

CRS UNIFORM MINIMUM CREDIT IDAHO

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, state activities, and creditable state model ordinance provisions. 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	Available Credit
Uniform Minimum Credit		
450	Erosion and Sediment Control (ESC)	10
	Total	10
Possible Additional Credit		
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 24
	Total	20 - 44
Model Ordinance Provisions		
430	Freeboard (FRB)	7.5 - 100
	Total	7.5 - 100

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 38points. Five hundred points are needed for Class 9.

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Activity 450. Stormwater Management

Erosion & Sedimentation Control (ESC) - 10 points are awarded for the National Pollutant Discharge Elimination System Phase II Program, which requires all construction activities greater than one acre to obtain a permit from the Environmental Protection Agency (EPA), a delegated state, or a community with a MS4 permit.

Legal basis: The EPA rules for permitting are at <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 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 24 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded for Condition Assessment, 2 points for Risk Communication and Public Awareness, and 7 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 PROVISIONS

The state has developed a model ordinance for all communities to consider. This model ordinance has provisions that provide more protection from flooding in communities that adopt them. Some of these provisions are eligible for CRS credit. They are summarized below. If a community has adopted some or all of these provisions, they are eligible for CRS credit, and little or no documentation is required.

Activity 430. Higher Regulatory Standards

Freeboard (FRB) – From 7.5 to 100 points are awarded if the community adopts the provisions in Sections 5.2-1 and 5.2-2 that require one foot of freeboard. A 25 percent reduction in credit is applied if the freeboard requirement is not applied to all ductwork and other components servicing the building. 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: Idaho Model Ordinance, Section 5.2-1 and 5.2-2 at <http://www.idwr.idaho.gov/WaterManagement/FloodPlainMgmt/PDFs/Model-Ordinance.pdf>.

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

Annual UMC verification: The ISO/CRS Specialist will verify that the regulation is still in effect.