

# Community Rating System

AAFM Fall Conference

October 15, 2014



OMB No. 1660-0022  
Expires: December 31, 2016

National Flood Insurance Program  
Community Rating System

## Coordinator's Manual

FIA-15/2013

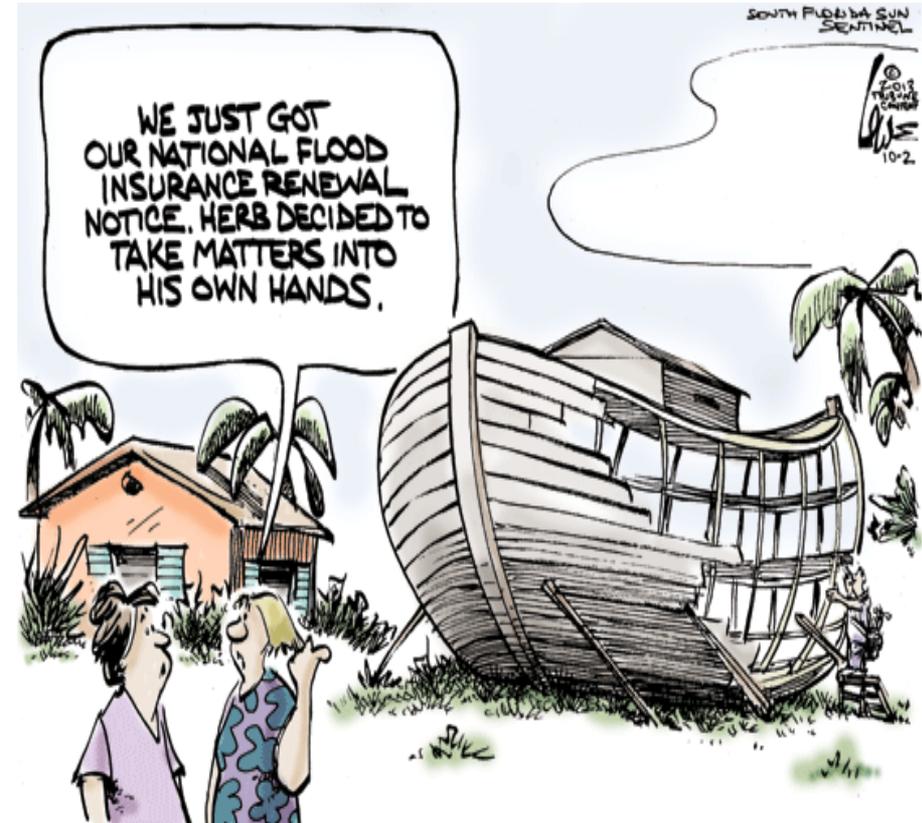


FEMA



# Caitlin Meadows

- **CRS Coordinator**
- **B.S. Industrial Engineering**
- **Goals for CRS Program in Alabama**
  - 14/427 Communities
  - Advisory Groups
  - Users Groups



# CRS Users Group

- **Informal organization**
- **Interested people**
- **Locally administered**
- **Set own rules**
- **Meet periodically**
- **Talk and share ideas**
- **Cooperate on joint ventures**
- **Provide feedback on CRS**





# CRS Users Group Summary

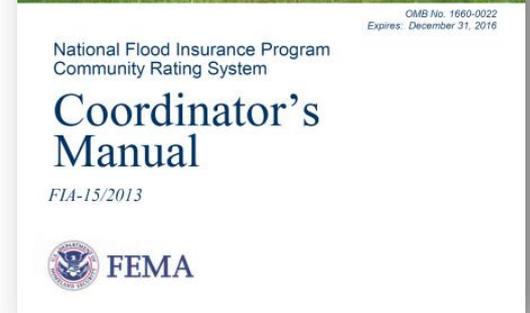
- **Share how activities done**
- **Discuss common concerns**
- **Talks by ISO/Tech reviewer**
- **Joint outreach projects**
- **Get new communities in**
- **Organize training**
- **Joint outreach project strategy**
- **Sponsor webinars**
- **2013 *Manual* change feedback**
- ***½ of one group's communities improved their CRS class over 2 – 3 years***



# Introduction to the CRS

## What is CRS?

- National Flood Insurance Program (NFIP)
- Voluntary Program that rewards communities exceeding the minimum requirements
  - Reduced flood insurance premiums
- Administered by the Insurance Services Office
  - ISO/CRS Specialist-Jonathan Smith
  - [Jonathan.Smith@verisk.com](mailto:Jonathan.Smith@verisk.com)
  - 228-235-6506



# Introduction to the CRS

## Goals of CRS:

- Reduce flood damage to insurable properties
- Strengthen and support the insurance aspects of the NFIP
- Encourage a comprehensive approach to floodplain management



Insurance Program  
Insurance Manual



# Introduction to the CRS

- **Composed of 19 creditable activities and 94 elements; 4 categories**
  - Public Information (300)
  - Mapping and Regulations (400)
  - Flood Damage Reduction (500)
  - Warning and Response (600)
- **Based on 10 Class System**
  - 500 points per class (1-10)
- **5% insurance premium discount per class for Special Flood Hazard Area (SFHA) policies**



