



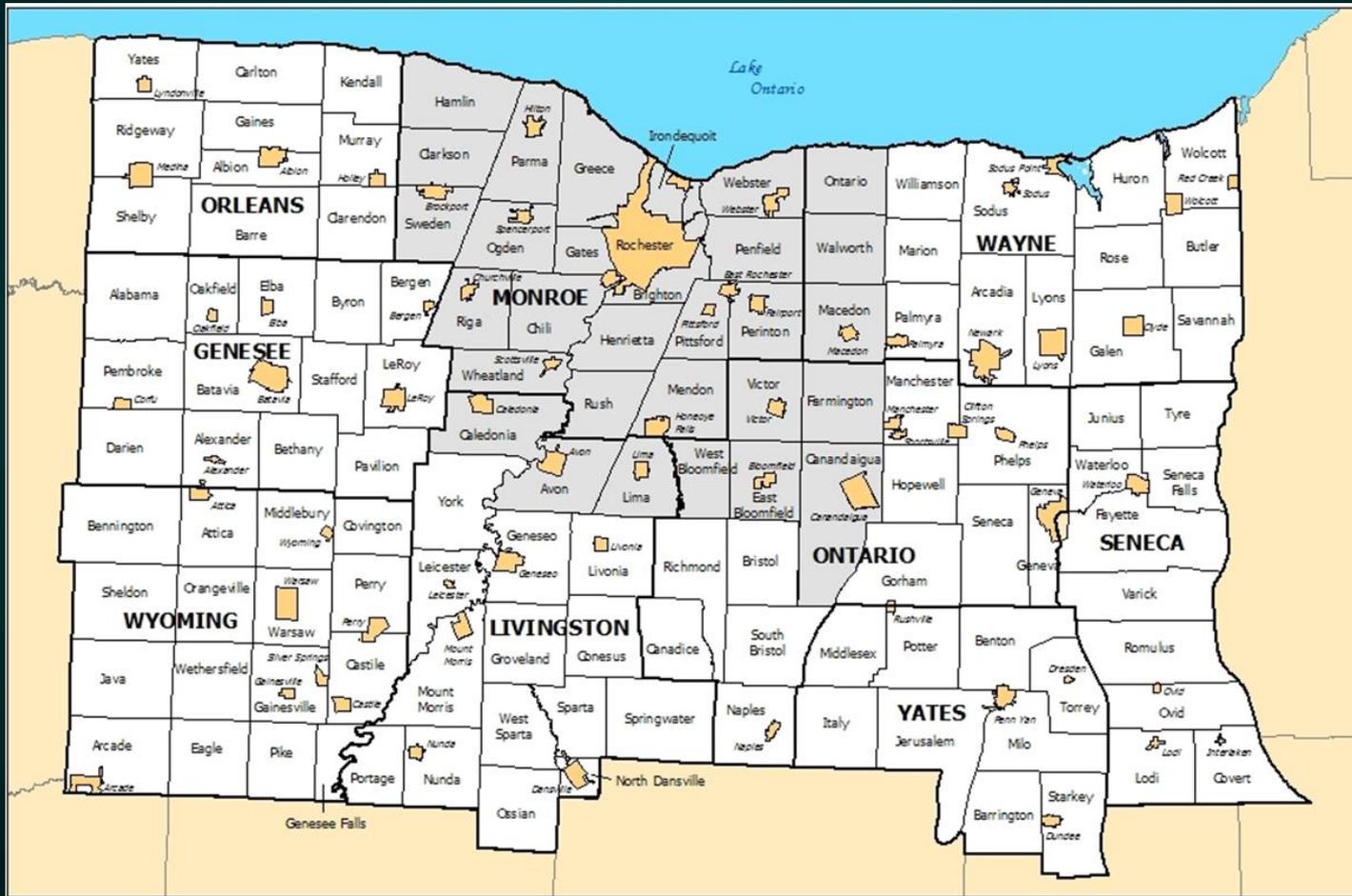
# Planning for Flood Recovery and Long-Term Resilience

Thursday, December 17, 2015

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# Who is G/FLRPC?



# Goals of today's webinar

1. NYS Executive Law Article 2-B
2. Hazard Mitigation Plan, Emergency Operations Plan, and the Recovery Plan
3. APA's Model Recovery Ordinance
4. NYS Community Risk and Resiliency Act
5. Example land use audits
6. Higher Regulatory Standards
7. Community Rating System

# NYS Executive Law Article 2-B

- a) local government and emergency responders are the first line of defense in a disaster event, with the state providing supportive services
- b) the local chief executive is the lead in disaster preparedness programs
- c) state and local emergency response efforts will be coordinated
- d) if the disaster exceeds the capacity of the local government and emergency responders, state resources are available
- e) adherence to state and local plans and programs

## *Who?*

The Mayor of a City or Village, a Town Supervisor, the County Executive or County Manager are considered local Chief Executives.

## *What?*

A declaration of a local state of emergency provides legal protection and immunities for the local chief executive and local emergency officials when they make decisions and take actions to respond to disasters or emergencies. If the disaster is beyond the capacity of the jurisdiction's resources (and the county), the County Chief Executive may request the Governor to declare a state disaster emergency which will allow the Governor to provide assistance from state resources.

# When?

A dangerous situation is present or imminent and emergency officials are considering protective actions, such as:

- Evacuation of people for a large or heavily populated area street, road, housing development, multi-resident buildings;
- Sheltering people in designated areas or buildings; and
- Large-scale closing of roads due to conditions considered to be dangerous to lives and property, or impending emergency or disaster caused by natural forces (floods, blizzards, ice storms, tornadoes).

# Why?

Through the issuance of emergency orders, the local chief executive has additional powers in order to respond adequately to a disaster, such as:

- Establishing curfews;
- Implementing public protective measures (e.g., controlling traffic, prohibiting ingress and egress into the affected area, prohibiting the sale of alcohol and firearms);
- Establishing shelters, medical shelters, or alternate care sites;
- Suspending local laws; and
- Requesting supplemental assistance.

## § 23. Local comprehensive emergency management plans

Each county and each city, town and village is authorized to prepare comprehensive emergency management plans. City, town and village plans must be coordinated with the county plan.

Such plans include, but are not be limited to:

- a) disaster prevention and mitigation,
- b) disaster response, and
- c) recovery.

