REB	Real estate brochure	12	340-7	d	CSI	Cumulative substantial improvements	90	430-1
d	DOH	Disclosure of other hazards	8	340-10	е	LSI	Lower substantial improvements	20	430-1
350 (F	lood Pro	otection Information)			f	PCF	Protection of critical facilities	80	430-2
a	LIB	Library	10	350-3	g	ENL	Enclosure limits	240	430-2
b	LPD	Locally pertinent documents in the library	10	350-5	ĥ	BC	Building code	100	430-2
с	WEB	Website	105	350-6	i	LDP	Local drainage protection	120	430-2
360 (F	lood Pro	otection Assistance)			i	MHP		15	430-3
à	PPA	Property protection advice	40	360-4	k	CAZ	Coastal A Zone regulations	650	430-3
b	PPV	Advice after a site visit	45	360-6	1	SHR	Special hazards regulations	100	430-3
с	FAA	Financial assistance advice	15	360-7	m	OHS	Other higher standards	100	430-3
d	TNG	Training	10	360-10	n	SMS	State-mandated standards	20	430-3
370 (F	lood Ins	urance Promotion)			0	RA	Regulations administration	67	430-4
a	FIA	Flood insurance assessment	15	370-3			-		
b	CP	Coverage plan	15	370-6					
С	CPI	Plan implementation	60	370-9					
d	TA	Technical assistance	20	370-11					



2013 CRS Coordinator's Manual

<u>Class</u>	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









CRS Coordinator's Manual CRS Resources Home Guidance documents

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

Forms Training

State Profile

CRS State Profile: Illinois This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is spreaded to neurise information to the State NUID Constitutes and others as

general informati to improve the Cl	Table 2.											
The CRS provid communities. CR the total of these The data in this policies in force	Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	с
May 1, 2013 base Table 1 shows th 1 also shows the	Adams County	152	140	79	15	47	10	270	44	320	141	
will realize from in communities i premium for a pr	Addison	56	140	150	15	22	49	266	373	290	186	
property outside communities. Pre favorable rate.	Bartlett	56	140	51	25	46	49	147	408	283	80	
Table 1.]	Calumet City	56	140	145	15	63	3	265	189	476	0	
I -	Carpentersville	56	140	6	15	62	10	291	283	361	109	
Table 2 shows th	Champaign	56	140	15	15	11	0	280	73	291	67	
description of ea available for dov from:	Country Club Hills	56	140	29	10	53	49	248	36	358	97	
F. N	Crystal Lake	56	140	174	15	54	49	247	225	461	93	
P Ir	Deerfield	56	140	167	20	58	52	180	97	401	202	
3 Table 3 shows t	Dekalb	56	0	6	15	0	0	160	334	283	52	
community. Alto of all NFIP polic	Des Plaines	52	140	108	10	52	49	160	189	326	195	
participating in t dollars that are st	Downers Grove	56	140	12	10	15	35	172	377	287	98	
State CRS Summ	Flossmoor	112	140	197	25	56	63	238	103	574	15	
	Glen Ellyn	56	140	19	15	19	49	0	322	229	0	

🏽 FEMA 📥



National Flood Insurance Program Community Rating System

Coordinator's Manual

Status:

- Not yet approved
- Not yet effective
- Continue to use the 2013 CRS Manual





You will know when it is approved and effective by:

- E-mail blast
- NFIP/CRS Update Newsletter
- ISO/CRS Specialist Lou Ann Patellaro <u>Ipatellaro@iso.com</u> 708-634-3040

2017 Coordinator's Manual will be available on:

- fema.gov
- CRSresources.org

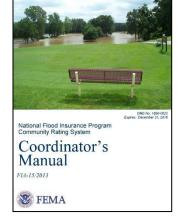




What you will see changes in the 2017 Manual

- Bars in the margins for changes
- No bars for corrections and typos
- Appendix D

List of Major Changes handout



Higher Regulatory Standards

One method to offset the impacts of the use of fill is to require compensatory storage, but compensatory storage does not compensate for the adverse impact on other natural floodplain functions. Therefore, it is worth approximately half the credit. This credit is for regulations that require new developments to provide compensatory storage at hydrologically equivalent sites up to a ratio of 1.5 to 1.

