

CRS UNIFORM MINIMUM CREDIT OHIO

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. 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		
340	Other Disclosure Requirements (ODR)	10
450	Erosion & Sedimentation Control (ESC)	10
	Total	20
Possible Additional Credit		
430	Building Codes (BC)	46
430	Local Drainage Protection (LDP)	10
430	Water Quality (WQ)	20
430	State-mandated Standards (SMS)	5.6
630	State Dam Safety (SDS)	0 - 37
	Total	81.6 – 118.6
Model Ordinance		
340	Other Disclosure Requirements (ODR)	5
410	Higher Study Standards (HSS)	varies
420	Open Space Incentives (OSI)	65
430	Development Limitations (DL)	13 - 130
430	Cumulative Substantial Improvement (CSI)	20 - 90
430	Lower Substantial Improvement (LSI)	20
430	Foundation Protection (FDN)	35
430	Freeboard (FRB)	16.9 - 225
	Total	174.9 – 570

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 340. Flood Hazard Disclosure

Other Disclosure Requirements (ODR) – 10 points are awarded for the requirement that sellers complete the Residential Property Disclosure Form, which discloses whether the property had flood damage, has current flooding problems, and is in a floodplain.

Legal basis: Ohio Revised Code 5302.30 at <http://codes.ohio.gov/orc/5302.30> and <http://codes.ohio.gov/oac/1301%3A5-6-10>. The Ohio Seller's Disclosure is at http://com.ohio.gov/real/docs/real_ResidentialPropertyDisclosureFormSince20130101.pdf

Annual UMC verification: ISO/CRS 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: The Environmental Protection Agency requirements for stormwater management are at: <http://cfpub.epa.gov/npdes/stormwater/authorizationstatus.cfm> and the general permit is at http://epa.ohio.gov/dsw/permits/GP_ConstructionSiteStormWater.aspx.

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 430. Higher Regulatory Standards

Building Codes (BC) – 46 points may be awarded if a community adopts and enforces the 2011 Ohio Building Code. The Ohio code is based on the 2009 Edition of the International Building Code. The State of Ohio mandates adoption of the following codes:

Code	Edition Date	Points
International Building Code	2009	20
International Residential Code	2009	20
Mechanical Code	2009	3
Plumbing Code	2009	3
	Total	46

Legal basis: The Ohio Administrative Code rule is at 4101:1-1, Administration, at <http://codes.ohio.gov/oac>. Mechanical codes are at 4101:2-1, and Plumbing Codes are at 4101:3-1.

Verification: ISO/CRS Specialists will verify that communities have adopted the 2011 edition of the Ohio Building Code, without amendments.

Annual UMC verification: ISO/CRS Specialists will verify that the Code is adopted statewide and enforced by the community.

Local Drainage Protection (LDP) – 10 points may be awarded for requiring positive drainage away from the foundation. The IRC requires drainage away from all buildings, not just those in special hazard areas (IRC R401.3). IRC Chapter 18 has various requirements about foundation drainage, drainage for foundations, on or adjacent to slopes (Sec. 1808.7), but does not explicitly require lots to be graded to drain away. IBC Appendix J addresses drainage, but it is effective only if explicitly adopted.

Legal basis: IBC Chapter 18; IRC Chapter 4 (e.g. R 401.3 and R406).

Verified by: ISO/CRS Specialists will review permits, site plans, and similar documents that demonstrate enforcement.

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

State-mandated Standards (SMS) – 5.6 points may be 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	Building Codes (BC)	46
430	Local Drainage Protection (LDP)	10
	Total	56
	X 0.1	5.6

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

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 37 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 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.

MODEL ORDINANCE

Ohio has a model ordinance that includes higher standards, and if adopted, may provide additional credit points. It can be found at:

http://www.dnr.state.oh.us/Portals/7/floodpln/OFRC_8_2006.pdf

Activity 340. Flood Hazard Disclosure

Other Disclosure Requirements (ODR) - 5 points are awarded for the required delineation of floodplains on all final plats.