# Disaster Mitigation Act of 2000

Amends the Robert T. Stafford  
Disaster Relief and Emergency  
Assistance Act

New requirement for local  
mitigation plans and  
authorizes up to 7 percent of  
HMGP funds available to a  
State for local plans

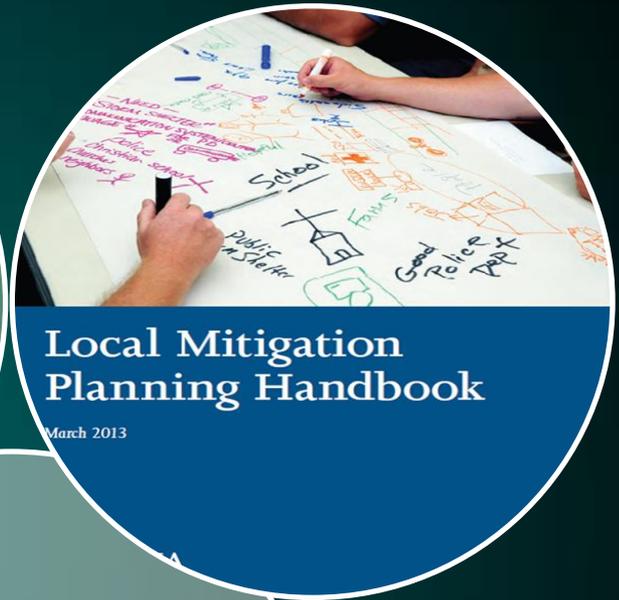
Requires State mitigation plan  
to continue as a condition of  
disaster assistance and  
provides incentives for better  
coordination with two  
different levels of state plans

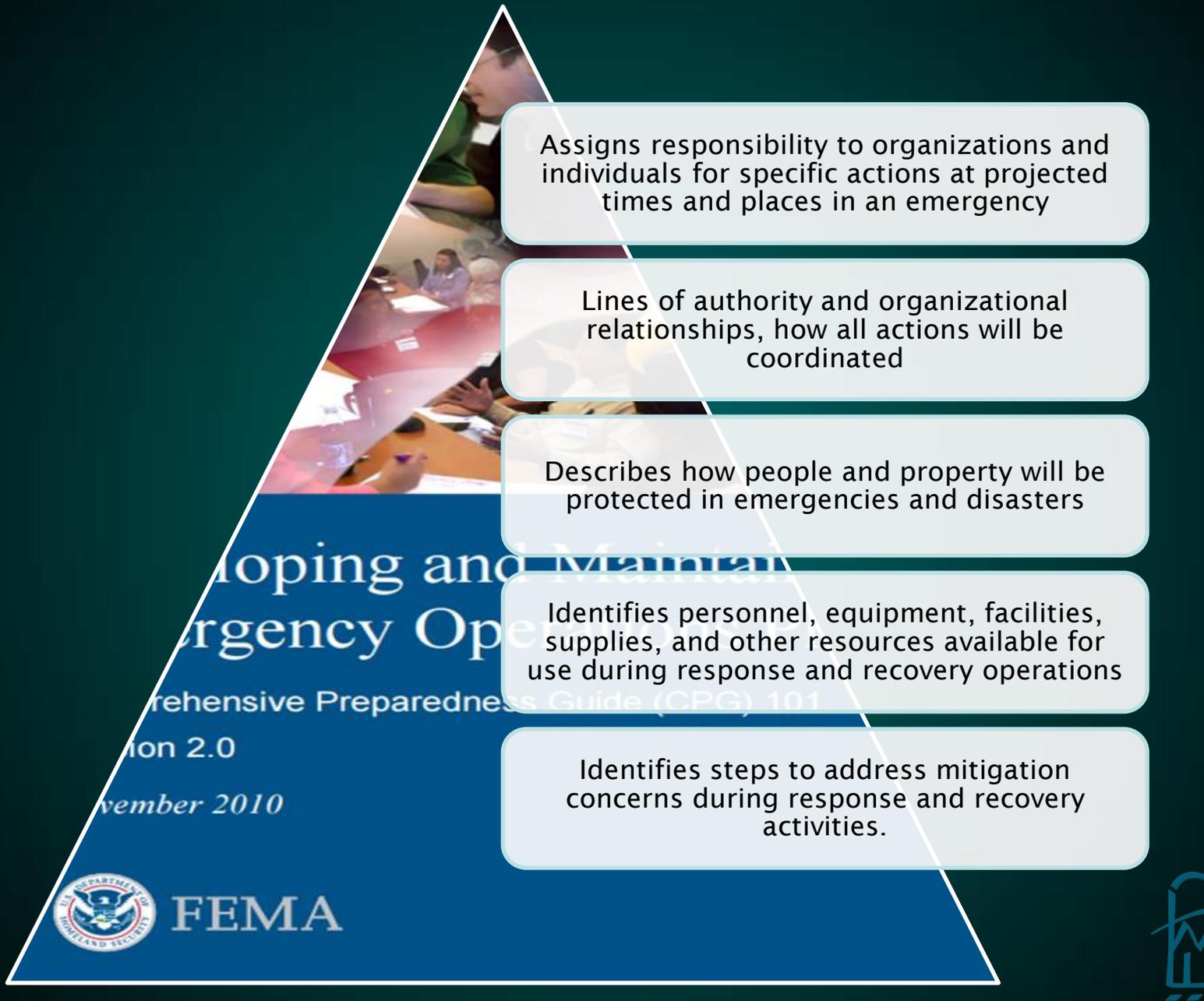
Suggested revisions and additions to building and safety codes and zoning and other land use programs

Identification of hazards and assessment of risk

Recommended disaster prevention and mitigation projects, policies, priorities and programs, with implementation schedules that outline federal, state and local roles

Other measures that protect lives, prevent disasters, and reduce their impact





Assigns responsibility to organizations and individuals for specific actions at projected times and places in an emergency

Lines of authority and organizational relationships, how all actions will be coordinated

Describes how people and property will be protected in emergencies and disasters

Identifies personnel, equipment, facilities, supplies, and other resources available for use during response and recovery operations

Identifies steps to address mitigation concerns during response and recovery activities.



FEMA

# Recovery Plan

Replacement, reconstruction, removal or relocation of damaged or destroyed public or private facilities, proposed new or amendments to zoning, subdivision, building, sanitary or fire prevention regulations and recommendations for economic development and community development

Provision for cooperation with state and federal agencies in recovery efforts

Provisions for training and educating local disaster officials or organizations in the preparation of applications for federal and state disaster recovery assistance

