

CRS UNIFORM MINIMUM CREDIT ILLINOIS

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. Please note that separate credit was determined for Northeast Illinois (communities located in Cook, DuPage, Kane, Lake, McHenry and Will Counties) and Downstate Illinois (all other communities) since varying requirements exist. The credit is based on the 2013 *CRS Coordinator's Manual*.

Activity	Element	Northeast Illinois Credit	Downstate Credit
Uniform Minimum Credit			
340	Other Disclosure Requirements (ODR)	20	20
410	Floodway Standard (FWS)	0 - 110	0 - 110
410	State Review (SR)	0 - 25	0 - 16.8
420	Open Space Preservation (OSP)	0 - 1450	0
430	State-mandated Standards (SMS)	0 - 20	0 - 12.7
	Total	20 - 1625	20 - 159.5
Possible additional credit			
410	Cooperating Technical Partnership (CTP1)	10	10
430	Building Codes (BC)	3	3
430	State-mandated Standards (SMS)	0.3	0.3
540	Stream Dumping Regulations (SDR)	15	15
630	State Dam Safety (SDS)	0 - 30	0 - 30
	Total	28.3 - 58.3	28.3 - 58.3
Model Ordinance Provisions			
410	New Study (NS)	0 - 105	0 - 105
410	State Review (SR)	0 - 30	0 - 20
430	Freeboard (FRB)	10 - 100	10 - 100
430	Cumulative Substantial Improvement (CSI)	20 - 90	20 - 90
430	Protection of Critical Facilities (PCF)	2 - 20	2 - 20
430	Lower Substantial Improvement (LSI)	20	20
430	Foundation Protection (FND)	35	35
430	Development Limitations (DL1)	195	195
	Total	282 - 595	282 - 585

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.

UNIFORM MINIMUM CREDIT

Activity 340. Flood Hazard Disclosure

Other Disclosure Requirements (ODR) - 20 points are awarded for the following state property disclosure requirements (5 points for each eligible ODR element up to a total of 25 points.) The statute includes the requirement that sellers disclose flooding problems, if the property is located in a floodplain, and if the property has flood insurance and the requirement that any map, plat or subdivision of lands presented for recording or record display whether the area is located within a flood hazard.

Legal basis: *Illinois Residential Real Property Disclosure Act, Illinois Compiled Statutes (ILCS) 765 ILCS 77/35 and 55 ILCS 5, Article 3, Division 3-5029 at* , and <http://www.ilga.gov/legislation/ilcs/ilcs5.asp?ActID=2152&ChapterID=62> and <http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=005500050HDiv.+3-5&ActID=750&ChapterID=12&SeqStart=22800000&SeqEnd=28300000>.

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

Activity 410. Floodplain Mapping

Floodway Standard (FWS) - Up to 110 points are awarded for use of Illinois' more restrictive floodway standard of a 0.10 foot allowable surcharge to delineate the floodway. This only applies to floodplains where floodways are determined, so an impact adjustment is needed if the optional minimum credit is not used. Furthermore, if a community has no floodways designated in its floodplain, FWS = 0.

Legal basis: Illinois Administrative Code (IAC), Title 17, Chapter 1, Subchapter h, Part 3700, Sections 3700.60, 3700.70 and 3700.75 (Construction in Floodways and Rivers, Lakes and Streams) covers downstate. It is at <http://www.ilga.gov/commission/jcar/admincode/017/01703700sections.html> Part 3708, Sections 3700.20 and 3700.30 (Floodway Construction in Northeastern Illinois) is at <http://www.ilga.gov/commission/jcar/admincode/017/01703708sections.html>

Verification: The technical reviewer will verify credit by reviewing flood insurance studies, impact adjustment maps, and area calculations provided by the communities.

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

State Review (SR) - Up to 25 points are awarded for the state requirement that all floodplain studies are subject to an independent quality assurance review and approval by the Illinois Department of Natural Resources. Illinois has been approved for state review credits and these credits are different for Northeastern and downstate communities; therefore the table below should be used when determining what percentage of the state review credits a community receives. Northeastern communities are located in Cook, DuPage, Kane, Lake, McHenry and Will Counties.

Activity 410 State Review (SR) QA/QC Reviews	Illinois - Northeast	Illinois - Downstate
Hydrologic analyses	X	X
Hydraulic analyses	X	50%
Floodplain mapping	X	50%
Independent Review Value (riverine studies)	1.00	0.67
Independent Review Value (coastal studies)	0.67	N/A
Earliest reviews	1975	1975

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

Activity 420. Open Space Preservation

Open Space Preservation (OSP) - Up to 1450 points are awarded for restrictive development regulations in Northeastern Illinois (all communities in Cook, DuPage, Kane, Lake, McHenry and Will Counties) that prevent construction of buildings or placement of fill or other obstructions in the floodway without a permit from the Department of Natural Resources. This credit is applicable only to those communities with vacant areas in the floodway. There is no credit for a lot that has an existing building in the floodway on it.

