



# Coastal SC CRS Users Group

## The Community Rating System (CRS)

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Coastal Communities

ISO/CRS Specialist

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# CRS Updates





# Upcoming CRS Cycles

Folly Beach

Beaufort County

Charleston County

North Myrtle Beach

Myrtle Beach

City of Beaufort

Berkeley County

Edisto Beach

City of Georgetown

North Charleston

Seabrook Island



# Program Data Table

## 1. Area of SFHA (acres)

- Delete Federal Lands
- Delete Large Bodies of Water

## 2. Number of Buildings in SFHA

- Insurable Structures
- No pools, garages, accessory structures

**PDT starts with first cycle under 2013/2017 Manual and is updated at following recertifications**



# 310 Elevation Certificates

## CRS Credit Criteria:

1. Maintain completed “Finished Construction” ECs:
  - for all new buildings
  - and substantial improvements/substantial damage
  - in the SFHA
2. Review for correctness: See Correction Checklist  
(Coordinator’s Manual pages 310-7 & 8)
3. Make copies of ECs available to public



# ELEVATION CERTIFICATES

## Activity 310

**Cycle Visit – list of permits for previous 5 years**

**Random selection of 30 ECs to submit**

**Annual Recertification – copies of all ECs**

*Include v-zone certifications and Engineered  
Flood Opening Certifications*



# 310 Elevation Certificates

## CRS Credit Criteria:

At least 90% of the community's certificates must be correct.

If less than 90% of the certificates pass the community must correct them to stay in the CRS.

The credit for EC is based on the review of certificates submitted for the verification visit.

It will not change after the community makes the needed corrections.

**[Community letterhead]**

**Memo of Review for Accuracy and Completion**

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

<b>SECTION A – PROPERTY INFORMATION</b>		FOR INSURANCE COMPANY USE
A1. Building Owner's Name		Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.		Company NAIC Number:
City	State	ZIP Code
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____		
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.		
A7. Building Diagram Number _____		
A8. For a building with a crawlspace or enclosure(s):		A9. For a building with an attached garage:
a) Square footage of crawlspace or enclosure(s) _____ sq ft		a) Square footage of attached garage _____ sq ft
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____		b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____
c) Total net area of flood openings in A8.b _____ sq in		c) Total net area of flood openings in A9.b _____ sq in
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No		d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No

**SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**

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

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9:

FIS Profile  FIRM  Community Determined  Other/Source: \_\_\_\_\_

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





# 320 Map Information Service

## 320 MAP INFORMATION SERVICE—Summary

Maximum credit: 90 points

### 322 Elements

- a. **Basic FIRM information (MI1):** 30 points for providing basic information found on a Flood Insurance Rate Map (FIRM) that is needed to accurately rate a flood insurance policy.
- b. **Additional FIRM information (MI2):** 20 points for providing information that is shown on most FIRMs, such as protected coastal barriers, floodways, or lines demarcating wave action.
- c. **Problems not shown on the FIRM (MI3):** Up to 20 points for providing information about flood problems other than those shown on the FIRM.
- d. **Flood depth data (MI4):** Up to 20 points for providing information about flood depths.
- e. **Special flood-related hazards (MI5):** Up to 20 points for providing information about special flood-related hazards, such as erosion, ice jams, or tsunamis.
- f. **Historical flood information (MI6):** Up to 20 points for providing information about past flooding at or near the site in question.
- g. **Natural floodplain functions (MI7):** Up to 20 points for providing information about areas that should be protected because of their natural floodplain functions.



# 320 Map Information Service

Log of Walk-in and Telephone Map Information Inquiries

Date	Type	Address	Panel	Zone	BFE	Insurance Information Given	Coastal A Zone or CBRS	Depth of BFE	Past flood or Rep loss Area?	Sensitive or wetland
2/3	W	201 W. Main	0001B	AE	734	H	No	4.5'	No	Yes
2/4	7	309 W. Mumford	0001B	X	N/A	N/A	No	N/A	No	No
2/4	7	907 S. Eusey	0002B	AE	727	V	No	2.0'	No	No
2/5	L	408 E. Marion	0001B	A	N/A	H	No	N/A	Yes	No
2/5	W	3rd & State	0002B	AE	730	H	No	<1'	No	Yes

Codes: W - walk in      T - telephone request      L - letter or written request  
 H - gave handout      V - told verbally      N/A - not applicable  
 CBRS - Coastal Barrier Resources System

NOTE: If all of the map information comes from the same FIRM, the community number is not logged. The community in this example has only one FIRM based upon NAVD, so the FIRM date and datum are not included in the log. Also, the panel number logged includes the suffix. The community has all of the data needed to document MI 1, MI 2, MI 4, MI 6, and MI 7 in this log.

