

Community Rating System Overview

Overview of the Community Rating System



OMB No. 1660-0022
Expires: September 30, 2013

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FLA-15/2013



Community Rating System Overview

CRS Basics

- ✓ Part of the National Flood Insurance Program
 - Administered by FEMA
- ✓ Provides reduced flood insurance premiums where there is better floodplain management
- ✓ Administered by Insurance Services Office
 - ISO/CRS Specialist



Community Rating System Overview

Goals

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



from
Manual

Community Rating System Overview

4 Series of Activities

300 Public Information

400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

19 Activities

94 Elements





Master List of Community Rating System (CRS) Activities and Elements

300 Series: Public Information Activities

310 (Elevation Certificates)

			Max	Page*
a	CCMP	Construction certificate management procedures	38	A-29
b	ECPO	Elevation Certificate on post-FIRM buildings	48	310-13
c	ECPR	Elevation Certificate on pre-FIRM buildings	30	310-15

320 (Map Information Service)

a	MI1	Providing insurance information from FIRM	30	320-8
b	MI2	LiMWA/floodway info/CBRS area	20	320-10
c	MI3	Other flood problems not shown on FIRM	20	320-11
d	MI4	Flood depth data	20	320-11
e	MI5	Special flood-related hazards	20	320-13
f	MI6	Historical/repetitive flood information	20	320-14
g	MI7	Natural floodplain functions	20	320-15

330 (Outreach Projects)

a	OP	Outreach projects	200	330-6
b	FRP	Flood response preparations	50	330-9
c	PPI	Program for Public Information bonus	N/A	330-14
d	STK	Stakeholder bonus	50	330-20

340 (Hazard Disclosure)

a	DFH	Real estate agent disclosure of SFHA	35	340-3
b	ODR	Other disclosure requirements	25	340-5
c	REB	Real estate brochure	12	340-7
d	DOH	Disclosure of other hazards	8	340-10

350 (Flood Protection Information)

a	LIB	Library	10	350-3
b	LPD	Locally pertinent documents in the library	10	350-5
c	WEB	Website	105	350-7

360 (Flood Protection Assistance)

a	PPA	Property protection advice	40	360-4
b	PPV	Advice after a site visit	45	360-6
c	FAA	Financial assistance advice	15	360-7
d	TNG	Training	10	360-10

370 (Flood Insurance Promotion)

a	FIA	Flood insurance assessment	15	370-3
b	CP	Coverage plan	15	370-6
c	CPI	Plan implementation	60	370-9
d	TA	Technical assistance	20	370-12
e	FIB	Flood insurance brochures	25	A-37
f	FIM	Flood insurance meeting	40	A-38
g	SCE	State-required continuing education	15	A-39

400 Series: Mapping and Regulations

410 (Floodplain Mapping)

			Max	Page*
a	NS	New study	350	410-8
b	LEV	Leverage	N/A	410-14
c	SR	State review	60	410-16
d	HSS	Higher study standards	200	410-18
e	FWS	Floodway standard	140	410-21
f	MAPSH	Special hazards mapping	100	410-24

420 (Open Space Preservation)

a	OSP	Preserved open space	1,450	420-3
b	DR	Deed restriction	50	420-12
c	NFOS	Natural functions open space	350	420-14
d	SHOS	Special hazards open space	150	420-19
e	CEOS	Coastal erosion open space	750	420-20
f	OSI	Open space incentives	250	420-21
g	LZ	Low density zoning	600	420-28
h	NSP	Natural shoreline protection	120	420-30

430 (Higher Regulatory Standards)

a	DL	Development limitations	1,330	430-6
b	FRB	Freeboard	500	430-11
c	FDN	Foundation protection	80	430-16
d	CSI	Cumulative substantial improvements	90	430-18
e	LSI	Lower substantial improvements	20	430-19
f	PCF	Protection of critical facilities	80	430-21
g	ENL	Enclosure limits	240	430-23
h	BC	Building code	100	430-26
i	LDP	Local drainage protection	120	430-30
j	MHP	Manufactured home park	15	430-31
k	CAZ	Coastal A Zone regulations	500	430-32
l	SHR	Special hazards regulations	100	430-38
m	TSR	Tsunami hazard regulations	50	430-46
n	CER	Coastal erosion regulations	370	430-48
o	OHS	Other higher standards	100	430-52
p	RA	Regulations administration	67	430-55

* "A" pages refer to the 2021 Addendum to the 2017 CRS Coordinator's Manual



Master List of Community Rating System (CRS) Activities and Elements

400 Series: Mapping and Regulations

440 (Flood Data Maintenance)