- (2) Prohibition of huildings (D1.2) (maximum credit: 1,000 points). If the regulations prohibit only certain types of buildings, such as residences, the points can be prorated.
 - (a) Prohibition of all buildings (DL2a): Full credit for DL2 is for prohibiting all buildings and LOMR-Fs.
 - (b) Prohibition of all buildings (DL2b): Partial credit is provided if the community allows LOMR-Fs.
- (3) Prohibition of outdoor storage of materials (DL3) (maximum credit: 50 points). Credit can be received under three sub-elements:



Reasons for Changes:

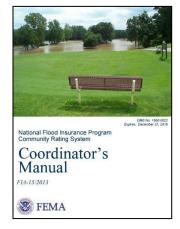
- Consideration of CRS goals
- National consistency
- Community and stakeholder comments
- CRS Task Force considerations
- More attention to special flood-related hazards and residual risk
- Improvements, clarifications and corrections





What Hasn't Changed:

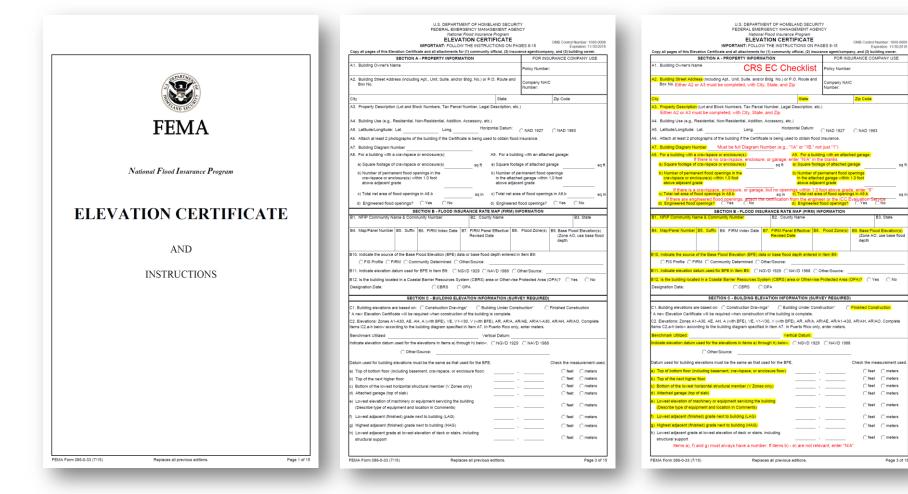
- Maximum Credit for an Activity
- Element names





Activity 310 (Elevation Certificates)









Credit is assigned for providing inquirers information from the community's Flood Insurance Rate Map.

Additional credit for additional map Information (e.g., wetlands, historical flooding, etc.)

2017: requirement to publicize Elevation Certificate availability – retired









Mayor Dan Podgorski was declared the winner of a bet with Calumet City Mayor Michelle Markiewicz Qualkinbush at the closing ceremonies for the Calumet Region's Relay for Life Event to raise money for the American Cancer Society. For the record, Mayor Podgorski's team won, bringing in \$8,097. Qualkinbush's Calumet City team raised \$7.200.

Marianne Gniadek, a field representative for the cancer society, said both teams were still bringing in some money after the event, however, she officially declared Mayor

Continued on page 7

Land O'Frost completes major expansion here

Land O'Frost, Inc. recently completed a major renovation to its Lansing facility. expansion sed the size of the Lansing The project in facility by approximation facility by approximation facility by approximation facility facility of the second seco ly 40% and may add as five years. "We were grateful to the Village ensing for working so closely with us to keep moving quickly." said Bill Marion, President Operations. The company inv millions of dollars in the expansion and renovation

illing orders.



Flash Floods Kill!

Important information on flooding, flood insurance and flood control projects from the Clark County Regional Flood Control District.