## Example of required publicity

If you want to know if a property is in the Special Flood Hazard Area, check our website at [www.\\_\\_\\_\\_\\_.org/flood/mapinfo](http://www._____.org/flood/mapinfo). You'll find a wealth of information about the City's Flood Insurance Rate Map, coastal high hazard areas, flood depths at your property, natural conservation areas and wetlands, flood insurance, special rules for building in the floodplain, and ideas for protecting your property from flood damage. Or you can call the Building Department with all of your floodplain questions at 555/123-4567. We also have copies of FEMA Elevation Certificates on all buildings constructed or substantially improved in the floodplain since January 1995.

Figure 320-1 A sample log for a map information service.

(Page 320-5)



# 320 Map Information Service

## About the Mandatory Purchase of Flood Insurance

**The NFIP:** The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit [www.floodsmart.gov](http://www.floodsmart.gov).

**Mandatory Purchase Requirement:** Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

**How it Works:** When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.

[Community Letterhead]

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

RE: Flood Hazard Information

TO WHOM IT MAY CONCERN:

The property located at: \_\_\_\_\_, also known as \_\_\_\_\_  
[legal description if needed] has been located on the city's Flood Insurance Rate Map (FIRM). The following information is provided:

Community ID or NFIP number: 123456  
The property is located on panel number: \_\_\_\_\_, Suffix: \_\_\_\_\_  
The date of the FIRM index: May 15, 2005.  
The property is located in FIRM zone: \_\_\_\_\_

The main building on the property:

\_\_\_ IS located in a Special Flood Hazard Area. The base flood elevation at the property is \_\_\_\_\_, NAVD. Federal law requires that a flood zone determination be done as a condition of a federally backed grant or loan to determine if the structure is in an SFHA and if so, to require flood insurance. This letter is not to be considered a flood zone determination. It is up to the lender to determine whether flood insurance is required for a property.

\_\_\_ IS NOT located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the National Flood Insurance Program (NFIP) is available at non-floodplain rates. A flood insurance policy can still be required by a lender.

\_\_\_ A decision about the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

Flood insurance from the NFIP is available for any property in this city. More information on flood insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA since 1990. Questions about this letter or about the City's floodplain management program are welcome at this office by calling 555-123-1234.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

\_\_\_\_\_  
Building Official

Figure 320-3 A handout about the mandatory purchase of flood insurance.

Figure 320-2. A sample map information record for MII.



# 330 – Outreach Projects

## Messages

**Clearly state what the audience should do**

“Get a floodplain permit from...”

“Buy flood insurance contents coverage”

“Turn Around Don’t Drown”

“Keep debris and trash out of streams and ditches”

“Your property is subject to flooding. Check with the City to find out your flood zone”

“No pollutants down the storm drains; they drain to the bay”



# 330 Outreach Projects

## Without PPI

### Outreach Projects – OP – Distributed Every Year Max credit 200 points

#### Informational Material – 1 pt per topic

- Brochures at permit office
- Handouts

#### General Outreach – 2 pts per topic

- Presentations to civic groups
- Newspaper inserts
- Signs – “Don’t dump”

## 6 Topics

- Know your Flood Hazard
- Insure your property (Min. 1 project)
  - Protect people from hazard
  - Protect property from hazard
    - Build responsibly
- Protect natural floodplain functions





# 330 Outreach Projects

## 330 Outreach Summary

**OP# 1**

Type: Targeted to RL Properties

Description: RL outreach sent to all properties in RL areas annually

Distribution: Sent annually in August

**OP# 2**

Type: General

Description: Map Information service publicity sent to all Realtors, Lenders and Insurance Agents

Distribution: Sent annually in January to all Realtors, Lenders and Insurance Agents in town

**OP# 3**

Type: General

Description: Catch basin message "Dump no waste! Flows to the river"

Distribution: On all catch basins in town

**OP# 4**

Type: General

Description: Man hole cover message "dump no waste – drains to waterways"

Distribution: On all manhole covers in town

**OP# 5**

Type: Informational

Description: City of Jacksonville Flood Zones Booklet

Distribution: In brochure racks at the entrance to City Hall and by the Planning and Permitting Department

**OP# 6**

Type: General

Description: City of Jacksonville Flood Zones Booklet

Distribution: Booklet handed out to visitors at annual Hurricane and Severe Weather Expo





