

CRS UNIFORM MINIMUM CREDIT MARYLAND

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		
450	Erosion & Sedimentation Control (ESC)	10
450	Water Quality (WQ)	20
	Total	30
Possible Additional Credit		
430	Building Code (BC)	0 - 43
430	Local Drainage Protection (LDP)	10
630	State Dam Safety (SDS)	0 - 37
	Total	10 - 90
Model Ordinance		
420	Open Space Incentives (OSI)	0 - 250
430	Freeboard (FRB)	22.5 - 225
430	Development Limitations (DL1b)	13 - 130
430	Development Limitations (DL2)	10
430	Enclosure Limits (ENL) in V- and Coastal A-Zones	10 - 100
	Total	85.5 - 745

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 provides an additional 38 points. 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 requirement that construction projects of greater than one acre require erosion and sediment control measures.

Legal basis: Maryland Department of the Environment rules on stormwater management. The general permit may be found at http://www.mde.state.md.us/programs/Permits/WaterPermits/Documents/www.mde.state.md.us/assets/document/General_Permit_SW_Construction09GP_Signed.pdf.

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

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

Water Quality (WQ) – 20 points are awarded for regulations that require the use of Best Management Practices (BMP) in the design of stormwater management facilities for water quality purposes.

Legal basis: Maryland Department of the Environment rules on stormwater management at http://www.mde.state.md.us/programs/Water/StormwaterManagementProgram/MarylandStormwaterDesignManual/Pages/programs/waterprograms/sedimentandstormwater/stormwater_design/index.aspx.

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 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 430. Higher Regulatory Standards

Building Code (BC) - Up to 43 points may be awarded for the Maryland Building Performance Standards, pending review of local adoption. The code is managed by the Department of Housing and Community Development, Maryland Codes Administration and is based on the codes listed below. Each local jurisdiction may modify the code to suit local conditions, including replacing it entirely, except for the Accessibility Code and the IECC. Code enforcement is at the local level. All communities are required to enforce a code.

- **2012 IBC** -International Building Code (IBC) 2012 (Ref: COMAR 05.02.07)
- **2012 IRC** - International Residential Code (IRC) 2012 (Ref: COMAR 05.02.07)
- **2006 IMC** - International Mechanical Code (IMC) 2006 (Ref: COMAR 05.02.07)

Legal basis: Maryland Public Safety Article, with some provisions in the Housing Article. See www.mdcodes.org.

Verification: Since each local jurisdiction may modify the code to suit local conditions, the Specialist should make sure that the following sections are adopted: International Building Code: Chapters 3-7, 14-18, and 21-24 and International Residential Code: Chapters 3-6, 8, and 9. If these sections are adopted, but amended, the Building Technical reviewer will need to review it to ensure it meets the credit criteria.

Annual UMC verification: ISO/CRS Specialists will verify the regulations still are in existence and are enforced.

Local Drainage Protection (LDP) - 10 points are awarded for adoption of the IBC and the IRC which require positive drainage away from the foundation.

Legal basis: Maryland Public Safety Article, with some provisions in the Housing Article. See www.mdcodes.org.

Verification: Since each local jurisdiction may modify the code to suit local conditions, the ISO/CRS Specialist will make sure that the provision related to positive drainage has been adopted and is being enforced. The Specialist will

review the ordinance provision, permit records and development plans to verify credit.

Annual UMC verification: The ISO/CRS Specialist and BC technical reviewer will verify that the regulations are still in effect.

Activity 630. Dams

State Dam Safety (SDS) - Up to 37 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 7 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

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. The model is at http://www.mdfloodmaps.net/pdfs/MD_FPM_Model_Ordinance.pdf and http://www.mde.state.md.us/programs/Water/FloodHazardMitigation/FloodPlainPermitting/Documents/www.mde.state.md.us/assets/document/flood_Hazards/RevOrdinance2010.pdf.

Activity 420. Open Space Preservation

Open Space Incentives (OSI) – Up to 250 points are awarded for requiring lands in new subdivisions, below the base flood elevation, to be deed restricted or otherwise protected to preserve them as open space.

Legal Basis: Section 4.2 (B) (1).

Verification: ISO/CRS Specialists will review impact adjustment maps and area calculations prepared by the community, ordinance language, site plans and final plats for developments and conduct field verification. Recent aerial photos or recent images from Google Earth may be used to assist with the verification process.

Annual UMC verification: The ISO/CRS Specialist will annually verify that this provision is still in the model ordinance.

Activity 430. Higher Regulatory Standards

Freeboard (FRB) – 22.5 to 225 points are awarded for adopting the freeboard requirement of two feet. This provision receives full credit since electrical, heating, ventilation, plumbing, air conditioning equipment and other service facilities must be located at or above the freeboard level. The model ordinance provides this requirement in all flood zones and for all structures (residential, non-residential and manufactured homes). 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: Section 2.0 Definitions for the definition of “Flood Protection Elevation” (2’). Section 4.4 (D) for requiring mechanicals to be at or above lowest floor. Section 5.4 (A) for residential, Section 5.5 (A) (1) for non-residential and Section 4.4 for manufactured homes.

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 annually verify that these provisions are still in the model ordinance.

Development Limitations (DL1b) - 13 to 130 points are available for the requirement that the placement of fill in non-tidal waters of the state must be compensated for by a hydraulically equivalent volume of excavation.

Legal basis: Section 5.3 (B).

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 Specialists will verify that the provision is still in model ordinance.

Development Limitations (DL2) - 10 points are awarded for prohibiting the placement or installation of new manufactured homes in the floodway and V Zones.

Legal Basis: Section 4.7 (A).

Verification: ISO/CRS Specialists will verify credit by reviewing elevation certificates, permits, site plans, and similar documents for new developments.

Annual UMC Verification: The ISO/CRS Specialist will annually verify that this provision is still in the model ordinance.

Enclosure Limits (ENL) - 10 to 100 points are awarded for requiring that enclosures below the lowest floor shall not exceed 299 square feet in V Zones and Coastal A Zones.

Legal Basis: Section 6.3 (D) (2).

Verification: ISO/CRS Specialists will verify credit by reviewing permits, site plans, and similar documents and through field verification.

Annual UMC Verification: The ISO/CRS Specialist will annually verify that this provision is still in the model ordinance.

Other Higher Standards (OHS) - Up to 20 points are awarded for requiring that all new subdivisions require driving surfaces to be built at or above the base flood elevation.

Legal Basis: Section 4.2 (A) (5).



Verification: The ISO/CRS Specialist will review permit records and building plans and submit the ordinance provision to the ISO Technical Reviewer. An impact adjustment may be applicable.

Annual UMC Verification: The ISO/CRS Specialist will annually verify that this provision is still in the model ordinance.