

CRS UNIFORM MINIMUM CREDIT CONNECTICUT

SUMMARY

The Community Rating System (CRS) provides Uniform Minimum Credit (UMC) for certain state laws, regulations, and standards that support floodplain management within the state 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. 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.

Activity	Element	Credit
Uniform Minimum Credit		
340	Other Disclosure Requirements (ODR)	10
430	Building Codes (BC)	10
430	State-Mandated Standards (SMS)	1
450	Erosion & Sedimentation Control (ESC)	10
	Total	31
Possible Additional Credit		
450	Stormwater Management Regulations (SMR)	31.5 - 230
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 9
	Total	51.5 - 259

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

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 given for the requirement that sellers disclose whether a property is in a floodplain or wetland.

Legal basis: *Uniform Property Disclosure Act Connecticut General Statutes, Section 20-327b.* The form is at

http://www.saveonmls.com/docs/Connecticut/CT_Disclosure_Form.pdf and
http://search.cga.state.ct.us/dtsearch_pub_statutes.html.

Annual UMC verification: ISO/CRS Specialists will verify that the *Act* is still in effect.

Activity 430. Higher Regulatory Standards

Building Codes (BC) – 10 points are awarded for the adoption of the Connecticut State Building Code, which incorporates the 2009 edition of the International Residential Code (IRC). Since the code indicates that the requirements are only applied to new construction, a prorated amount of credit is awarded.

Legal basis: Pursuant to Chapter 541, Section 29-253 of the Connecticut General Statutes at: http://www.cga.ct.gov/current/pub/chap_541.htm#TOC

Verification: ISO/CRS Specialists will verify that communities have adopted the state’s building code.

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

State-mandated Standards (SMS) – 1.0 point is 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
430	Building Codes (BC)	10
	Total	10
	x 0.1	1.0

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

Activity 450. Stormwater Management

Erosion & Sedimentation Control (ESC) – 10 points are given for the National Pollutant Discharge Elimination System (NPDES) Phase II Program, which requires all construction activities greater than one acre to obtain a permit from the Environmental Protection Agency, a delegated state, or a community with a MS4 permit.

Legal basis: The EPA requirement is at <http://cfpub.epa.gov/npdes/stormwater/authorizationstatus.cfm> and the [permit is at http://www.ct.gov/deep/lib/deep/Permits_and_Licenses/Water_Discharge_General_Permits/MS4_gp.pdf](http://www.ct.gov/deep/lib/deep/Permits_and_Licenses/Water_Discharge_General_Permits/MS4_gp.pdf).

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

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 450. Stormwater Management

Stormwater Management Regulations (SMR) – From 31.5 to 230 points are provided if a community adopts Chapter 7 of the 2004 Connecticut Stormwater Quality Manual.

The manual applies the standards to any development disturbing more than one acre of land and industrial and commercial developments which result in 10,000 square feet of impervious surface (SZ = 60). Additionally, stormwater management requirements matching the pre-development peak for the 10-year, 25-year and 100-year storms are required (DS = 150).

Legal basis: Section 7.2 and 7.6.3, 2004 Connecticut Stormwater Quality Manual
<http://www.ct.gov/deep/cwp/view.asp?a=2721&q=325704>

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

Annual UMC verification: The technical reviewer will recertify annually that the Connecticut Stormwater Quality Manual is still in full effect.

Water Quality Regulations (WQ) – 20 points may be awarded if new developments' stormwater management facilities are required to improve the quality of stormwater management runoff.

Legal basis: This is part of the National Pollutant Discharge Elimination System (NPDES), Phase II Program requirements.

Verification: ISO/CRS Specialists will review a copy of the local ordinance language that requires best management practices for water quality and copies of development plans showing implementation of the law.

Annual UMC verification: ISO/CRS Specialists will verify that best management practices for water quality are required.

Activity 630. Dams

State Dam Safety (SDS) - Up to 9 points of credit for State Dam Safety Program activities based on the Dam Safety Program Management Tool. 2 points awarded for Risk Communication and Public Awareness and 7 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.