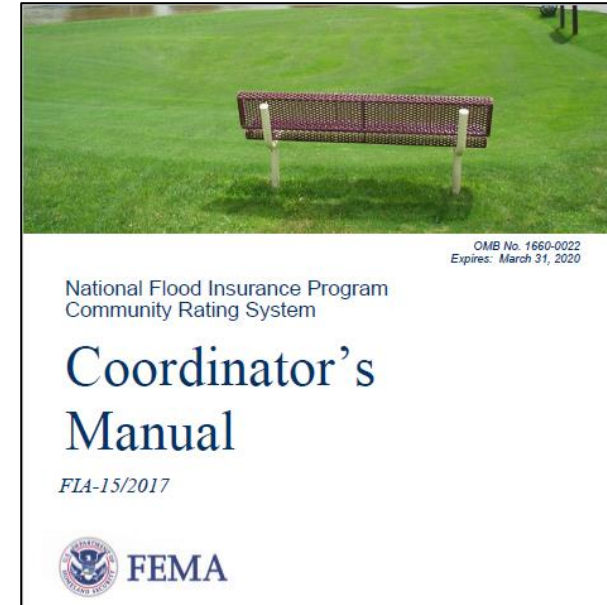


FEMA's Community Rating System

Credit your Residents for Stormwater Activities

What is the CRS?

- FEMA program within NFIP
- Voluntary
- Provides reduced flood insurance premiums for going “above and beyond” minimum standards
- Administered by Insurance Services Office (ISO)



Goals of CRS

- Reduce and avoid flood damage to insurable property
- Strengthen and support insurance aspects of NFIP
- Enhance floodplain management



CRS APPLICATION PROCESS

- To apply, a community must
 - Complete the Application Worksheets, and
 - Submit documentation that CRS Schedule activities are being implemented.
- The FEMA Regional Office and the State NFIP Coordinator review and comment on the application.
- About \$2.4 Million/Year currently saved in NYS
 - This isn't enough!

CRS in an Nutshell

- Activities Add Points
- For each accumulation of 500 points, additional 5% discount in flood insurance rates for policies within Special Flood Hazard Area (Zones A or V) – Maximum 45% Discount
 - Outside of SFHA, discount capped at 10%
- Four Program Areas, 19 Activities, 95 Elements
- Designed to be Flexible
- Saves homeowners money
 - Does not provide funds directly to communities

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.

CRS Program Areas

- 300 Public Information
- 400 Mapping and Regulations
- 500 Flood Damage Reduction
- 600 Warning and Response





Master List of Community Rating System (CRS) Activities and Elements

300 Series: Public Information Activities			Max	Page	400 Series: Mapping and Regulations			Max	Page
310 (Elevation Certificates)					410 (Floodplain Mapping)				
a	EC	Elevation Certificates after CRS application	38	310-12	a	NS	New study	350	410-8
b	ECPO	Elevation Certificate on post-FIRM buildings	48	310-13	b	LEV	Leverage	N/A	410-14
c	ECPR	Elevation Certificate on pre-FIRM buildings	30	310-15	c	SR	State review	80	410-16
320 (Map Information Service)					d	HSS	Higher study standards	200	410-18
a	MI1	Providing insurance information from FIRM	30	320-8	e	FWS	Floodway standard	140	410-21
b	MI2	LIMWA/floodway info/CBRS area	20	320-10	f	MAPSH	Special hazards mapping	100	410-24
c	MI3	Other flood problems not shown on FIRM	20	320-11	420 (Open Space Preservation)				
d	MI4	Flood depth data	20	320-11	a	OSP	Preserved open space	1,450	420-3
e	MI5	Special flood-related hazards	20	320-13	b	DR	Deed restriction	50	420-12
f	MI6	Historical/repetitive flood information	20	320-14	c	NFOS	Natural functions open space	350	420-14
g	MI7	Natural floodplain functions	20	320-15	d	SHOS	Special hazards open space	150	420-19
330 (Outreach Projects)					e	CEOS	Coastal erosion open space	750	420-20
a	OP	Outreach projects	200	330-6	f	OSI	Open space incentives	250	420-21
b	FRP	Flood response preparations	50	330-9	g	LZ	Low density zoning	600	420-28
c	PPI	Program for Public Information bonus	N/A	330-14	h	NSP	Natural shoreline protection	120	420-30
d	STK	Stakeholder bonus	50	330-20	430 (Higher Regulatory Standards)				
340 (Hazard Disclosure)					a	DL	Development limitations	1,330	430-6
a	DFH	Real estate agent disclosure of SFHA	35	340-3	b	FRB	Freeboard	500	430-11
b	ODR	Other disclosure requirements	25	340-5	c	FDN	Foundation protection	80	430-16
c	REB	Real estate brochure	12	340-7	d	CSI	Cumulative substantial improvements	80	430-18
d	DOH	Disclosure of other hazards	8	340-10	e	LSI	Lower substantial improvements	20	430-19
350 (Flood Protection Information)					f	PCF	Protection of critical facilities	80	430-21
a	LIB	Library	10	350-3	g	ENL	Enclosure limits	240	430-23
b	LPD	Locally pertinent documents in the library	10	350-5	h	BC	Building code	100	430-26
c	WEB	Website	105	350-7	i	LDP	Local drainage protection	120	430-30
360 (Flood Protection Assistance)					j	MHP	Manufactured home park	15	430-31
a	PPA	Property protection advice	40	360-4	k	CAZ	Coastal A Zone regulations	500	430-32
b	PPV	Advice after a site visit	45	360-6	l	SHR	Special hazards regulations	100	430-38
c	FAA	Financial assistance advice	15	360-7	m	TSR	Tsunami hazard regulations	50	430-46
d	TNG	Training	10	360-10	n	CER	Coastal erosion regulations	370	430-48
370 (Flood Insurance Promotion)					o	OHS	Other higher standards	100	430-52
a	FIA	Flood insurance assessment	15	370-3	p	SMS	State-mandated standards	20	430-53
b	CP	Coverage plan	15	370-6	q	RA	Regulations administration	67	430-55
c	CPI	Plan implementation	60	370-9					
d	TA	Technical assistance	20	370-12					