# Introduction to the CRS

Credit Points	Class	Premium Reduction SFHA	Premium Reduction NON-SFHA
4,500+	1	45%	10%
4,000-4,499	2	40%	10%
3,500-3,399	3	35%	10%
3,000-3,499	4	30%	10%
2,500-2,999	5	25%	10%
2,000-2,499	6	20%	10%
1,500-1,999	7	15%	5%
1,000-1,499	8	10%	5%
500-999	9	5%	5%
0-499	10	0	0



# Introduction to the CRS



## CRS Activities and Elements

### 300 Series: Public Information Activities

Max

### 400 Series: Mapping and Regulations

Max

#### 310 (Elevation Certificates)

- a EC Elevation Certificate
- b ECPO Elevation Certificate on post-FIRM buildings
- c ECPR Elevation Certificate on pre-FIRM buildings

#### 320 (Map Information Service)

- a MI1 Providing insurance information
- b MI2 LiMWA/floodway info/CBRS area
- c MI3 Other flood problems not shown on FIRM
- d MI4 Flood depth data
- e MI5 Special flood-related hazards
- f MI6 Historical flood information
- g MI7 Natural floodplain functions

#### 330 (Outreach Projects)

- a OP Outreach project
- b FRP Flood response project
- c PPI Program for Public Information
- d STK Stakeholder bond

#### 340 (Hazard Disclosure)

- a DFH Real estate agent disclosure
- b ODR Other disclosure
- c REB Real estate brochure
- d DOH Disclosure of other hazards

#### 350 (Flood Protection Information)

- a LIB Library
- b LPD Locally pertinent documents
- c WEB Website

#### 360 (Flood Protection Assistance)

- a PPA Property protection assistance
- b PPV Advice after a site visit
- c FAA Financial assistance
- d TNG Training

#### 370 (Flood Insurance Promotion)

- a FIA Flood insurance assistance
- b CP Coverage plan
- c CPI Plan implementation
- d TA Technical assistance



## Crosswalk of the 2007 CRS Credits to the 2013 CRS Coordinator's Manual

This crosswalk tracks the activities and elements in the 2007 CRS Coordinator's Manual and shows how they were continued, converted, or merged with other elements in the 2013 Coordinator's Manual. If an element is blank in the 2007 Manual column, it means the 2013 Manual element is new.

For several activities, the total of the elements listed exceed the total for that activity (e.g., "c310") as shown in the "Max" column and in the CRS Coordinator's Manual. This is because some elements are mutually exclusive (e.g., there is not credit for low density zoning (LZ) in areas preserved as open space (OSP)).

Description	2007 Manual			2013 Manual		
	Section	Element	Max	Section	Element	Max
<b>Activity 310 (Elevation Certificates)</b>		c310	162		c310	116
Elevation Certificates (after CRS application date)	311.a	EC	56	→ 312.a	EC	38
Elevation Certificate on post-FIRM buildings	311.b	ECPO	56	→ 312.b	ECPO	48
Elevation Certificate on pre-FIRM buildings	311.c	ECPR	15	→ 312.c	ECPR	30
ECs in a computer format	311.d	ECCF	15	→ 412.a	440-AMD13	14
ECs on the community's website	311.e	ECWS	20	→ 352.c	350-WEB4	20
Off-site record storage	311.f	ORS	10	→ 432.o	430-RA5	5
<b>Activity 320 (Map Information Service)</b>		c320	140		c320	90
1. Basic FIRM information	321	MI	140	→ 322.a	MI1	30
2. LiMWA/floodway info/CBRS area				322.b	MI2	20
3. Other flood problems not shown on FIRM				322.c	MI3	20
4. Flood depth data	351.a	FPA.a	10	→ 322.d	MI4	20
5. Special flood-related hazards				322.e	MI5	20
6. Historical flood information				322.f	MI6	20
7. Natural floodplain functions				322.g	MI7	20



# 75% Activity Points and Uniform Minimum Credit (UMC) List



## List of Potential Initial Credit (Class 9) CRS Activities-2014

### List of elements that have been credited to 75% of CRS Communities (Quick Check)

Activity	Element	Credit	Max
310-Elevation Certificates	Elevation Certificates after CRS application (EC)	38	38
320-Map Information Service	Basic FIRM Information (MI1)	30	30
320-Map Information Service	LIMWA/floodway info/CBRS area (MI2)	20	20
330-Outreach Projects	Outreach Projects( 2 points ea)- flood-related informational brochure, flyer, or other document that is set out for the public to pick up (OP)		200
330-Outreach Projects	Outreach Projects (4 points ea) flood-related newsletter, presentation, or other outreach project that is implemented every year (OP)		200
340-Hazard Disclosure	Real estate agent disclosure of SFHA (DFH)	15	25
350-Flood Protection Information	Flood Protection Library or Locally pertinent documents (LIB) (LPD)	5	20
350-Flood Protection Information	Website (WEB)	15	105
420-Open Space Preservation	Preserved Open Space (OSP)		1450
430-Higher Regulatory Standards	Freeboard (FRB)	80	500
430- Higher Regulatory Standards	Building Code (BC)	0/40	50
430- Higher Regulatory Standards	Local Drainage Protection (LDP)	10	120
440-Flood Data Maintenance	Additional Map Data (AMD)	50	160
450-Stormwater Management	Erosion and Sediment Control (ESC)	10	40
540-Drainage System Maintenance	Channel Debris Removal (CDR)	40	200
540-Drainage System Maintenance	Stream Dumping Regulations (SDR)	15	30
630-Dams	State Dam Safety Program (SDS)	0	45
710	Growth Rate	Dependent	Dependent

