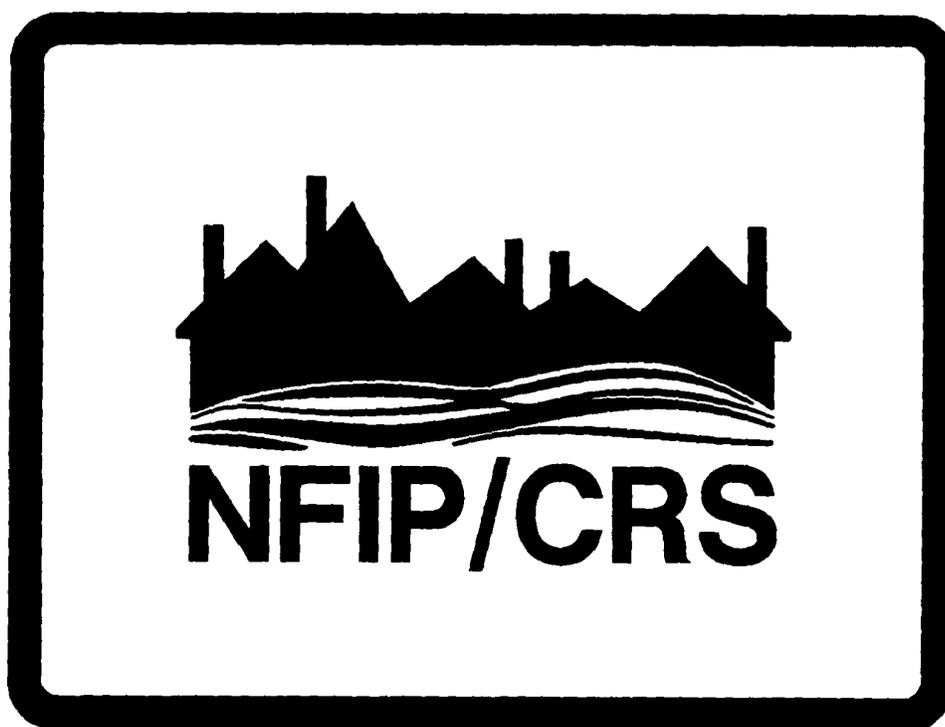


**National Flood Insurance Program
Community Rating System**



**CRS RECORD-KEEPING
GUIDANCE**

January 1999

Note on this January 1999 Edition: This document was revised to reflect the following major changes in the 1999 *CRS Coordinator's Manual*:

- There is a new requirement for map information services (Activity 320) to include a discussion of the Coastal Barrier Resources System. Communities must also keep their maps up to date to reflect physical changes and Flood Insurance Rate Map revisions.
- There are new criteria for publicizing activities and changes to Activity 330 (Outreach Projects).
- The documentation and credited elements were revised for Activity 440 (Flood Data Maintenance).

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.

If a community is interested in applying for flood insurance premium credits through the Community Rating System (CRS), it should have the *CRS Application*. The *CRS Coordinator's Manual* provides a more detailed explanation of the credit criteria. These and other publications on the CRS are available at no cost from:

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

They can also be viewed and downloaded from FEMA's Website, www.fema.gov/nfip

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INTRODUCTION

The Community Rating System (CRS) recognizes local floodplain management activities that exceed the minimum requirements of the National Flood Insurance Program (NFIP). To receive the credits and subsequent flood insurance premium discount, a community must document that it is implementing the credited activities.

Your community's normal procedures probably already include maintaining records and papers sufficient for CRS documentation. However, you may be starting a new activity or you may need to do things differently to get CRS credit. This guidebook is an overall primer on the records that need to be kept to maintain CRS credit. It should be viewed as an advisory checklist to help insure that nothing is forgotten. It is not a mandate or set of federal requirements.

It is assumed that you are keeping a complete copy of your application, activity worksheets, and all the documents that were accepted during the verification visit. This publication does not discuss documents needed for your application. Your application package should be kept "forever" (or at least until CRS credit is no longer provided for an activity). It should be arranged by activity and include copies of both the activity worksheet page and the documentation submitted for each activity.

This guidebook covers things that are needed for the verification and cycle verification visits and the annual recertification. Some of these papers can be archived or discarded after the ISO/CRS Specialist conducts the verification or cycle verification visit.

This guide is based on the 1999 *CRS Coordinator's Manual*. For example, the Floodplain Management Plan that was previously in Section 240 has been moved to the new Activity 510. The section numbers in this guide are references to the 1999 *CRS Coordinator's Manual*. The page numbers refer to this guidebook.

This guide is organized in two parts. The first part is a checklist of the records that should be kept for each activity and element. The second part includes example forms. Readers can skip those activities that are not credited in their communities.

NOTE: *The entire text of this document, including the example forms, is available on the "Computerized Calculations for the Community Rating System" disk. Copies can be ordered by using the order form in Appendix E of the **CRS Coordinator's Manual** or Appendix B of the **CRS Application**. This document is in Microsoft Word for Office 97, which can be converted to many IBM-compatible word processing programs to prepare locally tailored checklists and forms.*

This guidebook:

- Is an advisory checklist to help insure that nothing is forgotten. It is not a federal requirement.
- Assumes that you are keeping a complete copy of your application. Documents needed for the application are not covered.
- Is based on the 1999 *CRS Coordinator's Manual*.
- Has section numbers that refer to the 1999 *CRS Coordinator's Manual*. The page numbers refer to this guidebook.
- Is available in computer format.

