

# Community Rating System

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**FEMA**



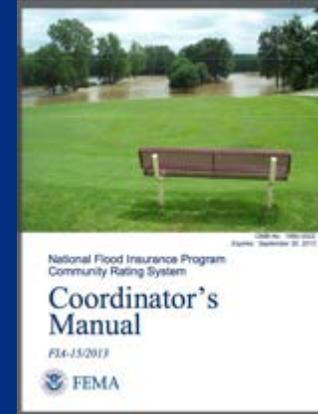
**NFIP/CRS**

**25 Years**



# CRS Basics

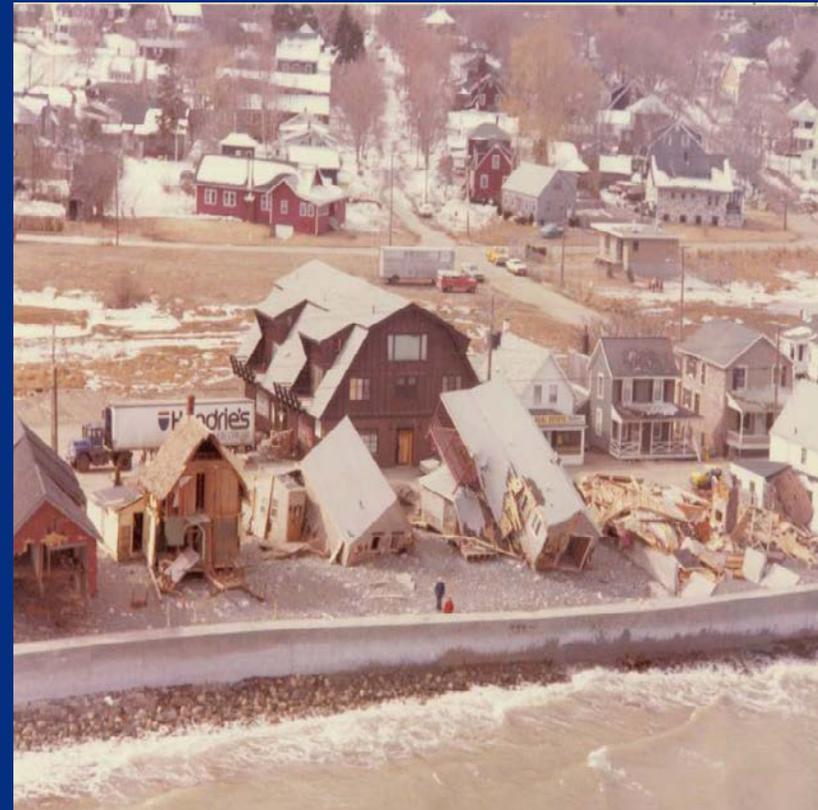
- Part of the NFIP
  - Administered by FEMA
- Voluntary program
- Provides reduced flood insurance premiums where there is better floodplain management
  - \*\*Above and Beyond the minimum requirements of the NFIP
- Administered by the Insurance Services Office (ISO)



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# 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



FEMA

# 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

Class	Points	SFHA	Non-SFHA	PRP
1	4500	45%	10%	0
2	4000	40%	10%	0
3	3500	35%	10%	0
4	3000	30%	10%	0
5	2500	25%	10%	0
6	2000	20%	10%	0
7	1500	15%	5%	0
8	1000	10%	5%	0
9	500	5%	5%	0
10	0	0%	0%	0