### List of Uniform Minimum Credit Elements (UMCs) for Alabama

Activity	Element	Credit (NC)	Credit (C)
<i>Uniform Min Credit</i>			
430	Other Higher Standards (OHS)	5	5
430	State-Mandated Standards (SMS)	0.5	0.5
450	Erosion and Sediment Control (ESC)	10	10
	<b>Total</b>	<b>15.5</b>	<b>15.5</b>
<i>Possible Additional Credit</i>			
410	Cooperating Technical Partner (CTP1)	10	10
420	Open Space Preservation (OSP)	0-1450	0-1450
410CE	Coastal Erosion Mapping (MCE)	0	0-25
420CE	Preserved Coastal Erosion Open Space (CEOS)	0	35
430CE	Dune and Beach Regulations (DBR)	0	20
430	State-Mandated Standards (SMS)	0-20	5.5-8.0
450	Water Quality Regulations (WQ)	20	20
	<b>Total</b>	<b>30-1500</b>	<b>90.5-1568</b>
<i>Model Ordinance Provisions</i>			
430	Freeboard (FRB)	7.5-100	7.5-100
430	Cumulative Substantial Improvement (CSI)	20	20
430	Other Higher Standards (OHS)	TBD	TBD
430	Enclosure Limits (ENL)	0	240
	<b>Total</b>	<b>27.5-120</b>	<b>27.5-360</b>

<http://crsresources.org/files/200/umc/alabama.pdf>



# Introduction to the CRS



Community Name	Entry Date	Effective Date	Current Class	SFHA % Discount	NSFHA % Discount
Atmore	5/1/2002	5/1/2002	9	5	5
Auburn	5/1/2014	5/1/2014	7	15	10
Baldwin	10/1/1995	5/1/2012	6	20	10
Birmingham	10/1/1994	5/1/2012	6	20	10
Dauphin Island	4/1/2001	4/1/2001	8	10	5
Gulf Shores	10/1/1993	10/1/1993	9	5	5
Homewood	10/1/2001	10/1/2001	9	5	5
Hoover	10/1/1991	10/1/1991	9	5	5
Huntsville	10/1/1991	10/1/2012	8	10	5
Madison	5/1/2014	5/1/2014	9	5	5
Orange Beach	10/1/1991	10/1/2007	7	15	5
Pell City	10/1/1992	5/1/2012	8	10	5
Prattville	10/1/1991	5/1/2008	8	10	5
Wetumpka	10/1/1991	10/1/1991	9	5	5



# Introduction to the CRS



## Must meet the application pre-requisites

- Participate in the NFIP for at least one year (Regular Phase)
- Full compliance with NFIP regulations (Successful Community Assistance Visit (CAV) within 6 months of application to the CRS)
- Maintain Elevation Certificates (ECs) – “EC Check List”
- Maintain Flood Insurance Policies
- Meet Repetitive Loss Guidelines
  - Class A: 0
  - Class B: 1-9
  - Class C: 10+
- Coastal communities must agree to show Limit of Moderate Wave Action (LiMWA) on Flood Insurance Rate Map (FIRM)



