

# Preparing for your CRS Verification Visit

## Preparing for your Community Rating System (CRS) Verification Visit



# Preparing for your CRS Verification Visit

## Continuing Education Credits

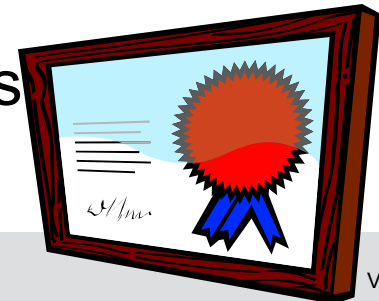
For full credit (1 CEC) you must be attentive and participate in the polls and activities



Credit eligibility is based on attendance and participation

We report to ASFPM once per month for the previous month

If eligible, you will receive a Certificate of Attendance via email that you can forward to other agencies



# Preparing for your CRS Verification Visit

## Introductions:

Dave Arkens, Technical Coordinator

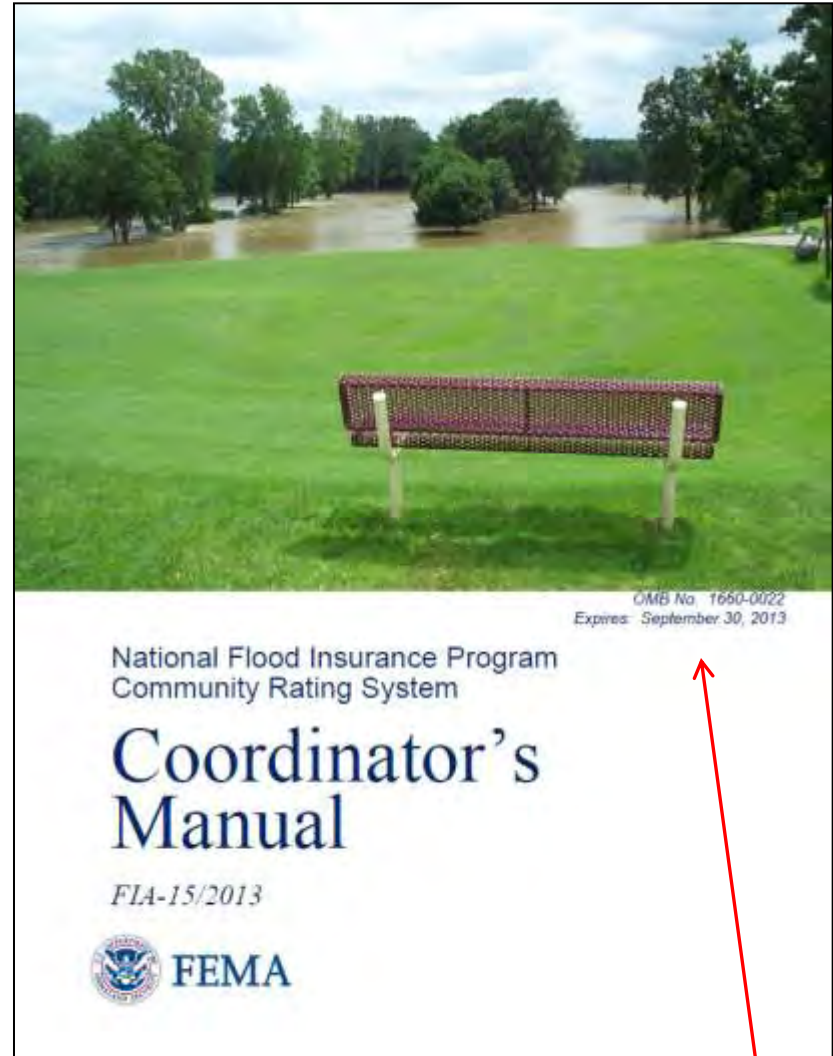
Sue Hopfensperger, ISO/CRS Specialist

Molly O'Toole, Consultant to ISO

Becca Fricke-Croft, Host

# Preparing for your CRS Verification Visit

## Preparing for your Community Rating System (CRS) Verification Visit



**Still current edition to be using.**

# Preparing for your CRS Verification Visit

## 114 The Community's Role

Page 110-8

### 114.a. Community Participation

Community participation in the CRS is voluntary. Any community in full compliance with the rules and regulations of the NFIP may apply for a CRS classification better than Class 10. A community may apply to participate in the CRS at any time.

The application procedures are simple: the community submits a letter of interest and shows that it is implementing activities that would receive at least 500 credit points. The documents go to the ISO/CRS Specialist for that state. The FEMA Regional Office must



## 200 Section on [www.crsresources.org](http://www.crsresources.org)

### The Community CRS Coordinator

The CRS Coordinator is the person designated by a community's Chief Executive Officer to be the official point of contact between the community and the program staff of the Community Rating System. The CRS does not have specific requirements for the CRS Coordinator position, but communities can consider the following guidelines.

#### Qualifications

- The CRS Coordinator should be familiar with the National Flood Insurance Program and the community's floodplain management activities.
- The person will need to be recognized as speaking for the CEO when documentation and assistance are requested from the various community offices and departments.
- The person does not have to be a community employee. Communities have had successful CRS Coordinators who have been employees, elected officials, staff from a regional agency, contractors and citizen volunteers. However, the CRS Coordinator does need the confidence of the CEO and must be authorized to sign CRS-related documents on behalf of the community.

#### Duties

- Become familiar with the CRS's operation, prerequisites, and credited activities.
- Assemble, coordinate, and maintain the documentation for the community's CRS application, modifications, cycle verification visits, and annual recertifications.
- Complete and sign the community's CRS Activity Worksheets.
- Coordinate verification visits with the ISO/CRS Specialist. This includes lining up representatives from the offices that implement the credited activities so that they can participate in the visit.

#### Recommendations

Most, if not all, CRS-credited activities are implemented not by the CRS Coordinator but rather by other offices and departments. Getting the needed documentation and other cooperation from those offices is vital. An effective CRS Coordinator should know what the other offices do and be able to work with them.

# Preparing for your CRS Verification Visit

Assumption: Basic Knowledge of CRS program requirements.

## What we'll cover

- ✓ Background on CRS Verification Visits
- ✓ ISO/CRS Specialist: Preparing for your Visit
- ✓ The Community: Preparing for your visit
- ✓ Where to find answers
- ✓ Helpful Hints and examples on how other communities do it successfully
- ✓ Questions and Answers
- ✓ Ask Questions/Take Polls



# Preparing for your CRS Verification Visit

## CRS TERMINOLOGY

- Cycle Verification Visit
- Office Verification vs. Field Verification
- Modification
- Annual Recertification
- Activity vs. Element
- Checklist/Crosswalk
- Technical Review
- Impact Adjustment
- Uniform Minimum Credit

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3 Questions: Please click on **YES** or **NO**. Please don't answer if you **DON'T KNOW**.