Master List of Community Rating System (CRS) Activities and Elements

400 Series: Mapping and Regulations

440 (Flood Data Maintenance)

		Max	Page
a	AMD Additional map data	160	440-3
b	FM FIRM maintenance	15	440-8
c	BMM Benchmark maintenance	27	440-9
d	EDM Erosion data maintenance	20	440-13

450 (Stormwater Management)

a	SMR Stormwater management regulations	380	450-4
b	WMP Watershed master plan	315	450-14
c	ESC Erosion and sedimentation control	40	450-19
d	WQ Water quality regulations	20	450-20

500 Series: Flood Damage Reduction Activities

510 (Floodplain Management Planning)

a	FPM Floodplain management planning	382	510-4
b	RLAA Repetitive loss area analysis	140	510-29
c	NFP Natural floodplain functions plan	100	510-35

520 (Acquisition and Relocation)

All	All Acquisition and relocation of buildings	2,250	520-4
-----	---	-------	-------

530 (Flood Protection)

PB(R)	Retrofitted buildings	1,600	530-2
PB(S)	Structural flood control & drainage projects	1,000	530-2

540 (Drainage System Maintenance)

a	CDR Channel debris removal	200	540-5
b	PSM Problem site maintenance	50	540-11
c	CIP Capital improvements program	70	540-13
d	SDR Stream dumping regulations	30	540-16
e	SBM Storage basin maintenance	120	540-18

600 Series: Warning and Response

610 (Flood Warning and Response)

		Max	Page
a	FTR Flood threat recognition system	75	610-8
b	EWD Emergency warning dissemination	75	610-11
c	FRO Flood response operations plan	115	610-15
d	CFP Critical facilities planning	75	610-19
e	SRC StormReady community	25	610-21
f	TRC TsunamiReady community	30	610-22

620 (Levees)