# 330 Outreach Projects



**Informational Outreach Project – 1 point per topic  
25 Brochures – minimum 25 points**

**Brochure Rack at 5 locations (max)**

**25 x 5 = 125 points**



# 330 Outreach Projects

Without PPI

**Outreach Projects – OP – Distributed Every Year**

**Max credit 200 points**

**Targeted Outreach - 6 pts per topic**

- must reach entire targeted audience
- must clearly explain that the recipient is receiving the information because they are a part of the targeted audience

## 6 Topics

- Know your Flood Hazard
- Insure your property (min 1 Project)
- Protect people from hazard
- Protect property from hazard
  - Build responsibly
- Protect natural floodplain functions

### Targeted Audiences

SFHS Residents

Rep Loss Area Residents

Residents protected by Levee

Residents protect by upstream dam

Residents affected by a Special Flood-Related Hazard





# 330 Outreach Projects

FRP – Flood Response Preparations – max 50 points

## EXAMPLES

Media kit with information for reporters

Radio public service announcements

Door hangers for flooded homes

Handouts on grant programs

Handouts on permit procedures, site clean-up, etc.

## SUBMITTAL

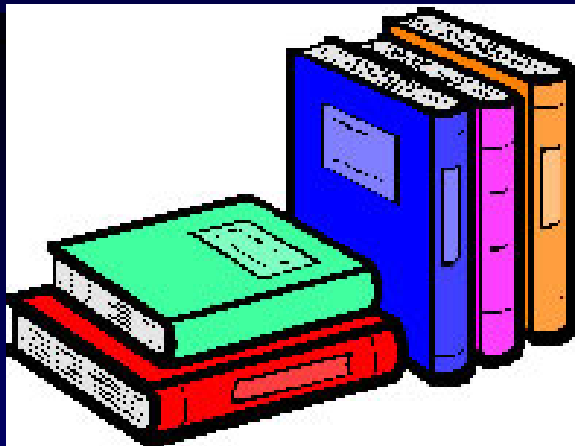
- Copy of masters for handouts, news releases, projects
- Written procedures that explain how projects are disseminated
- Documentation that materials are reviewed annually to determine if they are still current and appropriate