# Preparing for your CRS Verification Visit

## Background on CRS Verification

- Need to verify implementation
- Supplement CAV's and CAC's
- New Application to CRS
- Annual Recertification
- Office Review and Field Verification



# Preparing for your CRS Verification Visit

## ISO/CRS Specialist: Preparing for your visit

1. Preparing for our travel year
2. Contacting the Community(s)
3. Scheduling a visit
4. Providing guidance through letters, a list of needed documentation, calls and emails.





**CRS Crosswalk**

Community:	Town of Ferrisburgh	Cycle Date:	June 12, 2014
NFIP Number:	543210	90-Day Deadline:	April 18, 2014
CRS Class:	0	Previous Cycle:	August 21, 2008
BCEGS:	33	CRS Points:	2,005
CRS Entry Date:	12/15/1990	Population:	63,366 e
Current Firm Date:	9/5/2013	County:	Andover/Kemp
Community Growth Rate (DU):	1.0%	Repetitive Loss:	Category C Community (43)

\*\*Note: Please advise us of any of the above information in error.

**The following items must be received at the letterhead address no later than April 18, 2014.**

**Activity 210 – Community Program Data:**

1. Complete as much of page CC-213-2 as possible. At a minimum, lines 6 and 13 and the 15<sup>th</sup> line "Period Covered" are required to be completed. The instructions to fill out the form are on pages CC-213-3 and CC-213-4 (See Appendix E)
2. Provide a parcel map of the community with a floodplain overlay and include a legend.

**Activity 310 - Elevation Certificates:**

1. Please send a list/report of permits identified by address for only finished new buildings built or substantially improved in the Special Flood Hazard Area (SFHA) since the last cycle visit (March 11, 2008). Please include the source and date range of the list.
2. Omit from the list permits for structures not in the SFHA (verify item 99 with 2 zones)

# Preparing for your CRS Verification Visit

## Tips and Tricks for a successful visit

- Start a folder for each of the 19 Activities
- Get your GIS gurus involved early and often
- Keep in mind the CRS is a floodplain management program
- Make copies ahead of time of documents to keep for your files
- Avoid binders/other materials that don't fit in typical file folders
- Conduct activities of the program throughout the year
- Start now transitioning from the retired manual
- Reserve a good meeting area with an electrical outlet
- Staff schedules and availability
- Give only applicable sections of the manual to applicable staff
- Manage expectations of others and self
- Understand cycle visit timeline from start to finish
- Are there any building access or parking challenges
- Phones/walk-ins/other interruptions
- Field verification expectations and assistance

# Preparing for your CRS Verification Visit



## CRS Resources Home

*This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator's Manual.*

*Use the menu above to find resources organized by CRS Activity.*

[Download the 2013 CRS Coordinator's Manual](#)



New communities can [click here](#) to find the CRS application and Quick Check.

# Preparing for your CRS Verification Visit

## Guidance from the ISO Specialist for your visit

### Meeting notice letter with list of documentation (Crosswalk)

- Use as checklist for required documents
- Some documents are required 60 days prior to the date of the verification visit:

1. Permit List (5 year's/eliminate certain structures)
2. Elevation Certificates and other documents (90%)
3. Conveyance system features map and inventory

(NOTE: Section Map Atlases with map index seem to work well)

### Possible pre-visit conference call

(IOU - Tally Sheet & 30-Day missing documentation letter)



CRS Crosswalk

Community:	Town of Tropic	Cycle Date:	June 12, 2014
NFIP Number:	543210	90-Day Deadline:	April 18, 2014
CRS Class:	0	Previous Cycle:	August 21, 2009
BCEGS:	3/3	CRS Points:	2,005
CRS Entry Date:	12/15/1990	Population:	63,366 ±
Current Firm Date:	8/5/2013	County:	Anderson
Community Growth Rate (DU):	1.1%	Repetitive Loss:	Category C Community (4)

\*\*Note: Please advise me if any of the above information is incorrect.

The following items must be received at the letterhead address no later than April 18, 2014.

**Activity 210 - Community Program Data:**

- Complete as much of page CC-210-2 as possible. At a minimum, lines 6 and 13 and the 15" line "Period Covered" are required to be completed. The instructions to fill out the form are on pages CC-210-3 and CC-210-4 (See Appendix E)
- Provide a parcel map of the community with a floodplain overlay and include a legend.

**Activity 310 - Elevation Certificates:**

- Please send a list/report of permits identified by address for only finished new buildings built or substantially improved in the Special Flood Hazard Area (SFHA) since the last cycle visit (March 11, 2009). Please include the source and date range of the list.
- Omit from the list permits for structures not in the SFHA (verify item 88 with 2 zones)

# Preparing for your CRS Verification Visit

If the documentation has not already been being compiled, begin compiling and organizing documentation immediately after receiving the visit letter and list of documentation. (Please do not forget about the documentation required 60 days prior to the meeting date.)

**540 (Drainage System Maintenance)**  
Compliance with Environmental and Historic Preservation Requirements  
(see Section 301.003 in the CRS Coordinator's Manual)  
On each copy of the table below, initial to signify that the described steps were performed. Sign at the end of the verification. More information on these programs can be found in Figure 300-2 in the Coordinator's Manual.  
NOTE: To receive credit under Section 300, the self-certification of compliance with environmental and historic preservation requirements incorporated in this verification must be submitted with a CRS application, a modification, or a re-verification.  
All Projects: **Coordinate Statement for Drainage System Maintenance**  
This self-certification is required in addition to Section 300, environmental requirements, and

**ELEVATION CERTIFICATE**  
This form is used to certify the elevation of a building or structure. It is required for certain types of construction, including new construction, substantial improvement, and certain types of repairs. The form is used to determine the elevation of the building or structure relative to the Flood Insurance Rate Map (FIRM) elevation. The form is used to determine the elevation of the building or structure relative to the Flood Insurance Rate Map (FIRM) elevation.



