



CRS UNIFORM MINIMUM CREDIT HAWAII

SUMMARY

The Community Rating System (CRS) provides Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management within the state 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. Insurance Services Office (ISO)/CRS Specialists and the 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)	5
450	Erosion & Sedimentation Control (ESC)	10
	Total	15
Possible Additional Credit		
330	Outreach Projects (OP)	varies
340	Disclosure of Other Hazards (DOH) & (DFH)	33
410CE	Mapping Coastal Erosion (MCE)	50
420	Special Hazard areas preserved as Open Space (SHOS)	35
420	Open Space Preservation (OSP)	0 - 1450
430CE	Coastal Erosion Regulations (CER)	30 - 100
430	State-mandated Standards (SMS)	11.5 - 20
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 45
	Total	179.5 - 1753

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. Hazard Disclosure

Other Disclosure Requirements (ODR) - 5 points are awarded for the requirement that sellers disclose whether a property is in a special flood hazard area.

Legal basis: Hawaii State Code Chapter 508D-15, Mandatory Seller Disclosures in Real Estate Transactions. See

http://www.capitol.hawaii.gov/hrscurrent/Vol12_Ch0501-0588/HRS0508D/HRS_0508D-0015.htm.

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

Activity 450. Stormwater Management

Erosion and Sedimentation Control (ESC) - 10 points are awarded for the state's regulation of soil erosion and sediment control. Permits are required for construction sites of more than one acre. This follows the National Pollutant Discharge Elimination System (NPDES) Phase II Program, which requires all construction activities greater than one acre to obtain a permit from the Environmental Protection Agency, a delegated state, or a community with a MS4 permit.

Legal basis: Rules for water quality storm runoff can be found here:

<http://gen.doh.hawaii.gov/sites/har/AdmRules1/11-54.pdf>. "Best management practices" may be found at

<http://oeqc.doh.hawaii.gov/sites/har/AdmRules1/11-55.pdf>. Permits are needed for construction that disturb one or more acres (pg 18). NPDES:

<http://cfpub.epa.gov/npdes/stormwater/authorizationstatus.cfm>

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

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

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 330. Outreach Projects

Outreach Projects (OP) - Credit may be awarded for the Tsunami information published by the State Civil Defense Department in telephone books. The amount of OP credit for this project must be verified for each community by ISO/CRS Specialists during each cycle visit. An on-line Tsunami Evacuation Zone mapping tool is also available at <http://www.scd.hawaii.gov/>.

Source: Written acknowledgement of tsunami evacuation information may be found in telephone books. Acknowledgement of tsunami evacuation information found in telephone books found at the website: http://www.uhh.hawaii.edu/~nat_haz/tsunamis/evacuating.php

Verification: According to the 2013 *CRS Coordinator's Manual*.

Annual UMC Verification: ISO/CRS Specialists will verify that the Tsunami information is still being published.

Activity 340. Hazard Disclosure

Disclosure of Other Hazards (DOH) and Disclosure of the Flood Hazard (DFH) - 33 points are awarded for two elements. If real estate agents in a community disclose that properties are in the Special Flood Hazard Area and inform prospective buyers of the mandatory flood insurance requirement for those properties (DFH credit - 25 points), then state law requiring the disclosure statement about damage from other flood-related hazards applies (DOH credit - 8 points).

Legal basis: Hawaii State Code Chapter 508D, Mandatory Seller Disclosures in Real Estate Transactions. See http://www.capitol.hawaii.gov/hrscurrent/Vol12_Ch0501-0588/HRS0508D/HRS_0508D-.htm

Verification: ISO/CRS Specialists will collect documentation showing the real estate agents' SFHA disclosure to prospective buyers, and collect samples of the seller's disclosure statements showing what other hazards are disclosed.

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

Activity 410. Floodplain Mapping

Mapping Coastal Erosion (MCE) – 50 points are awarded for when 30 – 100-year coastal erosion rates have been mapped and the local government also receives at least 20 points of coastal regulatory credit. The Board of Land and Natural Resources can establish shoreline setbacks of not less than 20 feet and not more than 40 feet. Counties may establish setbacks at greater distances.

Legal basis: *Hawaii Coastal Zone Management Program Statute*, Chapter 205A-43-49 at http://www.capitol.hawaii.gov/hrscurrent/Vol04_Ch0201-0257/HRS0205A/HRS_0205A-.htm.

Verification: The ISO/CRS technical reviewer will verify the credit based on a review of the setback ordinance, and the map showing the “shoreline setback line” for the jurisdiction.

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

Activity 420. Open Space Preservation

Special Hazard Areas Preserved as Open Space (SHOS) – 35 points are awarded for SHOS based on at least five acres of publicly owned open space in the Special Flood Hazard Area if identified as a Special Management Area under the Coastal Zone Management Program.

Legal basis: *Hawaii Coastal Zone Management Program Statute*, Chapter 205A-43-49 at http://www.capitol.hawaii.gov/hrscurrent/Vol04_Ch0201-0257/HRS0205A/HRS_0205A-.htm.

Verification: The technical reviewer will verify credit based on a copy of the setback ordinance, the map showing the “shoreline setback line” for the jurisdiction, and documentation that shows at least 5 acres of open space protected by the setback regulation.

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

Open Space Preservation (OSP) – Up to 1450 points are awarded for OSP, for areas preserved as open space in the provided that there are at least five acres of publicly owned open space in the Special Flood Hazard Area. A detailed impact adjustment map should be provided by the community to show the protected areas.

Legal basis: Open Space requirements can be found in Hawaii Administrative Rules Chapter 13-5 at <http://www.state.hi.us/dlnr/swat/Land/Ch13-5.pdf>

Verification: ISO/CRS Specialists will verify credit by reviewing impact adjustment maps and area calculations prepared by the communities and by conducting field verification.

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

Activity 430. Higher Regulatory Standards

Coastal Erosion Regulations (CER) – From 30 to 100 points may be awarded based on setback regulations. The Board of Land and Natural Resources can establish shoreline setbacks of not less than 20 feet and not more than 40 feet. Counties may establish setbacks at greater distances.

Legal basis: *Hawaii Coastal Zone Management Program Statute*, Chapter 205A-43-49 at http://www.capitol.hawaii.gov/hrscurrent/Vol04_Ch0201-0257/HRS0205A/HRS_0205A-.htm.

Verification: The ISO/CRS technical reviewer will verify the credit by reviewing a copy of the setback ordinance, map showing the “shoreline setback line” for the jurisdiction, copies of oceanfront permits, and variances.

State-mandated Standards (SMS) – An additional 11.5 to 20 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	Mapping Coastal Erosion (MCE)	50
420	Special Hazard areas preserved as Open Space (SHOS)	35
420	Open Space Preservation (OSP)	0 - 1450
430	Coastal Erosion regulations (CE)	30 – 100
	Total	115 - 1635
	x 0.1	11.5 - 20

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

Activity 450. Stormwater Management

Water Quality Regulations (WQ) – 20 points may be awarded if new developments’ stormwater management facilities are required to improve the quality of stormwater management runoff.

Legal basis: This is part of the National Pollutant Discharge Elimination System (NPDES), Phase II Program requirements.

Verification: ISO/CRS Specialists will review a copy of the local ordinance language that requires best management practices for water quality and copies of development plans showing implementation of the law.

Annual UMC verification: ISO/CRS Specialists will verify that best management practices for water quality are required.

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.