



## CRS UNIFORM MINIMUM CREDIT NORTH DAKOTA

### 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
<b>Uniform Minimum Credit</b>		
430	Freeboard (FRB)	7.5 - 100
430	State-mandated Standards (SMS)	7.5 - 10
450	Erosion & Sedimentation Control (ESC)	10
	<b>Total</b>	<b>25 - 120</b>
<b>Possible Additional Credit</b>		
410	Cooperating Technical Partner (CTP1)	10
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 11
	<b>Total</b>	<b>30 - 41</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 430. Higher Regulatory Standards

**Freeboard (FRB)** – From 7.5 to 100 points are awarded for the state requirement that residential structures are constructed so that the lowest floor, including basements, is elevated to at least one foot above the base flood elevation (BFE); and non-residential structures are elevated or floodproofed up to an elevation no lower than two feet above BFE. A 25 percent reduction is applied if the freeboard requirement does not include electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities. 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:** The freeboard requirement is addressed in ND State Water Commission, Floodplain Management, Chapter 61-16.2.08 at <http://www.legis.nd.gov/cencode/t61c16-2.pdf?20130218161802>.

**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 verify that the regulations are still in effect.

**State-mandated Standards (SMS)** – From 7.5 to 10 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	Freeboard (FRB)	75 - 100
	<b>Total</b>	<b>75 - 100</b>
	<b>X 0.1</b>	<b>7.5 - 10</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 all construction activities greater than 1 acre to obtain a permit from the Environmental Protection Agency (EPA), a delegated state, or a community with a MS4 permit.

**Legal basis:** EPA requirements for stormwater management are at <http://cfpub.epa.gov/npdes/stormwater/authorizationstatus.cfm> and the state's requirements are at <http://www.ndhealth.gov/wq/storm/construction/constructionhome.htm>.

**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 410. Floodplain Mapping

**Cooperating Technical Partner 1 (CTP1)** – 10 points are awarded for the CTP agreement between the State and the Federal Emergency Management Agency. This is verified independently by the CTP technical reviewer, and the results are distributed once a year.

### 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 11 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 4 points awarded for Risk Communication and Public Awareness and 7 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.