ACTIVITY CHECKLIST

The CRS Coordinator should keep the application and recertification records. In most cases the other records should be kept by the offices that are actually implementing the activities. The CRS Coordinator should know the location and contents of any CRS files kept by another office.

310 Elevation Certificates

This checklist should be reviewed with the building department or other office assigned responsibility for this activity.

_____ Elevation certificates are needed for every new building or substantial improvement to a building in the Special Flood Hazard Area (SFHA) (see Section 314.c of the *CRS Coordinator's Manual*). EACH CERTIFICATE NEEDS TO BE DOUBLE CHECKED TO ENSURE THAT IT IS PROPERLY COMPLETED (see Section 311). Make sure the items noted in the checklist on page 14 are correct. IF MORE THAN 20% OF YOUR ELEVATION CERTIFICATES ARE VERIFIED WITH ERRORS, YOU WILL LOSE THE CREDIT FOR THIS ACTIVITY AND YOU WILL BE RECLASSIFIED AS A CRS CLASS 10.

The elevation certificates need to be filed so they can be retrieved, copied, and provided to requestors. This can be either in a separate elevation certificate file or in files kept for each property or each permit. What counts is that they are easily retrievable by address. These records would most likely be kept by the building department. Note that if you are requesting credit for maintaining pre-CRS or pre-FIRM elevation certificates (ECPO or ECPR), you need to be able to retrieve them, even if your community discards or archives old permit records.

_____ A note or memo to the files that shows how your impact adjustments were determined is needed for the verification and cycle verification visits (see Section 314.d).

_____ If you are receiving credit for keeping your elevation certificates in computer format (ECCF)] Each elevation certificate needs to be entered into the elevation certificate software data base (see Section 314.e). The computer file needs to be maintained and updated. If you had new construction in the floodplain since the last submittal, a disk with the new data is submitted with each year's recertification.

320 Map Information

This checklist should be reviewed with the building department, engineer, or other office assigned responsibility for this activity.

_____ You should keep copies of flyers or other information on the flood insurance purchase requirement (see example on page 16). The person who responds to the requests needs to remember to include a copy of the flyer with each written response and to mention it to each caller when the property is located in the Special Flood Hazard Area (SFHA).

_____ If you are a coastal community with Coastal Barrier Resources System designations on your FIRM, you should include a flyer or other information on the System and what it means to property owners to give to inquirers (see example on page 17).

_____ Make sure you are using the latest FIRM and that it is kept updated to show new subdivisions, changes in corporate limits, and all new FIRM data from flood insurance restudies, map revisions, and map amendments. This may mean plotting every Letter of Map Amendment (LOMA) and Map Revision (LOMR) or noting on the paper FIRM that LOMAs and LOMRs have been issued.

You must maintain copies of old FIRMs that have been in effect since 1999 or the date you applied to the CRS, whichever is later. It is recommended that you maintain a copy of every FIRM that has been published. Credit for this is available under Activity 440 (Flood Data Maintenance).

_____ Keep a copy of the materials you used to publicize the service each year (see Section 323.a). This could be one of three options:

- Keep a copy of each year's letter to lenders, real estate agencies, and insurance agencies, and a copy of the mailing list used (see Section 323.c) [Some communities mail undated letters. If so, note when yours was distributed each year.];
- Keep a copy of each year's publications by organizations, institutions, or agencies that include an article on the service; OR
- Keep a copy of an outreach project. If your community publicizes this service via an outreach project credited under Activity 330, the copy could be kept in the files for Activity 330.

Copies of the publicity materials (except for the mailing list) are submitted with each year's recertification.

_____ You need to keep a record of delivering this service (see Section 323.d). There are three common approaches to doing this:

- Keep copies of written letters, such as the form letter in the example on page 15;
- Keep copies of inquiry or complaint forms your community uses to record and respond to requests from citizens; OR
- Keep a log of inquiries. Examples of this approach are found on page 18 of this guide and in Figure 320-3 of the *CRS Coordinator's Manual*.

If you don't already have a system for filing correspondence, the written responses should be kept in chronological order or by address. A copy of a recent page from one of the records is submitted with each year's recertification.

330 Outreach Projects

This checklist should be reviewed with the public information officer or other office assigned responsibility for this activity.

- _____ Keep a copy of each year's outreach projects (see Sections 334.a and b). This would be copies of the newsletters, mailings to residents, and similar informational materials. The flood articles should be highlighted, so they can be found easily. For projects like public meetings and information booths, the documentation could be copies of newspaper articles or announcements about the meetings, correspondence relating to them, or memos to the file. These are submitted with each year's recertification. If they are not dated, note when they were distributed.
- _____ If you are receiving credit for outreach projects pursuant to a public information program strategy, keep all the projects' materials, just like your other outreach projects.
- _____ You will also need to prepare and keep the annual evaluation of your strategy. This is either a separate report or a completed AW-332. A blank copy of AW-332 is in the separately published *Activity Worksheets*, available from the office listed on the inside front cover to this publication. You can also make your own local version. A filled out example is at the end of Activity 330 in the *CRS Coordinator's Manual*. A completed copy is submitted with each year's recertification.

340 Hazard Disclosure

You do not need to maintain any special records for this activity because it is implemented by real estate offices. However, you are still expected to recertify each year that the activity is being implemented. If any of the credited elements change, the materials submitted with the application should be changed. If the change involves enough points to change your community's CRS classification, a modification should be submitted.

