

CRS UNIFORM MINIMUM CREDIT MASSACHUSETTS

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. 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	Development Limitations (DL)	130
430	Building Codes (BC)	43
430	Local Drainage Protection (LDP)	10
430	State-mandated Standards (SMS)	18.3
450	Erosion and Sedimentation Control (ESC)	10
	Total	211.3
Possible Additional Credit		
450	Stormwater Management Regulations (SMR)	18.9 - 271
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 45
	Total	38.9 - 336

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

Development Limitations (DL) - 130 points are awarded for protection of floodplain storage capacity under the State Massachusetts Wetlands Protection Act. Compensatory storage is required for all flood storage volume that will be lost as a result of a proposed project within bordering land subject to flooding, when the loss will cause an increase, or contribute incrementally to an increase, in the level of flood waters during peak flows.

Legal basis: *State Massachusetts Wetlands Protection Act, Massachusetts General Law (M.G.L.) 310 CMR 10.00: Wetlands Protection, 10.57 (4), General Performance Standards (page 94) at <http://www.mass.gov/dep/service/regulations/310cmr10a.pdf>.*

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: The community must certify each year that the provisions are being enforced.

Building Codes (BC) - Up to 43 points for adoption of the 2009 International Building Code, Residential Building Code and Mechanical Code. Credit is eligible based on a review of local adoption of building codes.

Legal basis: Relevant sections of the *Massachusetts General Law (M.G.L.) CMR 780* can be found at: <http://www.mass.gov/eopss/docs/dps/inf/mgl-references.doc>

Verification: ISO/CRS Specialists will verify local adoption of the state building code.

Annual UMC Verification: ISO/CRS Specialists and Building Technical Reviewer will verify the codes are still in effect and are enforced by the community.

Local Drainage Protection (LDP) - 10 points may be awarded if sections of the IBC and the IRC related to requiring positive drainage away from the foundation are adopted.

Verification: 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: ISO/CRS Specialists and Building Technical Reviewer will verify the codes are still in effect and are enforced by the community.

State-mandated Standards (SMS) – 18.3 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	Development Limitations (DL)	130
430	Building Codes (BC)	43
430	Local Drainage Protection (LDP)	10
	Total	183
	x 0.1	18.3

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

Activity 450. Stormwater Management

Erosion and 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: Massachusetts Department of Environmental Protection rules on stormwater permitting at <http://www.mass.gov/dep/water/approvals/stormreg.htm>.

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.

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.

Stormwater Management Regulations (SMR) – From 18.9 to 271 points are provided if a community adopts the Massachusetts Stormwater Handbook, Volume 1.

The manual applies the standards to most development activities, with the exception of single family residences or development of up to 4 residential units (SZ = 60). Additionally, the post-development 10-year event must match the pre-development 10-year event (DS = 14) and the control of the 100-year event is only required when there are downstream impacts.

Legal basis: Massachusetts Stormwater Handbook, Volume 1 at <http://www.mass.gov/eea/agencies/massdep/water/regulations/massachusetts-stormwater-handbook.html>

Verification: The community's ordinance provisions and copies of drainage reports are needed to verify credit and will be provided to the technical reviewer for verification.

Annual UMC verification: The technical reviewer will recertify annually that the Massachusetts Stormwater Handbook is still in full effect.

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.