CRS 2013: New Activities, New Opportunities

- What Is CRS?
 - How To Join
- Changes from $2007 \rightarrow 2013$
 - 330 Outreach Projects
- 430 Higher Regulatory Standards



What Is CRS?

- Voluntary Program under the NFIP
 - Community Rating for FP Mgmt

 Efforts
 - Flood Insurance Discounts



What Is CRS?

Table 110-1. CRS classes, credit points, and premium discounts.

CRS Class	Credit Points (cT)	Premium Reduction		
OKO Oluso	orean rounts (er)	In SFHA	Outside SFHA	
1	4,500+	45%	10%	
2	4,000-4,499	40%	10%	
3	3,500-3,999	35%	10%	
4	3,000-3,499	30%	10%	
5	2,500-2,999	25%	10%	
6	2,000-2,499	20%	10%	
7	1,500–1,999	15%	5%	
8	1,000-1,499	10%	5%	
9	500-999	5%	5%	
10	0–499	0	0	



What Is CRS?

- Voluntary Program under the NFIP
 - Community Rating for FP Mgmt Efforts
 - Flood Insurance Discounts
- Recognition as a Floodplain Mgmt.
 Leader
 - Provides Ideas to "Get Better"



How To Join?

- Find \geq 500 points
- Request State Compliance Review (CAV)
- Request FEMA Compliance Review (CAV)
 - Schedule Application Mtg.
 - Prepare Documentation



- Does not take affect until you Modify or Cycle
- Default credits now Optional Minimum Credits
- Recertifications
 - ECs
 - Recert Dates may be changing (IL February)
 - New Recertification Data Table

Changes from 2007 → 2013

CRS Program Data	A. In the SFHA	B. In a regulated floodplain outside the SFHA	C. In the rest of the community
1. Last report's number of buildings in the SFHA (bSF) (line 6, last report)			
2. Number of new buildings constructed since last report	+		
3. Number of buildings removed/demolished since last report	_		
4. Number of buildings affected by map revisions since last report (+ or –)			
5. Number of buildings affected by corporate limits changes (+ or –)			
6. Current total number of buildings in the SFHA (bSF) (total lines 1–5)			
7. Number of substantial improvement/damage projects since last report			
8. Number of repetitive loss properties mitigated since last report			
9. Number of LOMRs and map revisions (not LOMAs) since last report			
10. Acreage of area(s) (aSFHA) as of the last report (line 13, last report)			
11. Acreage of area(s) affected by map revisions since last report (+ or –)			
12. Acreage of area(s) affected by corporate limits changes (+ or –)			
13. Current acreage of the SFHA (aSFHA) (total lines 10–12)			

- Does not take affect until you Modify or Cycle
- Default credits now Optional Minimum Credits
- Recertifications
- Application Quick Check & Process

		Scores	Now	Could	Score	Мах
310	а	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	38		38	38
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			12	48
320	а	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?			30	30
	b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?			20	20
	С	Do you provide information about flood problems other than those shown on the FIRM?			20	20
	d	Do you provide information about flood depths?			20	20
	е	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?			20	20
	f	Do you provide information about past flooding at or near the site in question?			20	20
	g	Do you provide information about areas that should be protected because of their natural floodplain functions?			20	20

- Does not take affect until you Modify or Cycle
- Default credits now Optional Minimum Credits
- Recertifications
- Application Quick Check & Process
- Community Self-Assessment

www.crsresources.org > 200 Series

CRS Community Self Assessment DEN

FOR TESTING PURPOSES ONLY

Home

Community Self Assessment

600-Series

CRS2012

Contact Us

Before You Begin

Two quick things before you begin the CRS Community Self Assessment: an overview of how works, and what you'll want to gather ahead of time to make the process as useful as possil

How the CRS Community Self Assessment Website Works

There are 5 steps in the CRS Community Self Assessment:

