CRS and KAMM Users Group
Floodplain 101

✓ Flood insurance premiums may be lowered by:

- Higher regulatory standards
- Building or re-building higher than the BFE
- Community participation in CRS
Mitigation 101

Did you know...?

*Mitigation funds are available from FEMA on an annual basis through the Pre-Disaster Mitigation (PDM) and Flood Mitigation Assistance (FMA) grant programs.*
Objectives

- Background on the CRS Program
- Changes in the 2013 CRS Manual
- Application / Recertification
- KAMM CRS Users Group
- CRS Example Activity - 330 Outreach
- Questions
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 - Christina Groves
Goals of the CRS

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

**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.
1,296 Participating Communities

As of March, 2014

Class
In Kentucky, 18 Communities in CRS

- Barren County
- City of Bowling Green
- Daviess County
- City of Frankfort
- Franklin County
- City of Grayson
- Lexington-Fayette Urban County
- Louisville-Jefferson County Metro Government
- Madison County
- City of Nicholasville
- City of Owensboro
- City of Paintsville
- City of Paris
- City of Pikeville
- Pike County
- City of Radcliff
- Rowan County
- Warren County
In Kentucky...

- 350 communities participate in the NFIP
- 15 (or 4%) participate in the CRS
- Of the top 50 Kentucky communities, in terms of total Flood Insurance policies held by residents, 11 participate in the CRS
- Remaining 39 communities present an opportunity for encouraging participation in the CRS
How does the CRS benefit communities?

✅ Lower flood insurance premiums
✅ Improved flood protection and public safety
✅ Better organized, more formal, institutionalized floodplain management system
✅ Method for evaluating the effectiveness of efforts against a nationally recognized benchmark
✅ Reduce damage to property and public infrastructure
✅ Protect the environment
✅ Avoid economic disruption and losses
✅ Provide access to free technical assistance for designing and implementing some activities
✅ Instill community pride
Costs to Community

- Pass a Community Assistance Visit (CAV) to ensure NFIP compliance
- Designate CRS Coordinator
- Implement activities
- Annual recertification
- Maintain Elevation Certificates and FIRMs, forever
- Maintain other records until verification cycle visit
CRS Application Processes

- Application
- Annual Recertification
- Cycle Verification - Community’s entire application evaluated on 3 or 5 year period
CRS Coordinator

✓ Community representative for the CRS Program
✓ Coordinates the activities among various departments
✓ Works with the ISO/CRS Specialist in the Verification Visit
Managing CRS Calendar of Events

✔ Everyday (as needed)
  ➢ Elevation Certificates
  ➢ Map Information Service
  ➢ Flood Protection Assistance
  ➢ Enforcement of Floodplain Regulations

✔ Annually, after a complaint, and after major storms
  ➢ Inspection of drainage system

✔ Once a year
  ➢ Outreach Projects
  ➢ Repetitive Loss
  ➢ Recertification - due October 1
CRS Coordinator’s Manual Basics

4 Series of Activities

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

<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>310 Elevation Certificates</td>
<td>116</td>
<td>116</td>
<td>46</td>
<td>100%</td>
</tr>
<tr>
<td>320 Map Information Services</td>
<td>90</td>
<td>70</td>
<td>63</td>
<td>93%</td>
</tr>
<tr>
<td>330 Outreach Projects</td>
<td>350</td>
<td>175</td>
<td>63</td>
<td>90%</td>
</tr>
<tr>
<td>340 Hazard Disclosure</td>
<td>80</td>
<td>57</td>
<td>14</td>
<td>68%</td>
</tr>
<tr>
<td>350 Flood Protection Information</td>
<td>125</td>
<td>98</td>
<td>33</td>
<td>92%</td>
</tr>
<tr>
<td>360 Flood Protection Assistance</td>
<td>110</td>
<td>65</td>
<td>49</td>
<td>41%</td>
</tr>
<tr>
<td>370 Flood Insurance Promotion</td>
<td>110</td>
<td>0</td>
<td>0</td>
<td>0%</td>
</tr>
</tbody>
</table>

