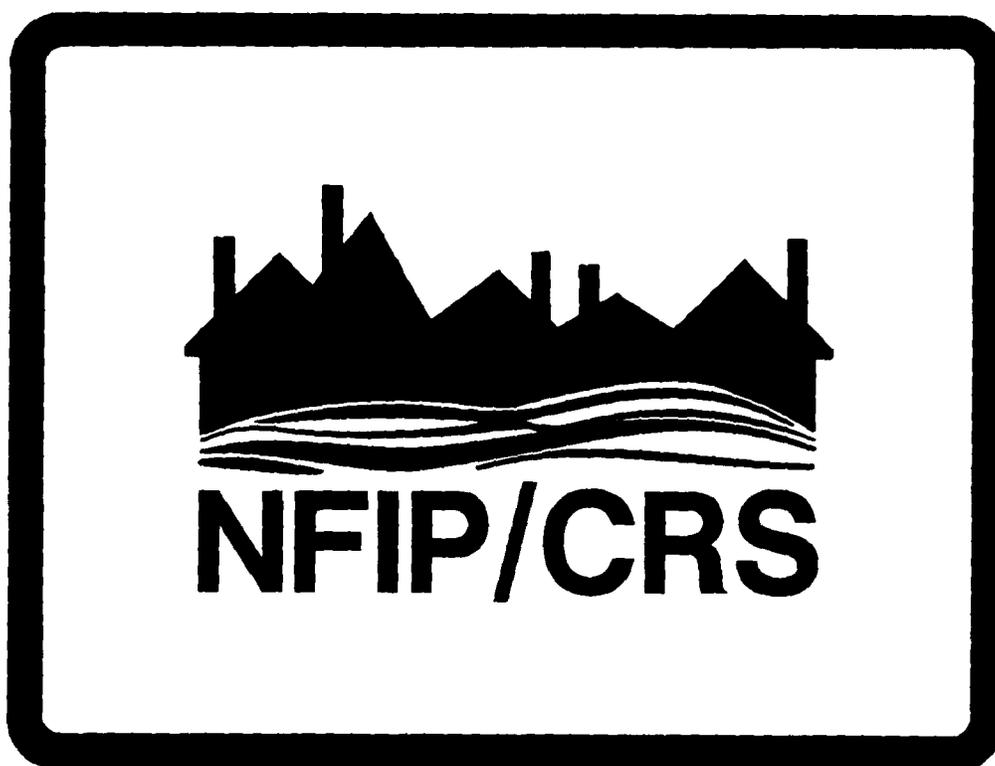


National Flood Insurance Program Community Rating System



CRS APPLICATION
JANUARY 1999

This document was prepared for the Community Rating Task Force by the Insurance Services Office, Inc., with support from French & Associates, Ltd., and the Association of State Floodplain Managers, Inc.

A community interested in more information on obtaining flood insurance premium credits through the Community Rating System (CRS) should have the *CRS Coordinator's Manual*. It and other publications on the CRS are available free from:

Flood Publications
NFIP/CRS
P.O. Box 501016
Indianapolis, IN 46250-1016
(317) 848-2898
Fax: (317) 848-3578

The Emergency Management Institute (EMI) is a Federal Emergency Management Agency training center located in Emmitsburg, Maryland. It offers five-day courses on:

- The Community Rating System,
- Digital Hazard Data,
- Managing Floodplain Development Through the National Flood Insurance Program, and
- Retrofitting Floodprone Residential Buildings.

As noted on pages 24 and 28, CRS credit is provided for graduating from the last two courses. Stipends to cover travel, registration, and rooms are usually available from FEMA. For more information, call EMI at 1-800-238-3358 or your state emergency management agency's training office.

FOREWORD

The Community Rating System (CRS) is a part of the National Flood Insurance Program (NFIP). Flood insurance premium rates are reduced based on a community's CRS classification. In a Class 10 community, there is no premium rate reduction. A community may apply to become a Class 9 or better in order to give its flood insurance policy holders a 5% or better reduction. The best classification is a Class 1, which results in a 45% rate reduction.

To receive a classification better than a Class 10, your community must apply to the Federal Emergency Management Agency (FEMA) and document how it is implementing certain creditable floodplain management activities. This *CRS Application* is used to apply for a CRS classification. The credit points listed are based on the average points received by most communities and are considered preliminary.

After you submit your application, you will be contacted by an ISO/CRS Specialist. The Specialist will review your application according to the *CRS Coordinator's Manual*. The *Coordinator's Manual* is a separate document that includes detailed explanations of the creditable activities and the algebraic formulae for calculating your verified or final credit points. This *CRS Application* can only be used for a community's first application. The activity worksheets in the *Coordinator's Manual* are used for modifying an application later.

NOTE: *FOR THE SAKE OF BREVITY, THIS CRS APPLICATION DOES NOT INCLUDE ALL OF THE INFORMATION ON CREDITING ACTIVITIES THAT IS CONTAINED IN THE MORE DETAILED CRS COORDINATOR'S MANUAL. The section numbering matches the numbering in the Coordinator's Manual, so some section numbers are missing from this publication.*

This *CRS Application* discusses only the documentation that is submitted with your initial application. The *Coordinator's Manual* and your ISO/CRS Specialist will explain additional materials that are needed for the verification visit and that are submitted annually to document continued implementation of the activities.

Some of the activities may appear to have relatively low scores. This *CRS Application* intentionally provides lower credit points for the more complicated activities where it is difficult to communicate the CRS credit criteria. The ISO/CRS Specialist or a technical reviewer will calculate the correct verified score based on the documentation submitted. You are encouraged to review the more detailed credit criteria in the *CRS Coordinator's Manual* before you submit your application.

Where to start: Pages 1 through 3 provide a summary of the Community Rating System. If you have seen the 13-minute video on the CRS, you may want to skip this section and begin on page 4.

For more information: Additional publications are listed in Appendix B on page 51. Technical assistance can be obtained from your FEMA Regional Office (see page 49), State NFIP Coordinator, or ISO/CRS Specialist.

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100 INTRODUCTION

Background: Communities that regulate new development in their floodplains are able to join the National Flood Insurance Program (NFIP). In return, the NFIP provides federally backed flood insurance for properties in participating communities.

Today over 18,500 communities are in the NFIP. There are over 4 million policies in effect and over \$8 billion have been paid in flood insurance claims since 1978. The NFIP is one of the nation's largest programs to manage floodplain development and help pay for repairs to flooded properties.

The Community Rating System (CRS) is a part of the NFIP. The CRS reduces flood insurance premiums to reflect what a community does above and beyond the NFIP's minimum standards for floodplain regulation. The objective of the CRS is to reward communities for what they are doing, as well as to provide an incentive for new flood protection activities.

CRS Classes: The reduction in the insurance premiums is in the form of a CRS classification. There are 10 classes, each providing an additional 5% premium rate reduction for properties in the community's mapped floodplain: Class 10 receives no premium reduction, Class 9 receives 5%, Class 8 receives 10%, etc.. In addition, classes 1–9 all provide a 5% reduction for properties outside of the floodplain.

A community's class is based on the number of credit points it receives for its floodplain management activities. A community that does not apply for the CRS, or applies but does not obtain the minimum number of credit points, or fails to continuously implement the credited activities, is a Class 10 community.

Application: 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. To date, over 900 communities are participating as CRS class 9 or better.

To apply, a community submits documentation that it is implementing floodplain management activities recognized in the *CRS Coordinator's Manual*. The submittal uses worksheet pages included in the *CRS Application* and includes additional materials appropriate for each activity.

It is important that the community submit correct and complete materials to show what it is doing. Only through a review of the submitted documentation can the credit be verified.

A CRS application is submitted to the community's ISO/CRS Specialist (see page 57). The ISO/CRS Specialist is an employee of the Insurance Services Office, Inc. (ISO). ISO works on behalf of FEMA and the insurance companies to review CRS applications, verify the communities' credit points, and perform program improvement tasks. A copy may also be sent to the Regional Office of the Federal Emergency Management Agency (FEMA) and the state NFIP Coordinator.

No fee is charged for a community to apply for participation in the CRS. The only costs the community incurs are those of implementing creditable floodplain management activities and the staff time needed to prepare the CRS application. All CRS publications and software are available at no cost by using the order form on page 53.

Verification: FEMA and the State NFIP Coordinator send their comments on the application to the ISO/CRS Specialist. The ISO/CRS Specialist reviews the community's application documents to confirm that there are enough credit points to warrant a Class 9 or better. If so, a verification visit is scheduled. During the visit, the community's program is reviewed in detail and verified both in the office and in the field. The ISO/CRS Specialist submits the findings to FEMA.

FEMA sets the credit to be granted and notifies the community, the state, insurance companies, and other appropriate parties. The community's CRS classification takes effect on either April 1 or October 1, whichever comes first after the community's program is verified.

Each year the community must recertify that it is continuing to perform the activities that are being credited by the CRS. Recertification is an annual activity that includes copies of projects conducted during the year, progress reports, and similar items that document continued implementation of the credited activities. Every few years, the community must also verify its program again. This is done on a cyclical basis and involves another verification visit.

Community Responsibilities: As part of its application, the community's Chief Executive Officer (CEO) must designate a staff person as the CRS Coordinator. The Coordinator is the point of contact for FEMA and the ISO/CRS Specialist on CRS matters. The CRS Coordinator should be someone familiar with the operation of all community departments that implement the credited activities.

Once it has submitted its CRS application, a community must continue to implement its credited activities to keep its classification. Specifically, a community is responsible for:

- cooperating with the ISO/CRS Specialist and the verification procedures,
- recertifying each year that it is continuing to implement its activities,
- submitting the appropriate documents with its recertification,
- advising FEMA of modifications in its activities,
- maintaining elevation certificates, other permit records, and old Flood Insurance Rate Maps forever,
- maintaining other records of its activities until the next verification visit, and
- participating in the cycle verification process.

Communities will receive periodic updates to the *CRS Coordinator's Manual* and other CRS materials. They are encouraged to order other background publications, attend CRS workshops, and ask their ISO/CRS Specialists for help in understanding the CRS credit criteria for their current and planned activities.

CRS Activities: There are 18 floodplain management activities credited by the Community Rating System, organized under four series:

- 300 Public Information
- 400 Mapping and Regulations
- 500 Flood Damage Reduction
- 600 Flood Preparedness

Activity 310 (Elevation Certificates) is required of all CRS communities. Designated repetitive loss communities must undertake certain activities as explained on pages 33–34. The rest of the activities are optional.

Communities should prepare and implement those activities that best deal with their local problems, whether or not they are creditable under the CRS. They may already be implementing several activities that deserve CRS credit.

Often a community wants to undertake a new floodplain management activity for CRS credit. In such cases, all of the benefits of the activity should be weighed in order to determine whether it is worth implementing. Besides insurance premium reductions, benefits that should be considered can include increased public safety, reduction of damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.

Many communities can qualify for "uniform minimum credit," whereby a state or regional agency can apply for a CRS activity that it is implementing on behalf of its communities. For example, some states have disclosure laws that are creditable under Activity 340 (Flood Hazard Disclosure). Any community in those states will receive those credit points when it applies for CRS credit and demonstrates that the law is effectively implemented within its jurisdiction.

The *CRS Coordinator's Manual* is not a federal regulation or a model with design standards for local floodplain management. The *Manual* is a tool that describes methods of calculating credit points for various community activities. The fact that the CRS does not provide a direct credit for some activities does not mean that they should not be implemented by communities that need them.

The CRS welcomes innovative ways to prevent or reduce flood damage. Communities that are implementing floodplain management activities not listed in the *CRS Coordinator's Manual* are encouraged to request a review to determine if they should be credited.

CRS Publications: This CRS Application provides summary information that is spelled out in more detail in the *CRS Coordinator's Manual*. Additional guidance is provided in other publications listed in Appendix B on pages 51–55.

All CRS materials use the same numbering system. All of them use the following terms and acronyms:

ISO/CRS Specialist: The person who reviews and verifies your application, and is also available to help you with questions on these materials.

FIRM: Flood Insurance Rate Map, published by FEMA and provided to communities.

SFHA or Special Flood Hazard Area: The floodplain delineated on the FIRM as A and V Zones.

CEO or Chief Executive Officer: The mayor, county board chair, city manager, or other person of equivalent position.

210 REQUESTING CRS CREDIT

Application for a CRS classification is voluntary. Preapplication activities are covered in Section 211 and the application documents needed are explained in Section 212. If you do apply, you are required to submit all of the application documents needed, including application for credit under Activity 310 (Elevation Certificates). Repetitive loss communities are also required to submit additional materials as explained on pages 33–34.

211 Credit Prerequisites

a. Application Prerequisites: There are two prerequisites to applying to become a Class 9 or better community. First, The community must have been in the Regular Phase of the NFIP for at least one year. Second The community must be in full compliance with the minimum requirements of the NFIP. If a CRS community is determined at any time to not be in full compliance, it will revert to a CRS Class 10.

Your application must include a letter from the FEMA Regional Office stating that your community is in full compliance with the NFIP. (The Regional Offices are listed on page 49.) The letter must have been written no earlier than six months before your application is submitted. The Regional Office or State NFIP Coordinator may need to visit your community if they have not been there recently. If so, your application cannot be submitted until the visit is conducted and FEMA confirms the community's full compliance.

b. Class 7 Prerequisite: While not this does not affect your application, you should be aware that in order to be a Class 7 or better, your community must have received a classification of 6 or better under the Building Code Effectiveness Grading Schedule (BCEGS). Both BCEGS classifications (residential/personal and commercial) must be at least a Class 6 or better.

The Building Code Effectiveness Grading Schedule is administered by the Insurance Services Office, Inc. (ISO). It measures a community s building code standards as they relate to natural hazard mitigation and how the community administers its code. More information about BCEGS can be obtained from your ISO/CRS Specialist (see page 57).

c. Application Information: You MUST check with your FEMA Regional Office (listed on page 49) to obtain information important to your application. Ask the following questions:

1. Is your community in full compliance with the NFIP? If so, ask for a letter of confirmation. You cannot apply for a CRS classification until the FEMA Regional Office provides the letter. You may have to wait for the Region or the State Coordinator to conduct a community visit.
2. What parts of the application are submitted to the Regional Office and the State NFIP Coordinator? Some FEMA Regions and State Coordinators will want the entire application and some will want to review only certain parts. In any case, the entire application is submitted to the ISO/CRS Specialist. See also "Application Submittal" on page 8.
3. Is your community a repetitive loss community? If so, ask for the FEMA repetitive loss list so that you can meet the requirements of Sections 501-503 and Activity 510 (Floodplain Management Planning) on pages 33–37
4. How many credit points will you receive for your state's dam safety program under Activity 630 (Dam Safety)? Enter this number in the blank before Section 631.a on page 45.

