

CRS UNIFORM MINIMUM CREDIT IOWA

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. 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		
340	Other Disclosure Requirements (ODR)	10
410	New Studies (NS)	0 - 130
430	Freeboard (FRB)	7.5 - 100
430	Lower Substantial Improvements (LSI)	10
430	State-mandated Standards (SMS)	8.5 - 20
450	Erosion and Sedimentation Control (ESC)	10
	Total	46 - 280
Possible Additional Credit		
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	28
	Total	48

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) – 10 points are awarded for the requirement that agents obtain a form from sellers disclosing whether the property is in a floodplain, and if it has a history of flooding.

Legal basis: Iowa Code Title 14, Chapter 558A and Administrative Rules, 193E, Chapter 14.1 which is at <http://search.legis.state.ia.us/NXT/gateway.dll/2007codesupp/1/27810?f=templates&fn=default.htm>. The disclosure form is at <http://search.legis.state.ia.us/NXT/gateway.dll/2007codesupp/1/27810?f=templates&fn=default.htm>.

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

Activity 410. Floodplain Mapping

New Studies (NS) – Up to 130 points are awarded for new studies. This includes 8 to 80 points for new studies in Approximate A zones where the floodplain has already been identified. Base Flood Elevations (BFEs) are required as part of the permit approval process prior to any development in a floodway or floodplain. This credit is not awarded if the special flood hazard area does not have any Approximate A Zones mapped.

It also includes 13 to 130 points for BFE and floodway delineations for developments in areas where these calculations have not been previously provided (B, C and X zones), and in unmapped areas. Any development, even in the 29 unmapped counties, must provide a floodplain determination to the state prior to development. If there are no remaining unmapped areas, no credit is awarded.

New studies are not required for all areas of development, only for floodplains with drainage areas of at least 10 square miles in unincorporated areas and at least 2 square miles in incorporated areas.

Legal basis: Iowa Administrative Code (IAC) Title V, Chapter 71 <http://search.legis.state.ia.us/NXT/gateway.dll?f=templates&fn=default.htm>.

Verification: The technical reviewer will review permit records, elevation certificates, the community's ordinance provision, and impact adjustment maps to determine the appropriate credit.

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

Activity 430. Higher Regulatory Standards

Freeboard (FRB) – From 7.5 to 100 points are awarded for regulations specifying that all new or substantially improved residential structures must have the lowest floor, including basement, elevated to one foot above the BFE. If utilities and ductwork are not required to be at freeboard level, up to 75 points are awarded. 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: The freeboard requirement is addressed in IAC 567-70.2 and 72.5. Utilities are addressed in IAC 567-72.5. See <http://search.legis.state.ia.us/NXT/gateway.dll?f=templates&fn=default.htm>.

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 regulation is still in effect.

State-mandated Standards (SMS) – From 8.5 - 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. The credit is calculated before the impact and growth adjustments.

State-mandated Standards		
Activity	Element	Credit
410	New Studies (NS)	0 - 130
430	Freeboard (FRB)	75 - 100
430	Lower Substantial Improvement (LSI)	10
	Total	85 - 250
	x 0.1	8.5 - 20

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

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 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 28 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded for Condition Assessment and 13 points for Risk Communication and Public Awareness.

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.