



# Intro to the Community Rating System (CRS)

CRS for Community  
Resilience



# About the NFIP





# What is the CRS?



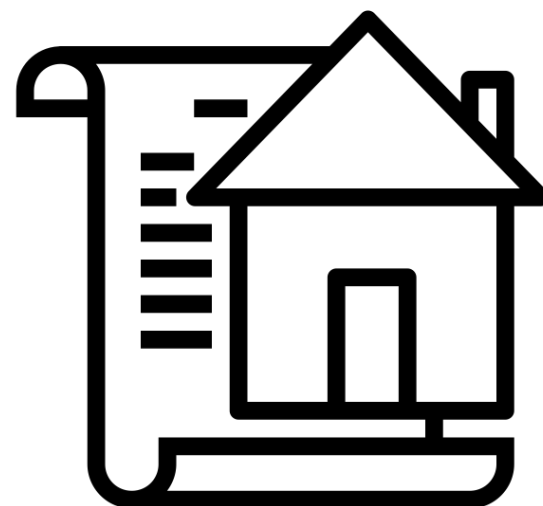
***Community Rating System (CRS): “a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements” (FEMA, 2016).***



Created by lastspark  
from Noun Project



Created by Dan Hetteix  
from Noun Project

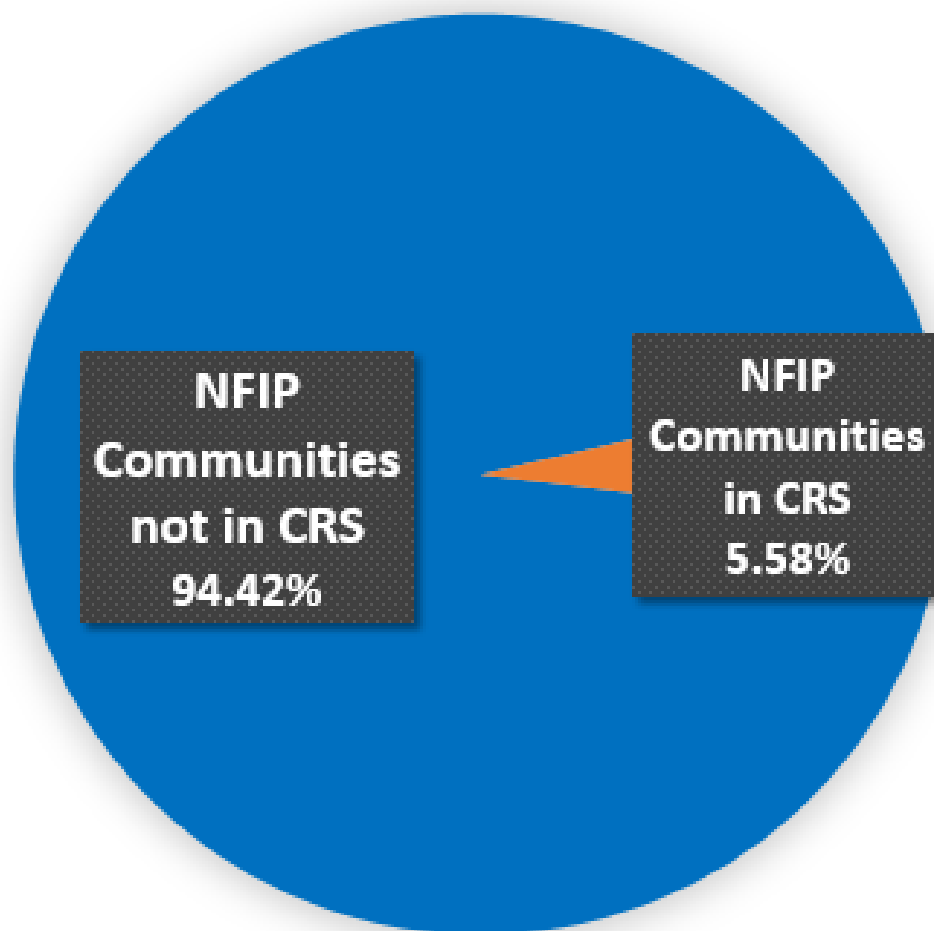


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from Noun Project



# CRS Participants in Numbers

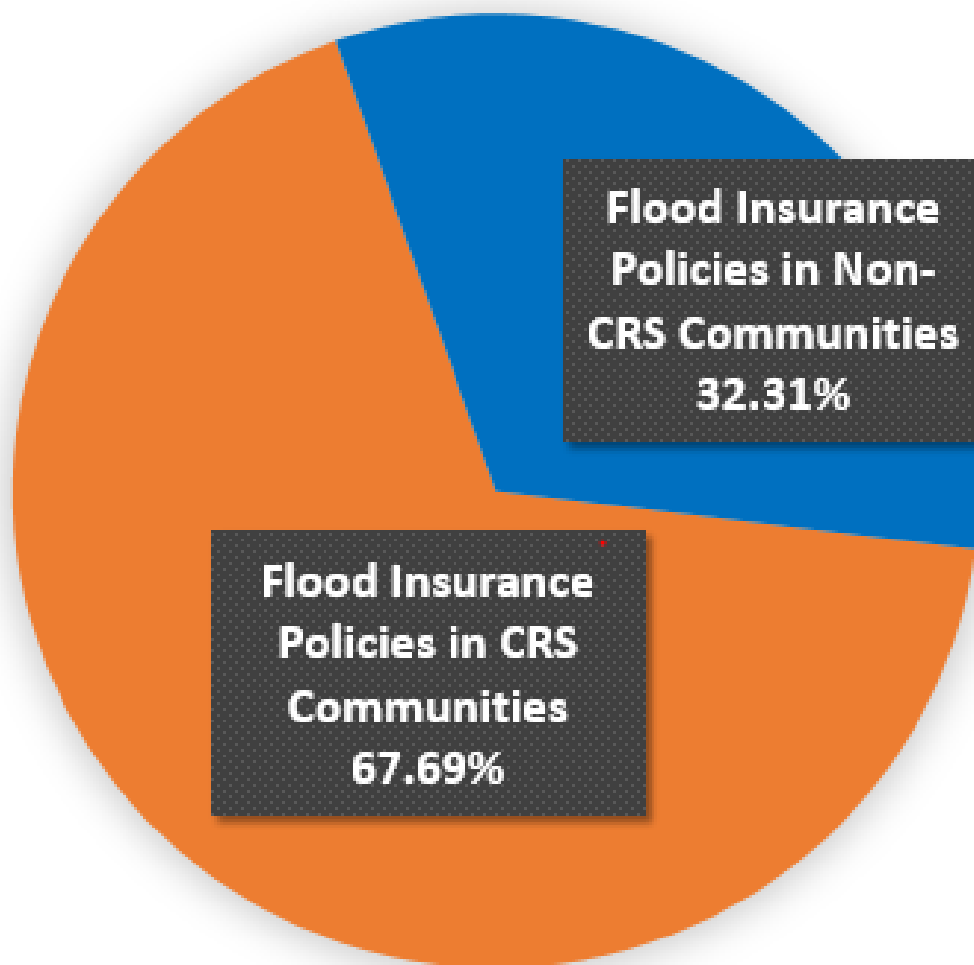
## Percentage of NFIP Communities Participating in CRS





