

Overcoming Common Obstacles For Entry into the CRS Program



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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

{Community letterhead}

{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

Community:	WATSONVILLE, CITY OF	State:	CALIFORNIA
County:	<div>SANTA CRUZ COUNTY</div>	CID:	060357

Current CRS Class = 7

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
	PIF	968	852	66	50
	PREMIUM	\$1,013,842	\$939,534	\$58,120	\$16,188
	AVERAGE PREMIUM	\$1,047	\$1,103	\$881	\$324
CRS Class					
09	Per Policy	\$60	\$65	\$46	\$0
	Per Community	\$58,326	\$55,267	\$3,059	\$0
08	Per Policy	\$117	\$130	\$46	\$0
	Per Community	\$113,592	\$110,533	\$3,059	\$0
07	Per Policy	\$174	\$195	\$46	\$0
	Per Community	\$168,859	\$165,800	\$3,059	\$0
06	Per Policy	\$235	\$259	\$93	\$0
	Per Community	\$227,185	\$221,067	\$6,118	\$0
05	Per Policy	\$292	\$324	\$93	\$0
	Per Community	\$282,451	\$276,333	\$6,118	\$0

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.

CRS Class	Credit Points (cT)	Premium Reduction	
		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

SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH

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 110-2. Credit points awarded for CRS activities.*

Activity	Maximum Possible Points	Maximum Points Earned	Average Points Earned	Percentage of Communities Credited
300 Public Information Activities				
310 Elevation Certificates	116	116	38	96%
320 Map Information Service	90	90	73	85%
330 Outreach Projects	350	350	87	93%
340 Hazard Disclosure	80	62	14	84%
350 Flood Protection Information	125	125	38	87%
360 Flood Protection Assistance	110	100	55	41%
370 Flood Insurance Promotion ⁵	110	110	39	4%
400 Mapping and Regulations				
410 Flood Hazard Mapping	802	576	60	55%
420 Open Space Preservation	2,020	1,603	509	89%
430 Higher Regulatory Standards	2,042	1,335	270	100%
440 Flood Data Maintenance	222	249	115	95%
450 Stormwater Management	755	605	132	87%
500 Flood Damage Reduction Activities				
510 Floodplain Mgmt. Planning	622	514	175	64%
520 Acquisition and Relocation	2,250	1,999	195	28%
530 Flood Protection	1,600	541	73	13%
540 Drainage System Maintenance	570	454	218	43%
600 Warning and Response				
610 Flood Warning and Response	395	365	254	20%
620 Levees	235	207	157	0.5%
630 Dams	160	99	35	35%

* 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

CRSresources.org



CRS Resources Home



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

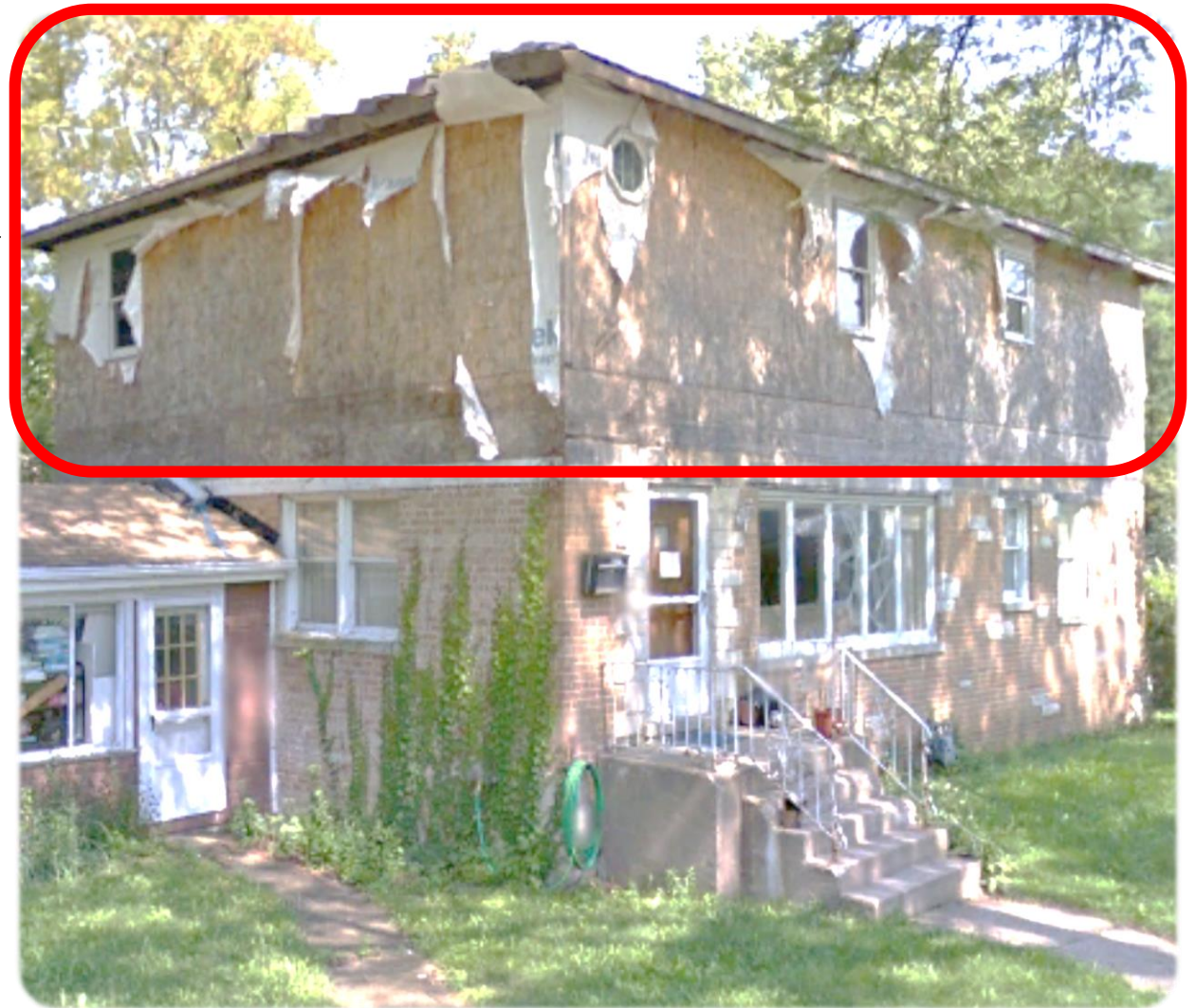
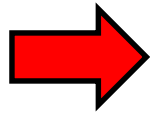
CAV Violations