REGIONAL FLOOD CONTROL DISTRICT

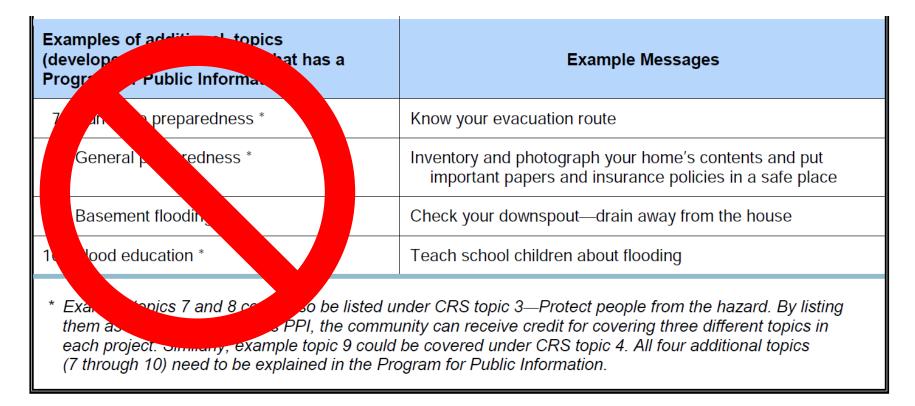




Table 330-1. CRS topics and example messages.						
Six Priority Topics	Example Messages					
1. Know your flood hazard	Your property is subject to flooding by the Roaring River You are in a repetitively flooded area Call 555-1234 to find out the flood hazard for your property					
 Insure your property for your flood hazard Note: At least one project must include a message on this topic 	Ask your insurance agent if you are covered for flood damage Renters should buy flood insurance for their contents Take advantage of a low-cost Pref ad Risk Policy					
3. Protect people from the hazard	Turn around, don't drown Know the flood warning of the siren means a flash Designate a evacuation					
4. Protect your property from the hazard	Replace your flooded furnace with one elevated above the flood level Store your valuables and insurance papers upstairs in a waterproof container We can help you get a grant to elevate your home. Call us at					
5. Build responsibly	Get a permit from before you build Don't build or grade within 10 feet from the property line so you don't alter the drainage between homes Use only licensed contractors who know the rules					
6. Protect natural floodplain functions	Protect our turtle nesting areas: stay off the beach after sunset Report broken silt fences: they help keep our streams clean Don't trash the river—that's where we get our drinking water					
Ν οτε: All the messages are examples. Communities should develop messages that are pertinent to their flooding conditions.						



2013 – With a PPI: Six CRS priority topics, and up to four more priority topics





2017 – With a PPI:

up to four more *messages* can be credited

Message	Outreach Topic	Desired Outcome			
"Your property is subject to a flash flood of the Roaring River."	1. Know your flood hazard	Roaring River floodplain residents take steps to protect themselves.			
"Do not drive in a flooded area. Re- member: Turn around, don't drown."	3. Protect people from the hazard	No cars (or their occupants) are lost in a flood.			
"Flash floods can kill. As little as one foot of moving water can sweep people off their feet. Do not walk across a flooded area."	PPI message #7	Niver floodplain residents the safest route to escape			
"A long continuous blast of the fire siren is the warning for a flash flood. When you hear it, immediately walk uphill to high ground."	PPI message #8	Roaring River floodplain residents take the safest route to escape			



+++

Activity 330 (Outreach Projects)

- "Target" audiences changed to "priority" audiences
 - 1. Floodplain properties
 - 2. Repetitive loss areas
 - 3. Areas protected by levees (w/o 620 credit)
 - 4. Areas downstream of dams (w/o 630 credit)
 - 5. Special flood-related hazards (Section 401)
- Target projects must go to a priority audience
 - Not every project to a priority audience is a target project
- Updated guidance with better examples



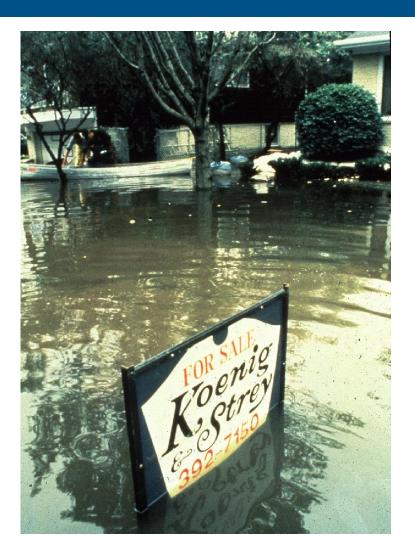
Outreach Projects for Credit under the

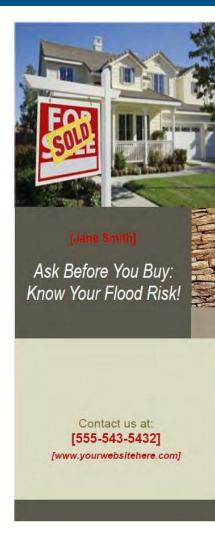
Community Rating System of the ional Flood Insurance Program