# Points

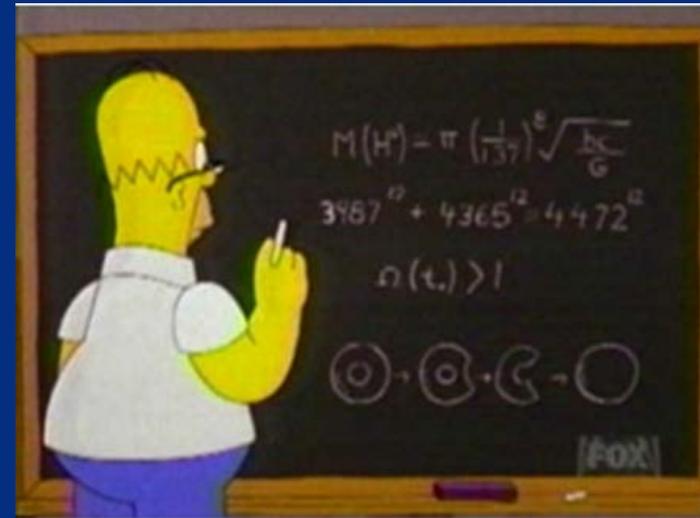
- 4 Series of activities
- Section 300 – Public Information
- Section 400 – Mapping and Regulations
- Section 500 – Flood Damage Reduction
- Section 600 – Warning  
and Responses

