



# CRS UNIFORM MINIMUM CREDIT MONTANA

## 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. The Insurance Services Office (ISO)/CRS Specialists and the communities need to determine which possible additional standards 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
<b>Uniform Minimum Credit</b>		
410	Floodway Standard (FWS)	0 - 50
430	Freeboard (FRB)	16.9 - 225
430	Development Limitations (DL3)	2 - 50
430	State Mandated Standards (SMS)	18.9 - 20
450	Erosion & Sedimentation Control (ESC)	10
	<b>Total</b>	<b>47.8 - 355</b>
<b>Possible additional credit</b>		
410	Cooperating Technical Partnership Agreement (CTP1)	10
430	Foundation Protection (FND)	35
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 -45
	<b>Total</b>	<b>65 - 110</b>

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 410. Floodplain Mapping

**Floodway Standard (FWS)** – Up to 50 points are awarded for the state-required 0.5 foot of freeboard for purposes of calculating the floodway boundaries. 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. Additional credit may be available based on Section c. of 36.15.502, Floodway Delineation, which bases the floodway, in part, on a flood fringe with flood velocities equal to or less than three feet per second or flood depths equal to or less than three feet.

**Legal basis:** Montana Department of Natural Resources and Conservation (MT DNRC), Section 36.15.502 at <http://www.mtrules.org/gateway/RuleNo.asp?RN=36.15.502>.

**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.

### Activity 430. Higher Regulatory Standards

**Freeboard (FRB)** – From 16.9 to 225 points are awarded for regulations specifying state-required two feet of freeboard. If utilities and ductwork are not required to be protected to the freeboard level, FRB is reduced by 25 percent. 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:** MT DNRC Sec. 36.15.702(1)(a) at <http://www.mtrules.org/gateway/RuleNo.asp?RN=36.15.702>

**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:** The ISO/CRS Specialists will verify that the regulation is still in effect.

**Development Limitations (DL3)** - 2 to 20 points are awarded for the state-mandated prohibition against solid and hazardous waste disposal and storage of toxic, flammable, hazardous, or explosive materials within the flood fringe.

**Legal basis:** MT DNRC Sec. 36.15.703 at

<http://www.mtrules.org/gateway/RuleNo.asp?RN=36.15.703>

**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.

**State-mandated Standards (SMS)** – From 18.9 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	Credit
410	Floodway Standard (FWS)	0 - 50
430	Freeboard (FRB)	169 - 225
430	Development Limitations (DL3)	20
	<b>Total</b>	<b>189 - 295</b>
	<b>X 0.1</b>	<b>18.9 – 20</b>

**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 (NPDES) Phase II Program, which requires that all construction activities greater than one acre obtain a permit from the Environmental Protection Agency, a delegated state, or a community with a MS4 permit.

**Legal basis:**

<http://deq.mt.gov/wqinfo/WPBBForms/pdf/SW%20CONST%20PER.pdf>

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

**Annual UMC verification:** ISO/CRS Specialists will verify the regulations remain 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 Partnership Agreement 1 (CTP1)** - Up to 10 points are awarded for the CTP agreement between the State of Montana and FEMA. This is verified independently by the CTP technical reviewer and the results are distributed each year.

### Activity 430. Higher Regulatory Standards

**Foundation Protection (FDN)** - 35 points may be provided for the state-required fill standard when fill is used for elevation of a structure. For credit, the buildings must be constructed on properly designed and compacted fill (e.g., Section 1803.5.8 and Section 1804.4 of the IBC, Section 2.4 of ASCE 24, or equivalent) and must be on fill that has appropriate protection from erosion and scour. An additional 3.5 points for **State Mandated Standards (SMS)** may also be applicable.

**Legal basis:** MT DNRC Sec. 36.15.702(1)(a) at <http://www.mtrules.org/gateway/RuleNo.asp?RN=36.15.702>.

**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:** The ISO/CRS Specialist will verify that the regulation is still in effect.

### 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.