Changes in the 2017 CRS Manual

2017 CRS Coordinator’s Manual
Changes

French Wetmore, CFM
ISO/CRS Consultant
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

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

19 Activities
94 Elements
# Introduction to the CRS

## CRS Activities and Elements

### 300 Series: Public Information Activities

<table>
<thead>
<tr>
<th>Activity</th>
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<tbody>
<tr>
<td>EC (Elevation Certificates)</td>
<td>38</td>
<td>310-11</td>
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<tr>
<td>ECPO (Elevation Certificate on post-FIRM buildings)</td>
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<td>ECPR (Elevation Certificate on pre-FIRM buildings)</td>
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### 320 Series: Map Information Service

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<tr>
<td>MI1 (Providing insurance information from FIRM)</td>
<td>30</td>
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<tr>
<td>MI2 (LIMWA/floodway info/CBRS area)</td>
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<td>320-9</td>
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<tr>
<td>MI3 (Other flood problems not shown on FIRM)</td>
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</tr>
<tr>
<td>MI4 (Flood depth data)</td>
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</tr>
<tr>
<td>MI5 (Special flood-related hazards)</td>
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<td>320-14</td>
</tr>
<tr>
<td>MI6 (Historical/repetitive flood information)</td>
<td>20</td>
<td>320-14</td>
</tr>
<tr>
<td>MI7 (Natural floodplain functions)</td>
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<td>320-15</td>
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### 330 Series: Outreach Projects

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>OP (Outreach projects)</td>
<td>200</td>
<td>330-6</td>
</tr>
<tr>
<td>FRP (Flood response preparations)</td>
<td>50</td>
<td>330-9</td>
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<td>PPI (Program for Public Information bonus)</td>
<td>80</td>
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<td>STK (Stakeholder bonus)</td>
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### 340 Series: Hazard Disclosure

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<tr>
<td>DFH (Real estate agent disclosure of SFHA)</td>
<td>35</td>
<td>340-3</td>
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<td>ODR (Other disclosure requirements)</td>
<td>25</td>
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<td>REB (Real estate brochure)</td>
<td>12</td>
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<tr>
<td>DOH (Disclosure of other hazards)</td>
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### 350 Series: Flood Protection Information

<table>
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<tr>
<td>LIB (Library)</td>
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</tr>
<tr>
<td>LPD (Locally pertinent documents in the library)</td>
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<td>350-5</td>
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<tr>
<td>WEB (Website)</td>
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### 400 Series: Mapping and Regulations

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<tr>
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<tbody>
<tr>
<td>NS (New study)</td>
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<tr>
<td>LEV (Leverage)</td>
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<td>SR (State review)</td>
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<td>HSS (Higher study standards)</td>
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<td>FWS (Floodway standard)</td>
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<td>MAPSH (Special hazards mapping)</td>
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<td>CTP (Cooperating Technical Partner)</td>
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### 420 Series: Open Space Preservation

<table>
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<tr>
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<tr>
<td>OSP (Preserved open space)</td>
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<td>420-3</td>
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<td>DR (Deed restriction)</td>
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<td>NFOS (Natural functions open space)</td>
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<td>SHOS (Special hazards open space)</td>
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<td>420-19</td>
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<td>OSI (Open space incentives)</td>
<td>250</td>
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<td>LZ (Low density zoning)</td>
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<td>NSP (Natural shoreline protection)</td>
<td>120</td>
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### 430 Series: Higher Regulatory Standards

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<tr>
<th>Activity</th>
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<tr>
<td>DL (Development limitations)</td>
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<td>FRB (Freeboard)</td>
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<td>FDN (Foundation protection)</td>
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<td>CSI (Cumulative substantial improvements)</td>
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<td>LSI (Lower substantial improvements)</td>
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<td>PCF (Protection of critical facilities)</td>
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<td>ENL (Enclosure limits)</td>
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<td>BC (Building code)</td>
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<td>LDP (Local drainage protection)</td>
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<td>MHP (Manufactured home park)</td>
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<td>CAZ (Coastal A Zone regulations)</td>
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<td>OHS (Other higher standards)</td>
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<td>SMS (State-mandated standards)</td>
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<td>RA (Regulations administration)</td>
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*2013 CRS Coordinator's Manual*
## Introduction to the CRS

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<th>Points</th>
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<th>Non-SFHA</th>
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Introduction to the CRS