5. What is the U.S. Census growth rate for your county? Enter this number in the blank before 711.a on page 46.

The Regional Office can tell how many NFIP policies are in your community, how much flood insurance coverage is provided, and what are the annual premiums paid. This information is not required, but it will help determine the monetary impact of your participation in the CRS.

You may also want to call your ISO/CRS Specialist (see page 57) and discuss your application. The Specialist can provide advice on helpful hints, common mistakes to avoid, how neighboring communities have handled certain activities, and possible timing of the verification visit.

212 Application Documents

A complete application must include the appropriate worksheet pages from this *CRS Application* and the documents that must be submitted with them as noted in the Application Documentation section for each activity. No credit is given if your application is incomplete.

This document includes two sets of worksheet pages. One set is with the text on pages 7–47; use it for notes and to figure your credit points and needed documentation. The second set of worksheet pages is at the end; it has no page numbers. Once you have decided what you are going to apply for, fill out the appropriate pages from the second set and submit them with your formal application.

Application Cover Page: On page 7 is the application cover page that includes data needed about your community. It should be the first page of your application. The following notes explain Sections 1 through 8 on the cover page. All of these items must be included with your application package.

1. Your NFIP number and "FIRM Effective Date" are found on the legend of your FIRM. The latter is usually the date of conversion to the Regular Program of the NFIP. The "Current FIRM Date" is the date on the FIRM Index Map.
2. Your Chief Executive Officer (CEO) is your mayor, county board chair, city manager, or other person of equivalent position. Your CEO must designate your community's CRS Coordinator. The CRS Coordinator coordinates the application work of the various departments and offices performing the activities for which credit is being requested. This person serves as the liaison between the community and FEMA and the ISO/CRS Specialist on CRS matters.

The CRS Coordinator need not be the person who normally handles NFIP activities. The program will be best managed when the CRS Coordinator can speak for the CEO, e.g., an assistant city manager. The CRS Coordinator should attend all CRS workshops. This person should know the operations of all community departments that deal with floodplain management and public information. The CRS Coordinator must coordinate the application process and know where to obtain the documentation needed for each activity.

3. As noted in Section 211 on page 4, your application must include the letter from your FEMA Regional Office stating that your community is in full compliance with the NFIP. The letter must be dated no more than six months before your application date.

4. Check each activity for which you are applying. Your application must include completed copies of the appropriate worksheet pages of this *CRS Application* and the documentation that is required for each activity. See "Worksheet Pages" on page 8.

Two spaces are already checked because they are required of every application. Activity 310 (Elevation Certificates) is a minimum requirement for participation in the CRS. You must complete and submit the worksheet page for Activity 310. The worksheet page for 720 (Community Total Points) is also required to show your total points. You may apply for any of the other activities, as long as all of your activities add up to 500 points or more.

5. As noted on page 4, you must check with your FEMA Regional Office to see if you are a repetitive loss community. If FEMA tells you that you have one or more repetitive loss properties, you must obtain the list of properties from FEMA, read Sections 501–503 and complete the two worksheet pages for Sections 500–503 on pages 33–34. Category C communities (those with more than 10 repetitive loss properties) must also apply for Activity 510 (Floodplain Management Planning).
6. The National Flood Insurance Act, as amended in 1973, requires "the purchase of flood insurance by property owners who are being assisted by federal programs or by federally supervised, regulated or insured agencies or institutions in the acquisition or improvement of land or facilities located or to be located in identified areas having special flood hazards." This requirement is also explained on page 14.

As a property owner, a local government is subject to this law as well. If your community received federal financial assistance for a community-owned building in the floodplain, you are required to maintain flood insurance on that building. Examples of federal financial assistance you may have received include Environmental Protection Agency grants to improve wastewater treatment plants, Community Development Block Grants, and FEMA disaster assistance for damaged buildings.

Your CEO must certify that you have all the flood insurance policies that you have been required to have. The CRS is not concerned with past lapses in flood insurance coverage. What counts is that NFIP insurance is in effect when you apply and is kept in the future. The CRS Coordinator should make every effort to determine the community's legal requirement for flood insurance.

7. Your CEO must certify that your community is actually implementing the activities in your application. This certification does NOT mean that you will START doing them; it means that your community IS doing them as of the date of your application. With this certification, you do not need to submit certifications for individual activities or "certified true copies" of ordinances or other documents, although some activities require certifications by registered professional engineers.

<p>This <i>CRS Application</i> contains examples of certifications and ordinance language. It is recommended that all certifications and proposed ordinances be reviewed by your attorney or corporation counsel.</p>

8. The cover page must be signed by your community's CEO. This form cannot be signed by a department head or other staff person.

210 CRS APPLICATION COVER PAGE

1. Community Name: _____ State: _____
Application Date: _____, 19____ County: _____ BCEGS: ____/____:
NFIP Number: _____ FIRM Effective Date: _____, 19____
Population: _____ Current FIRM Date: _____, 19____
2. Chief Executive Officer: _____ CRS Coordinator: _____
Name: _____
Title: _____
Address: _____

Coordinator's Telephone: _____ Fax: _____
3. Attached is our letter from FEMA stating that we are in full compliance with the minimum requirements of the National Flood Insurance Program.
4. Attached are copies of the appropriate *CRS Application* worksheet pages and the needed documentation to apply for the following activities (check the ones that apply):
- | | |
|--|--|
| <input checked="" type="checkbox"/> 310 Elevation Certificates | _____ 440 Flood Data Maintenance |
| <input type="checkbox"/> 320 Map Information | _____ 450 Stormwater Management |
| <input type="checkbox"/> 330 Outreach Projects | _____ 510 Floodplain Management Planning |
| <input type="checkbox"/> 340 Hazard Disclosure | _____ 520 Acquisition and Relocation |
| <input type="checkbox"/> 350 Flood Protection Library | _____ 530 Retrofitting |
| <input type="checkbox"/> 360 Flood Protection Assistance | _____ 540 Drainage System Maintenance |
| <input type="checkbox"/> 400SH Special Hazard Areas | _____ 610 Flood Warning Program |
| <input type="checkbox"/> 410 Additional Flood Data | _____ 620 Levee Safety |
| <input type="checkbox"/> 420 Open Space Preservation | _____ 630 Dam Safety |
| <input type="checkbox"/> 430 Higher Regulatory Standards | _____ 710 Community Growth Adjustment |
| <input type="checkbox"/> 430LZ Low Density Zoning | <input checked="" type="checkbox"/> 720 Community Total Points |
5. Check which applies: _____ There are no repetitive loss properties in our community.
_____ Attached are the two worksheet pages for Sections 500–503 (Repetitive Loss Areas).
6. 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.
7. I hereby certify that _____ [community name] is implementing those activities designated on the attached pages. We will continue to implement these activities and will advise the Federal Emergency Management Agency if any of them are not being conducted in accordance with this application.
8. Signed: _____ (Chief Executive Officer)

Worksheet Pages: Each activity has one or more pages that explains the credit points and/or a worksheet page (the one with the space at the top for the community's name). Enter the appropriate credit points in the blanks in the left column of the worksheet page. The credit points are added and the total points for each activity are transferred to page 47.

The last section of each activity is the Application Documentation section. You must check off the documentation that is needed with the application and you must check that those items needed for verification will be provided during the verification visit. Attach the documentation needed with the application to the worksheet page for that activity. Mark the margins to show where the credited element is covered. Your ISO/CRS Specialist will explain any additional documentation that may be needed for the verification visit or your annual recertification.

213 Application Procedures

a. Application Submittal: Ask your FEMA Regional Office or ISO/CRS Specialist about who gets what parts of the application. A complete application (appropriate worksheet pages and all needed documentation) is sent to your ISO/CRS Specialist.

All or parts of the application are sent to the FEMA Regional Office, Attn: Director, Mitigation Division, and to your State NFIP Coordinator. The FEMA Regional offices are listed in Appendix A, page 49. They or the ISO/CRS Specialist can provide the name, address, and telephone number of your State NFIP Coordinator.

Your application will be returned under the following circumstances:

- If your community is not in full compliance with the NFIP,
- If your application is incomplete, or
- If your application does not have the 500 points needed to warrant a Class 9.

b. Application Review: CRS classifications take effect on April 1 and October 1 of each year. Although you may apply for a CRS classification at any time, you should be aware of the time needed to process and review the application.

The ISO/CRS Specialist and FEMA Regional Office will need approximately one month to conduct the application review. Once the application review confirms that your community should have the 500 points needed for a Class 9, the ISO/CRS Specialist schedules a verification visit. This visit must be held within six months of receipt of a complete application.

During the verification visit, the ISO/CRS Specialist will review your activities according to the scoring criteria in the *CRS Coordinator's Manual*. For example, a random sample of your elevation certificates will be checked to see if they are complete and correct. Your credit points could increase or decrease based on these reviews and the more accurate scoring formulae in the *Coordinator's Manual*.

After the verification visit is complete and all needed documentation has been received, FEMA and ISO need another three months to review, double check, and confirm the ISO/CRS

Specialist's verification report. Once FEMA confirms your community's classification, it sends a notice to your CEO and the insurance companies. This must be done before January 1 and July 1 in order to give the insurance companies three months to distribute the community classification lists that take effect on April 1 and October 1.

Therefore, it takes 5-9 months for FEMA and ISO to review, verify, and double check the application and then to advise the insurance companies of the new classification. The insurance companies need an additional 3 months to advise their agents. Accordingly, your CRS classification will take effect on the April 1 or October 1 approximately 8-12 months after you submit your application.

310 ELEVATION CERTIFICATES

Community: _____

NOTE: Section 311.a is required of all communities.

This activity provides credit for maintaining records of flood data and elevations of new buildings on FEMA's Elevation Certificate. For this credit, your community's program must do all of the following:

- a. The records must be on a FEMA elevation certificate (FEMA Form 81-31) or FEMA floodproofing certificate (FEMA Form 81-65). Examples of their first pages are on page 11. You may transfer elevation or floodproofing data from earlier records to the FEMA form. Copies of the forms are available from your FEMA Regional Office.
- b. You must maintain completed certificates for all buildings constructed or substantially improved in the Special Flood Hazard Area (SFHA) during the period credited.
- c. You must review the certificates to ensure that the information is correct. Each FEMA Elevation Certificate includes instructions.
- d. You must make copies of the certificates available to any inquirer.

311 Credit Points

- 56 a. All communities applying for a CRS application must apply for this element. Enter 56 points because you will complete and maintain FEMA's certificates for ALL buildings constructed or substantially improved in the SFHA after the date you apply to the CRS.
- _____ b. This credit is for maintaining FEMA elevation certificates on buildings built or substantially improved during the period between your community's initial FIRM effective date and the date you applied to the CRS. These buildings are known as post-FIRM buildings. Enter 56 points if you have FEMA elevation certificates for *all* your post-FIRM buildings or enter 14 points if you have FEMA certificates on at least 25% of the buildings built in the SFHA since your initial FIRM date.
- _____ c. This credit is for maintaining FEMA elevation certificates on buildings built before your community's initial FIRM effective date. These buildings are known as pre-FIRM buildings. Enter 15 points if you have FEMA elevation certificates for ALL your pre-FIRM buildings or enter 4 points if you have FEMA certificates on at least 25% of the buildings built in the SFHA before your initial FIRM date.
- _____ d. Enter 10 points if the data from your elevation certificates have been entered into a computer data base. A free copy of computer software for elevation certificates is available (see Appendix B, page 51).
- _____ Enter the total of a through d. Enter this value in the blank after "310" on page 47.

314 Application Documentation During the verification visit, you must provide copies of completed certificates to support your credit.

ELEVATION CERTIFICATE
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No. 3067-0077
 Expires July 31, 1999

ATTENTION: Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). **Instructions for completing this form can be found on the following pages.**

SECTION A PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME		POLICY NUMBER
STREET ADDRESS (including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER		COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.)		
CITY	STATE	ZIP CODE

SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SUFFIX	4. DATE OF FIRM INDEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION (if AO Zones, use depth)
---------------------	-----------------	-----------	-----------------------	--------------	--

7. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE): NGVD Other (describe on back)
 8. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: _____ feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION C BUILDING ELEVATION INFORMATION

- Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level _____.
- (a) FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of _____ feet NGVD (or other FIRM datum—see Section B, Item 7).
 (b) FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of _____ feet NGVD (or other FIRM datum—see Section B, Item 7).
 (c) FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is _____ feet above _____ or below _____ (check one) the highest grade adjacent to the building.
 (d) FIRM Zone AO. The floor used as the reference level from the selected diagram is _____ feet above _____ or below _____ (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance? Yes No Unknown
- Indicate the elevation datum system used in determining the above reference level elevations: NGVD Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM (see Section B, Item 7), then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
- Elevation reference mark used appears on FIRM: Yes No (See Instructions on Page 4)
- The reference level elevation is based on: actual construction construction drawings
 (NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
- The elevation of the lowest grade immediately adjacent to the building is: _____ feet NGVD (or other FIRM datum—see Section B, Item 7).

SECTION D COMMUNITY INFORMATION

- If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: _____ feet NGVD (or other FIRM datum—see Section B, Item 7).
- Date of the start of construction or substantial improvement _____.

FEMA Form 81-31, AUG 96

REPLACES ALL PREVIOUS EDITIONS

SEE REVERSE SIDE FOR CONTINUATION

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM
FLOODPROOFING CERTIFICATE
FOR NON-RESIDENTIAL STRUCTURES

O.M.B. NO. 3067-0077
 Expires May 31, 1996

The floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation; however, a floodproofing design certification is required. This form is to be used for that certification. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or effect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements. The permitting of a floodproofed residential basement requires a separate certification specifying that the design complies with the local floodplain management ordinance.

BUILDING OWNER'S NAME		FOR INSURANCE COMPANY USE
STREET ADDRESS (including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER		POLICY NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.)		COMPANY NAIC NUMBER
CITY	STATE	ZIP CODE

SECTION I FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM:

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM INDEX	FIRM ZONE	BASE FLOOD ELEVATION (if AO Zones, use depth)
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SECTION II FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)

Floodproofing Design Elevation Information:

Building is floodproofed to an elevation of _____ feet NGVD. (Elevation datum used must be the same as that on the FIRM.)

