



CRS Webinar Series


Changes in the 2017 CRS Coordinator's Manual



National Flood Insurance Program
Community Rating System
**Coordinator's
Manual**
FIA-15-2017
FEMA



Visual 114-1

Changes in the 2017 CRS Manual




Overview


- ✓ Manual Available Online
- ✓ What You'll See
- ✓ 2017 Changes
- ✓ Implementation
- ✓ Training


Visual 114-2

Changes in the 2017 CRS Manual

- ✓ Master List of CRS Activities and Elements
Filename: crs_master_list_of_elements-2017_manual_(march 2017)
- ✓ Changes in CRS Credit from 2007 to 2017
Filename: crs_credits_crosswalk_2007_to_2017_(march 2017)
- ✓ List of Changes to the 2017 CRS Coordinator's Manual
Filename: list_of_2017_crs_manual_changes_(march-2017)




Visual 114-3

2017 CRS Coordinator's Manual



National Flood Insurance Program
Community Rating System
**Coordinator's
Manual**
FIA-15-2017
FEMA

2017 Coordinator's Manual
available at:

- fema.gov
- CRSresources.org


Expires March 31, 2020


Visual 114-4

Changes in the 2017 CRS Manual

What you will see changes in the 2017 Manual

- Bars in the margins for changes
- Appendix D
- List of Major Changes (handout)
- No bars for corrections and typos



Higher Regulatory Standards


One method to offset the impacts of the use of IIR is to require compensatory storage, but compensatory storage does not compensate for the adverse impact on other natural floodplain functions. Therefore, it is worth approximately half the credit. This credit is for regulations that require new developments to provide compensatory storage at hydrologically equivalent sites up to a ratio of 1.5 to 1.

(2) Prohibition of buildings (DR.2) (maximum credit: 5,000 points). If the regulation prohibits only certain types of buildings, such as residences, the points can be prorated.

(a) Prohibition of all buildings (DR.2a) Full credit for DR.2 is for prohibiting all buildings and 5,000B-2.

(b) Prohibition of all buildings (DR.2b) Partial credit is provided if the community allows 40% DR.2.


(3) Prohibition of outdoor storage of materials (DR.3) (maximum credit: 50 points). Credit can be received under three sub-categories:



Visual 114-5

Changes in the 2017 CRS Manual

Reasons for Changes:

- Consideration of CRS goals
- National consistency
- Community and stakeholder comments
- CRS Task Force considerations
- More attention to special flood-related hazards and residual risk
- Improvements, clarifications and corrections

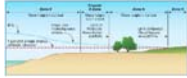



Visual 114-6

Changes in the 2017 CRS Manual

Largest Changes:

- Special Flood-related Hazards incorporated into the Coordinator's Manual (no more Supplements)
- Section 502 Repetitive loss categories
- Activity 410 CTP credit retirement
- Activity 450 WMP options for coastal communities
- Activity 540 changes in prerequisites
- Class 4 freeboard requirement
- Sea Level Rise Standard

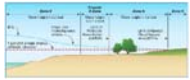


Visual 114-7

Changes in the 2017 CRS Manual

What Hasn't Changed:

- Maximum Credit for an Activity
- Element names



Visual 114-8

2017 CRS Manual Changes


Some credit criteria retired (deleted). Examples:

Activity 320 (Map Information Service)

- MI (Map Information) requirement to publicize Elevation Certificate availability – retired
- Already provided for with Activity 310 credit

Activity 350 (Flood Protection Information)

- WEB credit requirement to publicize Activity 320 services on website – retired
- Already provided for with Activity 320 credit




Visual 114-9

300 Series Changes

Activity 330 (Outreach Projects)

- Emphasis on messages
- Target audiences changed to priority audiences
- Priority audiences – expanded to include Special flood-related hazards and dams and levees



Visual 114-10

Table 330-1. CRS topics and example messages.

