



Department of
Environmental
Conservation

Community Rating System

Genesee/Finger Lakes Regional Planning Council
Fall 2015 Regional Roundtable

October 7, 2015

CRS

Community Rating System



CRS and Stormwater

Community Rating System: A way to reduce flood insurance premiums

- MS4 requirements can result in a lot of CRS credits
- Hazard mitigation planning can also generate CRS credits

COMMUNITY RATING SYSTEM

- Provides incentive for local officials to implement requirements that exceed NFIP minimum criteria
- Grants flood insurance program credits calculated for activities undertaken to
 - Reduce flood losses
 - Facilitate accurate insurance rating
 - Promote the awareness of the benefits of flood insurance

CRS APPLICATION PROCESS

- To apply, a community must
 - Complete the Application Worksheets, and
 - Submit documentation that CRS Schedule activities are being implemented.
- The FEMA Regional Office and the State NFIP Coordinator review and comment on the application.
- About \$2.4 Million/Year currently saved in NYS
 - This isn't enough!

CRS APPLICATION PROCESS

- Inform DEC or FEMA of interest.
- Provide FEMA with letter of interest signed by chief elected official.
 - DEC can provide sample
- DEC or FEMA will conduct Community Assistance Visit
- There may not be violations

CRS APPLICATION PROCESS (Continued)

The Federal Insurance Administration

- Verifies information and community's implementation of activities,
- Sets the credit to be granted, and
- Notifies the community, State, insurance companies, and other appropriate parties.

300 PUBLIC INFORMATION ACTIVITIES

310 Elevation Certificate

320 Map Information

330 Outreach Projects

340 Hazard Disclosure

350 Flood Protection Information

- Was Flood Protection Library

360 Flood Protection Assistance

370 Flood Insurance Promotion

- New activity

400 MAPPING AND REGULATORY ACTIVITIES

410 Floodplain Mapping

420 Open Space Preservation

430 Higher Regulatory Standards

440 Flood Data Maintenance

450 Stormwater Management

Activity 450: Stormwater Management

Stormwater Management Regulations

- Peak Runoff Control from New Development
- 380 Points Maximum (increased from 225)

Watershed Master Plan

- Regulatory Standards Based on Plan
- 315 Points Maximum

Erosion and Sediment Control Regulations

- 40 Points Maximum

Water Quality Regulations

- 20 Points Maximum for Improving Quality of Stormwater Runoff

500 FLOOD DAMAGE REDUCTION ACTIVITIES

510 Floodplain Mgmt Planning

520 Acquisition and Relocation

530 Flood Protection

540 Drainage System Maintenance

Activity 540: Drainage System Maintenance

Channel and Basin Inspection and Debris Removal

- Up to 200 Points

Problem Site Maintenance

- Up to 50 Points: Attention to Known Problem Sites

Capital Improvement Program

- Up to 70 points

Stream Dumping Regulations

- Up to 30 Points

Storage Basin Maintenance

- Up to 120 Points

Coastal Erosion Protection Maintenance

- Up to 100 Points

600 FLOOD PREPAREDNESS ACTIVITIES

610 Flood Warning and Response

620 Levee Safety

630 Dam Safety

- NYS Dam Safety Program gets up to 45 points.



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Points Breakdown from CRS Manual

1. From 2013 CRS Manual
2. Maximum Pts Attained by Any Community
3. Avg Points Earned by Activity
4. % of CRS Communities Credited in Activity
5. New Activity: 2013
6. Extensively Revised Activity: 2013

Table 110-2. Credit points awarded for CRS activities.				
Activity	Maximum Possible Points ¹	Maximum Points Earned ²	Average Points Earned ³	Percentage of Communities Credited ⁴
300 Public Information Activities				
310 Elevation Certificates	118	118	45	100%
320 Map Information Service	90	70	50	93%
330 Outreach Projects	350	175	72	89%
340 Hazard Disclosure	80	57	19	71%
350 Flood Protection Information	125	98	39	92%
360 Flood Protection Assistance	110	65	49	41%
370 Flood Insurance Promotion ⁵	110	0	0	0%
400 Mapping and Regulations				
410 Floodplain Mapping	802	585	64	50%
420 Open Space Preservation	2,020	1,548	463	70%
430 Higher Regulatory Standards	2,042	784	213	99%
440 Flood Data Maintenance	222	171	87	89%
450 Stormwater Management	755	540	107	84%
500 Flood Damage Reduction Activities				
510 Floodplain Mgmt. Planning	622	273	167	46%
520 Acquisition and Relocation	2,250	1,701	165	24%
530 Flood Protection	1,600	632	45	12%
540 Drainage System Maintenance	570	449	212	77%
600 Warning and Response				
610 Flood Warning and Response	395	353	129	37%
620 Levees ⁶	235	0	0	0%
630 Dams ⁶	160	0	0	0%

CRS Information

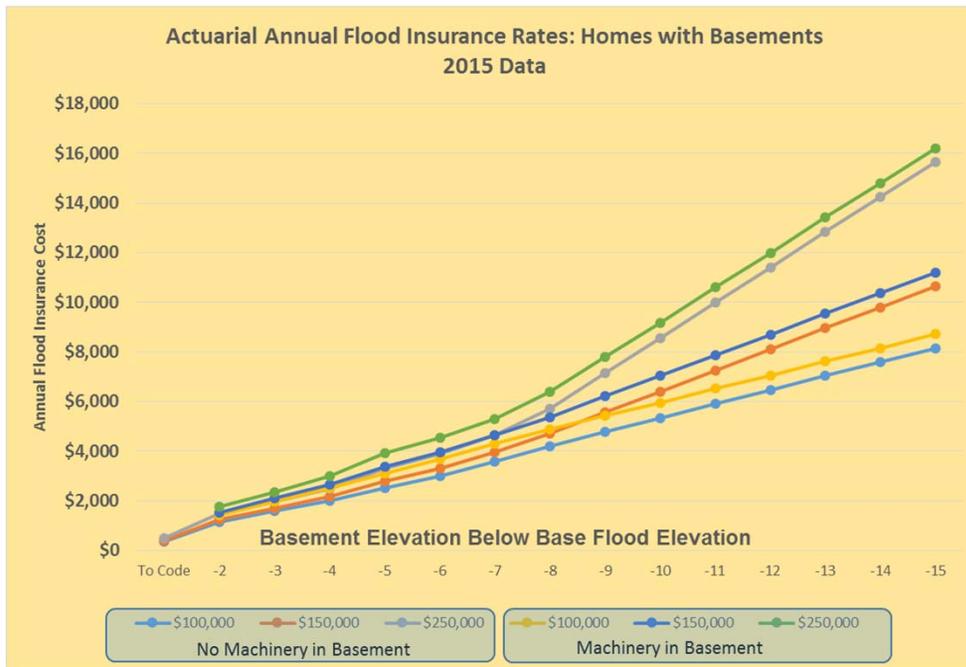
CRS Manual: 2013 Revision

- <http://www.fema.gov/media-library/assets/documents/8768>

Self Check

- <http://www.crs2012.org/self-assessment/>
- Need to Register on Web Site

Flood Insurance is Going Up Actuarial Flood Insurance Rates



Current Annual Pre-FIRM Rates:
Residential, Older than Flood
Insurance Program (@1980)

Amount of Coverage

\$100,000	\$150,000	\$250,000
\$1358	\$2048	\$3428

These Rates will go up About 15%
to 18% Per Year until Actuarial
Rate is Reached

Thank You

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