- STEP 1: Your Floodplain (What's in your floodplain? What data do you have?)
- STEP 2: Identifying and Mapping Your Hazards (Which hazards threaten your commun
- STEP 3: Identifying Assessment Areas (Which types of areas are at risk from which types
- STEP 4: Analyzing Your Assessment Areas (What's in these specific areas?)
- STEP 5: Overview and Next Steps (Given all of this, how might your reduce your exposur

- Does not take affect until you Modify or Cycle
- Default credits now Optional Minimum Credits
- Recertifications
- Application Quick Check & Process
- Community Self-Assessment
- Cycle Dates (Class & Discount)
- Manual Format

440 FLOOD DATA MAINTENANCE—Summary

Maximum credit: 222 points (not including credit for special flood-related hazards)

442 Elements

- a. Additional map data (AMD): Up to 160 points for implementing digital or paper systems that improve access, quality, and/or ease of updating flood data within the community.
- FIRM maintenance (FM): Up to 15 points for maintaining copies of all Flood Insurance Rate Maps (FIRMs) that have been issued for the community.
- c. <u>Benchmark maintenance</u> (BMM): Up to 27 points for a program that maintains benchmarks so surveyors can find them and can depend on them to be accurate.
- d. <u>Erosion data maintenance</u> (EDM): Up to 20 points for maintaining coastal erosion data as described in CRS Credit for Management of Coastal Erosion Hazards.

Credit Criteria

Each element has a separate section discussing credit criteria.

Impact Adjustment

The impact adjustment for AMD is discussed in Section 442.a, and the impact adjustment for BMM is discussed in Section 442.c. There are no impact adjustments for FM or EDM.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

- 2013 Manual Format
 - Background
 - Activity Description
 - Elements
 - Credit Criteria
 - Credit Points
 - Impact Adjustment
 - Documentation Needed (cycle & Recert)
 - Credit Calculation
 - For More Information
 - Related Activities

- Does not take affect until you Modify or Cycle
- Default credits now Optional Minimum Credits
- Recertifications
- Application Quick Check & Process
- Community Self Assessment
- Cycle Dates (Class & Discount)
- Manual Format
- Prerequisites

2013 Prerequisites

- Class 9:
 - Must maintain flood insurance on all required public buildings
- Class 6:
 - old: Class 7 BCEGS = 6/6 or better
 - new: Class 6 BCEGS = 5/5 or better
- Class 4:
 - BCEGS went from 5/5 to 4/4
 - Require higher points under Act. 430 (700 pts.)
 - Must get Act. 610 credit
 - Must get 100 pts. under natural functions elements

- Does not take affect until you Modify or Cycle
- Default credits now Optional Minimum Credits
- Recertifications
- Application Quick Check & Process
- Community Self Assessment
- Cycle Dates (Class & Discount)
- Manual Format
- Prerequisites
- CC-EHP (520/530 & 540/620)

- 310 90% threshold, ECWS, ECCF and ORS moved
- 320 new menu of map information credits

2013 Activity 320

Must do the first one

Activity 320 (Map Information Service)	
MI 1- Read the FIRM for inquirers	
MI 2 - LiMWA/floodway info/CBRS area	
MI 3 - Other flood problems not shown on FIRM	
MI 4 – Flood depth data (formerly in Activity 360)	
MI 5 - Special flood-related hazards	
MI 6 - Historical flood information/repetitive flood losses	
MI 7 - Natural floodplain functions	
Activity max	90

- 310 90% threshold, ECWS, ECCF and ORS moved
- 320 new menu of map information credits
- 330 Emphasis on local, not national standards.
 - -2 new elements (FRP & STK)
 - -PPI replaces OPS and carries bonus credits
- 350 Website credits
- 360 FAA & TNG
- 370 New Activity Flood Insurance Promotion
- 420 Credit Doubled
 - -More credits for NB activities
 - -OSI & LZ moved from 430 to 420, given more credit

- 430 Restructured
 - New element DL
 - FRB increased credits and restructured
 - FDN and comp. storage credits increased
 - PCF credits restructured
 - Building Code credits reduced
 - LDP moved from 450 to 430
 - New element RA (CFMs, inspections, old ORS)

- 450 SMR credits increased (SZ, DS), addition of LID credits.
- 510 credits increased but restructured to reward the implementation of plans
- 520 credit reduced by 40%, but bonus pts. for CFs and for clearing > 30% of SFHA. CC-EHP.
- 530 CC-EHP
- 540 CC-EHP and have to identify all components of your system.

