



Introduction to the Community Rating System



CRS Basics



- ✓ Voluntary program
- ✓ Recognizes things above and beyond the minimum requirements of the NFIP
- ✓ Modeled on the fire insurance rating system
- ✓ Insurance Services Office
 - ✓ ISO/CRS Specialist – Kerry Redente



Goals of the CRS

1. Reduce flood damage to insurable property,
2. Strengthen and support the insurance aspects of the NFIP, and
3. Encourage a comprehensive approach to floodplain management.

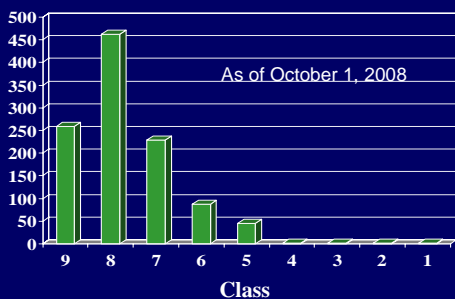


Premium Discount

Class	Points	SFHA	Non-SFHA
1	4,500	45%	10%
2	4,000	40%	10%
3	3,500	35%	10%
4	3,000	30%	10%
5	2,500	25%	10%
6	2,000	20%	10%
7	1,500	15%	5%
8	1,000	10%	5%
9	500	5%	5%
10		0	0



1,095 Participating Communities



Class 1: Roseville, CA Class 3: Pierce County, WA
 Class 2: King County, WA, Tulsa, OK Class 4: Skagit County, WA, Fort Collins, CO



44 Colorado Communities

ALAMOSA	9	EL PASO COUNTY	8	MANITOU SPRINGS	8
ALAMOSA COUNTY	9	ENGLEWOOD	8	MESA COUNTY	9
ARAPAHOE COUNTY	8	FORT COLLINS	4	MONUMENT	9
ARVADA	6	FOUNTAIN	8	MORRISON	9
AURORA	8	FREMONT COUNTY	9	PALMER LAKE	9
BOULDER	8	FRISCO	8	PARKER	6
BOULDER COUNTY	7	GOLDEN	9	PITKIN COUNTY	8
BRUSH	9	GREEN MOUNTAIN FALLS	9	SILVERTHORNE	9
CANON CITY	9	GUNNISON	9	STEAMBOAT SPRINGS	9
CHERRY HILLS VILLAGE	8	GUNNISON COUNTY	9	TELLURIDE	8
COLORADO SPRINGS	8	JEFFERSON COUNTY	9	THORNTON	7
DELTA	7	LAKESWOOD	6	VAIL	7
DENVER	8	LITTLETON	7	WESTMINISTER	6
DOUGLAS COUNTY	9	LONGMONT	8	WHEAT RIDGE	7
DURANGO	9	LOUISVILLE			


55% of the State's NFIP policies

Benefits

Community: LONGMONT, CITY OF State: COLORADO
 County: BOULDER COUNTY CID: 080027

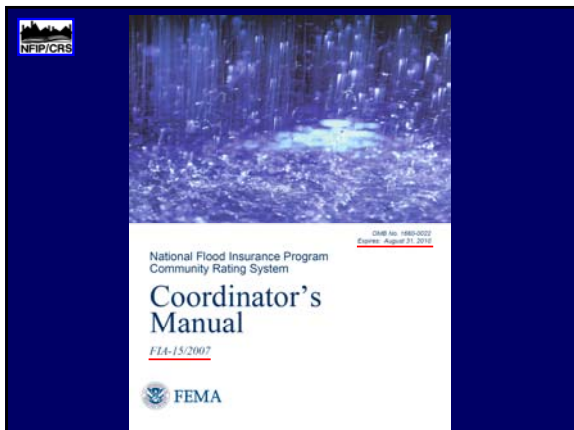
Current CRS Class # 8 [Printable Version]

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	256	182	18	56
PREMIUM	\$217,719	\$184,569	\$14,144	\$18,976
AVERAGE PREMIUM	\$850	\$1,014	\$786	\$339
CRS Class				
09 Per Policy	\$43	\$56	\$41	\$0
Per Community	\$11,000	\$10,256	\$744	\$0
08 Per Policy	\$83	\$113	\$41	\$0
Per Community	\$21,255	\$20,511	\$744	\$0
07 Per Policy	\$123	\$169	\$41	\$0
Per Community	\$31,511	\$30,767	\$744	\$0
06 Per Policy	\$166	\$225	\$83	\$0
Per Community	\$42,511	\$41,022	\$1,489	\$0
05 Per Policy	\$206	\$282	\$83	\$0
Per Community	\$52,766	\$51,277	\$1,489	\$0