**NEW!**
### 400 Mapping and Regulations

<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>410 Floodplain Mapping</td>
<td>802</td>
<td>585</td>
<td>65</td>
<td>50%</td>
</tr>
<tr>
<td>420 Open Space Preservation</td>
<td>2020</td>
<td>1548</td>
<td>474</td>
<td>68%</td>
</tr>
<tr>
<td>430 Higher Regulatory Standards</td>
<td>2042</td>
<td>784</td>
<td>214</td>
<td>98%</td>
</tr>
<tr>
<td>440 Flood Data Maintenance</td>
<td>222</td>
<td>171</td>
<td>54</td>
<td>87%</td>
</tr>
<tr>
<td>450 Stormwater Management</td>
<td>755</td>
<td>540</td>
<td>119</td>
<td>83%</td>
</tr>
</tbody>
</table>
## 500 Flood Damage Reduction

<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>510 Floodplain Mgmt. Planning</td>
<td>622</td>
<td>273</td>
<td>123</td>
<td>43%</td>
</tr>
<tr>
<td>520 Acquisition and Relocation</td>
<td>1900</td>
<td>1701</td>
<td>136</td>
<td>23%</td>
</tr>
<tr>
<td>530 Flood Protection</td>
<td>1600</td>
<td>632</td>
<td>52</td>
<td>11%</td>
</tr>
<tr>
<td>540 Drainage System Maintenance</td>
<td>570</td>
<td>449</td>
<td>214</td>
<td>78%</td>
</tr>
</tbody>
</table>
## 600 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>610 Flood Warning and Response</td>
<td>395</td>
<td>353</td>
<td>144</td>
<td>37%</td>
</tr>
<tr>
<td>620 Levees</td>
<td>235</td>
<td>0</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>630 Dams</td>
<td>160</td>
<td>0</td>
<td>0</td>
<td>0%</td>
</tr>
</tbody>
</table>
Major Changes in 2013 CRS Manual

✓ In most activities, available points changed
✓ Outreach activity was completely revised
  ➢ Added the Program for Public Information (PPI)
  ➢ Added Flood Insurance Promotion
✓ Drainage Maintenance credit revised
✓ Environmental and historic preservation requirements for flood mitigation and drainage maintenance
✓ More levees are eligible for points
CRS Program Application

 ✓ Low Hanging Fruit for Every Community

 - Activity 310 - Elevation Certificates
 - Activity 320 - Map Information Services
 - Activity 330 - Outreach Projects
 - Activity 350 - Flood Protection Information
 - Activity 420 - Open Space Preservation
 - Activity 430 - Higher Regulatory Standards
 - Activity 440 - Flood Data Maintenance
 - Activity 630 - Dams
What Outreach are you already doing?

- MS4 related?
- Consent Decree?
- Bill stuffers?
- Ads?
- Newsletters?
- Signage?
- Email blasts, Facebook, Twitter?
- Public meetings?
- Meetings with surveyors, real estate agents, anyone else?
State Credits for Communities

✓ Uniform Minimum Credit (UMC) for Kentucky

<table>
<thead>
<tr>
<th>Activity</th>
<th>Element</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uniform Minimum Credit</td>
<td>340 Other Disclosure Requirements (ODR)</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>450 Erosion and Sediment Control (ESC)</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
</tr>
<tr>
<td>Possible Additional Credit</td>
<td>410 New Study (NS)</td>
<td>0 - 105</td>
</tr>
<tr>
<td></td>
<td>410 Cooperating Technical Partnership Agreement (CTP 1)</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>430 State-mandated Standards (SMS)</td>
<td>15.5</td>
</tr>
<tr>
<td></td>
<td>430 Building Codes (BC)</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>430 Local Drainage Protection (LDP)</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>450 Water Quality (WQ)</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>630 State Dam Safety (SDS)</td>
<td>0 - 10</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>95.5 – 210.5</strong></td>
</tr>
<tr>
<td>Model Ordinance Provisions</td>
<td>430 Freeboard (FRB)</td>
<td>10 - 375</td>
</tr>
<tr>
<td></td>
<td>430 Cumulative Substantial Improvements (CSI)</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>430 Protection of Critical Facilities (PCF)</td>
<td>4 - 40</td>
</tr>
<tr>
<td></td>
<td>430 Other Higher Standards (OHS)</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>39 - 440</strong></td>
</tr>
</tbody>
</table>

