City Council Staff Report

Subject: National Flood Insurance Program, Community Rating System Update

Author: Patrick A. Duhaney, City Manager

Department: Planning & Community Development

Date: September 11, 2026

Type of Item: Informational

Summary

The City of Virginia Beach has been designated as a Federal Emergency Management Agency (FEMA) Community Rating System (CRS) Class 6 Community effective October 1, 2026. Residents will receive a 20% discount on their flood insurance premiums. This is an increase from the previous Class 7 designation (15% discount) awarded in May 2019. Planning Department staff will be providing a briefing to discuss an overview of the CRS and the changes to the discount at the September 15, 2026 City Council meeting.

Background

The National Flood Insurance Program (NFIP) Community Rating System is a national, voluntary incentive program developed by the Federal Emergency Management Agency to recognize and encourage community floodplain management practices that exceed the minimum requirements of the NFIP. A Community's participation in the CRS allows property owners within the community who purchase NFIP flood insurance to realize a discount on their flood insurance premiums. The discount, which can range from 5% to 45%, is based on the various floodplain management activities implemented by a community that are designed to reduce and avoid flood damage to property, strengthen and support the insurance aspects of the NFIP, and foster comprehensive floodplain management.

The City of Virginia Beach joined the CRS program in May 2019 as a Class 7 Community, earning residents a 15% discount on their flood insurance premiums. As a result of the verification visit conducted by FEMA in November 2025, Virginia Beach will advance to a Class 6 Community effective October 1, 2026, earning residents a 20% discount on their flood insurance premiums.

The City of Virginia Beach earned new points in the categories of:

- Map Information Service: Points were earned for providing residents with flood zone determinations over the phone and via email.

- Flood Protection Information: Points were earned for information related to flood insurance, flood maps, and flood protection on the City's website.
- Drainage System Maintenance: Points were earned for inspecting and clearing channels and storage basins to prevent localized flooding.

The City of Virginia Beach increased points earned in 2019 for:

- Outreach Projects to help residents understand flooding and their flood risk.
- Hazard Disclosure to help prospective property buyers understand flood risk.
- Higher Regulatory Standards for development, including requiring elevating the finished floor of a structure to reduce flood risk.

Should you have any additional questions or concerns, please contact Deputy City Manager, Amanda Jarratt, at ajarratt@vbgov.com or Director of Planning & Community Development, Kathy Walsh, at kmwalsh@vbgov.com or 757-385-5802.

Attachment (1)

- Community Rating System Field Verification Findings Report

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

July 1, 2026

Mr. Patrick A. Duhaney
Virginia Beach City Manager
2401 Courthouse Drive
Virginia Beach, Virginia 23456

Dear Mr. Duhaney:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 5-year cycle verification. The field verification report is enclosed for your records.

Congratulations! The Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of Virginia Beach will increase to a Class 6 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 20 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after October 1, 2026. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 5-year cycle. In the interim, FEMA will periodically send the "NFIP/CRS Newsletter" and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region III Office, CRS Coordinator Bill Bradfield at william.b.bradfield@fema.dhs.gov.

Sincerely,

Shilpa Mulik

Shilpa Mulik, CRS Program Manager
Floodplain Management Division
Hazard Mitigation Directorate

Enclosure
cc: Ms. Whitney McNamara, CRS Coordinator

Federal Emergency Management Agency (FEMA)
National Flood Insurance Program's (NFIP)
Community Rating System (CRS)

CRS Cycle Verification Report

Prepared For:
City of Virginia Beach, Virginia

CID #515531

Report Date: June 24, 2026

Prepared By:
Insurance Services Office, Inc., a subsidiary of Verisk Analytics,
Contractor to the NFIP's Community Rating System

Introduction

The National Flood Insurance Program (NFIP) Community Rating System (CRS) is a national program developed by the Federal Emergency Management Agency (FEMA). The CRS was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities that exceed minimum NFIP standards. The CRS Program has been developed and maintained in accordance with the 1994 NFIP Reform Act. See Section 1315 of NFIP Act of 1968, as amended by P.L. 103-325, Sec. 541 in 1994.