1,416 CRS Communities as of October 1, 2016

62 in Illinois

CRS Class
Introduction to the CRS

CRS Resources

www.CRSResources.org

CRS Resources Home

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

CRS Coordinator’s Manual
Guidance documents

Forms
Training
## Introduction to the CRS

### State Profile

<table>
<thead>
<tr>
<th>Community</th>
<th>c310</th>
<th>c320</th>
<th>c330</th>
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<th>c360</th>
<th>c410</th>
<th>c420</th>
<th>c430</th>
<th>c440</th>
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<td>150</td>
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</table>
Changes in the 2017 CRS Manual

Status:
• Not yet approved
• Not yet effective
• Continue to use the 2013 CRS Manual
Changes in the 2017 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
  lpatellaro@iso.com
  708-634-3040

2017 Coordinator’s Manual will be available on:

- fema.gov
- CRSresources.org
Changes in the 2017 CRS Manual

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

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 buildings (DL2) (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:
Changes in the 2017 CRS Manual

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)
Activity 320 (Map Information Service)

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
Activity 330 (Outreach Projects)

Mayor Podgorski wins relay for life challenge

Mayor Dan Podgorski was declared the winner of a bet with Calumet City Mayor Michelle Markiewicz Qualkinbush at the closing ceremony for the Calumet Region’s Relay for Life Event to raise money for the American Cancer Society. For the second year, Mayor Podgorski’s team won, bringing in $8,697. Qualkinbush’s Calumet City team raised $7,200.

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

Land O’ Frost completes major expansion here

Land O’Frost, Inc. recently completed a major expansion and renovation to its Lansing facility. The project involved the entire Lansing facility by approximately 40% and may add as many as 50 jobs in the next five years. “We were grateful to the Village for working so closely with us to make this project moving quickly,” said Bill Martin, President Operations. The company invested millions of dollars in the expansion and renovation. The project included 50,000 sq. ft. of new building for refrigerated storage and shipping. It also included 70,000 sq. ft. of interior remodeling work on the current structure to convert current storage areas and non-refrigerated areas into refrigerated production areas. The result is increased efficiency of the space and improved flow through the plant, doubling the plant’s original capacity.

“The employees at the Lansing plant have been tremendous,” said Paul Schluck, Plant Manager. “We had different sections of the plant closed off at any given time and we didn’t miss a beat filling orders.”

Fall flood news

Special insert on pages 5 & 6

A special insert in this issue of the Village Vision gives important information pertaining to help with flood, drainage, and sewer backup problems. Please be sure to review this insert about flood-related concerns.

You can learn if you are in a mapped flood zone and obtain information needed for writing a flood insurance policy from the Building Department. Stop by the Department at 3406 Lake Street or call 875-1793. Also, ask for a free copy of the Village Guide to Flood Protection available at the Building Department. The guide includes many helpful ideas on what you can do to be ready for the next storm.
### Table 330-1. CRS topics and example messages.

<table>
<thead>
<tr>
<th>Six Priority Topics</th>
<th>Example Messages</th>
</tr>
</thead>
</table>
| **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 |
| **2. Insure your property for your flood hazard**        | 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 Preferred Risk Policy |
| *Note: At least one project must include a message on this topic* |                                                                                                                                          |
| **3. Protect people from the hazard**                    | Turn around, don't drown  
Know the flood warning system  
A long blast of the siren means a flash flood on River Creek  
Designate a safe area where your family can rendezvous after an evacuation is issued |
| **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 |

*Note: All the messages are examples. Communities should develop messages that are pertinent to their flooding conditions.*
Activity 330 (Outreach Projects)

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

<table>
<thead>
<tr>
<th>Examples of additional topics (developed for a municipality that has a Program for Public Information)</th>
<th>Example Messages</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Family preparedness *</td>
<td>Know your evacuation route</td>
</tr>
<tr>
<td>2. General preparedness *</td>
<td>Inventory and photograph your home’s contents and put important papers and insurance policies in a safe place</td>
</tr>
<tr>
<td>3. Basement flooding</td>
<td>Check your downspout—drain away from the house</td>
</tr>
<tr>
<td>4. Flood education *</td>
<td>Teach school children about flooding</td>
</tr>
</tbody>
</table>

* Example topics 7 and 8 can also be listed under CRS topic 3—Protect people from the hazard. By listing them as topics in 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.
### Activity 330 (Outreach Projects)

