

CRS UNIFORM MINIMUM CREDIT WASHINGTON

SUMMARY

The Community Rating System (CRS) provides Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management and have proven effective in reducing flood damage.

The following table summarizes UMC credit available to all communities. It also includes possible additional credit available for selected areas or state activities and creditable state model ordinance provisions. Insurance Services Office (ISO)/CRS Specialists and the communities need to determine which possible additional credits apply to their area. These UMCs do not necessarily apply to Tribal Nations.

The range of credit available to communities within the state is shown below, followed by an explanation of each activity. The credit is based on the 2013 *CRS Coordinator's Manual*.

Uniform Minimum Credit		
Activity	Element	Credit
Uniform Minimum Credit		
340	Other Disclosure Requirements (ODR)	10
430	State-mandated Standards (SMS)	5
450	Erosion and Sediment Control (ESC)	30
450	Water Quality (WQ)	20
	Total	65
Possible Additional Credit		
340	Disclosure of Other Hazards (DOH) & (DFH)	33
410	Cooperating Technical Partner (CTP1)	10
410	Cooperating Technical Partner (CTP2)	10% increase
430	Building Codes (BC)	45
430	Local Drainage Protection (LDP)	10
430	State-mandated Standards (SMS)	20
450	Stormwater Management Regulations (SMR)	260
450	Watershed Master Plan (WMP) - SMP	185
630	State Dam Safety (SDS)	0 - 45
	Total	563 - 608 +

Credit for activities in the 400 series can increase based on the Community Growth Adjustment. The CRS requires participating communities to maintain elevation certificates, which provide an additional 38 points. Five hundred points are needed for Class 9.

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Activity 340. Flood Hazard Disclosure

Other Disclosure Requirements (ODR) - 10 points are awarded for the requirement that sellers disclose whether property is in a flood plain or wetland and has ever flooded. The requirement covers improved and unimproved property.

Legislation signed by the Governor on May 15, 2009 requires disclosures for both unimproved and improved residential real property and changes the content of the disclosure requirement for sale of unimproved residential real property. Provisions became effective July 26, 2009.

Legal basis: Washington Revised Code 64.06.015 at <http://apps.leg.wa.gov/RCW/default.aspx?cite=64.06&full=true#64.06.020>.

Annual UMC verification: ISO/CRS Specialists will verify that the regulations are still in effect.

Activity 430. Higher Regulatory Standards

State-mandated Standards (SMS) - 5 points are awarded for state-mandated regulatory standards. Credit equals 0.10 times the sum of credit points for floodplain management regulatory standards. Total SMS is limited to 20 points.

State-mandated Standards		
Activity	Element	Credit
450	Erosion and Sediment Control (ESC)	30
450	Water Quality (WQ)	20
	Total	50
	x 0.1	5.0

Source: Section 432.n of the *CRS Coordinator's Manual*.

Activity 450. Stormwater Management Regulations

Erosion and Sediment Control (ESC) - 30 points are given for erosion and sediment control regulations based on the State of Washington's Clean Water Program as described in the *Stormwater Management Manual for Western Washington (SMMWW)* dated August 2012, and the *Stormwater Management Manual for Eastern Washington (SMMEW)* dated September 2004, developed by the Washington Department of Environment.

Legal basis: Revised Code of Washington, Title 70, Section 70.146.010 at: <http://www.ecy.wa.gov/programs/wq/stormwater/manual.html> and <http://fortress.wa.gov/ecy/publications/summarypages/0410076.html>.



Verification: ISO/CRS Specialists will verify credit by reviewing permits and erosion control plans, and conducting field verification.

Annual UMC verification: ISO/CRS Specialists will verify that the regulations are still in effect.

Water Quality (WQ) - 20 points are awarded for water quality regulations based on the State of Washington's Clean Water Program, as described in the SMWW and SMMEW.

Legal basis: Revised Code of Washington, Title 70, Section 70.146.010 at <http://www.ecy.wa.gov/programs/wq/stormwater/manual.html>.

Verification: ISO/CRS Specialists will verify credit by reviewing development plans and through field verification.

Annual UMC verification: ISO/CRS Specialists will verify that the regulations are still in effect.

POSSIBLE ADDITIONAL CREDIT

Some state standards are eligible for CRS credit, but may not be in effect in every community. These standards are addressed below. ISO/CRS Specialists and the communities need to determine whether they are creditable in their area.

Activity 340. Hazard Disclosure

Disclosure of Other Hazards (DOH) and Disclosure of the Flood Hazard (DFH) – 33 points are given for two elements. If real estate agents in a community disclose that properties are in the Special Flood Hazard Area and inform prospective buyers of the mandatory flood insurance requirement for those properties (DFH credit – 25 points), then state law requiring the disclosure statement about damage from other flood-related hazards applies (DOH credit – 8 points).

Legal basis: Washington Revised Code 64.06.015 at <http://apps.leg.wa.gov/RCW/default.aspx?cite=64.06&full=true#64.06.020>.

Verification: The ISO/CRS Specialist will collect documentation showing the real estate agents' SFHA disclosure to prospective buyers and collect samples of the seller's disclosure statements showing what other hazards are disclosed.

Annual UMC verification: The ISO/CRS Specialist will verify that the regulations still exist are in effect.

Activity 410. Floodplain Mapping

Cooperating Technical Partner 1 (CTP1) – 10 points may be given for the CTP Agreement between the State and FEMA. This is verified independently by the CTP Technical Reviewer and the results distributed annually.