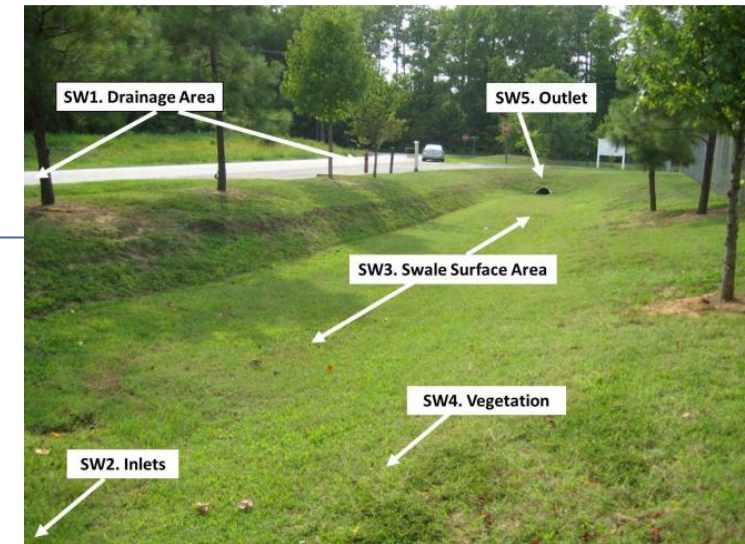
a	LM Levee maintenance	95	620-7
b	LFR Levee failure threat recognition	30	620-10
c	LFW Levee failure warning	50	620-12
d	LFO Levee failure response operations	30	620-14
e	LCF Levee failure critical facilities	30	620-17

630 (Dams)

a	SDS State dam safety program	45	630-5
b	DFR Dam failure threat recognition	30	630-8
c	DFW Dam failure warning	35	630-8
d	DFO Dam failure response operations	30	630-11
e	DCF Dam failure critical facilities	20	630-12

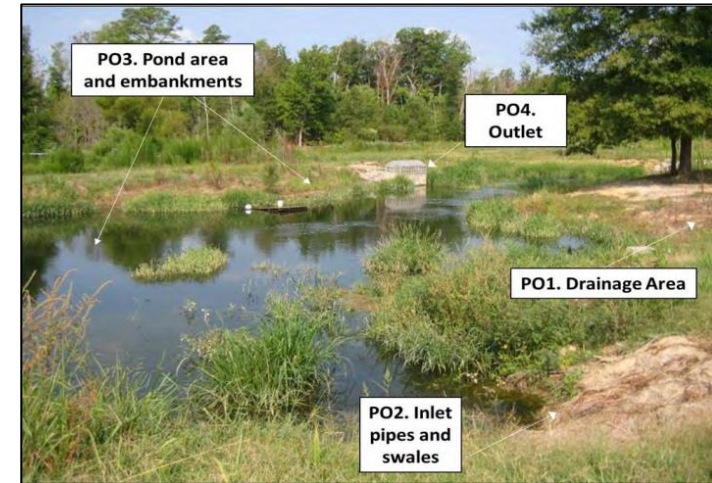
CRS and Stormwater

- MS4 Requirements can generate CRS credits
- Activity 450 covers Stormwater Management
- Other Related Activities Also Generate Points
 - 330 – Outreach Projects can be used to promote benefits of Water Quality and Erosion and Sediment Control
 - 410 – Flood Hazard Mapping if it includes elements of Watershed Master Plan Stormwater Management Regulations
 - 420 – Open Space (Lots of potential points!)
 - 440 – Additional Map Data such as mapping of sensitive areas
 - 540 – Storage Basin Maintenance



CRS Activity 450 – Stormwater

- Up to 755 Points; Maximum Issued 605 Points
- Average Points Awarded – 132, 87% of CRS Communities have Credit
- (a) Stormwater Management Regulations
 - Up to 380 points for regulating development to avoid increase in post-development runoff
- (b) Watershed Master Plan
 - Up to 315 points; 8 sub-elements
- (c) Erosion and Sediment Controls
 - Up to 40 points for construction related erosion control
- (d) Water Quality Regulations
 - Up to 20 points for BMPs such as grass filter strips at retention basins, velocity dissipaters, techniques to settle solids, etc



Stormwater Management Regulations

- Up to 380 Points
- Points depend on
 - Size of Development Regulated – up to 110 points
 - Design Storms used in Regulations – up to 225 points
 - Low Impact Development Regulations – up to 25 points
 - Public Requirements for Stormwater Facility Maintenance – up to 20 points



Watershed Master Plan

- Up to 315 Points for regulating development and redevelopment in accordance with a WMP
- Analyzes combined effects of existing and expected development and redevelopment on drainage throughout watershed during a 100-year (1%) event
- Plan of action to address current and expected problems
- Community must have regulatory standards for onsite runoff management from at least 25-year event
- Must reassess any plan over 5-years old

