

- (iii) The community must receive credit for regulating new development in areas subject to erosion under CER in Section 432CE.a in *Coastal Erosion Hazard: A Special Flood-related Hazards Supplement to the CRS Coordinator's Manual* (or demonstrate that it does not have a coastal erosion problem).
- (5) Have a commitment to mitigate its repetitive loss problem as well as problems caused by other natural hazards.
 - (a) Section 501 (Repetitive Loss List): The community must demonstrate that at least 25% of the properties on its current FEMA repetitive loss list have been protected from damage from repetitive flooding through acquisition, retrofitting, or structural flood control projects.
 - (b) Activity 510 (Floodplain Management Planning): The community must have a multi-hazard mitigation plan that has been approved by FEMA as meeting all of the requirements outlined under 44 CFR §201.6.
- (6) Protect natural floodplain functions. This is demonstrated by having a total credit of at least 150 points (after the impact adjustment) from one or a combination of the elements listed under the Class 4 prerequisite in Section 211.c(4).
- (7) Have a program to address the threat to life safety that flooding poses to the residents of the community. This is demonstrated by receiving the following credits:
 - (a) The community must obtain some credit under all the elements in Activity 620 (Levees) for all levees mapped and identified in the inventory prepared for the Class 4 prerequisite in Section 211.c(5)(b).
 - (b) The community must obtain some credit under all the local elements in Activity 630 (Dams) for all areas mapped and identified as subject to dam failure flooding in the inventory prepared for the Class 4 prerequisite in Section 211.c(5)(c). The credit for the state's program (SDS) is not counted toward this prerequisite.

In accordance with Section 113.d, the community may propose alternative approaches to these prerequisites that are more appropriate for local conditions.

212 Application Procedures

212.a. Application Request

Application for a CRS classification is voluntary. A community can request a CRS classification at any time.

A community can request a CRS classification for any activities and elements, provided that

- The credit points add up to at least 500 points, enough to become a Class 9; and
- The community can meet all of the Class 9 prerequisites (Section 211.a).

The following documentation is needed to request a CRS classification. Both items can be submitted digitally to NFIPCRS@ISO.com (letters needing signatures should be scanned and sent as PDF files).

- (1) A letter of interest sent to the FEMA Regional Office that
- States that the community is interested in joining the CRS,
 - Designates the community’s CRS Coordinator,
 - States that the community will cooperate with the verification process, and
 - States that the community understands that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community and verify the creditable activities.

The letter is signed by the community’s CEO and is sent to the FEMA Regional Office. Copies of the letter are also sent to the State NFIP Coordinator and the Insurance Services Office, Inc. (ISO).

Example language can be obtained from the ISO/CRS Specialist for the community’s area. An example letter is included in the “Community Rating System (CRS) Application Letter of Interest and CRS Quick Check,” available at www.CRSresources.org/200.

- (2) Documentation showing that the community is implementing activities that warrant at least 500 points. This can be done by using the CRS Quick Check, available at www.CRSresources.org/200, a state-specific equivalent recommended by the ISO/CRS Specialist, or another method that itemizes each creditable element and the expected credit points based on the *Coordinator’s Manual* in effect at the time.

If the community’s submittal is complete and shows that 500 or more credit points are likely, the ISO/CRS Specialist will contact the FEMA Regional Office for approval to conduct an initial verification visit with the community. This is only approval for ISO to commence the application process. As described in Section 211.a (2), communities must meet the minimum standards of the NFIP as determined by a Community Assistance Visit conducted by FEMA within six months of the verification visit. Therefore, the Regional Office (or State NFIP Coordinator) may opt to conduct the Community Assistance Visit before giving approval for the verification visit.

CRS People

Chief executive officer (CEO)—The official who is charged with the authority to implement and administer laws, ordinances, and regulations for the community. The CEO may be a mayor, city or county manager, or chair of a county board.

CRS Coordinator—The local official designated by the CEO to coordinate the community’s CRS activities. The CRS Coordinator is the community’s point of contact for verification and recertification.

ISO/CRS Specialist—An employee of Insurance Services Office, Inc. (ISO). ISO is under contract with FEMA to conduct field work for the Community Rating System. The ISO/CRS Specialist is the community’s main contact with the program. The names and territories of the Specialists can be found at www.CRSresources.org/100.