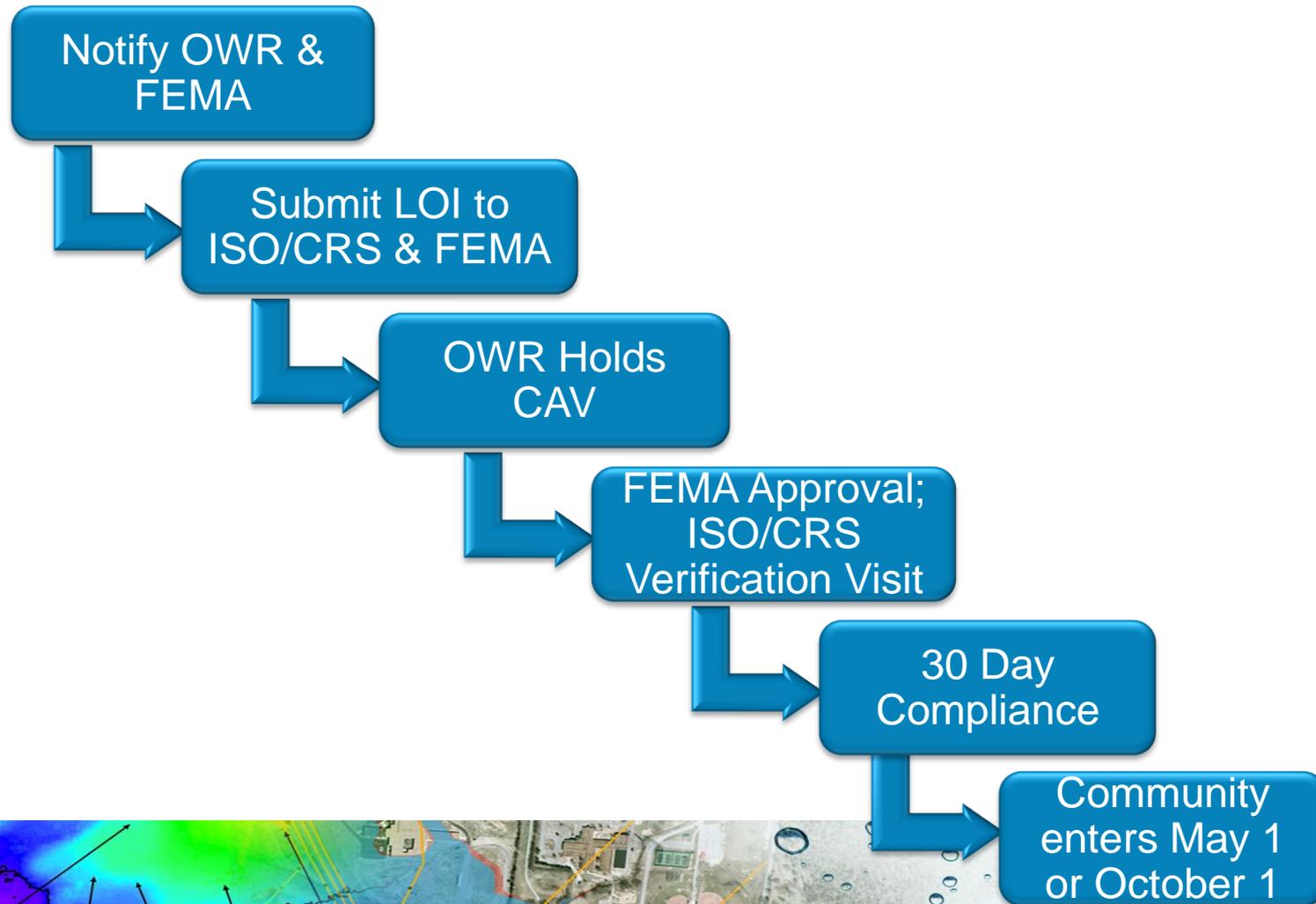
# Steps to join CRS



- **Appoint a CRS Coordinator**
  - Read the manual
  - Choose activities to implement
  - Document programs
    - Advise of any modifications in CRS Program
  - Address Repetitive Loss Properties
  - Maintain EC's, Flood Insurance Studies (FIS's), and Flood Insurance Rate Maps (FIRMS) **FOREVER**
  - Ensure flood & stormwater projects are compliant
  - Annual recertification and documentation
  - Meet with CRS Specialist once every 5 years
    - Every 3 years in Class 1-5
- **Submit a letter of interest signed by community's CEO**
- **Complete the CRS "Quick Check"**
  - [www.CRSResources.org](http://www.CRSResources.org)
- **FEMA/OWR schedules visit: Successful CAV gives "Green Light"**
- **ISO/CRS Specialist schedules verification visit**



# CRS Application Timeline





<a href="#">Home</a> ▾	<a href="#">Manual</a>	<a href="#">100 Series</a>	<a href="#">200 Series</a>	<a href="#">300 Series</a>	<a href="#">400 Series</a>	<a href="#">500 Series</a>	<a href="#">600 Series</a>	<a href="#">700 Series</a>	<a href="#">Training &amp; Videos</a>
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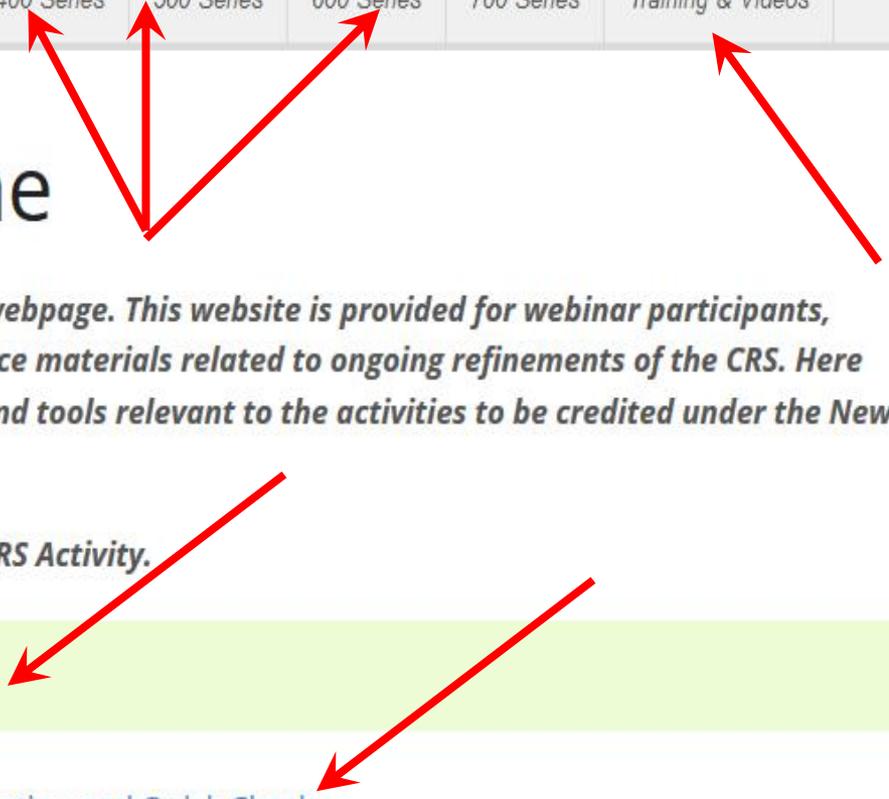
## CRS Resources Home

