



Intro to the Community Rating System (CRS)

CRS for Community
Resilience



About the NFIP





What is the CRS?



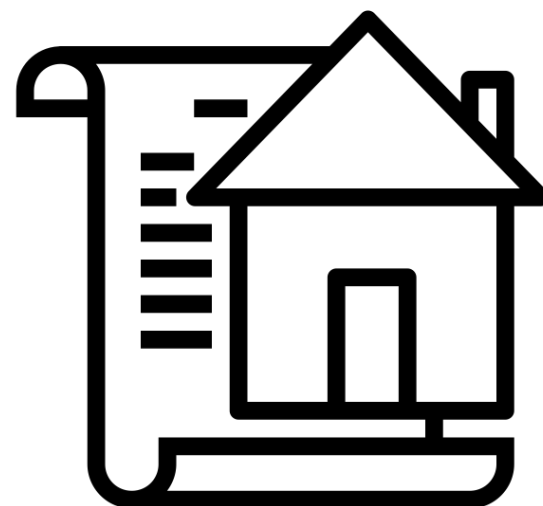
Community Rating System (CRS): “a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements” (FEMA, 2016).



Created by lastspark
from Noun Project



Created by Dan Hetteix
from Noun Project

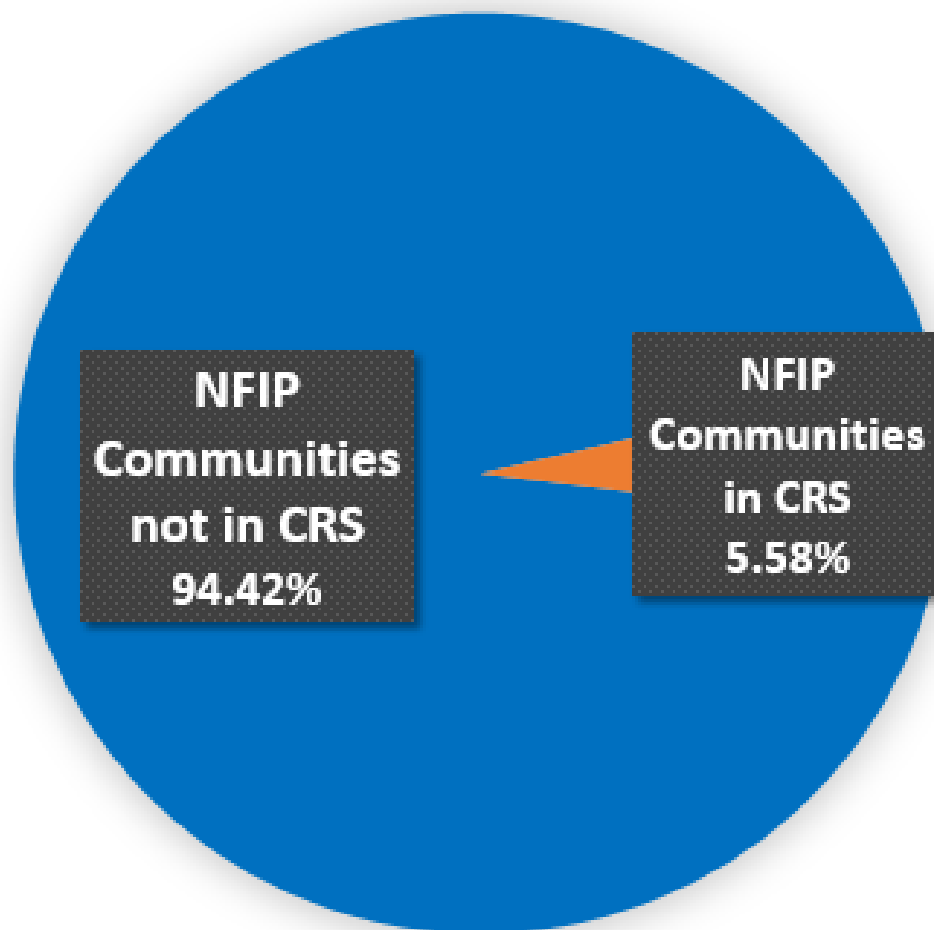


Created by Chameleon Design
from Noun Project



CRS Participants in Numbers

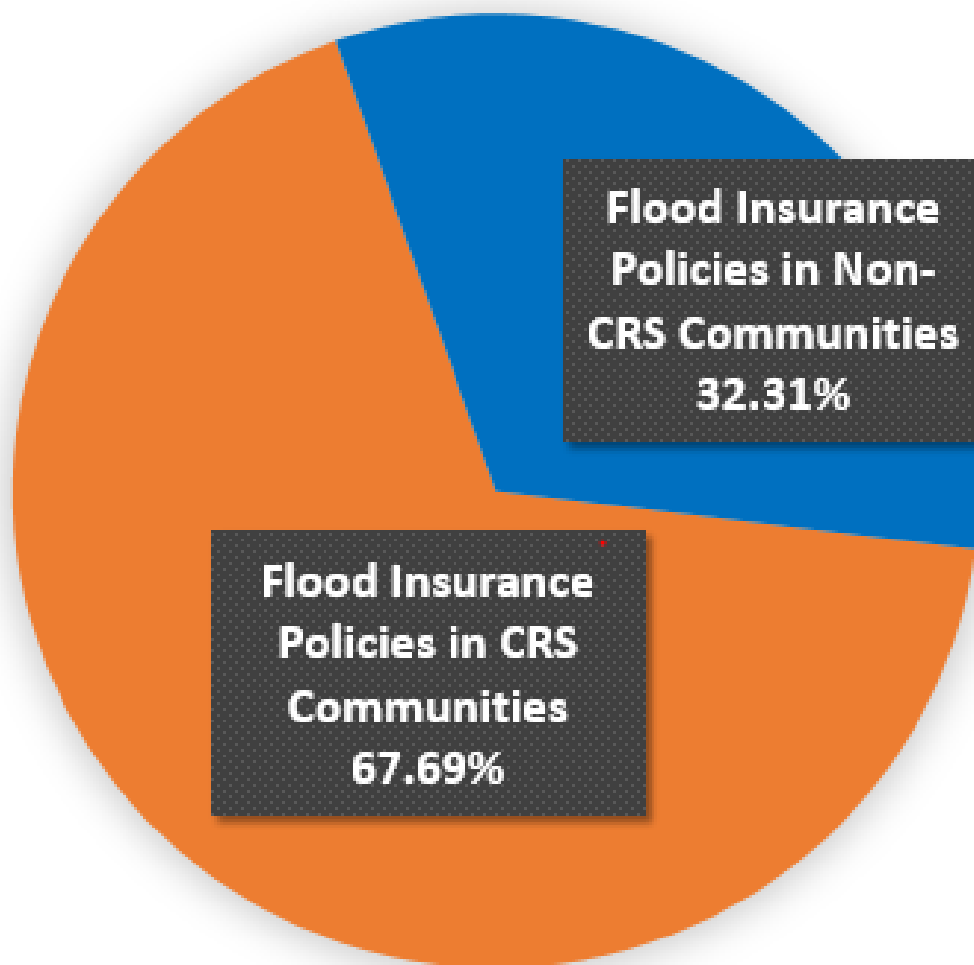
Percentage of NFIP Communities Participating in CRS