NFIP/CRS 2014

Activity 340 (Hazard Disclosure)



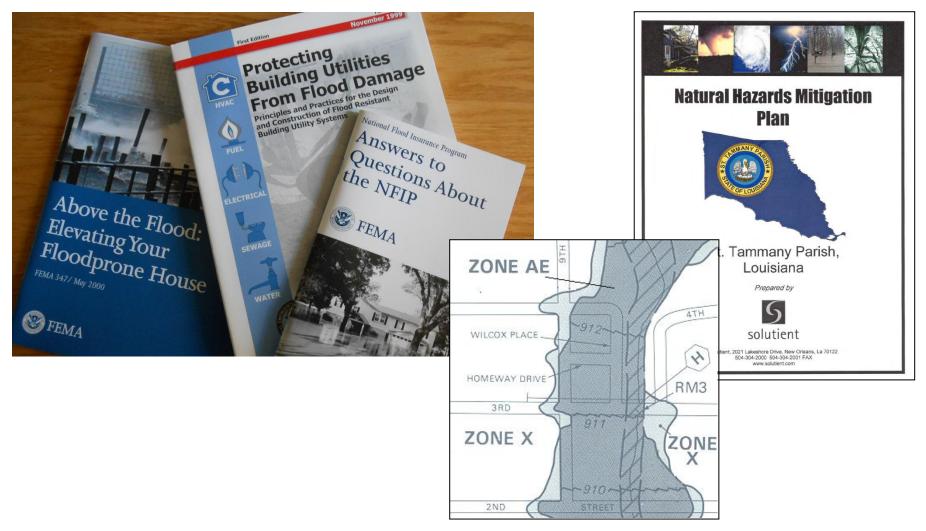






Activity 350 (Flood Protection Informatic







Activity 350 (Flood Protection Information)



Village Of South Holland > Departments > Flood Assistance > Flood Protection

Flooding and Flood Protection

What's your situation now?

- Has flooding started? If so, go to Flood Safety and During A Flood.
- Have you just been flooded? If so, start with After A Flood. Then look through the rest of pages on this site.
- If you're not in a rush and want to know how to protect yourself from the next flood, start with Our Flooding Problems, What the Village is Doing and Where to Start.

Helpful Links

What to Expect During a FEMA Inspection

Don't Forget to Register with FEMA

FloodSmart



Flood Assistance

- > Flood Assistance
- > Floodplain Management Plan
- > Keeping Your Home Out Of Deep Trouble
- > FEMA Flood Protection Library
- > Elevation Certificates
- > Little Calumet River Flood Levels
- > Sewer Backup Prevention Pilot Program
- > Flood Articles
- > Flood Protection

Activity 350 (Flood Protection Information)

Activity 350 (Flood Protection Information) WEB Credit

- 2015 WEB2 (emergency response) combined with WEB1 (more information on 330 messages)
- WEB3 and WEB4, now WEB2 and WEB3.
- Total credit for 350 is unchanged.



Activity 360 (Flood Protection Assistanc







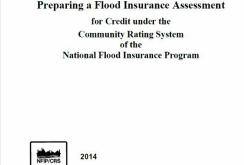
Activity 370 (Flood Insurance Promotio

Flood insurance coverage assessment

Coverage improvement plan

- All have been part of a Program for Public Information
- A Lender is no longer required on the coverage improvement plan committee
- Updated guidance with better examples







Section 401 (Impact Adjustment)

Section 403 - Impact adjustment maps

- "Mays" changed to "Musts"
- 10 acres or more of open water removed
- 10 acres or more of federal or tribal lands removed





Section 402 (Special Hazards)

Coastal Special Flood-related Hazards

- Coastal erosion
- Tsunamis
- Inland Special Flood Hazards
- Uncertain flow paths
- Closed basin lakes
- Ice jams
- Land subsidence
- Mudflows