Cooperating Technical Partner 2 (CTP2) – Activity 410 mapping credit might be increased by 10 percent to recognize the extra benefits of the Cooperating Technical Partner Agreement between the State and FEMA. This is verified independently by the CTP technical reviewer and requires a copy of the signed Mapping Activity Statement.

Activity 430. Higher Regulatory Standards

Building Codes (BC) – 45 points may be given for the adoption of the adoption of the State Building Code (SBC). The codes are mandatory minimum codes for all jurisdictions. The SBC is incorporated in the Washington Administrative Code (WAC). Washington updates its codes every three years.

Code Type	Code Model and Source	Credit
Building Code	IBC 2009 (State Building Code, WAC Chapter 51-50)	20
Residential Code	IRC 2009 (State Building Code, WAC Chapter 51-50)	20
Mechanical Code	IMC 2009 (State Building Code, WAC Chapter 51-52)	5

Legal basis: The SBC is at <http://apps.leg.wa.gov/RCW/default.aspx?cite=19.27.031>.

Local Drainage Protection (LDP) – 10 points may be provided for LDP.

Legal basis: Pending review by Building Code technical reviewer.

Verified by: ISO/CRS Specialists will review permits, site plans, and similar documents that demonstrate enforcement of this provision.

Annual UMC verification: The ISO/CRS Specialist will verify that the regulations still are in effect.

State-mandated Standards (SMS) – 20 points are given for state-mandated regulatory standards. Credit equals 0.10 times the sum of credit points for floodplain management regulatory standards. Total SMS is limited to 20 points.

State-mandated Standards		
Activity	Element	Credit
430	Building Codes (BC)	45
430	Local Drainage Protection (LDP)	10
450	Stormwater Management Regulation (SMR)	260
450	Watershed Master Planning (WMP) - SMP	185
	Total	500
	x 0.1	20

Source: Section 432.n of the *CRS Coordinator’s Manual*.

Activity 450. Stormwater Management

Stormwater Management Regulations (SMR) - Communities in Washington qualify for Activity 450 credit based on their compliance with the requirements of the *Stormwater Management Manual for Western Washington (SMMWW)* dated August 2012, and the *Stormwater Management Manual for Eastern Washington (SMMEW)* dated September 2004, developed by the Washington Department of Environment. These include:

Size of development (SZ) = 110 for regulating projects that cause a 0.1 cubic feet per second increase in the 100-year flow frequency from a threshold discharge area as estimated using the Western Washington Hydrology Model or other approved model.

Design storm (DS) = 150 based on the 2005 hydrology methodology which is equivalent to or superior to the earlier 100-year hydrology method. Additional credit is awarded if volume is also controlled.

PUB = 0. Communities must provide documentation for PUB and determine an impact adjustment as described in Section 452 of the *CRS Coordinator's Manual*.

SMR = 260

rSMR = 1.0 since the areas under jurisdiction of the *SMMWW* and *SMMEW* include all communities in Washington.

cSMR = 260

Legal Basis: The *Stormwater Management for Western Washington*, August 2012, and the *Stormwater Management Manual for Eastern Washington (SMMEW)* dated September 2004, issued by the Washington Department of the Environment, is at <http://www.ecy.wa.gov/programs/wq/stormwater/manual.html>.

Verification: The community's ordinance provision and copies of drainage reports are needed to verify credit and will be provided to the technical reviewer for verification.

Annual UMC verification: The ISO/CRS Specialist will verify that the regulations still are in effect.

Watershed Master Planning (WMP) - 185 points are provided for stormwater management master planning, as follows:

WMP1 = 90

WMP2 = 30

WMP4 = 35 due to continuous simulation modeling.

WMP5 = 30 Wetlands are identified and preserved, and runoff into wetlands is regulated.

WMP = 185

rSMP = 1.0

cSMP = 185

This uniform minimum credit meets the Class 4 prerequisite for stormwater management master planning (SMP) in Section 211.c of the 2013 *CRS Coordinator's Manual*.

This is minimum credit granted to each CRS community within the prescribed area. If a community qualifies for credit for public maintenance of drainage facilities (PUB), it must provide documentation for that credit. If a community qualifies for additional watershed master plan (WMP) credit, it must provide documentation for that credit.

Legal Basis: The *Stormwater Management for Western Washington*, August 2012, and the *Stormwater Management Manual for Eastern Washington (SMMEW)* dated September 2004, issued by the Washington Department of the Environment, is at <http://www.ecy.wa.gov/programs/wq/stormwater/manual.html>.

Verification: The Technical Reviewer will verify credit by reviewing a copy of the relevant pages of the plan, an impact adjustment map and area calculations, the ordinance provision that adopts the plan, the ordinance provision that shows that the regulatory standards are based on the plan, and documentation showing the dedicated funding source and budget for implementation of the plan's recommendations.

Annual UMC verification: The ISO/CRS Specialist will verify that the regulations still are in effect.

Activity 630. Dams

State Dam Safety (SDS) – Up to 45 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 15 points awarded for Condition Assessment, 15 points for Risk Communication and Public Awareness, and 15 points for Emergency Action Planning.

Verification: ISO/CRS Specialists will verify that the community is in compliance with the State Dam Safety Program. SDS credit is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

Annual UMC verification: The Federal Emergency Management Agency's Dam Safety Office annually verifies SDS credit.

MODEL ORDINANCE

The State of Washington has the Washington Model Flood Damage Prevention Ordinance, revised May 13, 2004. It is available at <http://www.mrsc.org/Subjects/PubSafe/emergency/floodord.aspx>. It does not currently have any provisions that earn CRS credit.