

CRS UNIFORM MINIMUM CREDIT WISCONSIN

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 and creditable state model ordinance provisions. 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
Uniform Minimum Credit		
340	Other Disclosure Requirement (ODR)	10
410	New Study (NS)	0 - 80
410	State Review (SR)	0 - 25
410	Floodway Standard (FWS)	0 - 110
420	Natural Shoreline Protection (NSP)	0 - 120
430	Freeboard (FRB)	22.5 - 225
430	Cumulative Substantial Improvement (CSI)	80
430	Other Higher Standards (OHS)	15
430	State-mandated Standards (SMS)	20
430	Local Drainage Protection (LDP)	10
450	Erosion and Sediment Control (ESC)	10
450	Water Quality regulations (WQ)	20
	Total	187.5 - 725
Possible Additional Credit		
410	Cooperating Technical Partner (CTP1)	10
630	State Dam Safety (SDS)	0 - 22
	Total	10 - 32
Model Ordinance Provisions		
430	Manufactured Home Parks (MHP)	15
430	Development Limitations (DL1)	0 - 130
	Total	15 - 145

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 340. Flood Hazard Disclosure

Other Disclosure Requirement (ODR) - 10 points are awarded for flood hazard disclosures, including 5 points for the requirement that agents obtain a form from sellers disclosing whether property is in a floodplain, wetland, or shoreland zoning area and another 5 points are awarded for the requirement “that map, plat or subdivision located within a special flood hazard area...must have the SFHA shown on the map, plat, or subdivision.”. There are no exemptions to this requirement.

Legal basis: *Wisconsin Statute 93-94, Section 709*, at <http://docs.legis.wisconsin.gov/1993/statutes/statutes/709.pdf>, and <http://nxt.legis.state.wi.us/nxt/gateway.dll?f=templates&fn=default.htm&d=stats> and *Wisconsin Statute 93-94, Platting Land 236.21* at: <http://www.legis.state.wi.us/statutes/Stat0236.pdf>.

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

Activity 410. Floodplain Mapping

New Study (NS) - Up to 80 points are awarded for new studies in approximate A Zones. Base Flood Elevations (and floodways) at single sites, in approximate A Zones, which must be determined by the developer at the time of development. The impact adjustment for each community will be done to verify what percentage of the 80 points will be credited. NS credit is not awarded if the community does not have any designated Approximate A Zones within its special flood hazard area.

Legal Basis: Wisconsin Administrative Code, NR 116.20 at <http://www.legis.state.wi.us/rsb/code/nr/nr116.pdf>.

Verification: ISO/CRS Specialists will review permits, site plans, elevation certificates, and similar documents for those developments in the Approximate A zone. The community’s ordinance provision and impact adjustment maps are needed to verify credit. A technical review is required.

Annual UMC verification: The technical reviewer will verify that the regulations are still in effect, and review the calculations.

Leverage (LEV) - Leverage is determined to be 1.0 because someone other than FEMA or its contractor provides the Base Flood Elevation (BFE), the floodway study, and does the independent quality review for NS credit above.

State Review (SR) - Up to 25 points are awarded for the state requirement that floodplain studies are subject to an independent quality assurance review and approval

by the Wisconsin Department of Natural Resources. Wisconsin has been approved for state review credits.

Activity 410 State Review (SR) QA/QC Reviews	Wisconsin Communities
Hydrologic analyses	X
Hydraulic analyses	X
Floodplain mapping	X
Independent Review Value (riverine studies)	1.00
Independent Review Value (coastal studies)	1.00
Earliest reviews	1968

Floodway Standard (FWS) - Up to 110 points are awarded for the more restrictive floodway standard of a 0.00 foot allowable surcharge. "Increase in regional flood height" means a calculated upward rise in the regional flood elevation, equal to or greater than 0.01 foot, resulting from a comparison of existing conditions and proposed conditions, which is directly attributable to development in the floodplain but not attributable to manipulation of mathematical variables such as roughness factors, expansion and contraction of coefficients and discharge. This credit only applies to floodplains where floodways are determined based on a 0.00 foot rise, so an impact adjustment is needed if the optional minimum credit is not used. Furthermore, if a community has no floodways designated in its floodplain, FWS = 0.

Legal Basis: Wisconsin Administrative Code, NR 116; NR 116.07 (f) at <http://www.legis.state.wi.us/rsb/code/nr/nr116.pdf>.

Verification: The technical reviewer will verify credit by reviewing flood insurance studies, impact adjustment maps, and area calculations provided by the communities.

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

Activity 420. Open Space Preservation

Natural Shoreline Protection (NSP) - Up to 120 points are awarded for setbacks in areas designated as "shorelands." Shorelands are lands within the following distances from the ordinary high-water mark of navigable waters: 1,000 feet from a lake, pond or flowage; and 300 feet from a river or stream or to the landward side of the flood plain, whichever distance is greater. Credit is provided in developed areas, undeveloped areas, and areas credited as preserved open space (OSP).

The shoreland zoning ordinance adopted by each county must provide sufficient control of the use of shorelands to afford the protection of water quality. At a minimum, the ordinance must include a setback of 75 feet from the ordinary high-water mark of an adjacent body of water to the nearest part of a building or structure, unless an existing development pattern exists. The setback must be required for all buildings and structures, except piers, boat hoists and boathouses.

Legal Basis:

Wisconsin Administrative Code, NR 115 and NR 117 at <http://dnr.wi.gov/org/water/wm/dsfm/shore/news.htm> and <http://www.legis.state.wi.us/rsb/code/nr/nr115.pdf> and <http://www.legis.state.wi.us/rsb/code/nr/nr117.pdf>.

