Overcoming Common Obstacles
For Entry into the CRS Program

Julie Lomax, PE, CFM
Village of Downers Grove
jlomax@downers.us

Shauna Urlacher, PE, CFM, CPESC
UrbanHydro Engineering, Inc.
shauna@urbanhydroeng.com
Goals of the Community Rating System

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

1. Participate in NFIP and be in good standing
2. Send letter to FEMA to request entrance into CRS
Community Letter of Interest to Join the CRS

{Date}

{Name}
Federal Emergency Management Agency
Region {______}
{Address}
{City, ST, Zip}
{See the list of FEMA Regional Offices at: http://crsresources.org/100-2/}

Dear {name}:
The City/Town/County of {name} is interested in participating in the Community Rating System (CRS) so that our residents will qualify for discounted flood insurance premiums.

Our CRS Coordinator is {name}, who can be reached at {phone} or {E-mail address}.

We will cooperate with FEMA, the Insurance Services Office, Inc. (ISO), and the CRS verification process to ensure that our credited activities are fully earned and warranted.

Please ask ISO to visit us to review our program in depth and verify the creditable activities. We understand that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community.

Sincerely,

{name}
{title}

{Note: This letter must be signed the by Chief Executive Officer of the community, such as the Mayor or City Manager.}
cc: {ISO/CRS Specialist}
{State NFIP Coordinator for your State}
{See the list of ISO/CRS Specialists at: http://crsresources.org/100-2/}
Steps to Enter the CRS

1. Participate in NFIP and be in good standing
2. Send letter to FEMA to request entrance into CRS
3. ISO will schedule meeting to review activities
4. IDNR will schedule a Community Assistance Visit (CAV)
5. Once all compliance issues are resolved, ISO will schedule a phone call or visit to finalize
## Figure 110-1. The “what if” table.

The table shows the community’s current and potential dollar savings in flood insurance premium reductions for various CRS classes. As a Class 7 community, Watsonville officials are saving their flood insurance policy holders nearly $200 each year. “PIF” means “policies in force”
Minimum Requirements for CRS

1. Participate in NFIP for at least 1 year
2. Full compliance with minimum NFIP requirements
3. Keep Elevation Certificates
4. Maintain required flood insurance on properties in SFHA
5. Designate a CRS Coordinator
6. Cooperate with ISO/CRS specialist
7. Submit annual re-certification (Verification every 5 year)
8. Track area of regulated floodplain and number of properties in SFHA every year
9. Maintain records for CRS
10. Annual outreach to repetitive loss areas
Table 110-1. CRS classes, credit points, and premium discounts.

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Credit Points (cT)</th>
<th>Premium Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>In SFHA</td>
</tr>
<tr>
<td>1</td>
<td>4,500+</td>
<td>45%</td>
</tr>
<tr>
<td>2</td>
<td>4,000–4,499</td>
<td>40%</td>
</tr>
<tr>
<td>3</td>
<td>3,500–3,999</td>
<td>35%</td>
</tr>
<tr>
<td>4</td>
<td>3,000–3,499</td>
<td>30%</td>
</tr>
<tr>
<td>5</td>
<td>2,500–2,999</td>
<td>25%</td>
</tr>
<tr>
<td>6</td>
<td>2,000–2,499</td>
<td>20%</td>
</tr>
<tr>
<td>7</td>
<td>1,500–1,999</td>
<td>15%</td>
</tr>
<tr>
<td>8</td>
<td>1,000–1,499</td>
<td>10%</td>
</tr>
<tr>
<td>9</td>
<td>500–999</td>
<td>5%</td>
</tr>
<tr>
<td>10</td>
<td>0–499</td>
<td>0</td>
</tr>
</tbody>
</table>

Outside the SFHA: Zones X, B, C, A99, AR, and D

Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.

Some minus-rated policies may not be eligible for CRS premium discounts.

