CRS Basics

• Part of the NFIP
  – Administered by FEMA
• Voluntary program
• Provides reduced flood insurance premiums where there is better floodplain management
  **Above and Beyond the minimum requirements of the NFIP
• Administered by the Insurance Services Office (ISO)

FEMA
Goals of CRS

• Reduce flood damage to insurable property
• Strengthen and support the insurance aspects of the NFIP
• Encourage a comprehensive approach to floodplain management
Benefits

• Money stays in the community
• Insurance savings offset costs
• Better organized programs
• Technical assistance
• Incentive to keep implementing
Prerequisites to participate

1. In regular Phase of the NFIP > 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 for community owned buildings (As required)
## CRS Classes

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

- 4 Series of activities
- Section 300 – Public Information
- Section 400 – Mapping and Regulations
- Section 500 – Flood Damage Reduction
- Section 600 – Warning and Responses

19 Activities
94 Elements
Process

• **To Join:**
  - Letter of Intent
  - Self Assessment
  - Pass a CAV
  - Designate a CRS Coordinator

• **Once in:**
  - Implement activities
  - Annual Recertification
  - Maintain Records for verification
Community Rating System

25 Years
1990 - 2015
Growth of the CRS

- 1991: 295 communities
- 2015: 1,347 communities

Over 25 years, the CRS communities have significantly increased from 295 in 1991 to 1,347 in 2015.
1,347 communities as of May 1, 2015
Growth of the CRS

Of 295 Communities who joined the CRS in 1991:

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City of Roseville, Class 1, joined the CRS in 1992
New England CRS Communities

1991: 12 communities
2015: 52 communities

CRS Overview
Region 1 CRS Communities

52 Communities as of May 1, 2015

CRS Overview
New England Trends

• Dip in Participants 2005-2012 (42 Participants)
• Renewed interest
  – Biggert-Waters 2012
  – Homeowners Flood Insurance Affordability Act 2014
  – Interest from additional parties
  – NOAA – Coastal Resiliency
  – CRS Coordinators
Challenges for CRS Growth/Retention

- Community Staffing/Resources
- Staff Turnover
- Benefit Cost
- Not maintaining activities
- CAV
Resources

- FEMA Regional Office
- State NFIP Coordinator’s Office
- ISO Specialist
Resources

• CRSResources.org
  – Users Manual
  – Trainings for CRS Webinar Series
  – Examples of data for Activities
• CRS Users Group
• Emergency Management Institute
Questions?