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COMMUNITY RATING SYSTEM PARTICIPATION ANALYSIS

Prepared for

City of Winter Park Public Works Department

401 Park Avenue South
Winter Park, Florida 32789-4386

Prepared by

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Orlando, Florida 32817

Project FW10132

May 2024

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ACRONYMS AND ABBREVIATIONS

CEO	chief executive officer
CIP	capital improvement plan
CRS	Community Rating System
FDEM	Florida Division of Emergency Management
FEMA	Federal Emergency Management Agency
FIRM	Flood Insurance Rate Map
FIS	Flood Insurance Study
GIS	geographic information system
ISO	Insurance Services Office
LOMA	Letter of Map Amendment
MS4	Municipal Separate Storm Sewer System
NFHL	National Flood Hazard Layer
NFIP	National Flood Insurance Program
NPDES	National Pollutant Discharge Elimination System
SFHA	Special Flood Hazard Area
SRL	Severe Repetitive Loss

1. INTRODUCTION AND BACKGROUND

1.1 Introduction

This report presents the results of a study to evaluate the costs and benefits of joining the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) Community Rating System (CRS) program. Geosyntec Consultants, Inc. (Geosyntec) was tasked by the City of Winter Park's (City) Public Works Department to perform this assessment. The work was performed under a contract ("Continuing Contract for Professional, Architectural & Engineering Services (RFQ6-23) – Stormwater Management & Design") between Geosyntec and the City.

1.2 Background and Location

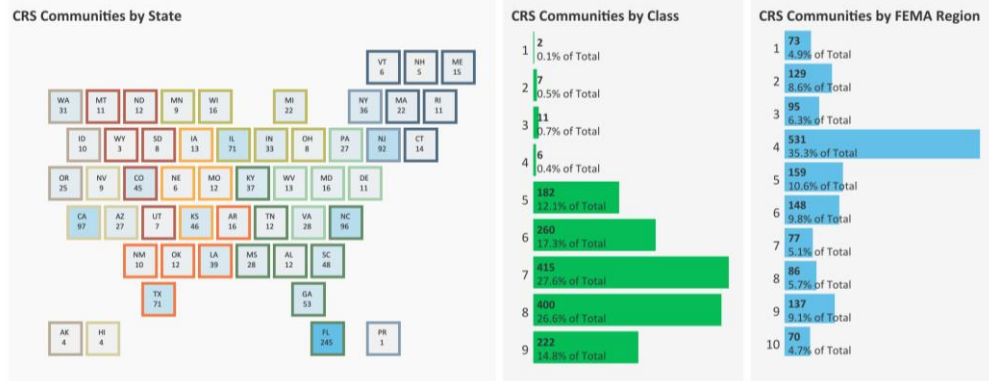
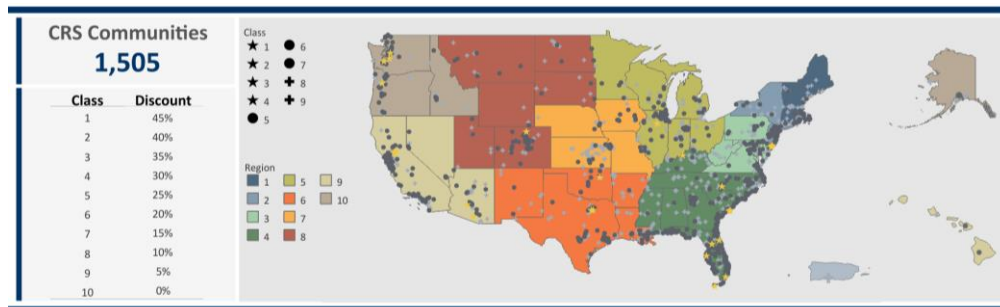
The CRS program, established in 1990, has over 1500 participating communities in the United States with 245 (approximately 16%) of those being in Florida. According to the NFIP, communities that participate in the program can expect increased flood benefits to further reduce and avoid flood damage to insurable property, strengthen and support the insurance aspects of the NFIP, and foster comprehensive floodplain management beyond activities the community engages in. The voluntary program recognizes activities that exceed the minimum requirements of the NFIP by providing flood insurance premium discounts for policyholders in the participating community. The actual premium discount received by a community is dependent on the number of activities a community participates in and the resulting classification it receives in the CRS program.

The CRS program is divided into four different series (300, 400, 500, 600). Each series is further divided into activities (e.g., 310, 320, 330), and each activity comprises sub-activities (e.g., 312.a, 312.b, 312.c). In total, there are four series, 19 activities, and 102 sub-activities. Not all activities or sub-activities will be applicable to every community due to the uniqueness of each community's situation. For example, there are activities that seek to mitigate flood risk due to tsunamis, ice jams, coastal flooding, dams/levees, etc.

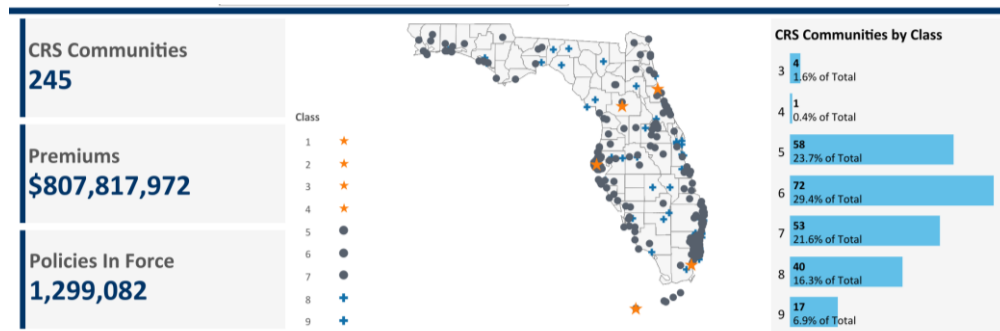
For the relevant activities, participating communities can receive all or a portion of the available points. The actual number of points received by the community depends on several factors outlined in the CRS Manual, mainly related to meeting certain metrics of the individual sub-activities within an activity. The points received by the community are determined by an external auditor from the Insurance Services Office (ISO).

An initial assessment is made upon the community's initial participation in the CRS program, and subsequently during verification visits, which may occur every three or five years, depending on the community's classification. Communities can request a modification visit that occurs sooner than the regularly scheduled cycle (full verification) visit if the community believes they have performed enough additional activities to improve their overall classification. Participating communities can receive a classification of 1-10, where a lower classification results in a larger discount for policyholders in the participating community. The per-policy discounts range from 5% for communities with a class 9 to 45% for communities with a class 1. Communities receiving a class 10 do not qualify for a discount.

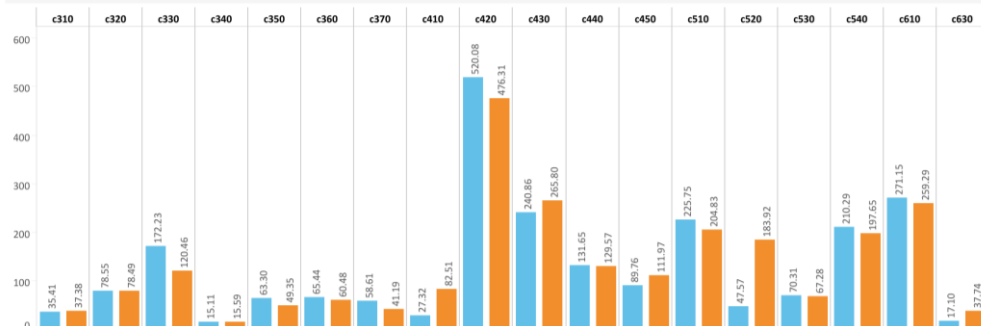
The graphics below, obtained from www.crsviz.com, represent CRS participation and classification breakdown as of October 2023, both nationally and with a specific focus on Florida.



Community Rating System Participation – National (October 2023)



Florida vs. National Average Credit Hover for CRS Activity Glossary



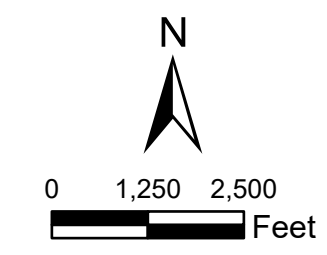
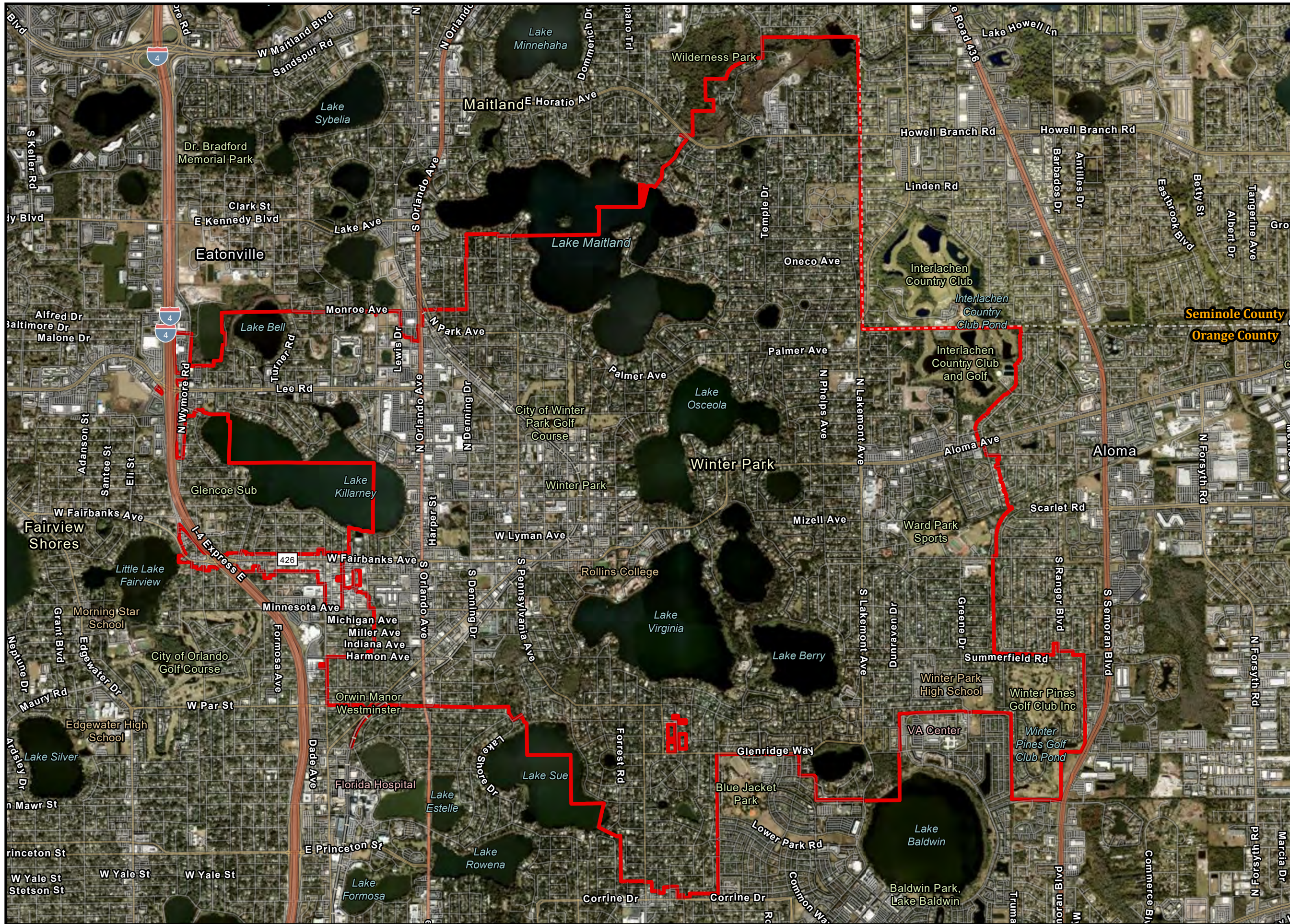
Community Rating System Participation – Florida (October 2023)

Winter Park is a small historic community in central Florida just 5 miles north of downtown Orlando. The city, which is home to roughly 30,000 people, spans 9.9 square miles. Within Winter Park, there are 24 named lakes covering an area of 1.6 square miles—or 16% of the entire city.

Just over 13% of all structures in the city are either in or within 100 feet of a FEMA Special Flood Hazard Area (SFHA). As such, stormwater management and flood protection are a high priority for the City. Refer to **Figure 1** for the Site Map.

1.3 Purpose and Goals

The purpose of this study was to consider the estimated costs and potential benefits of participating in the CRS program at various rating levels and to assess the level of effort required to do so. The goal is to provide the City with the necessary information to make an informed decision about participating in the CRS program.



Legend
 City of Winter Park

Sources:
 Aerial: ESRI Basemap as of March 2024
 Roads: FDOT, 2024

Figure 1

Site Map
 City of Winter Park



2. DATA COLLECTION AND ANALYSIS

This section presents information on the collection and analysis of existing data, assesses relevant documentation and efforts, and details how data and documentation might be used toward the CRS. These data and the accompanying analysis will serve to establish the baseline of the City's existing efforts and documentation, which could be leveraged to pursue participation in the CRS.

2.1 Data Collection

Data was collected from online sources, including FEMA and Florida Division of Emergency Management (FDEM), and from multiple City departments. Data was collected through electronically shared documents and through virtual and in-person interviews with City staff to compile the efforts that the City is performing. Participating departments in the data collection include the following:

- Building and Permitting (Gary Hiatt)
 - Elevation certificates
- Communications (Clarissa Howard)
 - Hurricane communication (Ian, Irma)
 - Website communication
- Emergency Management (Anthony Braish)
 - Participation in in-person meeting
- Natural Resources & Sustainability (Gloria Eby)
 - Insurance policy count / what-if analysis
- Public Works & Transportation (Charles Ramdatt, Don Marcotte, Shannon Monahan)
 - Completed capital improvement plan (CIP) projects list (**Appendix A**)
 - Fiscal year 2024 CIP 5-year plan
 - Maps (green space / SFHA, parcels in SFHA)
 - Interim adaptive flood management guide

2.2 Data Compilation and Analysis

After compiling and analyzing data from the above sources, Geosyntec could use the collected data as the baseline to understand how the City's current documentation and efforts might be relevant or useful for CRS program activities.

2.2.1 FEMA Data / Floodplain Maps

Geosyntec obtained the latest FEMA data and floodplain maps for Winter Park as well as associated data, revisions, and studies. These maps delineate flood hazard areas, base flood

elevations, and floodways. The following data had been obtained from FEMA Flood Map Service Center (11/16/2023) and summarized below:

- Latest Flood Insurance Study (FIS) (Orange County. Rev 9/24/2021)
- Letter of Map Amendments (LOMA) – 23
- Flood Insurance Rate Map (FIRM) Panels – 4
- National Flood Hazard Layer (NFHL) – County
- Revalidated Letter of Map Amendment – 1
- Risk Rating Tool Example

2.2.2 Elevation Certificates

Elevation certificates provide critical data on building elevations relative to the base flood elevation. The CRS program requires communities to collect these documents and ensure their accuracy. Elevation certificates available from the City and FDEM were collected to help assess eligibility for CRS credits.

- Elevation certificates from City: 4
- Elevation certificates from FDEM: 56

2.2.3 Stormwater Management Plans & Capital Projects

Stormwater management is a critical aspect of flood risk reduction. By effectively managing runoff and preventing localized flooding, communities can safeguard their residents, infrastructure, and natural resources. Credits are awarded to communities that develop stormwater management plans and use them to guide development decisions, policies as well as CIPs. Information about the City’s stormwater management plans was compiled and presented below. A list of CIPs implemented from 1995-2020 was provided by the City and included in **Appendix A**.

- Howell Creek Basin
- Drainage Inventory Engineering Study, DRMP, February 1994
- Water Management Study, CDM Smith, May 2007
- Assessment – Lake Howell Rd to SR 436, Inwood Consulting, February 2010
- Water Management Plan, CDM Smith, April 2011
- Community Redevelopment Area (CRA) Stormwater Master Plan, Geosyntec Consultants, December 2020
- Lake Killarney CRA Stormwater Master Plan, Geosyntec Consultants, 2024 (ongoing)
- Chain of Lakes Stormwater Master Plan, Singhofen & Associates, 2024 (ongoing)
- Little Econ River Drainage Basin Study, Baxter & Woodman, 2024 (ongoing)

2.2.4 Mitigation Efforts

Data related to mitigation projects, ordinances or efforts undertaken to reduce flood impacts were collected. This includes data required for the evaluation of the City’s emergency response plans for floods; existing regulations related to floodplain development, construction standards, and land use; and efforts to educate residents, businesses, and stakeholders about flood risks, preparedness, and mitigation. CRS credits are tied to robust regulatory frameworks, communication mechanisms, and public awareness campaigns. The City currently employs the following efforts to mitigate flooding:

- Building Codes and Standards
- Community Outreach and Education
- Website communication
- Code of Ordinances
- Land Development Code
- Environmental Protection Regulations
- Stormwater Management
- Floodplain Management Regulations and Zoning Ordinances
- Vegetative and Erosion Control Ordinances
- Flood-resilient infrastructure
- Multi-hazard planning
- Emergency response planning
- Post-flood assessment reporting
- Flood warning systems

2.2.5 Data on Flood Insurance Coverage

These data entail the count of properties protected by flood insurance. Elevated coverage rates contribute positively to the CRS classification. Data received from the City by way of the Community Information System (CIS) show that as of November 2023, there are 388 active flood insurance policies by property owners within Winter Park, amounting to a total premium of \$230,000.

2.2.6 Other Relevant GIS Data

Geosyntec collected additional city-specific geographic information system (GIS) data necessary to map flood-prone areas, analyze topography, and visualize flood risk.

- Structure Footprints: These data help identify structures within flood-prone areas, allowing for a comprehensive understanding of the built environment’s vulnerability

to flooding. The data aid in assessing potential damage and evaluating appropriate mitigation measures.

- **Parcels within SFHA:** Data on the parcels that are within the SFHA allow for an identification of properties at risk, enabling targeted mitigation efforts such as floodplain management and outreach programs.
- **City Boundary:** The extent of the City's jurisdiction is essential for establishing the geographic scope of flood risk assessment and mitigation efforts.
- **City Topographic Data:** Topographic data provide valuable information about the terrain and elevation of the city, which is critical in identifying low-lying areas prone to flooding, understanding drainage patterns, and planning infrastructure to mitigate flood impacts.

3. CRS PARTICIPATION PROCESS

Participating in the CRS program will, at a minimum, require the initial effort and costs of compiling existing data and applying to the program, as well as keeping track of documentation to provide during annual reviews and periodic audits. The City can pursue a higher CRS rating and higher insurance premium discounts by performing additional activities, such as increasing communication with residents, enacting more stringent ordinances, acquiring high-flood-risk properties, or implementing new programs and projects—all of which increase the costs of the CRS program to the City.

This section will provide a detailed overview of the process a community must follow to participate in the CRS, as well as what minimum and ongoing requirements are to be expected. Resource documents are presented in **Appendix B** and have been compiled to provide the City with guidance should it choose to pursue participation in the program.

3.1 Process for Entry into CRS Program

3.2 Initial Application/Startup

To apply for CRS participation, a community must follow a structured process involving communication with the FEMA regional office and the submission of relevant documentation. The steps outlined below provide guidance on how communities can initiate and complete the application process.

1. Step 1: Expressing Interest and Submitting a Letter of Interest
 - Action: Send a letter of interest to the Insurance Services Office (ISO) / CRS Specialist, including the required Letter of Interest FEMA Form (**Appendix B.1**) to the submission email NFIPCRS@ISO.com.
2. Step 2: Community Verification Visit (New Application Visit)
 - Action: Schedule a community verification visit with the ISO/CRS Specialist. The City should compile all relevant and useful documentation to be made available to the specialist. This visit will be a full verification of every activity for which the community is seeking points. All documentation will be compiled and submitted during the visit. This will be the baseline for the specialist to provide the City's classification for the next 3–5 years. If within the 3–5 years the City can provide more documentation to obtain enough credits to warrant a rating improvement, the City can request a modification visit. The cycle period of 3 or 5 years is dictated by the community's rating. Ratings 5–9 are required to have a verification visit every 5 years, and communities with a rating of 1–4 are required to have a verification visit every 3 years.
 - As of March 20, 2024, the ISO/CRS Specialist (overseeing verification and cycle visits for Central Florida) is Sarah VanSchoick. Sarah can be contacted through the contact form on the CRS Resources website <https://crsresources.org/100-2/>. Up to date contact information can also be found on site.
3. Step 3: Completing the CRS Community Certifications Form

- Action: Complete the CRS Community Certifications form (**Appendix B.2**).
- Submission Information: All forms and documentation should be sent to NFIPCRS@ISO.com.
- Ensure that the assigned ISO/CRS Specialist is copied on all correspondences.

3.3 Minimum Qualifications for CRS Program Eligibility

The minimum requirements to qualify for participation in CRS are outlined below:

- The community must accumulate a minimum of 500 verified credit points to achieve a Class 9 or higher rating (Small Communities in the CRS Resource in **Appendix B.3**).
- The community must have been in the Regular Phase of the NFIP for at least 1 year.
- The community received FEMA confirmation of full compliance with the minimum requirements of the NFIP within 6 months of the initial CRS verification visit.
- The community maintains FEMA elevation certificates for all new buildings and substantial improvements in the SFHA after the community applies for CRS credit (Elevation Certificate Resource; **Appendix B.4**).
- If there are repetitive loss properties in the community, it is essential to take action to mitigate their impact. These properties, part of the Severe Repetitive Loss (SRL) group, have experienced frequent or significant flood-related losses. To address this, they are transferred to the NFIP Servicing Agent's Special Direct Facility upon renewal. Regular review and updates of these properties are crucial for effective mitigation efforts. As of March 20, 2024 there were no properties designated as SRL within the City.
- If within the City there are one or more SRL properties, the community must take several actions as outlined below. An SRL property encompasses residential properties meeting specific flood loss payment criteria since 1978. This includes properties with either four or more separate claim payments exceeding \$5,000 each (including building and contents payments) or two or more separate claim payments (building payments only) where the total exceeds the property's current value, with two payments occurring within a 10-year span.
 - Review and Update Property Lists
 - Mapping Repetitive Loss Areas
 - Identifying Causes of Losses
 - Conducting Annual Outreach Projects
- The community must maintain all required flood insurance policies on properties owned by the community.

These minimum qualifications ensure that participating communities actively engage in floodplain management practices, contribute to risk reduction efforts, and fulfill the necessary requirements to secure a favorable CRS rating. Compliance with these criteria not only supports the

community's eligibility for insurance rate discounts but also promotes enhanced resilience and sustainable floodplain management practices.

3.4 CRS Maintenance Requirements

The maintenance requirements are listed below.

3.5 Annual

3.5.1 Recertification

During the years between the full cycle verification, an annual self-certification is required to confirm that the community has continued the activities for which it receives credits. The recertification would be required to be completed by May 1 of each year for Winter Park. The ISO Resource Specialist will send the recertification packet 6 weeks before the deadline (**Appendix B.2 – Document CC-213**). The following steps are required to maintain eligibility in the CRS program:

- Designate an individual as the community CRS Coordinator who will oversee and manage CRS-related activities. The CRS Coordinator serves as the community's liaison with staff. Qualifications include familiarity with floodplain management and authorization to speak for the chief executive officer (CEO). Duties involve managing documentation, completing CRS activity worksheets, and coordinating verification visits. Recommendations include collaboration with relevant offices and agencies, being proactive in floodplain management, and seeking certification and training opportunities. Professional support is available through state floodplain management associations and local CRS users' groups. A more robust list of qualifications and duties for this role can be found in the CRS Coordinator resource (**Appendix B.5**).
- Collaborate with the ISO Resource Specialist on annual recertification and all elevation certificate reviews. This entails providing all required materials such as activity worksheets, floodplain management documentation, and activities undertaken by the City. Notify FEMA and the ISO Specialist of any modifications to activities previously undertaken.
- As of March 20, 2024, the ISO Resource Specialist for Central Florida is Brad Arkens, bradley.arkens@verisk.com, (541) 890-7418. Up to date contact information can be found on <https://crsresources.org/100-2/>.

3.5.2 Construction Certificates Review

An addendum to the CRS manual published in 2021 requires communities to review and submit construction certificates and permit lists **annually**. Construction certificates include elevation certificates, V Zone Certificates (not applicable for Winter Park), floodproofing certificates, and engineered opening certificates. Of these four documentation types, the elevation certificates are the most common and must have a 90% accuracy. The latest elevation certificate checklist and an example table to keep track of the City's elevation certificates can be found in **Appendix B.4** and **Appendix B.6**, respectively. Information about the new required fields and changes for existing fields for the 2022 elevation certificate can be found in **Appendix B.7**. A memo of review for

correctness and completion of the elevation certificate can be found in **Appendix B.8**. The accompanying electronic deliverable includes existing Winter Park elevation certificates.

3.5.3 Verification Cycle (3 or 5 Years)

Beyond the annual recertification and annual construction certificates review, communities must ensure that flood protection projects and drainage system maintenance activities comply with federal, environmental, and historic requirements on an either 3 or 5-year cycle. This verification cycle is every **5 years for communities whose class rating is between 5 and 9** and every 3 years for communities with a class rating between 1 and 4. The community is required to participate in the cycle verification and evaluation visit. Because this occurs only once every 3 or 5 years for the CRS verification, the City would be encouraged to prepare well for this visit to ensure that all activities are accounted for to improve the CRS classification. Participating communities must be prepared to demonstrate ongoing commitment to CRS activities and compliance.

4. CRS PARTICIPATION ANALYSIS

In this section, we will explore current activities in which the City is engaged, as well as the benefits and costs associated with participating in the CRS program. The database presented in **Appendix C** has been compiled to lay out estimates of the credits the City could receive based on its current efforts. **It should be noted that an ISO specialist determines the actual number of credits a community would receive.**

4.1 Current City Activities and Classification

Geosyntec identified which activities the City is currently engaged in which would be credited towards the CRS. Data was compiled from interviews with City staff, online sources, and documentation provided by City staff as presented in Section 2.1. To estimate the points, the City could potentially receive, we relied on the activity's difficulty level, alongside statistical data derived from an analysis of points achieved by other communities. These statistics encompass the percentage of communities that typically receive points for a particular activity, as well as the average points earned by participating communities as of May 2024.

The combination of city-specific data and staff insight, as well as statistics from other communities, was used to assign points for each activity. Currently, the City undertakes various activities aimed at mitigating flood risk, which would likely contribute towards the Community Rating System (CRS). These include numerous stormwater studies detailed in section 2.2.3, the implementation of dozens of capital improvement projects (refer to Appendix A), tracking and management of Elevation Certificates by the building department, provision of flood risk information on the City's website (<https://cityofwinterpark.org/>), establishment of communication initiatives, and development of standards and ordinances to support flood mitigation efforts. The complete list of activities and estimated points are presented in **Appendix C.1**. A summary of these findings is presented in **Table 1** below, and points are reported as a range. Based on the estimated number of points (1,435–1,495), the city could receive a CRS classification of 8 (**Table 2**).

Table 1: Winter Park Estimated Points by Activity (May 2024)

Activity Code	Activity Name	Maximum Credits Possible	Average Points Earned	Winter Park Estimated Point Range
300	Public Information Activities			
310	Elevation Certificates	116	36	35–40
320	Map Information Service	90	78	60–65
330	Outreach Projects	350	87	50–55
340	Hazard Disclosures	80	15	0
350	Flood Protection Information	125	48	30–35
360	Flood Protection Assistance	110	59	0–5
370	Flood Insurance Promotion	220	40	0
400	Mapping and Regulations			
410	Flood Hazard Mapping	850	78	40–45
420	Open Space Preservation	2,870	471	335–340
430	Higher Regulatory Standards	2,462	272	140–145
440	Flood Data Maintenance	222	127	85–90
450	Stormwater Management	755	110	105–110
500	Flood Damage Reduction Activities			
510	Flood Management Planning	762	197	180–185
520	Acquisition and Relocation	2,250	176	0
530	Flood Protection (Elevating and Floodproofing Buildings)	1,600	64	0
540	Drainage System Maintenance	470	203	280–285
600	Warning and Response			
610	Flood Warning and Response	365	266	95–100
620	Levees*	235	111	0
630	Dams*	160	38	0
	Total	14,092	2,476	1,435–1,495

*Levees and Dams do not apply to the City.