Height of floodproofing on the building above the lowest adjacent grade is _____ feet.

(NOTE: for insurance rating purposes, the building's floodproofed design elevation must be at least one foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium.)

SECTION III CERTIFICATION (By a Registered Professional Engineer or Architect)

Non-Residential Floodproofed Construction Certification:

I certify that based upon development and/or review of structural design, specifications, and plans for construction that the design and methods of construction are in accordance with accepted standards of practice for meeting the following provisions:

The structure, together with attendant utilities and sanitary facilities, is watertight to the floodproofed design elevation indicated above, with walls that are substantially impermeable to the passage of water.

All structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy, and anticipated debris impact forces.

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME	LICENSE NUMBER (or Affix Seal)		
TITLE	COMPANY NAME		
ADDRESS	CITY	STATE	ZIP
SIGNATURE	DATE	PHONE	

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

FEMA Form 81-65, MAY 93

REPLACES EDITION OF MAY, 90, WHICH IS OBSOLETE.

593-9049B (5/93)

NOTES: 1. The 1990 and 1993 versions of the certificates have expired, but still may be used. 2. These forms are scheduled to be revised in 1999. Check with your FEMA Regional Office or ISO/CRS Specialist on what form you should be using.

FEMA Elevation and Floodproofing Certificates

320 MAP INFORMATION

This activity credits reading Flood Insurance Rate Maps (FIRMs) in response to requests from the public. For this credit, your community's program must do ALL of the following:

1. You must respond to all inquiries to identify a property's FIRM zone within a reasonable period of time. You may charge a reasonable fee for this service and you may require the inquirer to submit the request in writing or show the property on a street map. If the property is too close to the floodplain boundary, you may provide the inquirer with a copy of the FIRM and advise that a FIRM zone determination cannot be made. Inquirers should be advised that this service does not relieve a lending institution of its responsibility to determine if flood insurance should be required as a condition of a loan.

If asked, you must provide additional information that is shown on the FIRM. Such data include the community NFIP number, FIRM panel number, FIRM index date, the FIRM zone, and the base flood elevation or depth.

2. You must advise those who inquire about a property in the SFHA that flood insurance is required as a condition of a loan or federal assistance or provide a handout that explains the flood insurance purchase requirement (see example, page 14).
3. If you are a coastal community and find that a property is in a designated "undeveloped coastal barrier" or "otherwise protected area," you must inform the inquirer about the designation and the limits on federal assistance under the Coastal Barriers Resources Act.
4. You must use the latest Flood Insurance Rate Map (FIRM) and you must maintain copies of all FIRMs in effect since the date you apply to the CRS. You are responsible for ensuring that the map used is updated to reflect new subdivisions, changes in corporate limits and all new FIRM data from flood insurance restudies, map revisions, map amendments, and Letters of Map Amendment (LOMAs) and Map Revision (LOMRs).
5. EACH YEAR, you must publicize this service to local banks, lending institutions, insurance agencies, and real estate agencies. An example of a letter publicizing this service is on the next page. As an alternative, you may publicize this service in a newsletter or other outreach project that reaches everyone in the community and is credited under Section 331.a.1. A news article or legal notice in a newspaper or a note in the telephone book will not suffice.
6. You must keep a log or other record of this service. The record must include the date, the address or location of the property, and whether the inquirer was advised of the flood insurance purchase requirement (see example, below).

LOG OF WALK-IN AND TELEPHONE MAP INFORMATION INQUIRIES							
DATE	TYPE	ADDRESS	PANEL	ZONE	ELEV	INSURANCE PURCHASE REQUIREMENT	DESIGNATED COASTAL BARRIER
2/3		W	201 W. Main			0001B	AE
	734		H			No	
2/4		T	309 W. Mumford			0001B	X
	N/A		N/A			No	
2/4		T	907 S. Busey			0002B	AE
	727		V			No	
2/5		L	408 E. Marion			0001B	
A		N/A	H			No	

320 MAP INFORMATION

Community: _____

321 Credit Points

___ If your community does ALL SIX of the items listed on page 12, enter 140 points. Enter this value in the blank after "320" on page 47.

323 Application Documentation You must attach the following documentation to this page of your application. Check the sections that apply:

- ___ a. Documentation that shows how you publicized the service each year (use one of the following methods):
 - ___ 1. If you send letters to appropriate institutions and agencies, a copy of one of the letters (see example, below). The letter to insurance agents must also tell them that your community has elevation certificates for recent construction;
 - ___ 2. If you notify organizations of institutions and agencies, copies of the notifications in their publications. The notice to insurance organizations must also tell them that your community has elevation certificates for recent construction; OR
 - ___ 3. The documentation attached to Activity 330 (Outreach Projects) includes a section that publicizes this service in the outreach project sent to the entire community (mark the notice for this activity in the margin of the outreach project).
- ___ b. If another agency provides this service, attached is its agreement to provide it.

You must have the following items available for the verification visit. Check that you will have the applicable ones available:

- ___ c. Records of institutions and agencies that were notified of this service. If you send letters to institutions and agencies, a mailing list for those institutions and agencies.
- ___ d. Copies of the letters to inquirers or other record (such as the log on the previous page) that notes the date, the address or location of the property, and that the inquirer was advised of the flood insurance purchase requirement, if applicable.
- ___ e. Documentation showing how you keep your FIRM updated.

Example of a Notice Publicizing the Map Information Service

NOTICE TO: Lending Institutions and Real Estate and Insurance Agents

SUBJECT: Flood Insurance Rate Map Zone Information

As a public service, the City of Floodville will provide you with the following information upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the City.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- We have a handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.

If you would like to make an inquiry, please tell us the street address and, if available, the subdivision, lot and block number. We are open 9:00 am to 4:30 pm, Monday -- Friday. Call us at (708) 555-1234 or drop by the Department of Planning and Development in City Hall. Anyone in the office can provide the needed information. There is no charge for this service.

Example of a handout explaining the flood insurance purchase requirement.

[Community Letterhead]

Flood Insurance

NFIP: This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct loss caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such 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 Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

How it Works: Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a SFHA. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents have copies, also. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in a SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be floodprone. While not mandated by law, a lender may require a flood insurance policy for a property in any zone on a Flood Insurance Rate Map.

330 OUTREACH PROJECTS

Credit is provided for advising people every year of the flood hazard, the availability of flood insurance, and/or flood protection methods. Credit points are based on two factors: the type of outreach project and the topics covered by each project. More information and examples of this activity are provided in *CRS Credit for Outreach Projects* (see page 51).

331 Credit Points

Type of projects: Credit is provided for four types of outreach projects. Each outreach project credited under a, b, or c.1 must be conducted every year.

- a. Outreach projects to the entire community: Up to 40 points are provided for sending written information to all properties in the community through a newsletter, utility bills, telephone book, or other document that is sent to everyone. A newspaper article is not creditable as reaching all properties because many people do not subscribe to a newspaper. Each topic covered is worth 4 points. An example of this type of project is shown on pages 18 and 19.
- b. Outreach projects to floodplain properties: Up to 90 points are provided for sending a notice to all properties in floodprone areas. The notice must be distributed to all properties of the SFHA and those additional areas known to have flooding problems. The notice must clearly explain that the recipient's property is subject to flooding with a phrase such as, "Your property is in or near the floodplain." Each topic covered is worth 9 points.
- c.
 1. Additional outreach projects: Up to 60 points are provided for conducting other outreach projects, such as a "flood awareness week" or flyers inserted in local newspapers. Each topic is worth 2 points, and up to three projects can be credited. If you apply for this, you cannot receive credit for outreach projects pursuant to a public information program strategy under 331.c.2.
 2. Outreach projects pursuant to a public information program strategy. 100 points are provided if the community prepares and implements a public information program strategy in accordance with the criteria specified in the *CRS Coordinator's Manual* or *CRS Credit for Outreach Projects*. If you apply for this, you cannot receive credit for additional outreach projects under 331.c.1.

Topics covered: The credit points for each project are based on the number of topics covered. The topic must be covered in enough detail to provide useful information to the reader. References on these topics are listed on pages 23 and 53. The topics credited are:

1. The flood hazard: The project should include the names of the rivers, information on past floods, and additional data on local flooding, such as velocities or debris.
2. Flood safety: Emergency precautions, such as turning off the electricity and gas and staying away from running washes or unstable banks, should be discussed.
3. Flood insurance: The project should note that flooding is not covered by standard property insurance but that flood insurance is available in the community. It should include some of the basic facts, such as types of coverage.

4. Property protection measures: Ways to protect a building from flood damage should be explained, such as retrofitting, floodwalls, regrading, and correcting local drainage problems.
5. Natural and beneficial functions: The outreach project should discuss the natural and beneficial functions of local floodplains, any unique local features, the importance of preserving these functions, and how they can be protected. A generic discussion will not be credited; for CRS credit the discussion must address local conditions.
6. Map of the local flood hazard: If the project includes a map of the community's flood hazard areas, the map must clearly show every street affected, although all streets do not have to be named. The floodprone area must be clearly shown through shading or another method.
7. The flood warning system: Information on warning procedures, warning time, what radio station to tune to, and similar data should be disseminated. There is no credit for this topic if the community does not have a flood warning system.
8. Floodplain development permit requirements: The outreach project should explain that all development in the floodplain (not just construction of buildings) needs local permits. People should be advised to contact the community's regulatory department before they build, fill, or otherwise develop. They should also be told how to report illegal floodplain development.
9. Substantial improvement requirements: Floodplain building additions, improvements, and repairs that equal or exceed 50% of the value of the existing building must be treated as new buildings would be. Substantially improved or substantially damaged residential buildings must be elevated to or above the base flood elevation. The project should summarize the local procedures for enforcing this requirement.
10. Drainage system maintenance: The project should discuss regulations against dumping in channels, how to report violations, and why it is important to maintain the drainage system. These three items must be covered if you use an outreach project to the entire community to publicize your stream dumping regulations credited under Activity 540 (Drainage System Maintenance).

An example of an outreach project to the entire community is on pages 18 and 19. This flyer is folded and included as a supplement to the city's newsletter. This example shows how to mark your submittal so the reviewer can identify where the topics are covered.

The example covers six topics: local flood hazard, flood safety, flood insurance, property protection measures, floodplain development permit requirements, and drainage system maintenance. In completing its application, the example community would enter the number "4" in column 1 next to each of these six topics. In the credit calculation section, the community would enter the total score of 24 at the bottom of the first column.

The total for each outreach project is entered at the bottom of each column. The total for all projects is entered in the blank to the left of "Total for all five columns." Include a marked-up copy or description of each outreach project and check the blank in the left column next to 334.a. Also submit a memo or other evidence that the projects are distributed or conducted annually and check the blank to the left of 334.b.

330 OUTREACH PROJECTS Community: _____

331 Credit Points

- a. In the first column, enter 4 points for each topic covered by the outreach project that you send out each year to the entire community.
- b. In the second column, enter 9 points for each topic covered by the outreach project that you send out each year to floodplain properties.
- c. In the third, fourth, and fifth columns (c.1.a, c.1.b, and c.1.c), enter 2 points for each topic covered by other annual outreach projects.

Project:	a	b	c.1.a	c.1.b	c.1.c
Points per topics covered:	4	10	2	2	2
1. Local flood hazard:	_____	_____	_____	_____	_____
2. Flood safety:	_____	_____	_____	_____	_____
3. Flood insurance:	_____	_____	_____	_____	_____
4. Property protection:	_____	_____	_____	_____	_____
5. Natural functions:	_____	_____	_____	_____	_____
6. Flood hazard map:	_____	_____	_____	_____	_____
7. Flood warning:	_____	_____	_____	_____	_____
8. Permit requirements:	_____	_____	_____	_____	_____
9. Substantial improvements:	_____	_____	_____	_____	_____
10. Drainage maintenance:	_____	_____	_____	_____	_____
_____ Total for all 5 columns:	_____	_____	_____	_____	_____

_____ c.2. Enter 100 if your community is implementing outreach projects pursuant to a qualifying public information program strategy. [If you apply for this, you cannot receive credit for additional outreach projects under the last three columns, above.]

_____ Enter the total from above in the blank after "330" on page 47.

334 Application Documentation You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. Copies of the notices, flyers, and other materials used in the outreach projects. Mark them with a "a," "b," "c.1," etc. to designate the type of project. Identify in the margins where the topics are covered (see example on pages 18–19).
- _____ b. [If you are applying for credit for a public information program strategy] A copy of the public information program strategy document and documentation that your community is implementing it
- _____ c. Documentation that shows when the projects are undertaken. *NOTE: Projects credited under a, b, and c.1 must be implemented at least annually.*

Example of an Outreach Project to the Entire Community

① Outreach project to entire community

City of Floodville

Flood Protection Information

Flooding in our city is caused by three sources: Foster Creek leaves its banks during heavy storms, snowmelt or ice jams. Floodwaters can cover many blocks up to four or five feet deep. The Southeast Ditch and Deadman's Run are smaller streams which flood during or soon after heavy storms. Floodwaters are not as deep, but they still cover streets and yards and can flood cars, garages, basements and lower floors.

Flooding in all three areas can come with little warning. An ice jam on Foster Creek in 1982 covered streets within 15 minutes of forming. In July 1986, Southeast Ditch and Deadman's Run flooded within an hour after a thunderstorm started. Floods are also dangerous. Even though they appear to move slowly (three feet per second), a flood two feet deep can knock a man off his feet and float a car.

Your property may be high enough that it was not flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. This flyer gives you some ideas of what you can do to protect yourself.

Local Flood

City Flood Services: The first thing you should do is check your flood hazard. Flood maps and flood protection references are available at the Floodville Public Library. You can also visit the Building Department on the first floor of City Hall to see if you are in a mapped floodplain. If so, they can give you more information, such as depth of flooding over a building's first floor and past flood problems in the area. They also have a handout on selecting an architect, engineer, or contractor.

If requested, the Public Works Department will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damage. Call the Department at 555-1234. These services are free. If you are in a floodplain or have had a flood, drainage or sewer backup problem, check out these sources of assistance.

