

CRS UNIFORM MINIMUM CREDIT KANSAS

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	Credit
Uniform Minimum Credit		
430	Freeboard (FRB)	7.5 - 100
430	State-mandated Standards (SMS)	7.5 - 10
450	Erosion and Sediment Control (ESC)	10
	Total	25 - 120
Possible Additional Credit		
410	Cooperating Technical Partner 1 (CTP1)	10
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 45
	Total	30 - 75
Model Ordinance Provisions		
430	Development Limitations (DL3b)	20
430	Cumulative Substantial Improvement (CSI)	20
430	Protection of Critical Facilities (PCF)	2 - 20
	Total	42 - 60

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 430. Higher Regulatory Standards

Freeboard (FRB) - From 7.5 to 100 points are given for regulations requiring one foot of freeboard in new or substantially improved residential structures, and elevation or floodproofing to at least one foot above the Base Flood Elevation (BFE) for nonresidential structures. This requirement only applies to floodplains with BFEs; it does not apply to AO zones.

Legal basis: Kansas Administrative Regulations, 5-44-4 (j) and (k), Floodplain Management Regulations at http://www.ksda.gov/includes/statute_regulations/mainportal/Floodplain_Management_regs.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 regulation is still in effect.

State-mandated Standards (SMS) - From 7.5 to 11 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
430	Freeboard (FRB)	75 - 100
	Total	75 - 110
	x 0.1	7.5 - 11

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

Activity 450. Stormwater Management

Erosion and Sediment Control (ESC) - 10 points are provided for the requirement for a permit for any land disturbance activities from construction sites of one acre or more.

Legal basis: Kansas General Permit for Stormwater Runoff Associated with Construction Activities (expires 3/2/12) at

<http://www.kdheks.gov/stormwater/and>
<http://www.kdheks.gov/stormwater/download/Cover%20Contents%20&%20Permit.pdf>

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.

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 Partner (CTP1) – 10 points are awarded for the CTP agreement between the state and FEMA. This is verified independently by the CTP technical reviewer and the results are distributed once a year. Currently only three communities in the state receive credit.

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.

MODEL ORDINANCE

Kansas has a model ordinance which may provide additional credit if adopted by communities. It is entitled "*Model Floodplain Management Ordinance for 60.3(d), Community with Regulatory Floodway Identified.*" It is available from the Kansas Department of Agriculture.

Activity 430. Higher Regulatory Standards

Development Limitations (DL3b) - 20 points may be awarded for prohibiting hazardous materials from the floodplain.

Legal basis: Article 4, Section A(10), Provisions for Flood Hazard Reduction, Model Floodplain Management Ordinance for 60.3(d), Community with Regulatory Floodway Identified.

Verification: ISO/CRS Specialist will review the ordinance provision and any relevant records to verify enforcement.

Annual UMC verification: The ISO/CSR Specialist will verify that the regulations are still in effect.

Cumulative Substantial Improvement (CSI) - 20 points may be awarded for requiring all substantial improvement to be tracked for a 5-year period.

Legal basis: Article 4, Section A(11), Provisions for Flood Hazard Reduction, Model Floodplain Management Ordinance for 60.3(d), Community with Regulatory Floodway Identified.

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

Protection of Critical Facilities (PCF) - 2 to 20 points may be awarded for requiring all critical facilities to be above the 500-year floodplain level.

Legal basis: Article 4, Section A(9), Provisions for Flood Hazard Reduction, Model Floodplain Management Ordinance for 60.3(d), Community with Regulatory Floodway Identified.

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 that the model ordinance still contains this provision.