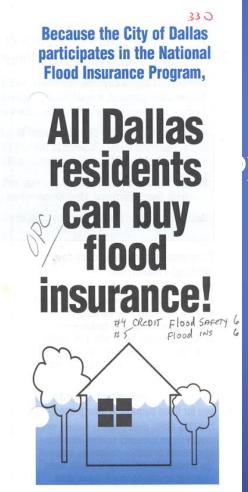
- 610 increased credits, Pre-planning response actions emphasized
- 620 "Levees" Reorganized & Re-named
 - Inventory all levees
 - Maintenance Program
 - Outreach
 - 4 new elements that score how well you:
 - -Know a failure is coming
 - -Warn those that need it
 - -Have a plan in place to address a failure
 - -Critical Facilities are addressed

- 630 "Dams" Reorganized & Re-named
 - SDS credits reduced and not automatic anymore
 - Inventory all dams
 - Outreach
 - 4 new elements that score how well you:
 - -Know a failure is coming
 - -Warn those that need it
 - -Have a plan in place to address a failure
 - -Critical Facilities are addressed
- 710 use 10-yr. average growth for dwelling units, not population.

- Outreach Projects (OP) ^200 pts.
- Flood Response Preparations (FRP) ^50 pts.
- Program for Public Information (PPI) 40% bonus for OP and FRP (and other Activities), plus it allows for more credits available in OPs
- Stakeholder Delivery (STK) 30% bonus for OP

2007:

- -10 Topics credite
 - Outreach to ev



pic (60 pts.)

2007:

- -10 Topics cre
 - Outreach to
 - Outreach to

Flood-prone areas of Santa Clara County Coyote Watershed

Rain happens

Your property is located in a flood-prone area

Since 1998, the Santa Clara Valley Water District has been participating in FEMA's national program to increase awareness of the possibility of flooding in areas designated as Special Flood Hazard Areas. This notice is sent every year to residents and property owners in the flood-prone areas of the county as part of a national flood awareness program and contains guidelines on what to do in the event of a flood and tips on how to protect your property.

Your flood zone information

Check your flood zone designation. You can find this printed above and to the left of your name on the address label.

If the designation is FEMA:

Your property is in a FEMA-designated Special Flood Hazard Area (SFHA). The properties in this flood zone have the greatest risk of flooding and sustaining damage in the event of a significant flood. Flood insurance is required if you live in a SFHA and if you have a federally-backed mortgage or a home equity loan. If you do not already have flood insurance, you should contact your insurance provider for more information.

If the designation is SCVWD:

Your property is in a flood-prone area as designated by the water district. These properties are generally at a lesser risk and may not be required to have flood insurance. However, flood insurance is available through the National Flood Insurance Program.

Notice

Flood-prone properties are determined through map interpretation. However, errors may occur, especially when properties are near the edge of flood zones or if the flood zone is small or narrow. If you want to verify the flood-zone information, please call the water district's Community Project Review Unit at (408) 265-2607, ext. 2589.

San Francisco Bay

Owners of multiple properties can determine which property this notice refers to by checking the Assessor's Parcel Number (APN) on the address label. The APN is the eight-digit number printed above and to the right of your name on the mailing panel of this brochure. Compare this number to the APN on your property tax record to identify the property.

You can view a map of flood zones in your neighborhood by visiting the water district's web site at www.valleywater.org. Click on "Look up your address," and enter your ZIP code and the street name. If you do not have access to the Web, call the Community Projects Review Unit at the Santa Clara Valley Water District at (408) 265-2607, ext. 2589.