# Preparing for your CRS Verification Visit

## The Community: Preparing for your Visit

- Read through the letter and list of needed documentation sent by the Specialist (Crosswalk)
- Familiarize yourself with the organization of the 2013 CRS Coordinator's Manual: Especially the Activities for which you are receiving credit
- Contact other Staff members:
  - Engineers
  - Stormwater Managers
  - Emergency Operations Officer
  - GIS department
  - Other Agencies
  - Maybe CRS Users groups
  - Maybe other CRS communities



CRS Crosswalk

Community:	Town of Topsham	Cycle Date:	June 12, 2014
NFIP Number:	543210	90-Day Deadline:	April 18, 2014
CRS Class:	0	Previous Cycle:	August 27, 2009
BCEGS:	373	CRS Points:	2,005
CRS Entry Date:	12/15/10	Population:	63,565 ±
Current Firm Date:	6/5/13	County:	Androscoggin
Community Growth Rate (DU):	1.09	Repetitive Loss:	Category C Commonly (43)

\*\* Note: Please advise me of any of the above information as a correction.

The following items must be received at the letterhead address no later than April 18, 2014.

**Activity 230 – Community Program Data:**

- Complete as much of page CC-213-2 as possible. At a minimum, lines 6 and 13 and the 15<sup>th</sup> line "Period Covered" are required to be completed. The instructions to fill out the form are on pages CC-213-3 and CC-213-4 (See Appendix E)
- Provide a parcel map of the community with a floodplain overlay and include a legend.

**Activity 310 - Elevation Certificates:**

- Please send a list/report of permits identified by address for only finished new buildings built or substantially improved in the Special Flood Hazard Area (SFHA) since the last cycle visit (March 11, 2009). Please include the source and date range of the list.
- Omit from the list permits for structures not in the SFHA (verify them BS with 2 zones)





CRS Program Data

A. In the SFHA  
B. In a regulated floodplain outside the SFHA  
C. In the rest of the community

1. Last report's number of buildings in the SFHA (bSF) (line 6, last report)			
2. Number of new buildings constructed since last report	+		
3. Number of buildings removed/demolished since last report	-		
4. Number of buildings affected by map revisions since last report (+ or -)			
5. Number of buildings affected by corporate limits changes (+ or -)			
6. Current total number of buildings in the SFHA (bSF) (total lines 1-5)			
7. Number of substantial improvement/damage projects since last report			
8. Number of repetitive loss properties mitigated since last report			
9. Number of LOMRs and map revisions (not LOMAs) since last report			
10. Acreage of area(s) (aSFHA) as of the last report (line 13, last report)			
11. Acreage of area(s) affected by map revisions since last report (+ or -)			
12. Acreage of area(s) affected by corporate limits changes (+ or -)			
13. Current acreage of the SFHA (aSFHA) (total lines 10-12)			
14. Primary source for building data:	[Redacted]		
15. Primary source for area data:	[Redacted]		
Period covered:	[Redacted]	Current FIRM date:	[Redacted]
<i>If available, the following data would be useful:</i>			
Number of new manufactured homes installed since last report			
Number of other new 1 - 4 family buildings constructed since last report			
Number of all other buildings constructed/installed since last report			



# Verification Visit

## Examples of other Documentation

OMB No. 1600-0022  
Expires September 30, 2013

Community: \_\_\_\_\_ State: \_\_\_\_\_ CIO: \_\_\_\_\_

**CC-230 Verification**

Date of visit:	FIRM Effective Date:
Population:	Current FIRM Date:
County:	ISO/CRS Specialist: <u>Suz Hopkins/George FEM</u>
Coordinator's Annual Year: <u>2013</u>	
Chief Executive Officer      CRS Coordinator	
Name:	
Title:	
Address:	
Phone:	
E-mail:	

I hereby certify that \_\_\_\_\_ is implementing the following activities (check the ones that apply). We will continue to implement these activities and will advise FEMA if any of them are not being conducted in accordance with this certification. We will cooperate with the ISO/CRS Specialist's verification visit and will submit the documentation and annual recertification needed to validate our program.

<input checked="" type="checkbox"/> 110 (Elevation Certificates)	<input type="checkbox"/> 440 (Flood Data Maintenance)
<input type="checkbox"/> 120 (Map Information Service)	<input type="checkbox"/> 450 (Stormwater Management)
<input type="checkbox"/> 130 (Outreach Projects)	<input checked="" type="checkbox"/> 460 (Repetitive Loss Mitigations)
<input type="checkbox"/> 140 (Hazard Disclosure)	<input type="checkbox"/> 510 (Floodplain Management Planning)
<input type="checkbox"/> 150 (Flood Protection Information)	<input type="checkbox"/> 520 (Acquisition and Relocation)
<input type="checkbox"/> 160 (Flood Protection Assistance)	<input type="checkbox"/> 530 (Flood Protection)
<input type="checkbox"/> 170 (Flood Insurance Promotion)	<input type="checkbox"/> 540 (Drainage System Maintenance)
<input type="checkbox"/> 180 (Floodplain Mapping)	<input type="checkbox"/> 610 (Flood Warning and Response)
<input type="checkbox"/> 190 (Open Space Preservation)	<input type="checkbox"/> 620 (Levees)
<input type="checkbox"/> 200 (Higher Regulatory Standards)	<input type="checkbox"/> 650 (Dams)

I hereby certify that, to the best of my knowledge and belief, we are maintaining in force all flood insurance policies that have been required of us as a condition of Federal financial assistance for insurable buildings owned by us and located in the Special Flood Hazard Area shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the Special Flood Hazard Area as indicated by the amount of National Flood Insurance Program flood insurance coverage (structural and contents) that a community should be carrying on the building, regardless of whether the community is carrying a policy.

Signed: \_\_\_\_\_ (Chief Executive Officer)

Community Certification: CC-230-1 Edition: 2013

At the first cycle visit with the 2013 Manual

what happens in the floodplain to what is happening in the rest of the community.

# Preparing for your CRS Verification Visit

## Components for earning credit in the 300 Series

- Copies of all Annual Outreach – marked with **6 topics**  
(signs, talks, kiosks, TV, radio, social media, WMD, utilities, Red Cross, Audubon)
- Copies of Annual Publicity – marked with Acronyms
- Table of Annual Outreach/Type/When/Where/How
- Standard Operating Procedures (SOP)
- Sample Logs/Records with actual data/entries

# Preparing for your CRS Verification Visit

## Example of Activity 320 in the List of Documentation

### Activity 320 - Map Information Services:

- Please provide the outreach project that shows **publicity** is being sent annually for this activity. The publicity requirement can be accomplished using any of the options listed in the *CRS Coordinator's manual*. **Publicity must describe in a few words all the services being credited (MI1 thru MI7).**
- Also please provide documentation showing that you are providing basic information found on the FIRM which is required for **MI1credit**. For additional MI credit, provide documentation examples (maps, aerial photos, excel spreadsheets, etc.) for other elements of this activity.
- Provide **records or a log** from the past year documenting the map information service is being implemented.