A community's participation in the CRS allows property owners within the community who purchase NFIP flood insurance to realize a discount on their flood insurance. This discount is based on the classification received following a full verification of all Activities within the program implemented by the community. Discounts range from 5% to 45% and are available to all policyholders within the community. The discounts incentivize communities to maintain existing floodplain management efforts and implement new flood protection activities that help save lives and property when a flood occurs.

The Community Rating System (CRS)

The CRS consists of numerous Activities and elements as described in the Coordinator's Manual. Communities can earn credit through various floodplain management activities that reduce and avoid flood damage to insurable property, strengthen and support the insurance aspects of the NFIP, and foster comprehensive floodplain management. Communities must also meet specific prerequisites to earn higher classifications. The sum of the credit points earned under each Activity, along with the determination of prerequisites met, results in a classification and premium discount for each policyholder in the community. See Table 1 below.

Table 1. CRS Credit Points, Classes, and Premium Discounts

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

Determining a CRS Classification

A Verisk representative met with the City of Virginia Beach, Virginia on November 6, 2025, to fully evaluate the program and recommend the community's classification to FEMA for the next 5 years. All credit criteria and credits are assigned and described in the Coordinator's Manual. All required program actions and documentation in the Coordinator's Manual are collected and evaluated by Verisk representatives to produce a new point total, to verify that prerequisites are met, and determine the recommended CRS classification for the community. A final report is then provided to the community to document the evaluation and recommend the community's classification to FEMA. FEMA changes CRS classifications in the Flood Insurance Manual biannually. If FEMA concurs with Verisk's recommendation, the community will receive an official letter from FEMA confirming the classification and effective date.

A total of 2,173 credit points are verified which results in a recommendation that the community improve from a CRS Class 7 to a CRS Class 6. The community has met all Class 6 prerequisites. See Appendix A at the end of this report for a review of all class prerequisites.

Annual Requirements

Each year you will be required to recertify your classification confirming your community continues to implement the CRS program as credited. You will be notified 30 days prior to that date with detailed instructions. Please keep your CRS Coordinator and CEO contact information current with us. As a reminder, the following activity requirements must be performed annually:

Activity 310 – Permit List and Construction Certificates
Activity 320 – Publicity and Records of service (logs)
Activity 420 – Amendment(s) to your Zoning or Land Development Ordinance(s) that affect CRS credit (if applicable)
Activity 430 – Amendment(s) to your Floodplain Development Ordinance(s) that affect CRS credit (if applicable)
Activity 502 – Annual Rep Loss outreach letter to all Rep Loss Areas
Activity 510 – Floodplain Management Plan Annual Progress Report
Activity 540 – One inspection and maintenance report for natural drainage system (open channels)

CRS SCORING SUMMARY

Community: City of Virginia Beach, Virginia

CID: 515531

CRS Activity	Previous Report Date 2018 Verification	Current Report Date 2025 Verification
310 - Elevation Certificates	38	38
320 - Map Information Service	0	90
330 - Outreach Projects	42	105
340 - Hazard Disclosure	5	15
350 - Flood Protection Information	0	56
360 - Flood Protection Assistance	0	0
370 - Flood Insurance Promotion	0	0
	Base x CGA*	Base x CGA*
410 - Floodplain Mapping	0 x 1.00 = 0	0 x 1.03 = 0
420 - Open Space Preservation	673 x 1.00 = 673	678 x 1.03 = 698
430 - Higher Regulatory Standards	295 x 1.00 = 295	431 x 1.03 = 444
440 - Flood Data Maintenance	151 x 1.00 = 151	141 x 1.03 = 145
450 - Stormwater Management	30 x 1.00 = 30	30 x 1.03 = 31
510 - Floodplain Management Planning	300	304
520 - Acquisition and Relocation	0	0
530 - Flood Protection	0	0
540 - Drainage System Maintenance	0	247
610 - Flood Warning Program	0	0
620 - Levees	0	0
630 - Dams	0	0
Total CRS Credit:	**1534**	**2173**
Classification:	**7**	**6**

