

CRS UNIFORM MINIMUM CREDIT COLORADO

SUMMARY

The Community Rating System (CRS) provides Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management and have proven effective in reducing flood damage.

The following table summarizes UMC credit available to all communities. It also includes possible additional credit available for selected areas or state activities, and creditable state model ordinance provisions. ISO/CRS Specialists and communities need to determine which possible additional credits apply to their area. These UMCs do not necessarily apply to Tribal Nations.

The range of credit available to communities within the state is shown below, followed by an explanation of each activity. The credit is based on the 2013 *CRS Coordinator's Manual*.

Activity	Element	Credit
Uniform Minimum Credit		
340	Other Disclosure Requirements (ODR)	15
450	Erosion and Sediment Control (ESC)	10
450	Water Quality (WQ)	20
410	Floodway Standard (FWS)	0 - 50
410	Cooperating Technical Partnership (CTP)	10
430	Freeboard (FRB)	7.5 - 100
430	Protection of Critical Facilities (PCF)	28
430	Other Higher Standards (OHS)	15
430	State-mandated Standards (SMS)	11.8 – 19.3
	Total	107.3 – 267.3
Possible Additional Credit		
630	State Dam Safety (SDS)	0 - 45
	Total	0 - 45

Credit for activities in the 400 series can increase based on the Community Growth Adjustment. The CRS requires participating communities to maintain elevation certificates, which provide an additional 38 points. Five hundred points are needed for Class 9.

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Activity 340. Flood Hazard Disclosure

Other Disclosure Requirements (ODR) – 15 points are awarded for the Colorado Real Estate Commission Form for sellers to disclose whether property has damage due to flood, has flooding problems, and whether it is in a floodplain or wetland.

Legal basis: Colorado Real Estate Commission Rules at <http://www.dora.state.co.us>

Annual UMC verification: ISO/CRS Specialists will verify that the regulations are still in effect.

Activity 410. Floodplain Mapping

Floodway Standard (FWS) – Up to 50 points are awarded for the more restrictive floodway standard of 0.50 feet, used to establish existing and future floodways when delineated as part of a Physical Map Revision (PMR). The Specialist should review every Flood Insurance Study's floodway data table to confirm credit. If a community has no floodways designated in its floodplain, FWS = 0.

Legal basis: Rules and Regulations for Regulatory Floodplains in Colorado, Rule 8 (A) at http://cwcb.state.co.us/Documents/FloodplainRulesRegsUpdate/CWCB_Adpt_d_FP_Rules_BasisPurp_%2011172010.pdf.

Verification: The technical reviewer will review the community's ordinance provision, the floodway data tables found in the community's Flood Insurance Study, and impact adjustment maps and area calculations to determine the appropriate credit.

Annual UMC verification: ISO/CRS Specialists will verify the regulations still are in effect.

Cooperating Technical Partnership Agreement (CTP1) – 10 points are awarded for the CTP agreement between the State of Colorado and FEMA. This is verified independently by the CTP technical reviewer and the results are distributed once a year.

Activity 430. Higher Regulatory Standards

Freeboard (FRB) – From 7.5 to 100 points are awarded for adoption of the 1 foot freeboard requirement in all areas of the Special Flood Hazard. State regulations require residential and non-residential structures for new construction and substantial

improvements to have the lowest floor, including basement, elevated 1 foot above the Base Flood Elevation. Colorado's model floodplain ordinance recommends one foot of freeboard to protect electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities. A reduction of 25 percent of the credit will be applied if the freeboard requirement does not apply to these building components. The credit is further reduced if the community has Approximate A Zones in its floodplain and flood elevations are not required to be determined in those areas.

Legal basis: Rules and Regulations for Regulatory Floodplains in Colorado, Rule 11 (A) & (C):
http://cwcb.state.co.us/Documents/FloodplainRulesRegsUpdate/CWCB_Adptd_FP_Rules_BasisPurp_%2011172010.pdf.

The Colorado Floodplain Damage Prevention Ordinance may be found at:
http://cwcb.state.co.us/water-management/flood/Documents/COModelOrdinance_12_7_12.pdf

Verification: ISO/CRS Specialists will verify credit by reviewing elevation certificates, permits, site plans, and similar documents for new developments in the regulatory floodplain.

Annual UMC verification: ISO/CRS Specialists will verify that the model ordinance still contains this provision.