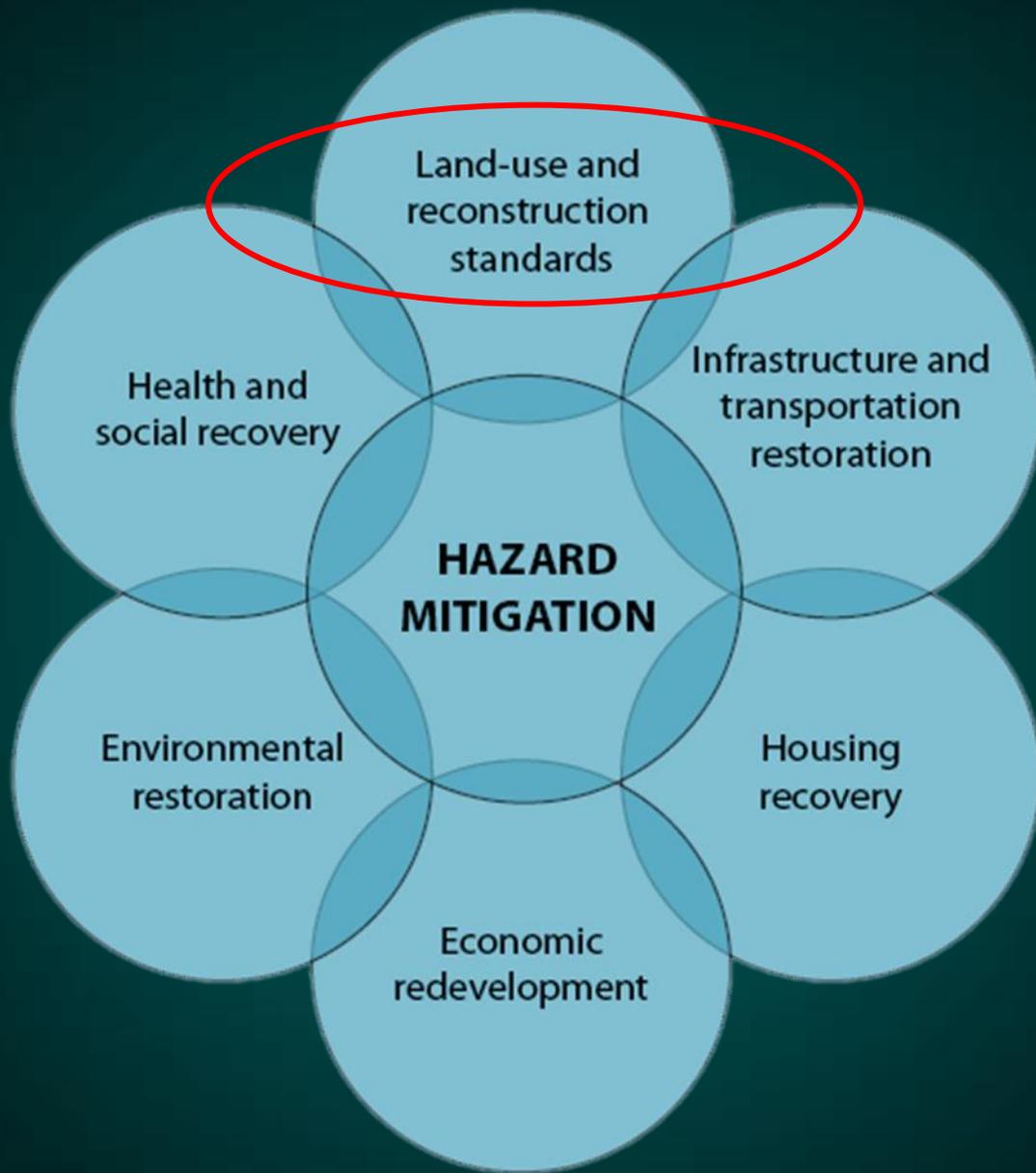


# Planning for Post-Disaster Recovery

1. Regain a sense of normalcy as soon as possible
2. Effective use of resources
3. Increase the opportunity for community betterment



Planning for Post-Disaster Recovery: Next Generation  
[https://www.planning.org/pas/reports/pdf/PAS\\_576.pdf](https://www.planning.org/pas/reports/pdf/PAS_576.pdf)



# Land Use and Reconstruction/Redevelopment Standards

1. Do building and land development regulations address post-disaster rebuilding?
2. How will permitting processes stand up to post-disaster pressures?
3. Is there a temporary building moratorium ordinance prepared?
4. Are value thresholds established for rehabilitation versus reconstruction?
5. Will rebuilding be allowed in areas or prohibited in other areas?
6. Has a value been established for public acquisition of private property?

HOME ▾ FEMA's National Flood Hazard Layer (Official) Modify Map Sign In

Details Basemap Share Print Measure

About Content Legend

Legend

**NFHL (click to expand)**

NFHL Availability

- NFHL Available

 Sign In'. The bottom left has links for 'Esri.com', 'Help', 'Terms of Use', 'Privacy', 'Contact Esri', 'Contact Us', and 'Report Abuse'. The bottom right has the 'esri' logo and 'POWERED BY' text."/>

Esri.com . Help . Terms of Use . Privacy . Contact Esri .  
Contact Us . Report Abuse

POWERED BY

The NFHL GIS service is available through FEMA's GeoPlatform, an ArcGIS Online portal containing a variety of FEMA-related data.



**TABLE 6.1 POTENTIAL LOCAL PLAN LINKAGES BY RECOVERY POLICY AREA**

Recovery Policy Area	Comprehensive Plan Elements	Emergency Management and Hazard Mitigation Plans	Other Local and Regional Plans
<b>Land Use and Reconstruction Standards</b>	Land-use, housing, and coastal/safety elements	Local hazard mitigation plan and community wildfire protection plan goals/projects for building retrofit and land acquisition; emergency operations plan damage assessment protocols and emergency support function for long-term community recovery	Zoning, building, subdivision, and land development codes; sector, master, or neighborhood plans; transfer of development rights ordinance; historic preservation; disaster recovery or temporary moratorium ordinance



## ADOPT A PRE-EVENT RECOVERY ORDINANCE

In the immediate days and weeks following a disaster, it may be difficult to assemble a quorum of the governing body to enact emergency authorizations organizing and directing initial recovery efforts. One action a community can take in advance of a disaster to avoid this common impediment and move toward better management of post-disaster crises is adoption of a pre-event recovery ordinance.

The American Planning Association's Model Recovery Ordinance outlines a foundation for local strategic action by which a community can organize to efficiently manage short- and long-term recovery either in advance of or after a disaster. If possible, the recovery ordinance should be prepared and adopted before disaster strikes, and then updated periodically as necessary. The purpose of the Model Recovery Ordinance is to provide legal authority for actions commonly found useful in expediting recovery, together with emergency powers protecting public health and safety and fostering desired beneficial long-term recovery outcomes.