19 Activities  
94 Elements

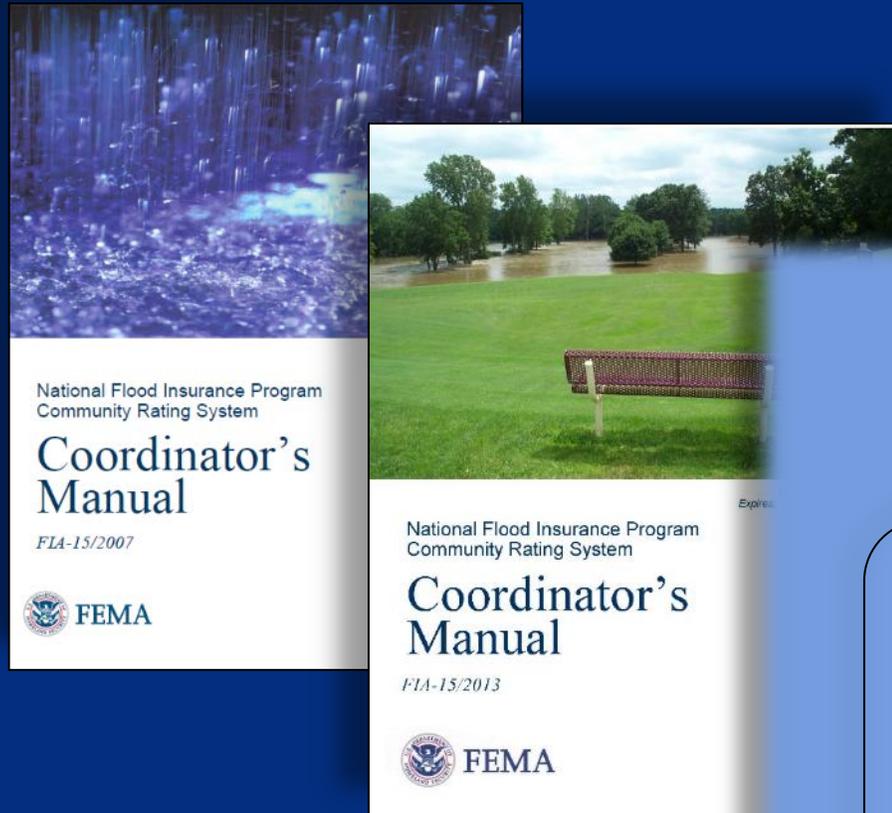


# Process

- 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



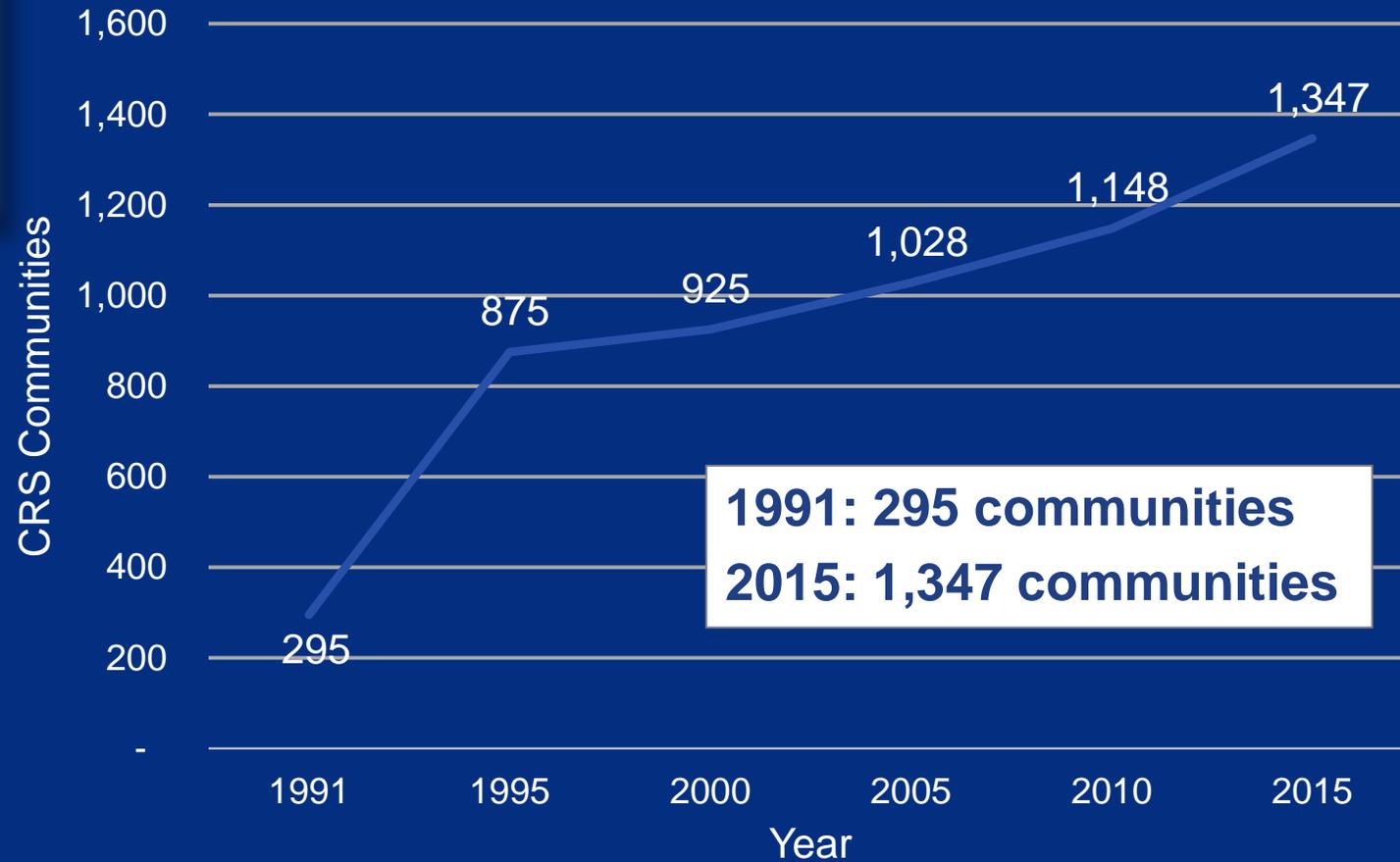