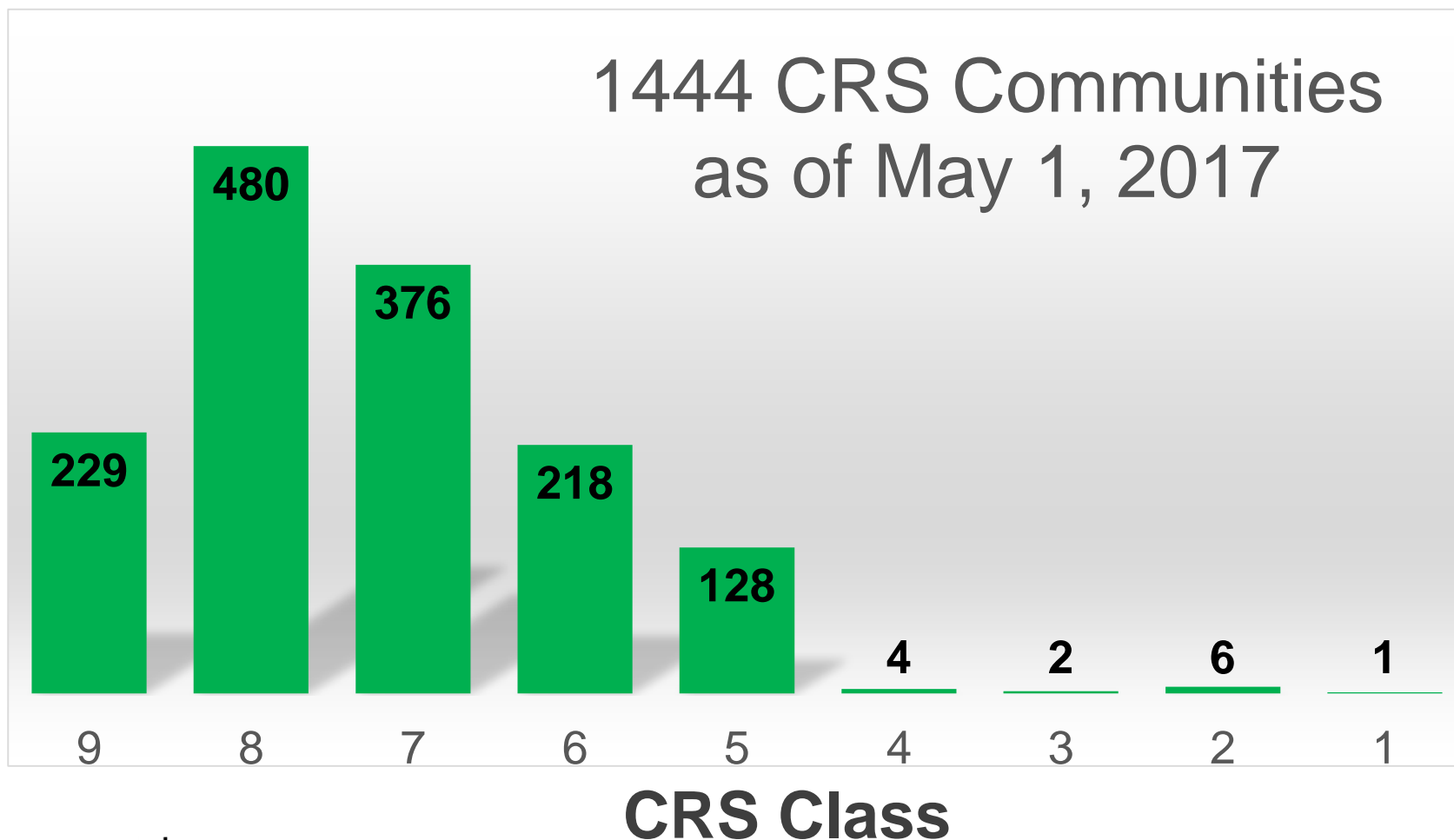
# CRS Participants in Numbers

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





# CRS Class Breakdown



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# Community Rating System Basics

Gene Kohls, ISO



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

National Flood Insurance Program  
Community Rating System

## Coordinator's Manual

*FIA-15/2013*



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# 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



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# 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



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# 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



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# Class Prerequisites

## Class 9

- Community in regular phase of NFIP 1 year
- Full compliance minimum NFIP requirements
- Maintain elevation certificates new/substantially improved structures
- If more than one repetitive loss property must take action (Section 501)
- The community must maintain flood insurance policies for community-owned buildings (Section 210-1)