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What You Can Do: Several of the City's efforts depend on your cooperation and assistance. Here is how you can help:

Drain

- Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of Floodville City Ordinance 21.35. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The City has a stream maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the ditches or streams, contact the Public Works Department at 555-1234.
- Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see building or filling without a City permit sign posted, contact the Building Dept. at 555-1234.
- Check out the following information on floodproofing, flood insurance and flood safety.

Property

Floodproofing: There are several different ways to protect a building from flood damage. One way is to keep the water away by regrading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Building Department can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

Example of an Outreach Project to the Entire Community (cont.)

A third approach is to raise the house above flood levels. A small wood frame house can be elevated for less than \$10,000. Sound crazy? Check out some of the houses on St. Mary's Road near 40th Street. The owners had a contractor raise their homes three feet for under \$6,000 each. The owners did the stairs, the deck, and the landscaping themselves. In 1988, the Foster Creek flood went under these houses without damaging them.

Many houses, even those not in the floodplain, have sewers that back up into the basement during heavy rains. A plug or standpipe can stop this if the water doesn't get more than one or two feet deep. They can be purchased at a hardware store for under \$25. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a backup valve. Last year five Floodville homes got overhead sewers or backup valves.

These measures are called floodproofing or retrofitting. More information is available at the Floodville Public Library. *Important note:* Any alteration to your building or land requires a permit from the Building Department. Even regrading or filling in the floodplain requires a permit.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

Flood Insurance:

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Floodville participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Floodville, there is usually more damage to the furniture and contents than there is to the structure.

At last count, there were 55 flood insurance policies in Floodville. If you are covered, check out the amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

Flood Safety

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City emergency management office.

Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

340 HAZARD DISCLOSURE

Community: _____

Various ways of telling people that a property is in a floodplain are credited under the CRS. No credit is given if the information is provided only if a person asks. The disclosure information must be volunteered or appear on a document, such as a Multiple Listing Service printout or offer to purchase contract, that house hunters see before they have committed to buying or renting the property.

341 Credit Points

_____ a. Enter 46 points if real estate agents notify those interested in purchasing properties located in the floodplain about the flood hazard AND the flood insurance purchase requirement. Disclosure at the time of closing is not credited. The flood hazard designation must be based on the current FIRM, not whether the owner thinks it is floodprone or whether the owner knows of past flooding. Codes, such as "FP: Y" and statements such as "flood insurance may be required" are not creditable because they are unclear, incomplete, and do not specifically state that the property is floodprone;
OR

Enter 20 points if a state law requires real estate agents to ensure that those interested in purchasing properties located in floodplains are notified of the hazard.

_____ b. Enter 5 points each for other legal requirements that a property's flood hazard be disclosed to potential purchasers or renters. Examples of disclosure requirements include state or local laws that require sellers to state whether a property has ever flooded, require final recorded subdivision plats to show the hazard, or require lot surveys to state if the property is in a floodplain. Credit is provided for up to three different disclosure methods (maximum credit is 15 points).

_____ c. Enter 10 points if real estate agents provide brochures or flyers that advise potential buyers to investigate the flood hazard for a property and discuss the flood insurance purchase requirement. An example of such a flyer is shown on page 21.

_____ d. Enter 10 points if the real estate agents' notification under 341.a also includes disclosure of other flood-related hazards, such as erosion, subsidence, or wetlands.

_____ Enter the total of a through d. Enter this value in the blank after "340" on page 47.

343 Application Documentation You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

_____ a. [If you are applying for 46 points under Section 341.a] Copies of disclosure notices from at least five real estate agencies. If there are fewer than five agencies that serve the community, then submit at least one notice from each agency. Blank forms are not creditable.

_____ b. [If you are applying for credit under Section 341.b or 20 points under 341.a] A copy of the portion of the ordinance or law that requires one or more additional disclosure methods at the time of sale or rental of a property.

_____ c. [If you are applying for credit under Sections 341.c or d] A copy of the brochure, flyer, or other document.

Example Real Estate Advisory Flyer

FLOOD HAZARD: CHECK BEFORE YOU BUY

Flooding and other surface drainage problems can occur well away from a river, lake, or ocean. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow moving flood waters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Flood waters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- The impact of a flood, cleaning up, making repairs, and the personal losses can cause great stress to you, your family, and your finances.

Floodplain Regulations: Your community regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are substantially damaged by fire, flood, or any other cause must be elevated above the flood level when they are repaired.

Check for the Flood Hazard: Before you commit yourself to buying property, do the following:

- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.
- Ask the local building, zoning, or engineering department if the property is in a floodplain, if it has ever been flooded, what is the flood depth, velocity, and warning time, if it is subject to any other hazards, and what building or zoning regulations are in effect.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow flood waters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Flood Insurance: One of the best protection measures for a building with a flood problem is National Flood Insurance, which is purchased through any property insurance agent. If the building is located in a floodplain, flood insurance will be required by most mortgage lenders (see other side). Ask an insurance agent how much a flood insurance policy would cost.

[NOTE: The other side of this flyer is the same as the example on page 14.]

350 FLOOD PROTECTION LIBRARY Community: _____

This activity's credit points are provided if your local public library contains flood-related documents. For the purpose of CRS credit, "library" means the public library most accessible and most widely used by your residents. In a community with branch libraries, the publications and other documents must be available to all branches, although it is not necessary for each branch to maintain a full set. Credit is not allowed for keeping documents in a city office or location other than a public library. A list of documents available free from federal sources is on the next page and an order form for FEMA publications is on page 55.

The documents must be entered into the library's card catalog or similar system that allows patrons to find publications related to flooding and flood protection. Some libraries place these documents in the reference library that includes items not cataloged. In such cases, the card catalog still needs an entry under "flood" that could read "See Reference Librarian for materials on flooding and flood protection."

351 Credit Points

- a. Enter the following points if the library contains at least one document that discusses the following topics:
 - _____ 4 points for a copy of your community's FIRM and the Flood Boundary and Floodway Map and an explanation of their use.
 - _____ 2 points for documents on flood insurance.
 - _____ 8 points for documents on protecting a building from flood damage.
 - _____ 3 points for documents on local floodplain management or flood hazard mitigation.
 - _____ 3 points for documents on the natural and beneficial functions of floodplains.
 - _____ 3 points for an up-to-date directory of addresses and telephone numbers of local agencies that can provide more information on the above topics. This directory must be of local or nearby offices that are willing to provide more information. Credit is not provided if only state and national offices are listed.
 - _____ 2 points for instructions on the Floodplain Management Resource Center (see page 23).
- _____ b. Enter 1 point for each document in the library that specifically addresses conditions in your community. Credit is provided for up to five documents (maximum credit is 5 points).
- _____ Enter the total of a and b. Enter this value in the blank after "350" on page 47.

353 Application Documentation: You must attach a statement from the head of the library to this page of your application. The statement must include the following:

- _____ a. A list of the documents available in the library with their publication dates,
- _____ b. A certification that the documents have been entered into the card catalog or similar indexing system or a copy of the cards or printout from the indexing system, and
- _____ c. Certification that the library will maintain adequate numbers of the listed documents to meet the demand and that the FIRM and other materials will be kept up to date.

Federal Publications Available for a Flood Protection Library

Federal Emergency Management Agency publications are available by using the fax order form on page 53.

The following references on protecting a building from flooding are available free from:

U.S. Army Corps of Engineers, ATTN: CECW-PF
20 Massachusetts Avenue, N.W.
Washington, DC 20314

Flood Proofing Techniques, Programs and References, January 1996.

Flood Proofing Systems & Techniques, December 1984.

Flood-Proofing Regulations, EP 1165 3 314, March 1992.

Flood Proofing: How to Evaluate Your Options, July 1993.

Local Flood Proofing Programs, June 1994.

Additional information about the National Flood Insurance Program and other FEMA programs can be accessed on the World Wide Web (<http://www.fema.gov>) or by calling "FEMA FAX" ((202) 646-FEMA). FEMA FAX is a 24-hour service with a voice mail menu that leads the caller through a series of choices and sends a facsimile response to the inquiry.

A variety of posters and citizen information materials on the natural and beneficial functions of floodplains and watersheds are being prepared by the Terrene Institute for the U.S. Environmental Protection Agency. Get the latest list from the Terrene Institute at (703) 548-5473.

The Floodplain Management Resource Center

The Floodplain Management Resource Center is located at the Natural Hazards Center in Boulder, Colorado. It houses the nation's largest collection of documents on flood protection and floodplain management. Each document has been categorized and summarized. The summaries have been entered into a computer data base that enables Center staff to quickly identify those documents most appropriate for an inquirer's needs.

The Center may be contacted by calling (303) 492-6818 between 9:00 and 4:00 Mountain Time, Monday through Friday, or by writing to the Natural Hazards Center, IBS No. 6, Campus Box 482, Boulder, Colorado, 80309-0482. Upon receiving an inquiry, a Center staff person will review the data base and retrieve summaries of those documents that appear most useful.

The Center staff person may read excerpts from the document summaries over the telephone or mail printed document summaries to the inquirer. The Resource Center does not send a document to the inquirer, it only tells the inquirer how to obtain a copy. The staff may copy all or portions of a document that are in the public domain (especially those out of print).

The cost of answering inquiries, including printing and mailing up to 10 document summaries, is borne by the Center. There is no cost for these services to any caller. The Center may charge a fee for copying a document or providing additional services. The fee is based on the actual cost of duplicating or performing the service. More information on using the Center can be found in the Corps book, *Flood Proofing Techniques, Programs and References*.

360 FLOOD PROTECTION ASSISTANCE

Community: _____

The objective of this activity is to provide interested property owners with general information that responds to their needs. Providing construction plans or specifications that should be prepared by an architect or engineer is not necessary.

This activity must be publicized annually in a newsletter, telephone book, or other outreach project that reaches everyone in the community or everyone in the floodplain. A news article or legal notice in a newspaper will not suffice. An example of publicity is in the flyer on page 18.

The assistance office need not be local staff if other agencies have agreed to answer inquiries. Assistance can be provided by a combination of offices to secure a range of expertise. This activity does not give credit for floodplain ordinance enforcement activities normally conducted by a building department, like providing base flood elevations, making site visits, and/or reviewing plans to ensure that they comply with the building code.

361 Credit Points Enter the following points based on the types of assistance provided:

- _____ a. 10 points for providing site-specific flood and flood-related data, such as floor elevations, data on historical flooding in the neighborhood, or similar information so inquirers can relate the flood threat to their own properties.
- _____ b. 4 points for providing names of contractors and consultants knowledgeable or experienced in retrofitting techniques and construction.
- _____ c. 3 points for providing material on how to select a qualified contractor and what recourse people have if they are dissatisfied with a contractor's performance.
- _____ d. 35 points for making site visits to review flooding, drainage, and sewer problems and providing one-on-one advice to the property owner.
- _____ e. 14 points for providing advice and assistance on how to retrofit or modify a building to protect it from flood damage.
- _____ f. 5 points if the person providing the assistance graduated from the Emergency Management Institute's course on Retrofitting Floodprone Residential Buildings (see inside front cover).
- _____ Enter the total of a through f. Enter this value in the blank after "360" on page 47.

363 Application Documentation You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. A copy of an annual outreach project that (1) reaches everyone in the community or everyone in the floodplain, and (2) describes the flood protection assistance provided.
- _____ b. A description of the technical qualifications of the persons providing the assistance.
- _____ c. If the person is not a community employee, a copy of a letter stating that the person and/or agency have agreed to do the work.

You must have the following items available for the verification visit. Check that you will have them available:

- _____ d. [If applying for credit under Section 361.b or c] A list of names of contractors or consultants and/or a copy of the material you provide on how to select a contractor.
- _____ e. Records noting the date and person assisted and the type of assistance provided.

400SH SPECIAL HAZARD AREAS Community: _____

There are many situations in which local flooding or flood-related problems do not fit the national norm. To encourage communities to manage these hazard areas, the CRS provides credit for mapping, preserving open space, and regulating new development in areas subject to the following special hazards:

1. Uncertain flow paths (e.g., alluvial fan flooding and moveable bed streams)
2. Closed basin lakes
3. Ice jams
4. Land subsidence
5. Coastal dunes and beaches
6. Mudflow hazards
7. Coastal erosion
8. Tsunamis

These special hazards are addressed in *CRS Commentary Supplement for Special Hazards Credit*. The *Supplement* has a brief summary of the research findings on the nature of the hazards, mapping and regulatory techniques being used across the country, and the goals of the mapping and regulatory standards for which CRS credit is offered. It also has credit calculation formulae for each hazard. More detailed publications on mapping and managing some of these hazards are also available (see page 51).

413SH Additional Flood Data in Special Hazard Areas

_____ Enter 10 points if you have adopted a map or study in your regulations that protect new construction in one of the special hazard areas not shown on your FIRM (e.g., a map of the alluvial fan floodplain, a higher regulatory flood elevation, or coastal erosion rates).

423SH Open Space Preservation in Special Hazard Areas

_____ Enter 38 points if at least 5 acres of open space are being preserved AND (1) the site(s) is also subject to one of the special hazards, (2) the hazard has been mapped and credited under 413SH, above, and (3) your community is receiving credit for the site(s) under Activity 420 (Open Space Preservation). Item (2), credit under 413SH, is not needed for this credit for preserving open space in areas of coastal dunes or beaches.

433SH Higher Regulatory Standards in Special Hazard Areas

_____ Enter 20 points if your development regulations include additional requirements to protect new construction from one of the special hazards, provided that the hazard has been mapped and credited under 413SH, above.

_____ Enter the total of the above. Enter this value in the blank after "400SH" on page 47.

Application Documentation: You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. The ordinance or law that adopts the map or study credited under 413SH.
- _____ b. A copy of the study or mapping technique that is credited under 413SH.
- _____ c. [If applying for credit for higher regulatory standards] A copy of the ordinance or law that protects new construction from one of the special hazards.

410 ADDITIONAL FLOOD DATA

Community: _____

"Flood data" include base flood elevations and delineation of floodways and coastal velocity zones. This activity credits (1) studies conducted outside the SFHA, (2) studies conducted in the SFHA where base flood elevations were not shown on the FIRM, (3) restudying an area shown on the FIRM where the new study produced higher base flood elevations, and (4) studies that were conducted to higher standards than the normal FEMA mapping criteria.

Note: No credit is provided unless (1) the flood study has been adopted by your community for regulatory purposes, (2) the study either meets or exceeds the criteria in Flood Insurance Study Guidelines and Specifications for Study Contractors, FEMA-37, 1993, or your FEMA Regional Office accepts the study for regulatory purposes, and (3) the study credited under 411.a or b was not paid for by FEMA.