# Preparing for your CRS Verification Visit

Log of Walk-in and Telephone Map Information Inquiries

Date	Type	Address	Panel	Zone	BFE	Insurance Information Given	Coastal A Zone or CBRS	Depth of BFE	Past flood or Rep loss Area?	Sensitive or wetland
2/3	W	201 W. Main	0001B	AE	734	#	No	4.5'	No	Yes
2/4	7	309 W. Mumford	0001B	X	N/A	N/A	No	N/A	No	No
2/4	7	907 S. Bussey	0002B	AE	727	7	No	2.0'	No	No
2/5	L	408 E. Marion	0001B	A	N/A	#	No	N/A	Yes	No
2/5	W	3rd & State	0002B	AE	730	#	No	<1'	No	Yes

Codes: W - walk in      T - telephone request      L - letter or written request  
 H - gave handout      V - told verbally      N/A - not applicable  
 CBRS - Coastal Barrier Resources System

NOTE: If all of the map information comes from the same FIRM, the community number is not logged. The community in this example has only one FIRM based upon NAVD, so the FIRM date and datum are not included in the log. Also, the panel number logged includes the suffix. The community has all of the data needed to document MI 1, MI 2, MI 4, MI 6, and MI 7 in this log.

**Figure 320-1 A sample log for a map information service.  
 (Page 320-5)**

## Example of required publicity

If you want to know if a property is in the Special Flood Hazard Area, check our website at [www.\\_\\_\\_\\_\\_.org/flood/mapinfo](http://www._____.org/flood/mapinfo). You'll find a wealth of information about the City's Flood Insurance Rate Map, coastal high hazard areas, flood depths at your property, natural conservation areas and wetlands, flood insurance, special rules for building in the floodplain, and ideas for protecting your property from flood damage. Or you can call the Building Department with all of your floodplain questions at 555/123-4567. We also have copies of FEMA Elevation Certificates on all buildings constructed or substantially improved in the floodplain since January 1995.

# Preparing for your CRS Verification Visit

[Community Letterhead]

Date: \_\_\_\_\_

RE: Flood Hazard Information

TO WHOM IT MAY CONCERN:

The property located at: \_\_\_\_\_ also known as \_\_\_\_\_  
(legal description if needed) has been located on the city's Flood Insurance Rate Map (FIRM). The following information is provided:

Community ID or NFIP number: 123456  
The property is located on parcel number: \_\_\_\_\_, Section \_\_\_\_\_  
The date of the FIRM Inset: May 15, 2005  
The property is located in FIRM zone: \_\_\_\_\_

The main building on the property:

IS located in a Special Flood Hazard Area. The base flood elevation at the property is \_\_\_\_\_ NAVD. Federal law requires that a flood zone determination be done as a condition of a federally backed grant or loan to determine if the structure is in an SFHA and if so to require flood insurance. This letter is not to be considered a flood zone determination. It is up to the lender to determine whether flood insurance is required for a property.

IS NOT located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the National Flood Insurance Program (NFIP) is available at non-floodplain rates. A flood insurance policy can still be required by a lender.

A decision about the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

Flood insurance from the NFIP is available for any property in this city. More information on flood insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA since 1990. Questions about this letter or about the City's floodplain management program are welcome at this office by calling 555-123-1234.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

\_\_\_\_\_  
Building Official

Figure 320-2: A sample map information record for MII.

### About the Mandatory Purchase of Flood Insurance

**The NFIP:** The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit [www.floodsmart.gov](http://www.floodsmart.gov).

**Mandatory Purchase Requirement:** Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

**How it Works:** When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.

Figure 320-3: A handout about the mandatory purchase of flood insurance.

# Preparing for your CRS Verification Visit



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## CRS Resources Home

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## Main Menu

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## 300 Series: Public Information

### 310: Elevation Certificates

- 310 Elevation Certificate Checklist [Download .pdf](#)
- 310 V Zone Design Certificate (Microsoft Word version) [Download .doc](#)
- 310 Checklists for other certificates [Download .pdf](#) [Download .doc](#)

### 320: Map Information Service

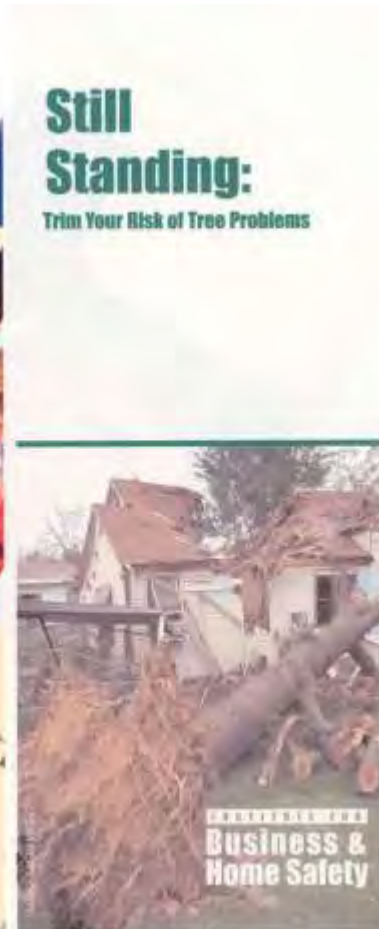
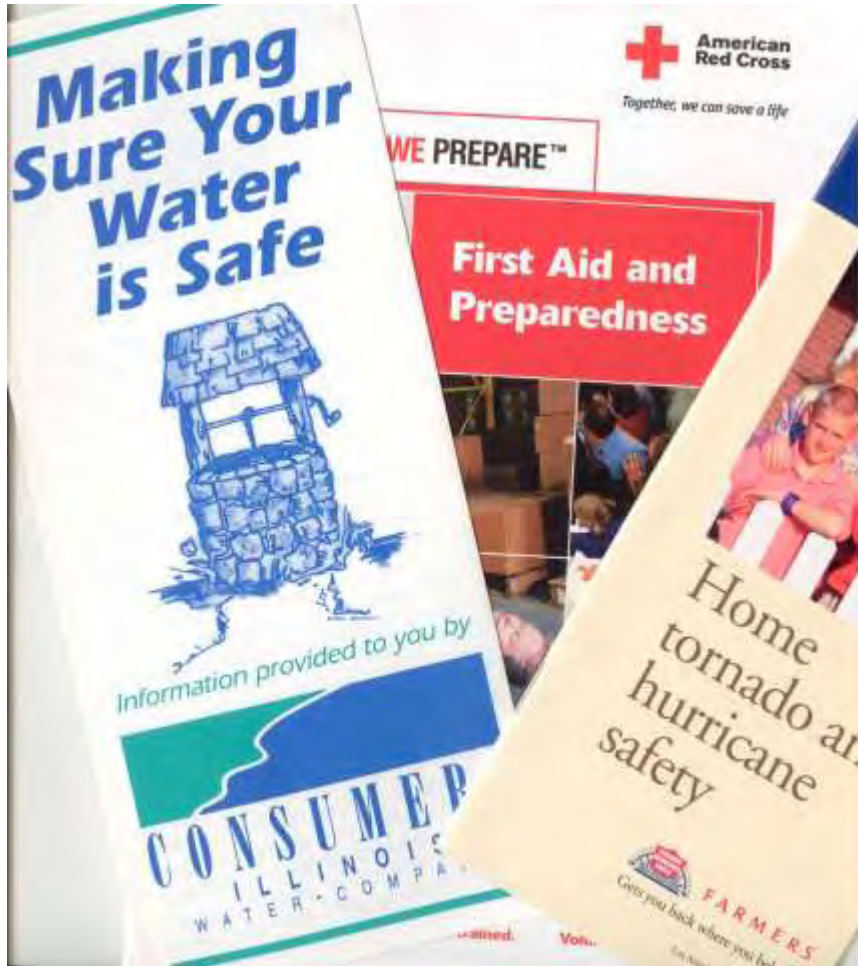
- Figure 320-1, Sample log for map info service [Download .docx](#)
- Figure 320-2, Sample map info record [Download .docx](#)
- Figure 320-3, Mandatory purchase handout [Download .docx](#)
- 320 Using Google Earth to View Flood Maps [Download .pdf](#)