2017 – With a PPI:

up to four more *messages* can be credited

<table>
<thead>
<tr>
<th>Message</th>
<th>Outreach Topic</th>
<th>Desired Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Your property is subject to a flash flood of the Roaring River.”</td>
<td>1. Know your flood hazard</td>
<td>Roaring River floodplain residents take steps to protect themselves.</td>
</tr>
<tr>
<td>“Do not drive in a flooded area. Remember: Turn around, don’t drown.”</td>
<td>3. Protect people from the hazard</td>
<td>No cars (or their occupants) are lost in a flood.</td>
</tr>
<tr>
<td>“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.”</td>
<td>PPI message #7</td>
<td>Roaring River floodplain residents take the safest route to escape</td>
</tr>
<tr>
<td>“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.”</td>
<td>PPI message #8</td>
<td>Roaring River floodplain residents take the safest route to escape</td>
</tr>
</tbody>
</table>
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
Activity 340 (Hazard Disclosure)
Activity 350 (Flood Protection Information)
Activity 350 (Flood Protection Information)

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
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 Assistance)
Activity 370 (Flood Insurance Promotion)

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
Coastal Special Flood-related Hazards
- Coastal erosion
- Tsunamis

Inland Special Flood Hazards
- Uncertain flow paths
- Closed basin lakes
- Ice jams
- Land subsidence
- Mudflows
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
Activity 410 (Floodplain Mapping)

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 Standards)
Activity 440 (Flood Data Maintenance)

INITIAL IDENTIFICATION:
AUGUST 12, 1974

FLOOD HAZARD BOUNDARY MAP REVISIONS:
JUNE 3, 1977

FLOOD INSURANCE RATE MAP EFFECTIVE:
MARCH 15, 1979

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
Activity 450 (Stormwater Management)

On-site retention

Detention
Activity 450 (Stormwater Management)

Settling basin

Wetland grasses

Bolin Creek Watershed
**Section 501 (Repetitive Losses)**

**CRS Repetitive Loss Categories**

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Category A</td>
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<td>Category B</td>
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<td>308</td>
</tr>
<tr>
<td>Category C</td>
<td>10 or More</td>
<td>82</td>
</tr>
</tbody>
</table>

Category B communities must do annual outreach.

Category C communities must prepare a floodplain management plan.
Section 501 (Repetitive Losses)

CRS Repetitive Loss Categories

<table>
<thead>
<tr>
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<td>82</td>
<td>50 or More</td>
<td>14</td>
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</tbody>
</table>

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
Can be a floodplain management plan or a multi-hazard mitigation plan

Village of Gurnee, Illinois
Flood Mitigation Plan

November 15, 2001
Flood Mitigation Planning Committee

As long as the 10 step process is followed
Activity 520 (Acquisition and Relocation)

36%
Activity 530 (Flood Protection)

Option 1 Calculation:

\[ c_{530} = 2.4 \times \text{number of protected buildings} \times TU \]

TU = Technique Used

Table 530-1. Flood protection techniques used.

<table>
<thead>
<tr>
<th>Acronym (TU_)</th>
<th>Technique Used</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>TUE</td>
<td>Elevation</td>
<td>1.0</td>
</tr>
<tr>
<td>TUD</td>
<td>Dry floodproofing</td>
<td>0.2 – 0.6</td>
</tr>
<tr>
<td>TUW</td>
<td>Wet floodproofing</td>
<td>0.2 – 0.5</td>
</tr>
<tr>
<td>TUS</td>
<td>Sewer backup</td>
<td>0.1 – 0.2</td>
</tr>
<tr>
<td>TUB</td>
<td>Barrier, levee, or floodwall</td>
<td>0.4 – 0.8</td>
</tr>
<tr>
<td>TUC</td>
<td>Channel modification, storm sewer improvements, diversions</td>
<td>0.7 – 0.8</td>
</tr>
<tr>
<td>TUF</td>
<td>Storage facilities</td>
<td>0.8</td>
</tr>
</tbody>
</table>
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 Response)

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 232 – Verification Visit

Now: 3-year cycle visits for Class 1 – 5
5-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)

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.
Changes in the 2017 CRS Manual

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
Changes in the 2017 CRS Manual

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

Webinars on the Community Rating System

The CRS Webinar Series provides training opportunities for 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

www.CRSResources.org
Changes in the 2017 CRS Manual

Questions?