National Flood Insurance Program Community Rating System

Inland Hazards

A Special Flood-related Hazards Supplement to the CRS Coordinator's Manual

2013

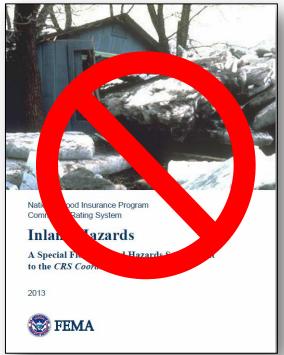




Section 402 (Special Hazards)

Coastal Special Flood-related Hazards Inland Special Flood-related Hazards

- Criteria moved to the Manual
- No credit for mapping an inland special hazard
- But, mapping an inland special hazard is a prerequisite for inland special hazard open space and regulatory credits







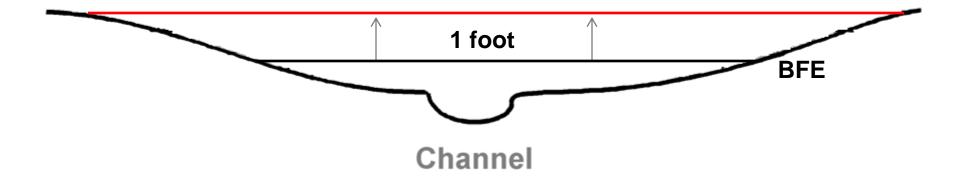
- Cooperating Technical Partners (CTP) credit retired
- New Study (NS) + 60 points
- Leverage (LEV)
- Floodway Standards (FWS) + 30 points
- Higher Study Standards (HSS) + 40 points
 - No more credit for "better topo"
 - No more credit for 500-year floodplain
 - New credit for future-conditions related to climate change
 - New credit for mapping freeboard (at least aft)



Activity 410 (Floodplain Mapping)

Higher Study Standard (HSS)

- For mapping freeboard areas
- Areas must be regulated for Activity 410 credit





Activity 420 (Open Space Preservation



Preserved open space

Extra credit for preservation with deed restrictions





Activity 420 (Open Space Preservation)



NFOS = natural functions open space

- NFOS5 for public information has been retired
- NFOS1: $170 \rightarrow 190$ points



Activity 430 (Higher Regulatory Standar





(100%)

Activity 440 (Flood Data Maintenance)



AUGUST 12, 1974 FLOOD HAZARD BOUNDARY MAP REVISIONS:

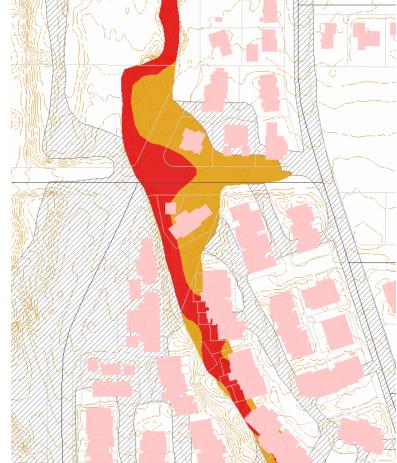
FLOOD INSURANCE RATE MAP EFFECTIVE: MARCH 15, 1979

INITIAL IDENTIFICATION:

JUNE 3, 1977

FLOOD INSURANCE RATE MAP REVISIONS March 4, 1984 - to update corporate limits July 1, 1989 - to change special flood hazard areas, to change zone designations, and to update map format





FEMA

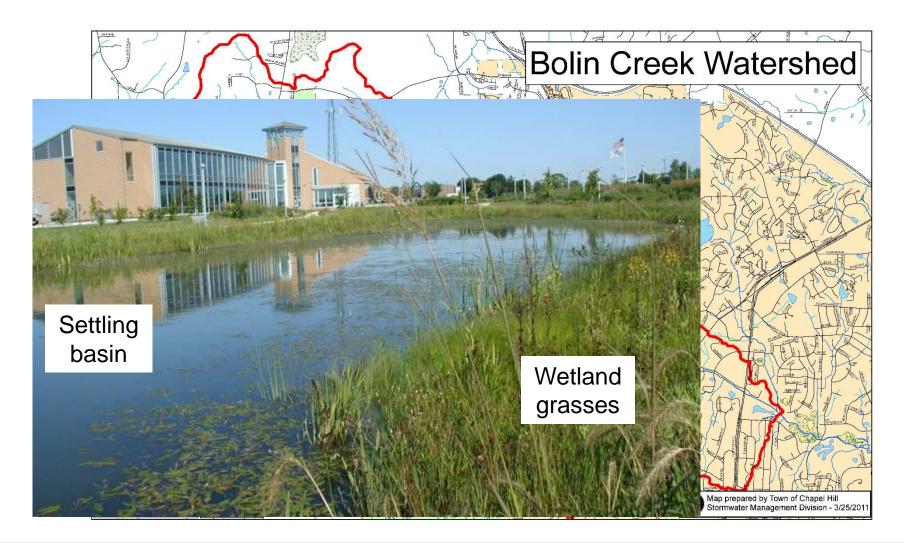
Activity 450 (Stormwater Management







Activity 450 (Stormwater Management)