CRS Participants in Numbers

Percentage of Policies in Force in CRS vs. Non-CRS Communities





Community Rating System Basics

Amanda
Gowans, ISO



FEMA



OMB No. 1660-0022
Expires: December 31, 2016

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2013

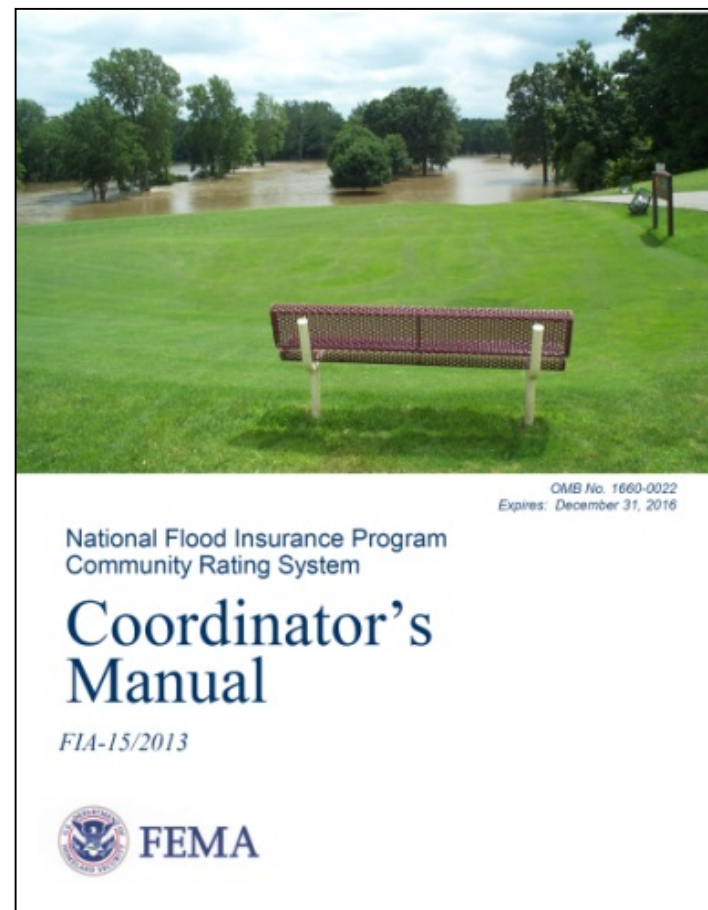


FEMA



CRS Basics

- ✓ FEMA program
- ✓ NFIP program
- ✓ Voluntary program
- ✓ Provides reduced flood insurance premiums in areas of enhanced floodplain management
(above and beyond the minimum requirements of the NFIP)
- ✓ Administered by the Insurance Services Office
 - ❖ ISO/CRS Specialist