4.2 Benefits

4.2.1 Flood Insurance Premium Discounts

Properties with NFIP Flood Insurance policies in Winter Park will receive discounts on their full risk premium if the City participates in the CRS and receives a classification of 9 or higher. These discounts range from 5% to 45% and increase as the City’s CRS classification improves (**Table 2**). As of April 2023, properties in FEMA’s designated SFHA are eligible for the same discounts as non-SFHA properties. This revision to the CRS program will result in a higher discount for nearly 87% of the policyholders within Winter Park if the City joins the CRS program.

Data received from the City show that there are 388 NFIP flood insurance policies in Winter Park in November 2023. Of those, 13% are in the SFHA and 87% are non-SFHA. The collective

premium paid per year is approximately \$230,000. Based on this premium value and the findings from our current activities assessments, we find that annual savings to Winter Park’s 388 policyholders can be around \$23,000 per year in total (assuming a classification of Class 8).

Table 2: CRS Credit Points, Classes, and Premium Discounts (FEMA: May 2024)

CRS Credit Points	CRS Class	CRS Discount (Premium Reduction)	Total Discount
4,500+	1	45%	\$103,500
4,000–4,499	2	40%	\$ 92,000
3,500–3,999	3	35%	\$ 80,500
3,000–3,499	4	30%	\$ 69,000
2,500–2,999	5	25%	\$ 57,500
2,000–2,499	6	20%	\$ 46,000
1,500–1,999	7	15%	\$ 34,500
1,000–1,499	8	10%	\$ 23,000
500–999	9	5%	\$ 11,500
0–499	10	0	-

4.2.2 Risk Rating 2.0 Effects

A recent change to the way flood insurance premiums will be calculated, referred to as Risk Rating 2.0, is expected to result in widespread general increases to flood insurance premiums. An assessment performed on Winter Park zip code 32789 shows 87.2% of its policies will see an increase of \$0–\$10 per month. Premium increases exceeding \$10 per month are only expected in less than 1% of all policies. Collectively, the increases to total premiums within Winter Park because of the Risk Rating 2.0 changes is approximately \$20,000 per year. Interestingly, this increase would approximate to the estimated savings from CRS participation.

4.2.3 Additional Benefits

Additional benefits of participating in the CRS that cannot be directly quantified are outlined in this section. These benefits, which are both monetary and nonmonetary in nature, enhance the overall resilience of the community and contribute to its long-term sustainability and wellbeing. While participation alone may result in limited additional benefit, being an active participant within the CRS and actively seeking to improve the City’s score may result in many benefits that are derived from actions the City takes to comply with CRS intent. As discussed in Section 4.1, the City is currently engaged in multiple activities aimed at flood mitigation and the protection of its residents, the CRS programs provide the City with more options to build upon existing activities further improving flood mitigation.

- **Reduced Flood Damage:** Improved implementation of floodplain management practices, such as improved drainage systems along major thoroughfares, and regular maintenance of drainage systems can significantly reduce the potential for flood damage to properties within the community. Measures like elevation requirements and accurate floodplain mapping not only mitigate losses but also safeguard residents and their assets along streets.
- **Emergency Response Savings:** When a community is well prepared and equipped with robust flood mitigation strategies, emergency services can allocate fewer

resources to rescue operations, thereby minimizing both financial and human costs. The Winter Park Emergency Management Center would play a pivotal role in coordinating these efforts during times of crisis.

- **Infrastructure Savings:** Investments in infrastructure improvements contribute to long-term cost savings by bolstering the resilience of Winter Park’s built environment. These strategic investments not only protect critical infrastructure but also mitigate the need for costly repairs and replacements in the aftermath of flooding events along streets.
- **Community Resilience:** Participation in the CRS enhances Winter Park’s resilience by fostering a culture of proactive flood risk management and preparedness. By implementing best practices and adhering to rigorous standards, the community strengthens its ability to withstand and recover from the impacts of flooding, thereby ensuring the safety and wellbeing of its residents.
- **Public Perception:** Being part of the CRS demonstrates Winter Park’s commitment to flood risk reduction and community safety. This commitment positively impacts public perception and trust, instilling confidence in residents and stakeholders regarding the city’s ability to effectively manage flood hazards and protect its population. Making educational material available at prominent locations like the Winter Park City Hall or the local libraries will both benefit residents understanding of flood risk and demonstrate the City’s commitment to its residents’ wellbeing.
- **Environmental Stewardship:** Floodplain management practices implemented through the CRS also yield environmental benefits, such as the preservation of wetlands and protection of natural habitats and other open land. By safeguarding these ecosystems, the City contributes to broader environmental conservation efforts and promotes sustainable development practices.
- **Support for Regulatory Programs:** Participation in the CRS not only aligns the City with floodplain management best practices but also provides valuable support for other regulatory programs, such as the National Pollutant Discharge Elimination System (NPDES) Municipal Separate Storm Sewer System (MS4). By integrating floodplain management objectives with other regulatory initiatives, the City maximizes its efficiency and effectiveness in addressing diverse environmental challenges.
- **Community Development and Capital Improvement:** CRS participation fits together with Winter Park’s community development and capital improvement initiatives, providing a framework for prioritizing investments in flood mitigation and resilience-building projects affecting major infrastructure.

4.3 Participation Costs

Participating in the CRS does not involve any application fees; it does, however, result in costs associated with either or both of the following:

- **Improvement Costs:** Costs to improve the CRS classification, such as infrastructure improvements, outreach efforts, property acquisition, and mitigation projects.

- **Documentation Costs:** Costs associated with developing and organizing necessary documentation, recertification preparation, and verification visits. These costs would be in the form of additional staff time or consultant fees.

For estimation purposes, our focus will be solely on the costs related to the second category, namely documentation costs, which include startup expenses and estimated maintenance fees. The expenses incurred in enhancing the CRS classification must consider various activities, such as physical infrastructure modifications, property acquisition, and more. Determining the specific actions the City might pursue to enhance a CRS classification, should it choose to participate, is outside the scope of this assessment.

4.3.1 Initial Application/Startup

At the outset, City staff (or consultants) must take several critical actions like submitting a letter of interest, requesting a full community verification visit, and preparing the CRS Community Certifications form (as outlined in section 3.1). To support this application, thorough reviews of all relevant floodplain management documentation, activities, projects, programs, and ordinances are necessary. The goal is to ensure alignment with CRS requirements and to organize these materials for submission. This comprehensive package will also include a CRS evaluation report, which accompanies a deliverable to the ISO.

Based on an assessment of budgets for communities similar to Winter Park and the findings of this initial assessment, considering details about the City's current activities, this step can require approximately 325–375 hours of staff time if performed in-house. An example breakdown of tasks is as follows:

- Organize Documentation
- In-depth Interviews
- CRS Evaluation Report
- Prepare Documents
- Develop Internal Tracking
- Verification Visit
- Follow-up Documentation

Alternatively, if a consultant is engaged, the associated fee to the above tasks and hours could be around \$55,000-\$60,000. The outcome of this effort is the official participation of the City in the CRS program, with a classification set for the next 5 years. Additionally, mechanisms to track future efforts and documents will be established.

4.3.2 Maintenance Costs

4.3.2.1 Annual

After the first year of program participation, the City must meet annual maintenance requirements, including self-certification and EC reviews and submissions. City staff are responsible for reviewing and organizing documents to submit to the ISO resource specialist. The objective is to

confirm the ongoing performance of actions and programs for which the City receives CRS points. The day-to-day time and effort required for staff to prepare documentation and submit it for recertification may vary depending on several factors. As staff gain experience with the CRS, they will develop methods to streamline data organization, review, and submission. However, improved City Classification will result in an increased effort, requiring more engagement from staff.

Anticipating the time spent by the City’s designated CRS Coordinator in the weeks leading up to the annual recertification deadline, an estimated 60-80 hours may be required annually. Considering the size of Winter Park, preparing, and submitting annual self-certification documents would likely not require consultant involvement. This annual recertification ensures ongoing compliance with CRS standards and maintains the City’s eligibility for flood insurance premium reductions.

4.3.2.2 Verification Cycle

Following three consecutive annual self-certifications, the CRS program mandates a comprehensive verification visit. Like the initial verification process, the City compiles and organizes documentation related to floodplain management efforts. This includes updating policies such as floodplain regulations, land use planning, and other relevant guidelines. The City must also ensure continued compliance with CRS standards. Staff involvement during the verification visit is essential to explain and showcase the community’s ongoing efforts. It should be noted that the verification visit presents an opportunity to enhance the City’s classification. Therefore, identifying untapped activities can further improve the City’s standing within the CRS program. Like the initial full verification, this step can require approximately 300–350 staff hours or \$55,000 in consultant fees.

4.4 Funding Opportunities

The costs of participation in the CRS (or “documentation costs,” as outlined in section 4.3) are likely to require internal City funds such as a utility fee or CIP budget. However, there are opportunities to secure grants from various agencies to cover the various categories of activities under improvement costs. It is worth noting, that these funding opportunities are not unique to the CRS program, and these grants are already available to the City.

- Federal Grants
 - Hazard Mitigation Assistance and Flood Mitigation Assistance Programs: These FEMA grant programs offer support for flood protection measures, aligning with CRS objectives.
 - SRL Grant Program: Another FEMA initiative providing funding for flood mitigation activities such as property acquisition, elevation of structures, and dry floodproofing.
 - Pre-Disaster Mitigation Grant: Provides funds for hazard mitigation planning and projects, including flood mitigation measures.
 - Building Resilient Infrastructure and Communities Grant: Supports hazard mitigation projects aimed at reducing the risk of future disasters.

- United States Department of Agriculture Emergency Watershed Protection Program: Offers assistance for emergency measures to protect lives and property, including flood-related initiatives.
- State Grants
 - Resilient Florida Grant (FDEP): Offers substantial funding ranging from \$150,000 to \$300,000 to many communities across Florida. Application window typically opens from July 1 to September 1.

4.4.1 Winter Park Grants

- Hazard Mitigation Assistance and Flood Mitigation Assistance Programs – Applied 2023
- Building Resilient Infrastructure and Communities Grant – Applied 2024
- Resilient Florida Grant – Received 2023

4.5 Neighboring Communities Participation

Several neighboring communities in the Central Florida region also participate in the CRS (**Table 3**). Some communities, such as Apopka, have been in the program for over 20 years, demonstrating a longstanding commitment to effective floodplain management and proactive measures to reduce flood hazards. Others, such as Casselberry, have joined the program more recently. It is worth noting both above-mentioned communities currently have a CRS score of 8 securing their residents a 10% flood insurance premium discount. As can be seen in the table, several of the participating neighboring communities are comparable to Winter Park in terms of population and total number of flood insurance policies including, Apopka, Altamonte Springs, Casselberry, Lake Mary, Sanford, and Winter Springs. The participation of neighboring communities in the CRS presents an opportunity for shared learning and collaboration in floodplain management strategies. **Appendix D** provides a snapshot of activities being taken by other Florida communities related to higher regulatory standards. These include Freeboard Standards, Building Codes, Higher Building Construction Standards, Floodplain Use Prohibitions, and other elevated standards.

Table 3: Neighboring Communities CRS Participation (FEMA: April 2022)

Community Name	Population	CRS Score	% Discount	CRS Entry Date	Total Number of Policies	Total Premium	Estimated Annual Savings
Orange County	1423000	5	25%	10/1/1991	5601	\$2,627,917	\$656,979
Orlando	309000	6	20%	10/1/1993	1665	\$841,306	\$168,261
Apopka	55000	8	10%	10/1/1993	159	\$90,412	\$9,041
Seminole County	470000	6	20%	10/1/1991	2668	\$1,436,488	\$287,298
Altamonte Springs	45000	7	15%	10/1/1994	399	\$186,992	\$28,049
Casselberry	29000	8	10%	10/1/2019	195	\$114,155	\$11,416
Lake Mary	17000	5	25%	10/1/2009	155	\$77,906	\$19,477
Sanford	61000	7	15%	10/1/2016	397	\$200,225	\$30,034
Winter Springs	38000	6	20%	10/1/1993	428	\$264,281	\$52,856

5. SUMMARY

The City is undergoing a comprehensive evaluation to determine the feasibility and implications of participating in the FEMA NFIP CRS. This report has provided a comprehensive analysis of the evaluation that includes data collection and analysis, the CRS participation process, and the City's current activities. This report has estimated the credits the City may receive and analyzed potential benefits and costs, maintenance requirements, funding opportunities, and insights lessons to be learned from neighboring communities.

Our analysis shows that, based on current activities in which the City is engaged, the City could potentially accumulate roughly 1,435 to 1,495 credit points and might potentially achieve a CRS classification of 8. Based on this estimated classification of 8 and the estimated \$230,000 of flood insurance premiums within the City, policyholders within the City would see a collective savings of approximately \$23,000 annually or a 10% discount. It should be noted that the total savings may increase in the future as flood insurance premiums continue to increase since the implementation of Risk Rating 2.0, and the number of residents that choose to become insured could increase.

Costs of documentation associated with CRS participation, including startup expenses and ongoing maintenance fees, come in cycles. The initial verification visit, and the 5-year full verification visit are the most significant events for participant and can require 325–375 hours of City staff time, or roughly \$55,000-\$60,000 in consultant fees. Annual recertification is a less significant event and can likely be handled internally by the City. The annual recertification may require 60-80 hours of preparation and submission time for the City's assigned CRS Coordinator. Should the City choose to participate in the CRS program, and annualizing the expense associated with the program, an annual average spending could be \$12,000 to \$15,000.

The report has discussed other benefits that were not quantified, such as monetary benefits from the enhanced flood protection measures and resilience efforts facilitated by CRS participation. Moreover, the report underscored nonmonetary benefits of CRS involvement, including improved public information dissemination and enhanced flood protection measures. By actively engaging in floodplain management activities and maintaining a strong CRS classification, Winter Park not only secures financial advantages but also fortifies its resilience against flood hazards, ensuring the long-term sustainability and wellbeing of the community.

Finally, funding opportunities through federal and state grants to cover improvement costs that may benefit the CRS classification have been identified. Overall, the City aims to make an informed decision regarding CRS participation that aligns with its flood management goals, enhances community resilience, and maximizes the benefits of joining the program. This comprehensive analysis of CRS participation highlights the potential for significant financial savings, enhanced flood protection measures, and strengthened community resilience.

6. REFERENCES

- FEMA. "Community Rating System: A Local Official's Guide to Saving Lives, Preventing Property Damage, and Reducing the Cost of Flood Insurance." FEMA B 573, March 2023. [https://www.fema.gov/sites/default/files/documents/fema_crs-brochure_032023.pdf]
- FEMA. "Community Rating System Eligible Communities. Effective April 1, 2022." FEMA, April 2022, [https://www.fema.gov/sites/default/files/documents/fema-crs-eligible-communities_apr-2022.pdf]
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- FEMA. "Guidance for Severe Repetitive Loss Properties." October 1, 2011. FEMA, [https://www.fema.gov/pdf/nfip/manual201205/content/20_srl.pdf]

APPENDIX A

CIP Completed Projects

WINTER PARK STORMWATER CAPITAL PROJECTS

1995-2020

Completed Projects

Water Quality Projects

1. Dec. 1995 Via Lugano Exfiltration
2. Apr. 1997 Stormwater Reuse for Irrigation at Lake Island
3. Apr. 1998 Laurel Road Dry Pond System
4. May 1998 Lake Osceola Alum Treatment System
5. May 1998 Lake Virginia North Alum Treatment System
6. May 1998 Canton Avenue Alum Treatment System
7. Feb. 1999 Mead Garden Off-Line Alum Treatment System
8. Apr. 1999 Webster Ave Alum Treatment System
9. Sep. 1999 Lake Mizell Alum Treatment System
10. Sep. 1999 N. Park Ave - CDS
11. Mar. 2000 Genius Property Pond System
12. Sep. 2000 Lake Midget Expansion
13. Oct. 2000 Chain of Lakes Sediment and Groundwater Study
14. Jun. 2001 Canal Walls Replacement
15. Jun. 2002 Casa Feliz Exfiltration
16. Apr. 2003 Lake Island / Lake Killarney Interconnect
17. Oct. 2003 Trismen / Lakewood – Exfiltration / CDS / Baffle Box
18. Feb. 2004 Piazza Exfiltration
19. Sep. 2004 Public Safety Complex / Swoope Water Treatment Plant Pond
20. Sep. 2004 N. Park Ave Exfiltration
21. Dec. 2004 Lake Sylvan Aeration Pilot Project
22. Jan. 2005 Lake Chelton - Baffle Boxes (4) (Land Locked Lakes Retrofits)
23. Feb. 2005 Lakeview Drive – CDS / Baffle Boxes (2)
24. Jul. 2005 Via Tuscany – Baffle Box
25. Sep. 2005 Pinetree Rd – CDS
26. Mar. 2006 Denning Dr - Point Repairs – Sedimentation Intrusion Elimination
27. Jun. 2006 Elizabeth Dr - CDS
28. Nov. 2006 Green Cove Rd – 2 CDS
29. Nov. 2006 McKean Circle – CDS
30. Mar. 2007 1539 Glencoe Ave – Baffle Box
31. Jun. 2007 2400 Venetian Way – Baffle Box
32. Jun. 2007 Lake Virginia Sediment Inactivation – Whole Lake Alum Treatment
33. Oct. 2007 North New York Avenue Exfiltration
34. Dec. 2007 Banchory Road Exfiltration
35. Dec. 2007 Mead Gardens Stormwater Pond Retrofits and Wetland Restoration
36. Jan. 2008 950 Palmer Ave – Baffle Box
37. Feb. 2008 Welcome Center Exfiltration
38. Apr. 2008 Lake Sue Avenue / Winter Park Road – CDS
39. Jun. 2008 Bryan Avenue / Sylvan Drive – CDS
40. Sep. 2008 Osceola Court - Baffle Box
41. Feb. 2009 Elizabeth Drive – Suntree Baffle Box
42. Mar. 2009 Alexander Place – Suntree Baffle Box
43. April 2009 Lake Temple Aeration (Land Locked Lakes Retrofits)
44. June 2009 Inlet Baskets on Tuscany Place outfalls to Lake Temple

45. June 2009 Inlet Baskets on Turner Rd and Lake Bell Dr outfalls to Lake Bell
46. Aug. 2009 Lake Berry Outfalls – (2) Suntree Baffle Boxes on Balmoral Rd
47. Jan. 2010 Lakefront Blvd – Baffle Box
48. Nov. 2010 Pennsylvania Ponds – (3) at Melrose, Fairfax, canal
49. Nov. 2010 Lake Killarney Sediment and Groundwater Study
50. Aug. 2011 Cortland Ave Outfalls - (2) Suntree Baffle Boxes
51. Oct. 2011 Alabama Dr. (2) Bio-Swales
52. May 2012 Morse Boulevard Outfalls - (2) Suntree Baffle Boxes
53. May 2013 Canton Ave - Suntree Baffle Box
54. Mar. 2014 Train Station – Exfiltration System / Pervious Pavement
55. May 2014 Park North Exfiltration System
56. May 2014 180 W Lyman Ave - Exfiltration System
57. Mar. 2015 Howard Drive Pond – CDS Unit
58. Apr. 2015 Howard Drive Pond
59.2020 Lake Sue Outfalls Retrofits – Phase 1 – CDS at 160 W Fawsett Rd
60.2019 Alum Station Upgrades – Phase 1 & 2
61.2020 Howell Branch Pond Modifications
62.2015 Lincoln Ave Stormwater Outfall Improvements
63. 2015 Lake Killarney Sediment Inactivation – Whole Lake Alum Treatment
64. Mar. 2017 Lee Road (1950) Stormwater Outfall Improvements
65.2020 Nicolet Ave Regional Pond
66.2020 Rollins College Stormwater Outfall Improvements
67. Jan. 2018 Lake Sylvan Outfalls – Stormwater Retrofits
68. 2020 Lake Killarney Outfalls (south from Fairbanks) – Phase 1
69.2020 Winter Park 9th Grade Center Pond

Flood Control Projects (Drainage Improvements)

1. Nov. 2001 Lander Rd / Taylor Ave Drainage Improvements
2. May 2005 Brookshire Ave and Fitzwalter Dr Intersection Drainage Improvements
3. Nov. 2005 St George Avenue Drainage Improvements
4. June 2006 Dale Ave and Bonita Dr Intersection Drainage Improvements
5. Jun. 2006 Waterbridge Stormwater Outfall Replacements (2)
6. July 2006 Hibiscus Ave – Under Drains
7. Aug. 2006 Anchorage Ct Drainage Improvements
8. Aug. 2006 Richmond Rd Drainage Improvements
9. Sep. 2006 Joeline Ct – Under Drains
10. Sep. 2006 New York Ave at New England Ave Drainage Improvements
11. Oct. 2006 Sharon Place Stormwater Pump Station
12. Mar. 2007 Lake Midget Drainage Improvements - relief to Mead Gardens
13. Sep. 2007 Azalea Place Drainage Improvements
14. Dec. 2007 Howell Creek Maintenance
15. Apr. 2008 Temple Dr Drainage Improvements
16. Aug. 2008 Palmer Bridge Drainage Improvements
17. Aug. 2008 Palmer Ave at Georgia and Old England Drainage Improvements
18. Feb. 2009 Piped the Balmoral ditch west of Phelps Ave
19. Mar. 2009 Winter Park Rd drainage imp. between Eastern Pkwy & Parkland Rd
20. May 2009 Center St drainage improvements at Canton Ave
21. June 2009 Piped the Nicolet ditch south of the Hollianna Apartments
22. Jan. 2010 Lakefront Blvd – replace outfall, upgrade inlets
23. Oct. 2010 Venetian Way Drainage Improvements

- 24. Nov. 2010 Fairfax at Arlington Intersection Drainage Improvements
- 25. Feb. 2011 Azalea at Cypress Intersection Drainage Improvements
- 26. Mar. 2011 Piped portion of Lochberry ditch behind WP Presbyterian Church
- 27. Oct. 2011 Alabama Drive Drainage Improvements
- 28. July 2012 Bonnie Burn Circle Drainage Improvements
- 29. Aug. 2019 College Point Drainage Improvements
- 30. Mar. 2013 Madeline Ave – piped portion of drainage ditch
- 31. Nov. 2014 Tree Streets Backyard Drainage – Phase 1
- 32. May 2019 Swoope at Knowles Intersection Drainage Improvements/Golf Course PL
- 33.2020 Fawsett Road at Forrest Road Drainage Improvements
- 34.2020 Mallard Circle Drainage Improvements
- 35. Aug. 2019 Arbor Park Road at Oneco Avenue Drainage Improvements
- 36.2020 Temple Drive at Place Picardy Drainage Improvements
- 37.2020 Minnesota Ave Drainage Improvements
- 38. Sep. 2019 Sharon Place Drainage Improvements
- 39. July 2019 Janice Avenue Drainage Improvements
- 40. Feb 2019 Pinetree Outfall
- 41.2020 Lake Bell Weir

Other Stormwater Related Capital Improvement Projects

- 1. Jun. 2000 Stormwater Reuse for Irrigation at Lake Island
- 2. Jan. 2007 Public Safety Boat House
- 3. Mar. 2007 Vactor Truck for Storm Sewer and Retrofit Maintenance
- 4. Apr. 2008 Purchase Auto Analyzer (Stirling Swamp – Phosphorus Study)
- 5. May 2009 Purchase the 796 Nicolet Ave property for a regional pond location
- 6. Jan. 2011 Purchase the 2225 Howard Drive property for a stormwater pond
- 7. Mar. 2014 FEMA FIRM Map Revision
- 8. Apr. 2014 Lake Killarney Outfall Dredging
- 9. Oct. 2104 Drain Wells Inspections
- 10. Oct. 2014 Howell Creek Learning Center
- 11. Jan. 2015 GIS Storm Sewer Mapping (GPS equipment, hired data collector)
- 12. 2020 Stirling Bridge Replacement
- 13. 2020 Stormwater Education Program

APPENDIX B

CRS Participation Process

APPENDIX B.1

Letter of Interest FEMA Form

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

Community Rating System Application Letter of Interest and Quick Check Instructions

OMB Control Number: 1660-0022
Expiration: 10/31/2023

Public reporting burden for this form is estimated to average 45 hours per response for the application process. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is voluntary. You are not required to respond to this collection of information unless it displays a valid OMB control number. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472, Paperwork Reduction Project (1660-0022). NOTE: Do not send your completed form to this address.

Privacy Notice

This Privacy Notice serves to inform you of why DHS is requesting the information on this form.

AUTHORITY: FEMA is authorized to collect the information requested on this form pursuant to The National Flood Insurance Reform Act (NFIRA) of 1994 (P.L. 103-325, Sec. 541.).

PURPOSE: FEMA is requesting this information to assist in the administration of the Community Rating System (CRS). FEMA will use this information to determine eligibility of a community to participate in the CRS, to facilitate communication between FEMA and communities for Floodplain management, and to assist in reducing the flood insurance rates for policyholder within a CRS eligible community. Additionally, FEMA uses the information to maintain a listing of communities participating in the National Flood Insurance Program.

ROUTINE USES: The information requested on this form may be shared externally with floodplain management partners and contractors to assist the Department of Homeland Security in administering the CRS or other floodplain management activities.

CONSEQUENCES OF FAILURE TO PROVIDE INFORMATION: Providing this information to FEMA is voluntary. However, failure to provide this information may result in FEMA's determination that a community is not eligible to participate in the CRS and in turn reducing potential NFIP flood insurance premium savings. Individuals and communities who do not provide this information may contact Bill Lesser, FIMA CRS Coordinator at FEMA at FEMA-CRS@fema.dhs.gov for further assistance.

Community Rating System (CRS) Application Letter of Interest and CRS Quick Check

Application for a Community Rating System (CRS) classification is voluntary. A community can request a CRS classification at any time provided that:

- The community can meet all of the responsibilities listed under "Community Responsibilities" [see below] and
- The credit points add up to at least 500 points, enough to become a Class 9.

Community Request for a CRS Classification

Two application items are needed to request a CRS classification. Communities must provide:

(1) A letter of interest sent to the FEMA Regional Office that:

- States that the community is interested in joining the CRS,
- Designates the community's CRS Coordinator,
- States that the community will cooperate with the verification process, and
- States that the community understands that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community and verify the creditable activities.

The letter is signed by the community's Chief Executive Officer (CEO) and is sent to the FEMA Regional Office. Copies of the letter are also sent to the State NFIP Coordinator and the Insurance Services Office, Inc. (ISO). A sample letter is provided on Page 2 of this form.

Contact information for the State NFIP Coordinators can be found at <https://floods.org/membership-communities/connect/state-floodplain-managers-scs/>

(2) Documentation submitted to ISO showing that the community is implementing activities that warrant at least 500 points. This can be done by using the CRS Quick Check that is provided on Pages 11 to 14 of this form. Please read the instructions provided on Pages 3 to 10 of this form.

Next Steps

If the community's submittal shows that 500 or more credit points are likely, the ISO/CRS Specialist will contact the FEMA Regional Office for approval to conduct an initial verification visit with the community. This is only approval for ISO to commence the application process. Communities must meet the minimum standards of the NFIP as determined by a Community Assistance Visit conducted by FEMA within six months of the verification visit. Therefore, the Regional Office (or State NFIP Coordinator) may opt to conduct the Community Assistance Visit before giving approval for the verification visit.

When approval is received, the ISO/CRS Specialist will contact the community to schedule the initial verification visit. At the visit, the CRS is explained and each activity likely to receive credit is reviewed.

Community Responsibilities

To participate in the CRS, a community must:

- Be in the Regular Phase of the NFIP for at least one year;
- Be in full compliance with the minimum requirements of the NFIP. This is documented by a "letter of full compliance" from the FEMA Regional Office;
- Keep Elevation Certificates, Flood Insurance Rate Maps, and Flood Insurance Studies for as long as the community is in the CRS;
- Maintain flood insurance on all buildings owned by the community that are required to have flood insurance;
- Designate a CRS Coordinator;
- Cooperate with the ISO/CRS Specialist and the verification procedures;
- Submit a recertification each year attesting that all credited activities are still being implemented;
- Track the area of the regulated floodplain and the number of buildings in the regulated floodplain each year; and
- Maintain other records of activities until they are reviewed at the next verification visit.