Six Priority Topics	Example Messages
1. Know your flood hazard	Your property is subject to flooding by the Roaring River. You are in a repetitively flooded area. Call 555-1234 to find out the flood hazard for your property.
2. Insure your property for your flood hazard <i>Note: At least one project must include a message on this topic.</i>	Ask your insurance agent if you are covered for flood damage. Renters should buy flood insurance for their contents. Take advantage of a low-cost Preferred Risk Policy.
3. Protect people from the hazard	Turn around, don't drown. Know the flood warning signals: one long blast of the siren means a flash flood along Silver Creek. Designate a place where your family can rendezvous after an evacuation order is issued.
4. Protect your property from the hazard	Replace your flooded furnace with one elevated above the flood level. Store your valuables and insurance papers upstairs in a waterproof container. We can help you get a grant to elevate your home. Call us at _____.
5. Build responsibly	Get a permit from _____ before you build. Don't build or grade within 10 feet from the property line so you don't alter the drainage between homes. Use only licensed contractors who know the rules.
6. Protect natural floodplain functions	Protect our turtle nesting areas: stay off the beach after sunset. Report broken silt fences: they help keep our streams clean. Don't trash the river—that's where we get our drinking water.

Note: All the messages are examples. Communities should develop messages that are pertinent to their flooding conditions.

Visual 114-11

Activity 330 (Outreach Projects)

Messages - With a PPI: Any flood-related topics, and up to four more priority topics, can be used in messages

Examples of additional topics (developed by a community that has a Program for Public Information)	Example Messages
7. Hurricane preparedness *	Know your evacuation route.
8. General preparedness *	Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.
9. Basement flooding *	Check your downspout—drain away from the house.
10. Flood education *	Teach school children about flooding.

* Example topics 7 and 8 could also be listed under CRS topic 3—Protect people from the hazard. By listing them as separate topics in its PPI, the community can receive credit for covering three different topics in each project. Similarly, example topic 9 could be covered under CRS topic 4. All four additional topics (7 through 10) need to be explained in the Program for Public Information.

Activity 330 (Outreach Projects)

Messages - With a PPI:
up to four messages can be credited

Message	Outreach Topic	Desired Outcome
"Your property is subject to a flash flood of the Roaring River."	1. Know your flood hazard	Roaring River floodplain residents take steps to protect themselves.
"Do not drive in a flooded area. Remember: Turn around, don't drive."	3. Protect people from the hazard	No cars (or their occupants) are lost in a flood.
"Flash floods - foot of people across area."	PPI message #7	Roaring River floodplain residents take the safest route to escape
"A long continuous blast of the fire siren is the warning for a flash flood. When you hear it, immediately walk uphill to high ground."	PPI message #8	Roaring River floodplain residents take the safest route to escape

Examples

FEMA NFP/CRS Visual 114-13

300 Series Changes

Activity 350 (Flood Protection Information) WEB Credit

- 2015 WEB2 (emergency response) combined with WEB1 (more information on 330 messages)
- WEB3 and WEB4, now WEB2 and WEB3.
- Available credit is unchanged.

FEMA NFP/CRS Visual 114-14

300 Series Changes

Activity 370 (Flood Insurance Promotion)


- A Lender is no longer required on the committee
- Coverage improvement plan committee must still have an insurance agent

FEMA NFP/CRS Visual 114-15

400 Series Changes Mapping and Regulations

Section 403 - Impact adjustment maps

- "Mays" changed to "Musts"
- 10 acres or more of open water removed
- 10 acres or more of federal or tribal lands removed



FEMA NFP/CRS Visual 114-16

400 Series Changes Mapping and Regulations

Inland and Coastal Special Flood-related Hazards


- All are incorporated into the manual
- Supplements have been retired
- No credit for mapping an inland special hazard
- Mapping points were added to open space and regulatory credit