### KEY POINT #1

*The Model Recovery Ordinance creates overall guidance for local post-disaster recovery facilitation and intervention on behalf of planned outcomes.*

### KEY POINT #2

*The ordinance authorizes a recovery management organization designed for cooperative action with federal, state, and local emergency management and stakeholder entities.*

### KEY POINT #3

*The ordinance guides preparation of short-term and long-term recovery plans in concert with local emergency management and community stakeholder organizations.*

### KEY POINT #4

*Most importantly, the ordinance establishes emergency powers for extraordinary actions facilitating short-term recovery, intervening in matters affecting private property and protecting public safety, and ensuring desired long-term recovery outcomes.*



American Planning Association  
Making Great Communities Happen

*The Planning for Post-Disaster Recovery: Next Generation Briefing Papers are published by the American Planning Association in collaboration with the Federal Emergency Management Association.*



# Recovery Ordinance Structure

1. Authority
2. Purposes
3. Definitions
4. Recovery Management Organization
5. Recovery Plan
6. Interim Recovery Strategy
7. Hazard Mitigation Program
8. General Provisions
9. Temporary Regulations
10. One-Stop Service Center
11. Emergency Contractor and Volunteer Certification
12. Temporary and Permanent Housing
13. Demolition of Historic Buildings
14. Severability

# Community Risk and Resiliency Act

- ✓ DEC will have until January 2016 to adopt a set of sea-level projections, with updated projections every five years
- ✓ DEC/DOS to develop model climate change adaptation zoning laws for use by municipalities, and to adopt regulations establishing science-based state sea level rise projections based on NOAA predictions
- ✓ Certain state permitting and funding program applicants must consider impacts of extreme weather such as storm surge, sea level rise and flooding

# Conduct a Land Use Audit

## Safe Growth Audits

[www.planning.org/zoningpractice/open/pdf/oct09.pdf](http://www.planning.org/zoningpractice/open/pdf/oct09.pdf)

## Resilient Communities Scorecard

<http://vnrc.org/wp-content/uploads/2013/04/Whole-Scorecard-FINAL-full-color-REDUCED-SIZE.pdf>

## Flood Resilience Checklist

[www2.epa.gov/sites/production/files/2014-07/documents/flood-resilience-checklist.pdf](http://www2.epa.gov/sites/production/files/2014-07/documents/flood-resilience-checklist.pdf)

## Climate Smart Resiliency Planning

[www.dec.ny.gov/docs/administration\\_pdf/csrptool.pdf](http://www.dec.ny.gov/docs/administration_pdf/csrptool.pdf)

## Coastal Resilience Index: Community Self-Assessment

[www.southernclimate.org/documents/Coastal\\_Resilience\\_Index\\_Sea\\_Grant.pdf](http://www.southernclimate.org/documents/Coastal_Resilience_Index_Sea_Grant.pdf)

**COMPREHENSIVE PLAN***Land Use*

- Does the future land-use map clearly identify natural hazard areas?
- Do the land-use policies discourage development or redevelopment within natural hazard areas?
- Does the plan provide adequate space for expected future growth in areas located outside natural hazard areas?

*Transportation*

- Does the transportation plan limit access to hazard areas?
- Is transportation policy used to guide growth to safe locations?
- Are movement systems designed to function under disaster conditions (e.g., evacuation)?

*Environmental Management*

- Are environmental systems that protect development from hazards identified and mapped?
- Do environmental policies maintain and restore protective ecosystems?
- Do environmental policies provide incentives to development that is located outside protective ecosystems?

*Public Safety*

- Are the goals and policies of the comprehensive plan related to those of the FEMA Local Hazard Mitigation Plan?
- Is safety explicitly included in the plan's growth and development policies?
- Does the monitoring and implementation section of the plan cover safe growth objectives?

**ZONING ORDINANCE**

- Does the zoning ordinance conform to the comprehensive plan in terms of discouraging development or redevelopment within natural hazard areas?
- Does the ordinance contain natural hazard overlay zones that set conditions for land use within such zones?
- Do rezoning procedures recognize natural hazard areas as limits on zoning changes that allow greater intensity or density of use?
- Does the ordinance prohibit development within, or filling of, wetlands, floodways, and floodplains?

**SUBDIVISION REGULATIONS**

- Do the subdivision regulations restrict the subdivision of land within or adjacent to natural hazard areas?
- Do the regulations provide for conservation subdivisions or cluster subdivisions in order to conserve environmental resources?
- Do the regulations allow density transfers where hazard areas exist?

**CAPITAL IMPROVEMENT PROGRAM AND INFRASTRUCTURE POLICIES**

- Does the capital improvement program limit expenditures on projects that would encourage development in areas vulnerable to natural hazards?
- Do infrastructure policies limit extension of existing facilities and services that would encourage development in areas vulnerable to natural hazards?
- Does the capital improvement program provide funding for hazard mitigation projects identified in the FEMA Mitigation Plan?

**OTHER**

- Do small area or corridor plans recognize the need to avoid or mitigate natural hazards?
- Does the building code contain provisions to strengthen or elevate construction to withstand hazard forces?
- Do economic development or redevelopment strategies include provisions for mitigating natural hazards?
- Is there an adopted evacuation and shelter plan to deal with emergencies from natural hazards?



Vermont's natural and historic areas are invaluable for the ecological, recreational and cultural opportunities they provide. They help make Vermont the state it is and form the backbone of the state's economy. Natural areas also offer other values and benefits, including flood risk mitigation, erosion control, carbon absorption, wildlife habitat, and water purification – benefits that together are often called "ecosystem services." Identifying the natural and historic areas of your town and understanding their conditions can help you develop planning strategies that preserve or improve the environment, residents' quality of life, and the town's resilience.

**TIPS FOR ACCURATE SCORING:**

Review town plan, zoning, and subdivision regulations

Consult local conservation commission, state/local/regional environmental groups, or state agencies

Look at aerial photos on water and sewer questions

**Ecosystem services**

Benefits that people obtain from the natural environment, such as carbon absorption by forests and water purification from wetlands. Benefits like cultural, spiritual, and intellectual enrichment are also considered services that an ecosystem provides.

**A. Which of these best describes the condition and health of water bodies in your town?**

- Water bodies are clean and clear, without sediment covering the bottom. There are vegetated buffers along rivers and in the floodplain. Streams have access to the floodplain during storms.....  3
- Water is generally clean, but there are some problem areas. Many rivers lack vegetated buffers.....  2
- Waters are impaired and unsuitable for swimming, fishing, and other recreation. There are few vegetated buffers protecting the stream banks, and it is not safe to swim, wade or fish .....  1

**B. Which of these best describes the condition of your town's forest land?**

- Large blocks of forest (multiple parcels over 100 acres) are intact and not fragmented by long driveways or areas cleared for development.....  3
- Many large blocks of forest have been lost and fragmented, but some forested areas remain for recreation, forestry, and wildlife .....  2
- Few large blocks of forest remain available. Those that are left have limited usefulness for recreation, forestry, and wildlife .....  1

**C. Does your town plan include specific language about groundwater, including large withdrawals (more than 57,600 gallons per day)?**

- Yes. Our town plan discusses the importance of groundwater and makes recommendations about large withdrawals and/or commercial extraction of water.....  3
- Our town plan mentions the importance of protecting groundwater, but we do not have any specific policies about large withdrawals .....  2
- Our town plan does not address groundwater issues.....  1