***** The 400 Series is affected by the County Growth Adjustment (CGA) for a community. The CRS multiplies the base score of Activity by the growth rate (CGA value) to achieve the total Activity score. See Activity 710 in the Coordinator's Manual for further explanation.*

Understanding the color-coding in this Section:

	Activity score increased from previous verification.
	Element score increased from previous verification.
	Activity score decreased from previous verification.
	Element score decreased from previous verification.

NFIP/CRS

CRS Detailed Scoring & Verification Results

SECTION 230: PROGRAM DATA TABLE	Previous Values (2018)	Current Values (2025)	Explanation
Buildings in the SFHA (bSF):	**9598**	**9586**	
Area of Special Flood Hazard Area (aSFHA):	**35696**	**35696**	
Area of regulated floodplain (aRF):		**17848**	Hydraulic Grade Line used to establish BFE
Effective FIRM Date	**1/16/2015**	**1/16/2015**	

300 Series: Public Information Activities

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
310: ELEVATION CERTIFICATES	**38**	**38**	
a. Construction certificate management procedures (CCMP) - having written procedures that document how a community collects, reviews, corrects, maintains and makes CCs available to inquirers. [Class 9 prerequisite]	38.00	38.00	
b. Maintaining elevation certificates for post-FIRM buildings (ECPO) - maintaining ECs on buildings built before the date of CRS application but after the initial date of the FIRM			
c. Maintaining elevation certificates for pre-FIRM buildings (ECPR) - maintaining ECs on buildings built before the initial date of the FIRM			

320: MAP INFORMATION		**90**	
a. Basic FIRM information (MI 1) - basic information found on a FIRM that is needed to accurately rate a flood insurance policy		30.00	
b. Additional FIRM information (MI 2) - providing information that is shown on most FIRMs, such as protected coastal barriers, floodways, or lines demarcating wave action		20.00	
c. Problems not shown on the FIRM (MI 3) - providing information about flood problems other than those shown on the FIRM		20.00	
d. Flood depth data (MI 4) - providing information about flood depths			
e. Special flood-related hazards (MI 5) - providing information about special flood-related hazards, such as erosion, ice jams, or tsunamis			
f. Historical flood information (MI 6) - providing information about past flooding at or near the site in question		20.00	
g. Natural floodplain functions (MI 7) - providing information about areas that should be protected because of their natural floodplain functions			

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
330: OUTREACH PROGRAMS	**42**	**105**	
a. Outreach projects (OP) - designing and carrying out public outreach projects; credit may be increased if there is a PPI	42.00	105.00	
b. Flood response preparations (FRP) - having a pre-flood plan for public information activities ready for the next flood; may be increased by the PPI multiplier			
c. Program for public information (PPI) - projects that are designed and implemented as part of an overall public information program			
d. Stakeholder delivery (STK) - having information disseminated by people or groups from outside the local government (credit added to OP)			
340: HAZARD DISCLOSURE	**5**	**15**	
a. Disclosure of flood hazard (DFH) - if real estate agents notify potential SFHA buyers about the flood hazard and the flood insurance purchase requirement			
b. Other disclosure requirements (ODR) - each method of flood hazard disclosure required by law	5.00	15.00	
c. Real estate agents' brochure (REB) - if real estate agents are providing handouts that advise potential buyers to investigate the flood hazard for a property			
d. Disclosure of other hazards (DOH) - if the notice to prospective buyers includes disclosure of other flood-related hazards, such as erosion, subsidence, or wetlands			
350: FLOOD PROTECTION INFORMATION		**56**	
a. Flood protection library (LIB) - having FEMA publications on flood protection topics housed in the public library		9.00	
b. Locally pertinent documents (LPD) - having additional references on the community's flood problem or local/state floodplain management programs in the public library		8.00	
c. Flood protection website (WEB1) - providing flood protection information via the community's website		29.00	
c. WEB2 - posting real-time gage information on the community website		10.00	
c. WEB3 - posting Elevation Certificates on the community's website			
360: FLOOD PROTECTION ASSISTANCE			
a. Property protection advice (PPA) - providing one-on-one advice about property protection (i.e., retrofitting techniques and drainage improvements)			
b. Protection advice provided after a site visit (PPV) - if the property protection advisor makes a site visit before providing the advice			
c. Financial assistance advice (FAA) - providing advice on financial assistance programs that may be available			
d. Advisor training (TNG) - if the person providing the advice has graduated from the EMI courses on retrofitting or grants programs			