Premium discounts are subject to change.
Credited Activities

300 Series – Public Information Activities
400 Series – Mapping and Regulations
500 Series – Flood Damage Reduction Activities
600 Series – Warning and Response
<table>
<thead>
<tr>
<th>Activity</th>
<th>Maximum Possible Points</th>
<th>Maximum Points Earned</th>
<th>Average Points Earned</th>
<th>Percentage of Communities Credited</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 Public Information Activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>310 Elevation Certificates</td>
<td>116</td>
<td>116</td>
<td>38</td>
<td>96%</td>
</tr>
<tr>
<td>320 Map Information Service</td>
<td>90</td>
<td>90</td>
<td>73</td>
<td>85%</td>
</tr>
<tr>
<td>330 Outreach Projects</td>
<td>350</td>
<td>350</td>
<td>87</td>
<td>93%</td>
</tr>
<tr>
<td>340 Hazard Disclosure</td>
<td>80</td>
<td>62</td>
<td>14</td>
<td>84%</td>
</tr>
<tr>
<td>350 Flood Protection Information</td>
<td>125</td>
<td>125</td>
<td>38</td>
<td>87%</td>
</tr>
<tr>
<td>360 Flood Protection Assistance</td>
<td>110</td>
<td>100</td>
<td>55</td>
<td>41%</td>
</tr>
<tr>
<td>370 Flood Insurance Promotion</td>
<td>110</td>
<td>110</td>
<td>39</td>
<td>4%</td>
</tr>
<tr>
<td>400 Mapping and Regulations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>410 Flood Hazard Mapping</td>
<td>802</td>
<td>576</td>
<td>60</td>
<td>55%</td>
</tr>
<tr>
<td>420 Open Space Preservation</td>
<td>2,020</td>
<td>1,603</td>
<td>509</td>
<td>89%</td>
</tr>
<tr>
<td>430 Higher Regulatory Standards</td>
<td>2,042</td>
<td>1,335</td>
<td>270</td>
<td>100%</td>
</tr>
<tr>
<td>440 Flood Data Maintenance</td>
<td>222</td>
<td>249</td>
<td>115</td>
<td>95%</td>
</tr>
<tr>
<td>450 Stormwater Management</td>
<td>755</td>
<td>605</td>
<td>132</td>
<td>87%</td>
</tr>
<tr>
<td>500 Flood Damage Reduction</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>510 Floodplain Mgmt. Planning</td>
<td>622</td>
<td>514</td>
<td>175</td>
<td>64%</td>
</tr>
<tr>
<td>520 Acquisition and Relocation</td>
<td>2,250</td>
<td>1,999</td>
<td>195</td>
<td>28%</td>
</tr>
<tr>
<td>530 Flood Protection</td>
<td>1,600</td>
<td>541</td>
<td>73</td>
<td>13%</td>
</tr>
<tr>
<td>540 Drainage System Maintenance</td>
<td>570</td>
<td>454</td>
<td>218</td>
<td>43%</td>
</tr>
<tr>
<td>600 Warning and Response</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>610 Flood Warning and Response</td>
<td>395</td>
<td>365</td>
<td>254</td>
<td>20%</td>
</tr>
<tr>
<td>620 Levees</td>
<td>235</td>
<td>207</td>
<td>157</td>
<td>0.5%</td>
</tr>
<tr>
<td>630 Dams</td>
<td>160</td>
<td>99</td>
<td>35</td>
<td>35%</td>
</tr>
</tbody>
</table>

* Figures are based on communities that have received verified credit under the 2013 CRS Coordinator's Manual (about 43% of CRS communities), as of October 2016. The maximum possible points are based on the 2013 Coordinator's Manual. Growth adjustments are not included.
Small Communities in the CRS

CRS participation can be straightforward for you and need not need take much time nor be a significant expense

• Keep track of building permits in the floodplain
• Check Elevation Certificates as they come in
• Open space in the floodplain
• Enforce at least a few regulations that exceed NFIP minimum requirements
CRS Resources Home

This is the temporary location of the CRS Resources website. This site is provided for Community Rating System (CRS) coordinators, webinar participants, and 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 2017 CRS Coordinator’s Manual

New communities can click here to find the CRS application and Quick Check.

CRS Quick Check Instructions

This Community Rating System (CRS) Quick Check is a tool to help communities join the CRS. It is one of two application items required for a community to request a CRS classification. The other item is the letter of interest from the community’s Chief Executive Officer (CEO), which is explained in Application to the Community Rating System on Page 1 of this form. A sample letter of interest is provided on Page 2 of this form.