# 2013 CRS Manual

## Preparing for your CRS verification Visit

### Examples of 330 Documentation



# Preparing for your CRS Verification Visit

## Documentation for 350 LIB Credit

1. *Above the Flood: Elevating Your Floodprone House*, FEMA-347 (2000)
2. *Answers to Questions About the National Flood Insurance Program*, F-084 (2011)
3. *Coastal Construction Manual*, FEMA-P-55, (2011)
4. *Elevated Residential Structures*, FEMA-54 (1984)
5. *Mandatory Purchase of Flood Insurance Guidelines*, F-083 (2007)
6. *Protecting Manufactured Homes from Floods and Other Hazards*, FEMA P-85 (2009)
7. *Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas*, FEMA-257 (1994)
8. *Protecting Building Utilities From Flood Damage*, FEMA-P-348 (1999)
9. *Protecting Floodplain Resources*, FEMA-268 (1996)
10. *Reducing Damage from Localized Flooding*, FEMA 511 (2005)

**Figure 350-1. Publications credited under element LIB.**

## Documentation for 350 WEB Credit



The screenshot shows a Windows Internet Explorer browser window displaying the Palm Beach County Flood Awareness website. The browser's address bar shows the URL: <http://www.pbcgov.com/publicafety/emergencymanagement/floodawareness/>. The website header features the Palm Beach County logo and the slogan "The Best of Everything." Below the header is a navigation menu with tabs for "Emergency Management", "Divisions", "Hazards", "Hurricane Guide", and "Sections and Programs". The main content area is titled "Flood Awareness" and includes a "Flood Awareness Directory" with a list of links such as "Home", "Flood Facts", "County Flood Information", "Assessing Your Personal Risk", "Do I Need Flood Insurance?", "Hurricane Shelters", "What Can I Do?", "Safety and Recovery Tips", "Flood Programs", "Floodplain Regulations", "Important Contacts", "Flood Zone Contacts", "Glossary of Flood Terms", and "Expos and News". To the right of the directory is a "Flood Information" section featuring a photograph of a palm tree leaning over a beach. Further right is a "Contact Us" section with the address "20 S. Military Tr., West Palm Beach, 33415 (561) 712-6400" and links for "Driving Directions" and "Mapquest". Below the contact information is a "Related Links" section with several external links including "National Weather Service", "National Flood Insurance Program", "FEMA", "Fl. Dept. Community Affairs", "South Fl. Water Mgmt. District", and "Palm Beach Post".

# Preparing for your CRS Verification Visit

(\*Questions from Panel in general or for 300 Series)

## Components for earning credit in the 400 Series

- Checklist
- Adopted regulations or ordinances showing requirements for higher standards including enforcement authority with element acronyms marked
- 5 examples or assurance memo
- Clearly marked Impact Adjustment map with legend  
(Tips for large jurisdictions)
- Where applicable, a table showing area calculations



(Caution: too much is sometimes, simply put, sometimes too much. Not necessary to show all work and/or how the area calculations were derived.)

# Preparing for your CRS Verification Visit

## Documentation examples for 420 Open Space credit

### Sec. 114-61. - Scope.

This division shall apply to all C-F conservation-floodplain districts.

(Ord. No. 2007-00025 (A), 9-13-07)

### Sec. 114-62. - Intent.

The C-F conservation-floodplain districts are intended to identify those areas of the city which are subject to and have a history of flooding or which are part of the city's or county's natural drainage system. It is further the intent of the C-F districts to provide for the identification of floodplain areas consistent with the National Flood Insurance Program's required land use and control measures. Additionally, it is further the intent that these districts either remain undeveloped or be developed with open space type uses, to include minor accessory structures incidental to a principal use.

(Ord. No. 2007-00025 (B), 9-13-07)

### Sec. 114-63. - Permitted principal uses and structures.

Permitted principal uses and structures in the C-F district are as follows:

- (1) Field crops and tree crops.
- (2) Nature trails.
- (3) Nurseries for growing and storing plants and related materials, but no sales.
- (4) Outdoor facilities for civic and public functions, such as an open-air amphitheater.
- (5) Private open area amusements such as golf courses and driving ranges, archery courses and similar uses.
- (6) Private open space as part of a planned unit development.
- (7) Essential utility uses and structures, provided concrete slab, floor and other elevations are approved by the city manager and city engineer.
- (8) Public parks, playfields and community centers.

(Ord. No. 2007-00025 (C), 9-13-07)

### Sec. 114-64. - Permitted accessory uses and structures.

Permitted accessory uses and structures in the C-F district are as follows: (nonresidential agricultural buildings and recreation facilities related to the permitted uses).

(Ord. No. 2007-00025 (D), 9-13-07)

### Sec. 114-65. - Special exceptions.

No special exceptions are permitted in the C-F district.