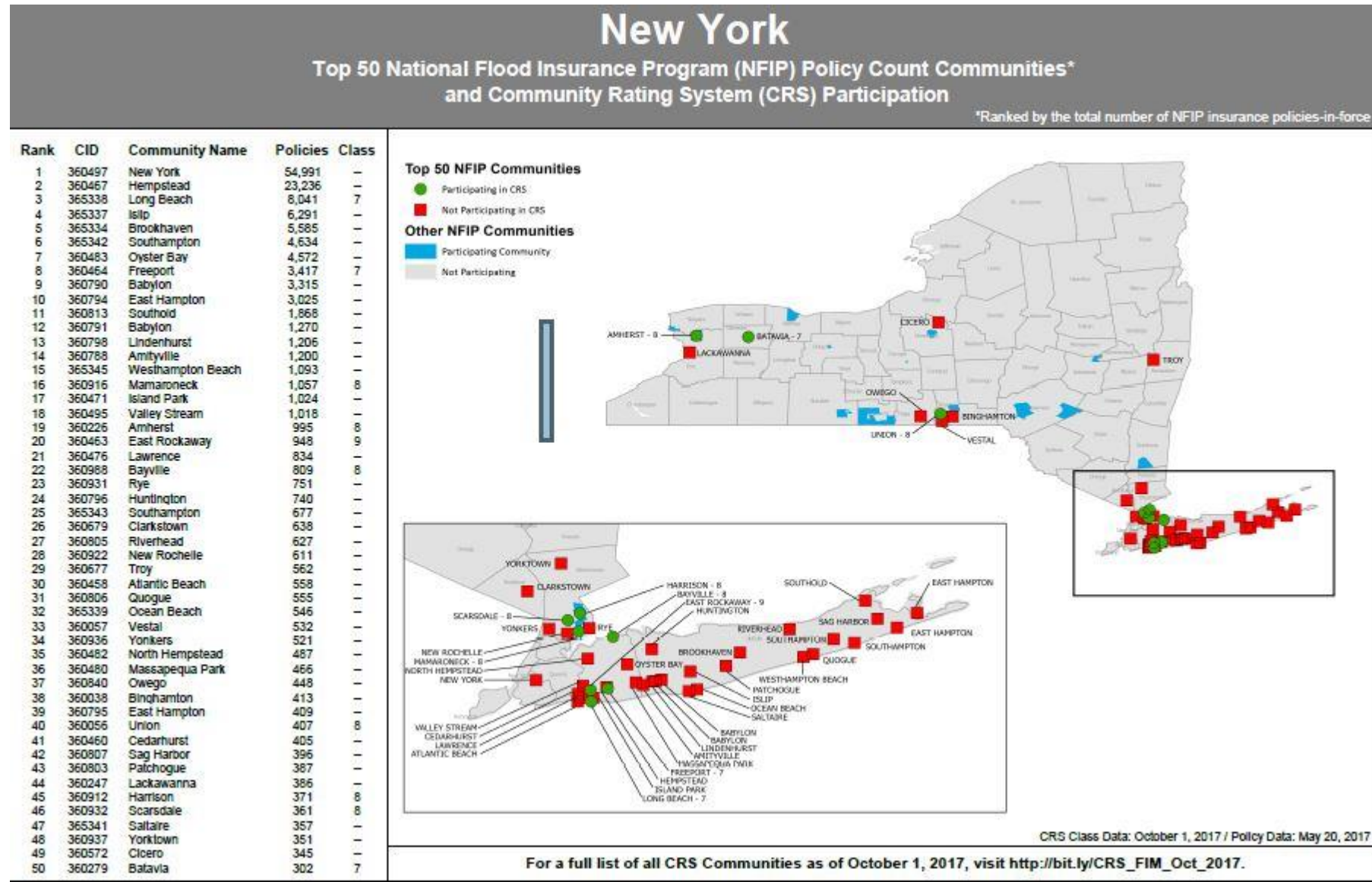
Erosion and Sediment Control

- Up to 40 Points for regulating activities throughout watershed to minimize erosion on construction sites that could result in sedimentation and water pollution
- Regulations must apply throughout community
- Maximum points if regulations apply to disturbed land greater than 1,000 square feet
- Reduced points for 0.5 acre or 1.0 acre

