

This appendix includes the CRS Guidelines for Flood Planning, including the following:

- Community Rating System Planning Process Guidelines
- Repetitive Loss Area Analysis
- Habitat Conservation Plan

COMMUNITY RATING SYSTEM PLANNING PROCESS GUIDELINES

A. FLOODPLAIN MANAGEMENT PLANNING

1. Organize to prepare the plan (Maximum credit: 10 points). The credit for this step is the total of the following points, which are based on how the community organizes to prepare its floodplain management plan:

- (a) if the planning process is under the supervision or direction of a professional planner;
- (b) if the planning process is conducted through a committee composed of staff from those community departments that will be implementing the majority of the plan's recommendations;
- (c) if the planning process and/or the committee are formally created or recognized by action of the community's governing board.

The plan document must discuss how it was prepared, who was involved in the planning process, and how the public was involved during the planning process. (REQUIRED) When a multi-jurisdictional plan is prepared, at least one representative from each community seeking CRS credit must be involved on the planning committee that is credited under item (b).

2. Involve the public (Maximum credit: 85 points). The planning process must include an opportunity for the public to comment on the plan during the drafting stage and before plan approval (REQUIRED). The term "public" includes residents, businesses, property owners, and tenants in the floodplain and other known hazard areas as well as other stakeholders in the community, such as business leaders, civic groups, academia, non-profit organizations, and major employers. The credit for this step is the total of the following points based on how the community involves the public during the planning process.

- (a) if the planning process is conducted through a planning committee that includes members of the public. If this is the same planning committee credited under step 1, items (b) and (c), at least one half of the members must be representatives of the public, including residents, businesses, or property owners from the flood-prone areas. The committee must hold a sufficient number of meetings that involve the members in planning steps 4 through 9 (e.g., at least one meeting on each step).
- (b) if one or more public information meetings are held in the affected area(s) at the beginning of the planning process to obtain public input on the natural hazards, problems, and possible solutions. At least one meeting must be held separate from the planning committee meetings in item (a).
- (c) for holding at least one public meeting to obtain input on the draft plan. The meeting must be at the end of the planning process, at least two weeks before submittal of the recommended plan to the community's governing body.
- (d) if questionnaires are distributed asking the public for information on their natural hazards, problems, and possible solutions. The questionnaires must be distributed to at least 90% of the floodplain residents.
- (e) if written comments and recommendations are solicited from neighborhood advisory groups, homeowners' associations, parent-teacher organizations, the Chamber of Commerce, or similar organizations that represent the public in the affected area(s).

- (f) if other public information activities are implemented to explain the planning process and encourage input to the planner or planning committee.
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3. Coordinate (Maximum credit: 25 points). Other agencies and organizations must be contacted to see if they are doing anything that may affect the community’s program and to see if they could support the community’s efforts.

Examples of “other agencies and organizations” include neighboring communities; local, regional, state, and federal agencies; and businesses, academia, and other private and non-profit organizations affected by the hazards or involved in hazard mitigation or floodplain management. The credit for this step is the total of the following points. To receive credit for this step, the coordination must include items (a) and (b).

- (a) if the planning includes a review of existing studies, reports, and technical information and of the community’s needs, goals, and plans for the area. (REQUIRED)
 - (b) if neighboring communities, local and regional agencies involved in hazard mitigation activities, and agencies that have the authority to regulate development, as well as businesses, academia, and other private and non-profit interests are given an opportunity to be involved in the planning process. (REQUIRED)
 - (c) if neighboring communities, the state NFIP Coordinator, the state water resources agency, the county and state emergency management agency, the FEMA Regional Office, and (where appropriate) the state’s coastal zone management agency are contacted at the beginning of the planning process to see if they are doing anything that may affect the community’s program and to see how they can support the community’s efforts.
 - (d) if other governmental and nongovernmental organizations, such as the National Weather Service, Red Cross, homebuilders association, and environmental groups are contacted at the beginning of the planning process to see if they are doing anything that may affect the community’s program and to see how they can support the community’s efforts.
 - (e) if the coordination effort includes holding meetings with representatives of the other agencies and organizations to review common problems, development policies, mitigation strategies, inconsistencies, and conflicts in policies, plans, programs, and regulations.
 - (f) for sending the draft action plan to the other agencies and organizations contacted under items (b), (c), (d), and (e) and asking them to comment by a certain date.
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4. Assess the hazard (Maximum credit: 20 points). The credit for this step is the total of the following points based on what the community includes in its assessment of the hazard. To receive CRS credit for this step, the assessment must include item (a). If the community wants the plan to also qualify as a FEMA multi-hazard mitigation plan, item (b) must also be completed.