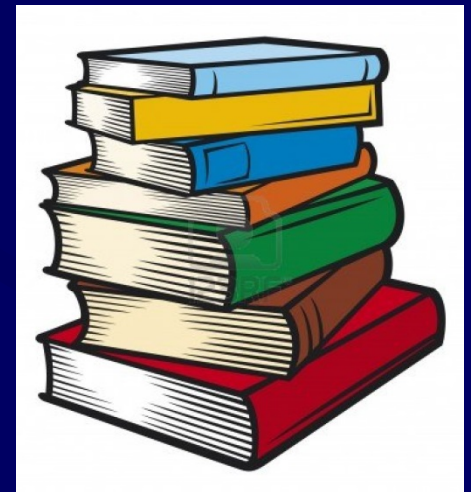
# 350 Flood Protection Information

LIB – 10 Listed Library Books

LPD – 10 Locally Pertinent Documents



Ordinances  
Hazard Mitigation Plan  
Hurricane Information  
Flood Maps  
FIS





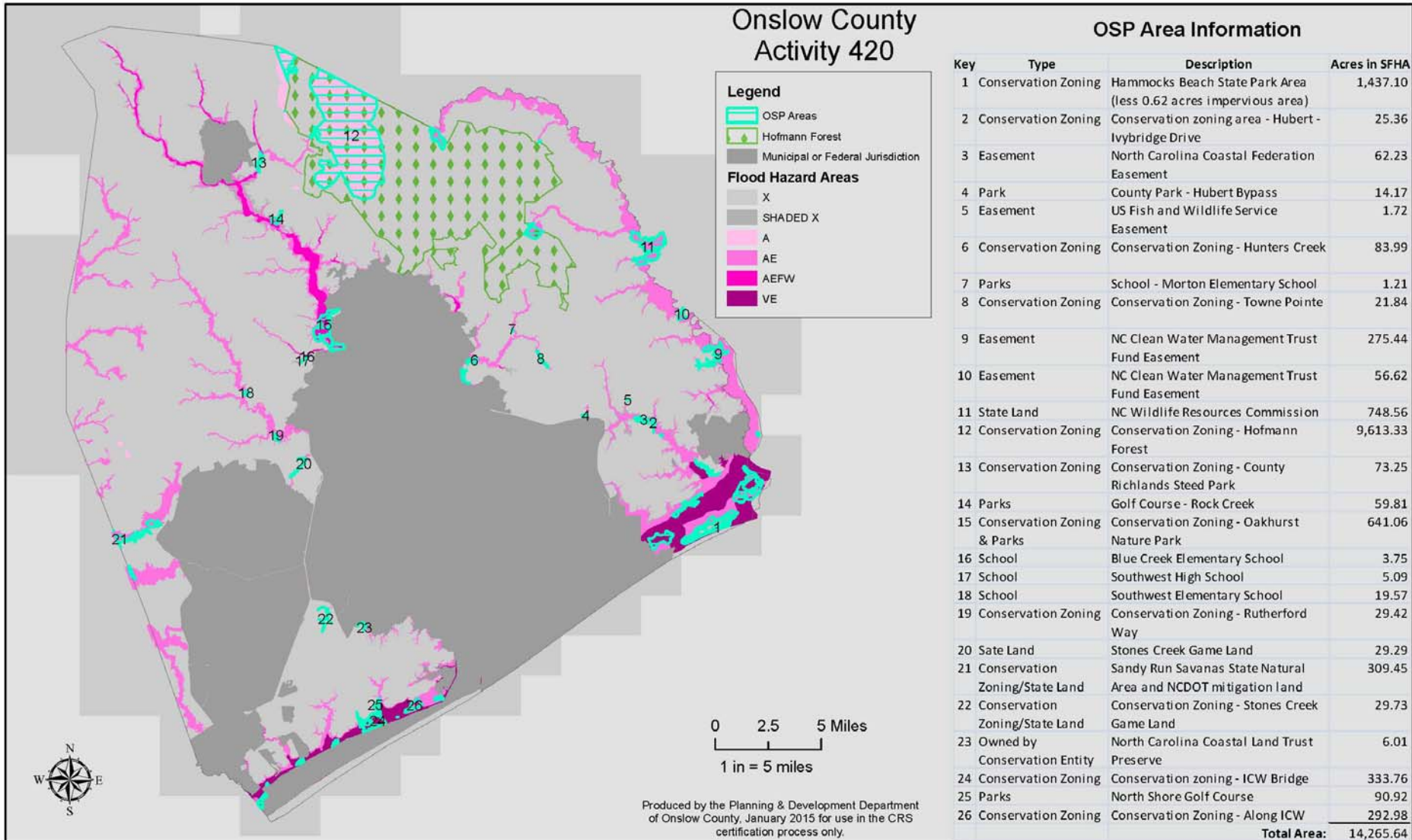
# 420 Open Space Preservation

## DOCUMENTATION

- Area of SFHA
- Map showing open space parcels in SFHA
- Master list of OS parcels with a description of the parcel and the acreage in SFHA
- Aerial views of the 10 largest properties