FEMA NFP/CRS Visual 114-17

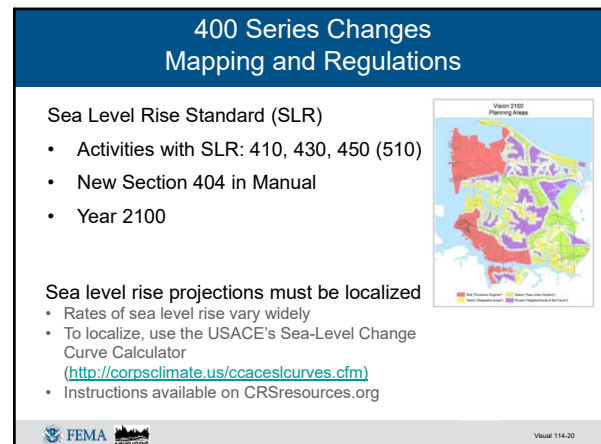
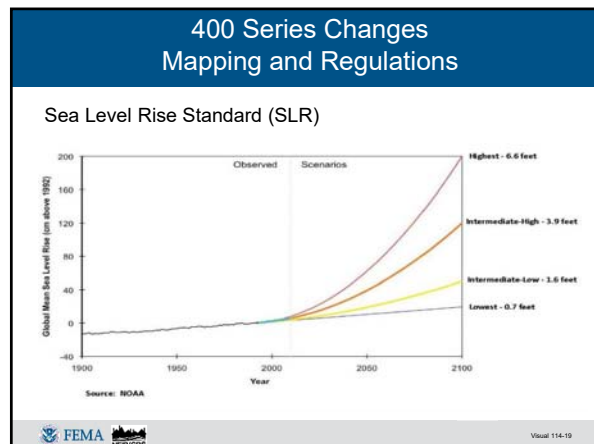
400 Series Changes Mapping and Regulations

Sea Level Rise Standard (SLR)

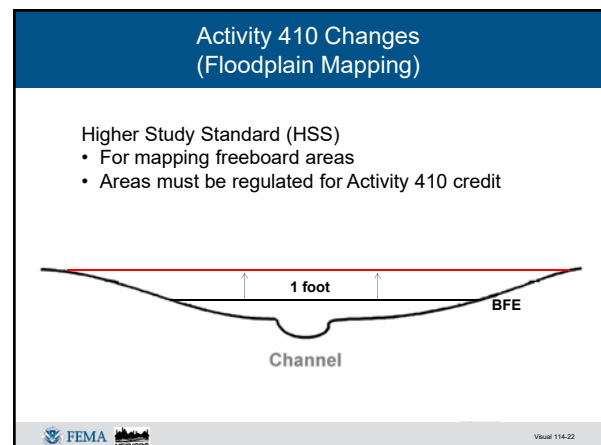
- Activities with SLR: 410, 430, 450 (510)
- New Section 404 in Manual
- Year 2100



FEMA NFP/CRS Visual 114-18



- ### Activity 410 Changes (Floodplain Mapping)
- Cooperating Technical Partners (CTP) credit is retired and points redistributed
 - New Study Credit (NS) – increase max credit from 290 to 350 pts
 - Floodway Standards (FWS) – increase max credit from 110 to 140 pts
 - Higher Study Standards (HSS) – increase max credit from 160 to 200 pts
 - No more credit for "better topo"
 - No more credit for 500-year floodplain
 - Added credit for future-conditions related to climate (e.g., SLR)
 - Added credit for mapping freeboard (at least 1ft)
- Visual 114-21



- ### 400 Series Changes Mapping and Regulations
- #### Activity 420 (Open Space Preservation)
- NFOS5 for public information has been retired
 - Credit has been added to NFOS1
 - NFOS1 = 190 points
- NFOS = natural functions open space
- Visual 114-23

- ### 400 Series Changes Mapping and Regulations
- #### Activity 450 (Stormwater Management)
- Watershed Master Plan (WMP credit) changed to add coastal sea level rise option for coastal communities
 - Option to meet the Class 4 prerequisite for WMP credit
- Visual 114-24