- (a) for including an assessment of the flood hazard in the plan. If the community is a Category B or C repetitive loss community, this step must cover all of its repetitive loss areas (REQUIRED). The assessment must include at least one of the following items:
 - (1) a map of the known flood hazards. “Known flood hazards” means the floodplain shown on the Flood Insurance Rate Map (FIRM), repetitive loss areas, areas not mapped on the FIRM that have flooded in the past, and surface flooding identified in existing studies. No new studies need to be conducted for this assessment.

- (2) a description of the known flood hazards, including source of water, depth of flooding, velocities, and warning time.
 - (3) a discussion of past floods.
 - (b) if the plan includes a map, description of the magnitude or severity, history, and probability of future events for other natural hazards, such as erosion, tsunamis, earthquakes, and hurricanes. The plan should include all natural hazards that affect the community. At a minimum, it should include those hazards identified by the state’s hazard mitigation plan. (REQUIRED FOR PLANS TO BE CREDITED UNDER THE DISASTER MITIGATION ACT OF 2000)
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5. Assess the problem (Maximum credit: 35 points) The credit for this step is the total of the following points, based on what is included in the assessment of the vulnerability of the community to the hazards identified in the previous hazard assessment step. To receive credit for this step, the assessment must include item (a) and must evaluate the hazard data in light of their impact on the community. Simply listing data, such as the names of the critical facilities or the number of flood insurance claims, will not suffice for credit.

- (a) if the plan includes an overall summary of the jurisdiction’s vulnerability to each hazard identified in the hazard assessment (step 4) and the impact on the community. (required)
- (b) if the plan includes a description of the impact that the hazards identified in the hazard assessment (step 4) have on: (1) life, safety, and health and the need and procedures for warning and evacuating residents and visitors. (5 points) (2) critical facilities and infrastructure. (5 points) (3) the community’s economy and tax base. (5 points)
- (c) for including the number and types of buildings subject to the hazards identified in the hazard assessment.
- (d) if the assessment includes a review of all properties that have received flood insurance claims (in addition to the repetitive loss properties) or an estimate of the potential dollar losses to vulnerable structures.
- (e) if the plan describes areas that provide natural and beneficial functions, such as wetlands, riparian areas, sensitive areas, and habitat for rare or endangered species.
- (f) if the plan includes a description of development, redevelopment, and population trends and a discussion of what the future brings for development and redevelopment in the community, the watershed, and natural resource areas.

When a multi-jurisdictional plan is prepared, the critical facilities, building counts, and similar data must be presented for each community.

6. Set goals (Maximum credit: 2 points). The two credit points for this step are provided if the plan includes a statement of the goals of the community’s floodplain management or hazard mitigation program. (REQUIRED)

7. Review possible activities (Maximum credit: 30 points) The plan must describe those activities that were considered and note why they were or were not recommended (e.g., they were not cost-effective or they did not support the community’s goals). (REQUIRED)

If an activity is currently being implemented, the plan must note whether it should be modified. The discussion of each activity needs to be detailed enough to be useful to the lay reader. The

credit for this step is the total of the following points based on which floodplain management or hazard mitigation activities are reviewed in the plan.

- (a) if the plan reviews preventive activities, such as zoning, stormwater management regulations, building codes, and preservation of open space and the effectiveness of current regulatory and preventive standards and programs;
 - (b) if the plan reviews property protection activities, such as acquisition, retrofitting, and flood insurance;
 - (c) if the plan reviews activities to protect the natural and beneficial functions of the floodplain, such as wetlands protection;
 - (d) if the plan reviews emergency services activities, such as warning and sandbagging;
 - (e) if the plan reviews structural projects, such as reservoirs and channel modifications; and
 - (f) if the plan reviews public information activities, such as outreach projects and environmental education programs.
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8. Draft an action plan (Maximum credit: 70 points). The action plan specifies those activities appropriate to the community’s resources, hazards, and vulnerable properties.

For each recommendation, the action plan must identify who does what, when it will be done, and how it will be financed. The actions must be prioritized and include a review of the benefits of the proposed projects and their associated costs. (REQUIRED) A multi-hazard mitigation plan must identify actions that address both existing and new infrastructure and buildings. The credit for this step is based on what is included in the action plan. Credit is provided for a recommendation on floodplain regulations, provided it recommends a regulatory standard that exceeds the minimum requirements of the NFIP.