These responsibilities are spelled out in more detail in the CRS Coordinator's Manual (see Section 114.b and Section 211.a).

Communities with repetitive loss properties have additional requirements. FEMA or the ISO/CRS Specialist can provide repetitive loss information to local officials.

Community Letter of Interest to Join the CRS

{Community letterhead}

{Date}

{Name}

Federal Emergency Management Agency

Region { _____ }

{Address}

{City, ST, Zip}

{See the list of FEMA Regional Offices at: <http://crsresources.org/100-2/>.}

Dear _____ {name}:

The City/Town/County of _____ {name} is interested in participating in the Community Rating System (CRS) so that our residents will qualify for discounted flood insurance premiums.

Our CRS Coordinator is _____ {name}, who can be reached at _____ {phone} or _____ {E-mail address}.

We will cooperate with FEMA, the Insurance Services Office, Inc. (ISO), and the CRS verification process to ensure that our credited activities are fully earned and warranted.

Please ask ISO to visit us to review our program in depth and verify the creditable activities. We understand that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community.

Sincerely,

_____ {name}

_____ {title}

{Note: This letter must be signed the by Chief Executive Officer of the community, such as the Mayor or City Manager.}

cc: {ISO/CRS Specialist}

{State NFIP Coordinator for your State}

{See the list of ISO/CRS Specialists at: <http://crsresources.org/100-2/>.}

CRS Quick Check Instructions

This Community Rating System (CRS) Quick Check is a tool to help communities join the CRS. It is one of two application items required for a community to request a CRS classification. The other item is the letter of interest from the community's Chief Executive Officer (CEO), which is explained in Application to the Community Rating System on Page 1 of this form. A sample letter of interest is provided on Page 2 of this form.

The objective of the CRS Quick Check is to show that the community is doing enough floodplain management activities above and beyond the minimum requirements of the National Flood Insurance Program to warrant 500 credit points, enough to be a CRS Class 9 or better. The CRS Quick Check can be found on Pages 11 to 14 of this form. The CRS Quick Check can be printed and completed on hard copy by the community.

For the sake of space, the CRS Quick Check uses very short statements for each activity and element. More information on these activities and elements is provided in the table below. For a full explanation of each activity and element, see the *CRS Coordinator's Manual*. The section numbers in the left columns of the CRS Quick Check and the Instructions coincide with the section numbers in the *CRS Coordinator's Manual*.

The CRS Quick Check does not include everything that the CRS credits, only the more common items or elements. At least 75% of the communities that participate in the CRS receive some credit for the elements that are highlighted in the CRS Quick Check. Highlighted items will probably provide the 500 points that are needed. You are welcome to review the rest of the items to see where your community may be eligible for credit.

CRS credit for each activity or element is determined by the ISO/CRS Specialists following a community verification visit. The verification visit is conducted following FEMA's review of the letter of intent and the CRS Quick Check. It is important to note that the credits described in the *CRS Coordinator's Manual* may be less than a community anticipates due to the "impact adjustment" that is applied to the credit to reflect how much of a community's SFHA is affected by an activity (e.g., a regulation or a project). Community's often over-estimate their possible CRS credit when the impact adjustment is not considered.

General Instructions

1. Collect the following from your ISO/CRS Specialist. ISO/CRS Specialists are listed at <http://crsresources.org/100-2/>.
 - a. The number of repetitive loss properties in your community. You can request a list of repetitive loss properties from the FEMA Regional CRS Coordinator for your region or the ISO/CRS Specialist for your state.
 - b. The BCEGS class for your community. Enter the higher of the 2 numbers in the top line of the Quick Check. If there is no BCEGS class, enter "10."
2. Read each question and mark the appropriate box with a "y" or an "x" or any letter in the "Response" columns.
 - a. Mark **"Yes, currently"** if your community already is doing the activity, or has the study or information.
 - b. Mark **"Will begin providing"** column should be marked if your community could start doing this relatively easily.
 - c. Mark **"Will consider"** if the activity is something that you feel your community should consider.
 - d. Leave the columns **blank**, if you feel the question doesn't apply to your community or if you feel your community is not interested in the item.
3. Column I in the Quick Check provides an example of the documentation that the ISO/CRS Specialist will need to credit the activity. Other
4. The "Totals" are the bottom of the CRS Quick Check form are for the use of the FEMA Regional Office and the ISO/CRS Specialists.

More Information on Quick Check Questions

Section numbers in the left columns of the CRS Quick Check and these instructions coincide with the section numbers in the *CRS Coordinator's Manual* Summary explanations for the questions are give below. Detailed information on each section can be found in the *CRS Coordinator's Manual* , which can be

Acronyms used in the CRS Quick Check

BCEGS: Building Code Effectiveness Grading Schedule, a classification system for building departments administered by ISO

CEO: The Chief Executive Officer of a community, i.e., the official who is charged with the authority to implement and administer local laws, ordinances, and regulations. The CEO may be a mayor, city or county manager, county executive, chair or president of a county council, etc., but not a department head.

CRS: The Community Rating System

FIRM: The community's Flood Insurance Rate Map

ISO: The Insurance Services Office, Inc., the company that administers the CRS for FEMA

NFIP: The National Flood Insurance Program

SFHA: The Special Flood Hazard Area shown on the community's FIRM

Section		Prerequisites
211	a (2)	<p>Have you had a Community Assistance Visit (CAV) in the last year that concluded you are in full compliance with the NFIP?</p> <p><i>If your community has not had a recent CAV, but you expect that all floodplain development has been properly regulated in accordance with your floodplain management ordinance, check "Can Meet." Eventually, there must be an official letter from your FEMA Regional Office that your community is in full compliance with the NFIP before the full application can be processed. Meanwhile, the Quick Check can be used for the application submittal and to tell your ISO/CRS Specialist what credit is likely.</i></p>
	a (4)	<p>How many repetitive loss properties are there in your community?</p> <p><i>Some of them can be removed if they are not in your community's corporate limits or if they have been mitigated. If changes are needed, your ISO/CRS Specialist can go over the paperwork requirement (AW-501s) when he visits.</i></p>
	a (4)	<p>What is your repetitive loss category? (A = no rep losses, B = 1 - 49, C = 50 or more)</p> <p><i>Category A: No requirements</i></p> <p><i>Category B: Get a general sense of where the repetitive loss properties are. See if you can identify likely areas. See also "Mapping Repetitive loss Areas" at http://crsresources.org/500-2/. Your community will have to provide:</i></p> <ul style="list-style-type: none"> <i>a. A description of the causes of the repetitive loss flooding. This may be a brief paragraph for each area.</i> <i>b. A map identifying the repetitive loss areas. Those areas include the properties on the FEMA list and adjacent properties with similar flooding conditions.</i> <i>c. A list of the addresses of all properties in the repetitive loss area(s) with insurable buildings on them.</i> <i>d. A notice must be sent to each property in the repetitive loss areas every year. Your ISO/CRS Specialist can explain the details.</i> <p><i>Category C: Everything a Category B community has to do plus</i></p> <ul style="list-style-type: none"> <i>- A floodplain management plan that includes a map and a description of the repetitive loss areas, and a review of flood insurance claims information, or</i> <i>- A hazard mitigation plan that includes a map and a description of the repetitive loss areas, and a review of flood insurance claims information, or</i> <i>- Repetitive loss area analysis reports for each area.</i> <p><i>Check with your ISO/CRS Specialist to see if there's an approved hazard mitigation plan that covers your community. Look at the plan. If it covers your community's repetitive loss areas, you may have met this plan requirement.</i></p>
	a (5)	<p>Have you maintained flood insurance policies on all buildings that have been required to have one?</p> <p><i>Your community needs to have a flood insurance policy on each building it owns for which a policy was required as a condition of federal aid (e.g., an Environmental Protection Agency grant or FEMA disaster assistance). Generally, these will only be buildings located in the Special Flood Hazard Area. Even if there was no requirement, it's a good idea. Any disaster assistance for publicly owned and insurable buildings in the SFHA will be reduced by the amount of flood insurance that should have been obtained. For more information see Figure 210-1 in the CRS Coordinator's Manual.</i></p>
213	a	<p>How many buildings are in your community's Special Flood Hazard Area?</p> <p><i>Provide as accurate a count as you can. This number will be kept updated over the years. Your ISO/CRS Specialist can provide guidance on how much of an effort is needed.</i></p>
	a	<p>How large is your community's Special Flood Hazard Area (in acres)?</p> <p><i>Provide as accurate a measure as you can. This number will be kept updated over the years. Your ISO/CRS Specialist can provide guidance on how much of an effort is needed.</i></p>

Section		CRS Activities and Elements
310	a	<p>Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA and check that they are correctly filled out? This also applies to FEMA Flood-proofing Certificates and V Zone Certificates.</p> <p><i>This is a prerequisite for joining the CRS. "Correctly filled out" means that each item on the checklist is complete and correct. See http://crsresources.org/300-3/ and Figure 310-2 in the CRS Coordinator's manual.</i></p>
	b	<p>Do you have FEMA Elevation Certificates on buildings built before your CRS application?</p> <p><i>If so, there can be CRS credit provided.</i></p>
320	a MI 1	<p>This section is a prerequisite for the rest of the credits in 320. Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?</p> <p><i>You must keep your FIRM up to date. "Up to date" means the FIRM used for permit decisions reflects new subdivisions, annexations, map revisions, and Letters of Map Change (LOMAs and LOMRs).</i></p> <p><i>Almost every community reads its FIRM for inquirers and keeps the FIRM up to date. The key for CRS credit is publicizing the service and keeping a record.</i></p> <ul style="list-style-type: none"> - <i>Publicity can be an article in a community newsletter that reaches everyone (a newspaper does not usually qualify) or a notice mailed to local lending institutions, insurance agencies, and real estate agencies.</i> - <i>A record of the service can be established by recording information in a log (Figure 320-5 in the CRS Coordinator's Manual) or by completing a form letter and keeping a copy.</i> - <i>Your community must advise the inquirer of the mandatory flood insurance purchase requirement. Examples of explanations are in the form letter template and in Figure 320-1 of the CRS Coordinator's Manual.</i>
	b MI 2	<p>Do you provide inquirers with other non-insurance related information that is shown on your FIRM?</p> <p><i>This is for providing non-insurance related information that is shown on most FIRMs, such as protected coastal barriers, floodways, or limit of moderate wave action (LiMWA).</i></p>
	c MI 3	<p>Do you provide information about flood problems other than those shown on the FIRM?</p> <p><i>Such problems could include flooding in unmapped areas, local drainage problems, or the 500-year floodplain, outside the SFHA.</i></p>
	d MI 4	<p>Do you provide information about flood depths?</p> <p><i>This can be site-specific information, such as the depth of the base flood at a building or a map like the one in Figure 320-3 in the CRS Coordinator's Manual.</i></p>
	e MI 5	<p>Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?</p> <p><i>The special flood-related hazards include alluvial fans, moveable bed streams, closed basin lakes, coastal erosion, ice jams, land subsidence, mudflow, and tsunamis</i></p>
	f MI 6	<p>Do you provide information about past flooding at or near the site in question?</p> <p><i>This can include whether the property is in a repetitive loss area.</i></p>
	g MI 7	<p>Do you provide information about areas that should be protected because of their natural floodplain functions?</p> <p><i>Providing data from a wetland or habitat map would qualify.</i></p>
330	a	<p>Does your community provide flood-related informational brochures, flyers, or other documents that for the public to pick up?</p> <p><i>These can be documents prepared by any agency or organization, including FEMA and insurance companies, provided they address your community's flood hazard, flood insurance, flood protection, floodplain regulations, or natural floodplain functions.</i></p>
	a	<p>Does your community prepare a flood-related newsletter, presentation, or other outreach project that is implemented every year?</p>

340	a	<p>Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?</p> <p><i>If real estate agents actively advise people if a property is in the SFHA, enter 25 under "Could" and your ISO/CRS Specialist will go through the details. Often, the local real estate practice does not qualify for credit.</i></p>
	b	<p>Are there state or local requirements that sellers must disclose whether a property has been flooded?</p> <p><i>Examples are requiring real estate agents and/or sellers to advise potential purchasers whether "to the best of their knowledge and belief" the property has ever been flooded and requiring final recorded subdivision plats to display the flood hazard area.</i></p>
	c	<p>Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?</p> <p><i>Credit is available if real estate agents give house hunters a brochure on checking out the flood hazard before they buy.</i></p>
350	a	<p>Do you have any flood-related references in your public library?</p> <p><i>If there is interest in putting free FEMA publications in the library, then the CRS-credited publications are listed in the CRS Coordinator's Manual and are also available at CRSresources.org.</i></p> <p><i>If your community is in a county with a county-wide library system and another community in the county is getting this credit, enter 10 points. Your ISO/CRS Specialist can tell you what communities are getting this credit</i></p>
	c	<p>Do you have flood-related information or links on your community's website?</p> <p><i>If your community's website has information or links to sites with information on the flood hazard, flood insurance, permit requirements, etc., you can get credit. See Section 350 of the CRS Coordinator's Manual for more details and to learn about a flood homepage.</i></p>
360	a,b	<p>Do you visit homes and help people determine how they could reduce their flooding or drainage problem?</p> <p><i>Does (or could) your community make site visits to help property owners (1) determine why there is a flood or drainage problem and (2) provide general information on how to fix the problem (construction plans or specifications are not required). If your community is willing to publicize this service and keep a record of what the inquirer was told, you can earn credit. This activity must be publicized annually in a newsletter or other outreach project that reaches everyone in your community or in the floodplain.</i></p> <p><i>This credit is a prerequisite for the next credit on financial assistance.</i></p>
	c	<p>If so, do you talk to people about sources of financial assistance for flood or drainage protection measures?</p> <p><i>Financial assistance programs include funding available from your community, mitigation grants, Increased Cost of Compliance, etc. See Figure 360-1 in the CRS Coordinator's Manual.</i></p>
370		<p>Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?</p> <p><i>Activity 370 (Flood Insurance Promotion) is a new activity that credits a series of elements to analyze flood insurance coverage and where improvements are needed, prepare an outreach program, implement the program, and provide advice to people with questions on flood insurance</i></p>
410	a	<p>Have you conducted your own flood studies and do you use the data when regulating new development?</p> <p><i>This could be a separate flood study that your community uses or a study that was incorporated into the current FIRM. The study could have been prepared by your community, a developer, the county, the state, or any agency other than FEMA.</i></p>
	a	<p>Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?</p> <p><i>The minimum NFIP requirements of using available data and requiring base flood elevations from developments of 50 lots or 5 acres do not qualify for this credit. Base flood elevations would have to be calculated for every project that will involve construction of a new or substantially improved building.</i></p>

	b	<p>Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?</p> <p><i>If available, check the appropriate sections of the Flood Insurance Study to see if it included an existing study and/or better topo provided by your community, county, state, etc. Do not double count this and any credit counted as a flood study in 410.a.</i></p>
420	a	<p>Is a portion of your Special Flood Hazard Area kept as park or other publicly preserved open space?</p> <p><i>Credited open space includes public parks, athletic fields, golf courses, church camps, hunting clubs, and other green space that will be preserved as open space. There is no credit for open water greater than 10 acres, areas with buildings on them (other than rest rooms and similar necessary appurtenances), street rights of way, or areas where filling is allowed (e.g., a storage yard).</i></p> <p><i>The percentage entered is multiplied by the maximum score for the element, 1,450, to get the actual points for preserving floodplain open space.</i></p>
	c	<p>Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?</p> <p><i>This would require natural area(s) with no picnic grounds, ball fields, or recreational facilities other than trails. Your ISO/CRS Specialist will need a written statement from an expert in the natural sciences, such as a botanist, biologist, forester, or landscape architect.</i></p>
	e	<p>Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?</p> <p><i>Such regulations could include density transfers, transfers of development rights (TDRs), bonuses for avoiding the floodplain or other sensitive areas, and allowing for planned unit developments (PUDs) or cluster development .</i></p>
	f	<p>Is a portion of your SFHA zoned for minimum lot sizes of 5 acres or larger?</p> <p><i>The percentage entered is multiplied times 300 to get the actual points for low density zoning in the floodplain.</i></p>
430	a (1)	<p>Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?</p> <p><i>Compensatory storage requires the developer to remove a cubic foot of fill for every cubic foot that is brought into the floodplain. The requirement for compensatory storage is not credited if the restriction is limited to the floodway or V Zone.</i></p>
	a (2)	<p>Does your community prohibit certain types of buildings from all or parts of the SFHA?</p> <p><i>An example would be a regulation that prohibits residential buildings in the regulatory floodway or V Zone.</i></p>
	a (3)	<p>Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?</p>
	b	<p>Does your community have a freeboard requirement?</p> <p><i>CRS credit is determined based on the amount of freeboard required, and increased when compensatory storage, for example, is required.</i></p>
	c	<p>Do you have compaction and erosion protection requirements for fill that is used to support buildings?</p> <p><i>Many communities require that all new buildings built on fill must be on compacted fill, protected from erosion and scour. This requirement may be in your building code.</i></p>
	d	<p>Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?</p> <p><i>Some communities track all permits and add up all improvements and repairs made over the years to determine when the substantial improvement/substantial damage 50% limit is met. This may or may not need special ordinance language, but CRS credit depends on good record keeping.</i></p>

	e	Do you define substantial damage to include two floods in 10 years with average damage at 25% of the building's value?
	f	Do you require critical facilities to be protected to the 500-year flood level? <i>Critical facilities include sites and structures that are vital to the community (e.g., hospital, fire station, water treatment plant) or that could cause significant problems if flooded (e.g., haz-mat site, wastewater treatment plant). Enter 30 points (instead of 20) if the regulations require critical facilities to be protected to the 500-year flood level and have dry ground access during a 500-year flood.</i>
	g	Do you require a non-conversion agreement signed by the permit applicant for an elevated building? <i>A non-conversion agreement ensures that the lower area of an elevated building is kept open for parking, storage, and building access and not improved or altered to make it non-conforming.</i>
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)? <i>Most state building codes are based on the International Codes and would be credited. The final credit will depend on local enforcement of the code.</i>
	h	BCEGS classes come in two numbers (the class for residential construction and the class for nonresidential construction). Enter the higher of the two in the top line of the Excel spreadsheet. If your BCEGS class is 5 or better, your BCEGS credit is calculated automatically. There is no credit for BCEGS classes of 6 or higher. If the building department does not know its BCEGS class, check with your ISO/CRS Specialist.
	i	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding? <i>Sections 1803.3 and 1805 of the International Building Code require positive drainage away from the structure. Enter 10 points if your community can document that this requirement is enforced (e.g., there are permit inspection records that show that the requirement was met).</i>
	q	Credit is provided for up to five CFMs or EMI NFIP course graduates working for your community. <i>Five points can be added for each regulatory staff person who is a Certified Floodplain Manager and/or a graduate of the following four-day classes conducted by FEMA's Emergency Management Institute (EMI): Managing Floodplain Development through the NFIP (E273), Coastal Construction (E386), and Floodplain Management Advanced Topics (E194, E282, E284). The classes can be either at EMI or field deployed by the FEMA Regional Office.</i>
	q	Do you keep paper records at a secure off-site storage site or scan them and back up the files? <i>Five points can be provided if all elevation certificates, regulations, plans, and other key records for floodplain development permits are stored in a secure location, outside of any flood-prone area and at least one mile away from the permit office. The records must be copied to the off-site storage location at least once each year.</i>
440	a	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels? <i>Credit is provided if your community's GIS system shows the SFHA boundaries, corporate limits, streets, and parcel or lot boundaries. The GIS must be used by the permit office. More points can be provided if the GIS has additional information, such as the floodway or contour lines, as listed in Section 442.a.</i>
	b	Have you kept copies of all your old FIRMS? <i>This credit is dependent on having every FIRM and Flood Insurance Study issued since the original FIRM date. Additional points are provided if your community has all of its Flood Hazard Boundary Maps.</i>
	c	Credit provided for any benchmarks in the National Spatial Reference System that are properly maintained. <i>With internet access, you can see if there are any qualifying CORS within 1 mile of the SFHA.</i>

450	a	<p>Do you require new developments to build storm-water retention or detention basins?</p> <p><i>Retention/detention regulations for new development usually are found in the subdivision ordinance. The rules must cover the watershed (not just the floodplain). Attach a copy of the relevant ordinance section. It must clearly require that the peak runoff of 10-year or greater storms from new developments be no greater than the runoff from the site in its pre-development condition. If the regulations require the developer to retain or detain the 50- or 100-year storm, enter 40 or 50 points, respectively.</i></p>
	c	<p>Do you have permit records that show that you require new developments to control erosion from construction projects?</p> <p><i>Most communities have erosion and sedimentation control requirements for construction projects. Note that these requirements must be enforced throughout the community, not just in the floodplain. Enter 10 points if your community can document that this requirement is enforced (e.g., there are permit inspection records that show that the requirement was met).</i></p>
	d	<p>Do you have permit records that show that you require new storm-water facilities to include water quality provisions?</p> <p><i>Most communities require facilities to include measures such as grass swales and settling ponds to clean storm-water runoff. Note that these requirements must be enforced throughout the community, not just in the floodplain. Enter 20 points if your community can document that this requirement is enforced (e.g., there are water quality provisions in developers' drainage plans).</i></p>
510	a	<p>Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?</p> <p><i>This credit is most commonly provided for a county-wide hazard mitigation plan that your community adopted. Check with your ISO/CRS Specialist to see if there's an approved hazard mitigation plan that covers your community. If so, enter the number of points it is getting under the "Now" column.</i></p>
	c	<p>Have you adopted a plan to protect aquatic or riparian species or other natural floodplain function?</p> <p><i>Almost any plan that protects the habitat for an aquatic or riparian species will qualify for the 15 points, provided that it has been adopted by your community's governing body or an appropriate regional agency. Plans that only address water quality are not credited.</i></p> <p><i>You have more than one qualifying plan.</i></p>
520		<p>Have buildings in the floodplain been acquired and the properties are now open space?</p> <p><i>This credit is provided for clearing primary structures. Do not count garages and other accessory structures or parcels where the old building was replaced by a new, compliant, one. The parcels must be preserved as open space. This should be easy to document if a FEMA buyout was involved.</i></p>
530		<p>Have pre-FIRM buildings been elevated voluntarily or otherwise floodproofed?</p> <p><i>This credit is provided for elevating primary structures. Do not count garages and other accessory structures. This should be easy to document if a FEMA mitigation grant was involved.</i></p>
540	a	<p>Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?</p> <p><i>Your ISO/CRS Specialist will need to see written drainage maintenance procedures and records of annual inspections and actions taken when problems were found. Your ISO/CRS Specialist can give more guidance on what will be needed.</i></p>
	c	<p>Do you have a capital improvements program for drainage improvements?</p> <p><i>This credit is dependent on having a channel inspection and maintenance program (Section 540.a).</i></p>

	d	<p>Do you have an ordinance that prohibits dumping debris, junk, grass, and other landscape waste in drainageways?</p> <p><i>This credit is dependent on having a channel inspection and maintenance program (Section 540.a). Note that a generic nuisance ordinance or an anti-pollution ordinance usually does not qualify.</i></p>
	e	<p>If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?</p> <p><i>This credit for inspecting and maintaining retention and detention basins is dependent on having regulations that require such basins in new developments (Section 450.a).</i></p>
610	a - d	<p>Do you have a system for getting notified when flooding is expected (more than listening to the radio)?</p> <p>Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?</p> <p><i>The plan or annex must list specific instructions for different flood levels, such as "Notify the Lincoln School if the expected flood level will exceed _____," "Close the Main Street bridge at flood level _____" or "Relocate the equipment out of Fire Station #1 at flood level _____"</i></p> <p>Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?</p>
	e, f	<p>Are you a StormReady or TsunamiReady community? (see https://www.weather.gov/stormready/).</p> <p><i>This credit is provided if your community is listed on the StormReady or TsunamiReady websites and has some credit under each element in Section 610 a - d.</i></p>
		<p><i>These 610 questions should be checked with your community's emergency manager. This first question is about whether your community monitors river gages or otherwise gets an advance notice if a stream is expected to flood. A generic notice that low-lying lands will flood is not creditable.</i></p>
620		<p>Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?</p> <p><i>This credit is provided to communities that have some areas protected by levees (accredited or non-accredited), provided that they have an acceptable inspection and maintenance program and a levee failure warning and response plan similar to the criteria for a flood warning and response program in Sections 610.a through d.</i></p>
630	a	<p>Is your community threatened by a failure of an upstream high-hazard-potential dam?</p> <p><i>If so, credit is approved for your states dam safety program.</i></p>
	b	<p>Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would be flooded if the dam failed?</p> <p><i>This credit is available to communities that have an upstream high-hazard-potential dam and where there is at least one insurable building subject to inundation due to the failure of the high-hazard-potential dam. The credit is for a dam failure warning and response plan similar to the criteria for a flood warning and response program in Sections 610.a through d. Your community would need to have a dam failure inundation map and an emergency response plan or annex that includes specific steps, such as the ones noted for 610.b and c, above.</i></p>

The total number of boxes marked will describe your community's current floodplain management program and help determine if a minimum of 500 credit points can be provided. Documentation will be required with the verification visit.

CRS Quick Check

Community Name		State <input type="text"/>
NFIP Number		Initial FIRM Date
Population		Current FIRM Date
Date Completed		County
Chief Executive Officer		CRS Coordinator
Name		
Title		
Address		
Address		
CRS Coordinator's phone number		Fax
CRS Coordinator's e-mail address		

Section	Prerequisites	Estimate	Yes	Not Yet
211	a(2) Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?			
	a(4) How many repetitive loss properties are there in your community?			
	a(4) What is your repetitive loss category? (A = no rep losses, B = 1 - 49, C = 50 or more)			
	a(5) Have you maintained flood insurance policies on all buildings owned by your community that have been required to have one?			
213	a How many buildings are in your community's Special Flood Hazard Area?			
	a How large is your community's Special Flood Hazard Area (in acres)?			

CRS Activity & Sections	CRS Activities and Elements	Response			Primary documentation that will be needed (other documentation or information will be required for each activity):
		Yes, currently	Will begin providing	Will consider	
310	a Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?				
	b Do you have FEMA Elevation Certificates on buildings built before your CRS application?				<i>Copies of elevation certificates</i>
320	a Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?				<i>Copy of publicity</i>
	b Do you provide inquirers with other non-insurance related information that is shown on your FIRM?				
	c Do you provide information about flood problems other than those shown on the FIRM?				
	d Do you provide information about flood depths?				
	e Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?				
	f Do you provide information about past flooding at or near the site in question?				
	g Do you provide information about areas that should be protected because of their natural floodplain functions?				

