



STATE OF KENTUCKY

Date of Verification: January 1, 2017

The CRS provides credits to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the Community Rating System (CRS) within the above state.

State-based credit is awarded to communities for activities that are implemented and enforced by the State. The credit is provided to each community in the State and documentation is not needed from the community. Other potential credit lists the CRS activities where communities may receive CRS credit based on, or due to, state or regional programs that are within the community. The potential credits must be community verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the 2017 *CRS Coordinator's Manual*:

State-based Credit

Activity 340 Hazard Disclosure, Other Disclosure Requirements (ODR) –

Credit is provided for the state's requirement that sellers disclose whether a property has ever been flooded, and if it is in a floodplain. (10 points)

Activity	Element	Points
340 – Hazard Disclosure	Other Disclosure Requirements (ODR)	10

Other Potential Credit

ISO/CRS Specialists and the communities need to determine which credits apply to their area. The following is a summary of activities that are potential credits:

Activity	Element
410 – Floodplain Mapping	New Study (NS)*
430 – Higher Regulatory Standards	Building Codes (BC)*
430 – Higher Regulatory Standards	Local Drainage Protection (LDP)*
430 – Higher Regulatory Standards	State-mandated Standards (SMS)
450 – Stormwater Management	Erosion and Sediment Control (ESC)
450 – Stormwater Management	Water Quality (WQ)
630 – Dams	State Dam Safety (SDS)

*Indicates potential state-mandated credits