Goals

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management



National Flood Insurance Program

Flood Insurance Manual

June 2014
Revised October 2014
Revised April 2015



FEMA





CRS Class Breakdown

Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0

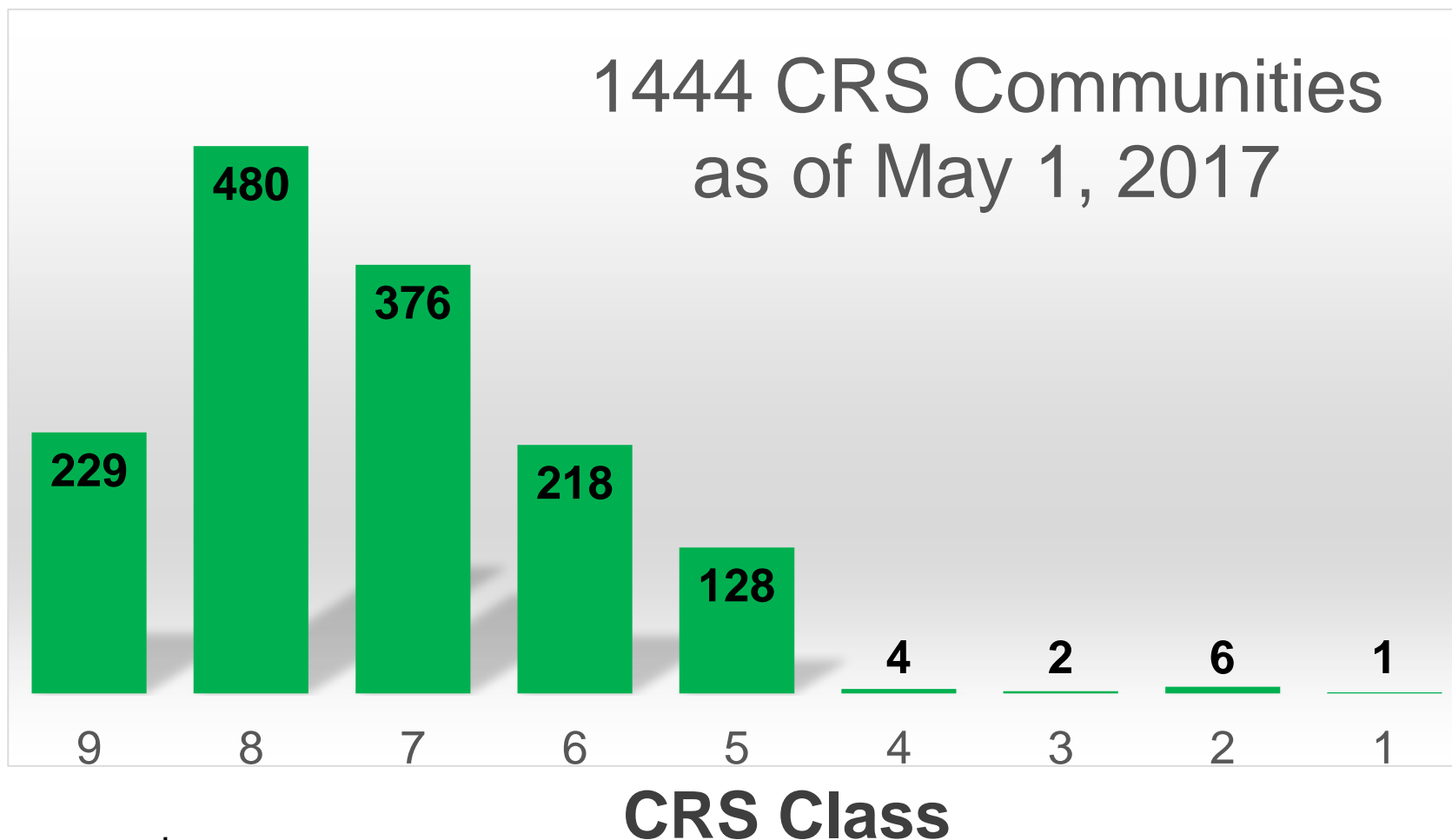


FEMA





CRS Class Breakdown

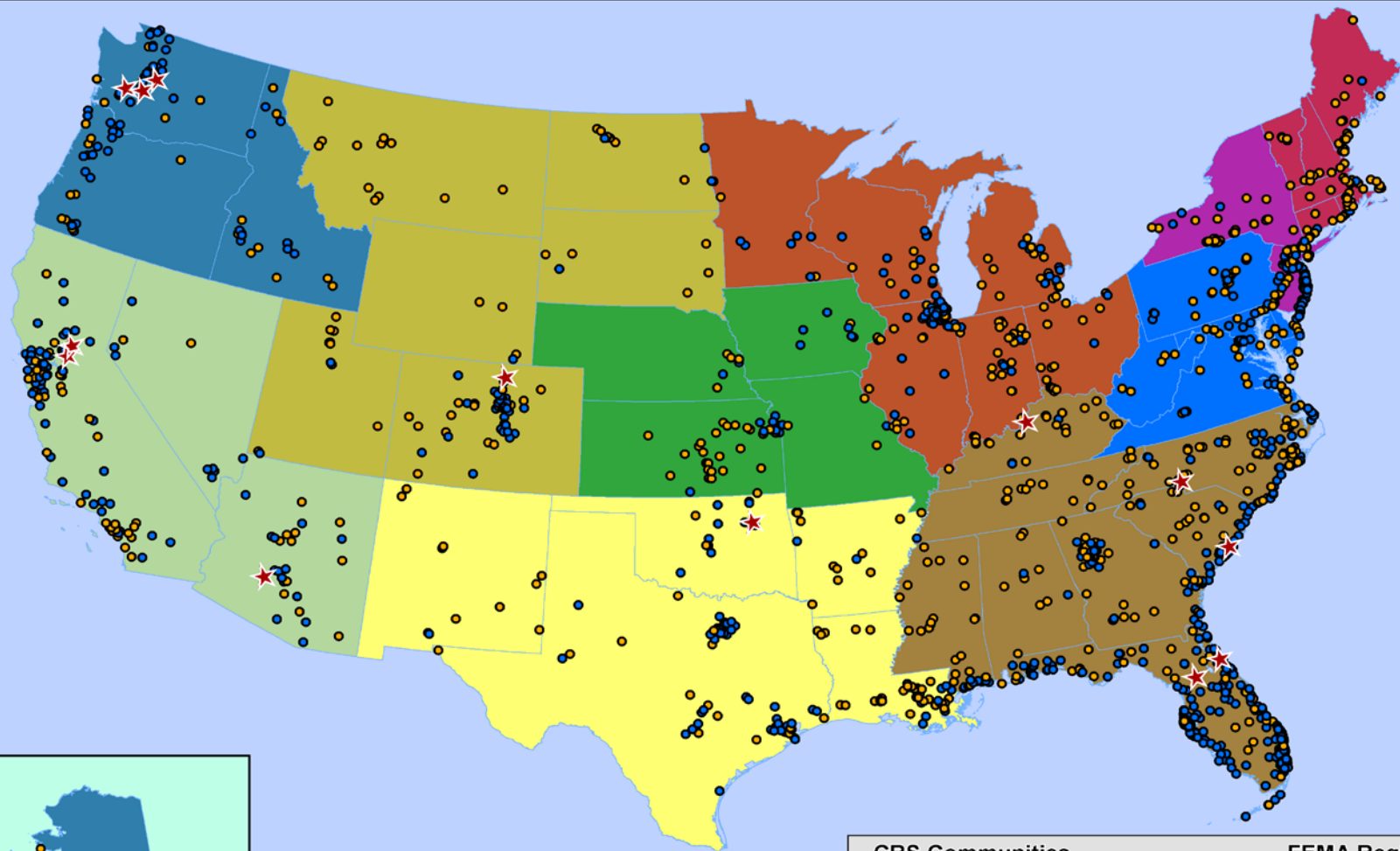


FEMA



National Flood Insurance Program (NFIP) Community Rating System (CRS)

May 2017



Alaska

Hawaii

Puerto Rico

CRS Communities

- ★ Class 1 - 4
- Class 5 - 7
- Class 8 - 9

FEMA Region

I	II	III	IV	V
VI	VII	VIII	IX	X



FEMA



NFIP/CRS



13 Ohio CRS Communities

Delta, Village Of	8
Fairfield, City Of	8
Kettering, City Of	8
Licking County	7
Medina County	8
New Richmond, Village Of	8
Orange, Village Of	7
Ottawa County	9
Ottawa, Village Of	9
Preble County	9
Shelby, City Of	8
South Euclid, City Of	8
West Carrollton, City Of	8



Application

- ✓ Letter of interest from CEO
- ✓ CRS Quick Check
- ✓ FEMA Region OK's a visit
- ✓ ISO/CRS Specialist conducts the verification visit
- ✓ Will need a CAV

