

CRS UNIFORM MINIMUM CREDIT NEW HAMPSHIRE

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 available credit and average credit currently earned by communities within the state are 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		
420	Open Space Preservation (OSP)	0 - 1450
420	Natural Shoreline Protection (NSP)	0 - 120
430	State-mandated Standards (SMS)	0 - 20
	Total	0 - 1590
Possible Additional Credit		
410	Cooperating Technical Partnership Agreement (CPT 1)	10
630	State Dam Safety (SDS)	0 - 45
	Total	10 - 55

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 420. Open Space Preservation

Open Space Preservation (OSP) and Natural Shoreline Protection (NSP) - Up to 1570 points are available for the 50-foot waterfront buffer zone, authorized by water quality regulations. The regulations define “waterfront buffer” as the protected shoreline within 50 feet of the line specified in RSA 483-B:9, V(a)(1). Up to 1450 points are available for OSP and up to an additional 120 points for NSP.

Legal basis: New Hampshire Code of Administrative Rules, Section 1402.57 at <http://des.nh.gov/organization/commissioner/legal/rules/documents/env-wq1400.pdf>.

Verification OSP: ISO/CRS Specialists will review impact adjustment maps and area calculations prepared by the community, review documentation showing the development restrictions for each parcel, and conduct a field verification visit. Recent aerial photos or recent images from Google Earth may be used to assist with the verification process.

Verification NSP: ISO/CRS Technical Reviewer will verify credit by reviewing a copy of the regulations or policy, a description of the restoration program or projects, and an impact adjustment map.

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

State-mandated Standards (SMS) – Up 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
420	Open Space Preservation (OSP)	0 - 1450
420	Natural Shoreline Protection (NSP)	0 - 120
	Total	0 - 1570
	X 0.1	0 - 20

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

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. Additional Flood Data

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 one county receives CTP credit.

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.