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

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE	
Determination	
Permit Number: _____	
Owner or Contractor's Cost Estimate: _____	
Kane County Building Staff Review of Cost Estimate: _____ Reviewed by: _____	
<input type="checkbox"/> Cost provided by Owner/Contractor is a reasonable estimate for work performed	
<input type="checkbox"/> Cost provided by Owner/Contractor is not a reasonable estimate for work performed and should be adjusted as follows _____	
Building Market Value: _____	
Percentage of damage or improvement: _____	
For properties in a floodplain:	
Base Flood Elevation: _____ Flood Zone _____	
Cumulative Percentage of repair and/or improvements since January 1, 2010 (including current improvement) : _____	
<input type="checkbox"/> I accept the estimated cost of construction as a fair cost of the repair/improvement of my home.	
<input type="checkbox"/> I accept the estimated market value from the tax assessment	
<input type="checkbox"/> I do not accept the estimated market value from the tax assessment and will submit an appraisal report of my property from a licensed appraiser.	
_____ Property Owner's Signature	
Sworn to and subscribed before me this _____ day of _____, 20____.	
_____ NOTARY PUBLIC	

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.

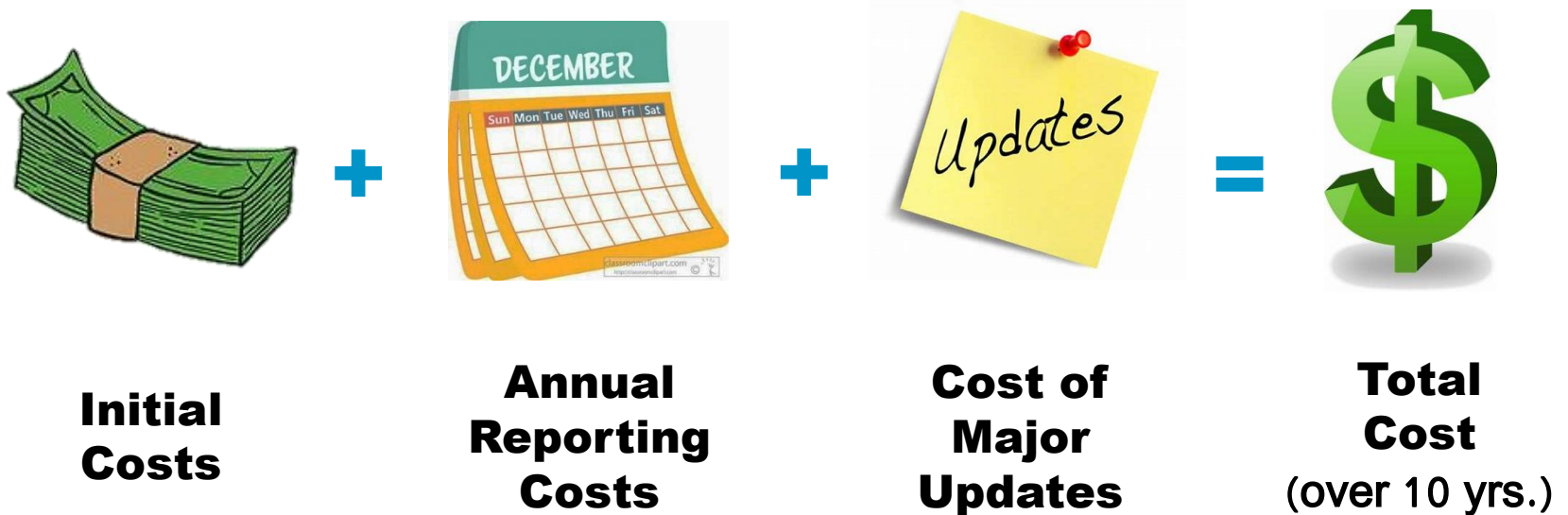


The SDE is a tool to help local officials administer the Substantial Damage requirements of their floodplain management ordinances in keeping with the minimum requirements of the NFIP.



Lack of Support

Perform a benefit/cost analysis



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



Annual Cost
(over 10 yrs.)



**Anticipated
CRS Points**



**Cost/
CRS pt.**

**Activity's
Rank**

Notes:

- Anticipated CRS Points should be conservative estimates
- Rank activities based on lowest cost per CRS point

Benefit/cost analysis example

Element	Possible CRS Points	Initial Cost	Annual Costs	Major Updates	Av. Annual Cost (10-yrs)	Annual Cost per CRS Point
Program for Public Information (Activity 330)						
Flood Response Preparations (Activity 330)						
Repetitive Loss Area Analysis (Activity 510)						
Capital Improvement Program (Activity 540)						
Storage Basin Maintenance (Activity 540)						

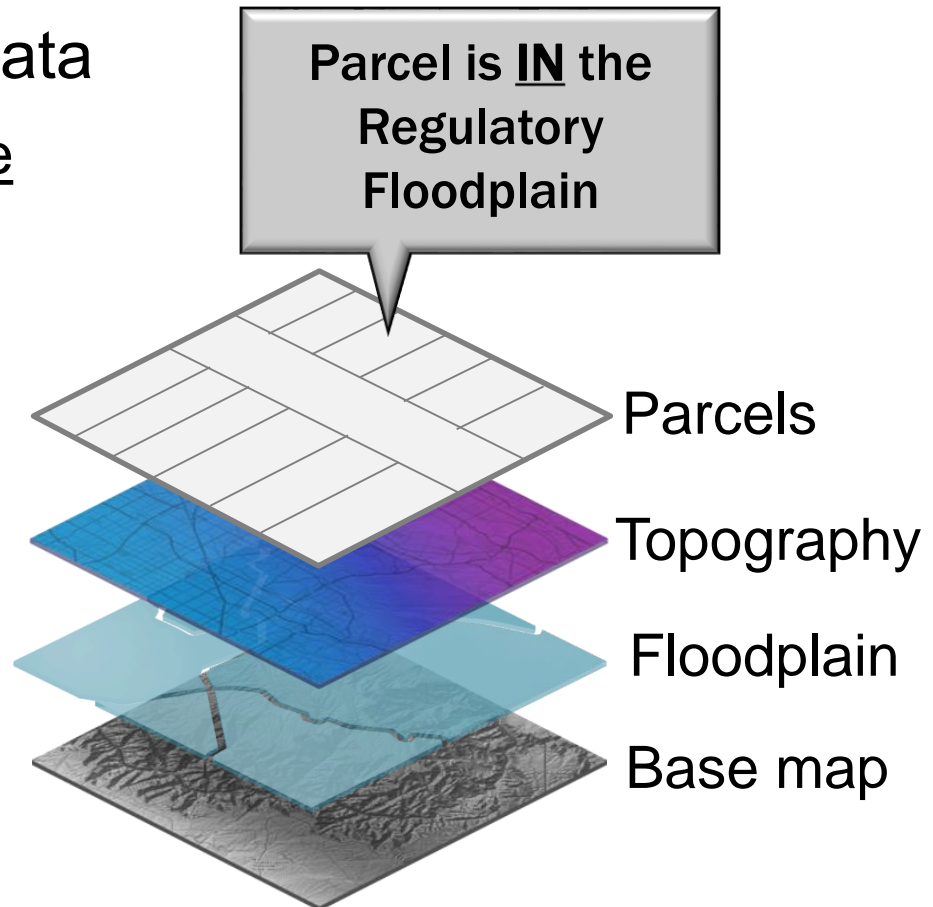
Benefit/cost analysis example

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

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?

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www.downers.us