			Max	Page
a	AMD	Additional map data	160	440-3
b	FM	FIRM maintenance	15	440-8
c	BMM	Benchmark maintenance	27	440-9
d	EDM	Erosion data maintenance	20	440-13

450 (Stormwater Management)

a	SMR	Stormwater management regulations	380	450-4
b	WMP	Watershed master plan	315	450-14
c	ESC	Erosion and sedimentation control	40	450-19
d	WQ	Water quality regulations	20	450-20

500 Series: Flood Damage Reduction Activities

510 (Floodplain Management Planning)

a	FPM	Floodplain management planning	382	510-4
b	RLAA	Repetitive loss area analysis	140	510-29
c	NFP	Natural floodplain functions plan	100	510-35^
d	SDP	Substantial damage management plan	140	A-54

520 (Acquisition and Relocation)

All	All	Acquisition and relocation of buildings	2,250	520-4
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530 (Flood Protection)

PB(R)		Retrofitted buildings	1,600	530-2
PB(S)		Structural flood control & drainage projects	1,000	530-2

540 (Drainage System Maintenance)

a	CDR	Channel debris removal	200	540-5
b	PSM	Problem site maintenance	50	540-11
c	CIP	Capital improvements program	70	540-13
d	SDR	Stream dumping regulations	30	540-16
e	SBM	Storage basin maintenance	120	540-18

600 Series: Warning and Response

610 (Flood Warning and Response)

a	FTR	Flood threat recognition system	75	610-8
b	EWD	Emergency warning dissemination	75	610-11
c	FRO	Flood response operations plan	115	610-15
d	CFP	Critical facilities planning	75	610-19
e	SRC	StormReady community	25	610-21
f	TRC	TsunamiReady community	30	610-22

620 (Levees)

a	LM	Levee maintenance	95	620-7
b	LFR	Levee failure threat recognition	30	620-10
c	LFW	Levee failure warning	50	620-12
d	LFO	Levee failure response operations	30	620-14
e	LCF	Levee failure critical facilities	30	620-17

630 (Dams)

a	SDS	State dam safety program	45	630-5
b	DFR	Dam failure threat recognition	30	630-6^
c	DFW	Dam failure warning	35	630-8
d	DFO	Dam failure response operations	30	630-11^
e	DCF	Dam failure critical facilities	20	630-12

* "A" pages refer to the 2021 Addendum to the 2017 CRS Coordinator's Manual

^ Also see 2021 Addendum page A-64

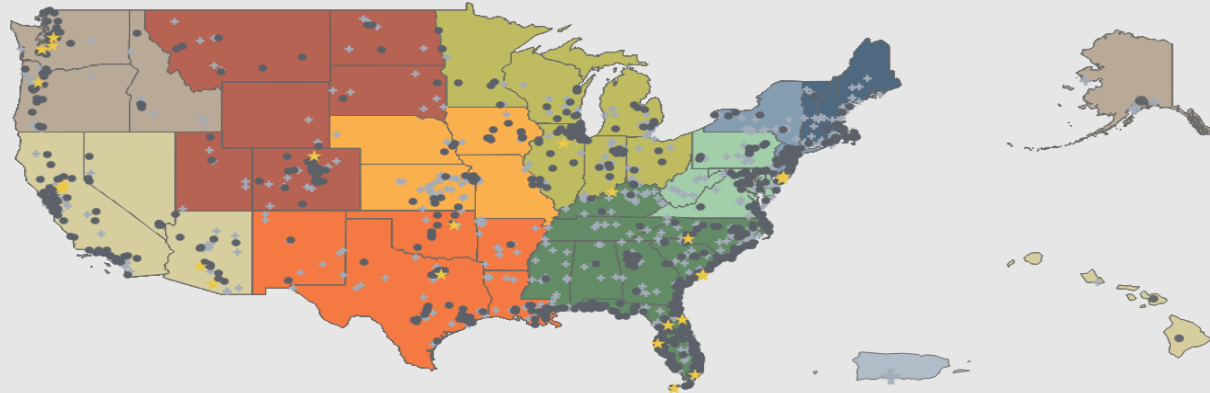
Community Rating System Overview

Community Rating System (CRS) Participation

April 2023

CRS Communities
1,504

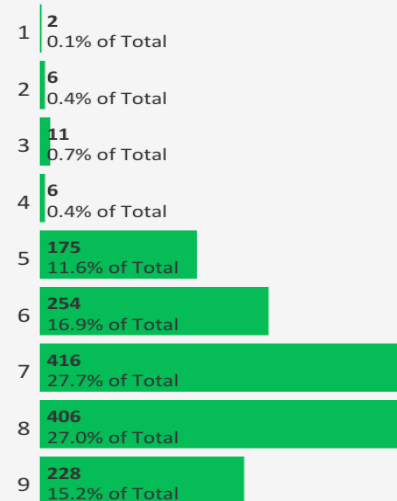
Class	Discount
1	45%
2	40%
3	35%
4	30%
5	25%
6	20%
7	15%
8	10%
9	5%
10	0%