330	a	Does your community provide flood-related informational brochures, flyers, or other documents for the public to pick up?				<i>Copy of the material(s).</i>
	a	Does your community prepare a flood-related newsletter, presentation, or other outreach project that is implemented every year?				<i>Copy of the material(s).</i>
340	a	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?				
	b	Are there state or local requirements that sellers must disclose whether a property has been flooded?				<i>Copy of the relevant regulation.</i>
	c	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?				<i>Copy of the material(s).</i>
350	a	Do you have any flood-related references in your public library?				
	c	Do you have flood-related information or links on your community's website?				
360	a,b	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?				<i>Copy of a memo or other record of visit.</i>
	c	Do you talk to people about sources of financial assistance for flood or drainage protection measures?				<i>Copy of the material(s).</i>
370		Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?				
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?				
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?				<i>Copy of the relevant ordinance section.</i>
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?				<i>Copy of the FIS pages.</i>
420	a	Is a portion of your Special Flood Hazard Area kept as park or other publicly preserved open space?				<i>Areas mapped.</i>
	c	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?				<i>Areas mapped.</i>
	e	Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?				<i>Copy of the relevant ordinance section.</i>
	f	Is a portion of your SFHA is zoned for minimum lot sizes of 5 acres or larger?				
430	a(1)	Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?				<i>Copy of the relevant ordinance section.</i>
	a(2)	Does your community prohibit certain types of buildings from all or parts of the SFHA?				<i>Copy of the relevant ordinance section.</i>
	a(3)	Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?				<i>Copy of the relevant ordinance section.</i>
	b	Does your community have a freeboard requirement?				<i>Copy of the relevant ordinance section.</i>
	c	Do you have compaction and erosion protection requirements for fill that is used to support buildings?				<i>Copy of the relevant ordinance section.</i>
	d	Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?				<i>Copy of the relevant ordinance section.</i>
	e	Do you define substantial damage to include two floods in 10 years with average damage at 25% of the building's value?				<i>Copy of the relevant ordinance section.</i>

	f	Do you require critical facilities to be protected to the 500-year flood level?				<i>Copy of the relevant ordinance section.</i>
	g	Do you require a non-conversion agreement signed by the permit applicant for an elevated building?				<i>Copy of the relevant ordinance section.</i>
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)?				
	h	Does your community have a BCEGS rating?				
	i	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding?				<i>Copy of the relevant ordinance section.</i>
		Are community staff members CFMs or graduates of an EMI NFIP course?				
		Do you keep paper records at a secure offsite storage site or scan them and back up the files?				
440	a	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels?				
	b	Have you kept copies of all your old FIRMs?				
	c	Does your community have qualifying benchmarks in the NSRS that are maintained or at least three CORS?				
450	a	Do you require new developments to build storm-water retention or detention basins?				<i>Copy of the relevant ordinance section.</i>
	c	Do you have permit records that show that you require new developments to control erosion from construction projects?				<i>Copy of the relevant ordinance section.</i>
	d	Do you have permit records that show that you require new storm-water facilities to include water quality provisions?				<i>Copy of the relevant ordinance section.</i>
510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?				<i>Copy of the plan's table of contents.</i>
	c	Have you adopted a plan to protect aquatic or riparian species or other natural floodplain functions?				<i>Copy of the plan's table of contents.</i>
520		Have buildings in the floodplain been acquired and the properties are now open space?				<i>List of cleared buildings.</i>
530		Have pre-FIRM buildings been elevated voluntarily or otherwise floodproofed?				<i>List of elevated buildings.</i>
540	a	Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?				<i>Map of drainage system and inventory of system components.</i>
	c	Do you have a capital improvements program for drainage improvements?				<i>Copy of capital improvements plan.</i>
	d	Do you have an ordinance the prohibits dumping debris, junk, grass, etc., in drainageways?				<i>Copy of the relevant ordinance section.</i>
	e	If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?				<i>Map of Inventory</i>
610	a - d	Do you have a system for getting notification when flooding is expected (more than listening to the radio)?				
		Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?				<i>Copy of response plan.</i>
		Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?				<i>List of critical facilities.</i>
	e,f	Are you a Storm-Ready or Tsunami-Ready community? (see https://www.weather.gov/stormready/).				
620	a - e	Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?				

630	a	Is your community threatened by a failure of an upstream dam?				
	b - e	Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would be flooded if the dam failed.				
			Yes, currently	Will begin providing	Will consider	
		Total				

APPENDIX B.2
CRS Community Certifications Form

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

OMB Control Number: 1660-0022
Expiration: 10/31/2023

CRS COMMUNITY CERTIFICATIONS

Public reporting burden for this form is estimated to average 23.5 hours for annual recertification, per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain voluntary benefits. You are not required to respond to this collection of information unless it displays a valid OMB control number. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472, Paperwork Reduction Project (1660-0022). NOTE: Do not send your completed form to this address.

Privacy Notice

This Privacy Notice serves to inform you of why DHS is requesting the information on this form.

AUTHORITY: FEMA is authorized to collect the information requested on this form pursuant to The National Flood Insurance Reform Act (NFIRA) of 1994 (P.L. 103-325, Sec. 541).

PURPOSE: FEMA is requesting this information to assist in the administration of the Community Rating System (CRS). FEMA will use this information to determine eligibility of a community to participate in the CRS, to facilitate communication between FEMA and communities for floodplain management, and to assist in reducing the flood insurance rates for policyholders within a CRS eligible community. Additionally, FEMA uses the information to maintain a listing of communities participating in the National Flood Insurance Program.

ROUTINE USES: The information requested on this form may be shared externally with floodplain management partners and contractors to assist the Department of Homeland Security in administering the CRS or other floodplain management activities.

CONSEQUENCES OF FAILURE TO PROVIDE INFORMATION: Providing this information to FEMA is voluntary. However, failure to provide this information may result in FEMA's determination that a community is not eligible to participate in the CRS and in turn reducing potential NFIP flood insurance premium savings. Individuals and communities who do not provide this information may contact Bill Lesser, FIMA CRS Coordinator at FEMA at FEMA-CRS@fema.dhs.gov for further assistance.

This packet contains forms for the community certifications that are part of the documentation needed to obtain credit for certain activities under the National Flood Insurance Program's Community Rating System (CRS). The certification forms are designed to be used in conjunction with the *CRS Coordinator's Manual*.

Two required certifications are not included here. The Repetitive Loss Update Form is generated separately by the Federal Emergency Management Agency (FEMA) and provided to the community when needed.

The certifications of compliance with environmental and historic preservation requirements are available in a separate packet.

Contents

- CC-213 Recertification
- CC-230 Verification
- CC-RL The Repetitive Loss List
- CC-530 Retrofitted Buildings

The following community certifications are part of the documentation needed to obtain credit for certain activities under the National Flood Insurance Program's Community Rating System (CRS). These certifications are designed to be used in conjunction with the *CRS Coordinator's Manual*.

Sections in each certification correspond to the same numbered sections in the *Coordinator's Manual*. If a section appears to be missing, it is because that section does not call for the submission of a specific item.

It is recommended that these certifications be photocopied before they are used. They are also available in Microsoft Word® and as fillable pdf files at www.CRSresources.org/200.

The "CID" at the top of each page signifies the six digit National Flood Insurance Program (NFIP) community identification number, which can be found on the community's Flood Insurance Rate Map and other NFIP documents.

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

OMB Control Number: 1660-0022
Expiration: 10/31/2023

CRS COMMUNITY CERTIFICATIONS

Community _____ State CID _____
(6-digit NFIP Community Identification Number)

Note: Please cross out any incorrect items, below, as needed, and insert the updated information.

CC-213 Recertification

Recertification due date _____

Chief Executive Officer

CRS Coordinator

Name

Title

Address

Phone number

E-mail address

I hereby certify that _____ [community name] is implementing the following activities on the attached pages as credited under the Community Rating System and described in our original application to the CRS and subsequent modifications.

I hereby certify that, to the best of my knowledge and belief, we are in full compliance with the minimum requirements of the NFIP and we understand that we must remain in full compliance with the minimum requirements of the NFIP. We understand that at any time we are not to be in full compliance, we will retrograde to a CRS Class 10.

I hereby certify that we will continue to maintain FEMA Elevation Certificates on all new buildings and substantial improvements constructed in the Special Flood Hazard Area following the date at which we joined the CRS.

I hereby certify that if there are one or more repetitive loss properties in our community that we must take certain actions that include reviewing and updating the list of repetitive loss properties, mapping repetitive loss areas, describing the cause of the losses, and sending an outreach project to those areas each year, and if we have fifty (50) or more unmitigated repetitive loss properties we must earn credit under Activity 510 (Floodplain Management Planning) for either a repetitive loss area analysis (RLAA) or a floodplain management plan (FMP).

I hereby certify that, to the best of my knowledge and belief, we are maintaining in force flood insurance policies for insurable buildings owned by us and located in the Special Flood Hazard Area (SFHA) shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the SFHA is reduced by the amount of National Flood Insurance Program (NFIP) flood insurance coverage (structure and contents) that a community should be carrying on the building, regardless of whether the community is carrying a policy.

Signature _____ (Chief Executive Officer)

Date _____

CC-213-1


[continued on next page]

Community _____ State CID _____
 (6-digit NFIP Community Identification Number)

CRS Program Data Table	A. In the SFHA	B. In a regulated floodplain outside the SFHA	C. In the rest of the community
1. Last report's number of buildings in the SFHA (bSF) (line 6, last report)			
2. Number of new buildings constructed since last report	+		
3. Number of buildings removed/demolished since last report	-		
4. Number of buildings affected by map revisions since last report (+ or -)			
5. Number of buildings affected by corporate limits changes (+ or -)			
6. Current total number of buildings in the SFHA (bSF) (total lines 1-5)			
7. Number of substantial improvement/damage projects since last report			
8. Number of repetitive loss properties mitigated since last report			
9. Number of LOMRs and map revisions (not LOMAs) since last report			
10. Acreage of the SFHA (aSFHA) as of the last report (line 13, last report)			
11. Acreage of area(s) affected by map revisions since last report (+ or -)			
12. Acreage of area(s) affected by corporate limits changes (+ or -)			
13. Current acreage of the SFHA (total lines 10-12)			
14. Primary source for building data:			
15. Primary source for area data:			
16. Period covered:		Current FIRM date	
<i>If available, the following data would be useful:</i>			
17. Number of new manufactured homes installed since last report			
18. Number of other new 1 -4 family buildings constructed since last report			
19. Number of all other buildings constructed/installed since last report			

Comments:

(Please note the number of the line to which the comment refers.)

Community _____ State  CID _____
(6-digit NFIP Community Identification Number)

Instructions

At the first verification visit after the effective date of the 2013 *CRS Coordinator's Manual*, ONLY LINES 6 AND 13 NEED TO BE COMPLETED. These lines form the baseline data about the number of buildings and area of the SFHA for when the table is completed as part of the next annual recertification. The "period covered" entered in line 16 is the date that lines 6 and 13 are first completed. At all subsequent annual recertifications and cycle verification visits, the entire table is completed. The information in lines 6 and 13 from the last report is transferred to lines 1 and 10 in the next report.

Instructions for the Columns

Column A numbers are for the SFHA (the A and V Zones shown on the Flood Insurance Rate Map) (FIRM)). Use the FIRM currently in effect, not a draft or pending revision.
Column B is completed only if the community receives CRS credit for regulating floodplain development outside the SFHA under Activity 410 (Floodplain Mapping) or Activity 430 (Higher Regulatory Standards).
Column C numbers help relate what happens in the floodplain to what is happening in the rest of the community.
Enter "0" if there are no numbers to report for this period. Do not leave a cell blank. Do not fill in the shaded boxes.

Instructions for the Lines

Lines 1-7 deal with buildings.

- o Section 301.a of the *CRS Coordinator's Manual* defines what constitutes a "building" and lists examples of structures that are not counted as "buildings" by the CRS.
- o Section 302.a of the *CRS Coordinator's Manual* describes how the CRS counts buildings. For example, accessory structures are not counted.
- o As noted in Section 302.a, to determine building counts, communities may use any method that yields reasonably good estimates of the number of buildings. Examples of acceptable methods are listed in Section 302.a. Precision is less important for large numbers. For example, the impact of the numbers will not change much if there are 10,000 buildings or 10,100 buildings.
- o If a building is out of the SFHA, but in a parcel that is partly in the SFHA, it is not counted in column A --In the SFHA.
- o In line 14, note how the building counts were obtained or estimated. Use the comments area, if needed.

Line 4 refers to map revisions. These include physical map revisions, Letters of Map Revision (LOMR), and Letters of Map Amendment (LOMA). If a building is removed from the SFHA by FEMA through a LOMA, but the community still administers its floodplain management regulations on the property, the building should not be included in the line 4 count in column A --In the SFHA. However, communities that still regulate areas removed by LOMAs can receive credit under Activities 410 or 430. If the community is receiving such credit, the building should be counted under column B --In a regulated floodplain outside the SFHA.

Line 7 is for the total number of buildings that were substantially improved plus the number of buildings that were substantially damaged during the period covered.

Lines 10 -13 deal with areas.

- o These areas are based on the areas shown on the community's FIRM including LOMRs or LOMAs. Section 403.b discusses those portions of the SFHA that are subtracted from the area of the SFHA to calculate the community's aSFHA used in credit calculations.
- o Section 403.e of the *CRS Coordinator's Manual* discusses calculating areas for CRS purposes.
- o Section 403.e notes that communities "should not spend an inordinate amount of time measuring areas." As with buildings, communities may use any method that yields reasonably good estimates. Examples of acceptable approaches are listed in Section 403.e.
- o Line 13 asks for the current acreage of the SFHA. The best source for this number is a GIS layer that shows the SFHA. If the community does not have GIS, the county, regional agency, or state NFIP mapping office may have SFHA layers and may be able to provide the data. If the community has a relatively recent FIRM, the study contractor or consulting engineer may have the data.
- o In line 15, note how the area calculations were obtained or estimated. Use the comments area, if needed.

Lines 17 -19 are voluntary, if the numbers are readily available.


- o Line 17 includes replacing an existing manufactured home with a new one. The newly placed manufactured home is counted as a new, post-FIRM, building.
- o The total of lines 17 -19 should equal the value entered in line 2.

CC-213-3

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

OMB Control Number: 1660-0022
Expiration: 10/31/2023

CRS COMMUNITY CERTIFICATIONS

Community _____ State  CID _____
(6-digit NFIP Community Identification Number)

CC-230 Verification

Date of Visit		Initial FIRM Date	
Population		Current FIRM Date	
County		ISO/CRS Specialist	
<i>Coordinator's Manual Year</i>			
Chief Executive Officer		CRS Coordinator	
Name			
Title			
Address			
Phone number			
E-mail address			


The _____ [community name] is requesting credit for implementing the following activities [check the ones that apply]. I hereby certify that we will continue to implement those activities for which we receive verified credit and will advise FEMA if any of them are not being conducted in accordance with this certification. We will cooperate with the ISO/CRS Specialist's verification visit and will submit the documentation and annual recertification needed to validate our program.

- | | |
|---|---|
| <input type="checkbox"/> 310 (Elevation Certificates) | <input type="checkbox"/> 440 (Flood Data Maintenance) |
| <input type="checkbox"/> 320 (Map Information Service) | <input type="checkbox"/> 450 (Stormwater Management) |
| <input type="checkbox"/> 330 (Outreach Projects) | <input type="checkbox"/> (Repetitive Loss Requirements) |
| <input type="checkbox"/> 340 (Hazard Disclosure) | <input type="checkbox"/> 510 (Floodplain Management Planning) |
| <input type="checkbox"/> 350 (Flood Protection Information) | <input type="checkbox"/> 520 (Acquisition and Relocation) |
| <input type="checkbox"/> 360 (Flood Protection Assistance) | <input type="checkbox"/> 530 (Flood Protection) |
| <input type="checkbox"/> 370 (Flood Insurance Promotion) | <input type="checkbox"/> 540 (Drainage System Maintenance) |
| <input type="checkbox"/> 410 (Floodplain Mapping) | <input type="checkbox"/> 610 (Flood Warning and Response) |
| <input type="checkbox"/> 420 (Open Space Preservation) | <input type="checkbox"/> 620 (Levees) |
| <input type="checkbox"/> 430 (Higher Regulatory Standards) | <input type="checkbox"/> 630 (Dams) |

I hereby certify that, to the best of my knowledge and belief, we are in full compliance with the minimum requirements of the NFIP and we understand that we must remain in full compliance with the minimum requirements of the NFIP. We understand that at any time we are not to be in full compliance, we will retrograde to a CRS Class 10.

CC-230-1

[continued on next page]

Community _____ State  CID _____
(6-digit NFIP Community Identification Number)

I hereby certify that we will maintain FEMA Elevation Certificates on all new buildings and substantial improvements constructed in the Special Flood Hazard Area following the date at which we joined the CRS.

I hereby certify that if there are one or more repetitive loss properties in our community that we must take certain actions that include reviewing and updating the list of repetitive loss properties, mapping repetitive loss areas, describing the cause of the losses, and sending an outreach project to those areas each year, and if we have fifty (50) or more repetitive loss properties must also prepare a plan of how it will address its repetitive flood problem.

I hereby certify that, to the best of my knowledge and belief, we are maintaining in force flood insurance policies for insurable buildings owned by us and located in the Special Flood Hazard Area shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the Special Flood Hazard Area is reduced by the amount of National Flood Insurance Program flood insurance coverage (structural and contents) that a community should be carrying on the building, regardless of whether the community is carrying a policy.

Signature _____ (Chief Executive Officer)


Date _____

Community _____ State CID _____
 (6-digit NFIP Community Identification Number)

CRS Program Data Table	A. In the SFHA	B. In a regulated floodplain outside the SFHA	C. In the rest of the community
1. Last report's number of buildings in the SFHA (bSF) (line 6, last report)			
2. Number of new buildings constructed since last report	+		
3. Number of buildings removed/demolished since last report	-		
4. Number of buildings affected by map revisions since last report (+ or -)			
5. Number of buildings affected by corporate limits changes (+ or -)			
6. Current total number of buildings in the SFHA (bSF) (total lines 1 -5)			
7. Number of substantial improvement/damage projects since last report			
8. Number of repetitive loss properties mitigated since last report			
9. Number of LOMRs and map revisions (not LOMAs) since last report			
10. Acreage of the SFHA (aSFHA) as of the last report (line 13, last report)			
11. Acreage of area(s) affected by map revisions since last report (+ or -)			
12. Acreage of area(s) affected by corporate limits changes (+ or -)			
13. Current acreage of the SFHA (aSFHA) (total lines 10-12)			
14. Primary source for building data:			
15. Primary source for area data:			
16. Period covered:		Current FIRM date	
<i>If available, the following data would be useful:</i>			
17. Number of new manufactured homes installed since last report			
18. Number of other new 1 -4 family buildings constructed since last report			
19. Number of all other buildings constructed/installed since last report			

Comments:

(Please note the number of the line to which the comment refers.)

Community _____ State  CID _____
(6-digit NFIP Community Identification Number)

Instructions

At the first verification visit after the effective date of the 2013 *CRS Coordinator's Manual*, ONLY LINES 6 AND 13 NEED TO BE COMPLETED. These lines form the baseline data about the number of buildings and area of the SFHA for when the table is completed as part of the next annual recertification. The "period covered" entered in line 16 is the date that lines 6 and 13 are first completed. At all subsequent annual recertifications and cycle verification visits, the entire table is completed. The information in lines 6 and 13 from the last report is transferred to lines 1 and 10 in the next report.

Instructions for the Columns

Column A numbers are for the SFHA (the A and V Zones shown on the Flood Insurance Rate Map) (FIRM)). Use the FIRM currently in effect, not a draft or pending revision.
Column B is completed only if the community receives CRS credit for regulating floodplain development outside the SFHA under Activity 410 (Floodplain Mapping) or Activity 430 (Higher Regulatory Standards).
Column C numbers help relate what happens in the floodplain to what is happening in the rest of the community.
Enter "0" if there are no numbers to report for this period. Do not leave a cell blank. Do not fill in the shaded boxes.

Instructions for the Lines

Lines 1-7 deal with buildings.

- o Section 301.a of the *CRS Coordinator's Manual* defines what constitutes a "building" and lists examples of structures that are not counted as "buildings" by the CRS.
- o Section 302.a of the *CRS Coordinator's Manual* describes how the CRS counts buildings. For example, accessory structures are not counted.
- o As noted in Section 302.a, to determine building counts, communities may use any method that yields reasonably good estimates of the number of buildings. Examples of acceptable methods are listed in Section 302.a. Precision is less important for large numbers. For example, the impact of the numbers will not change much if there are 10,000 buildings or 10,100 buildings.
- o If a building is out of the SFHA, but in a parcel that is partly in the SFHA, it is not counted in column A --In the SFHA.
- o In line 14, note how the building counts were obtained or estimated. Use the comments area, if needed.

Line 4 refers to map revisions. These include physical map revisions, Letters of Map Revision (LOMR), and Letters of Map Amendment (LOMA). If a building is removed from the SFHA by FEMA through a LOMA, but the community still administers its floodplain management regulations on the property, the building should not be included in the line 4 count in column A --In the SFHA. However, communities that still regulate areas removed by LOMAs can receive credit under Activities 410 or 430. If the community is receiving such credit, the building should be counted under column B --In a regulated floodplain outside the SFHA.

Line 7 is for the total number of buildings that were substantially improved plus the number of buildings that were substantially damaged during the period covered.

Lines 10 -13 deal with areas.


- o These areas are based on the areas shown on the community's FIRM including LOMRs or LOMAs. Section 403.b discusses those portions of the SFHA that are subtracted from the area of the SFHA to calculate the community's aSFHA used in credit calculations.
- o Section 403.e of the *CRS Coordinator's Manual* discusses calculating areas for CRS purposes.
- o Section 403.e notes that communities "should not spend an inordinate amount of time measuring areas." As with buildings, communities may use any method that yields reasonably good estimates. Examples of acceptable approaches are listed in Section 403.e.
- o Line 13 asks for the current acreage of the SFHA. The best source for this number is a GIS layer that shows the SFHA. If the community does not have GIS, the county, regional agency, or state NFIP mapping office may have SFHA layers and may be able to provide the data. If the community has a relatively recent FIRM, the study contractor or consulting engineer may have the data.
- o In line 15, note how the area calculations were obtained or estimated. Use the comments area, if needed.

Lines 17 -19 are voluntary, if the numbers are readily available.

- o Line 17 includes replacing an existing manufactured home with a new one. The newly placed manufactured home is counted as a new, post-FIRM, building.
- o The total of lines 17 -19 should equal the value entered in line 2.

CC-230-4

CRS COMMUNITY CERTIFICATIONS

Community _____ State  CID _____
(6-digit NFIP Community Identification Number)

CC-RL The Repetitive Loss List

(See Section 501 in the *CRS Coordinator's Manual*).

- We have reviewed the repetitive loss list dated: _____, 20 _____, and [check one]
- Attached are updated Repetitive Loss Update Forms; or
- There are no changes to FEMA's repetitive loss list.

As the current CRS Coordinator for _____ [community name], I have examined the repetitive loss data provided for each of our _____ [number] assigned repetitive loss properties. For each property in need of update, I have attached a Repetitive Loss Update Form that reflects the current and accurate address, the correct National Flood Insurance Program (NFIP) community identification number, and all known mitigation actions with the primary source of funding noted. To the best of my knowledge and belief, any Repetitive Loss Update Form not updated and submitted as part of this application has been checked and is not in need of update at this time.

Signature _____ (Community CRS Coordinator)


To facilitate verification, please provide the names of the CRS Coordinator and local repetitive loss contact person, if other than the CRS Coordinator

CRS Coordinator	Repetitive Loss Contact
Name	
Title	
Phone number	
Fax number	
Address	
E-mail address	

Comments:

CC-RL

CRS COMMUNITY CERTIFICATIONS

Community _____ State  CID _____
(6-digit NFIP Community Identification Number)

CC-530 Retrofitted Buildings

This certification is used for retrofitting projects that are not in a high-hazard area and that do not need to be designed or approved by a registered design professional. Completed FEMA Elevation Certificates are used for buildings retrofitted by elevation (TUE).

Part 1. For Credit Calculations Option 1 and Option 2

Part 1 is used for all submissions for credit under TUD, TUW, TUS, and TUB.

I certify that, for the buildings on the attached list,

___ All retrofitting projects were completed after the effective date of our initial FIRM:

_____ [Date];

___ All retrofitting projects provide protection to at least the 25-year flood level;

___ All required permits were issued for each project, or the project complies with all federal, state, and local codes and regulations;
None of the retrofitting projects was mandated by the substantial improvement or substantial damage requirements of our
___ floodplain management regulations; and

___ All retrofitting projects are currently in good condition.

Part 2. For Credit Calculation Option 2

Part 2 is needed only if the community is requesting credit under Section 533.b. Option 2 for buildings submitted for credit under TUD, TUW, and TUS.

One copy of this certification can be used for multiple properties that have the same score.


Dry floodproofed buildings (TUD)

The buildings listed as property numbers _____
have been dry floodproofed and [check one]

___ The project was designed by a registered design professional and the design accounts for openings, internal drainage, seepage, and underdrainage. (TU = 0.6)

___ The project does not depend on human intervention to close openings; the project protects to a level less than 3 feet over the first floor; the design accounts for internal drainage, seepage, and underdrainage; and the building does not have a basement (i.e., any floor below grade on all sides). (TU = 0.4)

___ There is no documentation of how openings, interior drainage, seepage, or underdrainage are handled. (TU = 0.2)

Community _____ State  CID _____
(6-digit NFIP Community Identification Number)

Wet floodproofed buildings (TUW)

The buildings listed as property numbers _____
have been wet floodproofed and [check one]

- The project was designed by a registered design professional. (TU = 0.5)
- The project was not designed by a registered design professional. (TU = 0.3)
- The furnace, water heater, electrical breaker box, and other utilities are relocated above flood level. (TU = 0.2)

Buildings protected from sewer or sump backup (TUS)

The buildings listed as property numbers _____, which
have been protected from sewer or sump backup and [check one]

- The building is located in the SFHA. (TU = 0.2)
- The building is located outside of the SFHA and the community has a building code or other regulations that require positive drain sewers or other measures that prevent sewer backup into new buildings. (TU = 0.1)

Name (printed) _____ Title _____

Signature _____ Date _____

APPENDIX B.3

Small Communities in the CRS



National Flood Insurance Program / Community Rating System

Small Communities in the CRS

The Community Rating System (CRS) of the National Flood Insurance Program (NFIP) was implemented in 1990 as a voluntary program to encourage communities to adopt and implement floodplain management activities that exceed the minimum NFIP standards. If your community is considering joining the CRS, your focus should be just that—on the activities your community is currently implementing that go beyond the minimum requirements of the NFIP. This advice applies both to small communities or those with few flood insurance policies as well as to large ones.

Small Communities face Different Challenges

The CRS recognizes that many small communities face challenges that larger ones do not, such as smaller budgets, fewer personnel, part-time staff, and lack of in-house technical expertise like engineering or a geographic information system (GIS). But no matter what its size, if your community keeps track of its building permits in the floodplain, checks Elevation Certificates as they come in, has open space in the floodplain, and enforces at least a few regulations that exceed NFIP minimum requirements, then CRS participation can be straightforward for you and need not take much time nor be a significant expense.

This guide is intended to help you evaluate your small community's program and help you gauge your community's ability to participate in the CRS, but this information can be applied to large communities as well. Often, communities enthusiastically take on new activities when they join the CRS, but communities are reminded to focus on the floodplain management activities already being implemented as possible sources of CRS credit. This approach minimizes the effort required to join the CRS, reduces the time needed to document the credited CRS activities, and reduces the annual recertification effort.

The idea that joining the Community Rating System is not worthwhile—or workable—for a small or low-policy-count community does not appear to be the case for many small communities.

Of the 1,486 communities in the CRS as of May 2018, fully 150 have populations of 5,000 or less. Of those, 18 have reached Class 5, earning a 25% discount for the policyholders in their communities' Special Flood Hazard Areas.

These small communities have found that floodplain management efforts they already had underway, plus a few that were little trouble to add, provided sufficient credit points to join and stay in the CRS.

They have realized the benefits of earning discounts on policyholders' annual flood insurance premiums, enhancing the community's resilience in the face of flooding, and being recognized—in the form of a national rating—for their efforts.

Consider your Community's Floodplain Management Program

Focus on your community's floodplain land and how you manage it. Begin by looking at the map(s) of your Special Flood Hazard Area (SFHA). If you do not have your map, get it from the Federal Emergency Management Agency's (FEMA's) Map Service Center at www.msc.fema.gov/portal. Examine the way land is used in the SFHA. Get a feel for the portion of the SFHA that is managed as open space either by your community or by private property owners. The more area that is designated as open space, the more CRS credit you will receive.

For parts of the SFHA that are developed or could be developed, understand what regulations your community enforces that exceed the minimum requirements of the NFIP—perhaps freeboard, building codes, or protection of critical facilities—and also regulations required by the state or by the county or parish. Your NFIP State Coordinator can help you understand creditable regulations in your floodplain ordinance that may be from the state's model ordinance.

This step is the start of developing an “impact adjustment map,” which will show how much of your community's SFHA is protected as open space and how much is affected by the higher regulatory standards you implement. An impact adjustment map is needed to determine CRS credit for open space and for the regulated areas of the SFHA. A community's open space and floodplain regulations alone often provide enough credit to enter the CRS as a Class 9 community.

When thinking about joining the CRS, communities should ask themselves:

- Do we have a good floodplain management program, or a program to build on, that should be recognized by the CRS?
- How will our residents or property owners benefit from our community's participation in the CRS?
- Could the CRS help us improve our flood risk reduction efforts?