- Benefits**
- Money stays in the community
 - Insurance savings offset costs
 - Improved flood protection
 - Better organized programs
 - Evaluate vs. national benchmark
 - Technical assistance
 - Incentive to keep implementing
 - Public information builds constituency
- 

- Costs to Community**
- Pass a CAV
 - Designate CRS Coordinator
 - Implement activities
 - Maintain records

- Crediting Process**
- ✓ Application
 - ✓ Verification
 - ✓ Verification Visit
 - ✓ Recertification
 - ✓ Modification
 - ✓ Cycle Verification
- 



CRS Coordinator's Manual

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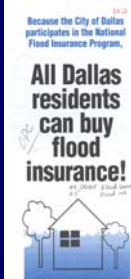
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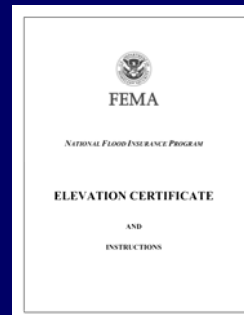
CRS Coordinator's Manual

4 Series of Activities

- 300 Public Information
- 400 Mapping and Regulatory
- 500 Flood Damage Reduction
- 600 Flood Preparedness



310 Elevation Certificates



310 Elevation Certificates

Page 310-4

Includes FEMA's Floodproofing Certificate

311 Credit Points

Prerequisites:

1. Maintain completed certificates
 - on *finished construction*
 - for all new buildings
 - and substantial improvements/substantial damage in the SFHA
2. Review for correctness - "Gig list" pages 310-4 - 5
3. Make copies available



310 Elevation Certificates

Page 310-4

2. Review for correctness - "Gig list" pages 310-4 - 5



310 Elevation Certificates

Page 310-6

It is the community's responsibility to ensure that the elevation certificates it maintains have been completed correctly. Certificates provided by surveyors must be proofread and corrected if there are errors or omissions.

1. Section C surveyed elevations - get new survey
2. Sections A & B building and FIRM information
 - a. Give back to surveyor
 - b. Attach a cover memo explaining corrections
 - c. Mark up the Certificate
3. Make corrections when entering into software



310 Elevation Certificates

Pages 310-6 - 7

FIRM Date	CRS App	CRS App
311.c	311.b	311.a
ECPR	ECPO	EC
15 points	56 points	56 points



310 Elevation Certificates

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311.d Computer Format (ECCF)

- Up to 15 points
- Free software from CRS

311.e Data on a Website (ECWS)

- Up to 20 points



310 Elevation Certificates

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311.f Off-site Record Storage (ORS) – New in 2007

- Elevation Certificates
- Other key permit records
- Stored > 1 mile away
- Protected from all hazards
- Put records there annually
- 10 points



310 Elevation Certificates

Verification

The ISO/CRS Specialist selects a sample of 10 ECs.



If all 10 are good
→ full credit



310 Elevation Certificates

Verification

The ISO/CRS Specialist selects a sample of 10 ECs.



If one or more EC has an error (“gig”),
→ a second sample of 10 is selected and reviewed.



310 Elevation Certificates

Verification



If both samples have at least 80% good ECs,
→ the score is based on the percent of good ECs

$$\frac{(9 + 8)}{20} = 85\% \text{ of full credit}$$



310 Elevation Certificates

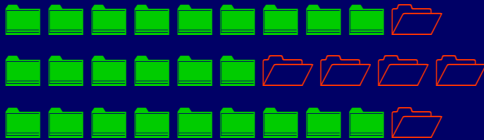
Verification



If both samples have *less than* 80% good ECs,
→ a third sample must be selected



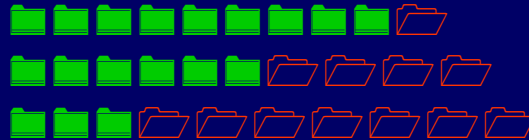
310 Elevation Certificates



If all three samples have at least 80% good ECs,
→ The score is based on the percent of good examples



310 Elevation Certificates



If all three samples have *less than* 80% good ECs,
→ no credit

If no credit for EC → CRS Class 10
Can correct *all* ECs and get to ISO for rescoring



310 Elevation Certificates



Percent of Colorado communities: 100%
Max possible credit: 162
Average Colorado credit: 74



330 Outreach Projects

Page 330-3

331 Credit Points

Credit based on

- Topics covered
- Type of project



Boulder's Flood Hazards What Everyone Should Know



Flooding on Tab Drive on August 21, 1982.



The area near 6th and Cahryn was severely damaged in the flood of 1984. Highland School is visible at left.