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
370: FLOOD INSURANCE PROMOTION			
a. Flood insurance coverage assessment (FIA) - assessing the community's current level of coverage and identifying shortcomings			
b. Coverage improvement plan (CP) - a plan prepared by a committee that has representation from local insurance agents and lenders			
c. Coverage improvement plan implementation (CPI) - implementing the projects in the Coverage Improvement Plan			
d. Technical assistance (TA) - providing advice about flood insurance			
e. Flood insurance brochure (FIB) - providing flood insurance info with building permits or other direct distribution			
f. Flood insurance meeting (FIM) - community town hall meeting or open house to promote flood insurance			
g. State-required continuing education (SCE) - state requirement for continuing education on flood insurance for insurance agents			

400 Series: Mapping and Regulations

**** The ultimate credit for Activities in this Series is affected by the County Growth Adjustment (CGA) for a community. The CRS multiplies the base credit of each Activity by the growth rate (CGA value) to achieve the total Activity score. Only the base credit for each Activity is shown in this Section. The CGA multiplier is added to these base scores on the "Scoring Summary" page.***

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
410: ADDITIONAL FLOOD DATA			
a. New study (NS) - new flood studies that produce base flood elevations or floodways			
b. Leverage (LEV) - points for NS are multiplied by a ratio that reflects how much of the study was financed by non-FEMA funds			
c. State review (SR) - flood studies reviewed and approved by a state or regional agency			
d. Higher study standards (HSS) - if the new study was done to one or more standards that exceed the FEMA mapping criteria			
e. More restrictive floodway standard (FWS) - based on the allowable floodway surcharge used in the study			
f. Floodplain mapping of special flood-related hazards (MAPSH) - if the community maps and regulates coastal erosion or tsunami hazard areas			

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
420: OPEN SPACE PRESERVATION	**673**	**678**	
a. Open space preservation (OSP) - keeping land vacant through ownership or regulations (a signed statement that land will be free from buildings, fill, or other encroachment to flood flows)	594.50	594.50	
b. Deed restrictions (DR) - legal restrictions that ensure that parcels credited for OSP will never be developed (language attached to the deed such as buyout properties from FEMA mitigation grant programs)	6.00	6.00	
c. (1) Natural functions open space (NFOS1) - parcels credited under OSP that are preserved in or restored to their undeveloped natural state.	36.10	36.10	
c. (2) Natural functions open space (NFOS2) - parcels credited under NFOS1 designated in a natural floodplain functions plan.			
c. (3) Natural functions open space (NFOS3) - parcels credited under NFOS1 designated as critical habitat for threatened or endangered species.		4.50	
c. (4) Natural functions open space (NFOS4) - parcels credited under NFOS1 also in a designated open space corridor.			
d. Special flood-related hazards open space (SHOS) - parcels credited under OSP are subject to one of the special flood-related hazards (e.g., coastal erosion) or if areas of special flood-related hazard are covered by low-density zoning regulations			
e. Coastal erosion open space (CEOS) - if the OSP-credited parcels are subject to coastal erosion			
f. Open space incentives (OSI) - local requirements and incentives that keep flood-prone portions of new development open (e.g., planned unit developments, cluster development, greenway and setback rules, transfers of development rights, etc.)	35.90	36.55	
g. Low density zoning (LZ) - zoning districts that require lot sizes of 5 acres or larger			
h. Natural shoreline protection (NSP) - programs that protect natural channels and shorelines (setbacks or buffers, programs that restore channels or shorelines to their approximate natural state)			