*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.





# What are the benefits?

- **Money stays in the community**
- **Insurance savings offset costs – “What-if Table”**
- **Increased opportunity to learn about risk**
- **Community benefits:**
  - Enhanced public safety
  - Reduction in damage to property and public infrastructure
  - Avoidance of economic disruption and losses
  - Reduction in human suffering
  - Protection of the environment provided by credited activities
- **National benchmark**
- **Technical assistance**
- **Federal Assistance Programs**
- **Incentive to do more**





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National Flood Insurance Program  
Community Rating System

# Coordinator's Manual

FIA-15/2013



The 2013  
*Manual's* credit  
criteria take effect  
at the next cycle  
verification visit.



Table 110-2. Credit points awarded for CRS activities.



Activity	Maximum Possible Points <sup>1</sup>	Maximum Points Earned <sup>2</sup>	Average Points Earned <sup>3</sup>	Percentage of Communities Credited <sup>4</sup>
<b>300 Public Information Activities</b>				
310 Elevation Certificates	116	116	45	100%
320 Map Information Service	90	70	50	93%
330 Outreach Projects	350	175	72	89%
340 Hazard Disclosure	80	57	19	71%
350 Flood Protection Information	125	98	39	92%
360 Flood Protection Assistance	110	65	49	41%
370 Flood Insurance Promotion <sup>5</sup>	110	0	0	0%
<b>400 Mapping and Regulations</b>				
410 Floodplain Mapping	802	585	64	50%
420 Open Space Preservation	2,020	1,548	463	70%
430 Higher Regulatory Standards	2,042	784	213	99%
440 Flood Data Maintenance	222	171	87	89%
450 Stormwater Management	755	540	107	84%
<b>500 Flood Damage Reduction Activities</b>				
510 Floodplain Mgmt. Planning	622	273	167	46%
520 Acquisition and Relocation	2,250	1,701	165	24%
530 Flood Protection	1,600	632	45	12%
540 Drainage System Maintenance	570	449	212	77%
<b>600 Warning and Response</b>				
610 Flood Warning and Response	395	353	129	37%
620 Levees <sup>6</sup>	235	0	0	0%
630 Dams <sup>6</sup>	160	0	0	0%

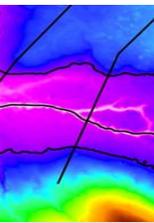
1 The maximum possible points are based on the 2013 Coordinator's Manual.

2 The maximum points earned are converted to the 2013 Coordinator's Manual from the highest credits attained by a community as of May 2013. Growth adjustments and new credits for 2013 are not included.

3 The average points earned are converted to the 2013 Coordinator's Manual, based on communities' credits as of May 2013. Growth adjustments and new credits for 2013 are not included.

4 The percentage of communities credited is as of May 2013.

5 Activity 370 (Flood Insurance Promotion) is a new activity in 2013. No community has earned these points.



# 300-Public Information Activities



## ■ 330-Outreach Projects

### • PPI-Program for Public Information

- A PPI can help design an entire public information program, not just outreach projects. A PPI that covers other types of public information endeavors, such as a website or technical assistance, can result in increased credit in other activities
- 40% multiplier that increases the points for Outreach Projects (OP) and Flood Response Preparation (FRP) projects that is covered in the PPI

### • 7 Step Process

1. Establish a PPI committee
2. Assess the community's public information needs
3. Formulate messages
4. Identify outreach projects that convey those messages
5. Examine other public information initiatives
6. Prepare the PPI document
7. Implement, Monitor, and Evaluate the program

- [www.crsresources.org/300](http://www.crsresources.org/300)



