

Federal Emergency Management Agency

Community Rating System Application Letter of Interest and Quick Check Instructions

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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.

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: <http://floods.org/index.asp?menuID=274&firstlevelmenuID=185&siteID=1>

(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.

CRS Coordinator's Manual: [https://www.fema.gov/media-library-data/1493905477815-d794671adeed5beab6a6304d8ba0b207/633300\\_2017\\_CRS\\_Coordinators\\_Manual\\_508.pdf](https://www.fema.gov/media-library-data/1493905477815-d794671adeed5beab6a6304d8ba0b207/633300_2017_CRS_Coordinators_Manual_508.pdf)

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> <p style="text-align: right;"><b>Community Prerequisite</b></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> <p style="text-align: right;"><b>Community Prerequisite</b></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 <a href="http://crsresources.org/500-2/">http://crsresources.org/500-2/</a>. Your community will have to provide:</i></p> <ul style="list-style-type: none"> <li><i>a. A description of the causes of the repetitive loss flooding. This may be a brief paragraph for each area.</i></li> <li><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></li> <li><i>c. A list of the addresses of all properties in the repetitive loss area(s) with insurable buildings on them.</i></li> <li><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></li> </ul> <p><i>Category C: Everything a Category B community has to do plus</i></p> <ul style="list-style-type: none"> <li><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></li> <li><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></li> <li><i>- Repetitive loss area analysis reports for each area.</i></li> </ul> <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> <p style="text-align: right;"><b>Community Prerequisite</b></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> <p style="text-align: right;"><b>Community Prerequisite</b></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> <p style="text-align: center; border: 1px solid red; padding: 5px;"><b>Completed as part of site-specific Building Inventory of Flood Risk Assessment</b></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> <p style="text-align: center; border: 1px solid red; padding: 5px;"><b>Computed as part of Flood Risk Assessment</b></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 <a href="http://crsresources.org/300-3/">http://crsresources.org/300-3/</a> and Figure 310-2 in the CRS Coordinator's manual.</i></p> <p style="text-align: right;"><b>Community Prerequisite</b></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> <p style="text-align: right;"><b>BUILDING COUNTS</b></p>	
320	a	<p>MI 1 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"> <li>- <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></li> <li>- <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></li> <li>- <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></li> </ul> <p style="text-align: center;"><b>Community Prerequisite</b></p>	
	b	<p>MI 2 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	<p>MI 3 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> <p style="text-align: right;"><b>Advisory A Zones on Flood Tool</b></p>	
	d	<p>MI 4 Do you provide information about flood depths?</p> <p><i>This can be</i></p> <p style="text-align: center;"><b>Both site specific and GIS layer in WV Flood Tool. Statewide Depth Grid composite (New studies, Advisory A, Advisory AE depth grids)</b></p> <p style="text-align: right;">CRS</p>	
	e	<p>MI 5 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</i></p> <p style="text-align: center;"><b>Landslides (www.mapwv.gov/landslide)</b></p> <p><i>erosion, ice jams, land subsidence, mudflow, and tsunamis</i></p>	
	f	<p>MI 6 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> <p style="text-align: right;"><b>WV Flood Tool links to USGS high-water marks database</b></p>	
	g	<p>MI 7 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> <p style="text-align: right;"><b>WV wetlands and habitat GIS layers</b></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> <p style="text-align: center;"><b>Various WV Flood Tool flyers</b></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</i></p> <p><b>WV Flood Tool (<a href="http://www.mapwv.gov/Flood">www.mapwv.gov/Flood</a>)</b></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> <p><b>Advisory Flood Heights &amp; Model Ordinance for Approximate A Zones?????</b></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> <p><b>Protected lands GIS layer (WV PAD-US); property parcels</b></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>WV Flood Tool (<a href="http://www.mapwv.gov/Flood">www.mapwv.gov/Flood</a>) &amp; county web viewers</b>
	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>  <b>WV DOT Real Time Network: <a href="http://www.cors.us/">http://www.cors.us/</a></b>



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</i></p> <p><b>(1) Hazard Mitigation Plans through Regional Planning &amp; Development Councils; (2) county-level Flood Risk Assessments provided with state support</b></p> <p><b>BUILDING COUNTS AND ADDRESS LIST</b></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> <p><b>BUILDING COUNTS and BUILDING YEAR</b></p> <p><b>Repetitive loss properties</b></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> <p><b>BUILDING COUNTS and BUILDING YEAR</b></p> <p><b>Floodproofed or mitigated structures</b></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	Do you have an ordinance that prohibits dumping debris, junk, grass, and other landscape waste in drainageways?  <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>
	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>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>
610	a - d	Do you have a system for getting notified 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>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>  Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?  <b>State Building Inventories - support from WV DHSEM</b>  <b>BUILDING COUNTS</b>
	e, f	Are you a StormReady or TsunamiReady community? (see <a href="http://www.stormready.noaa.gov/">www.stormready.noaa.gov/</a> ).  <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>
		<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>
620		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?  <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>  <b>BUILDING COUNTS</b>  <b>USACE Silver Jacket Program and State Building Inventories</b>
630	a	Is your community threatened by a failure of an upstream high-hazard-potential dam?  <i>If so, credit is approved for your states dam safety program.</i>  <b>BUILDING COUNTS</b>  <b>USACE Silver Jacket Program and State Building Inventories</b>
	b	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?  <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>

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
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?		<b>BUILDING COUNTS</b>	
	a How large is your community's Special Flood Hazard Area (in acres)?		<b>BUILDING COUNTS</b>	

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>BUILDING COUNTS</b>
	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?				

STATE assistance for CRS credit. USACE can also provide assistance for certain CRS activities.

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</i> <b>BUILDING COUNTS</b>
	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?				<b>BUILDING COUNTS</b>
530		Have pre-FIRM buildings been elevated voluntarily or otherwise floodproofed?				<i>List of elevated buildings.</i> <b>BUILDING COUNTS</b>
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 that 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)?				<b>BUILDING COUNTS</b>
		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 <a href="http://www.stormready.noaa.gov/">www.stormready.noaa.gov/</a> ).				
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?				<b>BUILDING COUNTS</b>

630	a	Is your community threatened by a failure of an upstream dam?				<b>BUILDING COUNTS</b>
	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				

## Community Rating System Overview

### Prerequisites to Participate

1. In Regular Phase of NFIP  $\geq$  1 year
2. In full compliance with NFIP minimum criteria
3. Agree to maintain Elevation Certificates
4. Assess and address repetitive loss properties
5. Maintain all flood insurance policies required for community-owned buildings
6. Coastal communities agree to show LIMWA on FIRM

CRS Overview Training Video: <https://www.youtube.com/watch?v=8wpwVO05tTs>