



STATE OF IOWA

Date of Verification: Spring 2024

The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

State-Based Credit

ACTIVITY	ELEMENT	POINTS
340 (Hazard Disclosure)	ODR—other disclosure requirements	10

Activity 340 (Hazard Disclosure) Element ODR, Other Disclosure Requirements

Iowa has a property disclosure requirement that sellers disclose the location of the property in a flood hazard area and/or the property's flood zone, and the presence of previous flood events and/or flood-related property damage.

Iowa Administrative Code §193E—14.1(543B)

<https://www.legis.iowa.gov/docs/iac/rule/03-28-2018.193E.14.1.pdf>

There is not a mandatory form that must be used, but the commission provides sample language and the following disclosure template:
<https://plb.iowa.gov/sites/default/files/plb/documents/Seller%20Property%20Condition%20Disclosure.pdf>

Excerpt from state’s template:

14. Flood Plain: Do you know if the property is located in a flood plain? Yes [] No []
 If yes, what is the flood plain designation?

15. Zoning: Do you know the zoning classification of the property? Yes [] No []
 If yes, what is the zoning classification? ...

...

18. Physical Problems: Any known settling, flooding, drainage or grading problems?
 Yes [] No []

19. Structural Damage: Any known structural damage? Yes [] No []

Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
410 (Floodplain Mapping)	NS–new study
430 (Higher Regulatory Standards)	BC1–building codes LDP3–local drainage protection FRB–freeboard
450 (Stormwater Management)	ESC–erosion & sedimentation control WQ–water quality
630 (Dams)	SDS–state dam safety

Activity 410 (Floodplain Mapping) Element NS, New Study

Found examples of local Iowa community ordinances which state that applicants must provide flood elevations where there are none shown on the FIRM, and the Iowa Dept of Natural Resources must review and concur. *Unclear from initial review of state’s website if this is a statewide mandatory requirement; thus placed in Other Potential Credit.*

For example, [Des Moines IA, Sec.50-33\(e\)](#)

in A zones “... where the flood insurance study has not provided floodway and 100-year flood elevation information, the applicant shall be responsible for providing the state department of natural resources with sufficient technical information for the computation of such information. The city shall seek the concurrence of the department of natural resources before issuing a building permit in such areas.”

Activity 430 & Potential Higher Regulatory Standards in the State’s Model Ordinance

State Model Flood Hazard Ordinance

The Iowa Department of Natural Resources is the State NFIP Coordinating Agency.

<https://www.iowadnr.gov/Environmental-Protection/Land-Quality/Flood-Plain-Management>

- No model text is provided or available on the website.
- Contact: 866-849-0321 or floodplain-help@dnr.iowa.gov.

Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes

The state of Iowa has adopted the 2015 International Building Code and 2015 International Residential Code per Iowa Administrative Rule [661-201](#) and [661-301](#). The state has also adopted the 2021 International Plumbing Code per [641.25](#) and the 2021 International Mechanical Code per [641.61 \(iowa.gov\)](#)

- <https://dia.iowa.gov/licensing/building-code>

The State of Iowa imposes a combination of state required codes and locally adopted codes. Only the state-adopted versions of 2015 IFC and 2015 IECC are required to be enforced by local government enforcement agencies. The remainder are optional for local jurisdictions to adopt these codes or a stricter code as determined by the jurisdiction.

Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection

The state has adopted the IBC requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community has adopted the state building code without amendments and can document enforcement of the positive drainage provisions, 10 points is available. Relevant IBC section: 1804.4.

Activity 430 (Higher Regulatory Standards) Element FRB, Freeboard

The state has adopted the IBC, which in Section 1612 states that the design and construction of buildings and structures located in flood hazard areas, including coastal high hazard areas and coastal A zones, shall be in accordance with Chapter 5 of ASCE 7 and ASCE 24 which requires at least 1 foot of freeboard. *Specialists will verify with each community the building code adoption, and whether machinery/utilities and ductwork are required to be elevated and/or protected, to determine credit (CRS Manual page 430-13).*

- Note the CRS Class 8 prerequisite: The community must adopt and enforce at least a 1-foot freeboard requirement (including machinery or equipment) for all new and SI/SD residential buildings in areas where BFEs have been determined. This includes the replacement of manufactured homes in pre-FIRM manufactured home parks.

Activity 450 (Stormwater Management)

ESC–EROSION AND SEDIMENTATION CONTROL WQ–WATER QUALITY

<https://www.iowadnr.gov/Environmental-Protection/Water-Quality/NPDES-Storm-Water>

Relates to the state’s implementation of National Pollutant Discharge Elimination System (NPDES) Phase II Program, which requires all construction activities greater than 1 acre to obtain a permit from the Environmental Protection Agency (EPA), a delegated state, or a community with a MS4 permit. Construction activity that disturbs one or more acres must be covered by a stormwater permit before any soil is disturbed at the site. Construction activities are covered under General Permit No. 2 (GP #2).

Activity 630 (Dams) Element SDS, State Dam Safety

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS 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.

- Iowa Dam Safety Program: <https://www.iowadnr.gov/Environmental-Protection/Land-Quality/Dam-Safety>

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA’s Dam Safety](#) Office annually verifies element SDS credit.