


NFIP Community Rating System

Changes in the CRS: The 2021 Addendum to the 2017 CRS *Coordinator's Manual*


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CRS Webinar Series, October 13, 2020



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CRS Coordinator's Manual (Manual)



Manual Provides:

- Activities and Credit
- Credit Criteria
- Documentation

Available at FEMA.gov and CRSresources.org



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CRS Resources

2017 CRS Coordinator's Manual

The objective of the Community Rating System (CRS) is to recognize communities that are doing more than meeting the minimum NFIP requirements to help their citizens prevent or reduce flood losses. The CRS also provides an incentive for communities to initiate new flood risk reduction activities. The CRS Coordinator's Manual is the guidebook for the CRS and sets the criteria for CRS credit and classification. It explains how the program operates, what is credited, and how credits are calculated. Although it is primarily a reference for CRS activities and credits, it can also help guide communities that want to design or improve their floodplain management programs.

DOWNLOAD THE 2017 COORDINATOR'S MANUAL

- Master List of Elements - 2017 Coordinator's Manual
- CRS Credits Crosswalk - 2007 to 2017 Coordinator's Manual
- Summary of Changes in 2017 Coordinator's Manual

www.CRSResources.org






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Changes in the CRS

Overview

- Why an Addendum
- Purpose of 2021 Addendum
- 2021 Program Prerequisites
- New Credit Opportunities
- What's Next



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Why an Addendum?

FEMA and NFIP Priorities

- FEMA Strategic Plan
- FIMA Leadership Intent
- Risk Rating 2.0

- Endangered Species Act
- Substantial Damage
- Closing the Insurance Gap





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If you recall...

In 2019 we said there would be a new 2021 CRS Coordinator's Manual

- ~~Retire elements that all communities receive credit~~
- ~~Reweight — or redistribute those credits~~
- Class 8 Freeboard Prerequisite
- Substantial Damage
- Flood risk outside the SFHA
- Endangered Species Act (ESA)
- Simplify








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2021 Addendum – A “Bridge”




- Addendum effective on January 1, 2021
- 2017 CRS Coordinator's Manual will continue to be used
- In conjunction with the 2021 Addendum to the Coordinator's Manual






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2021 Addendum – A “Bridge”

- Addendum effective on January 1, 2021
- Effective at community's next cycle visit after January 2021
- A draft will not be made available
- Guidance materials in 2020 and 2021



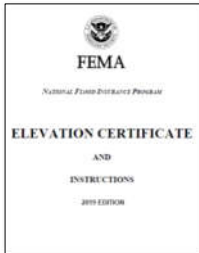

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Two New Requirements in the 2021 Addendum

- Class 9 prerequisite for Elevation Certificates will be changed.

Simplification
- Class 8 prerequisite for residential freeboard.

New



Visual 114-12

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2021 Addendum to the 2017 Manual

Class 9 Prerequisite for Elevation Certificates

2017 Manual – Section 211.a. (3)	2021 Addendum – Section 211.a. (3)
The community must maintain FEMA Elevation Certificates on all new buildings and substantial improvements [in the SFHA...]	Maintain all required floodplain-related construction certificates... for all new buildings constructed, substantially improved, and/or reconstructed due to substantial damage [in the SHFA...].
This is explained in Activity 310 (Elevation Certificates).	Achieve 90% accuracy on its floodplain-related construction certificates during its annual review. , and
	Receive credit for construction certificate management procedures (element CCMP) under Activity 310 (Elevation Certificates)



CRS 13

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2021 Addendum to the 2017 Manual

Class 9 Prerequisite and Elevation Certificates

	2017 Manual	2021 Addendum
Recertification	Submit permit list and ECs every recertification year. Courtesy review.	Submit Permit list and ECs every year. 90% accuracy required by 2nd review every year.
Verification Cycle	All ECs since last cycle resubmitted at verification cycle. Activity 310 (Elevation Certificates) credit review (up to 38 points). 90% accuracy required by 3rd review.	-- -- -- Construction Certificate Management Procedures (CCMP) required – all communities 38 points in Activity 310.