To see how other communities view the CRS and have used CRS participation to their advantage, check the Success with CRS page on the CRS Resources website.

Once you have a sense of how your community manages or regulates its SFHA lands, consider what else is being done within your community to make people aware of floods, prepare for floods, or protect against flood damage. Many of these ongoing efforts are eligible for CRS credit.

Consider the CRS Prerequisites and the Time Commitment

The CRS requirements are quite straightforward. Staff time is required each year to meet those requirements, but when they are incorporated into your current program they are manageable for small communities. The program requirements are included in the CRS class prerequisites and documented in the CRS verification procedure when you join the program.

This guide refers to numerous materials available at the [CRS Resources website](http://www.CRSresources.org). General information about the CRS can be found on FEMA's website, but resources designed specifically for CRS communities are located at www.CRSresources.org. These resources include a page for downloading the *CRS Coordinator's Manual*, a “100-General” page with contact information; a page for each “series” of CRS-creditable activities; additional pages for “Training & Videos” and “Success with CRS,” and much more. An additional resource is the Insurance Services Office, Inc. (ISO), which is FEMA's lead service provider to the CRS. The ISO/CRS Specialists are the ISO staff members who assist communities, and they are a valuable source of information.

CRS program prerequisites are presented in Section 211 of the *CRS Coordinator's Manual*. The Class 9 prerequisites must be met by all communities when they join the CRS and maintained as they continue in the CRS. Three important prerequisites are to (1) be in good standing with the NFIP, (2) collect and maintain Elevation Certificates for new buildings and substantial improvements in the SFHA, and (3) identify repetitive loss areas and provide information to those property owners each year.

Your community may already require Elevation Certificates for construction in the SFHA. If not, you will need to start collecting and reviewing them for completeness when you join the CRS. Repetitive loss areas are those that include properties with more than one NFIP insurance claim over a certain dollar amount, over a certain period of time. The repetitive loss information for your community is available from the ISO/CRS Specialist for your area, whose contact information can be found on the 100s page of the [CRS Resources website](#). For repetitive loss areas, most of the work—mapping the areas, developing a mailing list, and sending information to the appropriate property owners—is done when a community joins the CRS. At least once in each subsequent year, however, information again must be sent to property owners in repetitive loss areas.

When joining the CRS, time is needed to coordinate with FEMA or your state to determine if your community is in good standing with the NFIP and eligible for the CRS. If you are eligible, time needs to be set aside for the ISO/CRS Specialist's verification visit with your community. CRS credit documentation is collected at the verification visit, but other documentation needs to be sent after the visit. The time needed for the visit and assembling documentation depends on the number of activities for which a community is interested in getting credit.

Each year communities must recertify that it is continuing to do the activities for which it receives credit. A recertification packet is sent to the community's CRS Coordinator each year. Communities are given about six weeks to complete the recertification packet and return it to the ISO/CRS Specialist.

The CRS Webinar Series offers frequent webinars on "Preparing for a Verification Visit" and "Annual Recertification." To register for any CRS webinar, visit the Training & Videos page of the [CRS Resources website](#).

Every five years, your ISO/CRS Specialist will visit your community to determine your community's CRS class. This "cycle verification visit" will consider changes in your community floodplain maps, changes in regulations, or any other changes to your floodplain management program you would like to submit for credit.

The work is done primarily by a community staff person. If you join the CRS, you must appoint a staff person to be the official community **CRS Coordinator** for your community. This person will be responsible for coordinating within the community and with ISO. Before you join, consider who the CRS Coordinator would be and who else, perhaps at the county level or within a regional planning commission, would be a logical source of assistance to that person. A handout, "The Community CRS Coordinator," gives more detail about this position and its responsibilities, on the 200s page of the [CRS Resources website](#).

Consider the Benefits of the CRS

There are a number of ways that communities benefit from joining the CRS. The most immediate benefit is the flood insurance premium discounts. To understand the impact of the CRS on flood insurance in your community, the ISO/CRS Specialist can provide summary tables of flood insurance policies within the SFHA and outside the SFHA. He or she can also provide a CRS "What If" statement showing the potential flood insurance premium discount in your community at each of the 10 CRS classes. To learn more, watch and share the "CRS Pocket Guide" or "CRS Overview" videos, available on the Training & Videos page of the [CRS Resources website](#).

What next?

Taking Steps to Join the CRS

- 1. Be in good standing with the National Flood Insurance Program (NFIP).** Talk to your FEMA Regional Office or NFIP State Coordinator to determine if your community is in good standing with the NFIP. A community assistance visit (CAV) by FEMA or your state may be needed to make this determination. You may simply discuss your status with FEMA or the state, but if you know you want to join the CRS you can also provide FEMA with a CRS Letter of Intent to start the CRS application process. A sample Letter of Intent is available on the Manual page of the [CRS Resources website](#). Contact information for your FEMA Regional Office can be found on the 100-General page of the [CRS Resources website](#).
- 2. Talk to the ISO/CRS Specialists for your area.** The name and contact information for your ISO/CRS Specialist are available on the 100-General page of the [CRS Resources website](#). At any point while considering the CRS, you can ask the ISO/CRS Specialist about
 - The CRS “What If” statements, the current NFIP policies in your community, and the potential CRS discount for different CRS classes; and
 - The number of repetitive loss properties in your community. The ISO/CRS Specialist can provide you with repetitive loss data; determine whether your community is a CRS Repetitive Loss Category A, B or C; and explain the categories and requirements.
- 3. Determine who should be the official community CRS Coordinator.** Remember to consider whether other agencies or regional organizations can assist you.
- 4. Gather floodplain permit lists and Elevation Certificates.** If you already maintain a list of permits issued in the SFHA and collect Elevation Certificates for new buildings and substantially improved buildings, you are one step ahead. If not, consider how to get organized to do so. To help, take advantage of
 - The Permit List Template (and instructions) for permits issued in the SFHA, from the 300s page of the [CRS Resources website](#); and
 - The Elevation Certificate Checklist for CRS, available on the 300s page of the [CRS Resources website](#).
- 5. Develop an impact adjustment map.**
 - To learn more about creating and marking up an impact adjustment map, see “Impact Adjustments under the CRS” and “Developing Impact Adjustment Maps” on the 400s page on the [CRS Resources website](#). The impact adjustment map identifies credit for Activity 420 (Open Space Preservation), Activity 430 (Higher Regulatory Standards), and other activities.
 - Impact adjustment maps can be created by hand, but you can also use GIS resources. A regional planning agency, nearby university, or the state may be able to assist you.
- 6. If you are a Repetitive Loss Category B or C community,** develop your repetitive loss areas map. More information on this is available in the handout “503 Mapping Rep Loss Areas for CRS,” found on the 500 Series page at www.CRSresources.org.
- 7. Prepare for a verification visit.** Your ISO/CRS Specialist will contact you about the verification visit once FEMA has determined that your community is in good standing with the NFIP. In the meantime, you are encouraged to learn more about the CRS through the CRS Webinar Series and CRS classroom training.
- 8. Subscribe to the *NFIP/CRS Update* newsletter.** To add your email address to the mailing list, go to the 100-General page at www.CRSresources.org.

How small communities receive CRS credit . . .

Listed below are the elements* for which small communities most often receive CRS credit.

- **Activity 310 (Elevation Certificates)** — maintaining Elevation Certificates on post-FIRM and/or pre-FIRM buildings (elements ECPO and ECPR)
- **Activity 320 (Map Information Service)** — providing information to inquirers from the FIRM or other sources about flood insurance, flood depths, or historical flooding; (elements MI1, MI4, MI6)
- **Activity 330 (Outreach Projects)** — outreach projects (element OP)
- **Activity 340 (Hazard Disclosure)** — fostering flood hazard disclosure through real estate agents and through other requirements (elements ODR, REB, DFH)
- **Activity 350 (Flood Protection Information)** — having specific flood information on a local website and/or in the local library (elements WEB, LIB, LPD)
- **Activity 360 (Flood Protection Assistance)** — providing advice about property protection and/or conducting site visits (elements PPA, PPV)
- **Activity 410 (Floodplain Mapping)** — having a new flood study, sharing costs of a new flood study, implementing a higher floodway standard, state review of flood studies (elements NS, LEV, FWS, SR)
- **Activity 420 (Open Space Preservation)** — preserving open space, applying deed restrictions (elements OSP, DR)
- **Activity 430 (Higher Regulatory Standards)** — higher freeboard standards, lower threshold for substantial damage, cumulative substantial improvement formula, foundation protection, limitations on development, enforcing the International Codes, having trained staff to administer regulations (elements FRB, LSI, CSI, FDN, DL, BC, RA)
- **Activity 440 (Flood Data Maintenance)** — having map data in addition to the FIRM (element AMD)
- **Activity 450 (Stormwater Management)** — regulating erosion at construction sites, improving water quality in stormwater runoff (elements ESC, WQ)
- **Activity 510 (Floodplain Management Planning)** — using a floodplain management planning process (element FMP)
- **Activity 520 (Acquisition and Relocation)** — buildings removed from the regulatory floodplain

** Communities earn CRS credit for specific projects, programs, or services that are called “elements” in the CRS. Each element has an acronym to make it easier to identify. Visit the [CRS Resources website](#) to download the CRS Coordinator’s Manual, which explains the criteria and credit points for all CRS elements.*

Your Building Blocks in the CRS

When the ISO/CRS Specialist visits a community to help prepare its application to join the CRS, he or she typically walks through each CRS activity and helps the community consider, “Are we doing this activity already? or Could we do it?” This guide recommends that a small community focus on what it is already doing, rather than committing immediately to new undertakings.

Once you’ve joined the CRS and have a sense of your CRS class and the CRS requirements, in subsequent years you can consider ways to increase your community’s CRS discount. For their next steps, many communities expand into map reading and property protection services; public information; stormwater management, and emergency management. Check the box on the previous page to see what works for other small communities.

The CRS always encourages additional higher regulatory standards. Passing regulations to ensure safer construction (and thereby earn CRS credit) is inexpensive for the community, as long as there are sufficient resources for enforcement. Also, these regulations can be popular with residents and local officials because they lower insurance rates and can protect them from the impacts of new development.

- Pass and enforce a higher freeboard standard.
- Implement other higher regulatory standards credited under Activity 430 (Higher Regulatory Standards).

Reminders

For small communities, the CRS recommends that when considering the CRS, and during a CRS verification visit, you **focus on your current program**. If your community meets the basic program requirements (e.g., permit list and Elevation Certificates), has some open space, and implements some higher regulatory standards, you likely will have enough credit to join the CRS. Then, during the years before your next cycle verification visit, consider adding new activities.

The CRS credits efforts within your community that are implemented by your county or your state. Check with your county to see what they are doing that extends your program.

Your **ISO/CRS Specialist is available** to answer questions and help identify what your community is already doing that can be credited. When you decide to seek additional credit to improve your CRS class before a verification cycle visit, your ISO/CRS Specialists can help with that, too.

Visit the [CRS Resources website](#). Sign up for the *NFIP/CRS Update* newsletter, participate in webinars, and make use of the other available resources. The website lists the CRS Users Groups that are active throughout the nation; there may be one near you whose members can provide you with advice and recommendations. There is also a “Contact Us” form on the Home page. Questions, comments, and suggestions are always welcome.



APPENDIX B.4

Elevation Certificate Checklist

CRS EC Checklist

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION	FOR INSURANCE COMPANY USE
A1. Building Owner's Name: _____	Policy Number: _____
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____ Either A2 or A3 must be completed, with City, State and Zip included	Company NAIC Number: _____
City: _____ State: _____ ZIP Code: _____	
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number: _____	
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): _____ describe as accurately as possible must be formatted correctly (see Instructions)	one must be chosen
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983 <input type="checkbox"/> WGS 84	
A6. Attach at least two and when possible four clear photographs (one for each side) of the building (see Form pages 7 and 8).	
A7. Building Diagram Number: _____ Must be: 1A,1B,2A,2B,3,4,5,6,7,8,9 2, preferably 4, photos required (photos must be in color and clear)	
A8. For a building with a crawlspace or enclosure(s): Enter "N/A" in fields that are not applicable. Blank fields are assumed to be "N/A"	
a) Square footage of crawlspace or enclosure(s): _____ sq. ft.	
b) Is there at least one permanent flood opening on two different sides of each enclosed area? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A one must be chosen	
c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade : Non-engineered flood openings: _____ Engineered flood openings: _____	
d) Total net open area of non-engineered flood openings in A8.c: _____ sq. in. Enter actual opening size	
e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instructions): Enter total rated area sq. ft.	
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): _____ sq. ft. Only required when both non-engineered and engineered openings are present	
A9. For a building with an attached garage: Enter "N/A" in fields that are not applicable. Blank fields are assumed to be "N/A"	
a) Square footage of attached garage: _____ sq. ft.	
b) Is there at least one permanent flood opening on two different sides of the attached garage? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A one must be chosen	
c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade : Non-engineered flood openings: _____ Engineered flood openings: _____	
d) Total net open area of non-engineered flood openings in A9.c: _____ sq. in. Enter actual opening size	
e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions): Enter total rated area sq. ft.	
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): _____ sq. ft. Only required when both non-engineered and engineered openings are present	

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1.a. NFIP Community Name: _____ Must be entered and correct	B1.b. NFIP Community Identification Number: _____ Must be entered and correct		
B2. County Name: _____	B3. State: _____	B4. Map/Panel No.: _____	B5. Suffix: _____
B6. FIRM Index Date: _____	B7. FIRM Panel Effective/Revised Date: _____		
B8. Flood Zone(s): _____	B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Depth): _____		
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9: <input type="checkbox"/> FIS <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other: _____			
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____			
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA			
B13. Is the building located seaward of the Limit of Moderate Wave Action (LiMWA)? <input type="checkbox"/> Yes <input type="checkbox"/> No			

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

City: _____ State: _____ ZIP Code: _____

Must match page 1 and all other pages

FOR INSURANCE COMPANY USE

Policy Number: _____

Company NAIC Number: _____

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete. **only submit "Finished Construction" ECs**

C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters.
Benchmark Utilized: _____ Vertical Datum: _____

Indicate elevation datum used for the elevations in items a) through h) below.

NGVD 1929 NAVD 1988 Other: _____

if "Yes", provide conversion factor in Comments Section

Datum used for building elevations must be the same as that used for the BFE. Conversion factor used?

Yes No

If Yes, describe the source of the conversion factor in the Section D Comments area.

Items a), f) and g) must always have an elevation. If items b) – h) are not applicable, enter "N/A"

Check the measurement used:

feet meters

feet meters

feet meters

feet meters

feet meters

feet meters

feet meters

feet meters

feet meters

a) Top of bottom floor (including basement, crawlspace, or enclosure floor): _____

b) Top of the next higher floor (see Instructions): _____

c) Bottom of the lowest horizontal structural member (see Instructions): _____

d) Attached garage (top of slab): _____

e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): _____

f) Lowest Adjacent Grade (LAG) next to building: Natural Finished

one must be chosen

g) Highest Adjacent Grade (HAG) next to building: Natural Finished

h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: _____

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. 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.

Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

Check here if attachments and describe in the Comments area.

Certifier's Name: _____ License Number: _____

Title: _____

Company Name: _____

Address: _____

City: _____ State: _____ ZIP Code: _____

Signature: _____ Date: _____

All 4 highlighted items must be in this Section

Telephone: _____ Ext.: _____ Email: _____

Place Seal Here

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments):

Use this space to describe type of mach/equip in C2e and location, engineered flood opening model #s and rated areas, datum conversions, map changes between permitting and certifying EC, and other relevant information not specified elsewhere on the certificate.

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

Must match page 1 and all other pages

City: _____ State: _____ ZIP Code: _____

FOR INSURANCE COMPANY USE

Policy Number: _____

Company NAIC Number: _____

SECTION E – BUILDING MEASUREMENT INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO, ZONE AR/AO, AND ZONE A (WITHOUT BFE)

For Zones AO, AR/AO, and A (without BFE), complete Items E1–E5. For Items E1–E4, use natural grade, if available. If the Certificate is intended to support a Letter of Map Change request, complete Sections A, B, and C. Check the measurement used. In Puerto Rico only, enter meters.

Building measurements are based on: Construction Drawings* Building Under Construction* Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete. **submit only "Finished Construction" ECs**

E1. Provide measurements (C.2.a in applicable Building Diagram) for the following and check the appropriate boxes to show whether the measurement is above or below the natural HAG and the LAG.

a) Top of bottom floor (including basement, crawlspace, or enclosure) is: _____ feet meters above or below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is: _____ feet meters above or below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (C2.b in applicable Building Diagram) of the building is: _____ feet meters above or below the HAG.

E3. Attached garage (top of slab) is: _____ feet meters above or below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is: _____ feet meters above or below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown The local official must certify this information in Section G.
only when this applies must one of these be chosen

SECTION F – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without BFE) or Zone AO must sign here. *The statements in Sections A, B, and E are correct to the best of my knowledge*

Check here if attachments and describe in the Comments area.

Property Owner or Owner's Authorized Representative Name: _____ **Complete Section F if Section E is used.**

Address: _____

City: _____ State: _____ ZIP Code: _____

Signature: _____ Date: _____

Telephone: _____ Ext.: _____ Email: _____

Comments: _____

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

FOR INSURANCE COMPANY USE

City:

Must match page 1 and all other pages

State:

ZIP Code:

Policy Number: _____

Company NAIC Number: _____

SECTION G – COMMUNITY INFORMATION (RECOMMENDED FOR COMMUNITY OFFICIAL COMPLETION)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Section A, B, C, E, G, or H of this Elevation Certificate. Complete the applicable item(s) and sign below when:

- G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by state law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2.a. A local official completed Section E for a building located in Zone A (without a BFE), Zone AO, or Zone AR/AO, or when item E5 is completed for a building located in Zone AO.
- G2.b. A local official completed Section H for insurance purposes.
- G3. In the Comments area of Section G, the local official describes specific corrections to the information in Sections A, B, E and H.
- G4. The following information (Items G5–G11) is provided for community floodplain management purposes.

G5. Permit Number: _____ G6. Date Permit Issued: _____

G7. Date Certificate of Compliance/Occupancy Issued: _____

G8. This permit has been issued for: New Construction Substantial Improvement **one must be selected for every EC. Only submit "New Const." or "Sub Imp." for CRS purposes.**

G9.a. Elevation of as-built lowest floor (including basement) of the building: _____ feet meters Datum: _____

G9.b. Elevation of bottom of as-built lowest horizontal structural member: _____ feet meters Datum: _____

G10.a. BFE (or depth in Zone AO) of flooding at the building site: _____ feet meters Datum: _____

G10.b. Community's minimum elevation (or depth in Zone AO) requirement for the lowest floor or lowest horizontal structural member: **one must be selected for every EC** _____ feet meters Datum: _____

G11. Variance issued? Yes No If yes, attach documentation and describe in the Comments area.

The local official who provides information in Section G must sign here. *I have completed the information in Section G and certify that it is correct to the best of my knowledge. If applicable, I have also provided specific corrections in the Comments area of this section.*

Local Official's Name: _____ Title: _____

NFIP Community Name: _____

Telephone: _____ Ext.: _____ Email: _____

Address: _____

City: _____ State: _____ ZIP Code: _____

Complete all 4 highlighted fields if any field in Section G is completed.

Signature: _____ Date: _____

Comments (including type of equipment and location, per C2.e; description of any attachments; and corrections to specific information in Sections A, B, D, E, or H):

The local floodplain manager can use this section to add any additional notes or to make corrections on the form

ELEVATION CERTIFICATE

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON PAGES 9-19

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.:

NOT REQUIRED FOR CRS

City: _____ State: _____ ZIP Code: _____

FOR INSURANCE COMPANY USE

Policy Number: _____

Company NAIC Number: _____

SECTION H – BUILDING'S FIRST FLOOR HEIGHT INFORMATION FOR ALL ZONES (SURVEY NOT REQUIRED) (FOR INSURANCE PURPOSES ONLY)

The property owner, owner's authorized representative, or local floodplain management official may complete Section H for all flood zones to determine the building's first floor height for insurance purposes. Sections A, B, and I must also be completed. Enter heights to the nearest tenth of a foot (nearest tenth of a meter in Puerto Rico). **Reference the Foundation Type Diagrams (at the end of Section H Instructions) and the appropriate Building Diagrams (at the end of Section I Instructions) to complete this section.**

H1. Provide the height of the top of the floor (as indicated in Foundation Type Diagrams) above the Lowest Adjacent Grade (LAG):

a) **For Building Diagrams 1A, 1B, 3, and 5–9.** Top of bottom _____ feet meters above the LAG floor (include above-grade floors only for buildings with subgrade crawlspaces or enclosure floors) is:

NOT REQUIRED FOR CRS

b) **For Building Diagrams 2A, 2B, 4, and 6–9.** Top of next higher floor (i.e., the floor above basement, crawlspace, or enclosure floor) is: _____ feet meters above the LAG

H2. Is **all** Machinery and Equipment servicing the building (as listed in Item H2 instructions) elevated to or above the floor indicated by the H2 arrow (shown in the Foundation Type Diagrams at end of Section H instructions) for the appropriate Building Diagram?

Yes No

SECTION I – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and H must sign here. *The statements in Sections A, B, and H are correct to the best of my knowledge.* **Note:** If the local floodplain management official completed Section H, they should indicate in Item G2.b and sign Section G.

Check here if attachments are provided (including required photos) and describe each attachment in the Comments area.

Property Owner or Owner's Authorized Representative Name: _____

Address: _____

NOT REQUIRED FOR CRS

City: _____ State: _____ ZIP Code: _____

Signature: _____ Date: _____

Telephone: _____ Ext.: _____ Email: _____

Comments:

APPENDIX B.5

The Community CRS Coordinator

The Community CRS Coordinator

The CRS Coordinator is the person designated by a community's Chief Executive Officer to be the official point of contact between the community and the program staff of the Community Rating System. The CRS does not have specific requirements for the CRS Coordinator position, but communities can consider the following guidelines.

Qualifications

- The CRS Coordinator should be familiar with the National Flood Insurance Program and the community's floodplain management activities.
- The person will need to be recognized as speaking for the CEO when documentation and assistance are requested from the various community offices and departments.
- The person does not have to be a community employee. Communities have had successful CRS Coordinators who have been employees, elected officials, staff from a regional agency, contractors, and citizen volunteers. However, the CRS Coordinator does need the confidence of the CEO and must be authorized to sign CRS-related documents on behalf of the community.

Duties

- Become familiar with the CRS's operation, prerequisites, and credited activities.
- Assemble, coordinate, and maintain the documentation for the community's CRS application, modifications, cycle verification visits, and annual recertifications.
- Complete and sign the community's CRS Activity Worksheets.
- Coordinate verification visits with the ISO/CRS Specialist. This includes lining up representatives from the offices that implement the credited activities so that they can participate in the visit.

Recommendations

- Most, if not all, CRS-credited activities are implemented not by the CRS Coordinator but rather by other offices and departments. Getting the needed documentation and other cooperation from those offices is vital. An effective CRS Coordinator should know what the other offices do and be able to work with them.
- Some CRS-credited activities can be implemented by other agencies, organizations, and private companies. The CRS Coordinator should be able to work with and coordinate with the public, local insurance agents, real estate agents, and other private and/or non-profit sector groups that are involved in floodplain management activities in the community.
- The CRS Coordinator should be an energetic person who is committed to floodplain management and to improving his or her community.
- The CRS Coordinator should learn about the full range of activities that are credited by the CRS, including those that the community is not currently implementing.
- The CRS Coordinator should be a Certified Floodplain Manager,[®] have two years of floodplain management experience, and/or have graduated from the National Flood Insurance Program class (E 273) at FEMA's Emergency Management Institute (EMI). These are also the prerequisites for attending the four-day EMI class that covers the CRS (E 278). The class is voluntary, but is recommended for new CRS Coordinators.
- CRS Coordinators can benefit from the professional support and shared experiences that come from participating in their state floodplain management association and/or local CRS users group.

More information about the EMI classes and the CRS users groups is available from the ISO/CRS Specialist.

APPENDIX B.6

Elevation Certificate Permit List

APPENDIX B.7
New Required Fields/Changes for Existing Fields
for 2022 EC

New Required Fields/Changes for Existing Fields for 2022 EC

CRS purposes only

** The following list of EC fields shows new or revised requirements for CRS purposes only for the new 2022 EC. All existing CRS requirements still apply to this new form since much of the form is very similar. All ECs signed and dated as of July 7, 2023, must be on the latest EC form. The new EC contains expanded and improved Instructions. Always refer to the EC Instructions first to answer any questions you may have.*

*** Not all CRS-required fields are included below; only the ones with new or revised requirements.*

FIELD	REQUIREMENT
SECTION A	
A5	Latitude and Longitude must now be on the EC and filled out correctly. See the Instructions for A5 on how to fill it out completely and correctly. Cannot be left blank. Datum must be indicated.
A6	At least two (four if possible) photos showing each side of the building are now required with every EC. To the extent possible, the photos must show the entire building and foundation. If flood openings are present, at least one photo is required that shows the foundation and a representative example of the flood openings. Photos must be in color and clearly visible to determine floors, openings, machinery/equipment, and other features of the building that are relevant. Keep this in mind when scanning ECs for CRS submittal.
A8b-f	These fields are newly formatted to better capture the amount and size of openings for crawlspaces/enclosures.
A8b	"Yes" or "No" or "N/A" must be marked. Cannot be left blank.
A8c	Enter the number of non-engineered flood openings present for the building (if one or more exists) and enter the number of engineered flood openings present for the building (if one or more exists). Only count the openings with the bottom within 1' of adjacent grade. "N/A" is desired if none exist.
A8d	If the building has non-engineered openings present, enter the total net open area of all those openings. "N/A" is desired if none exist.
A8e	If the building has engineered openings present, enter the total rated area of all those openings. "N/A" is desired if none exist.
A8f	Only needs to be filled out when both non-engineered and engineered openings exist for the building. This field must be the sum of A8.d. + A8.e. If either A8.d. or A8.e. are "0", enter "N/A".
A9b-f	These fields are newly formatted to better capture the amount and size of openings for attached garages.
A9b	"Yes" or "No" or "N/A" must be marked. Cannot be left blank.
A9c	Enter the number of non-engineered flood openings present in the attached garage (if one or more exists) and enter the number of engineered flood openings present in the attached garage (if one or more exists). Only count the openings with the bottom within 1' of adjacent grade. "N/A" is desired if none exist.
A9d	If the attached garage has non-engineered openings present, enter the total net open area of all those openings. "N/A" is desired if none exist.
A9e	If the attached garage has engineered openings present, enter the total rated area of all those openings. "N/A" is desired if none exist.
A9f	Only needs to be filled out when both non-engineered and engineered openings exist for the building. This field must be the sum of A9.d. + A9.e. If either A9.d. or A9.e. are "0", enter "N/A".
SECTION B	
B1a & B1b	NFIP Community Name and NFIP Community Number used to be in the same field on the previous EC. They are now split out into separate fields. Both must be entered and both must be correct.