Where will it flood in Boulder?

The map on the next panel indicates Boulder's 100 year floodplain or high risk flood hazard areas. These areas are lands in the floodplain that are subject to a 1% or greater chance of flooding to a depth greater than one foot in a single year. In other words, they are properties that have about a 25% chance of being flooded over the life of a 30-year mortgage.

Smaller floods have a higher rate of occurrence than large floods. However, the damage smaller floods cause cannot be disregarded. Boulder's primary flood season is from May to August, but flash floods can occur at any time throughout the year and can affect nearly every portion in the city.

Even though your home or business may not be located in one of these areas, you may still be affected by a flood. Flash floods, which reach peak flows in a short length of time (hours or minutes) after the onset of a rainstorm, are especially hazardous for Boulder residents. Flood waters can wash out

1. The local flood hazard



2. Flood safety

Flash Flood Safety Facts

Flash floods in Clark County most often result from high intensity, short duration storms, typical in its arid to semi-arid climate. Although flooding has been experienced several times in the past, May through September is considered flash flood season throughout Boulder, Nevada.

Localized storm activity can cause severe flooding in very limited areas. The flood's impact number and conditions increase the chances for flooding, and severe erosion in the mountains may lead to landslides or debris flows that can cause mudslides or blockades.

The majority of flash-related deaths in Clark County have resulted from attempts to cross flooded wash areas or streams. Children have died in dry washes from collapsing dirt. Even walking through shallow fast-moving flood water can prove fatal. Flood waters are also dangerous and should always be avoided.

Flash Floods Kill!

Flash floods can occur anytime.

And flood zones exist.

Catch your pulse. Flood insurance is available to help you.

The word "NEVER" does not mean "DON'T EVER."

So when you're warned, the words "and" "never" mean "and."

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

CLARK COUNTY REGIONAL FLOOD CONTROL DISTRICT

NFIPI/CRS

Because the City of Dallas participates in the National Flood Insurance Program,

All Dallas residents can buy flood insurance!

It's your best defense against flood risk.

Your homeowners insurance doesn't cover floods... Federal Flood Insurance does

Floods can happen anytime, anywhere, including Dallas. They cause significant and destruction—physical, emotional or financial—usually where victims realize the damage isn't covered by their home...owners insurance policy.

A common myth is that flood insurance is only available to persons living in flood prone areas. The truth is, all residents in the city limits of Dallas are eligible to purchase low-cost flood insurance through the National Flood Insurance Program.

For most homeowners, business owners, and renters, this program is the only way to purchase flood insurance. Most homeowners policies do not cover flooding.

Remember, floods can happen anytime, anywhere. But you can protect yourself.

Does your homeowners policy cover flooding? Probably not.

Most policies only cover water damage caused by water entering the home through roof leaks, broken windows or broken pipes. Damage caused by rising water, or flooding, is usually not covered. If you are unsure about your policy, ask your agent to explain it to you.

Only Federal flood insurance reimburses you for flood damage to your property!

Until the 1960s, most property owners were unable to get insurance against flood damage. Private insurance companies, aware of the potential for catastrophic losses, were unwilling to assume financial risk alone.

In 1968, Congress created the National Flood Insurance Program. The federal program provides flood insurance at a reasonable cost in exchange for the careful management of flood prone areas by local governments (The City of Dallas is a participant in this program which qualifies residents to purchase a policy).

Today, the NFIPI serves millions of policy holders throughout the United States. It is currently being administered by the Federal Emergency Management Agency (FEMA), through its Federal Insurance Administration.

3. Flood insurance

NFIPI/CRS

4. Property protection

6. Map of the local flood hazard

NFIPI/CRS

Butterfield Creek

HOMEOWNER ACTIONS THAT CAN LEAD TO REDUCED FLOODING

Certain responsibilities go hand-in-hand with living along the Creek. The Creek is very sensitive to any disturbances in the natural flow of water.

- Refrain from dumping grass clippings and brush along the streambank or into the Creek to prevent diversion of water onto your property. Instead, compost these materials and put them back in your garden.
- Remove fallen trees from the Creek to prevent damming and diversion of water onto your property.
- Divert gutters, downspouts, and sump pump discharge away from your house to prevent water infiltration back into your house.

ACTIONS THAT CAN IMPROVE WATER QUALITY

The quality of the water is easily affected by what goes into the Creek. The quality of the water will determine what types of organisms will live in the Creek. Wildlife attracted to the Creek will add to the beauty and serenity of the Creek increasing its aesthetic value.