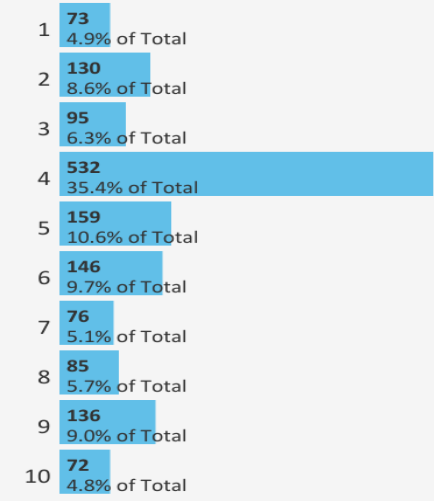
CRS Communities by State



CRS Communities by Class



CRS Communities by FEMA Region



The CRS in West Virginia

April 2023

CRS Communities

13

Premiums

\$2,608,346

Policies In Force

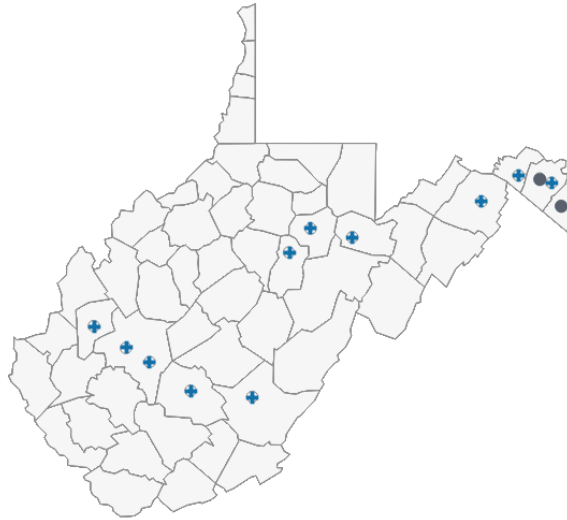
2,377

CRS Discount

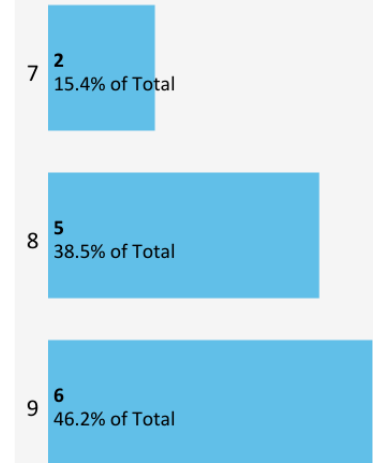
\$190,180

Class

- 1 ★
- 2 ★
- 3 ★
- 4 ★
- 5 ●
- 6 ●
- 7 ●
- 8 +
- 9 +



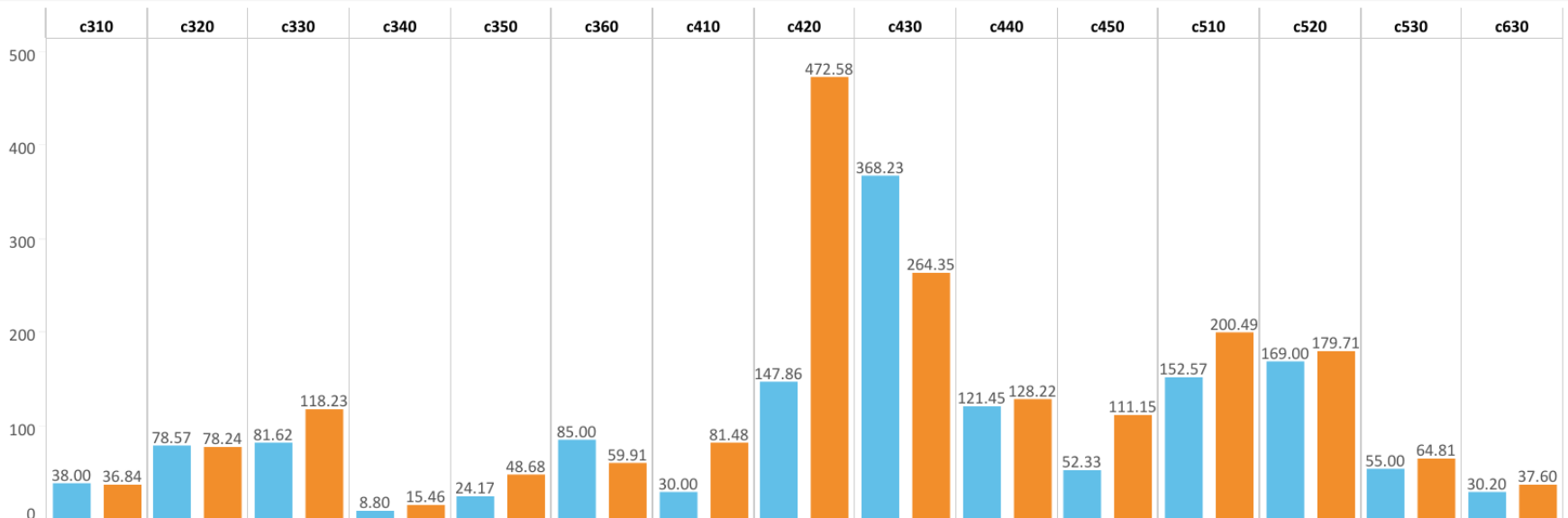
CRS Communities by Class



West Virginia vs. National

Average Credit

Hover for CRS Activity Glossary



Community Rating System Overview

Prerequisites to Participate

1. In Regular Phase of NFIP \geq 1 year
2. In full compliance with NFIP minimum criteria
3. Agree to maintain Elevation Certificates
4. Assess and address repetitive loss properties
5. Maintain all flood insurance policies required for community-owned buildings
6. Coastal communities agree to show LiMWA on FIRM

Community Rating System Overview

<u>Class</u>	<u>Points</u>	<u>SFHA</u>	<u>Non-SFHA</u>	<u>PRP</u>
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

Community Rating System Overview

Costs

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



Community Rating System Overview

Benefits

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



\$100
Taxes

\$150
CRS



Community Rating System Overview

Application Process

- ✓ Letter of interest from CEO
- ✓ CRS Quick Check
- ✓ NFIP CAV
- ✓ ISO/CRS Specialist
- ✓ FEMA makes final decision

A	B	C	D	E	F	G	H	I
CRS Quick Check								
1	Community Name			State		BCEGS	10	
2	NFIP Number			FIRM Effective Date				
3	Population			Current FIRM Date				
4	Application Date			County				
5								
6			Chief Executive Officer			CRS Coordinator		
7	Name							
8	Title							
9	Address							
10	Address							
11								
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?					



Community Rating System Overview

References and Resources

- ✓ ISO/CRS Specialist
- ✓ State NFIP Coordinator
- ✓ FEMA Regional Office
- ✓ Websites
- ✓ Publications
- ✓ Other CRS communities
- ✓ CRS users groups

“HELP”

Community Rating System Overview

Call toll

www.FloodSmart.gov/CRS



HOME