430: HIGHER REGULATORY STANDARDS	**295**	**431**	
a. Development limitations (DL) - prohibiting fill, buildings, and/or outdoor storage of materials (compensatory storage instead of fill, prohibition of hazardous materials)	76.70	48.10	Impact Adjustment effects credit outcome.
b. Freeboard (FRB) - elevation of the lowest floor of the building or to the elevation to which a non-residential building is dry-floodproofed including all utilities, ductwork, and attached garages	110.63	204.40	
c. Foundation protection (FDN) - engineered foundations			
d. Cumulative substantial improvements (CSI) - counting improvements cumulatively			
e. Lower substantial improvements (LSI) - a substantial improvement threshold lower than 50%			

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
430: HIGHER REGULATORY STANDARDS (Cont.)			
f. Protection of critical facilities (PCF) - protecting facilities that are critical to the community			
g. Enclosure limits (ENL) - limiting enclosures below the base flood elevation			
h. Building Code (BC1 and BC2) - adopting and enforcing the International Code Series & BCEGS Rating	50.00	68.00	
i. Local drainage protection (LDP) - ensuring new buildings are protected from shallow flooding	10.00	80.00	
j. Manufactured home parks (MHP) - removing elevation exemption for manufactured homes placed in existing manufactured home parks	15.00		Adequate documentation not provided this verification.
k. Coastal A zones (CAZ) - enforcing V-zone rules inland from the V-zone boundary			
l. Special flood-related hazards regulations (SHR) - enforcing appropriate construction standards in areas subject to a special flood-related hazard			
m. Tsunami hazard regulations (TSR) - enforcing appropriate construction standards in areas subject to a tsunami			
n. Coastal erosion hazard regulations (CER) - enforcing appropriate construction standards and setbacks in areas subject to significant coastal erosion			
o. Other higher standards (OHS) - other regulations			
p. State-mandated regulatory standards (SMS) - if a regulatory standard is required by the state	8.00	0.00	This credit was removed from CRS in the 2021 Addendum.
q. Regulations administration (RA) - having trained staff and administrative procedures that meet specified standards	25.00	30.00	

440: FLOOD DATA MAINTENANCE	**151**	**141**	
a. Additional map data (AMD) - implementing digital or paper systems that improve access, quality, and/or ease of updating flood data within the community	134.00	124.00	Credit reflects documentation provided for the activity
b. FIRM maintenance (FM) - maintaining copies of all FIRMs that have been issued for the community			
c. Benchmark maintenance (BMM) - a program that maintains benchmarks so surveyors can find them and can depend on them to be accurate	17.28	17.28	
d. Erosion data maintenance (EDM) - maintaining coastal erosion data			

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
450: STORMWATER MANAGEMENT	**30**	**30**	
a. Stormwater management regulations (SMR) - regulating development on a case-by-case basis to ensure that the peak flow of stormwater runoff from each site will not exceed the pre-development runoff			
b. Watershed master plan (WMP) - regulating development according to a watershed management master plan (8 sub-elements)			
c. Erosion and sedimentation control regulations (ESC) - regulations to minimize erosion from land disturbed due to construction	10.00	10.00	
d. Water quality regulations (WQ) - regulations that improve the quality of stormwater runoff	20.00	20.00	