411 Credit Points

- ___ a. Enter 15 points if you have adopted base flood elevations for regulatory purposes in one or more areas (1) outside the SFHA, (2) where there are no flood elevations shown on the FIRM, and/or (3) where a restudy produced higher base flood elevations.
- ___ b. Enter 10 points if your additional flood study's base flood discharge was based on a fully urbanized watershed, if the study included a floodway or coastal velocity zone, and/or if the study was reviewed and approved by a state study review process that has been accepted by the FEMA Regional Office.
- ___ c. Enter 15 points if your regulatory floodway is based on a more restrictive mapping standard than FEMA's one foot of allowable surcharge. (Do not confuse this with the FEMA requirement that development in the mapped floodway cannot increase flood heights at all.)
- ___ d. Enter 20 points if your community paid for some of the cost of your Flood Insurance Study or Restudy.
- ___ Enter the total of a through d. Enter this value in the blank after "410" on page 47.

414 Application Documentation You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification and for your annual recertification. Check each section that applies:

- ___ a. The ordinance or law that adopts the map or study standard.
- ___ b. A copy of the study or technique used, an explanation of the technique used, and documentation that the study or technique either (1) meets the criteria in Flood Insurance Study Guidelines and Specifications or (2) has been reviewed and accepted by your FEMA Regional Office.
- ___ c. [If applying for credit for state review under Section 411.b] Documentation that the state has reviewed and accepted the study or analysis technique.
- ___ d. [If applying for credit for cost sharing on the Flood Insurance Study or restudy under 411.d] Documentation that explains what was paid by the community.

420 OPEN SPACE PRESERVATION

Community: _____

This activity credits preserving vacant land in the floodplain as open space, i.e., as areas where there will be no buildings and no filling. The areas must be preserved as open space either through public ownership or by development regulations that prohibit buildings and filling. The areas can be public parks, private preserves, playing fields, golf courses, or other uses provided that the owner documents that the land will stay as open space.

The open space must not be federal land and it must not be water (i.e., not a lake or river). There must be no buildings on the land, although parcels larger than 10 acres may have one building that is a necessary appurtenance to open space use, such as a restroom facility, ranger's cabin, or bleachers. Open space is not credited in FIRM Zones A99 or AR.

421 Credit Points

- _____ a. Enter 38 points if at least 5 acres of your community's SFHA are preserved as open space. Enter 72 points if at least 10% of your SFHA is preserved as open space.
- _____ b. Enter 7 points if at least 5 acres of the open space credited under 421.a have deed restrictions that prohibit future owners from building or filling on the property. The deed must have clauses ensuring that no new buildings may be allowed on the property, that the restriction runs with the land, and that the restriction cannot be changed by a future owner (it can only be amended by a court for just cause).
- _____ c. Enter 10 points if at least 5 acres of the open space credited under 421.a are in an undeveloped natural state or have been restored to a natural state (i.e., there are no picnic grounds, ball fields, or recreational facilities other than trails).
- _____ Enter the total of 421.a through c. Enter this value in the blank after "420" on page 47.

424 Application Documentation You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. A copy of the prohibitory ordinance language (if your credit is based on restrictive regulations).

You must have the following items available for the verification visit. Check that you will have the applicable ones available:

- _____ b. Documentation that shows that at least 5 acres of floodplain will continue to be preserved as open space, such as a letter from the head of the parks department that states that it is the community's intent to keep the parcel(s) as public open space.
- _____ c. [If you are applying for credit for deed restrictions, Section 421.b] The deed restrictions for at least 5 of the acres credited as open space under 421.a.
- _____ d. [If you are applying for credit for open space in a natural state, Section 421.c] Documentation that shows that at least 5 of the acres credited as open space under 421.a are in an undeveloped natural state or have been restored to a natural state. This documentation must be signed by a professional qualified in a natural science, conservation, or environmental protection.

430 HIGHER REGULATORY STANDARDS Community: _____

This activity provides credit for regulations that require new development to be protected to one or more standards stricter than the NFIP's minimum requirements. More information on this activity and example regulatory language are provided in *CRS Credit for Higher Regulatory Standards* (see page 51).

431 Credit Points

- _____ a. Enter 80 points if you have floodplain management regulations that require freeboard for all new buildings and substantial improvements (i.e., all new buildings must be elevated or floodproofed to a level at least 1 foot above the base flood elevation).
- _____ b. Enter 10 points if your community has adopted and enforces the soil testing and compaction requirements of the Standard, Uniform, or National Building Codes (also known as the Southern, ICBO, and BOCA codes) or requires fill or foundations in the floodplain outside of V Zones to be designed by an engineer.
- _____ c. Enter 40 points if you have regulations that require ALL improvements, modifications, additions, and reconstruction projects to an existing building to be counted cumulatively over a period of at least five years. (Once the total cost of all the projects reaches 50% of the building's value, the project is considered a substantial improvement and the building is treated as a new building and must be elevated). Enter 15 points if all additions to buildings (regardless of size) must be elevated above the base flood elevation.
- _____ d. Enter 18 points if your threshold for substantial improvements is less than 50%.
- _____ e. Enter 40 points if you prohibit or restrict critical facilities in the 500-year floodplain.
- _____ f. Enter 60 points if you have regulations that prohibit fill in the floodplain (not just in the floodway) or that require compensatory storage.
- _____ g. Enter 5 points if you have regulations that prohibit activities in the floodplain that are hazardous to public health or water quality or that require that new floodplain developments avoid or minimize disruption to shorelines or stream channels and their banks.
- _____ h. Enter 40 points if your regulations prohibit or restrict building enclosures, including breakaway walls, below the base flood elevation.
- _____ i. You may submit other regulatory requirements for review and scoring.
- _____ m. Enter 10 points if your community has a Building Code Effectiveness Grading Schedule of class 6 or better. Add 5 more points if the person responsible for floodplain development permits has graduated from the Emergency Management Institute's course on Managing Floodplain Development through the National Flood Insurance Program (see inside front cover).

_____ Enter the total of a through m. Enter this value in the blank after "430" on page 47.

434 Application Documentation You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. For example, you will need to show how you enforce the regulatory provisions to be credited.

- _____ a. A copy of the page(s) from the law or ordinance that adopts the regulatory standard. The document must be marked to clearly show where the credited language appears.

430LZ LOW DENSITY ZONING

Community: _____

Credit is provided for having at least 5 acres of your floodplain in one or more zoning districts that requires a minimum lot size of 1 acre. This credit is available for undeveloped land within low density zoning districts, as well as for areas developed in accordance with the density requirements. For this element, it does not matter why an area is zoned for low density; what counts is the minimum lot size allowed.

The area(s) designated for this credit cannot be the same as the area(s) designated for open space credit under Activity 420.

431LZ Credit Points

_____ a. Multiply the minimum lot size of your least dense floodplain zoning district by 5. (The minimum lot size must be at least 1 acre.) Enter this value. If the result is greater than 50, enter 50. (Example: if the zoning district requires lots to be at least 10 acres, $10 \times 5 = 50$)

_____ b. Multiply the minimum lot size of your next least dense floodplain zoning district by 5. (The minimum lot size must be at least 1 acre.) Enter this value. If the result is greater than 40, enter 40. (Example: if the zoning district requires lots to be at least 5 acres, $5 \times 5 = 25$)

_____ Enter the total of a and b. Enter this value in the blank after "430LZ" on page 47.

434LZ Application Documentation You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. For example, you will need to show how you enforce the regulatory provisions to be credited.

_____ a. The portion of your zoning ordinance that includes the definitions and restrictions for the credited zoning districts. The document must be marked to clearly show where the credited language appears.

440 FLOOD DATA MAINTENANCE Community: _____

Credit is provided for keeping the community's floodplain maps and elevation reference marks more current, useful, or accurate in order to improve local regulations, planning, disclosures, and property appraisals.

441 Credit Points

a. This element credits a system that improves access, quality, and/or ease of updating flood and FIRM data. These systems are usually map overlays, a geographic information system (GIS) or other digitized mapping system, or a database management program for parcel records.

1. To receive this credit, the system must meet the following prerequisites:

(a) The system must be used regularly by the community regulatory staff.

(b) New data, including annexations, new subdivision maps, flood insurance restudies, Letters of Map Revision (LOMRs), Letters of Map Amendment (LOMAs), and studies performed for site-specific analyses, must be added at least annually to the data base or overlay map.

(c) Digitized data must be made available annually to FEMA at no cost (if requested).

2. Enter the following points. No credit is provided unless the first item is included.

_____ (a) 32, for showing the regulatory floodplain boundaries, corporate limits, streets, and parcel or lot boundaries (a database management program must show whether a parcel is in the regulatory floodplain).

_____ (b) 8, for showing the location of buildings;

_____ (c) 8, for showing floodways;

_____ (d) 8, for showing base flood elevations;

_____ (e) 8, for including FIRM zone attributes (e.g. A3, VE, etc.);

_____ (f) 8, for showing the 500-year floodplain elevations or boundaries;

_____ (g) 8, for showing special flood-related hazard areas (see page 25);

_____ (h) 15, if the system meets FEMA's geographic information system mapping criteria;

_____ (i) 8, for including updated floodplain data in the tax assessment data base;

_____ (j) 8, for including overlay or layers for all FIRMs that have been in effect; and

_____ (k) 8, for other overlays or databases used for regulation or mitigation programs.

_____ b. Enter 20 points if your community has a formal program to maintain elevation reference marks (and replace them when needed).

_____ d. Enter 15 points if your community has been issued at least one revision to its Flood Insurance Rate Map (FIRM) and you maintain copies of all past FIRMs, Flood Insurance Studies, and Flood Boundary Floodway Maps.

_____ Enter the total of a, b, and c. Enter this value in the blank after "440" on page 47.

444 Application Documentation You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification.

_____ a. A written summary of (or examples from) the system or map being credited.

450 STORMWATER MANAGEMENT

Community: _____

This activity credits regulating new development in the watershed (not just the floodplain) to minimize the adverse impacts of stormwater runoff on downstream flooding and water quality. More information and examples of this activity are provided in *CRS Credit for Stormwater Management* (see page 51).

451 Credit Points

- _____ a. Enter 24 points if you have regulations that ensure that the peak flow of stormwater runoff from a new development in the watershed (not just the floodplain) will be no greater than the runoff from the site before it was developed.
 - _____ b. Enter 24 points if you receive credit under Section 451.a and your community has adopted a master plan(s) that sets stormwater regulatory criteria for new development in your watershed(s).
 - _____ c. Enter 25 points if you have regulations for all new buildings OUTSIDE of your floodplain that require either that (1) the lowest floor or lowest opening be at least 1 foot above the crown of the nearest street or above the highest grade adjacent to the building, or (2) site plans that ensure that new buildings are protected from local drainage problems.
 - _____ d. Enter 15 points if you regulate erosion and soil loss from construction sites or other land disturbances during construction.
 - _____ e. Enter 25 points if you have regulations that require new developments to include in the design of their stormwater management facilities appropriate "best management practices" that will improve the quality of surface water. These provisions must be permanently incorporated into the development's facilities.
- _____ Enter the total of a through e. Enter this value in the blank after "450" on page 47.

454 Application Documentation You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. [If you are applying for credit for regulating runoff, Section 451.a] A copy of the law or ordinance that adopts the regulatory standard. The law or ordinance must clearly require that the peak runoff from new developments in the watershed be no greater than the runoff from the site in its pre-development condition. The document must be marked to clearly identify this requirement, the types of development regulated (or exempt from regulation), and the design storm(s) used for this regulation.

450 STORMWATER MANAGEMENT (continued)

- _____ b. [If you are applying for credit for a master stormwater management plan, Section 451.b] Copies of the pages of the stormwater master plan that show (1) management of peak flows and volumes so that they do not exceed present values, (2) the recurrence interval of the storm used for the regulations and/or model, and (3) the duration of the storm used for the regulations and/or model.
- _____ c. [If you are applying for credit under Sections 451.c, d, or e] A copy of the appropriate page(s) of the law or ordinance that adopts the regulatory standard. The document must be marked to clearly identify where the credited language appears.
- _____ f. [If you are applying for credit under Sections 451.a or b] A map showing the boundaries of all the watersheds that drain into your community and the areas under the jurisdiction of your stormwater management regulations and/or master plan. You do not need to show watersheds of streams that drain more than 50 square miles measured at your upstream corporate limits.
- _____ g. [If you are applying for credit for regulating runoff, Sections 451.a and b] You may qualify for additional credit if other communities in your watershed(s) have similar stormwater management regulations. If so, include documentation that those communities are regulating to the same standards or are subject to the same master plan as your community. This may be copies of the other communities' ordinances or written assurance from a state or regional agency.
- _____ h. [If you are applying for credit for regulating runoff, Section 451.a] You may qualify for additional credit if your community or another public agency assumes maintenance responsibility for new stormwater facilities, including detention basins. If so, include a copy of the regulatory language that identifies who assumes maintenance responsibilities and a copy of the procedures used to inspect and maintain the facilities.

To facilitate verification of this activity, please provide the name of the local stormwater management contact if other than the CRS Coordinator:

Name: _____

Title: _____

Address: _____

Telephone: _____ Fax: _____

e-mail: _____

500 REPETITIVE LOSS AREAS

Community: _____

501 The Repetitive Loss List As noted on page 4, you must check with your FEMA Regional Office to see if your community has any repetitive loss properties. A repetitive loss property has had two or more claims of at least \$1,000 paid by the NFIP since 1978. If the Regional Office says that you do not have any, skip this page and the next page. If you have one or more such properties, ask FEMA to send you a list of the addresses. They will come on form AW-501.

***NOTE:** IF YOU HAVE ONE OR MORE REPETITIVE LOSS PROPERTIES ON THE FEMA REPETITIVE LOSS LIST, YOU MUST COMPLETE AND SUBMIT THIS PAGE AND THE DOCUMENTATION LISTED BELOW.*

Review the list for accuracy. Check for (1) correct addresses, (2) whether the properties actually lie within your community's corporate limits, (3) whether there were two claims for two different floods, and (4) whether the insured buildings have since been removed, retrofitted, or otherwise protected from the cause of the repetitive flooding. For example, your list could include properties outside your corporate limits or in another community where the insurance records have the wrong NFIP community number.