**\* If a coastal community receives a LIMWA must agree to show on final FIRM\***



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# 4 Series of Activities

300 Public Information

400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

19 Activities

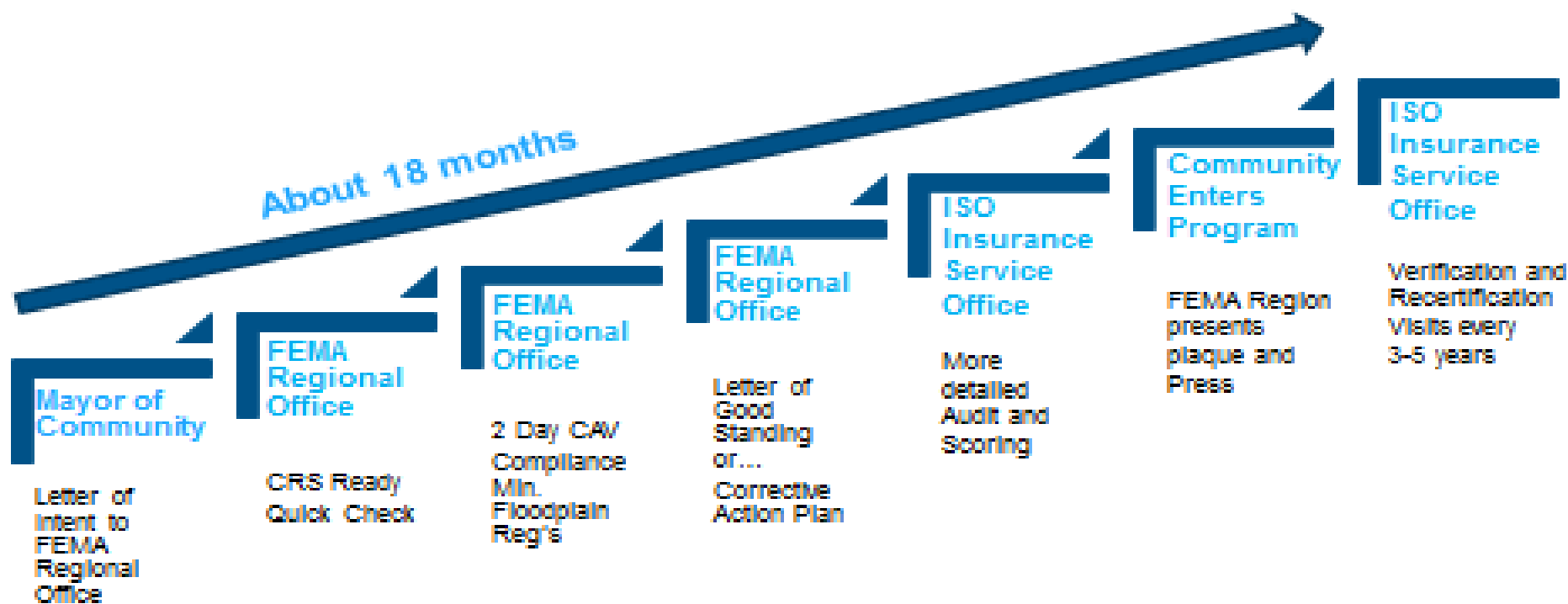
94 Elements





# The Process (CRS)

**Community can only enter program twice a year  
(May & October)**



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# Operation

- ✓ Application
- ✓ Verification Visit
- ✓ Recertification
- ✓ Modification
- ✓ Cycle Verification

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									
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)?								
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



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<b>Community:</b>	LONGMONT, CITY OF	<b>State:</b>	COLORADO
<b>County:</b>	BOULDER COUNTY ▼	<b>CID:</b>	080027

Current CRS Class = 8

[\[Printable Version\]](#)