500 Series Changes Flood Damage Reduction Activities

Section 502 – CRS Repetitive Loss Categories

CRS Rep. Loss Category	RL Properties 2013 Manual	RL Properties 2017 Manual
Category A	0	0
Category B	1-9	1-49
Category C	10 or More	50 or More

Visual 114-25

500 Series Changes Flood Damage Reduction Activities

Section 502 – CRS Repetitive Loss Categories

CRS Rep. Loss Category	RL Properties 2013 Manual	RL Properties 2017 Manual
Category A	0	0
Category B	1-9	1-49
Category C	10 or More	50 or More

Category C Requirements:
CRS Floodplain Management Plan – Planning Step 5(c) – full credit needed
✓ Examine all RL areas and insurance claims
- OR -
Repetitive Loss Area Analyses (RLAAs) for all RL Properties
✓ FMP Step 5(c) not met or
✓ When DMA plan not updated every 5 years

Visual 114-26

500 Series Changes Flood Damage Reduction Activities


Activity 530 (Flood Protection)

- Technique Used factor added to OPTION 1 Calculation

$$c530 = 2.4 \times \text{number of protected buildings} \times \text{TU}$$

TU = Technique Used

Acronym (TU_)	Technique Used	Range
TUE	Elevation	1.0
TUD	Dry floodproofing	0.2 – 0.6
TUW	Wet floodproofing	0.2 – 0.5
TUS	Sewer backup	0.1 – 0.2
TUB	Barrier, levee, or floodwall	0.4 – 0.8
TUC	Channel modification, storm sewer improvements, diversions	0.7 – 0.8
TUF	Storage facilities	0.8




Visual 540-27

500 Series Changes Flood Damage Reduction Activities

Activity 540 – (Drainage System Maintenance)

- Channel Debris Removal (CDR)
- Problem Site Maintenance (PSM)
- Capital Improvement Program (CIP)
- Stream Dumping Regulations (SDR)
- Erosion Protection Maintenance (EPM)
- Storage Basin Maintenance (SBM)




Visual 540-28

Activity 540 - Drainage System Maintenance

Channel Debris Removal (CDR)

- No credit for pipe systems
- Focus is on natural systems, and
- Natural systems that have been channelized or piped
- No change in maximum credit



Visual 540-29

Activity 540 - Drainage System Maintenance

Problem Site Maintenance (PSM) and Capital Improvement Plans (CIP)

- All are now stand alone
- Credit for CDR is no longer a prerequisite

Visual 540-30

Activity 540 - Drainage System Maintenance

Erosion Protection Maintenance (EPM)

- The element EPM is being retired
- Credit was moved to other coastal elements



April 2017
FEMA
NIPICRS

Visual 540-31

600 Series Changes Warning and Response

- 610 (Flood Warning and Response)
 - Adjustments in Emergency Warning Dissemination (EWD)
 - Adjustments in Flood Response Operations (FRO)

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Visual 114-32

600 Series Changes Warning and Response

620 (Levees) Levee Maintenance (LM) Credit

- Credit for LM as stand-alone credit for non-accredited levees
- Credit for threat recognition, warning, response plans and critical facilities not required for LM credit

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Visual 114-33

Section 200 Changes

- Prerequisites
 - Class 9 prerequisite for repetitive loss Category C clarification
 - Class 4 freeboard
- Forms – Appendix E and F
 - Updated
- Quick Check
 - Simplified (no points)

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Visual 114-34

Section 200 – Procedures

232.b. Cycle Scheduling – “A community keeps its classification for three or five years after its effective date.... Communities with larger total premium discounts and/or better classes may be visited on a three-year cycle.”