Section 501 (Repetitive Losses)

CRS Repetitive Loss Categories

CRS Rep. Loss Category	RL Properties 2013 Manual	Illinois
Category A	0	N/A
Category B	1-9	308
Category C	10 or More	82

Category B communities must do annual outreach

Category C communities must prepare a floodplain management plan



Section 501 (Repetitive Losses)

CRS Repetitive Loss Categories

CRS Rep. Loss Category	RL Properties 2013 Manual	Illinois	RL Properties 2017 Manual	Illinois
Category A	0	N/A	0	N/A
Category B	1-9	308	1-49	376
Category C	10 or More	82	50 or More	14

CRS Floodplain Management Plan – Planning Step 5(c)

Examine all RL areas and insurance claims (need full credit)
 - OR -

Repetitive Loss Area Analyses (RLAAs) for all RL Properties

- FMP Step 5(c) not met or
- When DMA plan not updated every 5 years



Activity 510 (Floodplain Management Plan



Can be a floodplain management plan

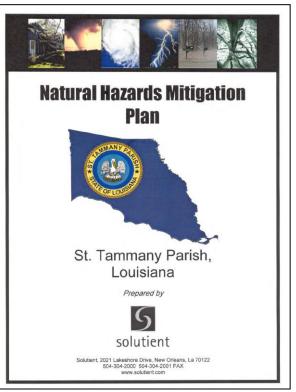
Village of Gurnee, Illinois Flood Mitigation Plan



November 15, 2001

Flood Mitigation Planning Committee

or a multi-hazard mitigation plan



As long as the 10 step process is followed



Activity 520 (Acquisition and Relocation







Activity 530 (Flood Protection)



Activity 530 (Flood Protection)

Option 1 Calculation:

c530 = 2.4 x number of protected buildings **x TU** TU = Technique Used

Table 530-1.	Flood protection techniques used.	
Acronym (TU_)	Technique Used	Range
TUE	Elevation	1.0
TUD	Dry floodproofing	0.2 - 0.6
TUW	Wet floodproofing	0.2 - 0.5
TUS	Sewer backup	0.1 – 0.2
TUB	Barrier, levee, or floodwall	0.4 - 0.8
тис	Channel modification, storm sewer improvements, diversions	0.7 – 0.8
TUF	Storage facilities	0.8







Activity 540 – (Drainage System Maintenance)

- a. Channel Debris Removal (CDR)
- b. Problem Site Maintenance (PSM)
- c. Capital Improvement Program (CIP)
- d. Stream Dumping Regulations (SDR)
- e. Erosion Protection Maintenance (EPM)
- f. Storage Basin Maintenance (SBM)





Activity 540 (Drainage System Maintenance)

Channel Debris Removal (CDR)

"There is no credit in this element for the inspection or maintenance of catch basins, canals, ditches, pipes, roadways, road drainage, or similar infrastructure."

- Focus is on natural systems and natural systems that have been channelized or piped
- No change in maximum credit





Activity 540 (Drainage System Maintenance)

Problem Site Maintenance (PSM) and Capital Improvement Plans (CIP)

- All are now stand alone
- Credit for CDR is no longer a prerequisite



Activity 610 (Flood Warning and Respon



Threat recognition

Warning (tech changes)

Operations (tech changes)

Critical facilities





Activity 620 (Levees)



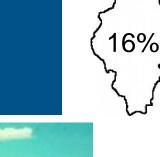


2017: Credit for levee maintenance (LM) as stand-alone credit for non-accredited levees





Activity 630 (Dams)





2013: For credit for the state program (SDS), the community must show it is affected by a failure of a high hazard dam





Section 200 (Procedures)