**25 Years**

1990 - 2015

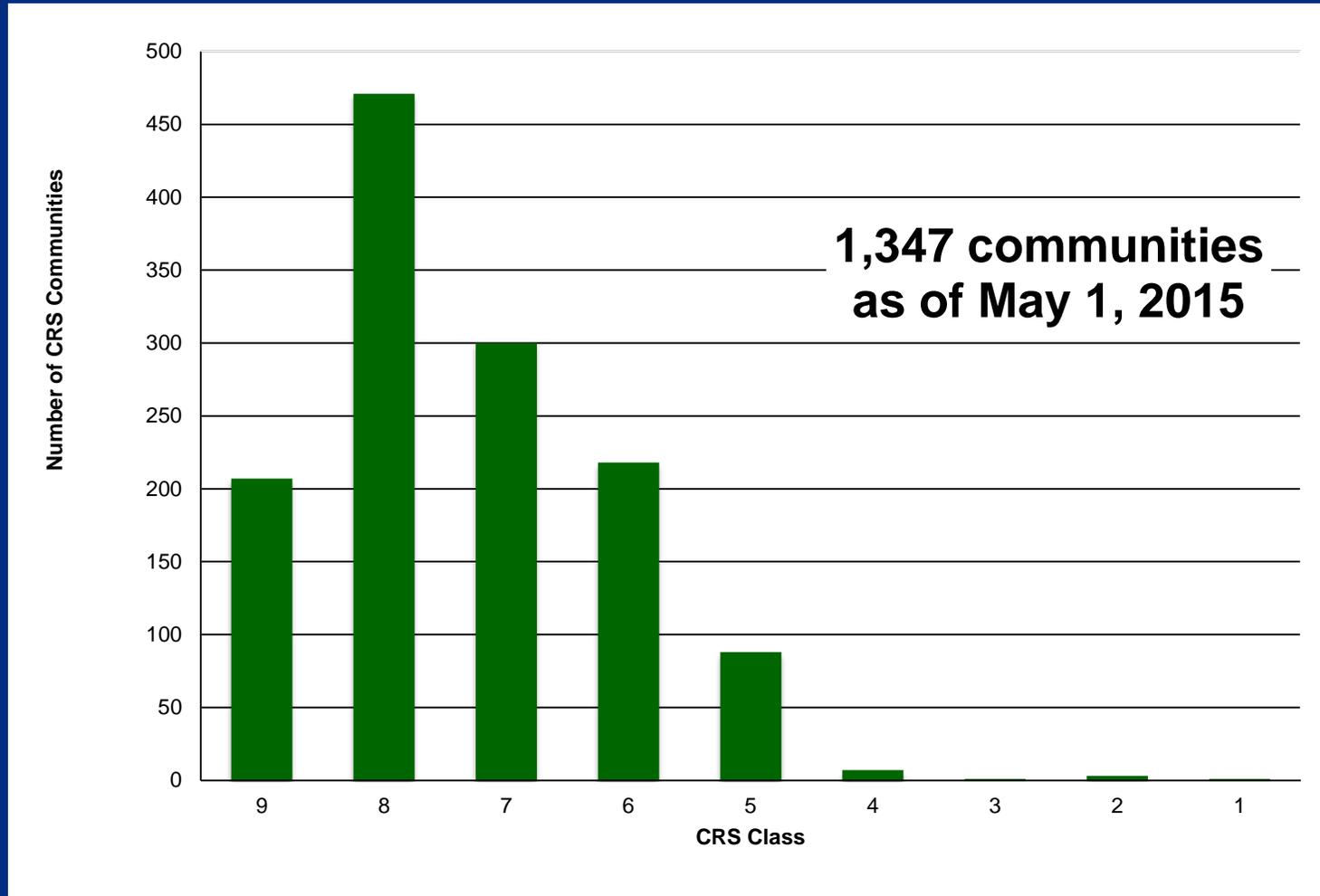
# Growth of the CRS



25 Years



# CRS Classes



# Growth of the CRS

Of 295 Communities who joined the CRS in 1991:



25 Years

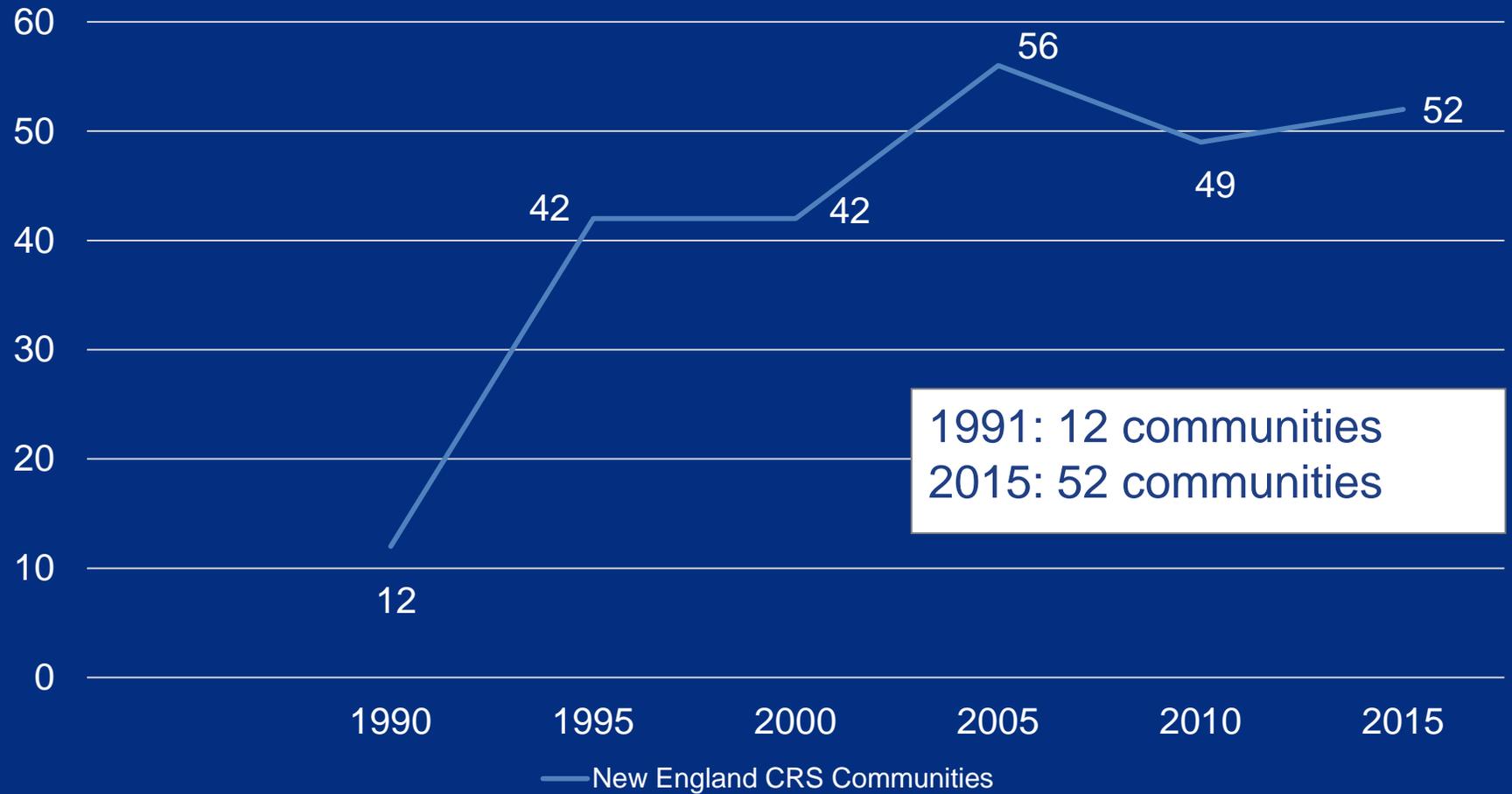
Status:	Number of Communities:
Still in the CRS	250
Class 2	2
Class 3	0
Class 4	3
Class 5	30
Class 6	52
Class 7	56
Class 8	76
Class 9	31