## SALMON HABITAT PROTECTION AND RESTORATION STRATEGY



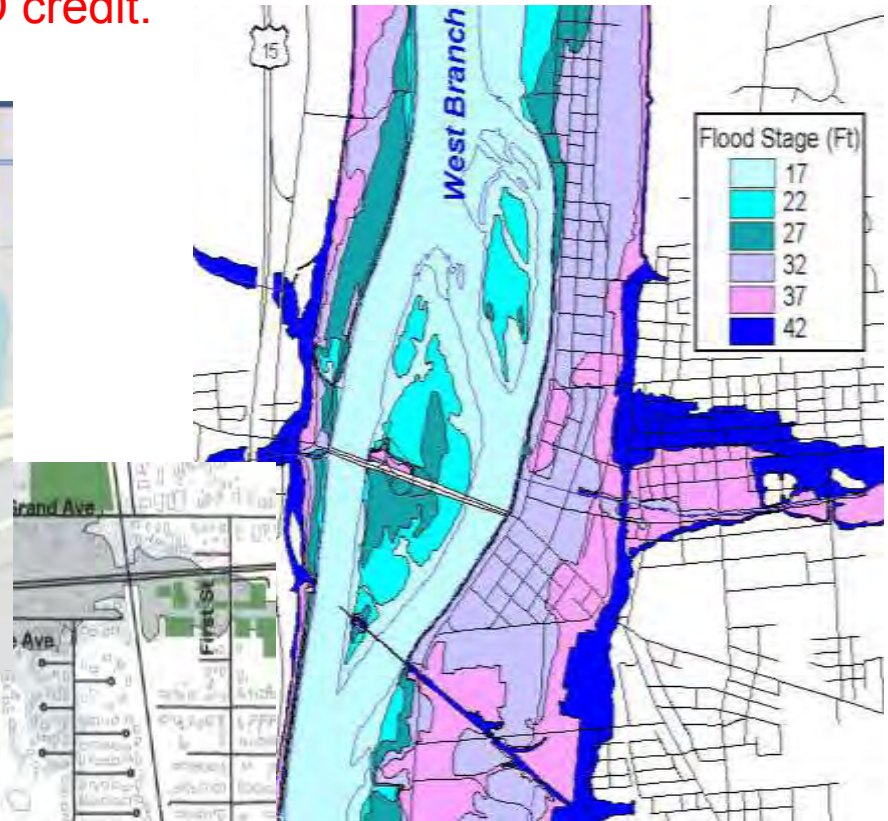
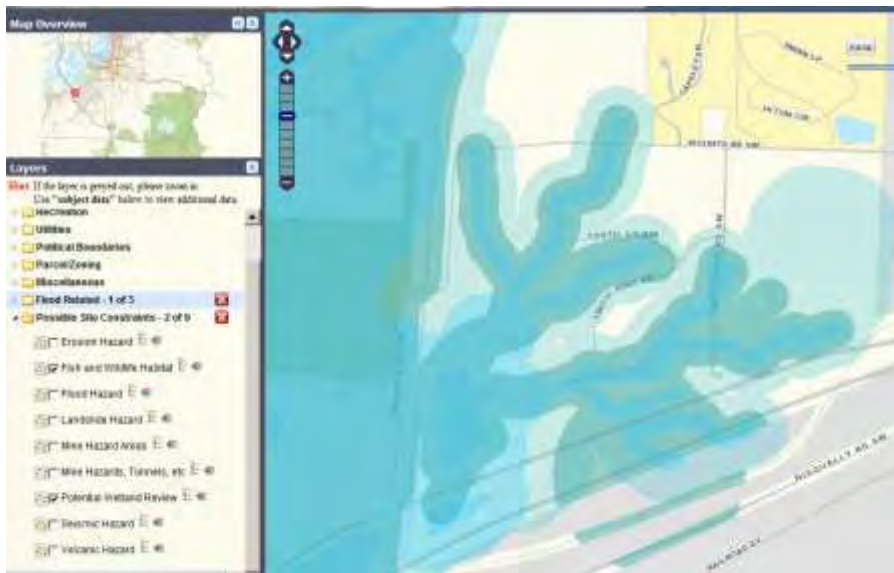
### WRIA-10 Puyallup Watershed

### WRIA-12 Chambers/Clover Creek Watershed Healthy Swamps Help Handle Floods



# Preparing for your CRS Verification Visit

Examples of documentation for 440 AMD credit.



# Preparing for your CRS Verification Visit

## Components for earning credit in the 500 Series

**501** - Repetitive Loss area and property location map, causes of flooding for area(s) identified, addresses in identified area(s), copy of outreach and CC-RL.

**510** - Adoption document for Floodplain Management Plan, Crosswalk, access to plan (link or CD or hard copy) and progress report or update.

**520** -Acquisition or Relocation map, documents showing funding source(s) and deeds or demolition permits demonstrating credit and CC-EHP.

**530**- Structural flood control project studies, funding sources and documentation on protected structures and CC-EHP.

**540** SOP, list of problem sites, records or logs of annual maintenance, Capital Improvements Plan (CIP) and regulations prohibiting dumping trash and obstructing the flow volume of stormwater and CC-EHP.

# Preparing for your CRS Verification Visit

## Example of documentation for 540 CDR Credit



### 540 (Drainage System Maintenance)

#### Compliance with Environmental and Historic Preservation Requirements

(see Section 541 b(4) in the CRS Coordinator's Manual)

On each row of the table below, initial to signify that the described steps were (or are) taken. Sign at the end of the certification. More information on these programs can be found in Figure 500-5 in the Coordinator's Manual.

**Note:** To receive credit under Activity 540, the self-certification of compliance with environmental and historic preservation requirements incorporated in this certification must be submitted with a CRS application, a modification, or a cycle verification.

All Projects	Certification Statement for Drainage System Maintenance
	<b>State and local requirements:</b> In addition to federal laws, implementing regulations, and executive orders, our drainage maintenance activities take into consideration the applicable requirements of all state and local environmental and historic preservation laws, ordinances, and permits.
	<b>Protection of threatened and endangered species (Endangered Species Act):</b> Consideration is given to the protection and preservation of threatened and/or endangered species (including plants and animals and their habitats) whose existence may be threatened by the maintenance activities. Consultation takes place with the U.S. Fish and Wildlife Service (or the National Marine Fisheries Service if activities in a coastal area) and the applicable state agencies for state-protected species and its fishery. Any recommendations made by the federal or state agencies are carried out.
	<b>Dredge and fill materials (Clean Water Act, Section 404):</b> Consideration is given to all permit requirements for discharging dredge and fill material into waters of the United States, including wetlands, and consultation with the U.S. Army Corps of Engineers takes place. Any recommendations made by the Corps are carried out.
	<b>For all activities that involve heavy equipment and result in the disturbance and release of sediment, such as dredging, channel alteration, bank stabilization, debris removal, and other activities, consideration is given to any permit requirements under the Clean Water Act, Section 404. Consultation with the U.S. Army Corps of Engineers takes place. Any recommendations made by the Corps are carried out.</b>
I certify that the information above are correct to the best of my knowledge.	
Name (signature): _____	
Name (printed): _____	
Date: _____	Date: _____