If you have one or more repetitive loss properties, you must submit this page of your application and check one of the following:

_____ Attach corrected copies of FEMA's repetitive loss list (AW-501) OR

_____ You have no corrections to FEMA's list. All of the properties listed are in your community and will continue to be subject to repetitive flooding.

502 Repetitive Loss Category The result of your review under Section 501 is a CORRECTED repetitive loss list. Enter the number of properties on your corrected list: _____. For CRS purposes, there are three categories of repetitive loss communities based on the number of properties on the CORRECTED repetitive loss list (i.e., after the errors and updates have been reported and accepted by FEMA). Check the one that applies to your community:

_____ 1. Category A: A community with no repetitive loss properties. A Category A community has no special requirements except to submit information needed to correct the repetitive loss list.

_____ 2. Category B: A community with at least one, but fewer than 10, repetitive loss properties. A Category B community must review and describe its repetitive loss problem and undertake an outreach project as explained in Section 503.

_____ 3. Category C: A community with 10 or more repetitive loss properties. A Category C community must do the same things as a Category B community AND prepare a floodplain management plan for its repetitive loss area(s) as explained in Activity 510 (Floodplain Management Planning).

503 REPETITIVE LOSS AREAS OUTREACH PROJECT

Community: _____

If you are a Category B or C community, you must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. A map identifying the repetitive loss AREAS. Those areas include the properties on the corrected repetitive loss list and adjacent properties with similar flooding conditions.
- _____ b. A description of the causes of the repetitive loss flooding. This may be a brief paragraph for each area.
- _____ c. An outreach project must be sent to each property in your repetitive loss AREAS every year. The outreach project must advise the recipient of three things: (1) that the property is subject to flooding; (2) property protection measures appropriate for the flood situation, and (3) basic facts about flood insurance. The project must be sent to all properties with buildings on them in the areas identified under 503.a, not just the properties on FEMA's list. This can be documented by:
 - _____ 1. Attach a copy of the annual outreach project, or
 - _____ 2. Your annual outreach project to floodplain properties (see Section 330.b on page 15) can fulfill this requirement, provided that (1) it reaches all the properties in your repetitive loss areas and (2) it covers the topics of property protection and flood insurance (topics 3 and 4, see example on pages 18–19).

A copy of your annual outreach project will be sent to the ISO/CRS Specialist each year, usually with your annual recertification.

IF YOU ARE A CATEGORY C COMMUNITY, YOU MUST ALSO PREPARE A FLOODPLAIN MANAGEMENT PLAN FOR THE REPETITIVE LOSS AREAS MAPPED FOR SECTION 503.a AS EXPLAINED UNDER ACTIVITY 510 (FLOODPLAIN MANAGEMENT PLANNING). A floodplain management plan that covers all of your flood problem areas will meet this requirement and will yield more credit than one that covers only the repetitive loss area(s).

510 FLOODPLAIN MANAGEMENT PLANNING

The CRS provides credit for preparing, adopting, implementing, evaluating, and updating a comprehensive floodplain management plan. The CRS does not specify what activities a plan must recommend, but it credits plans that have been prepared according to the standard planning process explained in Section 511. More information and examples of credited plans are provided in *Example Plans* (see page 51).

A Category C repetitive loss community **MUST** prepare a floodplain management plan that covers at least all of its repetitive loss areas (see pages 33–34).

In order to maintain the credit for this activity, the community must annually evaluate progress toward implementing the plan and submit an evaluation report with its annual CRS recertification.

511 Credit Points *TO RECEIVE CREDIT UNDER THIS ACTIVITY, THE PLANNING PROCESS MUST RECEIVE SOME CREDIT FOR EACH OF THE FOLLOWING 10 STEPS, a–j.* The plan does not need to be organized according to these 10 steps. However, you must submit the plan with your application and identify where these steps were covered. Steps d, e, f, g, and h must appear in the plan document. The other five steps can be in the plan document or they may be explained in a separate memo. Each step covered in the plan document must be clearly marked.

- a. Organize to prepare the plan. Show in the plan or an attached memo:
 1. If the plan was prepared under the supervision or direction of a professional planner;
 2. If a committee was involved; if so, what community departments were represented; and/or
 3. If your community's governing board formally created or recognized the planning process or the committee.
- b. Involve the public. At a minimum, you must show in the plan or an attached memo when a meeting to obtain public input on the draft plan was held. Also show:
 - 2.–5. If public meetings or other public information activities were implemented to explain the planning process and encourage input; and/or
 6. If the planning committee noted under 511.a.2 and 3 included representatives of the public; if so, how many meetings were held and what topics were discussed.
- c. Coordinate with other agencies. Show in the plan or an attached memo how the planning process coordinated with neighboring communities and local, regional, state and federal agencies that implement floodplain management activities. At a minimum, you must show that the draft action plan was sent to the other agencies for their comments. Also show:
 1. If the other agencies were asked for their input at the beginning of the planning process;
 2. If meetings were held with representatives of the other agencies; and/or
 3. If the plan includes a review of the community's needs, goals, and plans for the area.
- d. Assess the hazard. The plan must include a map and description of the known flood hazards and/or repetitive loss areas, and a discussion of past floods. Also show:
 2. If the plan includes a map and description of other natural hazards.

510 FLOODPLAIN MANAGEMENT PLANNING (continued)

Community: _____

- e. Assess the problem. The plan must discuss the number and types of buildings subject to the hazards identified in the hazard assessment. Also show if the plan:
 - 2. Reviewed all properties that received flood insurance claims (in addition to repetitive losses)
 - 3. Describes the impact of flooding on buildings, infrastructure, and public health and safety;
 - 4. Describes the need and procedures for warning and evacuating residents and visitors;
 - 5. Identifies critical facilities, such as hospitals, fire stations, and chemical storage companies;
 - 6. Describes areas that provide natural and beneficial functions, such as wetlands;
 - 7. Includes a description of development trends and what the future brings for development and redevelopment in the floodplain, the watershed, and natural resource areas; and/or
 - 8. Includes a summary of the impact of flooding on the community and its economy.
 - f. Set goals. The plan must include a statement of your floodplain management program's goals.
 - g. Review possible activities. The plan must describe those activities that were considered and note why they were or were not recommended. There are six categories of floodplain management activities shown on the next page. Using the numbers 1–6, show in the plan which categories of activities were reviewed.
 - h. Draft an action plan. The action plan specifies those activities appropriate to the community's resources, flood hazard, and vulnerable properties. Show in the plan where it recommends who does what, when it will be done, and how it will be financed. Using the same numbers 1–6, show which of the six categories of activities were recommended. Also show if the action plan established post-disaster mitigation policies and procedures.
 - i. Adopt the plan. Show that the plan was adopted by your community's governing body.
 - j. Implement, evaluate, and revise. Show in the plan or an attached memo:
 - 1. If your community has procedures for monitoring implementation, reviewing progress, and recommending revisions to the plan in an annual evaluation report.
 - 2. If the evaluation report is prepared by the same planning committee that prepared the plan.
- _____ Enter 25 points if your plan was prepared using a planning process that included some items from each of the 10 steps, a—j.
- _____ k. Enter 15 points if your community has adopted a Habitat Conservation Plan that has been approved by the U.S. Fish and Wildlife Service or the National Marine Fisheries Service.

_____ Enter the total of a—j and k. Enter this value in the blank after "510" on page 47.

514 Application Documentation You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. A copy of the floodplain management plan marked to show where steps 511.a—j appear and, if needed, a memo explaining how steps a, b, c, i, or j were addressed.
- _____ b. A copy of the public meeting notices credited under Section 511.b.
- _____ c. Documentation showing that the floodplain management plan or Habitat Conservation Plan has been adopted by your governing body.

Floodplain Management Activities

1. **Preventive** activities keep flood problems from getting worse. The use and development of floodprone areas is limited through planning, land acquisition, or regulation. They are usually administered by building, zoning, planning, and/or code enforcement offices.
 - Planning and zoning
 - Open space preservation
 - Floodplain regulations
 - Stormwater management
 - Drainage system maintenance
 - Dune and beach maintenance
2. **Property protection** activities are usually undertaken by property owners on a building-by-building or parcel basis. They include:
 - Relocation
 - Acquisition
 - Building elevation
 - Floodproofing
 - Sewer backup protection
 - Insurance
3. **Natural resource protection** activities preserve or restore natural areas or the natural functions of floodplain and watershed areas. They are usually implemented by parks, recreation, or conservation agencies or organizations.
 - Wetlands protection
 - Erosion and sediment control
 - Best management practices
 - Coastal barrier protection
4. **Emergency services** measures are taken during a flood to minimize its impact. These measures are the responsibility of city or county emergency management staff and the owners or operators of major or critical facilities.
 - Flood warning
 - Flood response
 - Critical facilities protection
 - Health and safety maintenance
5. **Structural projects** keep floodwaters away from an area with a levee, reservoir, or other flood control measure. They are usually designed by engineers and managed or maintained by public works staff.
 - Reservoirs
 - Levees/floodwalls/seawalls
 - Diversions
 - Channel modifications
 - Beach nourishment
 - Storm sewers
6. **Public information** activities advise property owners, potential property owners, and visitors about the hazards, ways to protect people and property from the hazards, and the natural and beneficial functions of local floodplains. They are usually implemented by a public information office.
 - Map information
 - Outreach projects
 - Real estate disclosure
 - Library
 - Technical assistance
 - Environmental education

520 ACQUISITION AND RELOCATION

Community: _____

Credit is provided for acquiring, relocating, or otherwise clearing buildings out of the floodplain. This activity credits any approach as long as an insurable building is removed from the path of flooding. Credit is not provided for structural flood control projects that result in revisions to floodplain boundaries. This activity's credit is provided only if the community also receives credit for the vacant lot under Activity 420 (Open Space Preservation).

CRS credit is provided only for acquisition or relocation projects undertaken after the date of your community's initial FIRM. Credit is provided only if the lot is still vacant, even if a new building was built to flood protection standards. Credit is provided only for removing the main building on a lot, not for removing garages, sheds, or other accessory structures.

521 Credit Points

_____ Enter 5 points for each building your community has acquired, relocated, or otherwise cleared from your Special Flood Hazard Area since your initial FIRM date. If you have removed 20 or more buildings, enter 100. Enter this value in the blank after "520" on page 47. The ISO/CRS Specialist will calculate the verified score based on the number of buildings acquired or relocated and the total number of buildings in your Special Flood Hazard Area (SFHA).

524 Application Documentation

No attachments are submitted with your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. You must have the following items available for the verification visit:

- _____ a. A map showing all parcels where buildings have been demolished or relocated since the effective date of the FIRM.
- _____ b. Documentation that shows that each site credited also qualifies for credit as preserved open space under Activity 420 (Open Space Preservation).
- _____ c. A count or estimate of the total number of buildings in your SFHA. For the purposes of this activity, accessory structures, such as garages or sheds, are not counted.
- _____ d. Real estate or permit records that document the date each building was removed.

530 RETROFITTING

Community: _____

Credit is provided for buildings that have been floodproofed, elevated, or otherwise modified to protect them from flood damage. The credit is based on the number of insurable buildings in the regulatory floodplain that have been retrofitted since the date of the community's original FIRM. For the purposes of this activity, an accessory structure such as a garage or shed is not counted as an insurable building.

It must be noted that replacing a pre-FIRM building with a new building that meets post-FIRM standards is not retrofitting. Note also that elevating a substantially damaged or substantially improved residential building is a minimum requirement of the NFIP. Neither project is credited under this activity. However, credit is provided for replacing a pre-FIRM building with a new or substantially improved post-FIRM building if the project was implemented pursuant to a community action, such as providing financial assistance or declaring a dilapidated structure to be unsafe and uninhabitable.

This activity recognizes five retrofitting techniques:

- Elevating a building above flood level.
- Protecting the building with a barrier, such as a levee, floodwall, or berm. The barrier must be located entirely on the building owner's property.
- Dry floodproofing (sealing a building to prevent flood waters from entering).
- Wet floodproofing (letting water in, but removing contents and modifying the structure so there is little or no damage).
- Protecting a basement from sewer or sump backup.

Each retrofitting project must meet the following criteria:

- The project must comply with all local codes.
- If the project requires human intervention, there must be at least one hour of flood warning time. "Human intervention" means a person must be at the site to close an opening or install a protection device before flood waters reach the building.
- If the project is for a building that is located in a high hazard area, it must have been designed or approved by a licensed engineer or architect. High hazard areas include V Zones, floodways with an average velocity greater than 5 feet per second, and areas subject to one of the special hazards listed on page 25.

531 Credit Points

_____ If your community has at least five insurable buildings that have been retrofitted since your initial FIRM date, enter 28 points. Enter this value in the blank after "530" on page 47. The ISO/CRS Specialist will calculate the verified score based on the technique used and flood protection level for each retrofitted building and the total number of buildings in your SFHA.

534 Application Documentation No attachments are submitted with your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification.

540 DRAINAGE SYSTEM MAINTENANCE

Under this activity, a community receives credit for inspecting its drainage system, removing debris, correcting drainage problem sites, and regulating dumping into the system.

For the purposes of this activity, a community's drainage system consists of all natural and human-made watercourses, conduits, and storage basins that must be maintained in order to prevent flood damage to buildings from smaller, more frequent storms. In some communities, this will include streets, roadside ditches, underground storm sewers, and inlets, as well as open channels and detention and retention basins. In communities with repetitive losses (see discussion on Category B and C communities on page 33), the drainage system must cover those areas having repetitive loss properties where the cause of the losses was due to local drainage problems or smaller, more frequent storms.

Your channel and basin debris removal program (Section 541.a) must be documented with written procedures, which must cover five points:

- 1 Identification of who is responsible. This should include agencies other than the community's public works department that are responsible for certain parts of the drainage system (e.g., a drainage district (responsible for larger canals) or the state highway department (responsible for highway bridges and culverts)). The community is still responsible for providing the materials needed to verify the program.
2. A description of the community's drainage system, the areas covered by the program, and a description of the types of channels (e.g., natural or human-made). These descriptions are only needed for the developed portions of the community. The description must include a map of all open channels and storage basins in the developed area and show which ones are subject to the maintenance program. The drainage maintenance staff must have access to the property to conduct inspections and to perform the maintenance unless the community has the legal authority to order the owners to correct the problems.
3. The procedures for inspection, including when regular inspections are conducted and how soon inspections are conducted after a complaint or a storm. If you are applying for credit under 541.a.2 for identifying specific problem sites and inspecting and maintaining them differently or more frequently, then those sites and the inspection procedures also need to be included in the procedures.
4. The debris removal procedures, including how soon after an inspection an area must be cleared and what can and cannot be removed. The procedures may be different for different streams. For example, they may call for the public works department to remove downed trees and underbrush from human-made ditches but to leave them in parks or natural areas. Simply stating that "problems are corrected" or "debris is removed" is not an adequate description of what actions are to be taken for the different types of materials that may be found.
5. Records kept for the inspections and subsequent actions.