When approval is received, the ISO/CRS Specialist will contact the community to schedule the initial verification visit. At the visit, the CRS is explained and each activity likely to receive credit is reviewed. The conduct of the verification visit is explained in Section 230.

212.b. Application Documentation

The ISO/CRS Specialist schedules the initial verification visit to review the community's programs and activities. The ISO/CRS Specialist collects the needed materials from community staff. Before the materials can be processed, the ISO/CRS Specialist must have the following five items. Some of the documentation can be provided digitally.

- (1) Correspondence from the FEMA Regional Office stating that the community is in full compliance with the minimum requirements of the NFIP (see Section 211.a(2)).
- (2) The CRS Program Data Table, with lines 6 and 13 completed (see Figure 210-2). The CRS Program Data Table is the second page of the "CC-213 Recertification" form. The CRS Community Certifications are included in Appendix E and also are available at www.CRSresources.org/200. For a community's initial application to the CRS, only the second page of the CC-213 Recertification is required (page CC-213-2).
- (3) Documentation for each element for which credit is desired. Sections 310–630 have documentation sections that itemize what is needed. The ISO/CRS Specialist reviews these with the community during the visit and collects what is needed. Section 231 reviews how documentation should be provided by the community.
- (4) A certification signed by the community's CEO that says

I hereby certify that _____ [community name] is implementing the following activities (check the ones that apply). We will continue to implement these activities and will advise FEMA if any of them are not being conducted in accordance with this certification. We will cooperate with the ISO/CRS Specialist's verification visit and will submit the documentation and annual recertification needed to validate our program.

The certification is included in the "CC-230 Verification Certification" form, which is the verification cover page provided by the ISO/CRS Specialist. The CRS Community Certifications are included in Appendix E and are available at www.CRSresources.org/200. Figure 230-1 shows a sample CC-231. The community may propose alternative language.

- (5) A certification signed by the community's CEO that says

I hereby certify that to the best of my knowledge and belief, we are maintaining in force all flood insurance policies that have been required of us as a condition of federal financial assistance for insurable buildings owned by us and located in the Special Flood Hazard Area shown on our Flood Insurance Rate Map. I further understand that disaster assistance for any community-owned building located in the Special Flood Hazard Area is reduced by the amount of NFIP flood insurance coverage (structural and contents)

that a community should be carrying on the building, regardless of whether the community is carrying a policy.

The flood insurance prerequisite is explained in more detail in Figure 210-1. The certification is included in a cover sheet provided by the ISO/CRS Specialist. This certification is also included in the “CC-230 Verification Certification” form. The community may propose alternative language.

212.c. Verification Processing

After the verification visit is done and all needed documentation has been received, the ISO/CRS Specialist produces a verification report. FEMA and ISO need several months to review, double check, and confirm the ISO/CRS Specialist’s verification report. FEMA makes the final decision on the community’s credit and classification.

Once FEMA confirms the community’s classification, it must give the insurance companies a four-month advance notice, so they can advise their agents of the rating change before policies are renewed. Therefore, a community’s classification will take effect on the May 1 or October 1 about 8–12 months after the verification visit.

212.d. Reinstating Previous CRS Communities

If a CRS community retrograded to a Class 10 for whatever reason, it may apply to be reclassified as a Class 9 or better community. Such a community must submit a complete new application according to the *Coordinator’s Manual* currently in effect. It may not submit a modification or documentation just to correct the problem activities.

213 Recertification

Each year, a community must recertify that it is continuing to meet the prerequisites for its class and to implement the activities for which it has earned credit. Each August, the ISO/CRS Specialist sends the community a list of its credited activities. The community must note whether it is still implementing each item on the list. The community’s recertification package can be submitted digitally to the ISO/CRS Specialist (documents needing signatures, such as CC-213 Recertification, should be scanned and sent as PDF files).

As noted in their credit documentation sections, some activities have additional requirements that must be submitted with the annual recertification. These are also noted on the list that is sent to the community. Examples of additional documentation are a copy of an annual report or a copy of an outreach project sent out during the previous year.