Legal basis: Section 4.3, Subdivisions and Large Scale Development

Verification: The ISO/CRS Specialist will review final plats to verify that the special flood hazard area is delineated.

Annual UMC Verification: ISO/CRS Specialists will verify that the model ordinance still contains this provision.

Activity 410. Floodplain Mapping

Higher Study Standard (HSS) - Communities that have incorporated future conditions hydrology into their regulatory maps are eligible for additional points.

Legal basis: Section 1.5, Section 1.9, Section 3.2(A), Section 3.3, Section 3.4, Section 3.11(D) and (E), Section 4.0

Verification: The ISO/CRS Specialist will submit documentation detailed in the *CRS Coordinator's Manual* to the 410 Technical Reviewer to verify credit.

Annual UMC Verification: ISO/CRS Specialists will verify that the model ordinance still contains this provision.

Activity 420. Open Space Preservation

Open Space Incentives (OSI) - 65 points are awarded for requiring each lot in a new subdivision to provide a buildable lot area outside of the special flood hazard area.

Legal basis: Section 4.3, Subdivisions and Large Scale Development

Verification: ISO/CRS Specialists will review impact adjustment maps and area calculations prepared by the community, ordinance language, site plans and final plats for developments and conduct field verification.

Annual UMC verification: ISO/CRS Specialists will verify that the model ordinance still contains this provision.

Activity 430. Higher Regulatory Standards

Development Limitations (DL) – From 13 to 130 points for adopting a compensatory storage provision that requires fill in the floodplain to be compensated so that it results in no net loss of natural floodplain storage.

Legal basis: Section 4.9, Assurance of Flood Carrying Capacity

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: ISO/CRS Specialists will verify that the model ordinance provision is still in effect.

Cumulative Substantial Improvement (CSI) – From 20 to 90 points are awarded, 80 points for an ordinance requiring substantial improvements, structural alterations, and repairs to damaged buildings to be figured cumulatively during a 10-year period, and 20 points for adopting regulatory language that qualifies properties for Increased Cost of Compliance insurance coverage for repetitive losses. Although the total credit is 100 points, the maximum credit possible for this element is 90 points.

Legal basis: Section 2.0, Definitions

Verification: ISO/CRS Specialists will verify credit by reviewing the local ordinance and permit records for building improvements or repairs in the regulatory floodplain, including permit tracking methods.

Annual UMC verification: The ISO/CRS Specialists will review the model ordinance annually to verify the requirements still exist.

Lower Substantial Improvements (LSI) – 20 points are awarded for setting a lower substantial damage threshold of twenty-five percent.

Legal basis: Section 2.0, Definitions

Verification: ISO/CRS Specialists will verify credit by reviewing the local ordinance and permit records for building improvements or repairs in the regulatory floodplain, including permit tracking methods.

Annual UMC verification: The ISO/CRS Specialists will review the model ordinance annually to verify the requirements still exist.

Foundation Protection (FDN) – 35 points may be available for FDN for adoption of the requirement that a residential or nonresidential structure must be constructed on a permanent land fill in accordance with the following:

- a) Fill sites, upon which structures will be constructed or placed, must be compacted to 95 percent of the maximum density obtainable with the Standard Proctor Test method or an acceptable equivalent method,
- b) Fill slopes shall not be steeper than one foot vertical to two feet horizontal,
- c) Adequate protection against erosion and scour is provided for fill slopes.
- d) Fill shall be composed of clean granular earthen material.

Support structures and other foundation members are required to be certified by a registered professional engineer or architect as designed in accordance with ASCE 24, Flood Resistant Design and Construction.

Legal basis: Section 4, Use and Development Standards for Flood Hazard Reduction

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: ISO/CRS Specialists will verify that the model ordinance provisions remain in effect.

Freeboard (FRB) – 16.9 - 225 points may be awarded for adoption of the 2' freeboard requirement, depending on the type of structure. A reduction of 25 percent is applied if the freeboard requirement does not apply to protecting utilities servicing the building. 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: Section 2.0, Definitions

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 model ordinance still contains this provision.