An example of drainage maintenance procedures can be found in *CRS Credit for Drainage System Maintenance* (see page 51).

540 DRAINAGE SYSTEM MAINTENANCE Community: _____

541 Credit Points

- a. Channel and basin debris removal
 - _____ 1. Enter 100 points your drainage maintenance program includes all of the following:
 - (a) An inspection is conducted at least once each year,
 - (b) An inspection is conducted after each storm that could adversely impact drainage,
 - (c) Inspections are conducted in response to citizens complaints, and
 - (d) Action is taken after an inspection identifies a need for maintenance or cleaning.
 - _____ 2. Enter 25 points if your program identifies specific problem sites that are inspected and maintained differently or more frequently than other parts of the drainage system.
 - _____ 3. Enter 50 points if you have an ongoing program, such as a capital improvements plan, to eliminate or correct problem sites or to construct low maintenance channels or other facilities. There is no credit for this item if the community does not spend money on a regular basis on such improvement projects (a one-time-only project is not credited).
- _____ b. Enter 15 points if you have regulations that prohibit dumping in the drainage system.
- _____ Enter the total. Enter this value in the blank after “540” on page 47.

544 Application Documentation You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. Your drainage system inspection and maintenance procedures. See the previous page for guidelines. Each of the five points on page 40 must be identified in the margins of the procedures you submit.
- _____ b. [Required if you are applying for credit under Section 541.a.3] A copy or description of the capital improvements program or other documentation that shows the community (or other drainage maintenance agency) has an ongoing program to reduce drainage maintenance problems.
- _____ c. [If you are applying for credit under Section 541.b] A copy of your stream dumping ordinance or law.

You must have the following items available for the verification visit. Check that you will have these available:

- _____ f. Time sheets or other documentation that demonstrate that the inspections and maintenance were performed. This documentation must be the same as that described in your procedures (see Section 5 on the previous page).

610 FLOOD WARNING PROGRAM

Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain occupants, and coordinates flood response activities. Your community must have a flood threat recognition system that identifies an impending flood in order to receive credit under this activity. A separate publication, *CRS Credit for Flood Warning Programs*, provides an example of a community program and application documentation (see page 51).

Here is a summary of the four parts to the credit for this activity and their prerequisites:

- a. Flood threat recognition system. This system tells emergency management officials that a flood is coming. Examples of creditable systems include river stage reports from the National Weather Service, reports from the National Hurricane Center, or a locally developed system, such as an IFLOWS or ALERT system. The system must meet the following prerequisites: (1) the notice must be generated by meteorologic and/or hydrologic data, (2) the system must be able to forecast specific flood conditions for at least one specific location in your community, and (3) it must be regularly maintained and tested at least annually.
- b. Emergency warning dissemination. Dissemination of a warning to the public can be by sirens, mobile public address system, telephones, radio, or other means. The warning procedures must meet the following prerequisites: (1) You must receive credit for the flood threat recognition system in Section 613.a. (2) Your community must have adopted an emergency response plan and the warning procedures must be in that plan or in appendices or procedures adopted or developed as part of that plan. (3) The warning must be disseminated in ways that can reach people in a timely manner, including under conditions of night or heavy storms. If the warning lead time is under 12 hours, it is not sufficient to rely solely on radio and television announcements. (4) The warning dissemination equipment and procedures must be tested at least annually. (5) Your community must conduct an annual outreach project such as those credited under Activity 330 (Outreach Projects), Sections 331.a or b. The project must cover the topics of flood warning and flood safety (topics 3 and 4). The project must reach at least 90% of the target audience.
- c. Other response efforts. Your flood response plan specifies other steps to be implemented when a flood warning is issued, such as when and which streets to close, when to order an evacuation, when and what city equipment should be moved to high ground, etc.. This effort must meet the following prerequisites: (1) You must receive credit for Sections 613.a and b. (2) Your community must conduct at least one exercise of the response plan each year.
- d. Critical facilities planning. Your community warns and coordinates with critical facilities that are affected by flooding. This effort must meet the following prerequisites: (1) You must receive credit for Sections 613.a and b. (2) Your community must update the information on critical facilities at least annually.

If your community experienced a flood that damaged more than 10 buildings, caused more than \$50,000 in property damage, or caused the death of one or more persons, you must submit an evaluation report that describes the performance of the warning program with your annual CRS recertification. The report must describe how the program operated in response to the flood and any improvements that may be needed.

610 FLOOD WARNING PROGRAM Community: _____

611 Credit Points

- _____ a. Enter 20 points if your community has a flood threat recognition system that meets the criteria specified in Section 610.a on the previous page.
- _____ b. Enter 20 points if your community disseminates emergency warnings according to procedures that meet the criteria specified in Section 610.b on the previous page.
- _____ c. Enter 15 points if your flood response plan specifies other flood response efforts and meets the criteria specified in Section 610.c on the previous page.
- _____ d. Enter 10 points if your community coordinates with critical facilities and this effort meets the criteria specified in Section 610.d on the previous page.
- _____ Enter the total of a through d. Enter this value in the blank after "610" on page 47.

614 Application Documentation You must attach the following documentation to your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. A description of your community's flood threat recognition system. The following items must be included and the margins must be marked so these items can be located by the reviewer. (1) A description of the flood hazard. (2) A description of the areas affected by flooding and the impact of flooding on those areas. (3) A description of the system used to recognize and evaluate an impending flood. (4) Flood warning lead times for each stream or body of water covered by the program.
- _____ b. [If you are applying for credit under Sections 611.b through d]:
 - _____ 1. Documentation that the flood response plan has been formally adopted by your community's governing board.
 - _____ 2. Copies of those portions of the plan or other documents demonstrating that the credit is appropriate. The credited section names or numbers must be marked in the margins (e.g., "critical facilities" or "611.d").
 - _____ 3. A copy of the outreach project to the community or to floodplain properties that covers flood warning and safety.
- _____ c. A map of all your floodplains that shows the areas covered by your warning program.

To facilitate verification of this activity, please provide the following information on your community's flood warning contact or emergency manager, if other than the CRS Coordinator:

Name: _____ Title: _____

Address: _____

Telephone: _____ Fax: _____

E-mail: _____

620 LEVEE SAFETY

Community: _____

This activity provides credit to communities protected by levees that are properly maintained and operated but are not high enough to meet the criteria for mapping base flood levees. A community may receive this credit PROVIDED that the levee is NOT reflected on the community's FIRM. There is no credit under this activity if the area protected by the levee is designated as an AO, A99, AR, B, C, or X Zone or an AE or A numbered zone with the base flood elevation lower than on the water side of the levee.

621 Credit Points For this credit, the following conditions must be met:

- a. The levee's flood protection level must be above the 25-year protection level. The flood protection level can be determined in one of two ways: (1) it may be determined by the U.S. Army Corps of Engineers or other federal agency that has inspected the levee; or (2) in the absence of a determination by a federal agency with jurisdiction, the levee's flood protection level is 3 feet below the lowest point of the crown.
- b. The levee must have been constructed before January 1, 1991.
- c. You must have a levee emergency plan that specifies what to do at various flood stages. Actions that must be included are: (1) periodic patrols of the structure; (2) closing openings that are structural parts of the system (sandbagging is not acceptable); (3) warning local emergency officials when the flood reaches within 4 feet of the crown of the levee; (4) monthly communications checks with local emergency officials; (5) annual inspections of emergency equipment and stockpiles; and (6) annual drills.

_____ If your community has at least five insurable buildings protected by a qualifying levee, enter 20 points. Enter this value in the blank after "620" on page 47. The ISO/CRS Specialist will calculate the verified score based on the levee protection level, the number of buildings protected, and the total number of buildings in your SFHA.

624 Application Documentation You must attach the following documentation to this page of your application. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. Either: (1) a statement signed by the U.S. Army Corps of Engineers or other federal agency with jurisdiction that has inspected the levee that states the levee protection level and provides the date of construction; or (2) a certification by a registered professional engineer that states that the levee or floodwall meets all the NFIP levee recognition requirements (44 CFR 65.10) except for height (65.10(b)(1)) (these are reprinted in the *CRS Coordinator's Manual*), provides the date of construction, and provides the protection elevation and the flood recurrence interval for that elevation. Data sources and calculations must be included.
- _____ b. A copy of the community's levee emergency plan.
- _____ c. A map showing the area the levee protects.

NOTE: *Each year, your annual recertification must include a certification by a registered professional engineer that the levee has been maintained in such a manner that it meets all the NFIP levee maintenance requirements.*

630 DAM SAFETY

Community: _____

This activity provides credit for any community in a state with a dam safety program that has submitted the necessary documentation of its program to FEMA. CRS credit for this activity will be determined for each state based upon the elements of its dam safety program.

Two conditions are prerequisites for credit under this activity: (1) if your state does not receive credit for this activity no community within your state is eligible for credit for this activity; and (2) if your community owns or operates a dam, it must meet your state's dam safety standards.

631 Credit Points

- _____ a. Enter the credit points for your state's dam safety program that you obtained from your FEMA Regional Office (see page 4).
 - _____ b. Enter 10 points if your development regulations require that new buildings constructed in the area subject to dam failure inundation be protected from damage in the case of dam failure.
 - _____ c. Enter 15 points if your community has a dam failure emergency action plan or dam failure annex to your emergency response plan that includes: (1) annual reports from the dam operators on their safety and operational status, (2) notification procedures for occasions when a dam appears to be threatened by high water or possible failure, (3) monthly communication checks with them, (4) evacuation routes and warning procedures, and (5) conducting at least one exercise of the dam failure emergency action plan each year.
- _____ Enter the total of a through c. Enter this value in the blank after "630" on page 47.

634 Application Documentation No documentation is needed for credit for your state's program under Section 631.a. You must attach the following documentation to this page of your application for credit under Section 631.b or c. The ISO/CRS Specialist will explain what additional materials will be needed during the verification visit and for your annual recertification. Check each section that applies:

- _____ a. [If you are applying for credit under Section 631.b] The provision of the ordinance or law that regulates the area subject to inundation in the event of dam failure. The regulations must be based on an engineer's certification that new buildings will be designed to be protected from damage by dam failure.
- _____ b. [If you are applying for credit under Section 631.b or c] A dam failure inundation map showing the areas affected by a failure of one or more upstream dams. The map must have been reviewed and approved by the state dam safety office.
- _____ c. [If you are applying for credit under Section 631.c] The dam failure emergency action plan. The plan must include the items specified in Section 631.c.

710 COMMUNITY GROWTH ADJUSTMENT Community: _____

The regulatory activities in the 400 series are adjusted to reflect the community's average growth rate. Community growth adjustment is applied by multiplying the number of points for the activity by the average growth rate. This is done in Section 720, on the next page.

711 Growth Data

- _____ a. Enter the U.S. Census growth rate for your COUNTY that you obtained from your FEMA Regional Office (see page 5).
- _____ b. If you have an additional growth rate from a different source AND IT IS HIGHER than the U.S. Census growth rate in 711.a, enter it. This growth rate must be taken from a growth rate accounting system that is used for state or federal reporting requirements (i.e., another agency has reviewed and accepted the approach). The minimum period is five years. Annexation of developed areas may not be included as a source of growth. An incorporated municipality may use the U.S. Census growth rate for the municipality if it is higher than the U.S. Census county growth rate.
- _____ If you have an entry for 711.b, enter the total of a and b.

712 Growth Adjustment Calculation

- a. Divide the total of 711.a and b by 2 and enter the result here: _____.
If you did not have an entry for 711.b, enter the value of 711.a here: _____
- _____ Enter the higher of the two numbers. If the higher number is less than 0, enter 0. If the higher number is greater than 5.0, enter 5.0.
- _____ b. Multiply the result of 712.a by 0.1 and add 1. Round it off to two decimal places. Enter the result here. This is your community's growth adjustment. Enter this number in the second column on the next page, after the "x," for each of the 400 series activities.

Example 1: The U.S. Census growth rate for your county is 2.21% and you have no other growth rate that meets the criteria of Section 711.b or that produces a higher number than 2.21%. The entry for 712.a is 2.21 and your community's growth adjustment (712.b) is $2.21 \times 0.1 = .221$ plus one = 1.221. Rounded to two decimal places = 1.22. This is entered at 712.b and after the x's in the second column on the next page.

Example 2: The U.S. Census growth rate for your county is 2.21% and the Census growth rate for the same period for your city is 3.1%. The average of these two is $2.21 + 3.10 = 5.31 \div 2 = 2.655$. This is entered in 712.a. Under 712.b, multiplying by 0.1 and adding 1 results in 1.2665. Rounding this to two decimal places gives 1.27. This is entered in 712.b and after the x's in the second column on the next page.

713 Application Documentation

- _____ [If you have an entry for 711.b] Documentation that shows that your additional growth rate is U.S. Census data or has been accepted by a state or federal agency for reporting requirements.

720 COMMUNITY TOTAL POINTS

Community: _____

Enter each activity's value in the blank after the activity's number. If you did not apply for an activity, enter zero in the blank. In the 400 series, multiply the first column by the second column to arrive at the values in the third column.

	310	_____		
	320	_____		
	330	_____		
	340	_____		
	350	_____		
	360	_____		
400SH	_____	x	_____	= _____
410	_____	x	_____	= _____
420	_____	x	_____	= _____
430	_____	x	_____	= _____
430LZ	_____	x	_____	= _____
440	_____	x	_____	= _____
450	_____	x	_____	= _____
	510	_____		
	520	_____		
	530	_____		
	540	_____		
	610	_____		
	620	_____		
	630	_____		
Enter the total of the above:				_____

You need 500 points to receive a Class 9 CRS classification. You should apply for more than 500 points in case some points are lost during verification. If the total of your activity points is less than 500, you need to apply for additional activities or your application may be returned.