At the time of cycle verification, your ISO/CRS Specialist will instruct you on any additional documents that you will need to collect just for his or her visit. These items are not listed here, because they are one-time-only documents.

350 Flood Protection Library

You do not need to maintain any special records for this activity because it is implemented by your public library. However, you are still expected to recertify each year that the activity is being implemented. If any of the credited elements change, the materials submitted with the application should be changed. If the change involves enough points to change your community's CRS classification, a modification should be submitted.

360 Flood Protection Assistance

This checklist should be reviewed with the building department, engineer, or other office assigned responsibility for this activity.

- _____ Make sure there is an outreach project each year that discusses the assistance provided. If it is part of a CRS credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's Activity 360 documentation (see Section 363.a).

- _____ You need to keep a record of how you delivered this service (see Section 363.d). See the third checklist item on page 3 under Activity 320 for a discussion of how this can be done. A copy of a recent page of the log or a sample of one of the recent memos or reports is submitted with each year's recertification. You may keep your records of this activity with your records of Activity 320, because they both provide information and assistance to inquirers.
- _____ You should keep copies of flyers or other information that you hand out to people that have been assisted. Examples of what you can include are:
 - Information on the flood insurance purchase requirement (see example on page 16);
 - An updated list (by area of expertise) of contractors knowledgeable, experienced, or licensed in retrofitting activities (e.g., plumbers, house movers, waterproofers, etc.);
 - Information on selecting a contractor (see pages 19–20); and
 - Information on when and how to get a building or floodplain development permit.

410 Additional Flood Data

This checklist should be reviewed with the engineer or other office assigned responsibility for this activity. It is appropriate for both regular flood data as explained in the *CRS Coordinator's Manual* and data for special hazards flooding as explained in the *CRS Commentary Supplement for Special Hazards Credit*.

- _____ Keep copies of new regulatory studies and/or base flood elevations for the verification and cycle verification visits (see Section 414.b).
- _____ [If you are receiving credit for state review under Section 411.b.4 and have had new studies since the last verification visit] Keep the documentation that the state reviewed the new studies for the verification and cycle verification visits (see Section 414.c).
- _____ [If you are receiving credit for the non-FEMA share of the flood study (NFS)] Documentation that shows that all or a part of the study was financed by an agency or company other than the Federal Emergency Management Agency (FEMA) is needed for the verification and cycle verification visits (see Section 414.d).
- _____ [If your impact adjustment used Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 414.e).
- _____ [If you are receiving credit for providing regulatory flood elevations (RFE)] At the verification and cycle verification visits, your elevation certificates will be used to document that your regulatory flood elevations were used to set the flood protection levels for new buildings (see Section 414.a).

420 Open Space Preservation

This checklist should be reviewed with the parks department, property manager, or other office assigned responsibility for this activity. The following items are needed for the verification and cycle verification visits.

- _____ Documentation showing the development or deed restriction for each parcel to be credited (see Sections 424.b and c).
- _____ [If you are receiving natural and beneficial functions open space (NB)] Documentation that parcels credited have been preserved in or restored to an undeveloped natural state. This documentation must be signed by a professional in a natural science or a staff member of an environmental or conservation agency (see Section 424.d).
- _____ [If your impact adjustment used Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 424.e).
- _____ [If you are receiving credit for open space areas outside the SFHA shown on the FIRM] Documentation showing that floodplain regulations are in effect in those areas (see Section 424.f).
- _____ [If you are receiving credit for open space in areas subject to one of the special flood-related hazards (SHOS)] The appropriate documentation as discussed in Section 424SH in the *CRS Commentary Supplement for Special Hazards Credit*.

Impact Adjustment Maps and accompanying area calculations can take a lot of time to assemble. Even though they are only needed for your cycle verification visit, it is recommended that you keep them in a safe place to avoid preparing them again for the next visit five years later.

430 Higher Regulatory Standards

This checklist should be reviewed with the building department, engineer, or other office responsible for this activity. The following records are typically kept with each building permit file or with the records on each subdivision or other development built in the SFHA. You will need to be able to retrieve them during the verification and cycle verification visits (see Section 434.c). [Some elements are not listed because they are not verified using your records.]

- _____ [If you are receiving freeboard credit (FRB)] Your elevation and floodproofing certificates will be used to document enforcement of your freeboard requirement.
- _____ [If you are receiving foundation protection credit (FDN)] Your building permit records need to include engineering certifications, soil compaction reports, or other documentation appropriate for your credit.
- _____ [If you are receiving cumulative substantial improvement credit (CSI) or lower substantial improvement threshold (LSI)] The building permit records must show the value of building additions, improvements, and repairs and the building's value. You should not rely solely on the applicant's estimate of the cost, especially if permit fees or tax assessments are based on the estimated cost. You should double check the cost based on the building department's knowledge of area construction costs or standard formulae based on square footage or type of project.

Each time someone applies for a permit in the SFHA, the building's records must be checked. The percentage of the cost of the project for which a permit is being requested plus the cost of all projects constructed since the cumulative substantial improvement

requirement went into effect must be compared to the building's value. If all the projects add up to 50% or more (less for LSI credit) of the building's value, then the project applied for is considered a substantial improvement.