SECTION C	
C2 Conversion Factor Used	This is a new field that must be answered with either “Yes” or “No” only when the datums from the BFE (B11) and Section C (C2) do not match. If “Yes” is selected, the conversion factor and explanation must be given in the Section D. Comments box.
C2f LAG Natural or Finished	Either “Natural” or “Finished” must be selected for every EC when Section C is used. Cannot be left blank.
C2g HAG Natural or Finished	Either “Natural” or “Finished” must be selected for every EC when Section C is used. Cannot be left blank.
C2h	This field is newly required for CRS. An elevation must be given for C2h if an attached deck or stairs is present. “N/A” is desired if neither exists.
SECTION D	
Comments Box	<p>The newly expanded and improved EC Instructions clearly spell out numerous times further explanations are to be given in the Section D Comments box. Key instructions are:</p> <ol style="list-style-type: none"> (1) If the datum for the FIRM differs from the datum for the elevations used for Section C, the conversion factor must be explained; (2) If machinery and/or equipment servicing the building is present, the machinery/equipment must be described and a location given for it; (3) If the “Attachments” box in Section D is checked, a description of the attachments must be included; (4) If openings are present for an enclosure or attached garage and the interior grade instead of the exterior grade was used to determine if they are within 1 foot of grade, this must be explained; (5) If engineered openings are used in the building, the manufacturer’s name and model number must be provided. Also, the engineered opening certificate or ICC-ES report must be attached to the EC; (6) If a LOMA/LOMR-F or LOMR has been issued for the property, the letter date and Case number must be provided; (7) If the map in effect of the time of permitting is different than the current FIRM at the time of certification, all the required information from the previous FIRM (B4, B5, B7, B8, B9, B10 and B11) must be provided along with an explanation that this situation occurred for this building; (8) If the map information used is based on best available data like base-level engineering or advisory flood hazard date, provide this information; (9) If the surveyor cannot access the crawlspace floor to shoot the floor elevation, they must provide what procedure they used to determine the floor’s elevation; (10) If additional surveyed floor elevations are needed for multiple floors or multi-level enclosures, clarify which floors are entered as C2a and C2b. <p>If any of these situations exist and an explanation was needed but not given, this could result in an Error on the EC.</p>
SECTION E	
Building Measurements Based On	When Section E is used instead of Section C, a new field was created here to show whether the EC is for “Construction Drawings”, “Building Under Construction” or “Finished Construction”. If Section E is filled out, one of these options must be selected. Remember, CRS requires only “Finished Construction” ECs.
E5	If the building is in an AO Zone with no flood depth number available, “Yes”, “No”, or “Unknown” must be selected. The local floodplain administrator must also certify this information as being correct by marking G2a. and providing name, signature and date in Section G.

SECTION F	
	Nothing newly required here.
SECTION G	
Address (Top of Page)	Since this page is now required for CRS communities, be sure the complete address is provided on all pages of the EC.
Name/Title Signature/Date	Whenever <i>any</i> field in Section G is completed , the local floodplain administrator must provide name, signature and date.
G8	“New Construction” or Substantial Improvement” must be marked every time. If the EC is for neither of these situations, it will not be needed for CRS review.
G11	“Yes” or “No” must be marked every time. If “Yes” is marked, a copy of the variance must be attached to the EC along with a description of the variance in the Section G. Comments box.
SECTION H	
	This is a new Section created for this EC form to help homeowners determine First Floor Height for insurance purposes without hiring a surveyor. Since it is for insurance purposes only, nothing here needs to be filled out for CRS purposes.
SECTION I	
	This is a new Section created for this EC form to go along with Section H. Since nothing in Section H is required for CRS purposes, no field in Section I is required for CRS either.

APPENDIX B.8

Memo of Review for Correctness and Completion

[Community letterhead]

Memo of Review For Correctness and Completion

The attached FEMA Elevation Certificate has been reviewed by this office.
The items noted below are not correct on the attached form and should read as entered on this page.

****BUILDING ADDRESS MUST BE ENTERED****

SECTION A - PROPERTY INFORMATION			For Insurance Company Use:
A1. Building Owner's Name			Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Company NAIC Number
City	State	ZIP Code	

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) _____

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____

A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: NAD 1927 NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number _____

A8. For a building with a crawlspace or enclosure(s):

a) Square footage of crawlspace or enclosure(s) _____ sq ft

b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A8.b _____ sq in

d) Engineered flood openings? Yes No

A9. For a building with an attached garage:

a) Square footage of attached garage _____ sq ft

b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A9.b _____ sq in

d) Engineered flood openings? Yes No

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9:
 FIS Profile FIRM Community Determined Other/Source: _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other/Source: _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
 Designation Date: CBRS OPA

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

Local Official's Name	Title
Community Name	Telephone
Signature	Date
Comments	

APPENDIX C

CRS Participation Analysis

APPENDIX C.1

CRS Activities

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
310	312.a Maintaining Elevation Certificates (EC):	Community maintains Elevation Certificates for all new buildings and substantial improvements constructed in the SFHA since the date of application to the CRS. If no buildings have been built or substantially improved in the SFHA since the CRS application date, the community receives full credit for EC. The CRS prefers to see no buildings in the floodplain rather than provide credit for records on those that have been built.	High	38	Does the community maintain Elevation Certificates for all new buildings and substantial improvements constructed in the Special Flood Hazard Area (SFHA) since the date of application to the Community Rating System (CRS)?	Yes	12
310	312.b Maintaining Elevation Certificates for post-FIRM buildings (ECPO)	Communities must have established written procedures for the collection, review, correction, maintenance, and public accessibility of construction certificates pertaining to post-FIRM (Flood Insurance Rate Map) buildings constructed or substantially improved in the Special Flood Hazard Area (SFHA).	High	48	Does the community have documented procedures in place for the collection, review, correction, maintenance, and public accessibility of construction certificates for all post-FIRM buildings in the Special Flood Hazard Area (SFHA)?	Yes	15
310	312.c Maintaining Elevation Certificates for pre-FIRM buildings (ECPR)	Communities must have established written procedures for the collection, review, correction, maintenance, and public accessibility of construction certificates related to pre-FIRM (Flood Insurance Rate Map) buildings built or substantially improved in the Special Flood Hazard Area (SFHA).	High	30	Do communities have documented procedures for managing construction certificates of pre-FIRM buildings in the SFHA, covering collection, review, correction, maintenance, and public accessibility?	Yes	9
320	322.a Basic FIRM information (MI1)	Communities must provide basic Flood Insurance Rate Map (FIRM) information upon request, through various channels such as in-person, phone, email, or website. Fulfilling this requirement is essential to obtaining credit for all other elements in Activity 320. The information to be provided encompasses all details necessary to draft a flood insurance policy.	Low	30	Is the community making basic Flood Insurance Rate Map (FIRM) information available to the public upon request through various channels such as in-person, phone, email, or website?	Yes	25
320	322.b Additional FIRM information (MI2)	Element 322.b. (MI2) extends the information provided in 322.a (MI1) by offering additional public details from the Flood Insurance Rate Map (FIRM). This includes information on coastal barriers, floodways, and/or wave action. The information should cover whether a property is located in an area protected by the Coastal Barrier Resources System, near the Limit of Moderate Wave Action (LiMWA), and/or in a floodway.	Low	20	Is the community providing public information from the Flood Insurance Rate Map (FIRM) regarding coastal barriers, floodways, and/or wave action? Furthermore, does the community provided information covers whether a property is situated in an area protected by the Coastal Barrier Resources System, near the Limit of Moderate Wave Action (LiMWA), and/or in a floodway?	Yes	15

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
320	322.c Other flood problems not shown on the FIRM (MI3)	This element, building on both 322.a (MI1) and 322.b (MI2), expands beyond the Flood Insurance Rate Map (FIRM) to address additional mapping requirements. The community should then provide map information about flood hazards not depicted on the FIRM, including areas susceptible to flooding due to sea level rise, local drainage issues, areas regulated by watershed, and those at risk of inundation by a failed levee or dam. The specific information provided depends on the location.	Moderate	20	Is the community providing map information about flood hazards beyond the Flood Insurance Rate Map (FIRM)? This includes details about areas susceptible to flooding due to sea level rise, local drainage issues, areas regulated by watershed, and those at risk of inundation by a failed levee or dam, with the information tailored to the specific location?	Yes	10
320	322.d Flood depth data (MI4)	Communities must provide map information on flood depth for this element. To qualify for full credits, they have the option to convey flood depth data through a map or supply inquirers with information comparing potential flood elevations to the ground elevations of existing properties. Ground elevation can be determined using Elevation Certificates (ECs).	Moderate	30	Is the community providing map information on flood depth, either through a map presentation or by offering data that compares potential flood elevations to the ground elevations of existing properties?	No	0
320	322.e Special flood-related hazards (MI5)	Communities must supply map information concerning special flood-related hazards for this element. The special flood-related hazard data provided should cover aspects such as flow paths, closed basin lakes, ice jams, land subsidence, mudflow hazards, coastal erosion, tsunamis, and Coastal A Zones (as applicable). Additionally, communities should inform inquirers about relevant regulations and precautions for each hazard. It's important to note that while mapping is obligatory for this credit, regulation is not a requirement.	Moderate	20	Does the community supply map information on special flood-related hazards, covering aspects such as flow paths, closed basin lakes, ice jams, land subsidence, mudflow hazards, coastal erosion, tsunamis, and Coastal A Zones (as applicable)?	No	0
320	322.f Historical flood information (MI6)	Communities must share information about historical flooding with the public for this element. This includes disclosing the time and location of past floods, historic flood levels or high water marks, and details about repetitive loss areas. The dataset for this information can be compiled using FEMA's claims data and past flooding data from Hazard Mitigation Plans (HMPs).	Moderate	20	Does the community provide information about historical flooding to the public, encompassing details like the time and location of past floods, historic flood levels or high water marks, and information about repetitive loss areas?	Yes	15
320	322.g Natural floodplain functions (MI7)	Communities must provide map information to the public concerning the protection of natural floodplain functions to receive credit. This encompasses details about areas in the National Wetlands Inventory, critical habitats identified by the U.S. Fish and Wildlife Service, regions or states' conservation areas, open space areas (Activity 420), and/or areas specified in a natural floodplain functions plan (Activity 510).	Moderate	20	Does the community provide map information to the public regarding the protection of natural floodplain functions, which includes details about areas in the National Wetlands Inventory, critical habitats identified by the U.S. Fish and Wildlife Service, regions or states' conservation areas, open space areas (Activity 420), and/or areas specified in a natural floodplain functions plan (Activity 510)?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
330	332.a Outreach projects (OP)	Communities must actively engage in sharing information about flood hazards, reducing flood damage, increasing flood insurance policies, and protecting floodplains with the public under Element 332.a. To earn credit, annual outreach projects are required, with a focus on topics relevant to constituents. Importantly, at least one outreach project must specifically address flood insurance.	High	200	Does the community actively conduct annual outreach projects to share information about flood hazards, reducing flood damage, increasing flood insurance policies, and protecting floodplains with the public, with at least one project dedicated to discussing flood insurance?	No	0
330	332.b Flood response preparations (FRP)	Communities have the opportunity to earn credit by conducting outreach projects tailored for flood events. This element mandates the development of procedures for disseminating outreach projects before, during, and/or after floods, along with the preparation and packaging of relevant materials.	High	50	Does the community have procedures in place for disseminating outreach projects specifically prepared for and conducted around flood events, with materials prepared and packaged for these projects?	Yes	11
330	332.c Program for Public Information (PPI)	A Program for Public Information serves as a planning effort to disseminate messages to the public, acting as a multiplier for 332.a Outreach Projects (OP) and 332.b. Flood Response Preparations (FRP).	High	80	Does the community have a Program for Public Information in place, functioning as a planning effort to disseminate messages to the public?	Yes	17
330	332.d Stakeholder delivery (STK)	This element encourages the use of stakeholder organizations, such as insurance companies, newspapers, FEMA, schools, neighborhood associations, utility companies, and presentations by outside stakeholders, to deliver outreach messages. Credit for this element is contingent on the community having a Program for Public Information (PPI).	Low	50	Does the community utilize stakeholder organizations, such as insurance companies, newspapers, FEMA, schools, neighborhood associations, utility companies, and presentations by outside stakeholders, to deliver outreach messages?	Yes	27
340	342.a Disclosure of the flood hazard (DFH)	Communities can earn credit for this element when real estate agents proactively discuss potential flood hazards and the necessity of purchasing flood insurance with property buyers before a lender does. Real estate agents are required to provide notice if a property is in a floodplain, explain the mandatory flood insurance requirement for such properties, and specify that areas protected by the Coastal Barrier Resources Act cannot obtain flood insurance. This information must be volunteered preemptively, without being prompted.	Low	35	Do real estate agents in the community proactively discuss potential flood hazards, the requirement for flood insurance in floodplain properties, and the inability to obtain flood insurance in areas protected by the Coastal Barrier Resources Act before being prompted?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
340	342.b Other disclosure requirements (ODR)	Communities can receive credit for implementing laws or ordinances incorporating property disclosure. These regulations may necessitate sellers to disclose their flood hazard, mandate real estate agents and sellers to disclose the flood history of a property, require landlords to disclose flood hazards to tenants, and oblige subdivision plans to include the Special Flood Hazard Area (SFHA). Additionally, the laws may require SFHA information on deeds and mortgages, inclusion of substantial improvement/damage requirements in title or deed records, signs disclosing flood hazards in subdivisions, and showing building elevation compared to the Base Flood Elevation (BFE) on deeds.	Moderate	25	Does the community have laws or ordinances in place that include property disclosure, requiring sellers to disclose flood hazards, mandate disclosure of the flood history of a property by real estate agents and sellers, and cover other aspects such as disclosure to tenants, SFHA inclusion in subdivision plans, and information on deeds and mortgages?	No	0
340	342.c Real estate agents' brochure (REB)	Real estate agents are required to furnish potential homebuyers with an informational brochure. Although the brochure doesn't need to disclose details about specific properties, it should guide homebuyers to verify whether a property is in a floodplain and if it has a history of flooding.	Low	12	Does the community's PPI include brochure real estate agents use to provide potential homebuyers with an informational brochure that advises them to verify whether a property is in a floodplain and has a history of flooding?	No	0
340	342.d Disclosure of other hazards (DOH)	Communities can earn credit by having real estate agents incorporate additional flood-related hazard disclosures into the materials disseminated for 342.a. This may include information on coastal wave hazards, erosion or subsidence, dam or levee failure, sea level rise, and tsunamis.	Low	8	Does the community's real estate agents include additional flood-related hazard disclosures, such as coastal wave hazards, erosion or subsidence, dam or levee failure, sea level rise, and tsunamis, in the materials disseminated for 342.a Disclosure of the flood hazard (DFH)?	No	0
350	352.a Flood protection library (LIB)	Communities are encouraged to enhance flood literacy by incorporating FEMA's nine flood-related publications into their library collections. Irrelevant publications can be excluded, but those chosen must be accessible to all library branches and included in the catalog system. The initiative aims to promote awareness and understanding of floods within the community.	Low	10	Does the community incorporate FEMA's nine flood-related publications into their library collections to enhance flood literacy, ensuring accessibility to all library branches and inclusion in the catalog system to promote awareness and understanding of floods within the community?	No	0
350	352.b Locally pertinent documents (LPD)	To earn credit for 352.b, communities must make locally relevant flood texts/documents, such as a floodplain management ordinance, the Flood Insurance Rate Map (FIRM), the community's Flood Insurance Study, Hazard Mitigation Plan, and other related plans, available through their libraries. These publications must be accessible to all library branches and included in the card catalog.	Low	10	Does the community make locally relevant flood texts/documents, such as a floodplain management ordinance, the Flood Insurance Rate Map (FIRM), the community's Flood Insurance Study, Hazard Mitigation Plan, and other related plans, available through their libraries?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
350	352.c Flood protection website (WEB)	Communities can earn credits for sharing flood protection information on their websites. The Flood Protection homepage must be prominently featured on the community's main homepage or easily searchable through it. This element consists of three sub-elements: WEB1 mandates that outreach project information is available online, WEB2 requires providing online real-time flood gauge information, and WEB3 necessitates posting Elevation Certificates online.	Low	105	Does the community have a Flood Protection homepage, either listed and linked on the main homepage or easily searchable through it?	Yes	32
360	362.a Property protection advice (PPA)	The CRS encourages and rewards one-on-one interaction between communities and homeowners as an effective means of communicating flood information. This element grants credits to communities for providing personalized advice to homeowners on flood protection, encompassing specific recommendations for existing or new buildings. However, credit is not awarded for routine enforcement activities by the building department or for responding to drainage system issues.	Moderate	40	Does the community provide one-on-one advice to homeowners regarding flood protection, offering specific recommendations for existing or new buildings, to qualify for credits in this element?	No	0
360	362.b Protection advice provided after a site visit (PPV)	This element extends from 362.a Property protection advice (PPA) and incorporates site visits. Communities offering flood protection information can earn additional credits by conducting site visits to assess existing conditions and provide on-site advice on flood hazard protection. To qualify, the site visit service must be publicly advertised through various means such as the community's website, brochures, mailings, etc.	Moderate	45	Does the community conduct site visits to review existing conditions and provide on-site advice on flood hazard protection, with the site visit service being publicly advertised through various channels such as the community's website, brochures, mailings, etc.?	No	0
360	362.c Financial assistance advice (FAA)	Involves providing one-on-one financial assistance advice to homeowners in order to protect properties from flooding.	Moderate	15	Does the community provide one-on-one financial assistance advice to homeowners for the purpose of protecting properties from flooding?	No	0
360	362.d Advisor training (TNG)	Communities can earn credits for sending staff members to FEMA training classes. Eligible staff members, serving as advisors for elements 362.a, 362.b, and 362.c, can undergo training provided by the Emergency Management Institute (EMI).	High	10	Does the community send staff members to FEMA training classes, particularly those serving as advisors for elements 362.a, 362.b, and 362.c, as provided by the Emergency Management Institute (EMI)?	Yes	2

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
370	372.a Flood insurance coverage assessment (FIA)	Communities can earn credits for promoting flood insurance by assessing coverage. The process involves obtaining flood insurance data from the NFIP Community Information System (CIS), detailing community flood insurance coverage by comparing insured and uninsured buildings or calculating the percentage of insured buildings by flood zone. An assessment document, outlining the data collection process, summary data, narrative on flood insurance coverage, and recommendations for improvement, should be prepared. This assessment can be part of the flood insurance coverage improvement plan, Program for Public Information (PPI), or floodplain management plan. Submission to the community's governing body is required, with updates every 5 years.	High	15	Does the community assess flood insurance coverage by obtaining data from the NFIP Community Information System, detailing coverage, preparing an assessment document, submitting it to the governing body, and updating it every 5 years for improvement?	No	0
370	372.b Coverage improvement plan (CP)	This element builds on a prior flood insurance coverage assessment (372.a) by mobilizing its findings to improve the community's flood insurance coverage. To achieve this, the community establishes a planning committee comprising at least 5 members, including representatives from relevant offices and local insurance agencies, with a majority being local government officials. The committee collaborates to create a coverage improvement plan, encompassing committee details, the flood insurance assessment, ongoing outreach projects, outcomes for coverage improvement, and detailed project descriptions. The plan is submitted to FEMA Regional Office and the community's governing body. Additionally, the community prepares an annual evaluation report and updates the plan every 5 years.	High	30	Does the community have a planning committee that develops a coverage improvement plan based on the Flood Insurance Coverage Assessment (372.a)?	No	0
370	372.c Coverage improvement plan implementation (CPI)	Building on 372.a and 372.b, this element awards credits for the implementation of the outreach projects identified in the coverage improvement plan. Your community should only implement projects listed in the plan and implement at least one project that includes local leaders.	Moderate	60	Does the community implement the outreach projects identified in the coverage improvement plan, adhering to the specifications outlined in elements 372.a and 372.b?	No	0
370	372.d Technical assistance (TA)	This element involves improving flood insurance coverage by providing technical assistance on flood insurance to the public.	Moderate	35	Does the community provide technical assistance on flood insurance to the public as part of efforts to improve flood insurance coverage?	No	0
370	372.e Flood Insurance Brochures (FIB)	This element encourages distributing Flood Insurance Brochures to residents to raise awareness about the importance of having flood insurance in the Special Flood Hazard Area (SFHA).	Low	25	Does the community distribute Flood Insurance Brochures to residents to increase awareness of the necessity of having flood insurance in the Special Flood Hazard Area (SFHA)?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
370	372.f Flood Insurance Meeting (FIM)	This element advocates for organizing an annual town hall or open house to educate and assist community members on the hazards of flooding and the benefits of having flood insurance. Collaboration with the State Insurance Commissioner's office is recommended.	Low	40	Does the community host an annual town hall or open house to educate and assist community members on the hazards of flooding and the benefits of having flood insurance, with recommended involvement from the State Insurance Commissioner's office?	No	0
370	372.g State Required Continuing Education (SCE)	You can receive credit by requiring insurance agents to maintain a minimum amount of continuing education (CE) credits for flood insurance.	Low	15	Does the community require insurance agents to maintain a minimum amount of continuing education (CE) credits for flood insurance to qualify for credit?	No	0
410	412.a New study (NS)	Communities must take advantage of Element 412.a, which provides an opportunity to enhance flood risk mapping beyond FEMA's Flood Insurance Rate Maps (FIRMs). By conducting a new flood study, the community can earn credits for mapping areas not covered in FIRMs, allowing for a more comprehensive assessment of flood hazards. This includes mapping Base Flood Elevations (BFEs) in zones where none were originally indicated on the FIRM or elevations higher than those specified. However, to qualify for credits, the community must adhere to specific criteria, such as using approved mapping techniques and submitting studies impacting streams or shorelines to FEMA for map revisions. It is crucial for the community to recognize that the intent of this element is to encourage a more fine-grained flood risk assessment, and credit will not be granted if certain conditions, such as not regulating to the map or having a lower BFE than FEMA's, are not met.	High	350	Does the community map areas not covered in FIRMs to allow for a more comprehensive assessment of flood risk, including mapping Base Flood Elevations (BFEs) in zones where none were originally indicated on the FIRM or elevations higher than those specified, and does it adhere to specific criteria, such as using approved mapping techniques and submitting studies impacting streams or shorelines to FEMA for map revisions, to qualify for credits within the NFIP CRS program?	Yes	10.5
410	412.b Leverage (LEV)	Communities fund New Studies through non-FEMA resources. Key prerequisites include having completed a New Study (NS) and calculating a ratio, choosing the method that maximizes the multiplier. Transparent documentation is essential to support the calculation process. The credit varies from 0 to 1, with 0 for FEMA-funded studies and 1 for locally funded ones. The formula involves the ratio of non-FEMA cost to total cost multiplied by credits awarded under NS. Alternatively, using topographic maps or new study data can yield different multipliers: $NS * 0.27$ or $NS * (0.27 + 0.22)$, respectively.	Low	150	Does the community fund new studies through non-FEMA resources?	Yes	25.5

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
410	412.c State review (SR)	Communities must ensure certain conditions are met to qualify for credit under this element, which involves an independent quality assurance review of their New Study (NS) conducted by an external agency, typically a state agency. Eligible states for this credit include New Jersey, Indiana, Michigan, Minnesota, Wisconsin, and Illinois. It's crucial to note that the review conducted must not be funded by FEMA. To receive credit, communities must provide documentation confirming the acceptance of the review's findings by the state or responsible agency, typically in the form of a letter.	High	60	Does the community conduct an independent quality assurance review of the new study, with the review being conducted by an external agency, typically a state agency, and ensuring that the review is not funded by FEMA, to qualify for credit under this element within the NFIP CRS program?	N/A	0
410	412.d Higher study standards (HSS)	Communities must adopt higher study standards for flood risk assessment beyond FEMA's standards. These higher standards encompass factors like increasing discharge calculations, considering future land use and climate conditions, and adding extra freeboard. To earn credit, communities must actively use these standards to map affected areas, incorporate them into development regulations, and employ approved mapping techniques. Submission of studies affecting streams or shorelines to FEMA for FIRM updates is required. Importantly, communities can receive credit under this element even in areas where they may not qualify for credit under Element 412.a New Study (NS). Documentation includes evidence of adopting higher standards and mapping impacted areas with appropriate acronyms.	High	200	Does the community apply higher study standards, including calculating a 100-year discharge with a factor of safety (at least a 25% increase), calculating hydrology considering future conditions in land use (a fully developed area), calculating hydrology considering future conditions in climate (sea level rise at least as high as NOAA's intermediate-high projections for 2100), and mapping additional freeboard on top of the base flood elevation (at least one foot)?	Yes	6
410	412.e More restrictive floodway standard (FWS)	Communities must adopt stricter floodway standards, mapping the affected area, and integrating it into development regulations. Simply enforcing minimum National Flood Insurance Program (NFIP) requirements doesn't qualify for credit. The study technique must be approved by FEMA or an ISO Technical Reviewer, and if it affects streams or shorelines, the data must be shared with FEMA for potential Flood Insurance Rate Map (FIRM) revisions. However, credit isn't granted for ordinances mandating floodway analysis for new developments. Documentation should include relevant flood study data or, if unavailable, the map, standard, and ordinance for review. Certain states have existing floodway standards that automatically qualify their communities for CRS credits. If your community is in Montana, New Jersey, or Colorado, you can receive 60 credits. Indiana communities qualify for 105 credits, and those in Illinois, Michigan, Minnesota, or Wisconsin can earn 140 credits automatically due to their floodway standards.	High	140	Does the community adopt stricter floodway standards and mapping affected areas?	N/A	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
410	412.f Mapping of special flood-related hazard areas (MAPSH)	Communities must map coastal erosion (MCE) and tsunami hazard areas (MTS) to earn credit, while also enforcing necessary regulations and prevention measures. Eligibility is linked to Activity 430, requiring at least 20 credits from related regulations. Documentation involves hazard maps, techniques, regulations, and enforcement, with annual recertification requiring engineer-verified mapping data.	High	100	Does the community map coastal erosion and tsunami hazard areas, enforcing regulations and prevention measures, to earn credit?	N/A	0
420	422.a Open space preservation (OSP)	Communities must take steps to preserve open space in order to qualify for Open Space Preservation credits. This can be achieved through agreements with landowners or regulations, and all preserved open spaces must be mapped, particularly within the Special Flood Hazard Area (SFHA). It's essential to ensure that the preserved land is free from buildings, fill, concrete, and impervious surfaces. Documentation requirements include a labeled map of the preserved open space, evidence of preservation, ordinance language prohibiting development, and proof of floodplain regulations application if seeking credit outside the SFHA.	Low	1450	Does the community take steps to preserve open space to qualify for Open Space Preservation credits?	Yes	362.5
420	422.b Deed restrictions (DR)	Communities must meet specific requirements in this element, which builds upon 422.a Open Space Preservation (OSP) and focuses on awarding credits for ensuring the perpetual preservation of parcels through deed restrictions. Deed-restricted land can encompass various types, including state or local parks and land acquired using FEMA funds. It's crucial to note that Element 422.a OSP serves as a prerequisite for this element, and deed restrictions must unequivocally prohibit development on qualifying parcels for eternity. To receive credit, communities are required to provide a list of deed-restricted properties, copies of the deeds for these properties, and an impact adjustment map with Deed Restricted (DR) areas clearly labeled.	Low	50	Does the community ensure the perpetual preservation of parcels through deed restrictions, to build upon 422.a Open Space Preservation credits?	Yes	12.5
420	422.c Natural functions open space (NFOS)	Communities must preserve natural floodplain functions to reduce flooding, which includes actions like flood control, water quality maintenance, and habitat preservation. To earn credit, they must limit development on natural functions open space (NFOS) land and manage it to preserve its natural state. This element has four subelements, with NFOS1 allowing credit for land preserved through 422.a Open Space Preservation (OSP) in its natural or restored state, excluding recreational or commercial areas. Credits for NFOS2-4 depend on factors like floodplain protection, critical habitat, or open space corridors. Documentation includes descriptions of floodplain functions, plans, species protection records, corridor plans, and an impact adjustment map labeling NFOS areas.	Low	350	Does the community preserve natural floodplain functions, like flood control and habitat preservation, to reduce flooding?	Yes	87.5

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
420	422.d Special flood-related hazards open space (SHOS)	Communities must focus on preserving open space in areas prone to various hazards such as uncertain flow paths, closed basin lakes, ice jams, land subsidence, mudflows, and tsunamis to earn additional credits. It's important to note that achieving Open Space Preservation (OSP) credits is a prerequisite for this element. Additionally, the designated special flood-related hazards open space must be regulated under Activity 430 Higher Regulatory Standards. Documentation should include OSP documentation, a hazard map, and applicable regulations for the area.	Low	150	Does the community preserve open space in areas prone to hazards like closed basin lakes?	Yes	37.5
420	422.eCoastal erosion open space (CEOS)	Community must focus on preserving open space in areas experiencing coastal erosion at a rate of 1.5 feet per year or more to earn credits. However, achieving credits in this element requires prior credit attainment in various related elements such as Open Space Preservation (OSP), mapping coastal erosion hazard areas, erosion data maintenance, and coastal erosion hazard regulations. The documentation should include maps depicting coastal erosion open space and hazard areas, along with documentation for the linked credits mentioned.	High	750	Does the community preserve open space in areas experiencing coastal erosion at a significant rate to earn credits?	N/A	0
420	422.f Open space incentives (OSI)	Communities must earn credits by utilizing planning tools to promote open space preservation beyond the requirements of 422.a Open Space Preservation (OSP). These tools encompass various strategies such as density transfers, transfer of development rights, floodplain avoidance, planned unit developments, cluster development, greenways, easements, and setbacks. Documentation should include the relevant ordinances, maps, and site plans demonstrating regulatory actions taken.	Low	250	Does the community utilize planning tools to promote open space preservation beyond the requirements of 422.a Open Space Preservation?	Yes	62.5