PPI Worksheet						
Target Audience	Message	Outcome	Project(s)	Assignment	Schedule	Stakeholder
Target Area 1. Coastal floodplain residents	Topic 1 message: Find out about your flood hazard	Increase in the number of map information inquiries	320 map info service to include info on flood depths, wave heights, and past floods (320)	Floodplain manager	Start as soon as staff has the maps	
			OP 3. Presentations to five neighborhood associations	Floodplain manager	Set up the five presentations by January 31	Neighborhood associations
			OP 4. Cable TV to show the neighborhood association presentation	Floodplain manager and public information officer	Tape the first two presentations and use the best scenes	Neighborhood associations, cable TV company
			OP 5. Mailing sent each year to residents of the SFHA	Floodplain manager and public information officer	Disseminate in May, before hurricane season	
		Increase in number of webpage hits	New website page will show flood depths and LiMWA boundary (350)	Floodplain manager and webmaster	Have on line by May 1 start of hurricane season	
	Increase in the number of people getting tech assistance	Floodplain manager to explain depths, waves, and past floods when providing assistance (360)	Floodplain manager	Start as soon as staff has the maps		
	Topic 2 message: All residents in floodprone areas should have flood insurance	The total number of SFHA policies increases	OP 1. FEMA brochure on flood insurance	Floodplain manager	Printed and displayed by Feb. 28	FEMA
			OP 2. Local insurance agents advise their clients	Insurance agency representative on the PPI committee	Explain at March 15 insurance assoc. meeting	Insurance agencies
			OP 3. Presentations to neighborhood associations	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4. Presentation on cable TV	See OP 4 above	See OP 4 above	See OP 4 above
Website to summarize cost of typical policy and have link to FloodSmart (350)			Floodplain manager and webmaster	Have on line by May 1 start of hurricane season		

Figure 330-2. Example spreadsheet for a Program for Public Information (PPI).

# 400-Mapping & Regulations Activities



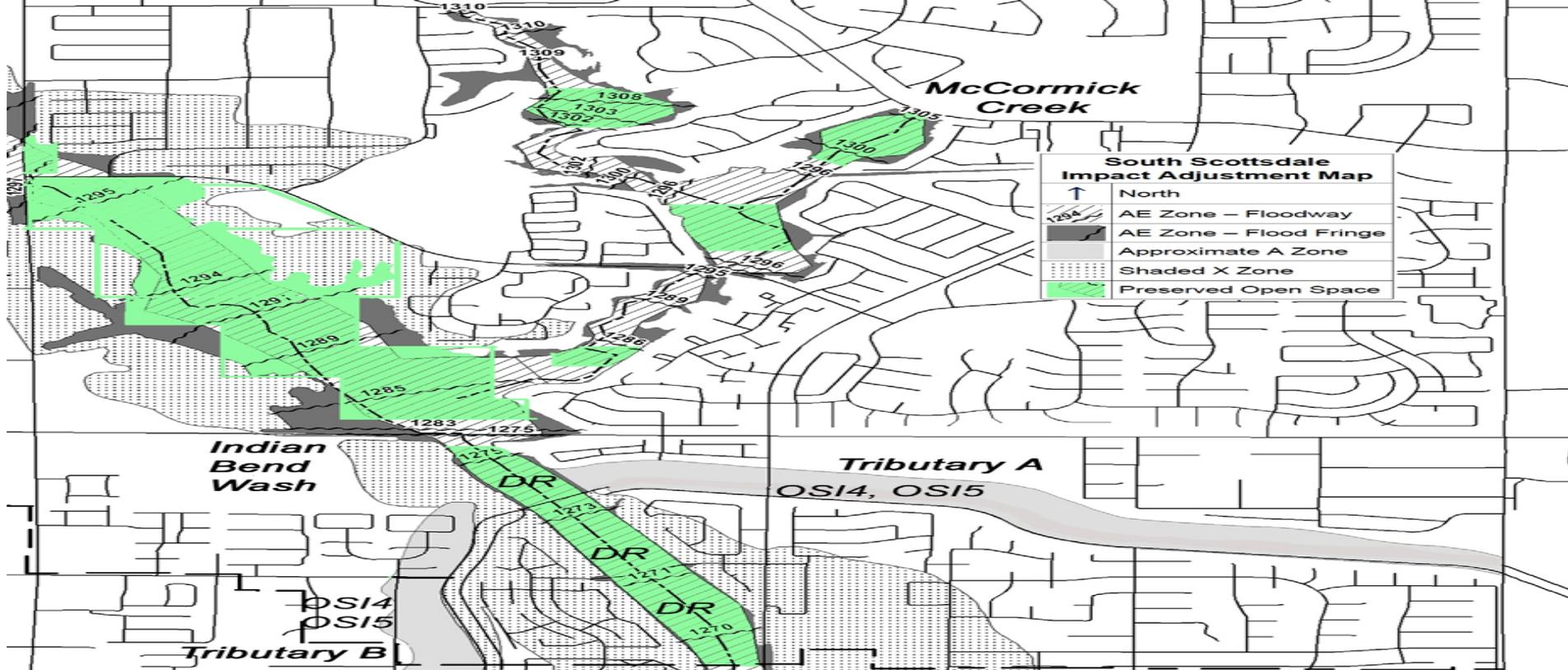
## ■ 420-Open Space Preservation

- **OSP: Open Space Preservation: Max points = 1,450**
  - “open space” = land must be free from buildings, filling, or other encroachment to flood flows
  - “preserved” = must be a signed statement from a public or creditable private owner or regulations that prohibit buildings, filling, or other encroachments on flood flow
  - *Check the Coordinator’s Manual for what IS and IS NOT considered “open space”*