# Preparing for your CRS Verification Visit

## Components for earning credit in the 600 Series

Flood Warning and Response (610)/Levees (620) /Dams (630)

1. Checklist and Access to Document(s) (Link, CD or Hard Copy)
2. Impact Adjustment Map
3. Publicity
4. Annual Testing Report
5. Notes indicating area measures of impacted portion(s) of the community

(\* Questions from Panel on general or components for earning credit in the 500 or 600 Series)

# Preparing for your CRS Verification Visit

## The Community: Preparing for your Visit Where to find answers?

- The 2013 CRS Coordinator's Manual  
(link: <http://crsresources.org/>)

- Activity Summary Page  
(first page of each Activity's section)



### CRS Resources Home

*This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator's Manual.*

Use the menu above to find resources organized by CRS Activity.

[Download the 2013 CRS Coordinator's Manual](#)

### 320 MAP INFORMATION SERVICE—Summary

Maximum credit: 90 points

#### 322 Elements

- Basic FIRM information (M1):** 30 points for providing basic information found on a Flood Insurance Rate Map (FIRM) that is needed to accurately rate a flood insurance policy.
- Additional FIRM information (M2):** 20 points for providing information that is shown on most FIRMs, such as protected coastal barriers, floodways, or lines demarcating wave action.
- Problems not shown on the FIRM (M3):** Up to 20 points for providing information about flood problems other than those shown on the FIRM.
- Flood depth data (M4):** Up to 20 points for providing information about flood depths.
- Special flood-related hazards (M5):** Up to 20 points for providing information about special flood-related hazards, such as erosion, ice jams, or tsunamis.
- Historical flood information (M6):** Up to 20 points for providing information about past flooding at or near the site in question.
- Natural floodplain functions (M7):** Up to 20 points for providing information about areas that should be protected because of their natural floodplain functions.

#### Credit Criteria

Credit criteria for this activity are described in Section 321.b. Each element has additional criteria specific to that element.

#### Impact Adjustment

There is no impact adjustment for M1 and M2. The credit for M3 through M7 is adjusted based on the area of the Special Flood Hazard Area that is covered by the map information service.

#### Documentation Provided by the Community

The documentation needed for this activity is described in Section 325.

# Preparing for your CRS Verification Visit

## 320 MAP INFORMATION SERVICE

The OBJECTIVE of this activity is to provide inquirers with information about the local flood hazard and about flood-prone areas that need special protection because of their natural functions.

### 321 Background

Maps are an effective method of communicating information about flood hazards. Residents and businesses that are aware of potential flood hazards can take steps to avoid problems and/or reduce their exposure to flooding. Communities are the best source of map information because they can often supplement and clarify the Flood Insurance Rate Map (FIRM) with complementary maps, and with information on additional hazards, flooding outside mapped areas, development regulations that affect floodplain properties, flood insurance, natural floodplain functions, and property protection measures.

A map information service can greatly help a community's residents as well as its banks, insurance agents, real estate agents, and anyone else who needs flood hazard information. This public service is particularly helpful to those who have trouble reading maps, people from out of town, and those who do not have access to the latest maps or all the hazard information available in the community.

This activity is also intended to bring other available community resources to bear on each individual situation. Such resources include local topographic, planning, road, and utility maps; geographic information systems (GISs); maps of special flood-related hazard areas; permit records; and subdivision plats. Where they are available, these other resources can complement the FIRM as sources of additional flood data or more detailed map information.

### 321.a. Activity Description

The maximum credit for Activity 320 is 90 points.

Credit is provided for providing inquirers with information from the community's FIRM and other sources of information about the local flood hazard and natural floodplain functions.

There are seven elements. The first, providing basic information from the FIRM that is needed to write a flood insurance policy, is a prerequisite for the rest of the elements. Credit for the other elements is dependent upon what information the community has and what information it believes its residents and businesses need. If the community conducted

#### The FIRM and Mandatory Purchase of Flood Insurance

For compliance with the mandatory purchase requirements of the National Flood Insurance Program, the current FIRM (or Letter of Map Change) is the only legal document allowed to be used by lenders or third-party vendors.

### 321.b. Activity Credit Criteria

- (1) MI1, providing information from the FIRM needed to write a flood insurance policy, is a prerequisite to receiving other credit under this activity.
- (2) The map information service must be able to locate a property based on a street address. There is no credit if an inquirer is given a map to read. One of the reasons for this credit is that some people have difficulty reading maps.
- (3) The information must be volunteered when there is an inquiry. For example, an inquirer about a property that is located in a Special Flood Hazard Area (SFHA) needs to be told about the mandatory flood insurance purchase requirement. If the community wants credit for MI6, historical flood information, the inquirer must also be told whether the area has been flooded in the past, even if he or she did not ask.

## 322 Elements

### 322.a. Basic FIRM information (MI1)

The maximum credit for this element is 30 points.

MI1 credits providing basic information found on a FIRM that is needed to accurately rate a flood insurance policy.

#### Credit Criteria

- (1) The activity credit criteria in Section 321.b must be met.
- (2) If requested, the community must provide all of the following FIRM information:
  - (a) Whether the property is in an SFHA,
  - (b) The community number,
  - (c) The panel number and suffix,
  - (d) The date of the FIRM's index (cover panel),
  - (e) The FIRM zone, e.g., A, C, X, V, AE, A2, AO, etc.,
  - (f) The base flood elevation (the depth in AO Zones) where shown on the FIRM, and
  - (g) The elevation datum used on the FIRM, if other than NGVD.

# Preparing for your CRS Verification Visit

## 323 Impact Adjustment

There is no impact adjustment for MI1 and MI2. For MI1 and MI2, the community must provide the map information for all areas shown on the FIRM.

For MI3 through MI7, the impact adjustment is calculated as described below.

---

$$rMI\# = \frac{aMI\#}{aSFHA}, \text{ where}$$

aMI# = the area covered by the map information service, and

aSFHA = the area of the SFHA

If  $rMI\# < 0.1$ , then  $rMI\# = 0.1$

---

aMI# represents the area covered by the service under MI3 through MI7. Estimates of the areas affected by a service can be used. The area of the SFHA must be the same number submitted with the most recent floodplain data table (see Section 213.a).

