

## What is the CRS?

The NFIP Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote the awareness of flood insurance.

## What is the NFIP?

National Flood Insurance Program—This program was designated to provide flood insurance in the United States and is managed under FEMA. NFIP regulates all flood insurance premiums and distributes the information to insurance agencies.

## What is Floodplain Management?

Floodplain management is the operation of a community program of corrective and preventative measures for reducing flood damage. These measures take a variety of forms and generally include requirements for zoning, subdivision or building, and special-purpose floodplain ordinances. A community's agreement to adopt and enforce floodplain management ordinances, particularly with respect to

New construction is an important element in making flood insurance available to home and businesses owners. Currently over 20,100 communities voluntarily adopt and enforce local floodplain management ordinances that provide flood loss reduction building standards for new and existing development.

## What is a 100-year flood zone?

A high-risk flood zone is called a Special Flood Hazard Area (SFHA). It's also known as the one-percent annual chance floodplain, commonly referred to as the "100-year floodplain". This term is often misunderstood. If you live in a 100-year floodplain, it does not mean that your community will only flood once every one hundred years. It means that in any given year, there is actually a 1% chance or greater that a flood zone will experience flooding that equals or exceeds its boundaries.

For additional information, please contact us at:

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# COUNTY of YOLO

## Development Services Division

## Floodplain Management Program

*Floodplain Information*

*A Citizen's Guide  
Frequently Asked Questions*



**(530) 666-8775**

## What does FEMA stand for?

Federal Emergency Management Agency—the operations of FEMA is to lead America to prepare for, prevent, respond to, and recover from disasters.

## What is a SFHA?

Special Flood Hazard Area—the land area covered by the floodwaters of the base flood is the Special Flood Hazard Area on National Flood Insurance Program (NFIP) maps. The SFHA is the area where the NFIP's floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies.

## What is a BFE?

Base Flood Elevation—the computed elevation to which floodwater is anticipated to rise during the base flood. BFEs are shown on Flood Insurance Rate Maps (FIRMs) and on the flood profiles. The BFE is the regulatory requirement for the elevation or flood proofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium.

## What is a LOMR?

A Letter of Map Revision (LOMR) is an official revision, by letter, to an effective National Flood Insurance Program map.

## What is Pre-FIRM and Post-FIRM?

Pre-FIRM buildings are those built before the effective date of the first Flood Insurance Rate Map (FIRM) for a community. This means they were built before detailed flood elevations were provided to the community and usually before the community enacted comprehensive regulations on floodplain regulation. Pre-FIRM buildings can be insured using “subsidized” rates. These rates are designed to help people afford flood insurance even though their buildings were not built with flood protection in mind.

Post-FIRM buildings are new construction and those built after the effective date of the first FIRM for a community. Insurance rates for Post-FIRM buildings are dependent on the elevation of the lowest floor in relation to the BFE.

Pre-FIRM date for the County of Yolo is December 16, 1980.

## What is an Elevation Certificate?

A community's permit file must have an official record that shows new buildings and substantial improvements in all identified SFHAs are properly elevated. This elevation information is needed to show compliance with the floodplain management ordinance. FEMA encourages communities to use the Elevation Certificate developed by FEMA to fulfill this requirement since it also can be used by the property owner to obtain flood insurance. Communities participating in the Community Rating System (CRS) are required to use the FEMA Elevation Certificate.

## Who can prepare an Elevation Certificate?

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Community officials who are authorized by local law or ordinance to provide floodplain management information may also sign the certificate. Elevations must be certified by a licensed engineer or surveyor if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision based on fill.

## Why should I have an Elevation Certificate for my property?

The Elevation Certificate is an important administrative tool of the NFIP. It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a LOMA or LOMR-F. The Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the FIRM located in Flood Zones. The Elevation Certificate is not required unless the building is being rated under the optional Post-FIRM flood insurance rules. **Use of this certificate does not provide a waiver of the flood insurance purchase requirement.**