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APPENDIX A. FEMA REGIONAL OFFICES

NOTE: The name and telephone number of the ISO/CRS Specialist and the State NFIP Coordinator can be obtained from these offices. The names and telephone numbers of the ISO/CRS Specialists are found in Appendix C.

REGION I

Connecticut, Maine, Massachusetts,
New Hampshire, Rhode Island, Vermont

FEMA Region I
J.W. McCormack POCH, Room 462
Boston, MA 02109-4595
(617) 223-9569
Fax: (617) 223-9574

REGION II

New Jersey, New York, Puerto Rico,
Virgin Islands

FEMA Region II
26 Federal Plaza, Rm. 1338
New York, NY 10278-0002
(212) 225-7200
Fax: (212) 225-7262

REGION III

Delaware, District of Columbia, Maryland,
Pennsylvania, Virginia, West Virginia

FEMA Region III
Liberty Square Bldg., 2nd Flr.
105 S. Seventh St.
Philadelphia, PA 19106-3316
(215) 931-5512
Fax: (215) 931-5501

REGION IV

Alabama, Florida, Georgia, Kentucky,
Mississippi, North Carolina, South Carolina,
Tennessee

FEMA Region IV
3003 Chamblee Tucker Rd.
Atlanta, GA 30341
(770) 220-5400
Fax: (770) 220-5440

REGION V

Illinois, Indiana, Michigan, Minnesota,
Ohio, Wisconsin

FEMA Region V
175 West Jackson, 4th Flr.
Chicago IL 60604-2698
(312) 408-5500
Fax: (312) 408-5551

REGION VI

Arkansas, Louisiana, New Mexico,
Oklahoma, Texas

FEMA Region VI
FRC 800 N. Loop 288
Denton, TX 76201-3698
(940) 898-5127
Fax: (940) 898-5195

REGION VII

Iowa, Kansas, Missouri, Nebraska

FEMA Region VII
2323 Grand Blvd.
Suite 900
Kansas City, MO 64108-2670
(816) 283-7002
Fax: (816) 283-4849

REGION VIII

Colorado, Montana, North Dakota, South Dakota,
Utah, Wyoming

FEMA Region VIII
Federal Center, Bldg. 710
Box 25267
Denver, CO 80225-0267
(303) 235-4830
Fax: (303) 235-4849

REGION IX

Arizona, California, Hawaii, Nevada

FEMA Region IX

Building 105

Presidio of San Francisco

San Francisco, CA 94129-1250

(415) 923-7177

Fax: (415) 923-7147

REGION X

Alaska, Idaho, Oregon, Washington

FEMA Region X

Federal Regional Center

130 228th St., S.W.

Bothell, WA 98021-9796

(425) 487-4679

Fax: (425) 487-4613

APPENDIX B. PUBLICATIONS

Except as noted, the following documents are available at no cost. The end of this appendix includes two order forms.

General References on the Community Rating System (CRS)

CRS Coordinator's Manual, January 1999. 300+ pages. Includes the current *Schedule and Commentary*. The *CRS Coordinator's Manual* is the primary document used by communities for the Community Rating System. It includes detailed discussion of credits provided for various floodplain management activities and instructions on the calculation of credit. The *CRS Coordinator's Manual* is used to verify CRS credit and for modifications of a community's CRS credit for a better classification.

Activity Worksheets, January 1999, 55 pages. The worksheets are used to calculate the verified activity scores and to submit modifications.

CRS Application, January 1999, 60 pages. Instructions and worksheets for a community to apply for an initial CRS classification. The activities are summarized and the activity descriptions are combined with checklists which are submitted for application.

The National Flood Insurance Program's Community Rating System, 1996. These are two color brochures that give a brief summary description of the CRS for distribution to elected officials, residents, and others who want an overview of the program.

"Community Rating System," July 1996. A 13-minute videotape that provides an introduction and overview to the CRS.

"Computerized Calculations for the Community Rating System," 1999. A stand-alone program for IBM-compatible personal computers (on a 3.5" disk) that guides data entry and calculates credit points. A copy of the user's guide is included. This software prints worksheets that may be used for submitting modifications as an alternative to the paper Activity Worksheets.

CRS Record-Keeping Guidance, January 1999. Guidance on keeping track of records and annual actions such as outreach projects for CRS credit. The guide includes sample forms.

References on Specific Activities

"Computerized Format for FEMA Elevation Certificates," 1997. A program for entering and retrieving data from FEMA elevation certificates. Meets the requirements for credit for elevation certificates in computerized format under Activity 310 of the CRS. Requires an IBM-compatible PC and a 3.5" disk drive.

CRS Credit for Drainage System Maintenance, 1999. 37 pages. A discussion of the credit under Activity 540 (Drainage System Maintenance) in the *CRS Coordinator's Manual*, with examples.

CRS Credit for Flood Warning Programs, 1999. 46 pages. A discussion of the credit under Activity 610 (Flood Warning Program) in the *CRS Coordinator's Manual*, with examples.

CRS Credit for Outreach Projects, 1999. 36 pages. A discussion of the credit under Activity 330 (Outreach Projects) in the *CRS Coordinator's Manual*, with examples.

CRS Credit for Higher Regulatory Standards, 1999. 38 pages. A discussion of the credit under Activity 430 (Higher Regulatory Standards) in the *CRS Coordinator's Manual*, with examples.

CRS Credit for Stormwater Management, 1999. 54 pages. A discussion of the credit under Activity 450 (Stormwater Management) in the *CRS Coordinator's Manual*, with examples.

Example Plans, 1999. 100 pages. A discussion of credit for Floodplain Management Planning (Section 510 in the *CRS Coordinator's Manual*), with examples.

References on Special Flood-Related Hazards

CRS Commentary Supplement for Special Hazards Credit, 1999. 50 pages. A supplement to the *CRS Coordinator's Manual* that must be used by communities wishing to apply for CRS credit for management of the nine special hazard areas (alluvial fans, closed basin lakes, coastal dunes and beaches, ice jams, moveable bed streams, mudflow hazards, subsidence, coastal erosion, and tsunamis). Includes worksheets needed for special hazards credit.

The following booklets cover the special flood-related hazards:

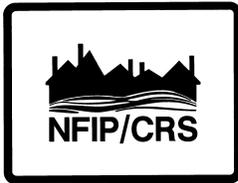
CRS Credit for Management of Areas Subject to Uncertain Flow Paths

CRS Credit for Management of Areas Adjacent to Closed Basin Lakes

CRS Credit for Management of Floodprone Areas Subject to Land Subsidence

CRS Credit for Management of Ice Jam Hazards

CRS Credit for Management of Pacific and Caribbean Tsunami Hazards



Community Rating System Publications

The following publications can be obtained free by folding and mailing this form (address is on the back) or faxing it to (317) 848-3578. If you want more than one copy, call (317) 848-2898.

General and Application

- _____ *CRS Coordinator's Manual*
- _____ *CRS Application*
- _____ *The National Flood Insurance Program's Community Rating System* (color brochures)
- _____ *CRS Activity Worksheets*
- _____ *"Computerized Calculations for the Community Rating System" (3.5" disk)*
- _____ *CRS Video (13 minutes)*
- _____ *CRS Record Keeping Guidance*

Specific Activities

- _____ *"Computerized Format for FEMA Elevation Certificates" (3.5" disk)*
- _____ *CRS Credit for Drainage System Maintenance*
- _____ *CRS Credit for Flood Warning Programs*
- _____ *CRS Credit for Outreach Projects*
- _____ *CRS Credit for Stormwater Management*
- _____ *CRS Credit for Higher Regulatory Standards*
- _____ *Example Plans*

Special Hazards

- _____ *CRS Commentary Supplement for Special Hazards Credit*
- _____ *CRS Credit for Management of Areas Subject to Uncertain Flow Paths*
- _____ *CRS Credit for Management of Areas Adjacent to Closed Basin Lakes*
- _____ *CRS Credit for Management of Floodprone Areas Subject to Land Subsidence*
- _____ *CRS Credit for Management of Ice Jam Hazards*
- _____ *CRS Credit for Management of Pacific and Caribbean Tsunami Hazards*

Please send these publications to:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Community Name: _____ NFIP Number: _____
(if applicable) (if applicable)

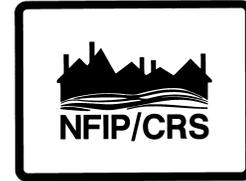


Flood Publications
NFIP/CRS
P.O. Box 501016
Indianapolis, IN 46250-1016

[Fold, staple or tape, and mail]



Federal Emergency Management Agency
Community Rating System Publications



The following publications are available free by faxing this form to (301) 362-5335. If you want more than one copy, call 1-800-480-2520. Each publication was written for a target audience:

GP - general public E - engineers and architects O - planners and permit officials

Libraries are encouraged to order only those publications noted with a "GP."

Documents on flood maps and studies

- ___ GP *How to Use a Flood Map to Protect Your Property*, FEMA-258, May 1995.
- ___ E, O *Managing Floodplain Development in Approximate Zone A Areas*, FEMA-265, July 1995.
- ___ E *Flood Insurance Study Guidelines and Specifications for Study Contractors*, FEMA-37, 1993.

Documents on flood insurance

- ___ GP *Answers to Questions about the National Flood Insurance Program*, FIA-2, March 1992.
- ___ GP *Mandatory Purchase of Flood Insurance Guidelines*, FEMA-186, October 1989.

Documents on protecting a building

- ___ GP *Repairing Your Flooded Home*, FEMA-234, 1992.
- ___ GP *Homeowner's Guide to Retrofitting*, FEMA-312, 1998.
- ___ GP *Elevated Residential Structures*, FEMA-54, March 1984.
- ___ GP *Coastal Construction Manual*, FEMA-55, February 1986.
- ___ GP *Manufactured Home Installation in Flood Hazard Areas*, FEMA-85, September 1985.
- ___ GP *Floodproofing Nonresidential Structures*, FEMA-102, May 1986.
- ___ GP *Design Manual for Retrofitting Flood-prone Residential Structures*, FEMA-114, 1986.
- ___ E *Engineering Principles and Practices for Retrofitting Flood Prone Residential Buildings*, 1995.
- ___ O *Answers to Questions about Substantially Damaged Buildings*, FEMA-213, May, 1991
- ___ GP *Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas*, FEMA-257, October 1994.

Documents on community floodplain management or flood hazard mitigation

- ___ GP *A Unified National Program for Floodplain Management*, FEMA-248, May 1994.
- ___ GP *Design Guidelines for Flood Damage Reduction*, FEMA-15, December 1981.
- ___ O *Reducing Losses in High Risk Flood Hazard Areas—A Guidebook for Local Officials*, FEMA-116, February 1987.

Documents on natural and beneficial floodplain functions

- ___ GP, O *Protecting Floodplain Resources, A Guidebook for Communities*, FEMA-268, 1995

Please send these publications to:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Community Name: _____ NFIP Number: _____
 (if applicable) (if applicable)

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APPENDIX C. ISO/CRS SPECIALISTS

Alabama - David Van Troost
Alaska - Rob Flaner
Arizona - Ron Mielnicki
Arkansas - Bill Baker
California (southern) - Ron Mielnicki
California (northern) - Rob Flaner
Colorado - Scott Whiteman
Connecticut - Jimmy Chin
Delaware - Linda Clarity
Florida - Danny Hinson, Gabe Gambrill,
David Clukie
Georgia - David Van Troost
Hawaii - Rob Flaner
Idaho - Rob Flaner
Illinois - Mike Knox
Indiana - Errol Garren
Iowa - Errol Garren
Kansas - Bill Baker
Kentucky - Jack Clark
Louisiana - Phil Anderson
Maine - Jimmy Chin
Maryland - Linda Clarity
Massachusetts - Jimmy Chin
Michigan - Errol Garren
Minnesota - Errol Garren
Mississippi - David Van Troost
Missouri - Phil Anderson
Montana - Scott Whiteman
Nebraska - Bill Baker
Nevada (northern) - Rob Flaner
Nevada (southern) - Ron Mielnicki
New Hampshire - Jimmy Chin
New Jersey - Linda Clarity
New Mexico - Scott Whiteman
New York (Long Island) - Linda Clarity
New York (Upstate) - Jim Harrington
North Carolina - Gil Dunn
North Dakota - Errol Garren
Ohio - Jim Harrington
Oklahoma - Bill Baker
Oregon - Rob Flaner
Pennsylvania - Tom Brett
Rhode Island - Jimmy Chin
South Carolina - David Van Troost
South Dakota - Errol Garren
Tennessee - Jack Clark
Texas - Bill Baker
Utah - Scott Whiteman
Vermont - Jimmy Chin
Virginia - Tom Brett
Washington - Rob Flaner
West Virginia - Tom Brett
Wisconsin - Errol Garren
Wyoming - Scott Whiteman

Telephone numbers are for both voice and fax.

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716/247-7202
jharrington@iso.com

Blank Application Worksheets

Your application must include the appropriate completed worksheets plus the needed documentation. All CRS applications must include the *CRS Application* cover page. Instructions for completing this page are in Section 212, Application Documents, on pages 5–8.

Complete the application worksheets for each activity for which credit is requested. Each page has an Application Documentation section. Check the boxes to denote that all required documentation is included with the application. ALL ITEMS PERTAINING TO THE CREDIT BEING REQUESTED MUST BE INCLUDED. NO CREDIT IS PROVIDED IF THE DOCUMENTATION IS INCOMPLETE.

Some worksheets state, "You must have the following items available for the verification visit." Check the appropriate spaces to confirm that you will provide the documentation when needed.

Attach all documentation for an activity to the worksheet for that activity. If the documentation is ordinance language, ATTACH ONLY THE NECESSARY PAGE(S) FROM THE ORDINANCE with the appropriate section number marked in the margin. If the document is a certification, it must have an original signature.

Complete the application worksheet for Sections 710 and 720 and include them with the application.

"The *CRS Application* worksheets and the *CRS Coordinator's Manual* have been approved by the Office of Management and Budget (OMB) under the provisions of the Paperwork Reduction Act of 1980, as amended, 44 U.S.C. 3501 *et seq.* and assigned OMB control number 3067-0195. Public reporting burden for the CRS application is estimated to average 30 hours per response. This includes the time for reviewing the *CRS Coordinator's Manual*, searching existing data sources, reviewing, and submitting the application. Send comments regarding this burden estimate or any aspect of the application, including suggestions for reducing the burden, to the Information Collections Officer, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0195), Washington, D.C. 20503."

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