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
420	422.g Low-density zoning (LZ)	Communities must zone specific areas for agriculture, conservation, or large residential lots (at least 5 acres) to earn credit. This requires a zoning ordinance with varying densities and development rules. It's important to note that this element applies only to areas not eligible for 422.a Open Space Preservation (OSP) credit, and documentation should include the zoning ordinance and OSP map delineating low-density zoning areas.	Low	600	Does the community have ordinances to zone specific areas for agriculture, conservation, or large residential lots?	Yes	150
420	422.h Natural shoreline protection (NSP)	Communities must regulate shoreline development to earn credit, typically through ordinances or local policies. These regulations should prevent alterations like dredging or vegetation removal in riverine areas and restrict structures such as fill or seawalls in lake or ocean areas. Credit is available only for undeveloped shorelines, even if they overlap with areas under 422.a Open Space Preservation (OSP). Documentation requires the relevant regulations or policies and an impact adjustment map aligning with Activity 540 Drainage System Maintenance.	Low	120	Does the community regulate shoreline (lake or ocean) development through ordinances or local policies?	Yes	30
430	432.a Development limitations (DL)	Communities must regulate floodplain development to earn credit in three aspects: prohibiting fill (DL1), buildings (DL2), and material storage (DL3) in the floodplain. Credits are awarded for each element based on specific criteria, such as prohibiting all fill or new buildings in the Special Flood Hazard Area (SFHA), and requiring compensatory storage for any development. This process involves adopting detailed development regulations, and documentation must include the relevant ordinance or regulation, impact adjustment maps, and evidence of implementation in the community.	High	1,330	Does the community regulate floodplain development, including prohibiting fill, buildings, and material storage?	Yes	93.1
430	432.b Freeboard (FRB)	Communities must adopt regulations requiring buildings to be elevated at least one foot above the base flood elevation (BFE) to receive credit. This elevation applies to the lowest floor, including utilities and garages, with extra credits for prohibiting fill, requiring compensatory storage, or exceeding three feet of freeboard. The process demands drafting and implementing these regulations, along with providing documentation like the written ordinance and impact adjustment maps. Note that there's no credit for this element in V zones.	High	500	Does the community have regulations requiring buildings to be elevated above the base flood elevation?	Yes	35

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
430	432.c Foundation protection (FDN)	Communities must adhere to specific foundation standards for new buildings in floodplains to earn credits. The highest credits (FDN1) are for buildings on foundations compliant with international codes and not on fill. Alternatively, credits (FDN2 or FDN3) are available for buildings on compacted fill compliant with these codes, with additional credits for compensatory storage. This element, however, does not apply to V Zones. To claim these credits, communities need to provide documentation including the relevant ordinance, impact adjustment maps, and evidence of regulation enforcement.	Moderate	80	Does the community adhere to specific foundation standards for new buildings in floodplains?	No	0
430	432.d Cumulative substantial improvements (CSI)	Communities must ensure that buildings undergoing improvements or repairs exceeding 50% of their value comply with current floodplain management ordinances to receive credit. This includes tracking cumulative flood damage and regulating building additions. Homeowner's flood insurance may cover some compliance costs. To claim credit, communities need to provide the relevant ordinance, impact adjustment maps for the Special Flood Hazard Area (SFHA), documentation of regulation enforcement, and a list of all permits issued since the last verification visit.	High	90	Does the community ensure that buildings undergoing significant improvements comply with current floodplain management ordinances?	Yes	6.3
430	432.e Lower substantial improvements threshold (LSI)	Communities must comply with NFIP requirements by ensuring buildings improved or repaired over 50% of their value meet floodplain management regulations. Credit can be earned for lowering this threshold and limiting building expansions to no more than 25% of the lowest floor's square footage. Partial credits are available if regulations apply to either improvements or repairs. This action, however, might present political challenges. Documentation necessary for credit includes the relevant ordinance, impact adjustment maps, proof of regulation enforcement outside the Special Flood Hazard Area (SFHA), and a list of all permits issued since the last verification visit.	High	20	Does the community comply with NFIP requirements by ensuring significantly improved or repaired buildings meet floodplain management regulations?	Yes	1.4
430	432.f Protection of critical facilities (PCF)	Communities must protect critical facilities, like hospitals and utility plants, to receive credit. This involves either banning their construction in the 500-year floodplain or requiring flood-resistant measures, such as building at least one foot above the 500-year flood level. Implementing these regulations requires drafting, political backing, and documentation to demonstrate enforcement. The necessary documentation includes the adopted ordinance, impact adjustment maps for the 500-year floodplain, and records showing the regulation's application both within and potentially outside the Special Flood Hazard Area (SFHA).	High	80	Does the community protect critical facilities, such as hospitals and utility plants, either by prohibiting their construction in the 500-year floodplain or implementing flood-resistant measures, such as building at least one foot above the 500-year flood level, with documentation including the adopted ordinance, impact adjustment maps for the 500-year floodplain, and records demonstrating the regulation's application both within and potentially outside the Special Flood Hazard Area (SFHA)?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
430	432.g Enclosure limits (ENL)	Communities must prohibit enclosures below the Base Flood Elevation (BFE) of structures to receive credit, which also includes ensuring nonconversion agreements where building owners commit to not modify enclosed areas to increase flood vulnerability. These prohibitions can be limited to cases where the lowest floor is over four feet high. Required documentation includes the written ordinance or regulation, nonconversion agreements filed with property records, impact adjustment maps for the Special Flood Hazard Area (SFHA), and evidence of regulation enforcement. At the verification visit, elevation certificates, nonconversion agreements, permit records, and inspection records should be presented.	High	390	Does the community prohibit enclosures below the Base Flood Elevation of structures, including enforcing non-conversion agreements?	No	0
430	432.h Building Code (BC)	Communities must adopt and enforce the International Building Codes (IBC) and attain certain Building Code Effectiveness Grading Schedule (BCEGS) ratings to receive credits. There are two subelements: BC1, which requires the adoption and enforcement of IBC throughout the community, and BC2, which necessitates a BCEGS rating of 5/5 or better for CRS class 6, and 4/4 or better for CRS class 4, for both residential and commercial buildings. For communities in states without a BCEGS program, an assessment can be requested. Documentation includes the written ordinance, permit records, impact adjustment maps excluding Open Space Preservation (OSP) areas, and evidence of regulation enforcement in and outside the Special Flood Hazard Area (SFHA).	Moderate	100	Does the community adopt and enforce the International Building Codes and attain specific BCEGS ratings?	Yes	7
430	432.i Local drainage protection (LDP)	Communities must adopt regulations in their building or land use codes to protect buildings from shallow flooding due to local drainage issues, applying these rules uniformly to all buildings. Credits are available for several subelements, such as requiring the lowest floor to be above street level (LDP1), ensuring new developments protect buildings from drainage flows (LDP2), and mandating developers to manage drainage effectively without impacting neighboring properties (LDP3a, LDP3b, LDP4). This regulatory action, aimed at preventing shallow flooding, can be politically feasible due to its consensus-building nature. Documentation includes the written ordinance, impact adjustment maps for the Special Flood Hazard Area (SFHA), and proof of regulation enforcement within and outside the SFHA.	Low	120	Does the community have regulations to protect buildings from shallow flooding due to local drainage issues?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
430	432.j Manufactured home parks (MHP)	Communities must require manufactured homes in areas with Base Flood Elevations (BFEs) greater than 3 feet to be elevated at least 36 inches above grade to receive credit. This regulation, aimed at protecting manufactured homes through elevation, is generally viewed as politically acceptable. To claim this credit, communities need to provide the written ordinance, elevation certificates for manufactured homes, example permit records, documentation of BFE in manufactured home parks, impact adjustment maps for the Special Flood Hazard Area (SFHA) that do not include Open Space Preservation (OSP) areas, and evidence that these regulations are enforced both within and outside the SFHA.	Low	15	Does the community require manufactured homes in higher Base Flood Elevations to be elevated significantly above grade?	N/A	0
430	432.k Coastal A Zones (CAZ)	Communities must implement stricter regulations in Coastal A Zones—areas in the Special Flood Hazard Area (SFHA) experiencing 1.5 to 3 feet wave heights during a 1% annual storm—to receive credit. Full credit is awarded if buildings in these zones meet the same regulations as those in V Zones, with additional credits for accounting for future sea levels. This applies to communities with coastal floodplains on major bodies of water, including the Atlantic and Pacific Oceans, the Gulf of Mexico, the Bering Sea, or the Great Lakes, and possessing a Limit of Moderate Wave Action (LiMWA). Required documentation includes the written ordinance, impact adjustment maps for the SFHA, LiMWA data if locally mapped, and evidence of regulation enforcement both within and outside the SFHA. This element is applicable only to developable land.	High	500	Does the community have stricter regulations in Coastal A Zones?	N/A	0
430	432.l Special flood-related hazards regulation (SHR)	Communities must address unique flood-related hazards exceeding minimum NFIP requirements to receive credits. Credits are awarded for subelements like SHDL2, which prohibits buildings in Special Flood-Related Hazard Areas, and others focusing on specific hazards such as ice jams, closed basin lake hazards, mudflows, subsidence, and uncertain flow paths. To qualify, communities need a FEMA-approved map of the regulated area and enforced standards for these hazards. Prerequisite for this element includes mapping for special coastal flood-related hazards (MAPSH). Documentation includes the written ordinance, impact adjustment maps for the SFHA excluding Open Space Preservation (OSP) areas, and proof of regulation enforcement both within and outside the SFHA.	High	100	Does the community address unique flood-related hazards (Closed basin lakes) exceeding minimum NFIP requirements?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
430	432.m Tsunami special hazards regulations (TSR)	Communities must implement regulations addressing tsunami-related hazards beyond the minimum standards of the Special Flood Hazard Area (SFHA) to receive credits. These regulations should be based on the tsunami hazard map from 412.f Mapping for special coastal flood-related hazards (MAPSH), which is a prerequisite for this element. To claim credit, communities need to provide the written ordinance or regulation, marked with "TSR" in the margin, impact adjustment maps for the SFHA excluding Open Space Preservation (OSP) areas, and documentation proving the enforcement of these regulations both within and outside the SFHA. Additionally, records demonstrating the application of these regulations in the community are required.	High	50	Does the community have regulations addressing tsunami-related hazards beyond the SFHA minimum standards?	N/A	0
430	432.n Coastal erosion hazard regulations (CER)	Communities must implement regulations for coastal erosion hazards beyond the Special Flood Hazard Area (SFHA) minimum standards to receive credits. This includes prohibiting construction in coastal erosion management areas (CER1) and dune and beach areas (CER2), with the possibility of using setbacks for erosion protection. These regulations should be based on the coastal erosion hazard map from Mapping coastal erosion hazard areas (MCE) under 412.f MAPSH, specifically targeting the 30-year erosion-prone area. Required documentation includes the credit application for MCE under 412.f MAPSH, the written ordinance or regulation with marked acronyms CER1 and CER2, regulatory procedure explanations, impact adjustment maps for the SFHA excluding Open Space Preservation (OSP) areas, and evidence of regulation enforcement both within and outside the SFHA.	High	370	Does the community have regulations for coastal erosion hazards beyond the SFHA minimum standards?	N/A	0
430	432.o Other higher standards (OHS)	Communities must adopt regulations that exceed the minimum requirements of the National Flood Insurance Program (NFIP) to receive credit for element 432.o. These advanced measures can include mandating elevation for all new buildings, banning septic systems in the floodplain, requiring elevated streets for emergency access, or developing an evacuation plan. It is essential to consult with a CRS Specialist to confirm eligibility for these credits. Documentation necessary for credit includes the written ordinance or regulation, impact adjustment maps for areas not covered by the Special Flood Hazard Area (SFHA) and excluding Open Space Preservation (OSP) areas, proof of regulation enforcement outside the SFHA, and records showing the practical application of these regulations in the community.	High	100	Does the community adopt regulations beyond NFIP minimum requirements for credit (element 432.o) including measures like mandating elevation for new buildings, banning septic systems in the floodplain, requiring elevated streets for emergency access, or developing an evacuation plan, with necessary documentation such as a written ordinance, impact adjustment maps, proof of regulation enforcement, and records demonstrating practical application in the community?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
430	432.p Regulations administration (RA)	Communities must implement regulatory procedures to receive credits, with subelements including RA1: training regulatory staff, RA2: obtaining International Accreditation Service (IAS) accreditation, RA3: inspecting all new buildings in the floodplain, RA4: inspecting recently sold or improved buildings in the floodplain, and RA5: storing records off-site for emergencies. Credits for these elements are available even without other Activity 430 credits. Documentation varies per subelement: RA1 requires course attendance certificates, RA2 is verified through IAS and ASFPM, and RA3 and RA4 require detailed inspection records.	Moderate	67	Does the community implement regulatory procedures covering staff training, International accreditation, floodplain building inspections for new and recently sold/improved buildings?	No	0
440	442.a Additional map data (AMD)	Communities must utilize flood data maintenance systems to earn credits, with 13 possible subelements to consider. Credits can be gained for using electronic systems like GIS software for digital flood map management (AMD1), maintaining a database of flood data for each property (AMD2), and employing map overlays for flood information communication (AMD3 - AMD13). Regular use and annual updating of these systems, along with annual sharing of maps with FEMA, are essential. This element demands significant GIS expertise, with AMD1 being a prerequisite for other AMD subelement credits. Documentation includes copies of the maps and the impact adjustment map.	Moderate	160	Does the community use flood data maintenance systems like GIS software for digital flood map management, maintaining a property-specific flood data database, and using map overlays for flood information? Is there regular use and annual updating of these systems, along with sharing maps annually with FEMA, and does the community have the necessary expertise, with one subelement being a prerequisite for others?	Yes	78
440	442.b FIRM maintenance (FM)	Communities must maintain and make available copies of old Flood Insurance Rate Maps (FIRMs), Flood Insurance Studies, Flood Boundary Floodway Maps, and pre-FIRM Flood Hazard Boundary Maps to receive credit. These maps can be accessed from FEMA's Flood Map Service Center and stored in either paper or digital format. The process is relatively easy and requires minimal effort, as most communities already possess past maps or can obtain them from FEMA. However, credit is not awarded if the FIRM has never changed. To claim credit, communities need to provide indexes from all maps on file and the covers of each Flood Insurance Study.	Low	15	Does the community maintain and make available historical flood-related documents like old FIRMs and Flood Insurance Studies?	Yes	11
440	442.c Benchmark maintenance (BMM)	Communities must invest in benchmarks for accurate flood risk analysis to receive credit in this element, which includes two subelements. BMM1 offers credit for maintaining benchmarks that meet National Spatial Reference System (NSRS) standards, particularly those located within a mile of the Special Flood Hazard Area (SFHA) in the last five years. BMM2 provides credit for maintaining a network of Continuously Operating Reference Stations (CORS) GPS surveying stations, requiring at least three CORS within 30 miles of the SFHA. Establishing or locating benchmarks can be a complex task for communities. Documentation needed includes a list of benchmarks and/or CORS, data from the NSRS or community database, and an impact adjustment map showing both the SFHA and the benchmarks.	Low	27	Does the community invest in benchmarks for accurate flood risk analysis? BMM1 provides credit for maintaining NSRS-standard benchmarks within a mile of the Special Flood Hazard Area (SFHA) in the last five years. BMM2 offers credit for maintaining a network of CORS GPS surveying stations, requiring at least three CORS within 30 miles of the SFHA	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
440	442.d Erosion data maintenance (EDM)	Communities must update coastal erosion information and regulate development in erosion-prone areas. This can be done by referencing marks or taking aerial photos (with fewer credits). To maintain credits, data updates must occur every 5 years.	Moderate	20	Does the community actively monitor and update coastal erosion information while also regulating development in areas susceptible to erosion?	N/A	0
450	452.a Stormwater management regulations (SMR)	Communities must implement regulations for stormwater detention/retention and low impact development to receive credits, managing the maintenance of stormwater infrastructure as well. Credits are categorized into four subelements: SZ (regulating development of large areas or significant increases in impervious surfaces), DS (requiring controlled water discharges up to the 100-year storm level and additional credits for runoff retention), LID (mandating low impact development techniques in new developments), and PUB (requiring maintenance of stormwater facilities, including inspections and legal enforcement). Credits may also be granted for fees funding pre-built stormwater facilities. This element might be simpler for communities that already regulate stormwater management in new developments. Documentation needed includes a copy of the regulation, drainage reports, and an impact adjustment map of the regulated area and watershed.	Moderate	380	Does the community, in pursuit of NFIP CRS credits, implement stormwater regulations covering detention/retention and low-impact development, with credits categorized into (1) regulating large area development, (2) controlling water discharges up to the 100-year storm level, (3) mandating low-impact development in new developments, and (4) requiring stormwater facility maintenance? Essential documentation includes a copy of the regulation, drainage reports, and an impact adjustment map of the regulated area and watershed.	Yes	57
450	452.b Watershed master plan (WMP)	Communities must implement stormwater management regulations based on a watershed master plan to receive credits. This plan should model hydrologic behavior, assess current and future conditions, and recommend mitigation strategies. The model must consider the 100-year storm or evaluate sea level rise during multiple events, with stormwater management of runoff from a 10-year and a 25-year flood event being mandatory. Managing a 2-year storm is recommended, and the plan should be re-evaluated every 5 years. There are 8 subelements detailed in the "Credit Calculation" section. Documentation required includes the adopted plan, labeled subelements, ordinances, budget copies for WMP8, and an evaluation report every five years. An impact adjustment map of the regulated area must also be provided.	High	315	Does the community implement stormwater management regulations based on a watershed master plan? The plan models hydrologic behavior, assesses current and future conditions, and recommends mitigation strategies, considering the 100-year storm or evaluating sea level rise. Mandatory management includes runoff from a 10-year and a 25-year flood event, with a recommended 2-year storm management. The plan must be re-evaluated every 5 years. Documentation requirements include the adopted plan, labeled subelements, ordinances, budget copies for WMP8, and an evaluation report every five years, along with an impact adjustment map of the regulated area.	Yes	47
450	452.c Erosion and sedimentation control regulations (ESC)	Communities must implement erosion and sediment control measures for land undergoing development, including construction sites, to address sedimentation pollution. To receive credits, communities must have regulations or ordinances specifying an office or person responsible for compliance and enforcement, and provide permit records demonstrating enforcement of these measures.	Moderate	40	Does the community have erosion and sediment control measures for land undergoing development to address sedimentation pollution?	N/A	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
450	452.d Water quality regulations (WQ)	Communities must go beyond construction regulations and incorporate permanent stormwater management measures to improve water quality. This involves requiring developers of one-acre or larger developments to implement practices like grass filter strips, infiltration trenches, and bioswales. Documentation should include the relevant regulation or ordinance, along with permit records showing enforcement.	Moderate	20	Does the community have permanent stormwater management measures beyond construction regulations to improve water quality?	Yes	3
510	512.a Floodplain management planning (FMP)	Communities must prepare for a community-wide floodplain management plan through a standard planning process. Hazard Mitigation Plans fulfill this element's credit criteria if those plans follow the CRS planning process. For these credits, you must follow 10 planning steps, and identify where the steps are in the plan using the CRS planning credit activity checklist. The 10 planning steps are separated into three phases:	Low	382	Does the community prepare for a community-wide floodplain management plan through a standard planning process, with Hazard Mitigation Plans fulfilling the credit criteria if they follow the CRS planning process?	Yes	130
510	512.b Repetitive loss area analysis (RLAA)	A Repetitive Loss Area Analysis (RLAA) is a flood mitigation plan designed for a specific area experiencing repetitive flooding. The community should review and update the repetitive loss list before conducting the analysis. To complete an RLAA, the repetitive loss area must be mapped, and every building in the identified area included in the analysis, while keeping repetitive loss status private per the Privacy Act. Category C communities must conduct RLAA's for all repetitive loss areas as part of the repetitive loss planning prerequisite.	High	140	Does the community conduct a Repetitive Loss Area Analysis (RLAA) by reviewing and updating the repetitive loss list, mapping the identified area, and including every building in the analysis (while maintaining the privacy of repetitive loss status as per the Privacy Act)?	No	0
510	512.c Natural floodplain functions plan (NFP)	Communities must develop plans to protect natural functions in the floodplain, including conservation plans, habitat protection or restoration plans, green infrastructure plans identifying open space corridors, community-level watershed plans, or assessments of impacts to threatened or endangered species. To earn credit, the plan must identify natural floodplain functions, list species or habitats with mitigation actions, and include an implementation plan. Credit can be obtained for a comprehensive inventory of floodplain habitat (NFP1) or a specific section of the floodplain (NFP2). Additional credit is available for performing a Floodplain Species Assessment (FSA) and creating a Floodplain Species Plan (FSP).	Low	100	Does the community protect natural functions in the floodplain, encompassing conservation plans, habitat protection or restoration plans, green infrastructure plans identifying open space corridors, community-level watershed plans, or assessments of impacts to threatened or endangered species?	Yes	50
510	512.d Substantial Damage Management Plan (SDP)	Communities are required to have a plan to address substantial damage after a flood as part of the National Flood Insurance Program (NFIP). This Activity provides credit for proactive steps taken to address damage before it occurs. Communities are encouraged to consider damage from disaster events other than floods in their plan.	Low	140	Does the community have a plan in place to address substantial damage before it occurs, beyond the requirement for post-flood damage addressed in the National Flood Insurance Program (NFIP)? Additionally, is the community encouraged to consider damage from disaster events other than floods in their plan?	No	0
520	522.a Buildings acquired or relocated (bAR)	Communities can earn credit for acquiring or relocating buildings within their regulatory floodplain after the effective date of the Flood Insurance Rate Map (FIRM). To receive credit for elements in Activity 520, the buildings must be insurable structures acquired after the initial FIRM, the site must be maintained as open space, and the project must comply with the Certification of Compliance with Environmental and Historic Preservation Requirements for Acquisition and Relocation Projects (CC-520EHP).	High	190	Does the community acquire or relocate buildings within their regulatory floodplain after the effective date of the Flood Insurance Rate Map (FIRM), ensuring that the buildings are insurable structures acquired after the initial FIRM, the site is maintained as open space, and the project complies with the Certification of Compliance with Environmental and Historic Preservation Requirements for Acquisition and Relocation Projects (CC-520EHP)?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
520	522.b Buildings on the repetitive loss list (bRL)	Communities can earn credit for acquiring or relocating buildings listed in their repetitive loss list. This involves purchasing or moving these buildings and updating the repetitive loss list to reflect related changes. To receive credit for elements in Activity 520, the buildings must be insurable structures acquired after the initial Flood Insurance Rate Map (FIRM), and the site must be maintained as open space. The project must also comply with the Certification of Compliance with Environmental and Historic Preservation Requirements for Acquisition and Relocation Projects (CC-520EHP).	High	190	Does the community acquire or relocate buildings listed in their repetitive loss list, ensuring that the buildings are insurable structures acquired after the initial Flood Insurance Rate Map (FIRM), and that the site is maintained as open space?	No	0
520	522.c Severe Repetitive Loss properties (bSRL)	Community must focus on acquiring or relocating buildings on the severe repetitive loss list to receive credits under Activity 520, including updating this list post-mitigation. These efforts must comply with relevant environmental and historic preservation requirements, and the acquired land must remain open space. It's important to note that using FEMA's Flood Mitigation Assistance program for these projects limits credit eligibility, and no credit is given for relocating buildings into flood-prone areas or merely meeting minimum NFIP criteria.	High	1900	Does the community effectively update its severe repetitive loss list after mitigation projects?	No	0
520	522.d Critical facilities (bCF)	Community must address flood risks by acquiring or relocating critical facilities in flood-prone areas, qualifying for credits if these actions occur post-Flood Insurance Rate Map (FIRM) issuance. These projects should comply with environmental and historic preservation standards, and the acquired sites must remain as open space. However, credit is limited when using FEMA's Flood Mitigation Assistance program, and no credit is granted for projects that don't go beyond NFIP's minimum criteria.	High	1900	Does the community effectively manage the acquisition or relocation of critical facilities in flood-prone areas?	N/A	0
520	522.e Buildings located in the V Zone or coastal A Zone (bVZ)	Community must undertake acquisition or relocation of buildings from the V Zone or Coastal A Zone, guided by the current or preliminary Flood Insurance Rate Map (FIRM). Credits are awarded for these actions if they comply with environmental and historic preservation standards, with the caveat that FEMA's Flood Mitigation Assistance program usage limits credit to 25%. It's crucial that relocated sites remain as open space, and detailed documentation of these projects is necessary for credit eligibility.	High	1900	Does the community actively relocate buildings from high-risk flood zones while ensuring compliance with environmental and preservation standards?	N/A	0
530	532.a Flood protection project technique used (TU)	Community must engage in proactive retrofitting and small flood control projects to protect individual buildings from flood damage, as outlined in Activity 530, Element 532.a. This includes a variety of techniques like elevating buildings, dry and wet floodproofing, sewer backup protection, and constructing physical barriers. Elevation, being the most effective mitigation technique, is awarded more credits. The credits for each building are determined based on the specific retrofitting techniques used, which are classified under different acronyms like TUE (Elevation), TUD (Dry floodproofing), and others. It's important to note that buildings outside the regulatory floodplain are generally not counted, except for repetitive loss properties, and all protection projects must cater to at least a 25-year flood level. The community is required to maintain proper documentation for each project, including elevation certificates, compliance forms, and a comprehensive map of all protected buildings.	Moderate	1600	Does the community effectively implement and document a range of retrofitting techniques for flood protection in accordance with CRS guidelines?	No	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
530	532.b Flood protection improvement (FPI)	Community must account for enhanced flood protection measures when calculating credits for building protection under CRS Activity 530. The Flood Protection Improvement (FPI) for each building is determined by the difference in flood protection levels before and after project implementation, using specific values for various flood levels. Credits are awarded based on the improved protection, with a minimum value set for measures addressing at least a 25-year flood level. It's important to note that buildings outside the regulatory floodplain are generally not counted unless they are repetitive loss properties, and the projects must maintain insurability and comply with environmental and historic preservation requirements. Documentation, including elevation certificates, protection forms, and a map of all protected buildings, is crucial for credit calculation and verification. Accessory structures and unmaintained or disrepaired projects are not eligible for credits.	Low	160	Does the community accurately assess and document the improvement in flood protection levels for buildings following enhancement projects?	No	0
530	532.c Protected buildings (PB)	Community must calculate the Protected Buildings value (PB) by combining the techniques used (TU) and Flood Protection Improvement (FPI) values from elements 532.a and 532.b. This calculation, which can include multipliers for repetitive loss properties, is critical for determining credits in the CRS. However, there are restrictions: credits are given only for buildings within the regulatory floodplain (except for repetitive loss properties), buildings must be insurable and completed post-initial FIRM, and must be protected against at least a 25-year flood. Accessory structures and poorly maintained projects are excluded. For documentation, the community needs to provide elevation certificates, a list of protected buildings with compliance forms, details of flood control projects, a map of all protected buildings, and records of implementation dates.	Low	1600	Does the community effectively combine retrofitting techniques and flood protection improvements to calculate the Protected Buildings value for credit determination?	No	0
540	542.a Channel debris removal (CDR)	Community must ensure thorough and regular maintenance of natural channels, integral to their drainage systems, to receive credit. This includes conducting annual inspections, additional inspections following major storms or complaints, and prompt debris removal after each inspection. To document this, the community needs written guidelines detailing inspection and maintenance procedures, including the person responsible, inspection timing and methods, and specific debris removal processes. Additionally, a detailed map of the conveyance system, including both community and external segments, and an inventory of each item in the natural conveyance system are required. The community must also keep and provide records of all inspection and maintenance activities, along with Community Certifications of Compliance with Environmental and Historic Preservation Requirements (CC-EHPs), to validate their efforts and receive credit.	Low	200	Does the community maintain comprehensive records and maps for the regular inspection and maintenance of its natural drainage channels?	Yes	100
540	542.b Problem site maintenance (PSM)	The community must proactively identify and address issues in its drainage system, such as dumping, obstruction, or erosion, to receive credit. This involves annual inspections and post-major storm assessments, as well as the removal of debris. Additionally, thorough documentation, including guidelines, inspection procedures, debris removal protocols, mapping of the conveyance system, and records of inspection and maintenance activities, is essential to qualify for credit in this element.	Low	50	Does the community effectively identify and manage problem sites in its drainage system through annual inspections, maintenance, and detailed documentation?	Yes	25