Legal basis: IAC, Title 17, Chapter 1, Subchapter h, Part 3708 (Floodway Construction in Northeastern Illinois) at www.ilga.gov/commission/jcar/admincode/017/017037080000700R.html. Illinois Department of Natural Resources, Office of Water Resources, Regional Permit No. 3 Authorizing Construction of Minor Projects in Northeastern Illinois Regulatory Floodways is at

<http://www.dnr.illinois.gov/WaterResources/Documents/ResmanRegionalPermit3.pdf>.

Verification: ISO/CRS Specialists will review impact adjustment maps and area calculations prepared by the community, review documentation showing the development restrictions for each parcel, and conduct a field verification visit. Recent aerial photos or recent images from Google Earth may be used to assist with the verification process.

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

Activity 430. Higher Regulatory Standards

State-mandated Standards (SMS) - Up 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	Northeast Illinois Credit	Downstate Credit
410	Floodway Standard (FWS)	0 - 110	0 - 110
410	State Review (SR)	0 - 25	0 - 16.8
420	Open Space Preservation (OSP)	0 - 1450	0
	Total	0 - 1585	0 - 126.8
	x 0.1	0 - 20	0 - 12.7

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

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 410. Floodplain Mapping

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

Activity 430. Higher Regulatory Standards

Building Code (BC) - 3 points may be awarded for the adoption of the Illinois Plumbing Code. ISO has reviewed the Illinois Plumbing Code and determined that it is equivalent to the International Plumbing Code.

Legal basis: IAC, Title 77, Chapter 1, Subchapter r, Part 890 (Illinois Plumbing Code) at www.ilga.gov/commission/jcar/admincode/077/07700890sections.html and 905 (Illinois Private Sewage Disposal Code).

Verification: ISO/CRS Specialists will verify that communities have adopted the Illinois Plumbing Code, without amendments.

Annual UMC verification: The ISO/CS Specialist will verify that the regulations still exist at the state level and that ISO still recognizes the Illinois Code to be equivalent to the International Code.

State-mandated Standards (SMS) - An additional 0.3 points may be 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
430	Building Codes (BC)	3
	Total	3
	x 0.1	0.3

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

Activity 540. Drainage System Maintenance

Stream Dumping Regulations (SDR) – 15 points are awarded for the *Rivers, Lakes, and Streams Act, Illinois Compiled Statutes (ILCS) 615 ILCS 5/2*, that prohibits stream dumping to ensure the carrying capacity of streams are maintained. This credit is only applied if the community receives credit for channel debris removal (CDR) in Activity 540.

Legal basis: *Rivers, Lakes, and Streams Act, Illinois Compiled Statutes (ILCS) 615 ILCS 5/23*

Verification: ISO/CRS Specialists will verify that the standard has been adopted locally and that local enforcement procedures are in place.

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

Activity 630. Dams

State Dam Safety (SDS) – Up to 30 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded 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 ORDINANCES

Illinois has two state model ordinances which may provide possible additional credits. These model ordinances have 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. The model ordinances for Northeastern Illinois (covers all communities in Cook, DuPage, Kane, Lake, McHenry and Will Counties) and Downstate Illinois may be found at the following links:

Northeast Illinois region ordinance:

<http://www.dnr.state.il.us/flood/docs/Model%20Ordinance%20for%20communities%20in%20Northeastern%20Illinois.doc>

Link to Downstate ordinance:

<http://www.dnr.state.il.us/flood/docs/D%20level%20ordinance%20for%20downstate%20city%20or%20village.doc>

Activity 410. Floodplain Mapping

New Study (NS) – Up to - 105 points may be awarded when a community adopts the state’s recommendation that flood elevations at the time of development, at a site in an Approximate A zone, be determined by someone other than FEMA. In addition, the state (or developer) also determines a floodway at the time. Credit is not awarded if the community has no Approximate A Zones mapped in its floodplain.

Leverage (LEV) – Leverage is determined to be 1.0 because someone other than FEMA or its contractor provides the Base Flood Elevation (BFE), the floodway study, and does the independent quality review for NS credit above.

State Review (SR) – Up to 30 points of credit may be awarded because all floodplain permits are subject to an independent quality assurance review and approval by the Illinois Department of Natural Resources, Illinois has been approved for state review credit. State review credit for flood elevation and floodway determinations are different for Northeastern and downstate communities; therefore the table below should be used when determining the percentage of the credit a community receives.

Activity 410 New Studies (NS) QA/QC Reviews	Illinois - Northeast	Illinois - Downstate
Hydrologic analyses	X	X
Hydraulic analyses	X	50%
Floodplain mapping	X	50%
Independent Review Value (riverine studies)	1.00	0.67
Independent Review Value (coastal studies)	0.67	N/A
Earliest reviews	1975	1975

Legal basis: Model Floodplain Ordinance for Communities within Northeastern Illinois, Sections 600.1 and 900.0. This is also included in the Downstate ordinance, Section 3.C.