**D. Does your town have a flood hazard ordinance or bylaw?**

- Yes, we have floodplain development regulations at the town level that control development related to both fluvial erosion hazard (FEH) areas and inundation flood hazard zones.....  3
- We have consulted with ANR's River Management program and are integrating their advice into town polices and regulations .....  2
- We do not have any specific controls on floodplain development beyond the National Flood Insurance Program (NFIP) minimums.....  1

## FLOOD RESILIENCE CHECKLIST

### Overall Strategies to Enhance Flood Resilience

(Learn more in Section 2, pp. 9-11 of

[Planning for Flood Recovery and Long-Term Resilience in Vermont](#))

1. Does the community's comprehensive plan have a hazard element or flood planning section?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
a. Does the comprehensive plan cross-reference the local Hazard Mitigation Plan and any disaster recovery plans?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Does the comprehensive plan identify flood- and erosion-prone areas, including river corridor and fluvial erosion hazard areas, if applicable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Did the local government emergency response personnel, flood plain manager, and department of public works participate in developing/updating the comprehensive plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Does the community have a local Hazard Mitigation Plan approved by the Federal Emergency Management Agency (FEMA) and the state emergency management agency?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
a. Does the Hazard Mitigation Plan cross-reference the local comprehensive plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Was the local government planner or zoning administrator involved in developing/updating the Hazard Mitigation Plan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Were groups such as local businesses, schools, hospitals/medical facilities, agricultural landowners, and others who could be affected by floods involved in the Hazard Mitigation Plan drafting process?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Were other local governments in the watershed involved to coordinate responses and strategies?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Does the Hazard Mitigation Plan emphasize non-structural pre-disaster mitigation measures such as acquiring flood-prone lands and adopting No Adverse Impact flood plain regulations?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Does the Hazard Mitigation Plan encourage using green infrastructure techniques to help prevent flooding?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. Does the Hazard Mitigation Plan identify projects that could be included in pre-disaster grant applications and does it expedite the application process for post-disaster Hazard Mitigation Grant Program acquisitions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Do other community plans (e.g., open space or parks plans) require or encourage green infrastructure techniques?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

<b>Section 2–Vulnerability and Risk Assessments</b>		Yes	No	Notes
2.13	Has inland (riverine) flooding been identified as a hazard in the community? If, yes, complete questions 2.13.1 through 2.13.5.			
2.13.1	Are emergency managers and planners aware of potential riverine flooding extents in the community?			
2.13.2	Are local planners, emergency managers and public works officials aware of the location of riverine repetitive loss properties?			
2.13.3	Does the community track riverine repetitive loss properties within the <a href="#">National Flood Insurance Program</a> ?			
2.13.4	Do any plans or reports describe the damage and cost of previous storms, riverine floods, or erosion?			
2.13.5	Do any plans or reports estimate future financial losses that may result from riverine flooding?			
2.14	Have sea-level rise, coastal storms, storm surge, and coastal flooding been identified as hazards? If so, answer questions 2.14.1 through 2.14.14.			
2.14.1	Are emergency managers and planners aware of potential coastal flooding extents in their community?			
2.14.2	Are local planners, emergency managers, and public works officials aware of the location of coastal repetitive loss properties?			
2.14.3	Does the community track coastal repetitive loss properties within the <a href="#">National Flood Insurance Program</a> ?			
2.14.4	Do any plans or reports describe the damage and cost of previous coastal storms, floods, or erosion?			
2.14.5	Is a significant part of the community in a V-zone or A-zone as defined on a FEMA flood insurance rate map?			
2.14.6	Does the community contain lands within the <a href="#">Coastal Erosion Hazard Area</a>			
2.14.7	Have the areas of the coastline most prone to erosion hazards been identified?			
2.14.8	Has the community used all available authorities to restrict or prohibit any activities, development or other actions in such erosion hazard areas, in order to minimize damage to property, and to prevent the exacerbation of erosion hazards?			
2.14.9	Has the community developed a build-out analysis using existing zoning ordinances? If so, answer questions 2.14.9.1 through 2.14.9.2:			
2.14.9.1	If so, has the build-out analysis been compared to the extent of storm-surge scenarios?			
2.14.9.2	Has the build-out analysis been compared to projected sea-level rise scenarios?			

## CRITICAL INFRASTRUCTURE AND FACILITIES

The following are key indicators that will give a preliminary assessment of your community's disaster resilience. A more detailed assessment process is available in the FEMA 386-2 publication ([fema.gov](http://fema.gov)).

- Place a check mark in the column where your community's critical infrastructure and facilities are located. You may need to use flood maps to determine where the boundaries would be. If the facility is located in multiple areas, put a check in all that are applicable. Then put a check mark in the last column if the infrastructure or facility is functional after a disaster (assuming Scenario 1). Use the total check marks in the last column for Section A and Section B to complete page 9, "Determining Your Resilience Index".