Verification: ISO/CRS Technical Reviewer will verify credit by reviewing a copy of the regulations or policy, a description of the restoration program or projects, and an impact adjustment map.

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

Activity 430. Higher Regulatory Standards

Freeboard (FRB) - 22.5 to 225 hundred points are awarded for the requirement that the lowest floor be located two feet above the base flood elevation. The freeboard requirement applies to all service facilities, including electrical and heating equipment. 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: Wisconsin Administrative Code, NR 116.02 (20) at <http://www.legis.state.wi.us/rsb/code/nr/nr116.pdf>.

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 must verify that the regulations are in still effect.

Cumulative Substantial Improvement (CSI) - 80 points are awarded for tracking substantial improvements and damages over the life of the building.

Legal Basis: Wisconsin Administrative Code, NR 116.15 (a), (b) and (c) and <http://www.legis.state.wi.us/rsb/code/nr/nr116.pdf>.

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: ISO/CRS Specialists must verify annually that the regulations are in effect.

Other Higher Standards (OHS) - A total of 15 points are awarded. 5 points are awarded for prohibiting all solid or hazardous waste disposal facilities, whether public or private, in flood fringe areas and 10 points are awarded for all weather access with road elevation at or above the base flood elevation.

Legal Basis: 5 point credit (landfill prohibition): Wisconsin Administrative Code NR 116.13 (10) and <http://www.legis.state.wi.us/rsb/code/nr/nr116.pdf>.

10 point credit for weather access: Wisconsin Administrative Code NR 116.13, 3 (c) and <http://www.legis.state.wi.us/rsb/code/nr/nr116.pdf>.

Verification: ISO/CRS Specialists will verify credit by reviewing elevation certificates, permits, site plans, and similar documents for new developments in the regulatory floodplain. The ordinance must be sent to the Technical Reviewer to verify the credit.

Annual UMC verification: All OHS credit is to be approved annually by the CRS Technical Coordinator.

Local Drainage Protection (LDP) - 10 points are awarded for positive drainage requirements.

Legal Basis: Wisconsin Administrative Code, Chapter 21, Subchapter III, Comm 21.12 at <http://www.legis.state.wi.us/rsb/code/comm/comm021.pdf>.

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.

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

State-mandated Standards (SMS) - 20 points are given 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.

Activity	Element	Credit
410	New Study (NS)	0 - 80
410	State Review (SR)	0 - 25
410	Floodway Standard (FWS)	0 - 110
420	Natural Shoreline Protection (NSP)	0 - 120
430	Freeboard (FRB)	225
430	Cumulative Substantial Improvement (CSI)	80
430	Other Higher Standards	15

430	Local Drainage Protection (LDP)	10
	Total	330 - 665
	x 0.1	20

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

Activity 450. Stormwater Management

Erosion and Sedimentation Control (ESC) – 10 points are awarded for requirement of erosion and sedimentation control practices for land disturbing construction activities of 1 acre or more.

Legal Basis: Wisconsin Administrative Code, Chapter 21, Subchapter III, Comm 21.125 and WAC, NR 216.002 (14) at http://docs.legis.wisconsin.gov/code/admin_code/sps/safety_and_buildings_and_environment/320_325/321/III/125 and <http://www.legis.state.wi.us/rsb/code/nr/nr216.pdf>.

Verification: ISO/CRS Specialists will verify credit by reviewing permits and erosion control plans.

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

Water Quality Regulations (WQ) – 20 points are awarded for the requirement that stormwater management facilities include best management practices.

Legal Basis: Best management practices are addressed in Wisconsin Administrative Code, NR 216.002 (1), NR 216.007 (4) and (5.c.d.) at <http://www.legis.state.wi.us/rsb/code/nr/nr216.pdf>.

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 credit by ensuring 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 (CTP1) – 10 points are awarded for certain communities for the CTP agreement between the State and FEMA. This is verified independently by the CTP technical reviewer and the results are distributed once a year.

Activity 630. Dams

State Dam Safety (SDS) – Up to 22 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points are 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.

MODEL ORDINANCE

Adoption of certain provisions of the Standard Model Floodplain Ordinance (January 2012) and the Model Floodplain Ordinance with Floodplain Storage Language Added (January 2012) may provide additional CRS credit. They are available at <http://dnr.wi.gov/topic/Floodplains/documents/ModelOrdJan2012FINAL.pdf> and <http://dnr.wi.gov/topic/Floodplains/documents/ModelOrdwithFloodStorageJan2012FINAL.pdf>.

Activity 430. Higher Regulatory Standards

Manufactured Home Parks (MHP) – 15 points are awarded for the requirement that in existing manufactured home parks, all new homes, replacement homes on existing pads, and substantially improved homes must have the lowest floor elevated to the flood protection elevation.

Legal basis: Section 4.3(11).

Verification: ISO/CRS Specialists will review elevation certificates and anchoring records that document how the regulation has been applied and will verify that the community has at least one mobile home park with flood depths equal or greater than 3 feet and obtain permit records showing enforcement of this provision.

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

Development Limitations (DL) – Up to 130 points are awarded for the requirement that no development is allowed which removes flood storage volume unless an equal volume of storage as defined by the pre-development ground surface and the regional flood elevation must be provided in the immediate area of the proposed development to compensate for the volume of storage which is lost (i.e., compensatory storage). The 0 to 130 points credit is based on 130 x the percentage of SFHA that a community determines is their Flood Storage District.

Legal basis: Section 5.2(3).

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 Specialist to review the ordinance on an annual basis to verify requirements still exist.