



CRS UNIFORM MINIMUM CREDIT NEW MEXICO

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 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	Credit
Uniform Minimum Credit		
430	State-mandated Standards (SMS)	0.5
430	Staffing (STF)	5
450	Erosion & Sedimentation Control (ESC)	10
	Total	15.5
Possible Additional Credit		
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 28
	Total	20 - 48

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

State-mandated Standards (SMS) – 0.5 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	Staffing (STF)	5
	Total	5
	x 0.1	0.5

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

Staffing (STF) – 5 points are awarded for the requirement that each community that enacts a floodplain ordinance must designate a person certified pursuant to the state-certified floodplain manager program, as the floodplain manager to administer the floodplain ordinance.

Legal basis: New Mexico Statutes Annotated (NMSA) 0403, 3-18-7, Section C:
<http://www.nmonesource.com/nmpublic/gateway.dll/?f=templates&fn=default.htm>

Verification: ISO/CRS Specialist will review certification documents for each staff member that is a designated CFM.

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

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 all construction activities greater than one acre to obtain a permit from the Environmental Protection Agency, a delegated state, or a community with a MS4 permit.

Legal basis: <http://cfpub.epa.gov/npdes/stormwater/authorizationstatus.cfm>
 and <http://www.nmenv.state.nm.us/swqjb/StormWater/>

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 450. Higher Regulatory Standards

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 28 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded for Condition Assessment and 13 points for Risk Communication and Public Awareness.

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.