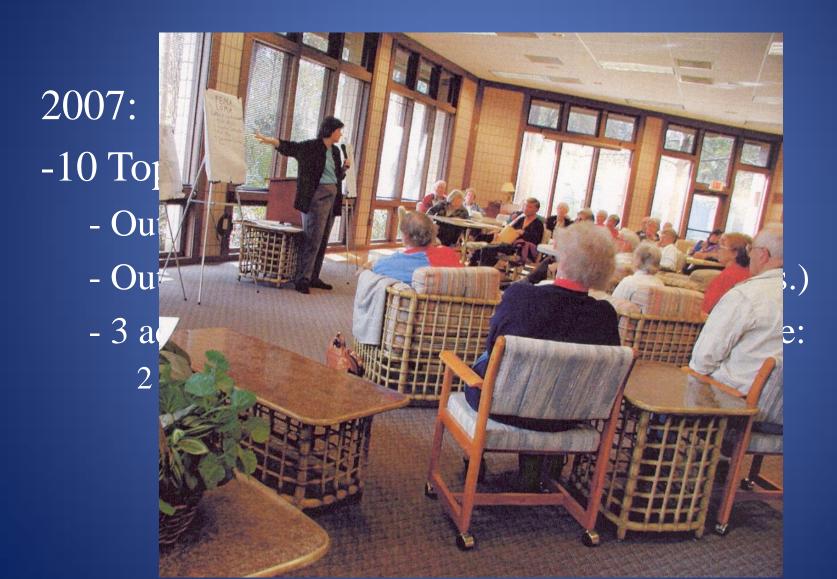
Flood insurance

You don't need to live near water to be flooded. Nearly everyone is exposed to some flooding hazard caused by storms or water backup from storm drains or other systems. Flood damage is not covered by homeowners' policies. You can protect your home, business and belongings with flood insurance from the National Flood Insurance Program (NFIP). Contents coverage is separate, so renters can insure their belongings.

Since it takes 30 days for a flood policy to take effect, it is important to purchase flood insurance before flooding occurs. Contact your insurance agent or the NFIP at www.fema.gov/nfip/infocon.htm or call 1-888-CALI-FLOOD, ext. 100.

ts.)

0 pts.)



2007:

- -10 Topics credited
 - Outreach to everyone: 6 pts./topic (60 pts.)
 - Outreach to just SFHA: 13 pts./topic (130 pts.)
 - 3 additional outreach projects to any audience: 2 pts./topic (60 pts.)
 - Outreach Program Strategy (100-125 pts.)

ALL DONE ANNUALLY

2013:

- 2 Types of Outreach Credited:
 - Annual Outreach Projects (OP)
 - Outreach Projects distributed when a flood occurs (FRP)
- Credits are based on 3 Factors:
 - What and How Many topics are covered
 - Audience
 - How often the topics delivered

Table 330-1. CRS topics and example messages.			
Six Priority Topics	Example Messages		
Know your flood hazard	Your property is subject to flooding You are in a repetitively flooded area Drive safely: five people died in the 2002 flood		
Insure your property for your flood hazard	You need flood insurance		
Note: at least one project must include a message on this topic	Renters should buy flood insurance for their contents Take advantage of a low-cost Preferred Risk Policy		
3. Protect people from the hazard	Turn around, don't drown Know the flood warning signals: one long blast of the siren means a flash flood along Silver Creek Designate a place where your family can rendezvous after an evacuation order is issued		
4. Protect your property from the hazard	Replace your flooded furnace with one elevated above the flood level Keep debris and trash out of the streams and ditches We can help you get a grant to elevate your home. Call us at		
5. Build responsibly	Get a permit before you build from Know the substantial damage rules (and the ICC benefits). You can see them at www All projects should be at least 10 feet from the property line so you don't alter the drainage between homes		
6. Protect natural floodplain functions	Don't dump in the storm drains; they drain to the bay Protect our turtle nesting areas: stay off the beach after sunset Report broken silt fences: they help keep our streams clean		