## ■ Process

- Take a look at your comprehensive development plan
- Make a list of everything you consider “open space” in your community and who owns it
  - If preserved by regulatory requirement document the ordinance language
  - Documentation that owner will keep the parcel open
- Work with your GIS or mapping specialist to mark the areas on a map
  - Total SFHA acreage and total acreage of “open space”
- Create an impact adjustment map =  $\text{area of open space} \div \text{area of SFHA}$





Preserved Open Spaces	Credit	Size (acres)
Indian Bend Wash Parks	OSP	143.2
South Scottsdale Country Club	OSP, DR	55.3
Undeveloped floodway parcels	OSP	<u>44.4</u>
Total areas preserved as open space	aOSP	<b>242.9</b>
Vacant areas subject to incentives	OSI4, OSI5	88.7



# 500-Flood Damage Reduction Activities



## ■ 540-Drainage System Maintenance

- **CDR: Channel Debris Removal: Max Points = 200**
  - Credit for inspecting public and private drainage systems and removing debris as appropriate
  - The community (or other non-federal agency) must inspect and take action if obstruction found:
    - At least once per year
    - Upon receiving a complaint
    - After a major storm
  - Prerequisites under section 541.b must be fulfilled
- Step 1: Identify the developed area of the community (map)
- Step 2: Map the conveyance system
- Step 3: Identify and label the components of the conveyance system:
  - Structures: culverts, bridges, drop structures, other structures where maintenance may be an issue
  - Segments: Channel segment between two structures and channel segments less than 1/5 mile long
- Step 4: Inventory the components
- Step 5: Show the components of the conveyance system that are included in the community's inspection and maintenance program
- Step 6: Show the problem site maintenance location on the map and list locations in the inventory



Component	Type	Description	Owned By	Credited	Problem Site?
CH0001	Channel	Between 1 <sup>st</sup> Street and Central	City	Yes	
CU0001	Culvert	Jones Creek at Central	City	Yes	Yes
CH0002	Channel	Between Central and Main	City	Yes	
BR001	Bridge	Jones Creek at Main	County	Yes	Yes
CH003	Channel	Between Main and Grand Avenue	Private	No	
CU001	Culvert	Jones Creek at Grand Avenue	City	Yes	



# 600 Warning and Response Activities



- **610-Flood Warning and Response** Max points = 340
- Flood Threat Recognition System (FTR)
- Emergency Warning Dissemination (EWD)
- Flood Response Operations Plan (FRO)
- Critical Facilities Planning (CFP)
  - Credit is provided for a community that, at a min, has adopted flood warning and response program that includes
    - A flood threat recognition system that identifies an impending flood
    - Methods to warn the public of the impending flood
    - A plan for flood response operations
    - Coordination with critical facility operators



# Alabama CRS Toolkit

## Community Rating System (CRS) Toolkit for Alabama Communities: A Guide for Joining and Maintaining Participation

### Part 1

#### What is CRS?

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) recognizes floodplain management and outreach activities performed by communities that exceed the NFIP minimum standards. CRS, a voluntary program, recognizes these efforts by reducing the cost of flood insurance premiums by 5 to 45 percent for flood insurance policies in communities that participate in the CRS. The CRS recognizes 19 creditable activities organized under four categories: **Public Information, Mapping and Regulations, Flood Damage Reduction, and Warning and Response.** Communities can choose to undertake any or all of these activities. Based on the number of credit points received for each activity, a community is ranked in one of ten CRS *classes* with Class 1 requiring the most credit points and giving the largest premium reduction (See Table 1 below). Most communities have already implemented activities that will earn credit under the CRS. Additionally, in Alabama, communities are automatically awarded CRS credit points for higher standards that prohibit the installation of septic tanks in areas with wetlands, hydric soils, frequent flooding or ponding and state-mandated regulatory standards as well as for the state's regulation of soil erosion and sediment control. Alabama is also a Cooperating Technical Partner (CTP) which receives credit for all communities.

*A minimum of 500 points is required to join CRS. The number of eligible points determines a community's Class in CRS. For example, a Class 9 (500 points) receives a 5% premium reduction while a Class 1 (4,500 points or more) receives the highest premium reduction of 45% for Special Flood Hazard Area (SFHA) policies.*

#### About this Toolkit

The CRS Toolkit for Alabama Communities has been developed to help Alabama's flood prone communities determine whether the CRS program may be a good fit for them. Specifically, the intent of the Toolkit is to help answer the following questions:

- What are the benefits of joining CRS?
- Is joining the CRS the right choice for my community?
- How does a community apply for the program?

# Instructions for Using the Alabama CRS Toolkit Workbook

Adapted from Iowa Department of Natural Resources CRS Toolkit, 2014

<http://www.iowadnr.gov/InsideDNR/RegulatoryLand/FloodPlainManagement/NationalFloodInsProgram.aspx>



This Toolkit Workbook contains a worksheet tab for each of the 4 CRS Activity categories:

- Activity 300: Public Information
- Activity 400: Mapping & Regulations
- Activity 500: Flood Damage Reduction
- Activity 600: Warning & Response

Each of these worksheet tabs contains the following information for each creditable activity element:

- A description of each individual creditable element within the activity;
- Documentation required for each activity element in order to obtain credit;
- The estimated level of effort to perform the activity element (See table below for a description of symbols used);
- Links to additional resources that will be helpful to perform the activity element and obtain credit points; these include links to external websites and customizable templates that can be used by your community;
- Helpful tips to keep in mind when considering/performing each activity element;
- Maximum number of credit points available for each activity element;
- Maximum number of credit points available for each activity element;

## Level of Effort Symbols

+	>	Amount of effort to implement activity greatly exceeds the value of potential points awarded.
>		Amount of effort to implement activity somewhat exceeds the value of potential points awarded.
=		Effort is commensurate with potential points awarded OR Minimal effort for a minimal number of points.
<		Minimal effort for a substantial number of points.
<	+	No community effort required.