CRS 14

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2021 Addendum to the 2017 Manual

Class 9 Prerequisite and Elevation Certificates

	2017 Manual	2021 Addendum
Recertification	Submit permit list and ECs every recertification year. Courtesy review.	Submit Permit list and ECs every year. 90% accuracy required by 2 nd review every year.
Verification Cycle	All ECs since last cycle resubmitted at verification cycle. Activity 310 (Elevation Certificates) credit review (up to 38 points). 90% accuracy required by 3rd review.	-- -- -- Construction Certificate Management Procedures (CCMP) required – all communities 38 points in Activity 310.


CRS 15

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2021 Addendum to the 2017 Manual

Class 9 Prerequisite and Elevation Certificate

2017 Manual – Section 211.a. (3)	2021 Addendum – Section 211.a. (3)
The community must maintain FEMA Elevation Certificates on all new buildings and substantial improvements [in the SFHA...] This is explained in Activity 310 (Elevation Certificates).	Maintain all required floodplain-related construction certificates... for all new buildings constructed, substantially improved, and/or reconstructed due to substantial damage [in the SHFA...]. Achieve 90% accuracy on its floodplain-related construction certificates during its annual review. , and Receive credit for construction certificate

Simplification: ECs submitted once. Problems addressed that year.

CRS 16

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CRSresources.org/training/ for "CRS Activity 310 Changes for 2021" video

CRS Class 9 & Activity 310 Changes

- Scott Cofoid
ISO/CRS Technical Coordinator
-

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FLA-15-2017

CRS 16

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2021 Addendum to the 2017 Manual

Activity 310 (Elevation Certificates)

- Elevation Certificate (EC) credit will be retired and replaced with construction certificate management procedures (CCMP) credit.
- All communities must get CCMP credit. (All communities receive 38 points. No impact adjustment for CCMP.)
- No changes in ECPO and ECPR credit.

Visual 114-18

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CRS Activity 310 (Elevation Certificates)

Construction Certificate Management Procedures (CCMP)

2021
ADDENDUM

- **What** certificates are required
 - Floodproofing Certs, V Zone Certs, Eng. Opening Certs
- **When** certificates are required
 - Before, During, After Construction?
- What Dept./Office **collects** the certificates
- What Dept./Office **reviews** the certificates
- How certificates are **corrected**
- How and where certificates are **stored**
- How certificates are **made available** to inquirers


POLL

* If you also require ECs outside the SFHA, include this in your procedures

Visual 114-18

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2021 Class 8 Prerequisite



In order to be a Class 8 or better

- The community must adopt and enforce **at least a 1-foot freeboard** requirement
- ...including machinery and equipment
- for **all residential buildings** constructed, substantially improved, and/or reconstructed due to substantial damage
- throughout its Special Flood Hazard Area (SFHA) **where base flood elevations (BFEs) have been determined** on the Flood Insurance Rate Map (FIRM) or in the Flood Insurance Study (FIS),
- except those areas that receive open space credit under Activity 420 (Open Space Preservation).

Visual 114-20

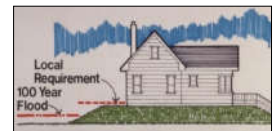
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2021 Class 8 Prerequisite

Prerequisite

- Effective Date: January 1, 2021
- Implementation: Communities must have adopted and be implementing residential freeboard within number Zones in the SFHA
 - By their first CRS verification cycle visit after January 2021, or
 - By the next CRS Manual.

Resiliency: Reduced damage, lower insurance premium.



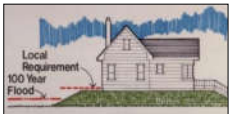
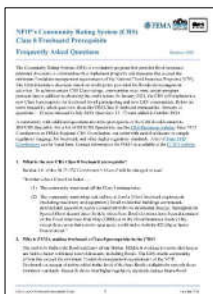
Visual 114-21

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2021 Class 8 Prerequisite

Engagement

- In July, letters to community CEOs and CRS Coordinators
- Frequently Asked Questions - Updated October 2020
- FAQs available on CRSresources.org/Manual

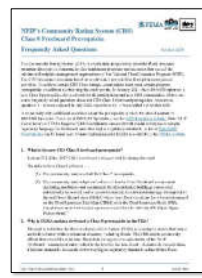
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2021 Class 8 Prerequisite

Frequently Asked Questions

- By "all residential buildings" the CRS means all single-family, multi-family or manufactured.
- Includes all manufactured homes, including replacement in pre-FIRM manufactures home parks.
- Historic buildings (as defined by 44 CRS 59.1) are not subject to the freeboard prerequisite.