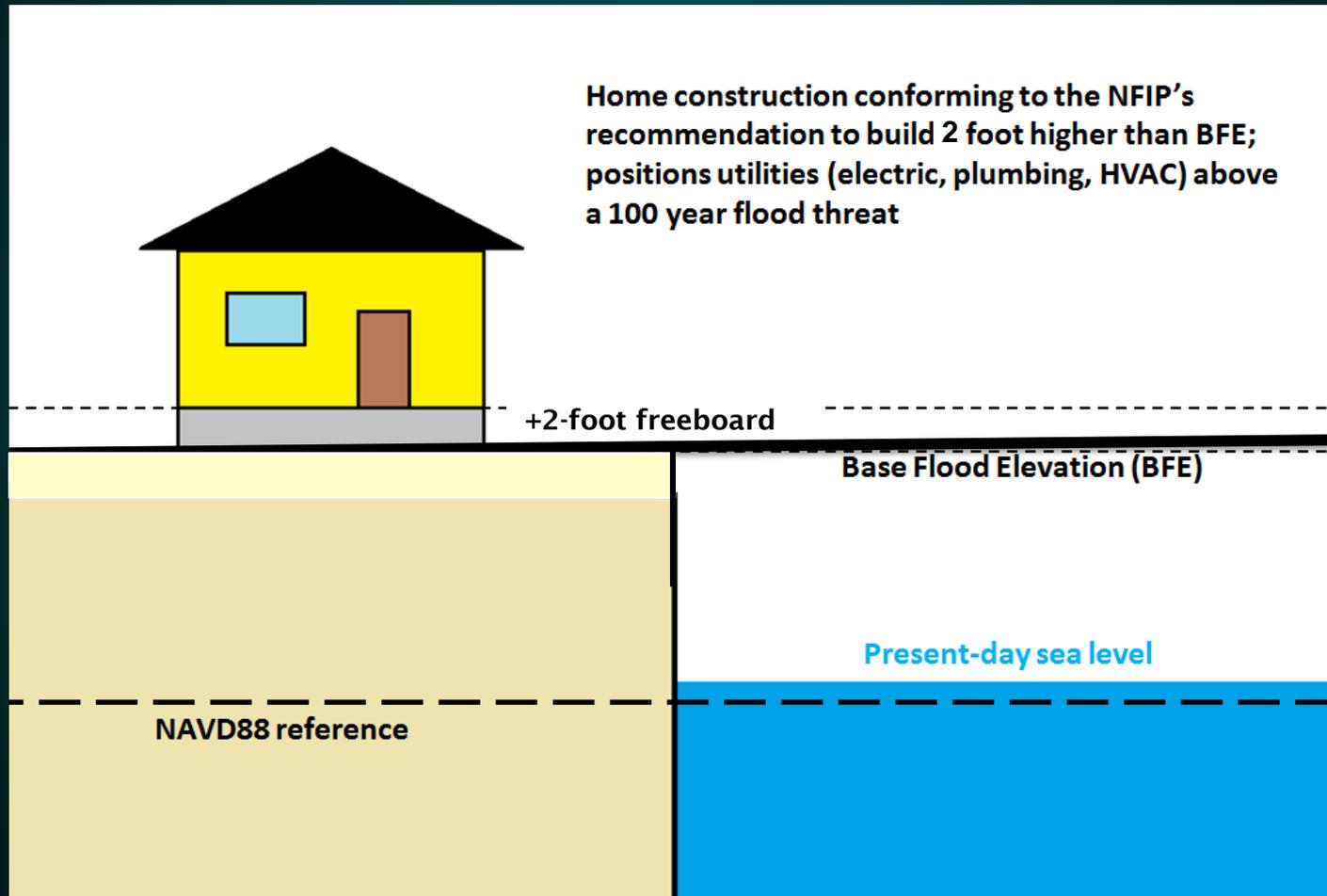
	Special Flood Hazard Area (SFHA)	Bad Storm Scenario 1	Future Storm Scenario 2	Infrastructure or facility functions after disaster
<i>Example: Power grid</i>		✓		✓
<b>Section A: Critical Infrastructure</b>				
Wastewater treatment system				
Power grid				
Water purification system				
Transportation/evacuation routes				
<b>Total check marks for Section A:</b>				
<b>Section B: Critical Facilities*</b>				
City Hall or other local government building(s)				
Police station or other law enforcement building(s)				
Fire station(s)				
Communications main office or substations				
Emergency operation center				
Evacuation shelter(s)				
Hospital(s)				
Critical record storage				
<b>Total check marks for Section B:</b>				

\*Critical facilities may be defined a certain way in an ordinance. However, each community may identify other structures they consider critical. If you need assistance locating critical infrastructure and facilities, you can refer to the mapping tool that accompanies the Index.

# Flood Damage Prevention Ordinance

- The purpose and limits of the regulatory authority
- Minimum regulatory standards
- Prerequisites for enacting or amending the ordinance
- Requirements for issuing variances or allowing special uses
- Prerequisites for the administering official

# Freeboard



# Lower Substantial Improvement Threshold

$$\frac{\text{Cost of Improvement or Cost to Repair to Pre-Damage Condition}}{\text{Market Value of Building}} \geq 50\%$$

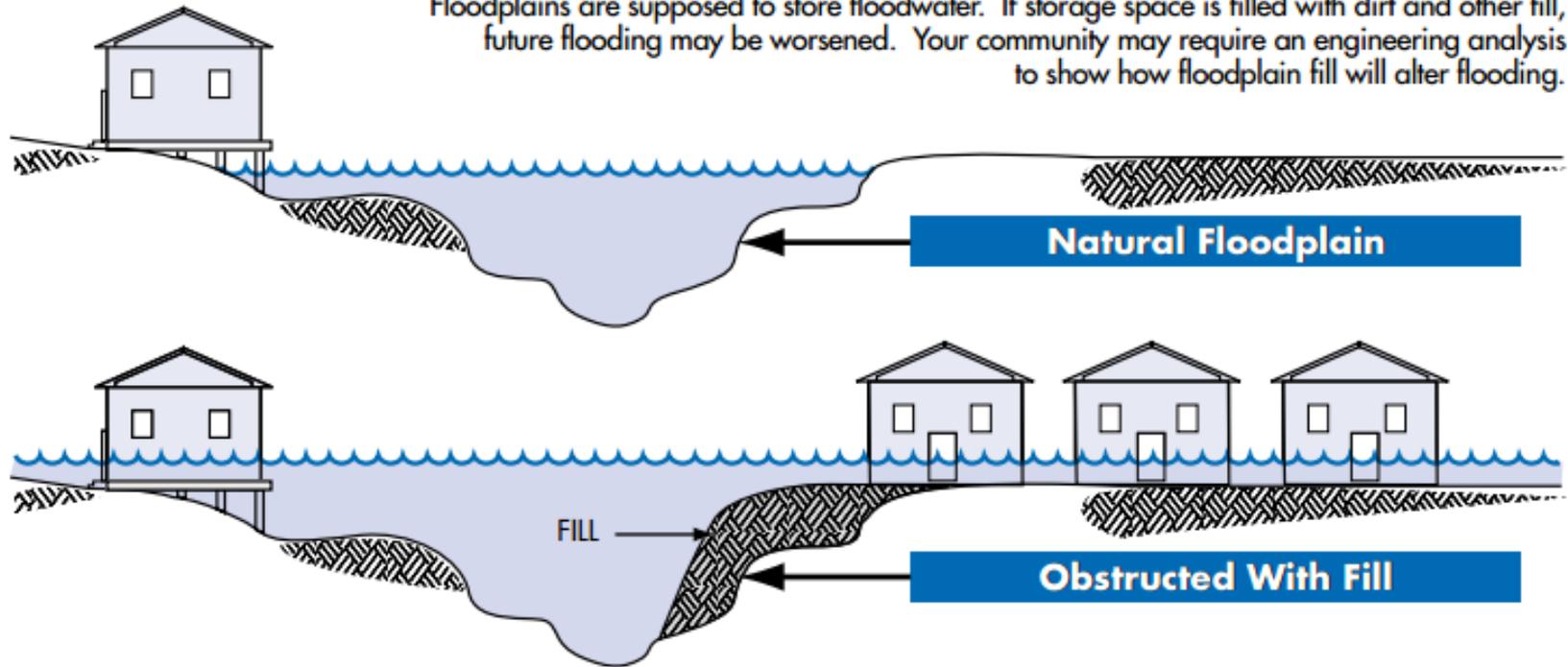
The work is SI/SD if the ratio of the cost of work to the market value equals or exceeds 50 percent.

# Protection of critical facilities



# Protection of Floodplain Storage Capacity

Floodplains are supposed to store floodwater. If storage space is filled with dirt and other fill, future flooding may be worsened. Your community may require an engineering analysis to show how floodplain fill will alter flooding.