Protection of Critical Facilities (PCF) - 28 points of PCF credit will be awarded for the requirement that critical facilities constructed within the Special Flood Hazard Area must have the lowest floor (including basement) elevated or floodproofed two feet above the 100-year flood elevation.

Legal basis: Rules and Regulations for Regulatory Floodplains in Colorado, Rule 6 (D):
http://www.casfm.org/papers/Colorado_Floodplain_Rules_and_Regs_11-17-2010_Adopted.pdf

Verification: ISO/CRS Specialists will verify credit by reviewing permits, site plans, and similar documents for development of critical facilities and through field verification.

Annual UMC verification: ISO/CRS Specialists will verify the regulations still are in effect.

Other Higher Standards (OHS) - 15 points of OHS credit will be awarded for the requirement that permits cannot be issued for any new construction on a property removed from the floodplain by a Letter of Map Revision Based on Fill (LOMR-F).

Legal basis: Rules and Regulations for Regulatory Floodplains in Colorado, Rule 5: http://www.casfm.org/papers/Colorado_Floodplain_Rules_and_Regs_11-17-2010_Adopted.pdf

Verification: ISO/CRS Technical Reviewer will verify credit by reviewing the local ordinance provision, LOMR-Fs, development plans and permit records.

Annual UMC verification: ISO/CRS Specialists will verify the regulations still are in effect.

State-mandated Standards (SMS) – From 11.8 to 19.3 additional points are awarded for State-mandated regulatory standards. Credit equals 0.10 times the sum of credit points for floodplain management regulatory standards. Total SMS is limited to 20 points.

State-mandated Standards		
Activity	Element	Credit
410	Floodway Standard (FWS)	0 - 50
430	Freeboard (FRB)	75 - 100
430	Other Higher Standards (OHS)	15
430	Protection of Critical Facilities	28
	Total	118 - 193
	x 0.1	11.8 - 19.3

Source: Section 432.n of the *CRS Coordinator’s Manual*.

Activity 450. Stormwater Management

Erosion & Sedimentation Control (ESC) – 10 points are awarded for the requirement to obtain a permit for erosion and sediment control for construction sites that disturb one or more acres, or is part of a larger common plan of development or sale that will disturb at least one acre.

Legal basis: The authorities regulating water quality standards in Colorado include the Colorado Revised Statute 25-8 and Colorado Discharge Permit System Regulation 61.8(11)(ii)D) The Colorado Discharge Permit System General Permit is at <http://www.colorado.gov/cs/Satellite?blobcol=urldata&blobheadername1=Content-Disposition&blobheadername2=Content-Type&blobheadervalue1=inline%3B+filename%3D%22Permit.pdf%22&blobheadervalue2=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1251807334083&ssbinary=true>

Verification: ISO/CRS Specialists will verify credit by reviewing permits and erosion control plans.

Annual UMC verification: ISO/CRS Specialists will verify the regulations remain in effect.

Water Quality (WQ) – 20 points are awarded for requiring new development of one acre or more to include in their stormwater management facilities “Best Management Practices” that will improve the quality of surface water.

Legal basis: Three authorities regulate water quality standards in Colorado. The Colorado Revised Statute 25-8 and Colorado Discharge Permit System Regulation 61 found at <http://www.colorado.gov>.

Verification: ISO/CRS Specialists will verify credit by reviewing the local ordinance and permit records to ensure best management practices for water quality are being implemented and enforced.

Annual UMC verification: ISO/CRS Specialists will verify the regulations are still in effect.

POSSIBLE ADDITIONAL CREDIT

Some state standards are eligible for CRS credit, but may not be in effect in every community. These standards are addressed below. ISO/CRS Specialists and the communities need to determine whether they are creditable in their area.

Activity 630. Dams

State Dam Safety (SDS) - Up to 45 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded for Condition Assessment, 15 points for Risk Communication and Public Awareness, and 15 points for Emergency Action Planning.

Verification: ISO/CRS Specialists will verify that the community is in compliance with the State Dam Safety Program. SDS credit is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

Annual UMC verification: The Federal Emergency Management Agency's Dam Safety Office annually verifies SDS credit.

MODEL ORDINANCE

There is currently a model ordinance established by the state. However, it does not contain any additional higher standards that aren't already reflected in this Report. The model ordinance may be found at: http://cwcb.state.co.us/water-management/flood/Documents/COModelOrdinance_12_7_12.pdf.