Your community must keep a running total of the costs or percentages of past improvements. An example form can be found on page 21. More guidance can be obtained from your FEMA Regional Office, State NFIP Coordinator, and FEMA's publication 213, *Answers to Questions About Substantially Damaged Buildings*. Call FEMA publications at 1-800-480-2520 for a copy or fax a request to (301) 362-5335.

_____ [If you are receiving credit for protecting critical facilities (PCF)] Permit records for critical facilities will be needed to check that the facility is protected according to your regulations.

_____ [If you are receiving protection of floodplain storage capacity credit (PSC) based on compensatory storage] Permit records, especially for subdivisions and larger developments, need to show compensatory storage calculations.

_____ [If you are receiving credit for natural and beneficial functions regulations (NBR) for requiring setbacks or buffer zones along watercourses] The setback areas or buffer zones should be shown on permit plans.

_____ [If you are receiving credit for other higher standards (OHS)] Your permit records need to document compliance with these regulations.

_____ [If you are receiving credit for special hazards regulations (SH)] Your permit records need to document compliance with these special regulations. See Section 434SH in the *CRS Commentary Supplement for Special Hazards Credit*.

_____ [If you are receiving credit for staff training or certification under building code and staffing (BCS)] Certificates of graduation or floodplain manager certification. This could include the graduation certificate from the Emergency Management Institute, the home study course, or other FEMA approved equivalent NFIP training. If a staff member qualified as a certified floodplain manager, keep the certification letter and annual documentation from the certifying organization that the person is maintaining his or her certification by meeting the continuing education requirements.

_____ [If your impact adjustment used Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 434.b).

430LZ Low Density Zoning

This checklist should be reviewed with the zoning or planning department or other office assigned responsibility for this activity.

_____ [If your impact adjustment used Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 434LZ.b).

_____ Your permit records need to document compliance with the appropriate zoning density (see Section 434LZ.c).

440 Flood Data Maintenance

This checklist should be reviewed with the engineer, geographic information system (GIS) staff, data processor, or other office assigned responsibility for this activity.

_____ [If you are receiving credit for additional map data (AMD)] The permit office must routinely use the map or parcel system to obtain flood hazard information when reviewing an application for a permit in the regulatory floodplain. If the credit is for a GIS or other digitized mapping system, the permit office may either directly use the computer system or use a hard copy printout of the map.

The map or parcel system must be updated at least once each year to reflect changes in corporate boundaries, new subdivisions, new flood data, and map revisions and amendments (LOMRs and LOMAs) (see Sections 441.a and 444.d in the *CRS Coordinator's Manual* and the first item under Activity 320 (Map Information) on page 3 of this publication).

_____ [If your impact adjustment used Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 444.c).

_____ [If you are receiving credit for maintaining elevation reference marks (ERM)] Your community needs to maintain a master list of all elevation reference marks that can be used by surveyors (see Section 444.d). This must be updated as reference marks are replaced, re-shot or found missing. Copies of the master list must be made available to surveyors and other interested parties. An example of a paper form that could be kept for each reference mark is on page 22.

_____ [If you are receiving credit for maintaining elevation reference marks (ERM)] Make a note about any elevation reference marks that appear on your FIRM that are reported missing or inaccurate. You must report these on your annual recertification worksheet so FEMA can correct future FIRMs.

_____ [If you are receiving credit for FIRM maintenance (FM)] You must have copies of every FIRM that has been issued for the community. The old FIRMs must be made readily available for inquirers to use.

_____ [If you are receiving credit for maintaining coastal erosion data (EDM)] You will need copies of the appropriate records as described in Section 440SH in the *CRS Commentary Supplement for Special Hazards Credit*.

450 Stormwater Management

This checklist should be reviewed with the engineer, building department, or other office assigned responsibility for this activity. THESE RECORDS APPLY TO CONSTRUCTION THROUGHOUT THE COMMUNITY, NOT JUST IN THE FLOODPLAIN.

_____ [If you are receiving credit for stormwater management regulations or stormwater management plan (SMR or SMP)] Your permit records for subdivisions and other large developments need to include plans that show the locations and dimensions of retention and detention basins (see Section 454.i).

- _____ [If you are receiving credit for public maintenance of stormwater facilities (PUB)] Keep copies of inspections and subsequent maintenance activities. These records should be part of your drainage system maintenance records under Activity 540.
- _____ [If you are receiving credit for freeboard in B, C, D, and X Zones (FRX)] Depending on the basis for your credit, your building permit records need to either document that the lowest floor (or lowest opening) was checked and confirmed to be the correct height above the street or they need to have drainage plans for each building site (see Section 454.i).
- _____ [If you are receiving credit for erosion and sedimentation control (ESC) or water quality regulations (WQ)] Your permit records need to show how these requirements were met by each development project under the regulations' jurisdiction (see Section 454.i).
- _____ [If your impact adjustment used Option 1 or Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 454.f).

503 Repetitive Loss Area Outreach Project

- _____ Keep a copy of each year's outreach project (see Sections 503.c and d). If it is part of a CRS credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's repetitive loss documentation.
- _____ [If you are a Category C community (see Section 502.a)] You must keep the records required for Activity 510.

510 Floodplain Management Planning

This checklist should be reviewed with the planner, planning committee, or other office assigned responsibility for this activity.

- _____ A progress report must be prepared each year and submitted with the annual recertification. FAILURE TO SUBMIT THIS REPORT EACH YEAR WILL RESULT IN LOSS OF CREDIT FOR THIS ACTIVITY. IF YOU ARE A CATEGORY C REPETITIVE LOSS COMMUNITY, YOU WILL BE RECLASSIFIED AS A CRS CLASS 10.