# Prohibiting building enclosures below the base flood elevation

Example A. Annual Inspections

## NONCONVERSION AGREEMENT FOR CERTAIN STRUCTURES IN THE FLOODPLAIN

Whereas, Permit # \_\_\_\_\_ has been issued to construct, improve, or repair the property at \_\_\_\_\_ [address] in the City of \_\_\_\_\_ [state], and

Whereas, the permitted building has the lowest floor elevated above the [design flood elevation/base flood elevation plus \_\_\_feet] and the design and construction of the building meets current building code and flood damage prevention ordinance requirements, and

Whereas, as a condition of a Certificate of Occupancy, the owner must agree to not alter the building at a later date so as to violate the building code or flood damage prevention ordinance requirements,

Now, therefore, the undersigned owner of said property hereby agrees to the following:

1. That the enclosed area below the lowest floor shall be used solely for parking of vehicles, limited storage, or access to the building and will never be used for human habitation without first becoming fully compliant with the flood damage prevention ordinance in effect at the time of conversion.
2. That all interior walls, ceilings, and floors below the [design flood elevation/base flood elevation plus \_\_\_feet] shall be unfinished or constructed of flood-resistant materials.
3. That all mechanical, electrical, or plumbing devices that service the building shall not be installed below the [design flood elevation/base flood elevation plus \_\_\_feet].
4. That the openings in the walls of the enclosed area below the lowest floor shall not be blocked, obstructed, or otherwise altered to reduce the size of the openings or restrict the automatic entry and exit of floodwater.
5. That any variation in construction beyond what is permitted shall constitute a violation of this agreement and Section \_\_\_ of Ordinance # \_\_\_\_\_.
6. That the owner and subsequent owners agree to allow a representative of the City of \_\_\_\_\_ in the premises to verify compliance with this agreement at least once each year. The City representative will provide at least 48 hours notice of such visit.
7. That this Agreement shall be recorded with the deed to the above property so that subsequent owners are made aware of these restrictions.

Signature of Property Owner \_\_\_\_\_

Witness \_\_\_\_\_

Printed name: \_\_\_\_\_

Printed name: \_\_\_\_\_

Date: \_\_\_\_\_

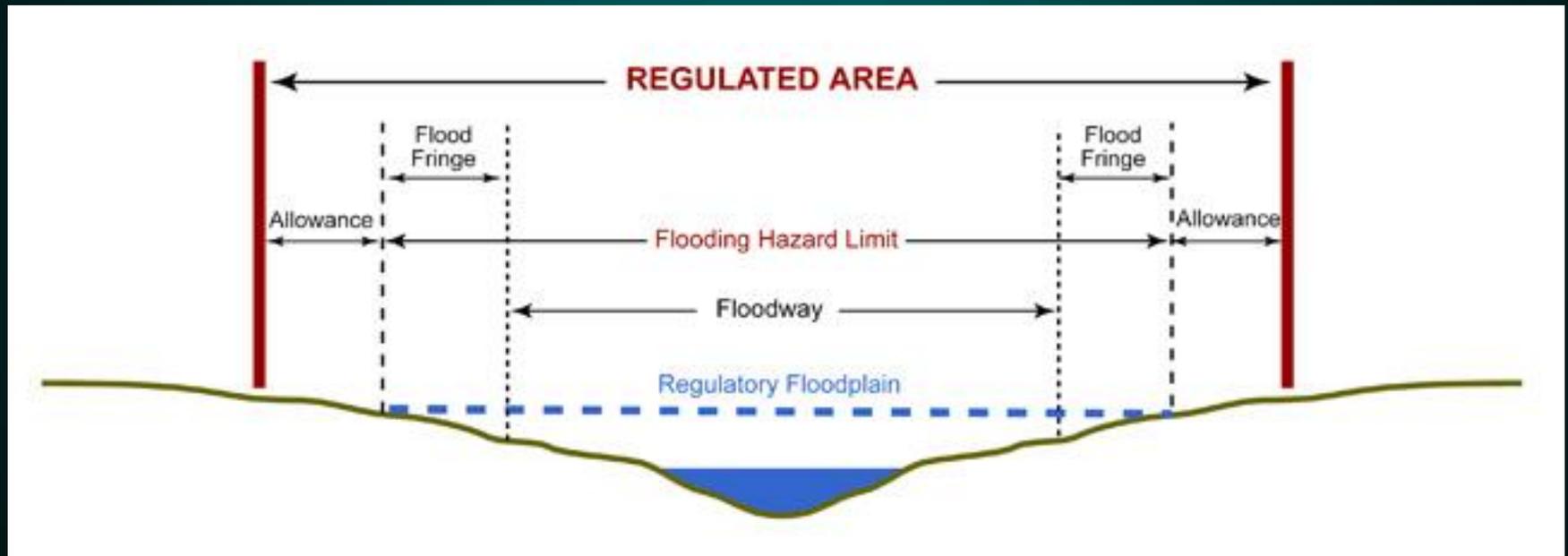
Date: \_\_\_\_\_

This space reserved for deed recording notations.



**Figure 7. Example of a two-story enclosure below the BFE. This type of enclosure presents special construction and flood insurance issues. Contractors should proceed with caution when an owner requests such an enclosure.**

# Prohibiting new buildings in the floodway



# Community Rating System

## Goals:

1. Reduce and avoid flood damage to insurable property.
2. Strengthen and support the insurance aspects of the NFIP.
3. Foster comprehensive floodplain management.

### CRS Classes, Credit Points, and Premium Discounts

CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
10	0–499	0	0
9	500–999	5%	5%
8	1,000–1,499	10%	5%
7	1,500–1,999	15%	5%
6	2,000–2,499	20%	10%
5	2,500–2,999	25%	10%
4	3,000–3,499	30%	10%
3	3,500–3,999	35%	10%
2	4,000–4,499	40%	10%
1	4,500+	45%	10%

**SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH.**

**Outside the SFHA: Zones X, B, C, A99, AR, and D.**

**Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.**

**Some minus-rated policies may not be eligible for CRS premium discounts.**

**Premium discounts are subject to change.**

# CRS Creditable Activities

## I. Public Information Activities (300 Series)

- 1) 310 Elevation Certificates
- 2) 320 Map Information Service
- 3) 330 Outreach Projects
- 4) 340 Hazard Disclosure
- 5) 350 Flood Protection Information
- 6) 360 Flood Protection Assistance
- 7) 370 Flood Insurance Promotion

## II. Mapping and Regulations (400 Series)

- 8) 410 Floodplain Mapping
- 9) 420 Open Space Preservation
- 10) 430 Higher Regulatory Standards
- 11) 440 Flood Data Maintenance
- 12) 450 Stormwater Management

## III. Flood Damage Reduction Activities (500 Series)

- 13) 510 Floodplain Management Planning
- 14) 520 Acquisition and Relocation
- 15) 530 Flood Protection
- 16) 540 Drainage System Maintenance