Water Quality

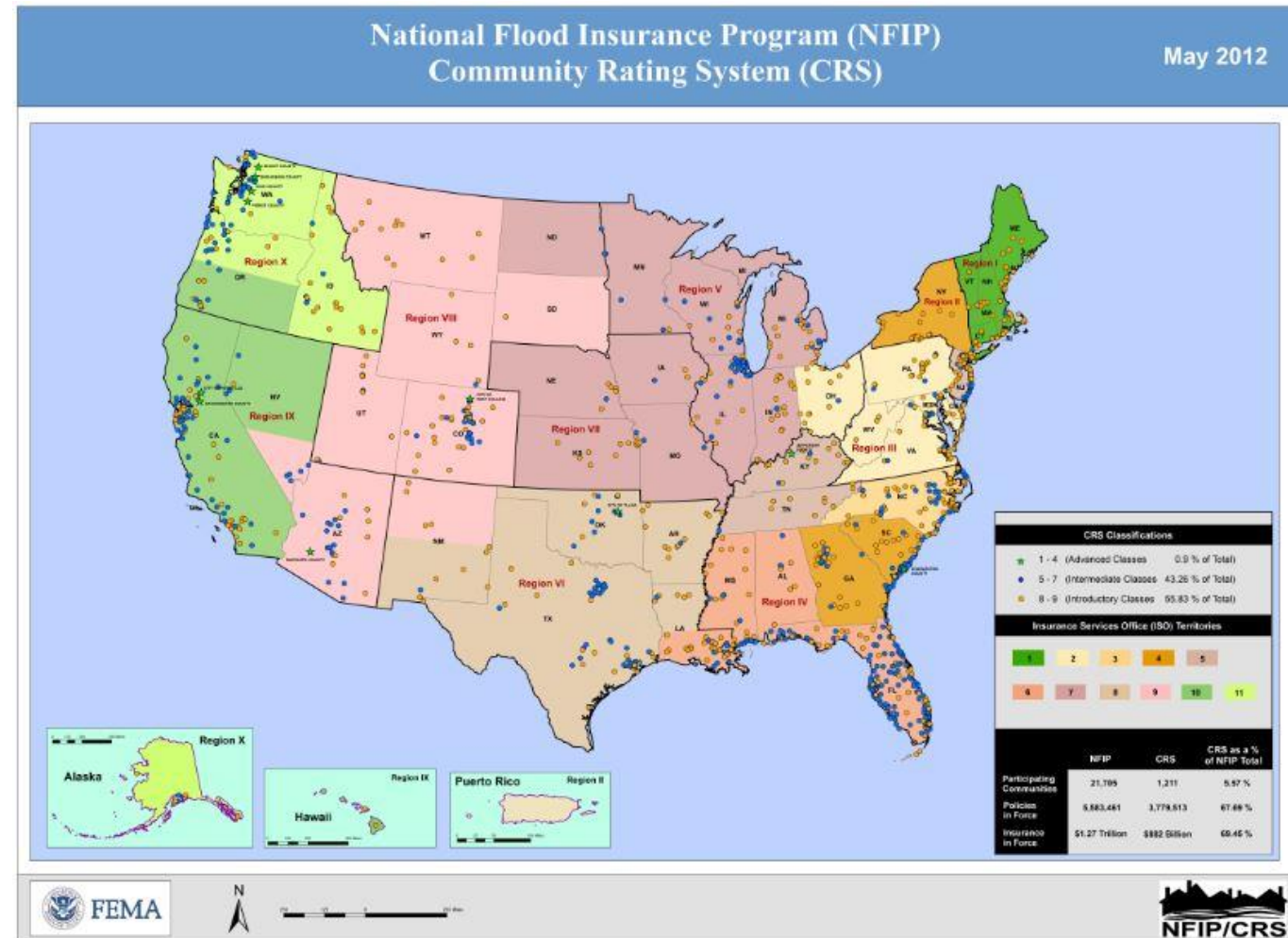
- Up to 20 points for requiring new developments to include stormwater management facilities to improve the quality of runoff
- For credit, community must either specify one or more measures or refer to BMPs in an official government reference.

NY is Under-Represented in CRS



CRS is Zero-Sum Game

- For Each Dollar of Discount in CRS Communities, Non CRS Communities make up the Difference
- 1444 Communities, 3.6 Million Policy Holders (2017)
- 5% of communities; 69% of Policies
- NY: 35 Communities (2%); Small # Policies



CRS APPLICATION PROCESS

- To apply, a community must
 - Complete the Application Worksheets, and
 - Submit documentation that CRS Schedule activities are being implemented.
- The FEMA Regional Office and the State NFIP Coordinator (NYS DEC) review and comment on the application.
- Suggest first use CRS Self Assessment at <http://crselfassessment.us/>

CRS APPLICATION PROCESS

- Inform DEC or FEMA of interest.
- Provide FEMA with letter of interest signed by chief elected official.
 - DEC can provide sample
 - DEC or FEMA will conduct Community Assistance Visit
 - There may not be violations of NFIP standards for the community to qualify for the CRS.