- (a) if the action plan includes flood-related recommendations for activities from two of the six categories credited in step 7, Review possible activities.
- (b) if the action plan includes flood-related recommendations for activities from three of the six categories credited in step 7, Review possible activities.
- (c) if the action plan includes flood-related recommendations for activities from four of the six categories credited in step 7, Review possible activities.
- (d) if the action plan includes flood-related recommendations for activities from five of the six categories credited in step 7, Review possible activities.
- (e) additional points are provided if the action plan establishes post-disaster mitigation policies and procedures.
- (f) additional points are provided if the action plan’s recommended natural resource protection activities include recommendations from a Regional Habitat Conservation Plan as credited under Section 511.c.
- (g) additional points are provided if the plan includes action items (other than public information activities) to mitigate the effects of the other natural hazards identified in the hazard assessment (step 4, item (b)).

If the plan calls for acquiring properties, there must be a discussion of how the project(s) will be managed and how the land will be reused. When a multi-jurisdictional plan is prepared, it must have action items from at least two of the six categories that directly benefit each community seeking CRS credit.

9. Adopt the plan (Maximum credit: 2 points) The 2 credit points for this step are provided if the plan and later amendments are officially adopted by the community's governing body. (REQUIRED)

When a multi-jurisdictional plan is prepared, it must be adopted by the governing board of each community seeking CRS or multi-hazard mitigation plan credit.

10. Implement, evaluate, and revise (Maximum credit: 15 points) The credit for this step is the total of the following points based on how the community monitors and evaluates its plan.

- (a) if the community has procedures for monitoring implementation, reviewing progress, and recommending revisions to the plan in an annual evaluation report. The report must be submitted to the governing body, released to the media and made available to the public. (REQUIRED)
- (b) if the evaluation report is prepared by the same planning committee that prepared the plan that is credited in step 2(a) or by a successor committee with a similar membership that was created to replace the planning committee and charged with monitoring and evaluating implementation of the plan.

To maintain this credit, the community must submit a copy of its annual evaluation report with its recertification each year and update the plan at least every five years.

B. REPETITIVE LOSS AREA ANALYSIS

Up to 50 points are provided for conducting area analyses of all of the community's repetitive loss areas. An area analysis is prepared according to the following criteria:

- 1. All repetitive loss areas must be mapped as described in Section 503.b. If the community does not conduct an analysis of all the areas, it will be reflected through the impact adjustment in Section 512.
- 2. Data must be collected on each building in the area(s) using the "limited data view" of the National Flood Mitigation Data Collection Tool. The database file created by the National Flood Mitigation Data Collection Tool must be made available to FEMA and the state, upon request.
- 3. A five-step process must be followed. The steps do not have to be done in the order listed.
 - Step 1. Advise all the property owners in the repetitive loss areas that the analysis will be conducted. This must be sent directly to each property owner and cannot be done via a newspaper or newsletter notice or article.
 - Step 2. Collect data on each building and determine the cause(s) of the repetitive damage.
 - Step 3. Review alternative approaches and determine whether any property protection measures or drainage improvements are feasible. The review must look at all of the property protection measures listed in Figure 510-2 that are appropriate for the types of buildings affected.

- Step 4. Contact agencies or organizations that may have plans that could affect the cause or impacts of the flooding.
- Step 5. Document the findings, including a map showing all parcels in the area, recommendations, and how the recommendations will be funded.
- 4. Each area analysis document must be approved by the head of the appropriate community department. It does not have to be circulated to or adopted by the community’s governing board, but it does have to be made available to any inquirer, including residents of the repetitive loss area(s).
- 5. The community must prepare an annual report on progress toward implementing the recommendations.

C. HABITAT CONSERVATION PLAN

If the community has adopted a regional Habitat Conservation Plan or other plan that explains and recommends actions to protect rare, threatened, or endangered aquatic or riparian species. The plan must have been adopted by the community’s governing board and there must be documentation that the plan is being implemented. The plan must identify:

- the species in need of protection,
- the impact of new development on their habitat,
- alternative actions that could be taken to protect that habitat,
- what actions are recommended to protect that habitat and why they were selected from the alternatives, and
- how the recommendations will be funded.
- If the plan has also been accepted as a Habitat Conservation Plan by the U.S. Fish and Wildlife Service or the National Marine Fisheries Service.