- Outreach Proje

- Informational

330 **Because the City of Dallas** participates in the National Flood Insurance Program, **All Dallas** residents can buy

opic) – 2007 *OPA*



- Infori

July/August 2012

- Outread

Community Newsletter

- Gene

City of Wood Dale Working Together to Make Life Better

Movies in the Park Start July 14th, pg. 12 Farmer's Market Start July 14th, pg. 12 **Public Works Open House** July 14th, pg. 13 National Night Out August 7th, pg. 8 **Prairie Fest** August 9-12th, pas. 10 & 11 Summer Fun Event

2007 *OPA* ic) – 2007 *OPC*

- Outreach Proj
 - Informationa
 - General Outr
 - Targeted Out
 - -SFHA reside
 - -Rep Loss A1
 - -Residents/B
 - -Residents/B



You are receiving this brochure because you live in or near the floodplain.



ADDITIONAL INFORMATION

After reading this brochure, if you should require further or more detailed information regarding floodrelated issues in Wheeling, here are some additional sources:

- FEMA.gov website
- Community Development Department (847) 459-2620
 Community Blvd.
 Wheeling, IL 60090
- · Floodplain / Flooding page at www.wheelingil.gov
- Indian Trails Public Library

c) – 2007 *OPA* /topic) – 2007 *OPC* ./topic) – 2007 *OPF*

sses

Levee (620 credit) ding from a Dam (630)

- Outreach Projects (OP)
 - Informational Materials (1pt./topic) 2007 OPA
 - General Outreach Projects (2 pts./topic) 2007 OPC
 - Targeted Outreach Projects (6 pts./topic) 2007 OPF
 - -SFHA residents and businesses
 - -Rep Loss Area residents and businesses
 - -Residents/Businesses protected by a Levee (620 credit)
 - -Residents/Businesses subject to flooding from a Dam (630)

ALL DONE ANNUALLY

- Outreach Projects (OP)
 - At least 1 project must cover flood insurance
 - No limit to the # of projects
 - No limit to # of times/yr. a project is distributed
 - use a different media
 - involve two-way communication with audience
 - Cannot exceed 200 pts. (not including PPI & STK bonuses)

330 OP Scoring

Table 330-2. Basic scoring of example outreach projects (without a PPI).				
Example Outreach Projects (OP)	A Points per topic	B # of Flood- related Topics	C # of Times Delivered	(A x B x C) OP = Points per Project
OP#1. A brochure on flood insurance produced by FEMA is set out in various public places (informational material—1 point per topic).	1	1	1	1
OP#2. Local insurance agents have agreed to advise their clients that flood insurance is a good idea and give them the OP#1 brochure (general outreach—2 points per topic).	2	1	1	2
OP#3. Presentations are made to five neighborhood associations with messages under CRS topics 1, 2, 4, and 5. (general outreach—2 points per topic) The OP#1 brochure is handed out to everyone present.	2	4	5	40

- Flood Response Preparations (FRP)
 - -Prepared, reviewed and updated each year.
 - -Only disseminated during/after a flood event
 - -Use same 6 topics as OPs
 - -Must get OP credit to get any FRP credit
 - -Scored the same way as OPs

330 FRP Scoring

Table 330-3. Scoring of example FRP projects (without a PPI).					
Example Flood Response Projects (FRP) (See Figure 330-1)	A Points per Topic	B # of Flood- related Topics	C # of Times Delivered	(A x B x C) FRP = Points per Project	
FRP#1. Media kit with background information for reporters	2	5	1	10	
FRP#2. Radio public service announcements	2	2	1	4	
FRP#3. Door hangers for flooded homes	6	5	1	30	
FRP#4. Handouts on grant programs	1	1	1	1	
Total FRP =				45	

- Program for Public Information (PPI)
 - 40% multiplier for OP and FRP credits.