The report must cover the four items noted in Section 514.d.1.(a) – (d). Copies must be provided to your governing board and the media and made available for the public.

If your plan did not cover all of your known flood hazards and your impact adjustment used Option 2, you may submit this report on AW-512, Option 2 Progress Report. A blank copy of AW-512 is in the separately published *Activity Worksheets*, available from the office listed on the inside front cover to this publication. You can also make your own local version. A filled out example is at the end of Activity 510 in the *CRS Coordinator's Manual*. A completed copy is submitted with each year's recertification.

520 Acquisition and Relocation

This checklist should be reviewed with the planner, urban renewal, or community development department, or other office assigned responsibility for this activity. These records are only needed for the verification or cycle verification visits. Because it may take a good deal of work to assemble them, they should be kept where they will be readily available for the next cycle verification visit, which may be as many as 5 years away.

- _____ A map showing the parcels where buildings have been demolished or relocated since the effective date of the FIRM is needed for the verification and cycle verification visits (see Section 524.a).
- _____ Documentation that shows that each site credited under this activity can also qualify for credit as preserved open space is needed for the verification and cycle verification visits (see Section 524.b). The easiest way to do this is to make sure that each property to be credited by Activity 520 is also credited under Activity 420.
- _____ [If your impact adjustment used Option 2] A note or memo to the file showing the number of buildings in the SFHA (bSF) is needed for the verification and cycle verification visits (see Section 524.c).
- _____ Real estate or permit records that document the date of removal of each building are needed for the verification and cycle verification visits (see Section 524.d).
- _____ [If you are receiving credit for acquiring or relocating buildings outside the SFHA] Documentation showing that floodplain regulations are in effect in those areas is needed for the verification and cycle verification visits (see Section 524.e).

530 Retrofitting

This checklist should be reviewed with the building department, engineer, or other office assigned responsibility for this activity. These records are only needed for the verification or cycle verification visits. Because it may take a good deal of work to assemble them, they should be kept where they will be readily available for the next cycle verification visit, which may be as many as 5 years away.

- _____ A map showing the location of all retrofitted buildings to be credited is needed for the verification and cycle verification visits (see Section 534.b).
- _____ [If your impact adjustment used Option 2] A note or memo to the file showing the number of buildings in the SFHA (bSF) is needed for the verification and cycle verification visits (see Section 534.c).
- _____ Documentation for each retrofitted building is needed for the verification and cycle verification visits (see Section 534.d). Building permit records usually will be sufficient. The following additional items may be needed:
 - If the retrofitting project is elevation or replacement of a substantially damaged or substantially improved building, you must show that the project was implemented pursuant to a community action (see Section 530, Activity Description).

- Where the credit for the technique used (TU) is based on an engineer's or architect's design, the engineer's or architect's approval must be shown.
- For projects that require human intervention, you must show that the area receives at least one hour of flood warning time.

_____ [If credit is being requested for buildings outside the SFHA] Documentation that shows that floodplain regulations are in effect in the area outside the SFHA is needed for the verification and cycle verification visits (see Section 534.e).

540 Drainage System Maintenance

This checklist should be reviewed with the public works department, drainage district, or other office assigned responsibility for this activity.

_____ Copies of inspection records for ditches, streams, detention basins, and other parts of your drainage system need to be kept for the verification and cycle verification visits (see Section 544.e). A copy of a recently completed example must be sent in each year with your recertification.

These records should be completed copies of the form adopted in your drainage maintenance procedures. A form should be completed for all inspections, even if follow-up maintenance is not needed. The forms should be filed by stream, watershed, or chronologically.

Two sample forms are provided on pages 23 and 24. The first is a checklist that would be used for each inspection. If the stream, ditch, or basin is found to be clear of any problems, "No problem" is checked. If a problem is found, the inspector fills out the second form to describe the problem and forward it to the party responsible for correcting it.

_____ [If you are receiving credit for stream dumping regulations (SDR) and for publicizing the regulations with an outreach project] Make sure there is an outreach project each year that discusses the regulations. If it is part of a CRS credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's Activity 540 documentation (see Section 364.d).

_____ [If you are receiving credit for maintaining coastal erosion protection measures (EPM)] You will need copies of the appropriate records as described in Section 540SH in the *CRS Commentary Supplement for Special Hazards Credit*.

_____ [If your impact adjustment used Option 1 or Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 544.e).

610 Flood Warning Program

This checklist should be reviewed with the emergency manager or other office assigned responsibility for this activity.

- _____ A memo or other record is needed after each year's test of the data collection, communications, and data analysis components of the flood threat recognition system (see Section 611.a.1).
- _____ If there is a flood that damages more than 10 buildings, causes more than \$50,000 in damage, or causes the death of one person, then a report needs to be prepared that evaluates how well the warning and response system worked (see Section 614.d). It is submitted with the annual recertification.
- _____ [If you are receiving emergency warning dissemination credit (EWD)] A memo or other record is needed after each year's test of the warning dissemination equipment and procedures (see Section 611.b.1(d)). A test is not needed if a warning was issued in response to a real threat, although there still must be a record of what happened.
- _____ [If you are receiving emergency warning dissemination credit (EWD)] Make sure there is an outreach project each year that discusses the warning procedures, signals used, warning times, what radio station to tune to, and flood safety. If it is part of a CRS credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's Activity 610 documentation (see Section 614.b).
- _____ [If you are receiving other response efforts credit (ORE)] A memo or other record is needed after each year's exercise of the response plan (see Section 611.c.1(b)). An exercise is not needed if the plan was implemented in response to a real threat, although there still must be a record of what happened.
- _____ [If you are receiving critical facilities planning credit (CFP)] The information on the critical facilities needs to be updated each year (see Section 611.d.1(b)).