500 Series: Flood Damage Reduction Activities

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
501: REPETITIVE LOSS LIST [CLASS 9 PREREQUISITE]			
Category A = 0 RL			
Category B = 1-49 RLs - Describe RL problem, map of RL areas, list of improved properties (AW-501s), annual outreach project to RL properties			
Category C = 50 or more RLs - All of Category B requirements plus a 510 FMP or 510 RLAA	C	C	
510: FLOODPLAIN MANAGEMENT PLANNING	**300**	**304**	
a. Floodplain management planning (FMP) - a community-wide floodplain management plan that follows a 10-step planning process (also credits HMAPs)	300.00	304.00	
b. Repetitive loss area analysis (RLAA) - a detailed mitigation plan for a repetitive loss area			
c. (2) Natural floodplain functions plan (NFP1) - adopting plans that protect natural floodplain habitats for the entire SFHA			
c. (3) Natural floodplain functions plan (NFP2) - adopting plans that protect natural floodplain habitats but do not address the entire SFHA			
c. (4) Floodplain species assessment (FSA) – an assessment of all threatened and endangered species everywhere within the community			
c. (5) Floodplain species plan (FSP) - adopting a plan that protects one or more threatened and endangered species within a community			
d. Substantial damage management plan (SDP) - a community plan to prepare for substantial damage estimates and determinations after a flood			

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
520: ACQUISITION AND RELOCATION			
a. Buildings acquired or relocated (bAR) - from the regulatory floodplain			
b. Buildings on the repetitive loss list (bRL) - that have been acquired or relocated			
c. Severe repetitive loss properties (bSRL) - that have been acquired or relocated			
d. Critical facilities (bCF) - that have been acquired or relocated			
e. Buildings located in the V zone or coastal A zone (bVZ) - that have been acquired or relocated			
530: FLOOD PROTECTION			
a. Flood protection project technique used (TU_) - retrofitting technique or structural flood control technique			
b. Flood protection improvement (FPI) - the difference between the level of flood protection provided before and after the project			
c. Protected buildings (PB) - value of TU is multiplied by the value of FPI for each building and used in the credit calculation			
540: DRAINAGE SYSTEM MAINTENANCE		**247**	
a. Channel debris removal (CDR) - inspecting public and private drainage systems and removing debris as appropriate		112.00	
b. Problem site maintenance (PSM) - paying special attention to known problem sites, such as those needing more frequent inspections		50.00	
c. Capital improvement program (CIP) - having a capital improvement program that corrects drainage problems		70.00	
d. Stream dumping regulations (SDR) - if the community has and publicizes regulations prohibiting dumping in streams and ditches		15.00	
e. Storage basin maintenance (SBM) - annually inspecting public and private storage basins and performing the required maintenance			

600 Series: Warning and Response

ACTIVITY	Previous Credit (2018)	Current Credit (2025)	Verification Detail
610: FLOOD WARNING PROGRAM			
a. Flood threat recognition system (FTR) - a system that predicts flood elevations and arrival times at specific locations within the community			
b. Emergency warning dissemination (EWD) - disseminating flood warnings to the public			
c. Flood response operations (FRO) - implementation of specific tasks to reduce or prevent threats to health, safety, and property			
d. Critical facilities planning (CFP) - coordinating flood warning and response activities with operators of critical facilities			
e. StormReady community (SRC) - designation by the National Weather Service as a StormReady community			
f. TsunamiReady community (TRC) - designation by the National Weather Service as a TsunamiReady community			
620: LEVEES			
a. Levee maintenance (LM) - if the levee system is maintained and operated according to a written maintenance plan (no credit for levees recognized on the FIRM)			
b. Levee failure threat recognition system (LFR) - having a system to advise the emergency manager when there is a threat of levee's failure or overtopping			
c. Levee failure warning (LFW) - disseminating the warning to the public			
d. Levee failure response operations (LFO) - response actions to be undertaken to reduce or prevent threats to health, safety, and property			
e. Levee failure critical facilities planning (LCF) - coordination of actions with operators of critical facilities			
630: DAMS			
a. State dam safety program (SDS) - credit for the state's program			
b. Dam failure threat recognition system (DFR) - having a system to advise the emergency manager when there is a threat of a dam failure			
c. Dam failure warning (DFW) - disseminating the warning to the public			
d. Dam failure response operations (DFO) - planning and practicing specific tasks to be undertaken to reduce or prevent threats to health, safety, and property			
e. Dam failure critical facilities planning (DCF) - coordination of dam failure warning and response activities with operators of critical facilities			
710: COUNTY GROWTH ADJUSTMENT (CGA)	**1.00**	**1.03**	