## IV. Warning and Response (600 Series)

- 17) 610 Flood Warning and Response
- 18) 620 Levees
- 19) 630 Dams

## CRS What-If

Application	CRS Code	Zoning	Act/Ordinance	City/Town	County	What	Date
Community: County:	[REDACTED]					State: CID:	NEW YORK 360895

Current CRS Class = 10

[\[Printable Version\]](#)

		TOTAL	SFHA <sup>*</sup>	X-STD/AR/A99 <sup>**</sup>	PRP <sup>***</sup>
	PIF	44	34	1	9
	PREMIUM	\$45,394	\$41,307	\$930	\$3,157
	AVERAGE PREMIUM	\$1,032	\$1,215	\$930	\$351
CRS Class					
09	Per Policy	\$48	\$61	\$46	\$0
	Per Community	\$2,112	\$2,065	\$46	\$0
08	Per Policy	\$95	\$121	\$46	\$0
	Per Community	\$4,177	\$4,131	\$46	\$0
07	Per Policy	\$142	\$182	\$46	\$0
	Per Community	\$6,243	\$6,196	\$46	\$0
06	Per Policy	\$190	\$243	\$93	\$0
	Per Community	\$8,354	\$8,261	\$93	\$0
05	Per Policy	\$237	\$304	\$93	\$0
	Per Community	\$10,420	\$10,327	\$93	\$0
04	Per Policy	\$284	\$364	\$93	\$0
	Per Community	\$12,485	\$12,392	\$93	\$0
03	Per Policy	\$331	\$425	\$93	\$0
	Per Community	\$14,550	\$14,457	\$93	\$0
02	Per Policy	\$378	\$486	\$93	\$0
	Per Community	\$16,616	\$16,523	\$93	\$0
01	Per Policy	\$425	\$547	\$93	\$0
	Per Community	\$18,681	\$18,588	\$93	\$0

<sup>\*</sup> SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

<sup>\*\*</sup> SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

<sup>\*\*\*</sup> Preferred Risk Policies are not eligible for CRS Premium Discounts.

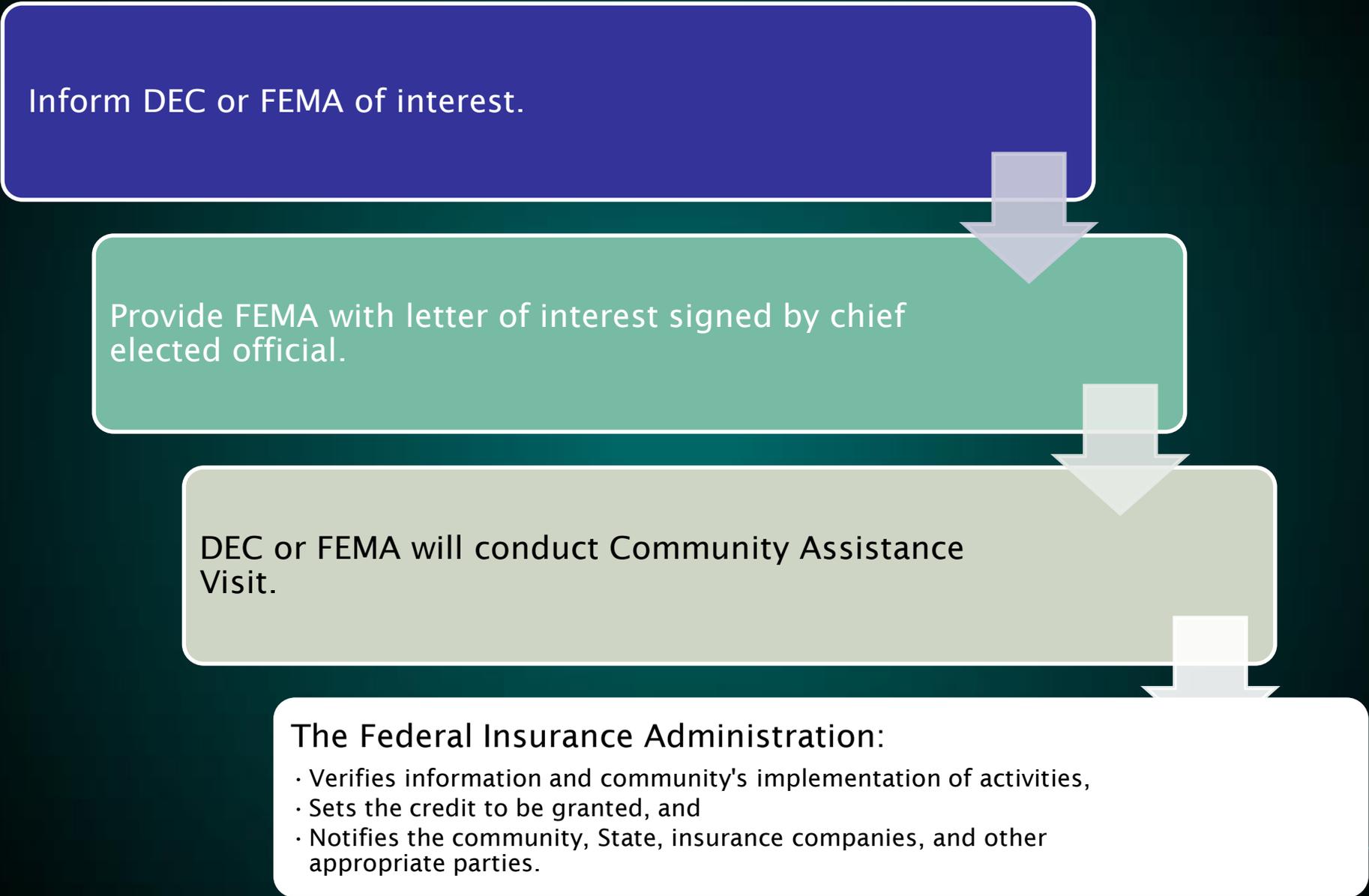
# Uniform Minimum Credit

- New York Property Condition Disclosure Act, New York Real Property Law 462(2)
- The New York State Stormwater Design Manual and the New York Standards and Specifications for Erosion and Sediment Control
- 2010 RCNYS: R401.3 Drainage, Section 406, R324.1.3.3 Freeboard
- NY State Dam Safety Program

[http://crsresources.org/files/200/umc/new\\_york.pdf](http://crsresources.org/files/200/umc/new_york.pdf)



Inform DEC or FEMA of interest.



Provide FEMA with letter of interest signed by chief elected official.

DEC or FEMA will conduct Community Assistance Visit.

#### 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.

# A Tool for Flood/Coastal Resilience

- ✓ CRS maintenance provides a way to measure and monitor
- ✓ Interest in lower insurance increases resilience
- ✓ More CRS points equals higher resilience

# Questions?

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