CRS Quick Check										
2	Community Name					State		BCEGS		10
3	NFIP Number					FIRM Effective Date				
4	Population					Current FIRM Date				
5	Application Date					County				
7	Chief Executive Officer					CRS Coordinator				
8	Name									
9	Title									
10	Address									
11	Address									
12	CRS Coordinator's phone					Fax				
13	CRS Coordinator's e-mail									
14										
15	Section	Prerequisites				Met	Can Meet	Enter		
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?							
17		a(4)	How many repetitive loss properties are there in your community?							
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)							
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?							
20	213	a	How many buildings are in your community's Special Flood Hazard Area?							
21		a	How large is your community's Special Flood Hazard Area (in acres)?							
22										
23			CRS Activities and Elements				Now	Could	Credit	Max
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?				38		38	38
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?						12	48
26	320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?						30	30
27		b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?						20	20
28		c	Do you provide information about flood problems other than those shown on the FIRM?						20	20
29		d	Do you provide information about flood depths?						20	20
30		e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?						20	20
31		f	Do you provide information about past flooding at or near the site in question?						20	20
32		g	Do you provide information about areas that should be protected because of their natural floodplain functions?						20	20



FEMA





Once In...

✓ Recertification

- Annual – Ohio due February 1

✓ Modification

- Any time
- Only one class – 2 = cycle

✓ Cycle Verification

- 3-5 years depending on class and discount

CRS Quick Check									
2	Community Name		State	BCEGS	10				
3	NFIP Number		FIRM Effective Date						
4	Population		Current FIRM Date						
5	Application Date		County						
7	Chief Executive Officer		CRS Coordinator						
8	Name								
9	Title								
10	Address								
11	Address								
12	CRS Coordinator's phone			Fax					
13	CRS Coordinator's e-mail								
14									
15	Section	Prerequisites	Met	Can Meet	Enter				
16	211	a(2) Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?							
17		a(4) How many repetitive loss properties are there in your community?							
18		a(4) What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)							
19		a(5) Have you maintained flood insurance policies on all buildings that have been required to have one?							
20	213	a How many buildings are in your community's Special Flood Hazard Area?							
21		a How large is your community's Special Flood Hazard Area (in acres)?							
22									
23	CRS Activities and Elements			Now	Could	Credit	Max		
24	310	a Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	38		38	38			
25		b Do you have FEMA Elevation Certificates on buildings built before your CRS application?			12	48			
26	320	a Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?			30	30			
27		b Do you provide inquirers with other non-insurance related information that is shown on your FIRM?			20	20			
28		c Do you provide information about flood problems other than those shown on the FIRM?			20	20			
29		d Do you provide information about flood depths?			20	20			
30		e Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?			20	20			
31		f Do you provide information about past flooding at or near the site in question?			20	20			
32		g Do you provide information about areas that should be protected because of their natural floodplain functions?			20	20			



FEMA



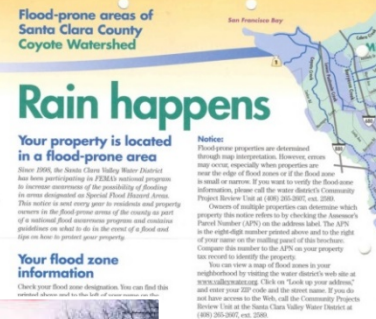


Costs of the Program

- ✓ Designate CRS Coordinator
- ✓ Implement activities
- ✓ Maintain records
- ✓ Recertify each year
- ✓ Participate in verification visits



FEMA





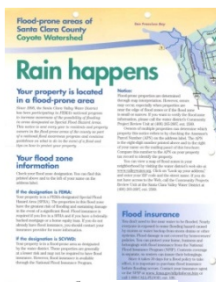
Benefits of the Program

- ✓ Money stays in the community
- ✓ Insurance savings offset costs
- ✓ Better and better organized programs
- ✓ Technical assistance
- ✓ Public information builds constituency
- ✓ Incentive to keep implementing
- ✓ Community pride