See CRS Scoring Summary for totals with CGA applied.

APPENDIX A

All CRS Classifications require the community to demonstrate they have met the prerequisites set forth in the Coordinator's Manual for all classifications leading up to and including the one in which the community has the adequate number of points to achieve. The tables below present the prerequisites met for each class and the prerequisites that were not met (if applicable).

Eligible Class: 6

Total Credit: 2,173

Class Prerequisites

Prerequisite**	Credit	Met
211.a. Class 9 Prerequisites		
Enough points to warrant the Class (500+)		Yes
Regular Phase of the NFIP for at least one year.		Yes
Pass Community Assistance Visit within previous 12 months		Yes
Activity 310 Elevation Certificates		
Maintain all required floodplain-related construction certificates		Yes
≥ 90% accuracy on construction certificates during annual review		Yes
Credit for construction certificate management procedures (CCMP)	38.00	Yes
If one or more rep loss properties, actions set in Sections 501-504 are met		Yes
All flood insurance policies on community owned properties are maintained		Yes
Coastal Communities		
Community agreed to show any draft LiMWAs on the final FIRM, if applicable.		Yes

211.b. Class 8 Prerequisites		
Enough points to warrant the Class (1,000+)		Yes
Activity 430 Higher Regulatory Standards		
Adopt and enforce 1ft freeboard for all residential buildings in the SFHA		Yes

211.c. Class 6 Prerequisites		
Enough points to warrant the Class (2,000+)		Yes
BCEGS of 5/5 or better		Yes

211.d. Class 4 Prerequisites		
Enough points to warrant the Class (3,000+)		No
BCEGS of 4/4 or better		Yes
Activity 430 Higher Regulatory Standards		
1ft Freeboard throughout the SFHA		Yes
≥ 700 pts. in all other 430 elements, including 422.a., f., and g. in 420 Open Space Preservation (after to imp. adj.)	1062	Yes
430—Development limitations (DL),	48.10	
430—Freeboard (FRB),	204.40	
430—Cumulative substantial improvements (CSI),	0.00	
430—Lower substantial improvements (LSI),	0.00	