620 Levee Safety

This checklist should be reviewed with the planner, planning committee, or other office assigned responsibility for this activity.

- _____ A certification by an engineer that the levee has been properly maintained in accordance with all NFIP criteria is prepared each year and submitted with your recertification (see Section 624.e).
- _____ A log, memo, or other record is needed after each month's communications check (see Section 621.c.4). These will be reviewed at the verification and cycle verification visits.
- _____ A memo or other record is needed after each year's inspection of emergency equipment and stockpiles (see Section 621.c.5). These will be reviewed at the verification and cycle verification visits.

- _____ A memo or other record is needed after each year's drill of the levee emergency plan (see Section 621.c.6). These will be reviewed at the verification and cycle verification visits. A drill is not needed if the plan was implemented in response to a real threat, although there still must be a record of what happened.
- _____ [If your impact adjustment used Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 624.c).

630 Dam Safety

If you received credit only for your state's dam safety program (SDS), you do not need to maintain any additional records. The following items are needed only if you are receiving credit for dam failure regulations (DFR) or a dam failure emergency action plan (DFP). This checklist should be reviewed with the planner, planning committee, or other office assigned responsibility for this activity.

- _____ [If your impact adjustment used Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 634.d).
- _____ [If you are receiving credit for dam failure regulations (DFR)] Your permit records need to document compliance with these regulations.
- _____ [If you are receiving credit for a dam failure emergency action plan (DFP)] You need to keep copies of the annual reports of the dam operators (see Section 631.c.1). These will be reviewed at the verification and cycle verification visits.
- _____ [If you are receiving credit for a dam failure emergency action plan (DFP)] A log, memo, or other record is needed after each month's communications check (see Section 631.c.3). These will be reviewed at the verification and cycle verification visits.
- _____ [If you are receiving credit for a dam failure emergency action plan (DFP)] A memo or other record is needed after each year's exercise of the emergency action plan (see Section 631.c.5). These will be reviewed at the verification and cycle verification visits. An exercise is not needed if the plan was implemented in response to a real threat, although there still must be a record of what happened.

SAMPLE RECORDS

The following pages have examples of records or forms that your community may want to adapt for its own use. Some of the forms have been filled in by hand to show how they can be used.

NOTE: FEMA will be publishing a new elevation certificate effective in August 1999. Current elevation certificates will not need to be changed, but after August 1999, new building data must be recorded on the new form. When the new version is out, a new checklist will replace the one that follows.

310—Checklist for Reviewing FEMA Elevation Certificates

Section A. Property Information

___ Complete address or other description of the property's location, such as a legal description

Section B. Flood Insurance Rate Map (FIRM) Information

- ___ 1. Correct community NFIP number
- ___ 2. Correct panel number
- ___ 3. Correct suffix for the panel
- ___ 4. Correct date of FIRM index (not necessarily the same as the panel's date)
- ___ 5. Correct FIRM zone
- ___ 6. Correct base flood elevation

Section C. Building Elevation Information

- ___ 1. Correct building diagram number
- ___ 2. Reference floor elevation completed
- ___ 5. Certificate based on actual construction
- ___ 6. Lowest adjacent grade elevation completed (except in AO Zones)

Section E. Certification

- ___ Name of licensed engineer, architect, land surveyor, or qualified local official (or, for unnumbered A and V Zones, the owner)
- ___ Signature

NOTE: If any of these items are not completed or correct, the ISO/CRS Specialist will adjust the element's credit points. If more than 20% of the sampled elevation certificates have one or more of these deficiencies, the community will lose its credit for that element. Loss of credit for the first element, EC, will mean that the community will be a Class 10.

320—Flood Insurance Purchase Requirement

NOTE: This should be attached to the letter on the previous page. It can also be a separate handout from the community, real estate agents, insurance agents, etc.

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 losses 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 FEMA. 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 an 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 also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA, although many communities provide assistance.

If the building is in an 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 as a condition of a loan for a property in any zone on a FIRM.

320—Coastal Barrier Resources System Requirement

NOTE: This should be attached to the handout on the previous page or the letter on the page before. It can also be a separate handout from the community, real estate agents, insurance agents, etc.

COBRA: The Coastal Barriers Resources Act of 1982 (COBRA) and later amendments, removed the Federal government from financial involvement associated with building and development in undeveloped portions of coastal barrier islands and similar landforms (including the Great Lakes). These areas were mapped and designated as Coastal Barrier Resources System units or “otherwise protected areas.” They are colloquially called “COBRA zones.”

Any Federal program which may have the effect of encouraging development on coastal barrier islands is restricted by COBRA. These include “any form of loan, grant, guarantee, insurance, payment, rebate, subsidy or any other form of direct or indirect Federal assistance” with specific and limited exceptions. For example, Federal disaster assistance is limited to emergency relief – there are no loans or grants to repair or rebuild buildings in COBRA zones.

Flood Insurance: COBRA also banned the sale of Federally-backed flood insurance under the National Flood Insurance Program (NFIP) for structures built or substantially improved on or after a specified date. For the initial COBRA designations, this date is October 1, 1983. For all subsequent designations, this date is the date the COBRA zone was identified. COBRA zones and their identification dates are shown in the legend of Flood Insurance Rate Maps.

If an owner of a building in a COBRA zone wanted to buy flood insurance, he or she would need a copy of the building permit showing that the building was properly built before the designation date and a signed statement from the floodplain ordinance administrator that it had not been substantially damaged or improved since then.

If an NFIP policy is issued in error in a COBRA zone, it will be cancelled and the premium refunded. No claim can be paid, even if the mistake is not found until a claim is made.

If a grandfathered building with flood insurance is substantially improved or substantially damaged, the policy will be cancelled.

Lending Requirements: Banks can only make conventional loans. While they cannot require flood insurance on newer buildings in COBRA zones, lenders are required to notify borrowers of the flood hazard and the lack of disaster assistance. Many lenders are reluctant to lend without protecting their investment with flood insurance and private flood insurance is not readily available.

Revising COBRA Zones: The boundaries of the COBRA zones cannot be revised through the Letter of Map Amendment or Revision (LOMA/LOMR) process that is used to revise Flood Insurance Rate Maps (FIRMs). They can only be revised by the following:

- ◆ Congressional action,
- ◆ Interpretation of boundaries by the U.S. Department of the Interior, Fish and Wildlife Service, or
- ◆ Cartographic modifications by FEMA to correct errors in the transcription of the Department of the Interior maps onto FIRMs.

360—Dealing with Contractors

The City of _____ requires that certain work be done only by licensed contractors. The _____ [name of building department or other office] has a register of licensed contractors, listed by their areas of expertise.

If you have been satisfied with work done by licensed local contractors, try them first. If they cannot help you, ask them for recommendations. If you must hire a contractor you do not know, talk to several contractors before you sign anything. Reputable contractors agree that you should take the following steps:

Check on the firm's reputation: The Better Business Bureau, Home Builders Association, or building trades council are excellent sources. Ask if the firm has had unanswered complaints filed against it.

Look out for "special deals:" Be cautious when unfamiliar contractors offer "special deals" after a disaster or want to use your home as a "model home." Ask for complete financial details in writing and for an explanation of any differences from regular prices. Sales are worthwhile and they do exist, but be sure you are getting the services and products you are paying for.

Ask for proof of insurance: Worker's compensation and general liability insurance are absolutely essential. If the contractor is not insured, you may be liable for accidents on your property.

Ask for references: Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

Ask for a written estimate: Check it for thoroughness. Some contractors may charge a fee for an estimate, which is understandable when they have plenty of work to do.

Ask for a contract: The contract should be complete and clearly state all the work and the costs. Never sign a blank contract or one with blank spaces. If a lot of money is involved, it may be worth your while to have the contract reviewed by a lawyer.

Ask for any guarantees in writing: If the contractor provides guarantees, the written statement should include what is guaranteed, who is responsible for the guarantee (the dealer, the contractor, or the manufacturer), what is covered beyond the written guarantee, and its duration.

Obtain a copy of the final signed contract: Once signed, it is binding on both you and the contractor.

Cool off: Do not sign a contract when a salesperson has pressured you. Federal law requires a three-day "cooling off" period for unsolicited door-to-door sales of more than \$25. If you want to cancel such a contract within three business days of signing it, send your cancellation by registered mail. Other types of sales may have contracts with varying decision clauses.

Avoid cash payments: Beware if you are asked to pay cash on the spot instead of a check made out to the contracting company. A reasonable down payment is 10%–30% of the total cost of the project.

Don't sign off before the job is finished: Don't sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished.

Get your permits: Most home improvements, filling, fences, and other yard work require a permit from the _____ [name of building department or other office]. A permit is needed before the project is started to be sure that it meets code and will not cause a drainage problem on neighboring properties.

Get your inspections: The _____ [name of building department or other office] needs to inspect electrical and plumbing lines before the walls are covered with wallboard or paneling. When the project is finished make sure your contractor calls you and the _____ [name of building department or other office] to inspect work before it is covered over. Shoddy work on sewers or basement walls will be hidden from view and you won't know if there is a problem until the next flood.

Get help: If you are a victim of fraud or have problems with a less than reputable contractor, the _____ [name of attorney general or other office] has a consumer protection office who can tell you what steps to take. The [name of building department or other office] would also like to know of problems in case it needs to revoke a license.

For more information on the city's building requirements, contact the _____ [name of building department or other office] at _____ [telephone number].

430—Building Improvement Record

Property address: 421 Addington Dr. PIN: 16-321-417-83-2

Type of project: Room addition

Permit number: 89-313 Date: 9/20/89 Cost of project:¹ \$ 18,000

Assessed value of building: \$ 50,000 Market value:² \$ 100,000

Cost of project divided by market value: 18 %

Type of project: Repairs of fire damage

Permit number: 91-114 Date: 3/6/91 Cost of project:¹ \$ 25,000

Assessed value of building: \$ 55,000 Market value:² \$ 110,000

Cost of project divided by market value: 23 % Total percentage to date:³ 41 %

Type of project: Remodeling, install fireplace, move walls

Permit number: 94/-16 Date: 6/2/94 Cost of project:¹ \$ 6,000

Assessed value of building: \$ 58,500 Market value:² \$ 17,000

Cost of project divided by market value: 5 % Total percentage to date:³ 46 %

Type of project: _____

Permit number: _____ Date: _____ Cost of project:¹ \$ _____

Assessed value of building: \$ _____ Market value:² \$ _____

Cost of project divided by market value: _____% Total percentage to date:³ _____%

1. The cost of the project must be the true cost, including the value of donated materials, owner's labor, etc., based on prevailing construction costs and wages in the area. The cost of repairing a damaged building must be the cost to return it to its pre-damaged condition, regardless whether the owner intends to repair or rebuild everything that was damaged.

2. In this community, buildings are assessed at 50% of their market value. Therefore, market value = assessed value x 2. Market value calculated by a professional appraiser shall take precedence over this approach to basing market value on assessed value.

3. Total percentage to date is the sum of the cost of project divided by market value for all previous projects. When the total percentage to date equals or exceeds 50%, the project is considered a substantial improvement.

440—Elevation Reference Mark File

Reference mark name:

CRM 23

Elevation (NGVD): 874.62

Set by: Dept. of Public Works

Date set: 3/17/93

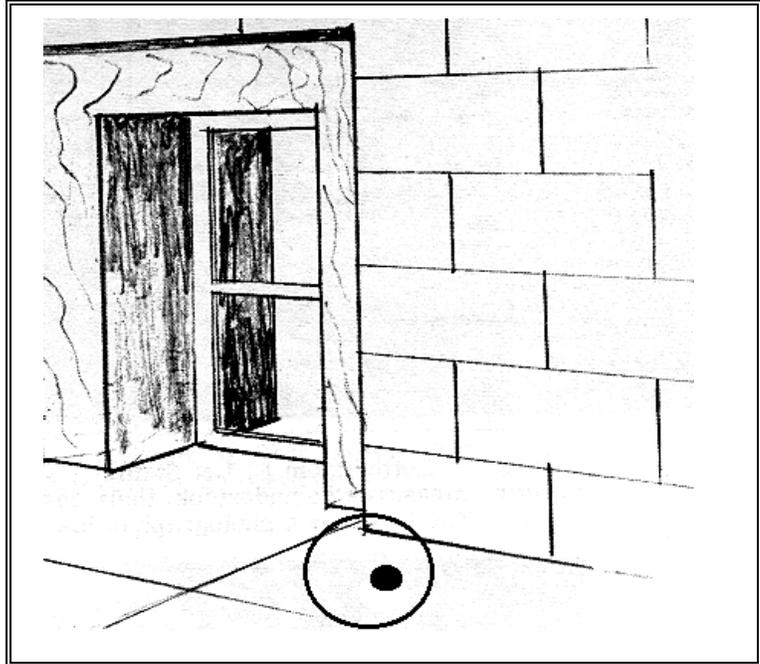
Description: Circular

metal disk in sidewalk

Location: 1.5' east of

doorway to 705 W. Main,

1' out from building wall



Monitoring Record

Date	Surveyor	OK?
3/17/93	Jacobson – Dept. of Public Works	✓
4/25/93	Walters – Seymour Construction	✓
5/3/94	Bach – Lightning Engineers	✓
6/14/96	Flagg – USGS	✓
7/22/98	Dolitsky – US Army Corps of Engineers	✓
8/19/98	Hiromatsu – Scartz Surveying	✓
2/5/99	Chance – JECO, Inc.	✓

540—Drainage System Inspection Checklist

Date: 2/5/99 Inspector: J. Marzuki

Type of inspection: Routine Post-storm

I have inspected the following surface drainage facilities and found them as noted. The numbers and letters refer to locations on the City's drainage system map. A Drainage Problem Report has been completed for all problems found and forwarded to the responsible party.

Stream/basin	From	To	Problem?	
			Yes	No
Foster Creek	Carol St.	Woodbridge		✓
" "	Woodbridge	City limits		✓
Deadman's Run	City limits	35 th St.		✓
" "	35 th St.	Foster Creek		✓
Problem Ditch	48 th St.	42 nd St.	✓	
" "	42 nd St.	RR tracks	✓	
" "	RR tracks	Foster Creek		✓
North Ditch	City limits	Foster Creek	✓	
Techy Retention Basin				✓
Carle Park Basin				✓
Indian Subdiv Basin				✓
47 th St. Basin				✓

Signed: _____

540—Drainage Problem Report

Date: 2/5/99 Inspector: J. Marzuki

Type of inspection: Post-storm Complaint Routine

Location: (Identify stream or basin name, downstream and upstream streets or reference points, and location of problem. Provide sketch as needed.)

North Ditch – 100' upstream of 40th Street

Type of problem: Trash Minor Obstruction Structural

Recommended maintenance: Cut fallen trees and remove trash that accumulated on log jam after storm

Is equipment needed? yes If so, list equipment needed: chain saws, chipper, truck

Date: 2/14/99 Right of entry needed? yes

Work order description: 2 person crew – Johnson & Wang – cut tree

Remove cuttings + chip branches

Remove and landfill debris

State permit needed? No Work order number: 96-4-32

Date: 2/20 Crew chief: Johnson

Maintenance performed: Trees + log jam cleared

Branches chipped and given to Parks Dept.

Trash taken to landfill – 6 hours worked

Inspected by: Marzuki

Use other side for additional recommendations for this site.