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Visual 114-35

Section 200 – Procedures

232.b. Cycle Scheduling – “A community keeps its classification for three or five years after its effective date.... Communities with larger total premium discounts and/or better classes may be visited on a three-year cycle.”

Previously:

- All Class 1-5 communities have 3-year cycle verification visits
- All Class 6-9 communities have 5-year cycle verification visits



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Visual 114-36

Section 200 – Procedures

Implemented in 2017:


3-Year Cycle Visits

- ✓ Class 1-4 communities and
- ✓ Top 10% of total premium discount communities (140 communities)

5-Year Cycle Visits

- ✓ Class 5-9 communities not in the top 10% of total CRS discount communities


Phased-in as cycle visits occur. No change in your expected next cycle visit.


Visual 114-37


Section 200 – Procedures

Centralized Annual Recertification


- New Dates
 - February 1
 - May 1
 - August 1
 - October 15
- Submitted to CRS Resource Specialists
- All communities go to new schedule in 2017
- Recertification based on the Manual used in your last cycle visit



See NFIP/CRS Update Newsletter and CRSresources.org/200


Visual 114-38


Section 200 – Procedures



CRS Annual Recertification Schedule

CC-213 RECERTIFICATION AND REQUIRED DOCUMENTATION DUE TO ISO BY

Addressed to	Recertification Due To ISO By	Recertification Due To ISO By	Recertification Due To ISO By
Alabama	February 1	May 1	October 15
Connecticut	February 1	May 1	October 15
Florida (except Miami-Dade & Broward counties)	February 1	May 1	October 15
Illinois	February 1	May 1	October 15
Indiana	February 1	May 1	October 15
Iowa	February 1	May 1	October 15
Kansas	February 1	May 1	October 15
Maine	February 1	May 1	October 15
Michigan	February 1	May 1	October 15
Minnesota	February 1	May 1	October 15
Mississippi	February 1	May 1	October 15
New Hampshire	February 1	May 1	October 15
New York	February 1	May 1	October 15
North Carolina	February 1	May 1	October 15
Ohio	February 1	May 1	October 15
Pennsylvania	February 1	May 1	October 15
Rhode Island	February 1	May 1	October 15
South Carolina	February 1	May 1	October 15
Tennessee	February 1	May 1	October 15
Texas	February 1	May 1	October 15
Vermont	February 1	May 1	October 15
Washington	February 1	May 1	October 15
West Virginia	February 1	May 1	October 15
Wisconsin	February 1	May 1	October 15
Wyoming	February 1	May 1	October 15


Visual 114-39

Section 200 – Procedures


CRS Annual Recertification Schedule

CC-213 RECERTIFICATION AND REQUIRED DOCUMENTATION DUE TO ISO BY

February 1	May 1	August 1	October 15
Connecticut	Colorado	Alabama	Alabama
Florida (except Miami-Dade & Broward counties)	Delaware	Arkansas	Arkansas
Illinois	Florida (except Miami-Dade & Broward counties)	California	Georgia
Indiana	Idaho	Idaho	Hawaii
Iowa	Massachusetts	Louisiana	Maryland
Kansas	Missouri	Montana	Nevada
Maine	Nevada	North Carolina	New Jersey
Michigan	Puerto Rico	South Carolina	New Mexico
Minnesota	West Virginia	Utah	Oklahoma
Mississippi	Virginia	Oregon	Tennessee
New Hampshire	Wyoming	Texas	Washington
New York			
North Carolina			
Ohio			
Pennsylvania			
Rhode Island			
South Carolina			
Tennessee			
Texas			
Vermont			
Washington			
West Virginia			
Wisconsin			
Wyoming			

ANNUAL RECERTIFICATION INFORMATION DISTRIBUTED TO COMMUNITIES BY

December 15	March 15	June 15	September 1



Visual 114-40

Section 200 Changes

State-based Credit will replace UMCs

Why the Change?