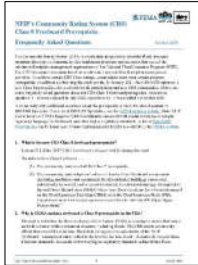
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2021 Class 8 Prerequisite

Frequently Asked Questions

- Machinery and equipment must be elevated.
- Attached garages must meet the credit criteria for element FRB under Activity 430 (Higher Regulatory Standards). Specifically, "If the garage floor is below the freeboard level, the garage must meet the opening and wet floodproofing requirements for enclosures."



Visual 114-24

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Class 8 Freeboard FAQs

CRS Resources

When does a community need the 2013 CRS Coordinator's Manual?

If a community's last cycle verification was conducted using the 2013 CRS Coordinator's Manual as guidance that community needs to continue to use the annual recertification requirements listed in the 2013 Coordinator's Manual until its next cycle visit. All communities preparing for their next cycle verification visit need to use the 2017 Coordinator's Manual. [Download the 2013 Coordinator's Manual.](#)

Helpful Resources

The following guides, checklists, and other materials, most of them referred to in the CRS Coordinator's Manual, are optional aids to help you meet your community's CRS programs.


- 2021 Class 8 Prerequisite: Frequently Asked Questions ([Download.pdf](#)) **UPDATED!**
- Master List of Elements - 2017 Coordinator's Manual ([Download.pdf](#))
- CRS Checklist - 2017 Coordinator's Manual ([Download.pdf](#))
- Summary of Changes to 2017 Coordinator's Manual ([Download.pdf](#))
- Impact Adjustment Maps - An overview and step-by-step guide to producing a map to help analyze and pinpoint the impact of floodplain management techniques. ([Download.pdf](#))
- CRS Credit for Habitat Protection - An overview and guide to the ways communities can protect natural habitat while earning CRS credit. ([Download.pdf](#))
- Small Communities in the CRS - A six-page fact sheet to help small communities gauge, step-by-step, their ability to participate in the CRS, along with explanation of program benefits. ([Download.pdf](#))

Visual 114-25

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2021 Class 8 Prerequisite

In order to be a Class 8 or better



- The community must adopt and enforce **at least a 1-foot freeboard** requirement
- ...including machinery and equipment
- for **all residential buildings** constructed, substantially damaged, and/or reconstructed due to substantial damage
- throughout its Special Flood Hazard Area (SFHA), **where base flood elevations (BFEs) have been determined** on the Flood Insurance Rate Map (FIRM) or in the Flood Insurance Study (FIS),

Visual 114-26

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2021 Addendum to the 2017 Manual

214.a. Modification Criteria

(7) A community that submits a modification that would result in a class change **must meet the pertinent class prerequisites in effect at the time of the modification**, as listed in the *Coordinator's Manual* and *Addendum* in effect at the time of the modification request. These prerequisites are in addition to the requirement for the additional credit points needed for a class increase.

Visual 114-27



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Why an Addendum?

FEMA and NFIP Priorities

- FEMA Strategic Plan
- FIMA Leadership Intent
- Risk Rating 2.0

- Endangered Species Act
- Substantial Damage
- Closing the Insurance Gap


Visual 114-28

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2021 Addendum and the Endangered Species Act (ESA)

Expanding attention and opportunities for floodplain species assessment and planning:

- Replace Section 116.a. for Other Program Priorities “Natural Floodplain Functions and Endangered Species”
- Activity 510 Natural Functions Plan credit for Floodplain Species Assessments and Floodplain Species Plans




Visual 114-29

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2021 Addendum and ESA

Expanding attention and opportunities for floodplain species assessment and planning:

- Replace Section 116.a. for Other Program Priorities “Natural Floodplain Functions and Endangered Species”
- Activity 510 Natural Functions Plan credit for Floodplain Species Assessments and Floodplain Species Plans



Source: FWS ECOS



Visual 114-30

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2021 Addendum and ESA

- Activity 510 Natural Functions Plan (NFP)