Verification: ISO/CRS Specialists will review permits, site plans, elevation certificates, and similar documents for those developments in the Approximate A zone. The community's ordinance provision and impact adjustment maps are needed to verify credit. A technical review is required.

Annual UMC verification: The technical reviewer will verify that the regulations are still in effect, and review the calculations.

Freeboard (FRB) – From 10 to 100 points are awarded for the lowest floor and all electrical, heating, ventilating, plumbing, and air conditioning equipment, utility meters, and other components of the structure to be elevated to the “Flood Protection Elevation.” The Flood Protection Elevation is defined as BFE plus one foot of freeboard. The credit is 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: Northeastern Illinois ordinance, Sections 300.33, 1003.2 and 1003.3.3.1; Downstate, Sections 2 (definitions), Section 7.B.1.a and 7.B.2.b.

Verification: The CRS Specialist 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 Specialist to review model ordinance on an annual basis to verify requirements still exist.

Cumulative Substantial Improvement (CSI) – From 20 to 90 points are awarded, 80 points for an ordinance requiring substantial improvements, structural alterations, and repairs to damaged buildings to be figured cumulatively during a 10-year period, and 20 points for adopting regulatory language that qualifies properties for Increased Cost of Compliance insurance coverage for repetitive losses. Although the total credit is 100 points, the maximum credit possible for this element is 90 points.

Legal basis: Northeastern Illinois, Sections 1003.1.2, 300.56 (Rep Loss definition), 300.65 (Substantial Damage definition) and 300.66 (Substantial Improvement definition). Downstate – Section 2 (definitions) and Section 7.A.2. and 3.

Verification: ISO/CRS Specialists will verify credit by reviewing the local ordinance and permit records for building improvements or repairs in the regulatory floodplain, including permit tracking methods.

Annual UMC verification: The ISO/CRS Specialists will review the model ordinance annually to verify the requirements still exist.

Protection of Critical Facilities (PCF) – 2 to 20 points are awarded for the requirement that critical facilities constructed within the Special Flood Hazard Area must have the lowest floor (including basement) elevated or structurally dry flood-proofed to the 500-year flood frequency elevation, or three feet above the level of the 100-year flood frequency elevation, whichever is greater. Flood-proofing and sealing measures must be taken to ensure that toxic substances will not be displaced by or released into floodwaters. Access routes elevated to or above the level of the base flood elevation must all be provided to all critical facilities.

Legal basis: Northeast Illinois (NE IL) – Section 1003.6; Downstate – Section 9.A.5. Only 25 points apply since access routes are only required to be at BFE.

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 review the model ordinance annually to verify requirements still exist.

Lower Substantial Improvements (LSI) – 20 points are awarded for setting a twenty percent regulatory threshold for increase of floor area that determines if a building has been substantially improved or structurally altered.

Legal basis: NE IL – Section 1003.1.2; downstate – Section 7.A.2.

Verification: ISO/CRS Specialists will verify credit by reviewing the local ordinance and permit records for building improvements or repairs in the regulatory floodplain, including permit tracking methods.

Annual UMC verification: The ISO/CRS Specialists will review the model ordinance annually to verify the requirements still exist.

Foundation Protection (FDN) – 35 points are awarded for the requirement that fill must be placed in layers no greater than six inches before compaction and should extend at least ten (10) feet beyond the foundation before sloping below the flood protection elevation. The fill must be protected against erosion and scour during flooding by vegetative cover, riprap, or other structural measure.

Legal basis: NE IL – Section 1003.2.2; Downstate – Section 7.B.1.b. and c.

Verification: ISO/CRS Specialists will review the local ordinance, development plans, and permit records in the regulatory floodplain. An impact adjustment may be applicable.

Annual UMC verification: ISO/CRS Specialist to review model ordinance on an annual basis to verify requirements still exist.

Development Limitations (DL) - 195 points may be awarded for compensatory storage requirements. Whenever any portion of a floodplain is authorized for use, the volume of space which will be occupied by the authorized fill or structure below the base flood or 100-year frequency flood elevation, must be compensated for and balanced by a hydraulically equivalent volume of excavation taken from below the base flood, or 100-year frequency flood elevation. The excavation volume must be at least equal to 1.5 times the volume of storage lost due to the fill or structure.

Legal basis: NE IL - Section 702.2.1. and 2; these provisions are not in the downstate ordinance.

Verification: ISO/CRS Technical Reviewer will review the ordinance provision, permits, site plans, and compensatory storage plans for new developments in the regulatory floodplain.

Annual UMC verification: ISO/CRS Specialist to review model ordinance on an annual basis to verify requirements still exist.