Table 330-1. CRS topics and example messages.			
Six Priority Topics	Example Messages		
Know your flood hazard	Your property is subject to flooding		
	You are in a repetitively flooded area Drive safely: five people died in the 2002 flood		
Insure your property for your flood hazard	You need flood insurance		
Note: at least one project must include a message on this topic	Renters should buy flood insurance for their contents Take advantage of a low-cost Preferred Risk Policy		
Protect people from the hazard	Turn around, don't drown		
	Know the flood warning signals: one long blast of the siren means a flash flood along Silver Creek		
	Designate a place where your family can rendezvous after an evacuation order is issued		
Protect your property from the hazard	Replace your flooded furnace with one elevated above the flood level		
	Keep debris and trash out of the streams and ditches		
	We can help you get a grant to elevate your home. Call us at		
5. Build responsibly	Get a permit before you build from		
	Know the substantial damage rules (and the ICC benefits). You can see them at www		
	All projects should be at least 10 feet from the property line so you don't alter the drainage between homes		
Protect natural floodplain functions	Don't dump in the storm drains; they drain to the bay		
	Protect our turtle nesting areas: stay off the beach after sunset		
	Report broken silt fences: they help keep our streams clean		

- Program for Public Information (PPI)

-4 more topics become available for scoring

Examples of additional topics (selected by a community that has a Program for Public Information)	Example Messages		
7. Hurricane preparedness *	Know your evacuation route		
8. General preparedness *	Inventory and photograph your home's contents and put important papers and insurance policies in a safe place		
9. Basement flooding *	Check your downspout—drain away from the house		
10. Flood education *	Teach school children about flooding		

^{*} Example topics 7 and 8 could also be listed under CRS topic 3—Protect people from the hazard. By listing them as separate topics in its PPI, the community can receive credit for covering three different topics in each project. Similarly, example topic 9 could be covered under CRS topic 4. All four additional topics (7 through 10) need to be explained in the Program for Public Information.

- Program for Public Information (PPI)
 - -STEP 1: Establish a PPI Committee
 - -STEP 2: Assess community's public information needs
 - -STEP 3: Formulate Messages
 - -STEP 4: Identify outreach projects to convey messages
 - -STEP 5: Examine other public info. initiatives
 - -STEP 6: Prepare the PPI document (annual report)
 - -STEP 7: Implement, monitor and evaluate program

- STEP 1: Establish a PPI Committee:
 - ≥ 5 people
 - 1 from community FP mgmt. office
 - 1 from community public info office (if it exists)
 - ½ of members are from outside local government



- For a Multi-Jurisdictional PPI Committee:
 - must send 2 reps. from each community
 - $\ge \frac{1}{2}$ of comm.'s reps. must be from outside local govt.
 - $\ge \frac{1}{2}$ of comm.'s reps. must attend all meetings