- Use garden chemicals sparingly and only when necessary lest they get washed into the Creek.
- Recycle used motor oil rather than pouring it into the Creek, on the ground, or down the drain.
- Clean up after your pet to prevent unwanted organisms from entering the Creek.
- With approximately 200 homeowners along the Creek, the impact of the above actions can be significant.

ADOPT THE CREEK.

BECOME A PARTNER. DO YOUR SHARE.

5. Natural and beneficial functions

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Flood Hazard Areas in Boulder

6. Map of the local flood hazard

NFIPI/CRS

330 Outreach Projects

Page 330-5

- Flood warning system
- Floodplain permit requirements
- Substantial improvement requirements
- Drainage system maintenance

7. Flood warning system

NFIPI/CRS

330 Outreach Projects

Page 330-7

Outreach Project to Community (OPC)

Goes to everyone in town

- Newsletter
- Utility bills
- Telephone book

NFI/CRS

Newsletters

Up to 60 Points

VILLAGE VISION

Mayor Podgorski wins relay for life challenge

Mayor Dan Podgorski was declared the winner of a hot work Calaveras City Mayor Michael... challenge... for the Calaveras Region's Relay for Life... for the second Mayor Podgorski's name was among the top... Calaveras City's name earned 7,200.

Land O'Frost completes major expansion here

Land O'Frost, the recently completed renovation and renovation to its Lansing facility... the project increased the size of the Lansing facility by approximately 40% and now will... more in the future. The... work is scheduled to be completed by... the end of the year. "We... as a family will be to keep the present... quality," said Bill Edwards, Vice President/Operations. The company earned... million of dollars in the renovation and... expansion.

The project included 70,000 sq. ft. of new building for refrigerated storage and shipping... also included building 10,000 sq. ft. of new... including work on this new structure to... control natural gas and steam... and... The work is scheduled... of the... and... through the... building the plant's original system.

"The employees of the Lansing plant... have been... and Bill... Schick, Plant Manager. "We... had different... of the... done... of a new... and... didn't... a... a... system."

Fall flood news

Special insert on pages 5 & 6

A special insert on this issue of the Village Vision gives you information... and... to help you... flood... insurance... and... flood... for... regions... areas.

So, are you? If you are in a flood-prone area, you need to get... flood insurance... from... the Building Department. You... by the... Department at 1400... Street or call... 1-800-735-... Also, ask for a... of the... at the Building Department. The... include... flood... what you... can do to be ready for the next storm."

NFI/CRS

330 Outreach Projects

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Outreach Project to Floodplain properties (OPF)

Goes to everyone in floodprone areas

- Direct mailing
- Door to door distribution

Must tell reader he or she is in floodplain

NFI/CRS

Outreach to Floodplain (OPF)

ARE YOU PREPARED FOR FLOODING

Up to 130 Points

If you have received this information, then you are in a FLOODPLAIN

Flood-prone areas of Santa Clara County Coyote Watershed

Rain happens

Your property is located in a flood-prone area

Your flood zone information

Flood insurance

NFI/CRS

330 Outreach Projects

Page 330-10

Additional Outreach Projects (OPA)

2003 Hurricane EVACUATION MAP

ERIK C. BATH

NFI/CRS

Flood Awareness Weeks

Natural Disaster Awareness Day

The booklet belongs to: _____

FLOODS

VOLCANIC ERUPTIONS

TORNADOES

HURRICANES

WINDFIRES

DROUGHTS

LANDSLIDES

EARTHQUAKES

Tsunami

Have fun and make the most! Color from page 102. And you have fun! Highlight where you live. Color from page 106 approximately 1000. Color for remaining "Natural Day".

NFI/CRS

330 Outreach Projects

Presentations to groups



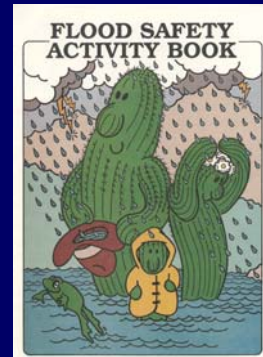
330 Outreach Projects

Displays and Open Houses



330 Outreach Projects

School Activities



330 Outreach Projects

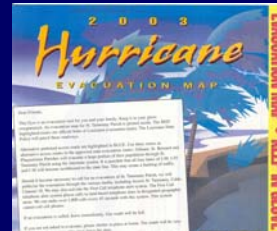
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Pub Info Program Strategy (OPS)

- Number of projects and topics covered doesn't matter
- What counts is how the strategy was prepared
- Must be by a team
- Up to 100 points
- 125 points if multi-hazard



330 Outreach Projects



Percent of Colorado communities:	75%
Max possible credit:	380
Average Colorado credit:	48