The objective of the CRS Quick Check is to show that the community is doing enough floodplain management activities above and beyond the minimum requirements of the National Flood Insurance Program to warrant 500 credit points, enough to be a CRS Class 9 or better. The CRS Quick Check can be found on Pages 11 to 14 of this form. The CRS Quick Check can be printed and completed on hard copy by the community.
Common Obstacles

1. CAV (Community Assessment Visit) Violations
2. Lack of support from other departments
3. Limited resources
4. Application process is too cumbersome
CAV Violations
CAV Violations

• Address the easy items first
  – Parcels outside the community boundaries
  – Structures outside the floodplain
• Establish a formal process for substantial improvements / damage
• Require as-builts of compensatory storage
• Prepare a long-term plan for compliance
CAV Violations – Substantial Improvement

Second Story Addition
CAV Violations – Substantial Improvement / Damage

- Create a form or use IDNR’s form to track Substantial Improvements/Damage
- Require homeowner signature
- Document the appeal process
CAV Violations – Substantial Improvement / Damage

• Install FEMA’s SDE Software

• Understand the software before a disaster occurs.

• Complete damage assessments for damage to structures in the floodplain from any origin.

• IDNR has a guidance document for damage assessments.
Lack of Support
Perform a benefit/cost analysis

Initial Costs + Annual Reporting Costs + Cost of Major Updates = Total Cost (over 10 yrs.)

Notes:
• Annual reporting requirements vary per element
• Major updates occur at different intervals for each element
• Include both internal (staff time) and external costs
Perform a benefit/cost analysis

\[
\text{Annual Cost (over 10 yrs.)} \div \text{Anticipated CRS Points} = \text{Cost/CRS pt.}
\]

**Notes:**
- Anticipated CRS Points should be conservative estimates
- Rank activities based on lowest cost per CRS point
## Benefit/cost analysis example

<table>
<thead>
<tr>
<th>Element</th>
<th>Possible CRS Points</th>
<th>Initial Cost</th>
<th>Annual Costs</th>
<th>Major Updates</th>
<th>Av. Annual Cost (10-yrs)</th>
<th>Annual Cost per CRS Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program for Public Information (Activity 330)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood Response Preparations (Activity 330)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repetitive Loss Area Analysis (Activity 510)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Improvement Program (Activity 540)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Storage Basin Maintenance (Activity 540)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Benefit/cost analysis example

<table>
<thead>
<tr>
<th>Element</th>
<th>Possible CRS Points</th>
<th>Initial Cost</th>
<th>Annual Costs</th>
<th>Major Updates</th>
<th>Av. Annual Cost (10- yrs)</th>
<th>Annual Cost per CRS Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program for Public Information (Activity 330)</td>
<td>80</td>
<td>$35,000</td>
<td>$17,500</td>
<td>$35,000</td>
<td>$21,000</td>
<td>$270</td>
</tr>
<tr>
<td>Flood Response Preparations (Activity 330)</td>
<td>20</td>
<td>$25,000</td>
<td>$12,500</td>
<td>$25,000</td>
<td>$15,000</td>
<td>$750</td>
</tr>
<tr>
<td>Repetitive Loss Area Analysis (Activity 510)</td>
<td>140</td>
<td>$50,000</td>
<td>$10,000</td>
<td>$50,000</td>
<td>$18,000</td>
<td>$130</td>
</tr>
<tr>
<td>Capital Improvement Program (Activity 540)</td>
<td>70</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$150</td>
</tr>
<tr>
<td>Storage Basin Maintenance (Activity 540)</td>
<td>10</td>
<td>$40,000</td>
<td>$20,000</td>
<td>$40,000</td>
<td>$24,000</td>
<td>$2,400</td>
</tr>
</tbody>
</table>
Limited Resources
Limited Resources - GIS

- Use County Data
- Download Open Source Data
  - Illinois Flood Map Database
  - USGS Maps and GIS Data
  - Illinois Geospatial Data Clearinghouse
  - Web Soil Survey
- Use Free GIS Software
  - QGIS
  - Whitebox GAT
  - SAGA GIS
Application Process is too Cumbersome
Application Process is too Cumbersome

• Focus on what you are already doing  
  *(Including activities not listed in the CRS Manual)*

• Gather Elevation Certificates

• Focus on Activities with the largest points without annual reporting (e.g. open space)

• Signup for free online training

crsresources.org
Application Process is too Cumbersome

• Join the CRS Users group

• Attend the CRS training course in Maryland – it’s free

Also offered as a field-deployed course in 2019
Downers Grove
October 7-10, 2019
Registration: $30
Questions?

Julie Lomax  jlomax@downers.us

Shauna Urlacher  shauna@UrbanHydroEng.com