Activity 430 Higher Regulatory Standards – (cont.')		
430—Protection of critical facilities (PCF),	0.00	
430—Enclosure limits (ENL),	0.00	
430—Building codes (BC),	68.00	
430—Local drainage protection (LDP),	80.00	
430—Manufactured home parks (MHP),	0.00	
430—Coastal A Zones (CAZ),	0.00	
430—Special flood-related hazards regulations (SHR),	0.00	
430—Other higher standards (OHS),	0.00	
430—Regulations administration (RA),	30.00	
420—Open space preservation (OSP),	594.50	
420—Open space incentives (OSI),	36.55	
420—Low-density zoning (LZ).	0.00	
Activity 450 Watershed Master Plan (WMP)		
Adopt a Watershed Management Plan		No
90 pts. for meeting all WMP prerequisites	0.00	No
30 pts. for 452.b.2 (managing all storms up to & including 100-yr. event)	0.00	No
rWMP = 0.5 or greater (or show that WMP covers watersheds that comprise at least 50% of its growth)	0.00	No
Activity 510 Floodplain Management Plan (FMP)		
Adopt a Floodplain Management Plan		Yes
≥ 50% of the maximum credit under Activity 510 after imp. adj. (≥ 191 pts.)	304.00	Yes
≥ 50% of available pts. in Planning Step 2 (≥ 60 pts.)	120.00	Yes
≥ 50% of available pts. in Planning Step 5 (≥ 26 pts.)	30.00	Yes
≥ 50% of available pts. in Planning Step 8 (≥ 30 pts.)	50.00	Yes
Natural Floodplain Functions		
At least 100 pts. (after impact adjustment) from one or a combination of the following elements:	133	Yes
420 – Natural functions open space (NFOS)	40.60	
420 – Natural shoreline protection (NSP)	0.00	
430 – Prohibition of fill (DL1)	48.10	
440 – Additional map data natural functions layer (AMD12)	14.00	
450 – Managing the volume of stormwater runoff (SMR – DS)	0.00	
450 – Low impact development (LID)	0.00	
450 – Watershed management plan (WMP), Credit point items 3, 5, 6 and 7	0.00	
450 – Erosion and Sediment Control (ESC)	10.00	
450 – Water Quality (WQ)	20.00	
510 – Natural floodplain functions plan (NFP)	0.00	
Life Safety Measures		
610 – obtain some credit under this Activity	0	No
620 – meet prerequisite 621.b(2) [map of all areas protected by levees]		No
630 – meet prerequisite 631.b(1) [map of all areas flooded by the failure of a high hazard dam and critical facilities that would be flooded.]		No

211.e. Class 1 Prerequisites		
Enough points to warrant the Class (4,500+)		No
Pass Community Assistance Visit within previous 12 months		Yes
Activity 370 Promotion of Flood Insurance		
≥ 50% of the buildings in the SFHA covered by a flood insurance policy OR		No
≥ 50% of the maximum credit under Activity 370. (≥ 110 pts.)	0	No
"No Adverse Impact" - All Communities		
≥ 150 pts. in 422.e. Open Space Incentives & 432.a. Development Limitations	85	No
Credit for protecting critical facilties, as defined in section 432.f.	0.00	No
Credit in Activity 410 and 430 for all special flood-related hazards identified in community's floodplain management plan.		No
"No Adverse Impact" - Riverine Communities		
rWMP = 0.75 or greater (or show that WMP covers watersheds that comprise at least 75% of its growth)	0.00	No
Use fully developed hydrology flood mapping as credited in section 412.d.		No
"No Adverse Impact" - Coastal Communities		
Credit for regulating coastal A Zones under CAZ in section 432.k.	0.00	No
Use fully developed hydrology flood mapping as credited in section 412.d.; this includes appropriate tailwater elevations.		No
Credit in Coastal Erosion Hazards in section 432.n.	0.00	No
Section 501 Repetive Loss List		
≥ 25% of repetitive losses have been mitigated.		No
Must have a multi-hazard mitigation plan approved by FEMA.		No
Natural Floodplain Functions		
At least 150 pts. (after impact adjustment) from one or a combination of the following elements:	133	No
420 – Natural functions open space (NFOS)	40.60	
420 – Natural shoreline protection (NSP)	0.00	
430 – Prohibition of fill (DL1)	48.10	
440 – Additional map data natural functions layer (AMD12)	14.00	
450 – Managing the volume of stormwater runoff (SMR – DS)	0.00	
450 – Low impact development (LID)	0.00	
450 – Watershed management plan (WMP), Credit point items 3, 5, 6 and 7	0.00	
450 – Erosion and Sediment Control (ESC)	10.00	
450 – Water Quality (WQ)	20.00	
510 – Natural floodplain functions plan (NFP)	0.00	
Life Safety Measures		
620 – obtain some credit under elements in this Activity	0	No
630 – obtain some credit under all elements in this Activity (excluding SDS)	0	No

** The community may propose alternative approaches to these prerequisites that are more appropriate for local conditions.

Comments: