

## CRS UNIFORM MINIMUM CREDIT OREGON

### SUMMARY

The Community Rating System (CRS) provides Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management within the state 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*.

| Uniform Minimum Credit            |   |                     |
|-----------------------------------|---|---------------------|
| Activity                          | Element                                   | Credit              |
| <b>Uniform Minimum Credit</b>     |   |                     |
| 340                               | Other Disclosure Requirement (ODR)        | 15                  |
| 450                               | Erosion and Sediment Control (ESC)        | 10                  |
|                                   | <b>Total</b>                              | <b>25</b>           |
| <b>Possible Additional Credit</b> |   |                     |
| 340                               | Disclosure of Other Hazards (DOH) & (DFH) | 33                  |
| 410                               | Cooperating Technical Partner (CTP1)      | 10                  |
| 420                               | Open Space Preservation (OSP)             | 0 - 1450            |
| 430                               | Freeboard (FRB)                           | 7.5 - 100           |
| 430                               | Building Codes (BC)                       | 48                  |
| 430                               | Local Drainage Protection (LDP)           | 10                  |
| 430LD                             | Low Density Zoning (LZ)                   | 0 - 600*            |
| 430                               | State-mandated Standards (SMS)            | 13.3 - 20           |
| 450                               | Water Quality Regulations (WQ)            | 20                  |
| 630                               | State Dam Safety (SDS)                    | 0 - 34              |
|                                   | <b>Total</b>                              | <b>141.8 - 1725</b> |

\* It is not possible to get credit for OSP and LZ for the same area. Therefore, the maximum credit for the two elements is 1450, the credit for OSP.

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)** – 15 points are awarded the state’s flood hazard disclosure requirements. 10 points for the requirement that sellers disclose whether a property is in a floodplain and has been flooded and 5 points for the requirement that a landlord must disclose to the tenant whether the property is located within the floodplain.

**Legal basis:** *Oregon Revised Statutes*, 105.462 to 105.490 and 90.228 at <http://www.leg.state.or.us/ors/105.html> and <http://www.leg.state.or.us/ors/090.html>.

**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 Pollution Discharge Elimination System (NPDES) General Permit Rule requiring erosion and sediment controls for construction sites of one acre or more.

**Legal basis:** NPDES General Permit Rule, Oregon Administrative Rules, Department of Environmental Quality, Water Pollution, Division 41, Water Quality Standards: Beneficial Uses, Policies and Criteria for Oregon, 340-041-0001 at [http://arcweb.sos.state.or.us/pages/rules/oars\\_300/oar\\_340/340\\_041.html](http://arcweb.sos.state.or.us/pages/rules/oars_300/oar_340/340_041.html).

The Oregon Department of Environmental Quality Erosion and Sediment Control Manual, August 28, 2005, page I-6, is at [www.deq.state.or.us/wq/stormwater/docs/escmanual/manual.pdf](http://www.deq.state.or.us/wq/stormwater/docs/escmanual/manual.pdf).

**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 still exist at the state level.

## 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 340. Hazard Disclosure

**Disclosure of Other Hazards (DOH) and Disclosure of the Flood Hazard (DFH)** – 33 points are awarded for two elements. If real estate agents in a community disclose that properties are in the Special Flood Hazard Area and inform prospective buyers of the mandatory flood insurance requirement for those properties (DFH credit – 25 points), then state law requiring the disclosure statement about damage from other flood-related hazards applies (DOH credit – 8 points).

**Legal basis:** *Oregon Revised Statutes*, 105.462 to 105.490 at <http://www.leg.state.or.us/ors/105.html>.

**Verification:** ISO/CRS Specialists will collect documentation showing the real estate agents' SFHA disclosure to prospective buyers and collect samples of the seller's disclosure statements showing what other hazards are disclosed.

**Annual UMC verification:** ISO/CRS Specialists will verify that the regulations still exist at the state level.

### Activity 410. Floodplain Mapping

**Cooperating Technical Partner (CTP1)** – Up to 10 points may be available for certain communities 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 420. Open Space Preservation

The State has adopted *Statewide Planning Goals and Guidelines*. Communities that implement activities that support some specific elements of the state goals and administrative rules may be eligible for CRS credit.

**Open Space Preservation (OSP)** – Up to 1450 points may be awarded to those communities that have open space areas created in response to “Goal 5” of Oregon's Statewide Planning Goals and Guidelines.