# 420 Open Space Preservation






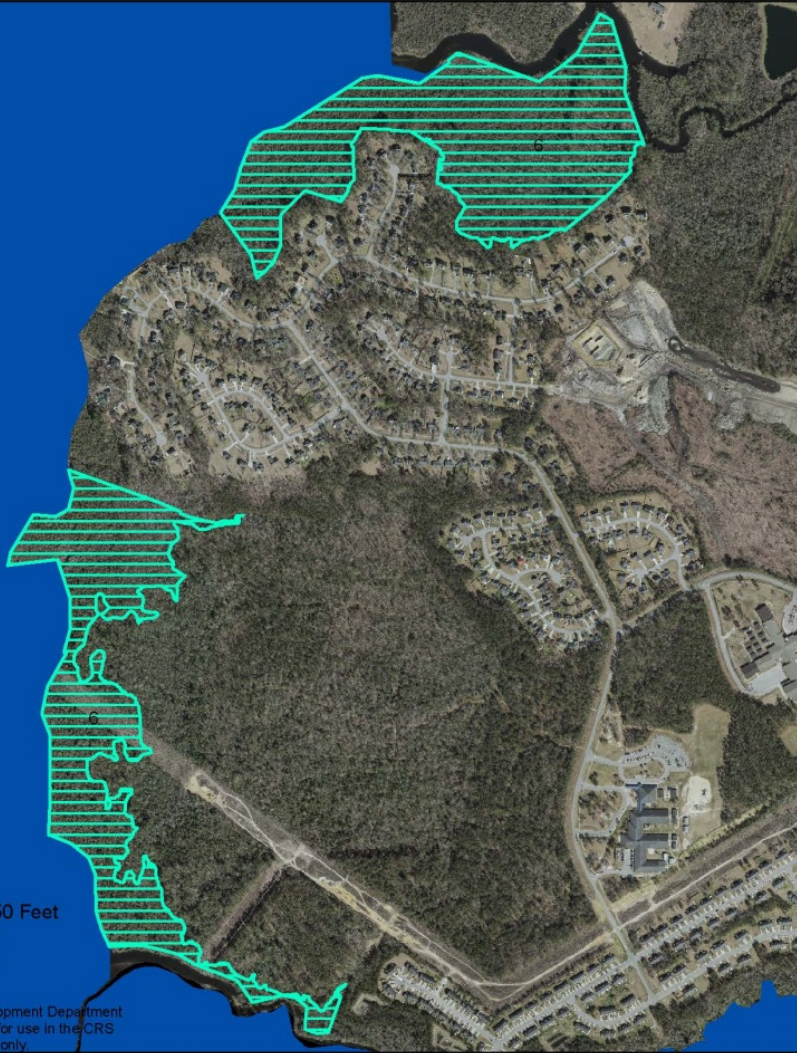


# 420 Open Space Preservation

## Onslow County Activity 420

### Legend

-  OSP Areas
-  Hofmann Forest
-  Municipal or Federal Jurisdiction

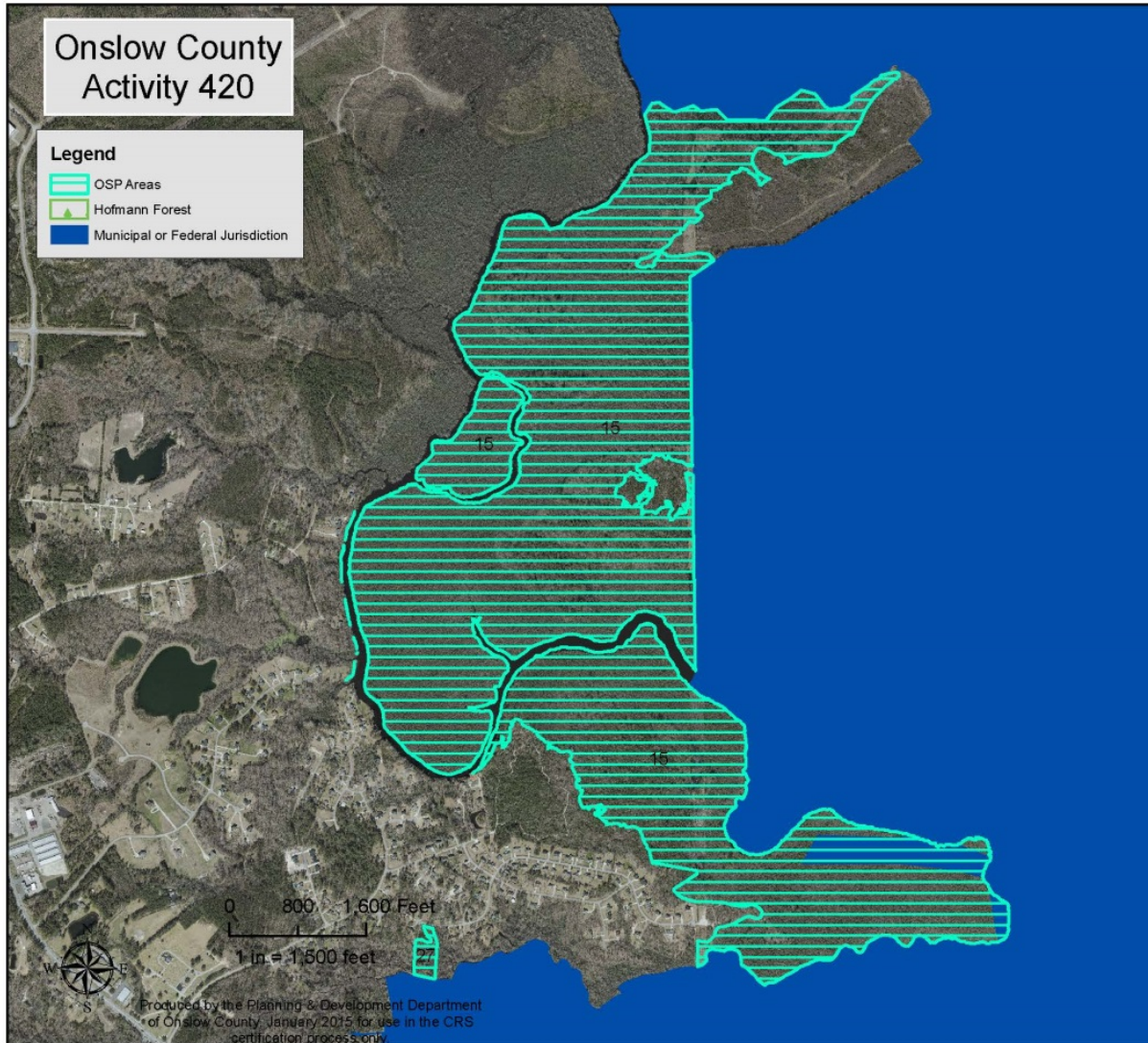


Key	Type	Description	Acres in SFHA
1	Conservation Zoning	Hammocks Beach State Park Area (less 0.62 acres impervious area)	1,437.10
2	Conservation Zoning	Conservation zoning area - Hubert - Iwybridge Drive	25.36
3	Easement	North Carolina Coastal Federation Easement	62.23
4	Park	County Park - Hubert Bypass	14.17
5	Easement	US Fish and Wildlife Service Easement	1.72
6	Conservation Zoning	Conservation Zoning - Hunters Creek	83.99
7	Parks	School - Morton Elementary School	1.21
8	Conservation Zoning	Conservation Zoning - Towne Pointe	21.84