CRS APPLICATION PROCESS (Continued)

- The Federal Insurance Administration
 - Verifies information and community's implementation of activities,
 - Sets the credit to be granted, and
 - Notifies the community, State, insurance companies, and other appropriate parties.


<http://crsselfassessment.us/>

CRS Community Self Assessment

[Home](#)[Register](#)[Log In](#)[Community Self Assessment ▾](#)[600-Series ▾](#)[CRS Resources](#)[Contact Us](#)

CRS Community Self Assessment Home

 *We've updated the CRS Community Self Assessment website! Please [let us know](#) if you run into any issues.*

 *The CRS Community Self Assessment is a lightweight tool designed to help communities better understand their flood exposure and begin the process of deciding how they wish to reduce their risks.*

The entire self-assessment process is designed to take a community's floodplain manager (or similar official) less than a day to complete. Some communities may be able to finish in a few hours. The five steps walk a community through a holistic look at its floodplain, identifying what hazards it faces in which areas, designating "assessment areas" where it wishes to focus its efforts, and the process of identifying ways to reduce its risks.

Please note that this is a SELF assessment for your community's internal use: your answers will NOT be processed by FEMA. Your answers will be emailed to you at the end of each step.

You can read more about the CRS Community Self Assessment (including how it meshes with the Community Rating System) [here](#), or if you're ready to get started, click on the button below.

[NEXT: BEFORE YOU BEGIN →](#)

CRS Challenges

- Process requires time and documentation
- Need a local advocate
- Need annual documentation and 5-year detailed reviews
- Stormwater credits difficult to get if area has not had any new development (need to be able to prove enforcement)
 - Makes it more difficult for rural communities
- Even if there are state standards, ISO must verify LOCAL enforcement
- Stormwater credit review done by a FEMA technical reviewer

Some Resources

- FEMA CRS Resources page:
 - <https://crsresources.org/>
- NYS CRS Users Group
 - Meets annual at NYSFSMA conference
 - Janet Thigpen, Coordinator, JThigpen@co.chemung.ny.us
- NYS DEC Floodplain Management Section
 - 518-402-8185, floodplain@dec.ny.gov
- FEMA Region 2, Marianne Luhrs
 - 518-423-3337, Marianne.Luhrs@fema.dhs.gov

More Resources

- CRS Coordinator's Manual:
<https://crsresources.org/manual/>
- CRS Activity 450, Stormwater Management Checklist:
<https://crsresources.org/files/400/450-documentation-checklist.pdf>

Topic Review

- What are some benefits of the CRS
 - \$ stays in community
 - Take credit for existing flood reduction and stormwater activities
 - Promotes flood damage reductions
- What are some challenges of CRS
 - Need staff time
 - May be difficult to prove activities
 - Need a local champion

The New York State Floodplain and Stormwater Managers Association



A light blue silhouette of New York State serves as the background. Overlaid on this are several thick, dark blue, curved lines that resemble waves or a stylized 'S' shape, flowing from the top left towards the bottom right.

Who We Are

NYSFSMA is an organization of multiple professions working together to make New York State and the Nation safer, more flood-resilient, and better prepared for the water-borne risks facing our world.

A stylized map of Alaska is shown in a light blue color. Overlaid on the map are several thick, dark blue wavy lines that sweep across the state from the west coast towards the east. The title 'What We Do' is centered in the upper half of the image, and a list of activities is centered below it.

What We Do

Advocate
Education
Outreach
Meet



Join Us

We need your voice!

New York needs your professional expertise!

Our Nation needs more solutions on floodplain and stormwater!

NYS Floodplain & Stormwater Mgrs Association

- Annual Conference, April 15-17, Crown Plaza, Suffern, NY
- Call for Abstracts at nyfloods.org
 - Click on Documents/Conference Agenda
- Contact me or Janet re CRS Users Group
- I'm available for other questions



Contact Us

Let's make New York Stronger, Safer - Together

nyfloods.org

PO Box 1765, Schenectady, New York 12301

Bill Nechamen, Executive Director
518-707-6516



Thank You

Bill Nechamen, CFM

Nechamen Consulting, LLC

P.O. Box 333

Schenectady, NY 12301

518-707-6516

billnechamen@gmail.com