Credit Points for NFP

NFP = the total of the following, up to the maximum of 100 points:

NFP1 = 100 points, for a plan, or combination of plans, that meets credit criteria (1) and (2) and covers the entire SFHA within a community

NFP2 = 15 x the number of plans that meet credit criterion (1), up to four plans (60 points maximum)

FSA = 15 points for preparing and circulating a floodplain species assessment

FSP = 85 points for preparing and adopting a floodplain species plan


Visual 114-31

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2021 Addendum to the 2017 Manual

Activity 510 - Substantial Damage

- New Credit in Activity 510 for Substantial Damage Properties Management Plans (SDP)
- Up to 140 points
- Basic Plan Credit – Pre-flood efforts
- Additional Credit for pre-populating as Substantial Damage Estimator
- Additional credit when mitigation alternatives are considered
- New opportunities in Activity 610 (Flood Warning and Response)




Visual 114-32

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2021 Addendum to the 2017 Manual

Activity 370 – Flood Insurance Promotion



- More credit for Coverage Improvement Plans and Plan Implementation in Activity 370.
- Additional credit for technical assistance (element TA).
- New elements will be added to provide credit for enhanced flood insurance promotion efforts. Bonus credit for CP and CPI.

Visual 114-33

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2021 Addendum to the 2017 Manual

Activity 370 – Flood Insurance Promotion

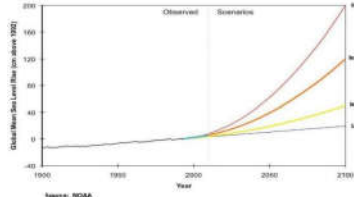
- e. **Flood insurance brochures (FIB):** Up to 25 points for including flood insurance information with building permits or other direct distribution.
- f. **Flood insurance meeting (FIM):** Up to 40 points for a community town hall meeting or open house to promote flood insurance.
- g. **State-required continuing education (SCE):** Up to 15 points for a state requirement for continuing education on flood insurance for insurance agents.

Visual 114-34

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2021 Addendum to the 2017 Manual

Future Conditions




- New Section 404 (Sea Level Rise Projections and the CRS)
- Updated to reflect changes in available sea level rise projections.
- Prorating formula for SLR related elements.

Visual 114-35


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2021 Addendum to the 2017 Manual



Activity 450 - Watershed Management

- Change the impact adjustment in Activity 450 (Stormwater Management)
- Impact adjustment based on community NOT watershed.
- Other changes in Watershed Master Planning


Visual 114-36


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In the Coming Months


More NFIP/CRS Update Newsletter Articles
CRS Webinar Series
Guidance (and webinars) for:

- ✓ Additional Activity 370 (Flood Insurance Promotion) credit
- ✓ Floodplain Species Assessments
- ✓ Substantial Damage Properties Management Plans

Addendum will be effective on January 1, 2021.

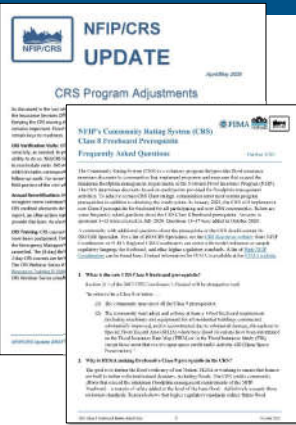





Visual 114-37


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Changes in the CRS



To learn more about the 2021 Addendum

- CRSresources.org
- NFIP/CRS Update Newsletter
- CRS Webinar Series


Visual 114-38

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[Home](#) | [Manual/CRS](#) | [10 Series](#) | [200 Series](#) | [300 Series](#) | [400 Series](#) | [500 Series](#) | [600 Series](#) | [700 Series](#) | [Training & Videos](#) | [Success with CRS](#)

CRS Resources Home

This is the temporary location of the CRS Resources website. This site is provided for Community Rating System (CRS) coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator's Manual. Other information regarding the National Flood Insurance Program's CRS program can be found on the CRS page at the FEMA.gov website.