\$100
Taxes

\$150
CRS



FEMA





Class Prerequisites

Class 9

- **Compliant with NFIP**
- **Maintain required flood insurance policies**
- **Maintain elevation certificates – Activity 310**
- **Meet repetitive loss criteria – Activity 501**
- **Show LiMWA on FIRMs**
- **500 points**



Class Prerequisites

Class 6

- **Have at least 2,000 points**
- **Meet all Class 9 prerequisites**
- **BCEGS class of 5/5 or better**



FEMA





Class Prerequisites

Class 4

- Have at least 3,000 points and
- Meet all Class 6 prerequisites
- BCEGS class of 4/4 or better
- Minimum number of 430, 450 and 510 credits
- Minimum number of natural floodplain functions credits
- Some 610 credit
- Levee and dam failure maps and inventories



FEMA



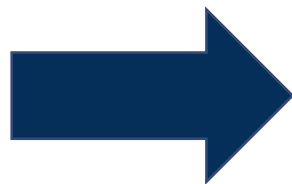


Class Prerequisites

Class 1

- Have at least 4,500 points and
- Meet all Class 4 prerequisites
- Do a whole lot more

Class 1
Status



FEMA





4 Series of Activities

300 Public Information

400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

Flood-prone areas of Santa Clara County Coyote Watershed

Rain happens

Your property is located in a flood-prone area

Since 1968, the Santa Clara Valley Water District has been participating in FEMA's national program to increase awareness of the possibility of flooding in areas designated as Special Flood Hazard Areas. This notice is sent every year to residents and property owners in the flood-prone areas of the county as part of a national flood awareness program and contains guidelines on what to do in the event of a flood and tips on how to protect your property.

Your flood zone information

Check your flood zone designation. You can find this printed above and to the left of your name on the address label.

If the designation is FEMA:
Your property is in a FEMA-designated Special Flood Hazard Area (SFHA). The properties in this flood zone have the greatest risk of flooding and sustaining damage in the event of a significant flood. Flood insurance is required if you live in a SFHA and if you have a federally-backed mortgage or a home equity loan. If you do not already have flood insurance, you should contact your insurance provider for more information.

If the designation is SCVWD:
Your property is in a flood-prone area as designated by the water district. These properties are generally at a lesser risk and may not be required to have flood insurance. However, flood insurance is available through the National Flood Insurance Program.

Flood insurance

You don't need to live near water to be flooded. Nearly everyone is exposed to some flooding hazard caused by storms or water backup from storm drains or other systems. Flood damage is not covered by homeowners' policies. You can protect your home, business and belongings with flood insurance from the National Flood Insurance Program (NFI). Contents coverage is separate, so renters can insure their belongings. Since it takes 30 days for a flood policy to take effect, it is important to purchase flood insurance before flooding occurs. Contact your insurance agent or the NFI at www.fema.gov/nfi/infocon.htm or call 1-888-CALL-FLOOD, ext. 100.





Timing of Application

- ✓ Two effective dates
- ✓ May 1 and October 1
- ✓ Materials must be to FEMA 5-6 months in advance



FEMA





Introduction to the CRS

CRS Resources

www.CRSResources.org

Home	Manual	100-General	200 Series	300 Series	400 Series	500 Series	600 Series	700 Series	Training & Videos	Success with CRS
----------------------	------------------------	-----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	----------------------------	---------------------------------------	----------------------------------

CRS Resources Home

This is the temporary location of the CRS Resources website. This site is provided for CRS coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator's Manual. Other information regarding the National Flood Insurance Program's CRS program can be found on the [CRS page at the FEMA.gov website](#).

Use the menu above to find resources organized by CRS Activity.

④ [Download the 2017 CRS Coordinator's Manual](#)

New communities can [click here](#) to find the CRS application and Quick Check.



Questions?



National Flood Insurance Program

Flood Insurance Manual

May 2011

Revised October 2011

Revised May 2012

Revised October 2012

Revised January 2013

Revised May 2013



FEMA