## Detailed Instructions

The information provided for each activity element should be reviewed by your community to determine whether the activity is already being performed and if the documentation requirements can be met with a reasonable amount of effort. It can also be used to identify other activities that your community is not currently performing, but which may be worthwhile to initiate based on the needs of your community, the level of effort required and the credit points available. As you identify these activities for your community, complete the 'Community Credit Points' field (highlighted in green) for each of the relevant activity elements with the number of points you anticipate you will receive, using

1 CRS Activity	General Description	Documentation Required	Estimated Level of Effort [See Instructions for definition of symbols]	Additional Resources
2 <b>310: Maintain Elevation Certificates</b>  3 Overview	Elevation Certificates are necessary to accurately rate flood insurance policies. CRS rewards communities that retain and share Elevation Certificates with residents.			
4 a. Maintaining Elevation Certificates on all new and substantially improved buildings built in the Special Flood Hazard Area (SFHA) after the date of application to CRS. <b>(EC)</b>  <i>Mandatory activity for participation in CRS.</i>	After reviewing for completeness and accuracy, the community must maintain copies of the completed Elevation Certificates showing the "finished construction" elevations for all buildings constructed or substantially improved during the time period credited. Copies of the certificates must be readily available to anyone upon request. For floodproofed buildings, a FEMA Floodproofing Certificate is required instead of an Elevation Certificate.  If no buildings have been built or substantially improved in the SFHA the community so notes and receives full credit.	Be prepared to furnish recently completed Elevation Certificates to ISO/FEMA as a part of your CRS application.  Be prepared to provide an explanation of record keeping practices and how and where Elevation Certificates are retained.	Level of effort code:  =	Copies of FEMA's Elevation and Floodproofing Certificate available online at <a href="http://www.fema.gov/forms">http://www.fema.gov/forms</a> .  The <a href="#">CRS Checklist for Elevation Certificate forms</a> lists specific ISO/FEMA.  <a href="#">FEMA's Building Diagram Guide</a> contains useful information building type and relevant elevations that must be captured.  Additional information about Elevation and Floodproofing of the IDNR Floodplain Managers Desk Reference.
5 b. Maintaining Elevation Certificates on buildings built before the date of application to the CRS, but after the effective date of the initial community FIRM. <b>(ECPO)</b>	Credit points are adjusted based on the number of post-FIRM buildings for which the community has Elevation Certificates.	Be prepared to furnish individual copies or a tracking database of all completed Elevation Certificates for buildings/substantial improvements constructed between the date of the community's FIRM and the date of application to CRS.  Demonstration that the community still has access to all the credited certificates and provides them to inquirers is required.  Documentation showing how the number of buildings built or substantially improved in the community's SFHA between the initial FIRM effective date and the date of application to CRS was determined.	Level of effort code:  =  Comments: Level of effort will vary depending on the community's record keeping practices and the length of time the community has participated in the NFIP. More than a minimal effort is required and potentially several hours of archival research.	Refer to resources listed above.



# Resources

- **Flood Insurance for Consumer** : [www.FloodSmart.gov](http://www.FloodSmart.gov)
- **FloodSmart Tools for Community Officials** : [www.FloodSmart.gov/Partners](http://www.FloodSmart.gov/Partners)
- **FloodSmart Site for Agents** : [www.Agents.FloodSmart.gov](http://www.Agents.FloodSmart.gov)
- <http://centralvtplanning.org/programs/hazard-mitigation-planning/community-rating-system/>
- [www.CRSResources.org](http://www.CRSResources.org)
  - Training and Video section for 1 hour WebEx presentations
- [www.adeca.alabama.gov/floods](http://www.adeca.alabama.gov/floods)
  - Alabama CRS Toolkit
- [www.fema.gov/national-flood-insurance-program-community-rating-system](http://www.fema.gov/national-flood-insurance-program-community-rating-system)
  - Handouts and webinars
- **ISO/CRS Specialist, Alabama**
  - Jonathan Smith, [Jonathan.Smith@verisk.com](mailto:Jonathan.Smith@verisk.com)



# Contact Information



**Caitlin Meadows**

**Alabama CRS Coordinator**

**Alabama Department of Economic and Community Affairs**

**Office of Water Resources**

**401 Adams Avenue, Suite 434**

**P.O. Box 5690**

**Montgomery, AL 36103**

**[Caitlin.Meadows@adeca.alabama.gov](mailto:Caitlin.Meadows@adeca.alabama.gov)**

**334-353-2627**