**Legal basis:** Goal 5, Natural Resources, Scenic and Historic Areas, and Open Spaces, Oregon Administrative Rule 660-015-0000(5) at <http://www.oregon.gov/LCD/docs/goals/goal5.pdf>.

**Verification:** 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.

**Annual UMC verification:** ISO/CRS Specialists will verify the goal and administrative rules are still in effect and are being implemented by the community.

## Activity 430. Higher Regulatory Standards

**Freeboard (FRB)** - 7.5 to 100 points may be awarded for freeboard based on the 1 foot freeboard standards for residential structures in the Oregon Structural Specialty Code. If freeboard does not apply to utilities and ductwork, the credit 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:** Oregon Structural Specialty Code.

**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.

**Building Codes (BC)** - 48 points may be awarded for the requirement for all communities to adopt and enforce the Oregon Structural Specialty Code. The Code is based on the 2009 International Building Code, Plumbing Code, Mechanical Code, Fuel and Gas Code, and the 2006 International Residential Building Code.

**Legal basis:** Oregon Revised Statutes (ORS), Chapter 455, Building Code at <http://www.leg.state.or.us/ors/455.html>

**Verification:** ISO/CRS Specialists will verify that communities have adopted the Oregon Structural Specialty Code, without amendments.

**Annual UMC verification:** ISO/CRS Specialists will verify that the regulations still are in effect. Documentation must be provided on the requirement for all communities in the state to adopt each code.

**Local Drainage Protection (LDP) - 10 points** may be awarded if sections of the IBC and the IRC related to requiring positive drainage away from the foundation are adopted.

**Verification:** The ISO/CRS Specialist will make sure that the provision related to positive drainage has been adopted and is being enforced. The Specialist will also review permit records and development plans to verify credit.

**Annual UMC Verification:** ISO/CRS Specialists and Building Technical Reviewer will verify the codes are still in effect and are enforced by the community.

**State-mandated Standards (SMS) - 13.3 to 20 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            |
| 420                      | Preserved Open Space (OS)       | 0 - 1450          |
| 430                      | Freeboard (FRB)                 | 75 - 100          |
| 430                      | Building Codes (BC)             | 48                |
| 430                      | Local Drainage Protection (LDP) | 10                |
| 430LD                    | Low Density Zoning (LZ)         | 0 - 600*          |
|                          | <b>Total</b>                    | <b>133 - 1608</b> |
|                          | <b>x 0.1</b>                    | <b>13.3 - 20</b>  |

\* It is not possible to get credit for OSP and LZ for the same area. Therefore, the maximum credit for the two elements is 1450.

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

## Activity 430LD. Land Development

**Low Density Zoning (LZ) - Up to 600 points** may be awarded to communities that have “Agricultural Zoning,” in response to Goal 3 of Oregon’s Statewide Planning Goals and Guidelines.

**Legal basis:** Goal 3, Agricultural Lands, Oregon Administrative Rule 660-015-0000(3) at <http://www.oregon.gov/LCD/docs/goals/goal3.pdf>.

**Verification:** ISO/CRS Specialists will verify credit by reviewing ordinance language, impact adjustment maps, area calculations and conducting field verification. Recent aerial photos or recent images from Google Earth may be used to assist with the verification process.

**Annual UMC verification:** ISO/CRS Specialists will verify this goal and administrative rule is still in effect.

## Activity 450. Stormwater Management

**Water Quality (WQ)** – 20 points are awarded for requiring new development of one acre or more to include in their stormwater management facilities “Best Management Practices” that will improve the quality of surface water.

**Legal basis:** National Pollutant Discharge Elimination System (NPDES) General Permit Rule, Oregon Administrative Rules, Department of Environmental Quality, Water Pollution, Division 41, Water Quality Standards: Beneficial Uses, Policies and Criteria for Oregon, 340-041-0001 at [http://arcweb.sos.state.or.us/pages/rules/oars\\_300/oar\\_340/340\\_041.html](http://arcweb.sos.state.or.us/pages/rules/oars_300/oar_340/340_041.html).

The Oregon Department of Environmental Quality Erosion and Sediment Control Manual, August 28, 2005, page I-6 is at [www.deq.state.or.us/wq/stormwater/docs/escmanual/manual.pdf](http://www.deq.state.or.us/wq/stormwater/docs/escmanual/manual.pdf).

**Verification:** ISO/CRS Specialists will verify credit by reviewing the local ordinance and permit records to ensure best management practices for water quality are being implemented and enforced.

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

## Activity 630. Dams

**State Dam Safety (SDS)** – Up to 34 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded for Condition Assessment, 12 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.