- Uniform Minimum Credit (UMC) term and range of credits has caused confusion and false expectations.
- Annual updates have been difficult for staff and most credits are already being implemented and verified at the community level.
- UMC reports have created efficiencies but verification and calculation of most credits is still required.



Visual 114-41

Section 200 Changes


State-based Credit

Uniform Minimum Credit (UMC) term is expiring with 2017 Manual

- New Name and New Approach:
- Two sections:
 1. State-based Credits
 2. Other Potential Credits
- State-Mandated Standards tables


Visual 114-42

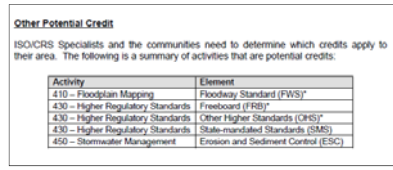
New Name and New Look State-based Credit



The screenshot shows a 'COLORADO VERIFICATION REPORT' for the 'STATE OF COLORADO'. It includes a section for 'State-based Credit' which explains that the CRS provides credits to communities for certain state laws, regulations, and standards that support floodplain management. It also mentions that the credit is provided to each community in the State and is not needed from the community. A table at the bottom lists activities and their corresponding points.

Activity	Element	Points
500 - Hazard Disclosure	Other Disclosure Requirements (CDR)	10

New Name and New Look Other Potential Credit



The screenshot shows a section titled 'Other Potential Credit' which states that ISO/CRS Specialists and the communities need to determine which credits apply to their area. It includes a table summarizing activities that are potential credits.

Activity	Element
410 - Floodplain Mapping	Floodway Standard (FWS)*
430 - Higher Regulatory Standards	Freeboard (FRB)*
430 - Higher Regulatory Standards	Other Higher Standards (OHS)*
430 - Higher Regulatory Standards	State-mandated Standards (SMS)
450 - Stormwater Management	Erosion and Sediment Control (ESC)

Changes in the 2017 CRS Manual

Summary:

- 300 Series – 320, 330, 350
- 400 Series – 410, 420 430 450
- 500 Series – 502*, 530, 540
- 600 Series – 620
- 200 Series – Cycle visits and State-based Credit

** Review the Category C requirements and Activity 510 FMP and RLAA as you develop or update hazard mitigation plans.*

Changes in the 2017 CRS Manual


Remember:

- "There are no changes in the cycle visit verification procedures. Since it may have been five years since your last visit, sit in on one of the "Preparing for a Verification Visit" webinars before your next one."
- As usual, your community is not impacted with the 2017 CRS Manual until your community has its next verification cycle visit. For example, repetitive loss category and 3-year cycle visit schedule after next cycle visit.
- When your cycle visit comes, your ISO/CRS Specialist will work with you to spot any different documentation requirements or other changes that will apply to you in the future.
- Recertification is based on the CRS Manual that you were last verified with.

CRSresources.org Updates

2017 CRS Coordinator's Manual available at CRSresources.org, along with

- Forms & Worksheets
- Scoring guides
- Checklists
- Etc.




More 2017 Manual articles in 2017 NFIP/CRS Newsletters

Changes in the 2017 CRS Manual

ISO/CRS Specialists will be helping all communities:

- Verification Visits
- Users Groups
- Conferences



CRS Training Opportunities

- Webinars
- EMI Course
- Field Courses
- See *NFIP/CRS Update Newsletter* for dates




Visual 114-49

CRS Webinar Series

2017 Webinars
(all times 1:00 p.m. Eastern)

Visit CRSresources.org -Training & Videos Tab



Visual 114-50

CRS Webinar Series

Also visit


CRSresources.org

- For “Success with CRS”
- And CRS Participation Maps (100-general)


Visual 114-51

CRSresources.org


SUCCESS WITH CRS



Success with CRS

The Community Rating System is a voluntary program of the National Flood Insurance Program. Through the CRS, communities that are undertaking floodplain management activities that exceed the minimum floodplain management requirements of the NFIP earn reductions in the flood insurance premiums of their residents resulting in more affordable flood insurance.