9	Easement	NC Clean Water Management Trust Fund Easement	275.44
10	Easement	NC Clean Water Management Trust Fund Easement	56.62
11	State Land	NC Wildlife Resources Commission	748.56
12	Conservation Zoning	Conservation Zoning - Hofmann Forest	9,613.33
13	Conservation Zoning	Conservation Zoning - County Richlands Steed Park	73.25
14	Parks	Golf Course - Rock Creek	59.81
15	Conservation Zoning & Parks	Conservation Zoning - Oakhurst Nature Park	641.06
16	School	Blue Creek Elementary School	3.75
17	School	Southwest High School	5.09
18	School	Southwest Elementary School	19.57
19	Conservation Zoning	Conservation Zoning - Rutherford Way	29.42
20	State Land	Stones Creek Game Land	29.29
21	Conservation Zoning/State Land	Sandy Run Savanas State Natural Area and NCDOT mitigation land	309.45
22	Conservation Zoning/State Land	Conservation Zoning - Stones Creek Game Land	29.73
23	Owned by Conservation Entity	North Carolina Coastal Land Trust Preserve	6.01
24	Conservation Zoning	Conservation zoning - ICW Bridge	333.76
25	Parks	North Shore Golf Course	90.92
26	Conservation Zoning	Conservation Zoning - Along ICW	292.98
27	FEMA Buyouts	Hazard Mitigation Grant Program	34.54
<b>Total Area:</b>			<b>14,300.18</b>

Produced by the Planning & Development Department of Onslow County, January 2015 for use in the CRS certification process only



# 420 Open Space Preservation



## Onslow County Activity 420

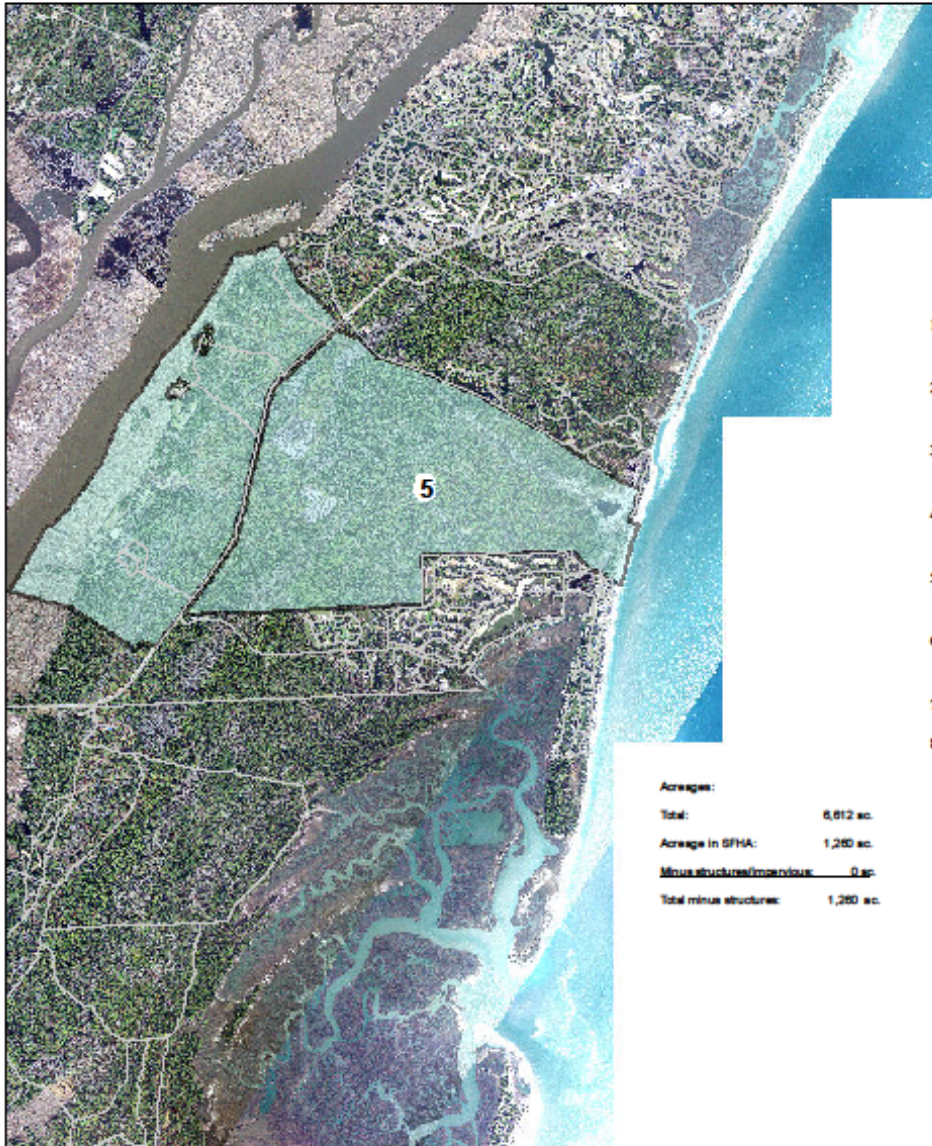
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# 420 Open Space Preservation