FLOODING & FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > Biggert-Waters Reform Act of 2012
- > Community Rating System
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- > Email Updates

LATEST NEWS

[Learn more](#) about how properties and policies might be affected by the Biggert-Waters Flood Insurance Reform Act of 2012.

Find out more about the Preferred Risk Policy Eligibility Extension.

[Learn More](#)

Community Rating System (CRS)



ABOUT CRS

WHY JOIN THE CRS

ABOUT CRS

The National Flood Insurance Program's voluntary incentive program that recognizes management practices that exceed the minimum requirements to provide protection from flooding.

In exchange for a community's proactive floodplain management practices, participating communities receive reduced flood insurance premiums. Reduced premiums reflect the reduced risk achieved by the three CRS goals:

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

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National Flood Insurance Program Community Rating System

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- Coastal Flood Risk Resources
- Coastal Regions
- Gulf of Mexico Coastal Information

The National Flood Insurance Program's (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:

- Reduce flood damage to insurable property.
- Strengthen and support the insurance aspects of the NFIP, and

imprehensive approach to floodplain management.

© 2013 FEMA. All rights reserved. | [CRS: The Local Official's Guide to Saving Lives, Preventing Property Damage, and](#)

www.fema.gov (search "CRS")



Community Rating System Overview



CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator's Manual.

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

[Download the 2013 CRS Coordinator's Manual](#)

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

Community Rating System Overview

CRS Webinar Series

- ✓ Introduction to the CRS
- ✓ Developing Outreach Projects
- ✓ Higher Regulatory Standards
- ✓ Natural Floodplain Functions
- ✓ Drainage System Maintenance
- ✓ Preparing for a Verification Visit

<http://CRSResources.org/training>



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Flood Insurance Manual

Mar 2011