In most cases, aMI# will be equal to aSFHA, but there may be instances in which the community wants to provide the public with information on only some of its mapped flood problem areas. In these cases, the community should provide the information as explained in Section 213.a.

For MI4, the area of SFHA is used as aSFHA. For example, if the community provides elevations, such areas

## 324 Credit Calculation

---

$$c320 = MI1 + MI2 + (MI3 \times rMI3) + (MI4 \times rMI4) + (MI5 \times rMI5) + (MI6 \times rMI6) + (MI7 \times rMI7)$$

---

# Preparing for your CRS Verification Visit

## 325 Documentation Provided by the Community

a. At each verification visit,

- (1) Documentation that shows how the community publicizes the service each year (see Section 321.b, activity credit criterion (6)).

If the community publicizes this service through an annual outreach project credited under Activity 330, the publicity materials may be included with the documentation for Activity 330. There must be a notation (e.g., “320”) in the margin of the portion of the outreach project where the map information service is addressed.

If a Program mechanism, publicize the

## 326 For More Information

- a. Additional information, reference materials, and examples can be found at [www.CRSresources.org/300](http://www.CRSresources.org/300).
- b. Copies of the following booklets are available free, singly and in quantity (see Appendix C).

*Answers to Questions*  
also available from

## 327 Related Activities under the Community Rating System

- Credit under Activity 320 is provided for explaining map information to the public. Credit for additional map data (AMD) under Activity 440 (Flood Data Maintenance) is provided for maintaining and updating the data. A community can get either credit without getting credit for the other.
- If an inquirer wants to know more about the flood hazard, flood insurance, and/or protecting natural floodplain functions, the community should have resources available to answer those questions. Such resources are credited by the CRS under Activity 350 (Flood Protection Information), Activity 360 (Flood Protection Assistance), and Activity 370 (Flood Insurance Promotion).
- If the community develops a Program for Public Information (credited under Activity

# Preparing for your CRS Verification Visit

## The Community: Preparing for your Visit

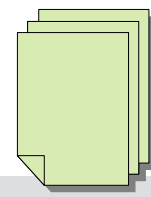
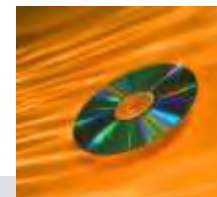
- Coordinate with other staff to join us during the verification visit if needed.
- Visit the CRS Resources website: <http://crsresources.org/>
- Contact your ISO/CRS Specialist (See 100 Series area on website)

### ***100 Series: Introduction***

#### ***ISO/CRS Specialists and FEMA CRS Contacts***

*ISO/CRS Specialists are responsible for reviewing community requests for Community Rating System classification and verifying implementation of activities credited by the CRS. The name and telephone number of the ISO/CRS Specialist for a state are listed below. The ISO/CRS Specialist is an employee of Insurance Services Office, Inc. (ISO), FEMA's CRS management contractor.*

- Digital or Hard Copy? (Ask your ISO/CRS Specialist)



# Preparing for your CRS Verification Visit

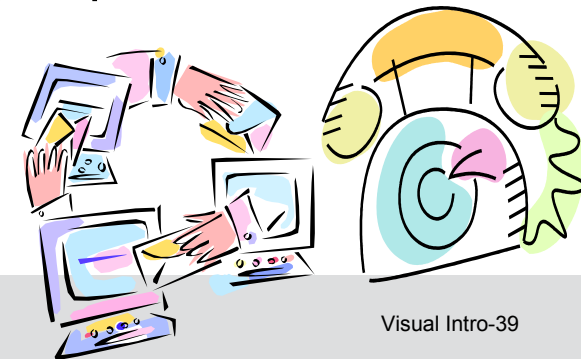
## Helpful Hints



- Keep your CRS program organized.
- Start now to review all Activity 310 documents for errors or omissions.

U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY National Flood Insurance Program		ELEVATION CERTIFICATE IMPORTANT: Follow the instructions on pages 3-9.		OMB No. 1680-0038 Expiration Date: July 31, 2015	
SECTION A - PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name: <b>CRS EC Checklist</b>				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or R.D. Route and Box No.				Company HAC Number:	
City: <b>Either A2 or A3 must be completed.</b> State: ZIP Code:					
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.):					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.):					
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1983 <input type="checkbox"/> NAD 1983Z					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number:					
A8. For a building with a crawlspace or enclosure: a. Square footage of crawlspace or enclosure: _____ sq. ft. b. No. of permanent floor openings in the crawlspace or enclosure within 1.0 foot above adjacent grade: _____			A9. For a building with an attached garage: a. Square footage of attached garage: _____ sq. ft. b. Number of permanent floor openings in the attached garage within 1.0 foot above adjacent grade: _____		

- Start immediately preparing impact adjustment maps with floodplain overlays.
- Start immediately preparing impact adjustment area calculations.
- Start now ensuring Floodplain Management Planning requirements are met.
- If possible, submit Technical Review material ASAP.
- Stay in contact with your ISO/CRS Specialist.
- Attend an EMI – CRS course (E278 or L278)



# Preparing for your CRS Verification Visit



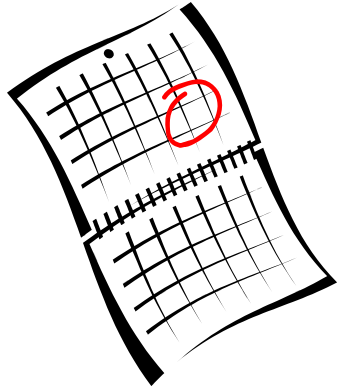
## Helpful Hints Pay special attention to:

- Permit List and Elevations Certificates
- Look at your entire outreach project program
- Activity 510 Floodplain Management Plans
- Develop your Activity 540 material ASAP



- If applying for any 600 series activity, contact your ISO/CRS Specialist

# Preparing for your CRS Verification Visit



Clear your calendar

## Helpful Hints Day of the Visit



CRS should be your main focus that day

We will cover all activities



R-E-L-A-X ! This is a team effort . Your ISO/CRS Specialist along with you, the rest of the community staff and all the CRS experts within the FEMA Region, State support personnel and ISO resources are all part of the team working to make this a successful process.

# Preparing for your CRS Verification Visit

## **More Training Webinars (all times are 1:00 p.m. Eastern)**

Introduction to the Community Rating System:  
July 15 and October 21

Preparing for Annual Recertification:  
August 19 and September 16

CRS and Natural Floodplain Functions  
June 18 and August 20

Drainage System Maintenance  
July 16 and September 17