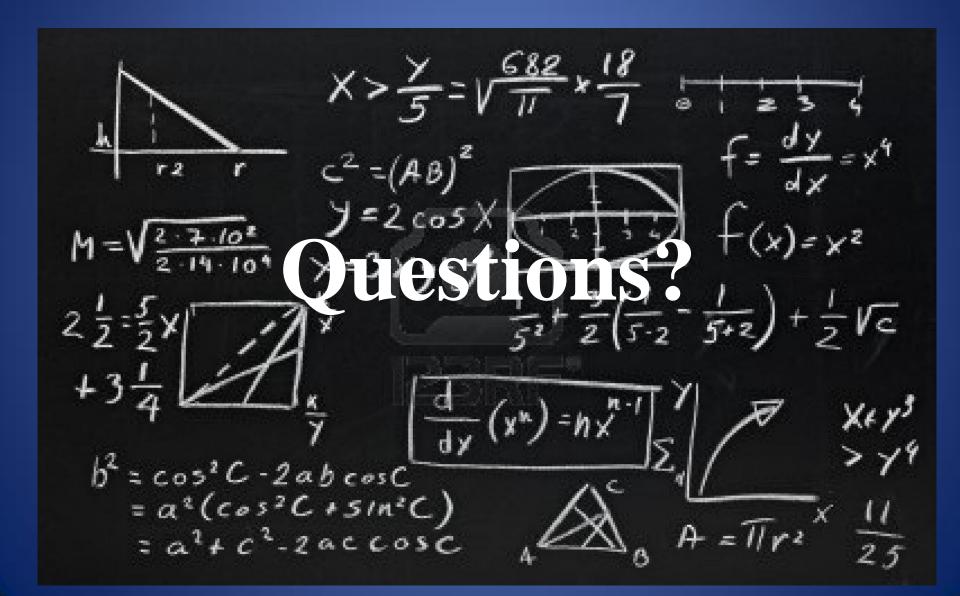


PPI "Extra Credits"

- ► 340 (^4 pts.) if realtors are part of PPI and use creditable handouts.
- \triangleright 350 (^29 pts.) − if website is part of PPI
- ► 360 PPA (^15 pts.), 360 PPV (^15 pts.) & 360 FAA (^5 pts.) if these services are publicized through a PPI.
- ▶ 370 & 510 same committee can be used
- ▶ 420 (5 pts.) if NB educational materials used in open space areas.
- ▶ 540 SDR (5 pts.) if SDR is publicized through PPI

- Stakeholder delivery (STK)
 - 30% bonus for OPs

- Only available with PPI credit first
- Stakeholders:
 - -Insurance company, realty firm, newspaper, FEMA (brochures, meetings), neighborhood or civic assoc., utility company, schools, etc.



- Development Limitations (DL)
 - Prohibit Fill (280 pts.)
 - -Comp. Storage (130 x ratio)
 - Prohibit Buildings (1,000 pts.)
 - Prohibit Storage of Materials (^50pts.)
 - Outdoor storage of all materials in SFHA (50 pts.)
 - storage of hazardous materials anywhere in SFHA (20 pts.)
 - hazardous materials stored inside, above BFE (10 pts.)

Restructured

- Freeboard (FRB)

Freeboard	No filling restrictions	Compensatory storage required	Fill prohibited
1 foot	100	110	120
2 feet	225	250	280
3 feet	375	440	500

- Foundation Protection (FDN)
 - buildings on compacted fill
 - protected against erosion and scour

If no Comp. Storage req'd: 35 pts.

If Comp. Storage req'd: 60 pts.

- Protection ofCritical Facilities (PCF)

Decreased Points

	2007	2013
CFs prohibited in 500-yr	100 pts.	80 pts.
CFs and access protected to 500-yr	50 pts.	0 pts.
CFs and access protected to 1' above 500-yr.		40 pts.

- Building Codes (BC)

Decreased Points

- 2007 Manual:
 - BCEGS Rating = 15 pts. per Class above 7
 - I-Codes were 40 + 40 + 5 + 5 + 5 = 95
 - Typical score = 120 pts.
- 2013 Manual:
 - BCEGS Rating = 10 pts. per Class above 6
 - I-Codes are 20 + 20 + 3 + 3 + 2 = 48
 - Typical score = 58 pts.

- Local Drainage Protection (LDP)

Moved from 450

- Grading Plans
 - -2007 = 50 pts.

2013 = 40 pts.

- Positive Drainage
 - -2007 = 20 pts.
 - -2013 = 10 pts.
 - OR 20 pts. if you ensure drainage does not affect neighbor

NEW

- Regulations Administration (RA)
 - RA1a. = 5pts. per CFM on staff (up to 25 pts.)
 - RA1b. = 25 pts. CFM approval of all permits
 - RA2 = 5 pts. for IAS accreditation
 - RA3 = 16 pts. for permitting process
 - 3 inspections (before, during and after construction)
 - RA4 = 16 pts. for reinspections done at point of sale or renovation
 - RA5 = 5 pts. (was 10 pts.) for off-site record storage

Typical/Average IL Score (2007) = 585

Converted to 2013 Credits = 658

Increase of 73 pts. (12.5%)

Questions?





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