- Prerequisites
 - Class 9 prerequisite for repetitive loss Category C clarification
 - Class 4 freeboard
- Forms Appendix E and F
 - Updated
- Quick Check
 - Simplified (no points)



Section 200 (Procedures)

Section 232 – Verification Visit

Now: 3-year cycle visits for Class 1 - 55-year cycle visits for Class 6 - 9

2017: 3-year cycle visits for Class 1-4 communities and Top 10% of total premium discount communities i.e., Discount > \$400,000/year (140 communities)

5-year cycle visits for everyone else

Illinois: 10 Class 5 communities 3-year cycle \rightarrow 5-year cycle



Section 200 (Procedures)

NFIP/CRS

Illinois UMC

CRS UNIFORM MINIMUM CREDIT ILLINOIS

SUMMARY

The Community Rating System (CRS) provides Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management within the state and have proven effective in reducing flood damage.

The following table summarizes UMC credit available to all communities. It also includes possible additional credit available for selected areas, state activities, and creditable state model ordinance provisions. Insurance Services Office (ISO)/CRS Specialists and the communities need to determine which possible additional credits apply to their area. These UMCs do not necessarily apply to Tribal Nations.

The range of credit available to communities within the state is shown below, followed by an explanation of each activity. Please note that separate credit was determined for Northeast Illinois (communities located in Cook, DuPage, Kane, Lake, McHenry and Will Counties) and Downstate Illinois (all other communities) since varying requirements exist. The credit is based on the 2013 CRS Coordinator's Manual.

Activity		Northeast Illinois Credit	Downstate Credit
Uniform M	linimum Credit		
340	Other Disclosure Requirements (ODR)	20	20
410	Floodway Standard (FWS)	0 - 110	0 - 110
410	State Review (SR)	0 - 25	0 - 16.8
420	Open Space Preservation (OSP)	0 - 1450	0
430	State-mandated Standards (SMS)	0 - 20	0 - 12.7
	Total	20 - 1625	20 - 159.5
Possible a	dditional credit		
410	Cooperating Technical Partnership (CTP1)	10	10
430	Building Codes (BC)	3	3
430	State-mandated Standards (SMS)	0.3	0.3
540	Stream Dumping Regulations (SDR)	15	15
630	State Dam Safety (SDS)	0 - 30	0 - 30
	Total	28.3 - 58.3	28.3 - 58.3
Model Ord	linance Provisions		
410	New Study (NS)	0 - 105	0 - 105
410	State Review (SR)	0 - 30	0 - 20
430 Freeboard (FRB)		10 - 100	10 - 100
430 Cumulative Substantial Improvement (CSI)		20 - 90	20 - 90
430	430 Protection of Critical Facilities (PCF)		2 - 20
430 Lower Substantial Improvement (LSI)		20	20
430	430 Foundation Protection (FND)		35
430	Development Limitations (DL1)	195	195
	Total	282 - 595	282 - 585

Illinois Uniform Minimum Credit

January 2014



UMC

- Has caused confusion and false expectations.
- Annual updates have been difficult
- Verification and calculation of most credits is still required.
- Uniform Minimum Credit → State-based Credit

Remember:

- There are no changes in the cycle visit verification procedures.
- Your community is not impacted by the 2017 CRS Manual until your next cycle verification visit.
- When your cycle visit comes, Lou Ann will work with you.
- Recertification is based on the CRS Coordinator's Manual that you were last verified with.



When 2017 Manual becomes effective, updates will be made to CRSresources.org

- Forms & Worksheets
- Scoring guides
- Checklists
- Etc.



More 2017 Manual articles in 2017 NFIP/CRS Newsletters



ISO/CRS Specialists will be helping all communities:

- Verification Visits
- Users Groups
- Conferences
- There will be



- Webinars
- EMI Course: June 26 29, September 11 14
- Field Course: Indiana in August

See NFIP/CRS Update Newsletter for dates



CRS Webinar Series



Training & Videos

www.CRSResources.org

Webinars on the Community Rating System

The CRS Webinar Series provides training opportunities t System or local government staff that are new to the CRS includes basic introductory sessions and more advanced

All classes 1:00 pm Eastern/10:00 am Pacific

2017 Schedule

2017 Webinars 3rd Tuesdays and Wednesdays 12:00 Noon Central time Earn 1 CEC each webinar



Questions?