City of Roseville, Class 1, joined the CRS in 1992

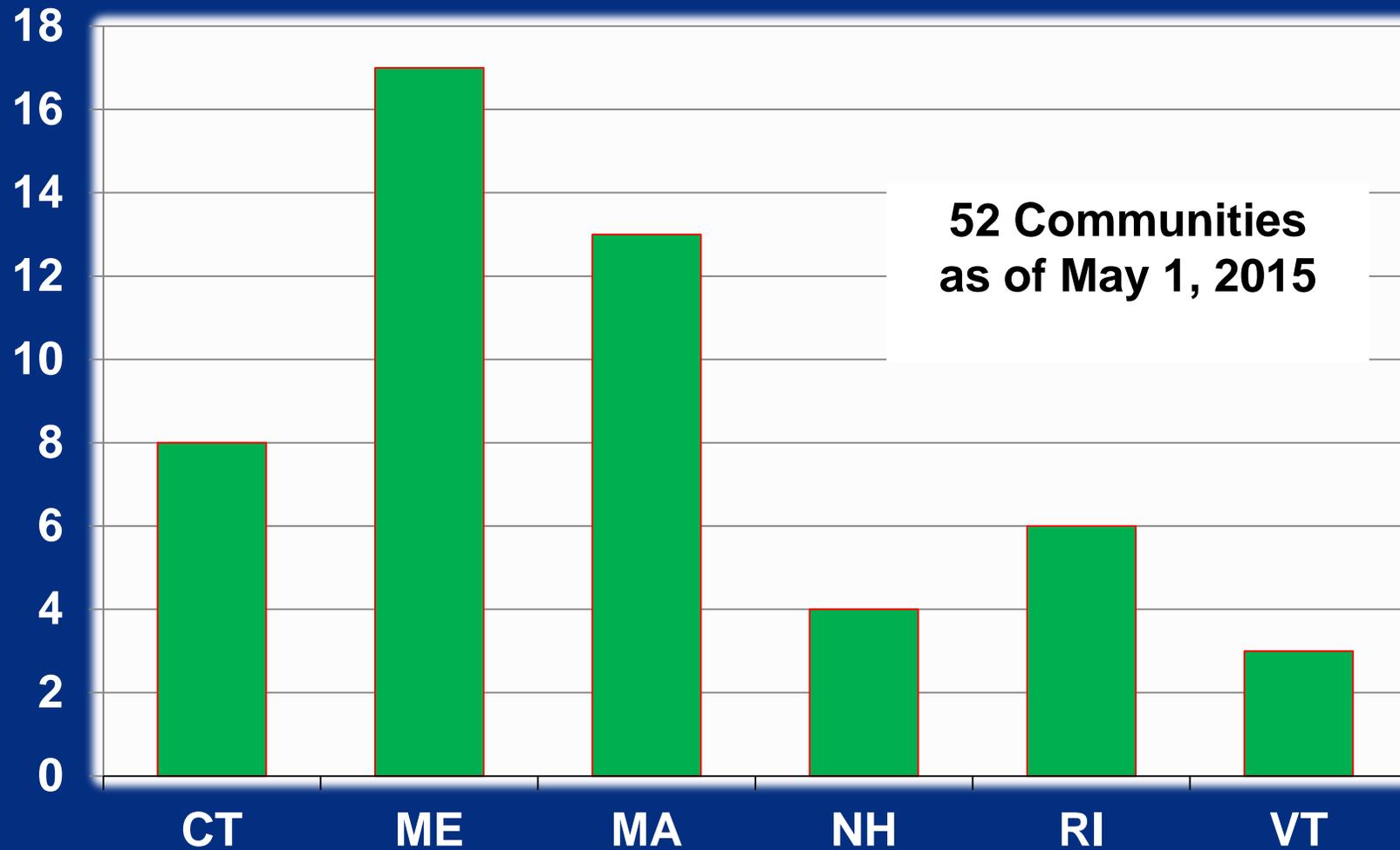
# New England CRS Communities



25 Years



# Region 1 CRS Communities



# 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](http://CRSResources.org)
  - Users Manual
  - Trainings for CRS Webinar Series
  - Examples of data for Activities
- CRS Users Group
- Emergency Management Institute



# Questions?