## 420 Open Space Preservation

1. Tom Yawkey Wildlife Refuge	19,476 acres
2. Hobcaw Barony Wildlife Refuge:	12,775 acres
3. Brookgreen Gardens:	1,161 acres
4. Santee Delta and Santee Coastal ReserveWMA:	6,800 acres
5. <b>Arcadia Plantation:</b>	1,260 acres
6. Huntington Beach State Park:	2,105 acres
7. Pawleys Island South End:	0.5 acres
8. Beach Area:	<b>157 acres</b>
<b>Total Area:</b>	<b>43,734.5 acres</b>

Acreages:

Total:	6,612 ac.
Acreage in SFHA:	1,260 ac.
Minus structures/improvements:	0 ac.
Total minus structures:	1,260 ac.

## Legend

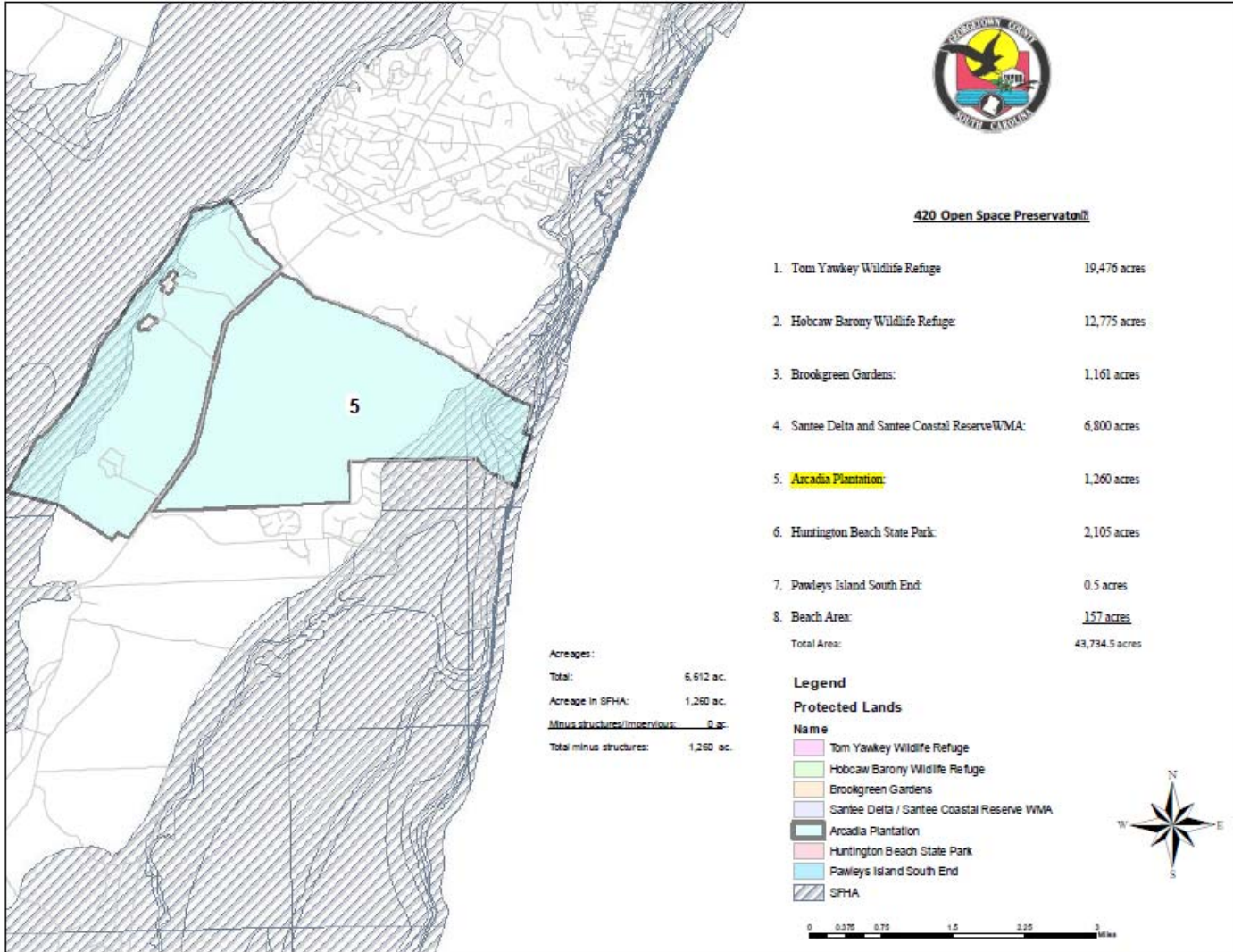
### Protected Lands

#### Name

	Tom Yawkey Wildlife Refuge
	Hobcaw Barony Wildlife Refuge
	Brookgreen Gardens
	Santee Delta / Santee Coastal Reserve WMA
	Arcadia Plantation
	Huntington Beach State Park
	Pawleys Island South End



# 420 Open Space Preservation







# 430 Higher Regulatory Standards

Consider Ordinance  
Updates when adopting  
New flood maps





# 501 Repetitive Loss Areas

## Repetitive Loss Worksheet

- a. Description of the cause(s) of repetitive flooding
- b. Map identifying repetitive loss AREA(S)
- c. Address list of all properties in the RL area(s) with insurable buildings on them
- d. The number of buildings in the repetitive loss area(s)



# 501 Repetitive Loss Areas

## Repetitive Loss Outreach Project

- e. Annual outreach project that
  - (a) Tells recipient of the flood hazard
  - (b) Explains property protection measures
  - (c) Covers sources of financial assistance
  - (d) Includes basic facts about flood insurance

Send to all properties in the rep loss AREAS

*(HINT – include all 6 topics for max credit for targeted outreach – 36 points)*



# 610 Flood Warning



**To receive any 610 credit the community must receive some credit for FTR - Flood Treat Recognition, EWD - Early Warning Dissemination, FRO - Flood Response Operations and CFP - Critical Facilities Planning**

- The community must have a description of its flood hazard (HMP)
  - There must be a flood inundation map – 3 levels (SLOSH)
  - There must be an adopted flood warning and response plan
- There must be one or more outreach projects on the warning and safety precautions
- There must be an annual exercise of the plan with a lessons-learned report (AAR)
- Must provide a list of critical facilities operational during a flood event with contact information



# 610 Flood Warning

## Prerequisite:

Outreach to residents and businesses on how they will be warned and safety measures they should take

- Outreach sent to everyone in community
- Outreach sent to everyone in SFHA
- PPI – designated appropriate approach



**Don't get  
swept away.**

### Flash Floods Kill!

Important information on flooding, flood insurance and flood control projects from the Clark County Regional Flood Control District.

CLARK COUNTY  
REGIONAL FLOOD CONTROL DISTRICT



### Flash Flood Safety Facts

Flash floods in Clark County most often result from high intensity, short duration storms, typically in middle to late summer. Although flooding has been experienced in every month of the year, May through September is considered flash flood season throughout Southern Nevada.

Localized storm activity can cause severe flooding in very limited areas. The desert's unique weather and soil conditions increase the chances for flooding, and unseen rainfall in the mountains may take hours or even days to reach our valley's washes or floodways.

The majority of flood-related deaths in Clark County have resulted from attempts to cross flooded wash areas or streets. Children have died in dry washes from collapsing dirt. Even walking through shallow fast-moving flood water can prove fatal. Flood waters are always dangerous and should always be avoided.

### Flash Floods Kill!

**F**lash floods can occur anywhere.  
**A**void flood-prone areas.  
**C**heck your policy – flood insurance is available to everyone.  
**T**urn around - NEVER drive through flooded areas!  
**S**tay away from dry washes, low areas, and moving water.



# QUESTIONS?

