

# CRS UNIFORM MINIMUM CREDIT VIRGINIA

## 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	State-mandated Standards (SMS)	3.0
450	Erosion and Sediment Control (ESC)	30
	<b>TOTAL</b>	<b>33</b>
<b>Possible Additional Credit</b>		
430	Building Codes (BC)	48
430	State-Mandated Standards (SMS)	7.2 – 15.2
430	Local Drainage Protection (LDP)	10
450	Water Quality (WQ)	20
450	Stormwater Management Regulations (SMR)	14.1 - 94
630	State Dam Safety (SDS)	0 - 37
	<b>TOTAL</b>	<b>97.9 – 214.8</b>
<b>Model Ordinance</b>		
430	Freeboard (FRB)	7.5 - 100
	<b>TOTAL</b>	<b>7.5 - 100</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

**State-mandated Standards (SMS)** – 3 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
450	Erosion and Sediment Control (ESC)	30
	<b>Total</b>	<b>30</b>
	<b>x 0.1</b>	<b>3.0</b>

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

### Activity 450. Stormwater Management

**Erosion and Sediment Control (ESC)** – 30 points are awarded for requiring enforcement of erosion and sedimentation control (ESC). The Virginia Erosion and Sedimentation Control Law (2007) which is in Title 10.1, Chapter 5, Article 4 of the Code of Virginia. The Virginia ESC Law covers land-disturbing activities of 10,000 square feet or more.

**Legal basis:** *The Virginia Erosion and Sedimentation Control Law* (2007), Title 10.1, Chapter 5, Article 4 of the Code of Virginia. This statute says that the programs that communities adopt must be consistent with the state program.

**Verification:** ISO/CRS Specialists will verify credit by reviewing permits and erosion control plans, and through field verification.

**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)** – 48 points may be given for the Virginia Uniform Statewide Building Code, 2009 edition. It requires enforcement of the 2009 International Building

Code (IBC), International Residential Code (IRC), International Plumbing Code, International Mechanical Code, and International Fuel Gas Code.

**Legal basis:** Virginia Uniform Statewide Building Code 2009 edition, Chapter 1, Section 101 at <http://www.dhcd.virginia.gov/StateBuildingCodesandRegulations/PDFs/2009/Code%20-%20VCC.pdf>.

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

**State-mandated Standards (SMS)** – 7.2 – 15.2 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 25 points.

State-mandated Standards		
Activity	Element	Points
430	Building codes (BC)	48
430	Local Drainage Protection (LDP)	10
450	Stormwater Management Regulations	14.1 - 94
	<b>Total</b>	<b>72.1 - 152</b>
	<b>x 0.1</b>	<b>7.2 – 15.2</b>

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

**Local Drainage Protection (LDP)** –10 points may be given for adoption of the IBC which requires drainage away from all buildings, not just those in a flood hazard area (see IRC R401.3). The IBC Chapter 18 has various requirements about foundation drainage, drainage for foundations on or adjacent to slopes (Section 1808.7), etc., but does not explicitly require lots to be graded to drain away. IBC Appendix J addresses drainage, but is effective only if explicitly adopted.

**Legal basis:** Virginia Uniform Statewide Building Code, 2006 edition, Part I.

**Verification:** ISO/CRS Specialists will discuss procedures with appropriate staff, and review the local ordinance and building permits to show that positive drainage is being enforced.

## 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.

**Stormwater Management Regulations (SMR)** – From 14.1 to 94 points are provided if a community adopts and implements the state’s Stormwater management standards. These requirements are applicable to all state projects and whenever a locality develops a program.

Size of Development (SZ) = 60

10.1-603.8 B(3) exempts single family residences and Section 10.1-603.8 B(4) exempts everything less than one acre.

Design Storm (DS) = 14

Section 4 VAC 3-20-85 B requires matching the 10-year peak flows. Section 4 VAC 3-20-85 C allows communities to adopt a different analysis based standard.

Public Maintenance of Required Facilities (PUB) = 20

Section 4 VAC 3-20-60 I requires a maintenance plan for all facilities

SMR = 94

rSMR = 1.00 - 0.15 Standards apply to all state projects.

cSMR = 14.1 – 94

**Legal basis:** 9VAC25-870 (portion of the state code), Volume 1 and 2 of the 1999 Virginia Stormwater Management Handbook.

**Verification:** The community’s ordinance provision and copies of drainage reports are needed to verify credit and will be provided to the technical reviewer for verification.

**Annual UMC verification:** The technical reviewer will recertify annually that the standards are still in full effect.

## 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, 14 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

Virginia has a model ordinance that includes higher standards, and if adopted, may provide additional credit points. It can be found at:  
[http://www.dcr.virginia.gov/dam\\_safety\\_and\\_floodplains/documents/fmpmodord2011.pdf](http://www.dcr.virginia.gov/dam_safety_and_floodplains/documents/fmpmodord2011.pdf)

### Activity 430. Higher Regulatory Standards

**Freeboard (FRB) – 7.5 - 100** points may be awarded for adoption of the 1' freeboard requirement. A reduction of 25 percent is applied if the freeboard requirement does not include protection of 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 4.3 - Elevation and Construction Standards

**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.