But more than this, by applying a whole community approach to floodplain management, the CRS contributes to community resilience, increased resilience.


Visual 114-52

Colorado

Top 50 National Flood Insurance Program (NFIP) Policy Count Communities* and Community Rating System (CRS) Participation

Rank	CRS	Community Name	Policy Count	CRS Status
1	1	Fort Collins	10,000	CRS 1
2	2	Longmont	8,000	CRS 1
3	3	Louisville	7,000	CRS 1
4	4	Durham	6,000	CRS 1
5	5	Windsor	5,000	CRS 1
6	6	Arvada	4,000	CRS 1
7	7	Centennial	3,000	CRS 1
8	8	Englewood	2,000	CRS 1
9	9	Golden	1,000	CRS 1
10	10	Northglenn	1,000	CRS 1
11	11	Westminster	1,000	CRS 1
12	12	Commerce City	1,000	CRS 1
13	13	Thornton	1,000	CRS 1
14	14	Wheat Ridge	1,000	CRS 1
15	15	Littleton	1,000	CRS 1
16	16	Superior	1,000	CRS 1
17	17	Windsor	1,000	CRS 1
18	18	Arvada	1,000	CRS 1
19	19	Centennial	1,000	CRS 1
20	20	Englewood	1,000	CRS 1
21	21	Golden	1,000	CRS 1
22	22	Northglenn	1,000	CRS 1
23	23	Westminster	1,000	CRS 1
24	24	Commerce City	1,000	CRS 1
25	25	Thornton	1,000	CRS 1
26	26	Wheat Ridge	1,000	CRS 1
27	27	Littleton	1,000	CRS 1
28	28	Superior	1,000	CRS 1
29	29	Windsor	1,000	CRS 1
30	30	Arvada	1,000	CRS 1
31	31	Centennial	1,000	CRS 1
32	32	Englewood	1,000	CRS 1
33	33	Golden	1,000	CRS 1
34	34	Northglenn	1,000	CRS 1
35	35	Westminster	1,000	CRS 1
36	36	Commerce City	1,000	CRS 1
37	37	Thornton	1,000	CRS 1
38	38	Wheat Ridge	1,000	CRS 1
39	39	Littleton	1,000	CRS 1
40	40	Superior	1,000	CRS 1
41	41	Windsor	1,000	CRS 1
42	42	Arvada	1,000	CRS 1
43	43	Centennial	1,000	CRS 1
44	44	Englewood	1,000	CRS 1
45	45	Golden	1,000	CRS 1
46	46	Northglenn	1,000	CRS 1
47	47	Westminster	1,000	CRS 1
48	48	Commerce City	1,000	CRS 1
49	49	Thornton	1,000	CRS 1
50	50	Wheat Ridge	1,000	CRS 1



Legend:


- ★ National CRS Champion
- ★ Top 50 NFIP Communities
- ★ CRS 1
- ★ CRS 2
- ★ CRS 3
- ★ CRS 4
- ★ CRS 5
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- ★ CRS 46
- ★ CRS 47
- ★ CRS 48
- ★ CRS 49
- ★ CRS 50

Notes:

- As of October 2017, 101 communities in Colorado participate in the National Flood Insurance Program (NFIP).
- Of these communities, 47 (or 46%) participate in the Community Rating System (CRS).
- Of the top 50 Colorado communities, 36 (or 72%) participate in the CRS.
- The remaining 17 communities present an inherent opportunity for increasing participation in the CRS.

Benefits of joining the CRS:

- Activities conducted by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage and environmental protection.
- Residents are rewarded for the community's working to protect their flood hazard.
- Public information activities will build a knowledgeable constituency interested in learning and improving flood protection measures.
- Strong relationships to the community instead of being apart or in competition positions.


Visual 114-53

CRS Webinar Series

Questions?




Visual 114-54