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
540	542.c Capital improvement program (CIP)	The community must engage in capital improvement planning for its drainage system to reduce flood and maintenance issues. This involves actions such as enlarging culverts, installing debris-catching grates, protecting banks, building retention basins, or improving the underground system. To qualify for credit, there must be a list of sites included in improvement projects, regular funding for these projects, and documentation of the capital improvement plan, including a list of problem sites, recommended mitigation, and annual funding allocation.	High	70	Does the community engage in capital improvement planning for its drainage system to reduce flood and maintenance issues, including actions such as enlarging culverts, installing debris-catching grates, protecting banks, building retention basins, or improving the underground system?	Yes	70
540	542.d Stream dumping regulations (SDR)	The community must adopt and enforce stream dumping regulations that prohibit the disposal of debris in the drainage system. These regulations should be enforced throughout the community by a designated office responsible for receiving complaints, monitoring the system, and enforcing the regulation. Additional credit can be obtained by publicizing these regulations to property owners through notices or signs at problem sites.	Low	30	Does the community have and enforce stream dumping regulations to prevent the disposal of debris in the drainage system, with a designated office responsible for monitoring and enforcement?	Yes	30
540	542.e Storage basin maintenance (SBM)	Community must conduct annual inspections and maintenance of storage basins, including having a complaint response and inspection program, and an ordinance requiring the maintenance of basins not owned by the community. Inspection and maintenance should occur once a year, after complaints, and after each storm impacting the drainage system. Documentation should include written procedures, maps of basin locations, maintenance records, and Community Certifications of Compliance with Environmental and Historic Preservation Requirements (CC-EHPs).	High	120	Does the community conduct annual inspections and maintenance of storage basins, including having a complaint response and inspection program, and an ordinance requiring the maintenance of basins not owned by the community?	Yes	60
610	612.a Flood threat recognition system (FTR)	Communities can earn credits for implementing flood threat recognition systems at various service levels. Level 1 involves a manual system relying on volunteer work, Level 2 is an automated flood alarm system, and Level 3 is an automated flood warning system providing time and depth information. These systems can use data from various sources, including the National Weather Service or U.S. Geological Survey. To qualify for credits, a community must maintain a 24/7 flood threat recognition system in at least one location, and each system should have a corresponding map. Additionally, the community must have various components in place, including a flood hazard description, an inventory of buildings and critical facilities, flood inundation maps, a flood warning and response plan, annual outreach projects, and flood exercises compliant with the National Incident Management System (NIMS) with evaluation reports.	Not specified	75	Does the community have a flood threat recognition system in place ?	Yes	24
610	612.b Emergency warning dissemination (EWD)	The community must have a flood warning dissemination system that can quickly reach its residents to earn credits. The system may use sirens, text messages, television notices, or online messages. Annual testing is required for sirens and text messages, while television and online messages do not need annual testing. Credits are awarded for specific subelements related to flood warning. To qualify for credits, the community must also meet various requirements, including having a flood hazard description, an inventory of buildings and critical facilities, flood inundation maps, an adopted flood warning and response plan, annual outreach projects, and conducting annual exercises compliant with the National Incident Management System (NIMS) with evaluation reports. Documentation is necessary to receive credit, including copies of plans, warning materials, and descriptions of systems and agreements.	High	75	Does the community have a system to notifying residents of flood hazards?	Yes	19.5

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
610	612.c Flood response operations (FRO)	The community must create a flood response operations plan that outlines response protocols and structures, specifying actions, responsible individuals or offices, time requirements, and other relevant information. Additional credits can be earned by identifying special needs populations, listing required personnel, equipment, facilities, and resources, planning for mitigation opportunities, and identifying measures to prevent property damage during response and recovery. To receive any credit, the community must meet all elements of this activity and fulfill other requirements, including having a flood hazard description, an inventory of critical facilities, a flood inundation map, an adopted flood warning and response plan, conducting annual outreach projects, and an annual exercise compliant with the National Incident Management System (NIMS). Documentation should include the flood warning and response plan with operational procedures labeled with the acronym FRO, as well as other relevant documentation for items not covered in the plan.	High	115	Does the community create a flood response operations plan that outlines specific protocols, responsible individuals or offices, and time requirements?	Yes	29.9
610	612.d Critical facilities planning (CFP)	The community must earn credits for protecting critical facilities, defined as those needed during flood response and recovery or facilities that could pose hazards if flooded. To achieve this, they should create a list of critical facilities and establish warning arrangements if necessary. Additional credits can be obtained by developing and reviewing individual critical facility response plans. If there are no critical facilities susceptible to flooding, the community must provide a definition of critical facilities and state this in a letter. Meeting all elements of this activity is crucial to earn any credit, alongside other requirements like having a flood hazard description, an inventory of critical facilities, a flood inundation map, an adopted flood warning and response plan, conducting annual outreach projects, and an annual exercise compliant with the National Incident Management System (NIMS). Documentation should include a list of critical facilities, flood warning and response plans if applicable, and a letter stating the absence of critical facilities susceptible to flooding, if applicable.	High	75	Does the community protect critical facilities, essential during flood response and recovery or those posing hazards if flooded?	Yes	19.5
610	612.e StormReady community (SRC)	The community must meet specific requirements to receive credit under the StormReady element, which is a national preparedness program for severe weather. To qualify, the community must have a 24-hour emergency operations center, multiple ways to disseminate public weather warnings, establish a local weather monitoring system, promote hazard readiness through community meetings, and create a hazardous weather plan that includes training weather spotters and conducting emergency exercises. The National Weather Service designates StormReady communities on their website and issues an award letter. In addition to meeting all elements of this activity, the community should also have other prerequisites such as a flood hazard description, an inventory of critical facilities, a flood inundation map, an adopted flood warning and response plan, annual outreach projects, and an annual exercise compliant with the National Incident Management System (NIMS). Documentation for StormReady designation can be provided by referring to the list of StormReady communities on the National Weather Service's website.	High	25	Does the community meet specific requirements to receive credit under the StormReady element, a national preparedness program for severe weather?	Yes	6.5

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
610	612.f TsunamiReady community (TRC)	The community must meet specific requirements to receive credit as a TsunamiReady Community designated by the National Weather Service. This designation involves having a tsunami hazards mapping, adopting a tsunami hazards operations plan with specific actions for tsunami warnings, and meeting various other elements. The National Weather Service designates TsunamiReady communities on their website and through an award letter. To qualify, the community must also fulfill prerequisites such as having a flood hazard description, an inventory of critical facilities, a flood inundation map, an adopted flood warning and response plan, conducting annual outreach projects, and an annual exercise compliant with the National Incident Management System (NIMS). Documentation for TsunamiReady designation can be provided with the tsunami hazards map, emergency operations plan, and by referring to the list of TsunamiReady communities on the National Weather Service's website.	High	30	Does the community meet specific requirements to receive credit as a TsunamiReady Community designated by the National Weather Service?	N/A	0
620	622.a Levee maintenance (LM)	Community must prioritize regular levee inspections and maintenance, as outlined in LM1, to ensure their effectiveness and safety. This involves establishing written procedures for maintenance activities, identifying responsible parties, and conducting annual inspections. Furthermore, community preparedness is enhanced by implementing a comprehensive emergency action plan, as specified in LM2, which includes a detailed list of actions, notification procedures, critical location monitoring, periodic patrols, and annual equipment inspections. These efforts, along with the creation of a detailed inundation map and compliance with environmental and historic preservation requirements, are crucial for earning credits and maintaining community safety.	High	45	Does the community prioritize regular levee inspections and maintenance as outlined in LM1 to ensure their effectiveness and safety?	N/A	0
620	622.b Levee failure threat recognition system (LFR)	Community must establish effective flood recognition and response systems to mitigate the risks associated with levee failures. This includes implementing levee-centric actions under LFR1, such as patrolling and opening emergency operations centers at specific flood heights and adhering to the 612.a Flood Threat Recognition system criteria with annual testing and backup systems. Additionally, LFR2 requires thorough monitoring of levee conditions through ground or air patrols during flood situations, complete with detailed procedures for staffing, activation, reporting, and emergency manager notifications. These efforts are essential for earning credits and ensuring community safety in the face of potential levee overtopping and inundation.	High	30	Does the community establish effective flood recognition and response systems to mitigate risks associated with levee failures?	N/A	0
620	622.c Levee failure warning (LFW)	Community must focus on effective communication strategies for warning residents about potential levee failures. This involves integrating warnings within the levee failure warning and response plan, ensuring that these warnings are disseminated swiftly and efficiently to the public, particularly in coordination with 612.b Emergency Warning Dissemination and 332.a Outreach Projects. Additionally, the community is responsible for regularly testing specialized warning equipment and conducting annual exercises to verify the readiness and effectiveness of these warning systems. This proactive approach is crucial for safeguarding the community against the risks associated with potential flooding due to levee overtopping.	High	50	Does the community focus on effective communication strategies for warning residents about potential levee failures?	N/A	0

Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
620	622.d Levee failure response operations (LFO)	Community must develop comprehensive levee failure response operations, integrating scenarios, responsibilities, and specific instructions for special needs populations into their levee failure warning and response plan. This should be coordinated with the flood response operations plan and the levee maintenance emergency action plan, encompassing both levee protection operations (like sandbagging and erosion control) and community protection measures (such as evacuation, traffic control, and shelter provision). These detailed response strategies are essential for credit eligibility and effectively safeguarding the community in the event of a levee failure.	High	30	Does the community have a comprehensive plan for special needs populations in its levee failure response operations?	N/A	0
620	622.e Levee failure critical facilities planning (LCF)	Community must prioritize the protection of critical facilities in its levee failure response plan, coordinating closely with 612.d Critical facilities planning. This includes maintaining an annually updated list of critical facilities at risk in the event of a levee failure, assessing their need for special warning arrangements, and offering reviews of levee failure warning and response plans tailored to individual facilities. These steps are crucial for ensuring the safety of these essential services and for securing additional CRS credits, reflecting a proactive and comprehensive approach to emergency preparedness and response.	High	30	Does the community effectively integrate critical facility needs into its annual levee failure response planning?	N/A	0
630	632.a State dam safety program (SDS)	Community must engage actively in the state's dam safety program to receive credits under CRS Activity 630, especially when dealing with high-hazard-potential dams. This involves participating in state assessments of dams, risk communication, and ensuring that emergency action plans are in place by dam operators. The focus is on understanding and mitigating the impacts of dam failure, which requires the community to assess these threats, create detailed inundation area maps in the event of a dam failure, and develop comprehensive dam failure warning and response plans. This effort, while minimal, is crucial for community safety and flood risk management.	Low	45	Does the community actively participate in and contribute to the state's dam safety program?	N/A	0
630	632.b Dam failure threat recognition system (DFR)	Community must implement vigilant monitoring of flood conditions around dams to qualify for credits under this CRS element. This includes mandating dam operators to notify emergency managers about critical water levels or structural issues (DFR1) and enforcing protocols for regular communication checks. Additionally, the community must establish a backup monitoring system, such as a gauge or camera, that is directly accessible to emergency managers (DFR2). These procedures, integral to the community's dam failure warning and response plan, are essential for ensuring timely alerts and effective response to potential dam failures, thereby safeguarding both property and lives.	High	30	Does the community ensure regular communication and equipment checks between dam operators and emergency managers for effective flood monitoring?	N/A	0
630	632.c Dam failure warning (DFW)	Community must establish a robust dam warning program to effectively reduce resident risk and protect property. Credits are awarded for issuing timely and clear dam failure warnings, detailing the severity of the situation and suggesting actions for public safety. This process should be coordinated with general emergency warning dissemination in Activity 610 and with Activity 332.a Outreach Projects. The community must ensure that these warnings, as part of the dam failure warning and response plan, are communicated swiftly and efficiently to residents. Additionally, any relevant equipment used for warnings should be subjected to annual testing to maintain operational readiness and effectiveness.	High	35	Does the community efficiently integrate dam failure warnings with general emergency communication systems?	N/A	0

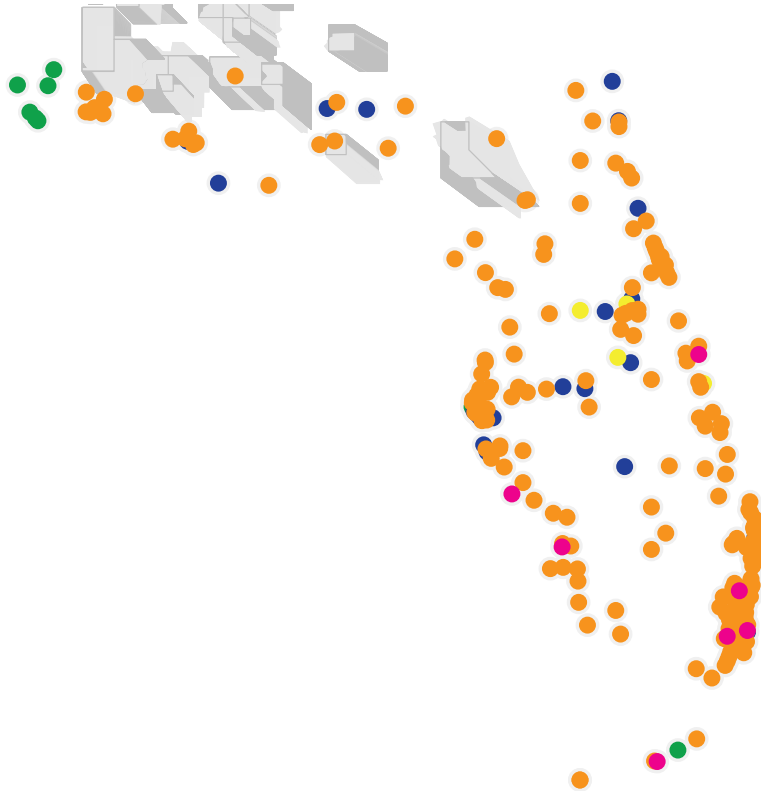
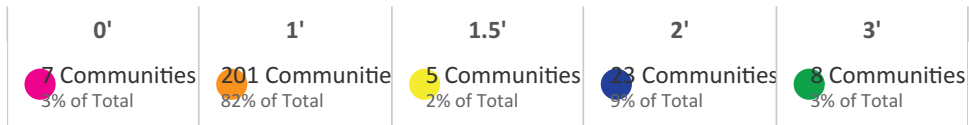
Activity	Sub-Activity	Description	Level of Effort	Maximum Points	Activity Questions	Winter Park Response	Point Estimate
630	632.d Dam failure response operations (DFO)	Community must develop detailed dam failure response operations, similar to those in 622.d, as part of its comprehensive dam failure warning and response plan. This includes outlining specific scenarios, assigning responsibilities, addressing the needs of special populations, and identifying necessary resources and equipment. For full credit, the plan should clearly specify the response actions, responsible parties, time frames for actions, equipment and facilities involved, supply requirements, and resources needed for effective response. This planning is essential for ensuring a coordinated and efficient response to dam failure, particularly in safeguarding insurable buildings and vulnerable areas.	High	30	Does the community have operations procedures in place for dam failure response?	N/A	0
630	632.eDam failure critical facilities planning (DCF)	Community must prioritize the protection of critical facilities vulnerable to dam failure. This requires developing a critical facilities plan that is included in the dam warning and failure response plan, in coordination with 612.d Critical facilities planning. The plan should involve maintaining an annually updated list of critical facilities at risk, assessing their need for special warning arrangements, and potentially reviewing individual critical facility plans for dam failure response. This focused approach ensures that essential services and infrastructure are adequately prepared and protected in the event of a dam failure, contributing to overall community resilience and safety.	High	20	Does the community regularly update and coordinate its critical facilities plans for dam failure scenarios?	N/A	0

APPENDIX D
**Florida Communities - Higher Regulatory
Standards Examples**

Source: <https://www.crsviz.com/>

Freeboard Standards in Florida

October 2023



Freeboard Standards

National 90.9% **FL 92.2%**

	Freeboard 1	Freeboard 2
ALACHUA COUNTY	✓	
ALTAMONTE SPRINGS	✓	
ANNA MARIA	✓	
APOPKA	✓	✓
ATLANTIC BEACH	✓	
AVENTURA	✓	
BAL HARBOUR VILLAGE	✓	
BAY COUNTY	✓	✓
BAY HARBOR ISLANDS		
BELLEAIR	✓	
BELLEAIR BEACH	✓	
BELLEAIR BLUFFS	✓	
BOCA RATON		
BONITA SPRINGS	✓	
BOYNTON BEACH	✓	
BRADENTON	✓	
BRADENTON BEACH	✓	
BREVARD COUNTY	✓	
BROWARD COUNTY	✓	
CALLAWAY	✓	✓
CAPE CANAVERAL		
CAPE CORAL		
CASSELBERRY	✓	✓
CEDAR KEY	✓	
CHARLOTTE COUNTY	✓	
CITRUS COUNTY	✓	
CLAY COUNTY	✓	
CLEARWATER	✓	✓
CLEWISTON	✓	
CLOUD LAKE	✓	
COCOA	✓	
COCOA BEACH		
COCONUT CREEK	✓	

BCEGS

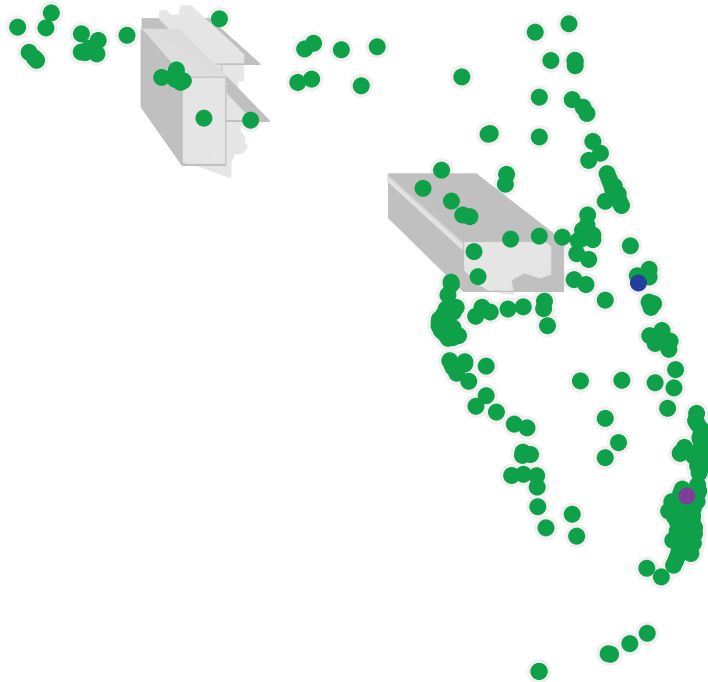
1 Communities
0% of Total

I-Codes

1 Communities
0% of Total

I-Codes & BCEGS

242 Communities
99% of Total



Building Codes

I-Codes



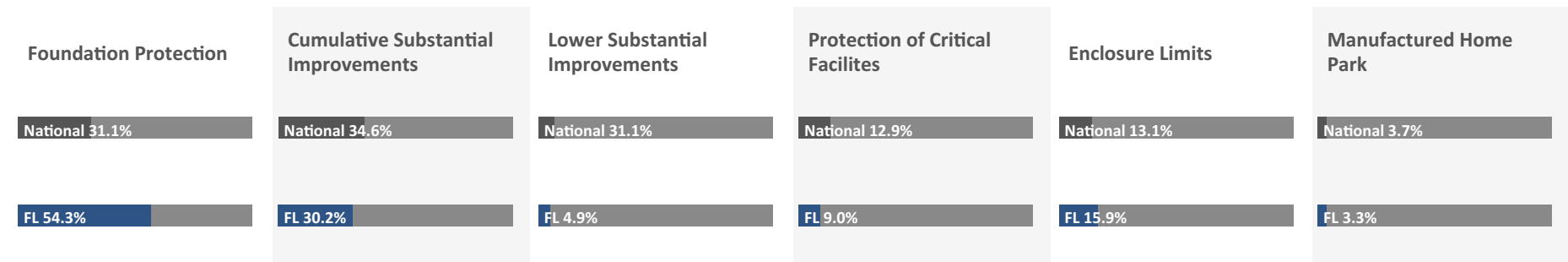
BCEGS



	I-Codes	BCEGS
ALACHUA COUNTY	✓	✓
ALTAMONTE SPRINGS	✓	✓
ANNA MARIA	✓	✓
APOPKA	✓	✓
ATLANTIC BEACH	✓	✓
AVENTURA	✓	✓
BAL HARBOUR VILLAGE	✓	✓
BAY COUNTY	✓	✓
BAY HARBOR ISLANDS	✓	✓
BELLEAIR	✓	✓
BELLEAIR BEACH	✓	✓
BELLEAIR BLUFFS	✓	✓
BOCA RATON	✓	✓
BONITA SPRINGS	✓	✓
BOYNTON BEACH	✓	✓
BRADENTON	✓	✓
BRADENTON BEACH	✓	✓
BREVARD COUNTY		✓
BROWARD COUNTY	✓	✓
CALLAWAY	✓	✓
CAPE CANAVERAL	✓	✓
CAPE CORAL	✓	✓
CASSELBERRY	✓	✓
CEDAR KEY	✓	✓
CHARLOTTE COUNTY	✓	✓
CITRUS COUNTY	✓	✓
CLAY COUNTY	✓	✓
CLEARWATER	✓	✓
CLEWISTON	✓	✓

Higher Building Construction Standards in Florida

October 2023

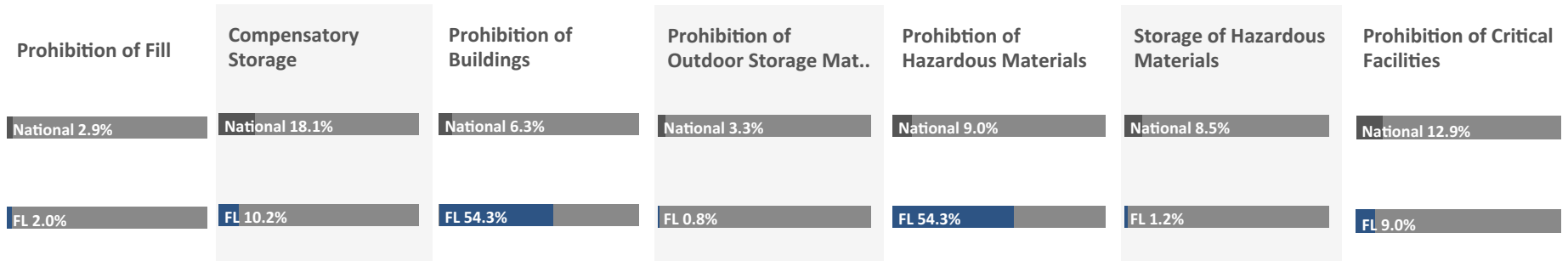


Higher Building Construction Standards

	Foundation Protection	Substantial Improvements	Lower Substantial Improvements	Protection of Critical Facilities	Enclosure Limits	Manufactured Home Parks
ALACHUA COUNTY	✓	✓			✓	
ALTAMONTE SPRINGS	✓					
ANNA MARIA						
APOPKA	✓					
ATLANTIC BEACH						
AVENTURA	✓					
BAL HARBOUR VILLAGE	✓					
BAY COUNTY		✓				
BAY HARBOR ISLANDS						
BELLEAIR	✓	✓				
BELLEAIR BEACH					✓	
BELLEAIR BLUFFS						
BOCA RATON	✓					
BONITA SPRINGS	✓	✓		✓	✓	✓
BOYNTON BEACH	✓					
BRADENTON	✓					
BRADENTON BEACH	✓					
BREVARD COUNTY						
BROWARD COUNTY		✓				
CALLAWAY				✓		
CAPE CANAVERAL	✓	✓				
CAPE CORAL		✓				
CASSELBERRY						
CEDAR KEY						
CHARLOTTE COUNTY	✓					
CITRUS COUNTY						

Floodplain Use Prohibitions in Florida ▼

October 2023



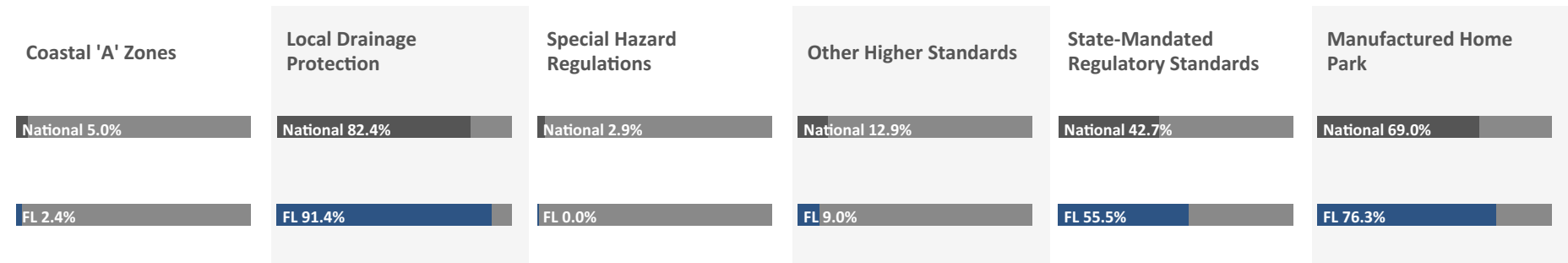
Floodplain Use Prohibitions

	Prohibition of Fill	Compensatory Storage	Prohibition of Buildings	Prohib Outdoor Storage Materials	Prohib Hazardous Materials	Storage Hazardous Materials	Prohibition of Critical Facilities
ALACHUA COUNTY		✓					
ALTAMONTE SPRINGS							
ANNA MARIA							
APOPKA		✓					
ATLANTIC BEACH							
AVENTURA							
BAL HARBOUR VILLAGE							
BAY COUNTY							
BAY HARBOR ISLANDS							
BELLEAIR							
BELLEAIR BEACH							
BELLEAIR BLUFFS							
BOCA RATON							
BONITA SPRINGS							✓
BOYNTON BEACH							
BRADENTON							
BRADENTON BEACH							
BREVARD COUNTY							
BROWARD COUNTY							
CALLAWAY							✓
CAPE CANAVERAL	✓						
CAPE CORAL							
CASSELBERRY							
CEDAR KEY							

Other Higher Standards in

Florida ▼

October 2023



Higher Building Construction Standards

	Coastal 'A' Zones	Local Drainage Protection	Special Hazard Regulations	Other Higher Standards	State-Mandated Regulatory Stnds.	Regulations Administration
ALACHUA COUNTY		✓		✓		✓
ALTAMONTE SPRINGS		✓			✓	✓
ANNA MARIA	✓	✓			✓	✓
APOPKA		✓				✓
ATLANTIC BEACH		✓			✓	
AVENTURA		✓				✓
BAL HARBOUR VILLAGE		✓				
BAY COUNTY		✓			✓	✓
BAY HARBOR ISLANDS		✓				✓
BELLEAIR		✓			✓	✓
BELLEAIR BEACH		✓				
BELLEAIR BLUFFS		✓			✓	
BOCA RATON		✓			✓	
BONITA SPRINGS		✓		✓	✓	✓
BOYNTON BEACH		✓				✓
BRADENTON		✓			✓	✓
BRADENTON BEACH		✓			✓	✓
BREVARD COUNTY		✓			✓	✓
BROWARD COUNTY		✓			✓	✓
CALLAWAY		✓			✓	
CAPE CANAVERAL		✓			✓	✓
CAPE CORAL		✓			✓	✓
CASSELBERRY		✓			✓	✓
CEDAR KEY		✓			✓	
CHARLOTTE COUNTY		✓				✓
CITRUS COUNTY		✓				✓