✓ KAMM CRS Users Group working on update
Kentucky’s CRS Program Manager

✓ CRS Specialist will assist you with your activities and CRS application

Christina Groves, CFM
Christina.Groves@verisk.com
CRS Specialist, ISO Community Hazard Mitigation, ISO - Commercial Property
270.754.3646
Steps to Begin CRS Application

1. Download the CRS Coordinator’s Manual
2. Contact Christina
3. Review, Reference and Complete
   - State Uniform Minimum Credit Summaries
   - CRS Quick Check
   - CRS Self-Assessment
   - CRS Letter of Interest
Where to Begin: CRS Helpful Hints

✔ 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.
Where to Begin: CRS Helpful Hints

Community Rating System (CRS)

ABOUT CRS

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding.

In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community. These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals:

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

Participation in the Community Rating System (CRS) is voluntary. By participating, communities earn credit points that determine classifications. There are 10 CRS Classes: Class 1 requires the most credit points and provides the largest flood insurance premium reduction (45 percent), while Class 10 means the community does not participate in the CRS or has not earned the minimum required credit points, and residents receive no premium reduction. The CRS Classes are based on completion of 10 creditable activities organized into 4 categories:

1. Public Information
2. Mapping and Regulations
3. Flood Damage Reduction
4. Warning and Response

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.
New CRS Applications Checklist

2 Mandatory Activities

Activity 310 - Elevation Certificates

✓ Agree to start maintaining “perfect” EC’s from the date of CRS Application
✓ Annually submit all EC’s for new and substantial improvements for commercial and residential buildings


✓ Any community with 10 or more repetitive loss properties must locate and address repetitive loss
Requires working closely with surveyors!

- Trouble getting correct elevation certificates?
  - Set up a meeting with local surveyors
  - Invite Surveyors to KAMM’s annual EC class at the KAMM Conference
  - Set up a meeting with local home builders and remodelers
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 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.
Final Steps to CRS Application

1. Contact your Kentucky NFIP Coordinator to discuss the required Community Assistance Verification (CAV) to ensure community is NFIP compliant

   ➢ Abigail Rains, KDOE

2. When your CAV has been approved by the State NFIP Coordinator and FEMA Region IV representative, call Christina again

3. You are on your way to a CRS Class Rating!
KAMM Forming a CRS User Group Committee

- Please join us
- Monthly conference call
- Receive support and encouragement from other communities
- Direct access to Kentucky’s ISO CRS specialist
- CRS Application process made simple
KAMM CRS Users Group

✓ Interested in joining KAMM’s CRS Users Group?
  ➢ Send us a message
    at kentuckymitigation@gmail.com or talk to your
    KAMM Regional Representative

Current CRS User Group Members

- KDOV – Carey Johnson and Abby Rains
- Christina Groves, ISO
- Lori Rafferty
- Vicky Connor
- Geni Jo Brawner
- Esther White
- Pamela Moore
- Murray Wanner
- Cindy Minter

➢ Visit KAMM website: www.kymitigation.org
To learn more about the CRS, go to our [CRS webpage](#).

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**KAMM Forming a CRS User Group Committee**

Interested in joining KAMM to form a CRS Committee? Send us a message at kentuckymitigation@gmail.com. Our next conference call meeting is in February, 2015.

**National Flood Insurance Program Community Rating System**

The National Flood Insurance Program’s (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three 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.

**Additional Information:**

- To learn more about the CRS, click the [Community Rating System Fact Sheet, March 2014](#).
- Watch the [Community Rating System (CRS) Overview, Prerecorded Presentation](#), a 9-minute narrated PowerPoint presentation is about the CRS. It is an introduction to the CRS suitable for viewers with little or no familiarity with the CRS.
- CRS Brochure: [NFIP CRS: The Local Official’s Guide to Saving Lives, Preventing Property Damage and Reducing the Cost of Flood Insurance](#) introduces the NFIP’s Community Rating System (CRS) as a way of promoting the awareness of flood insurance.
CRS Training Opportunities

Webinars on the Community Rating System
The CRS Webinar Series provides training opportunities. The Series includes basic introductory sessions and more advanced topics, most averaging about an hour in length. All classes 1:00 pm Eastern. Registration is free, but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). All webinars begin at 1:00 pm EST. Schedule is as follows:

- **Introduction to the Community Rating System**
  - February 18, 2014 – 1:00 pm Eastern/10:00 am Pacific
  - March 18, 2014 – 1:00 pm Eastern/10:00 am Pacific
  - May 20, 2014 – 1:00 pm Eastern/10:00 am Pacific
  - July 15, 2014 – 1:00 pm Eastern/10:00 am Pacific

- **Developing Outreach Projects (Activity 330)**
  - February 19, 2014 – 1:00 pm Eastern/10:00 am Pacific
  - April 16, 2014 – 1:00 pm Eastern/10:00 am Pacific

- **Higher Regulatory Standards (Activity 430)**
  - March 19, 2014 – 1:00 pm Eastern/10:00 am Pacific

Coming soon:
- Preparing for the CRS Verification Visit
- Drainage System Maintenance (Activity 540)
- Natural Floodplain Functions

**Registration:** Go to [http://atkinsglobalna.webex.com/tc](http://atkinsglobalna.webex.com/tc) and type “CRS” in the search field to view webinars that are now open for registration. If you have questions about the CRS Webinar Series, please contact Becca.Croft@atkinsglobal.com.

RiskMAP and CRS Synergy for Local Officials Webinar
The webinar is one-hour webinar that introduces FEMA’s Community Rating System and Risk MAP initiative and shows how communities can use both to improve their floodplain management programs. Class materials, including the handouts, the presentation slides, and a summary of the Q & A are available for download at [http://www.starr-team.com/starr/Training_Materials/Risk_MAP-CRS_Synergy](http://www.starr-team.com/starr/Training_Materials/Risk_MAP-CRS_Synergy).
Public Outreach Examples
Why do outreach?

✓ Educate the public
✓ Raise awareness
✓ Promote flood safety
✓ Make your job as a floodplain administrator easier
✓ Earn credit points in CRS program

TYPES OF OUTREACH

➢ Informational Materials
➢ General Outreach
➢ Targeted Outreach
### Six CRS Priority Topics for Outreach

<table>
<thead>
<tr>
<th>Priority Topics</th>
<th>Example messages</th>
</tr>
</thead>
</table>
| 1. Know your flood hazard                                 | Your property is subject to flooding
                                                         | You are in a repetitively flooded area                                             |
| 2. Insure your property for your flood hazard (At least one project required on this topic) | You need flood insurance
                                                         | Renters should buy flood insurance for contents                                    |
| 3. Protect people from the hazard                         | Turn around, don’t drown
                                                         | Know the flood warning signals                                                    |
| 4. Protect your property from the hazard                  | Replace your flood furnace with an elevated furnace
                                                         | Keep debris and trash out of streams and ditches                                   |
| 5. Build responsibly                                      | Get a permit before you build
                                                         | Know the substantial damage/repair rules                                           |
| 6. Protect natural floodplain functions                   | Don’t dump in storm drains, they drain to the stream
                                                         | Report broken silt fences, they keep our streams clean                             |
Informational Materials

✔ Documents placed in a static location or available upon request
✔ 1 point per topic
✔ Examples:
  ➢ Brochures
  ➢ Flyers
  ➢ Handouts
General Outreach

✓ Projects designed for an identified general audience
✓ 2 points per topic

✓ Examples:
  ➢ Booth at local fair to show how to build a rain garden
  ➢ Tour of local creek to talk about water quality and flooding
  ➢ Newspaper article about flood season
Targeted Outreach

✔ Targeted outreach projects
✔ 3 points per topic
✔ Examples:
  - Letter to all properties in the floodplain
  - Letter to repetitive loss areas
  - Presentation at a neighborhood meeting
How often is outreach required?

- Outreach projects must be delivered at least once per year
- Flood response preparations only distributed during or after a flood
  - Use any of the CRS six priority topics
Who can help?

- KAMM CRS Users Group
- Kentucky Division of Water
- FEMA
- Flood Smart.gov
- KSA (Kentucky Stormwater Association)
- Local County Extension Office
- Local Professional Groups
- Environmental Groups
- Public Officials
- Local Utility Companies
Questions?