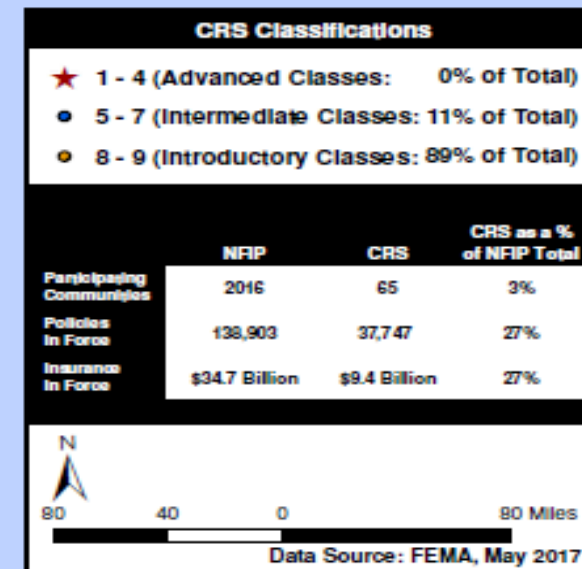
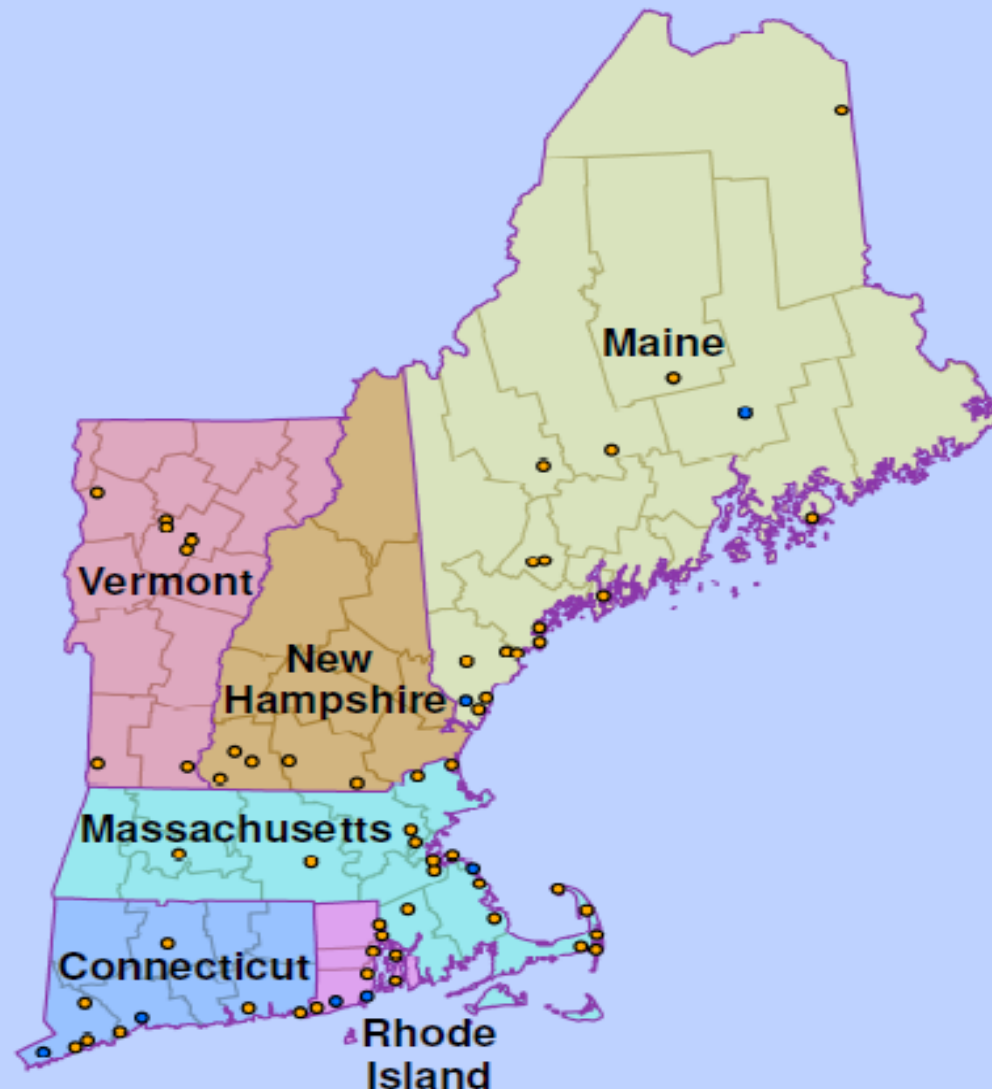
		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
CRS Class	PIF	256	182	18	56
	PREMIUM	\$217,719	\$184,599	\$14,144	\$18,976
	AVERAGE PREMIUM	\$850	\$1,014	\$786	\$339
09	Per Policy	\$43	\$56	\$41	\$0
	Per Community	\$11,000	\$10,256	\$744	\$0
08	Per Policy	\$83	\$113	\$41	\$0
	Per Community	\$21,255	\$20,511	\$744	\$0
07	Per Policy	\$123	\$169	\$41	\$0
	Per Community	\$31,511	\$30,767	\$744	\$0
06	Per Policy	\$166	\$225	\$83	\$0
	Per Community	\$42,511	\$41,022	\$1,489	\$0
05	Per Policy	\$206	\$282	\$83	\$0
	Per Community	\$52,766	\$51,277	\$1,489	\$0

# National Flood Insurance Program (NFIP)

## Community Rating System (CRS)

### FEMA Region I

May 2017





# Region 1 Status

State	Class 9	Class 8	Class 7	Total
Massachusetts	9	10	1	20
Maine	4	9	4	17
Connecticut	3	6	2	11
Rhode Island	2	4	4	10
Vermont	5	2		7
New Hampshire	3	2		5
Total	26	33	11	70



# RI CRS Communities

Community Name	Policies	CRS Class
Narragansett, Town	1,490	7
Warwick, City	1,360	9
Barrington, Town	1,193	--
Newport, City	1,192	--
Westerly, Town	1,040	8
South Kingston, Town	916	--
North Kingston, Town	838	9
Charlestown, Town	732	7
Portsmouth, Town	686	--
Providence, City	5907	--





# Benefits of the Program

- Money stays in the community
- Organized programs
- Technical assistance
- Public information builds constituency
- Incentive to keep implementing activities
- Community Pride



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# “HELP”

- ISO/CRS Field Representative
- State
- FEMA
- CRS Website: [crsresources.org](http://crsresources.org)
- Publications
- Other CRS Communities
- CRS users groups







# Introduction to the CRS

## CRS Resources

[www.CRSResources.org](http://www.CRSResources.org)

<a href="#">Home</a>	<a href="#">Manual</a>	<a href="#">100-General</a>	<a href="#">200 Series</a>	<a href="#">300 Series</a>	<a href="#">400 Series</a>	<a href="#">500 Series</a>	<a href="#">600 Series</a>	<a href="#">700 Series</a>	<a href="#">Training &amp; Videos</a>	<a href="#">Success with CRS</a>
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### 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?

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