Website:
CRSResources.org


Visual 114-39

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CRS Resources

All classes 1:00 pm Eastern/10:00 am Pacific

DATE	TOPIC
October 13	Changes in the CRS: The 2021 Addendum to the CRS Manual
October 14	CRS & Substantial Damage Properties Management Plans
November 17	Changes in the CRS: The 2021 Addendum to the CRS Manual
November 18	Activity 370 (Flood Insurance Promotion)
December 15	Changes in the CRS: The 2021 Addendum to the CRS Manual
December 16	CRS & Floodplain Species Assessment Credit

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Other Documents To Be Updated

CRS Activities and Elements		Max	Page	400 Series: Mapping and Regulations	Max	Page	
200 Series: Public Information Activities							
310 (Elevation Certificates)				410 (Floodplain Mapping)			
a. EC	Elevation Certificate after CRS application	28	310-11	a. NS	New study	290	410-8
b. ECPD	Elevation Certificate on post-FIRM buildings	48	310-13	b. LEV	Leverage	N/A	410-14
c. ECR	Elevation Certificate on pre-FIRM buildings	30	310-15	c. SR	State review	80	410-16
320 (Map Information Services)				d. HSS	Higher study standards	160	410-18
a. M1	Providing insurance information from FIRM	30	320-7	e. FWS	Floodway standard	110	410-21
b. M2	LMAA/Floodway info/CRS area	20	320-8	f. MAPSH	Special hazards mapping	90	410-24
c. M3	Other flood problems not shown on FIRM	30	320-11	g. CTIP	Cooperating Technical Partner	132	410-25
d. M4	Flood depth data	20	320-11	420 (Open Space Preservation)			
e. M5	Special flood-related hazards	20	320-13	a. OSP	Preserved open space	1,400	420-3
f. M6	Historical/negative flood information	20	320-14	b. DR	Deed restriction	90	420-11
g. M7	Natural floodplain functions	20	320-15	c. NPOG	Natural functions open space	360	420-13
330 (Outreach Projects)				d. SHOS	Special hazards open space	90	420-19
a. OP	Outreach projects	200	330-6	e. OSI	Open space incentives	250	420-20
b. FRP	Flood response preparations	90	330-9	f. LZ	Low density zoning	600	420-26
c. PPI	Program for Public Information bonus	80	330-12	g. NRP	Natural shoreline protection	120	420-28
d. STK	Stakeholder bonus	50	330-17	430 (Higher Regulatory Standards)			
340 (Hazard Disclosure)				a. DL	Development limitations	1,320	430-6
a. DFH	Real estate agent disclosure of SFHA	35	340-3	b. FRB	Floodboard	500	430-10
b. ODR	Other disclosure requirements	25	340-5	c. PDN	Foundation protection	80	430-16
c. REB	Real estate brochure	12	340-7	d. CSI	Cumulative substantial improvements	90	430-17
d. DOH	Disclosure of other hazards	8	340-10	e. LSI	Lower substantial improvements	30	430-19
350 (Flood Protection Information)				f. POF	Protection of critical facilities	90	430-21
a. LIS	Library	10	350-3	g. ENL	Enclosure limits	240	430-23
b. LPD	Locally pertinent documents in the library	10	350-5	h. BC	Building code	100	430-25
c. WSE	Wetlands	100	350-6	i. LDP	Local drainage protection	120	430-26
360 (Flood Protection Assistance)				j. MHP	Manufactured home park	15	430-31
a. PPA	Property protection advice	40	360-4	k. CAZ	Coastal A Zone regulations	650	430-32
b. PPV	Advice after a site visit	40	360-6	l. SHR	Special hazards regulations	100	430-35
c. FAA	Financial assistance advice	15	360-7	m. OHS	Other higher standards	100	430-37
d. TNG	Training	10	360-10	n. SHS	State-mandated standards	20	430-38
370 (Flood Insurance Promotion)				o. RA	Regulations administration	67	430-40
a. FIA	Flood insurance assessment	15	370-3				
b. CP		18	370-6				
c. CPI		60	370-9				
d. TA		20	370-11				

FEMA NFI/CRS Visual 320.41

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Changes in the CRS

Summary

- Why the 2021 Addendum
- About the 2021 Addendum
- Next for the CRS

➤ Visit CRSresources.org to receive the NFIP/CRS Update Newsletter and for training information.

FEMA NFI/CRS Visual 114-42

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Changes in the CRS

Questions?

FEMA NFI/CRS Visual 114-43

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