

An Overview of the Community Rating System (CRS)



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National Flood Insurance Program (NFIP)

- National Flood Insurance Act of 1968
- Participation is **voluntary**
 - Adopt and enforce regulations
 - Eligible for flood insurance
- **Benefits** of participation:
 - Flood insurance
 - Grants and loans
 - Disaster assistance
 - Federally-backed mortgages



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Goals of the CRS

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



CRS Basics

- ✓ Voluntary program
- ✓ Recognizes good floodplain management above and beyond the minimum requirements of the NFIP
- ✓ Modeled on the fire insurance rating system
- ✓ Insurance Services Office (ISO)
- ✓ ISO/CRS Specialists work with the communities



Premium Discount

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



Benefits

- Money stays in the community
- Insurance savings offset any costs
- Improved flood protection
- Better organized programs
- Evaluate vs. national benchmark
- Technical assistance
- Incentive to keep implementing
- Public information builds constituency



What If?

- City of Philadelphia
 - 4,135 Policies: \$3,092,931 premiums
 - Average premium \$748
 - CRS Class 9: savings \$33 (\$134,662 total for community)
 - CRS Class 7: savings \$90 (\$373,181 total for community)
 - CRS Class 5: savings \$152 (\$627,101 total for community)



Crediting Process

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



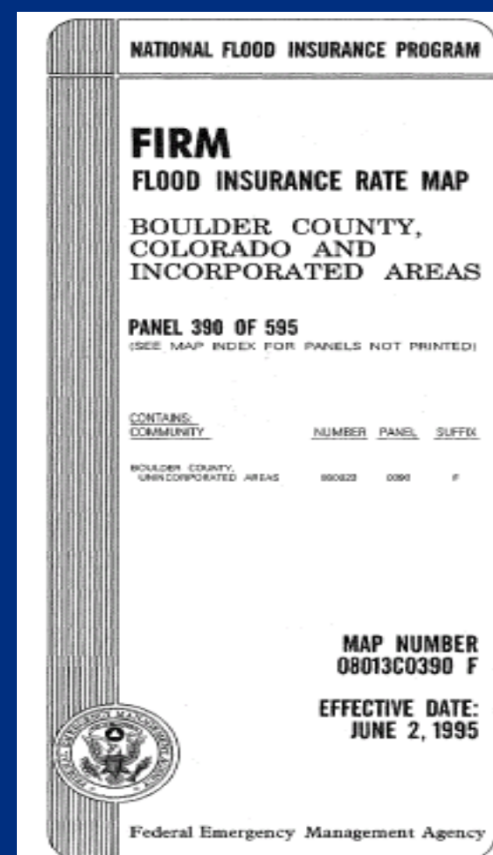
Four Categories of Activities

- 300 Series – Public Information
- 400 Series – Mapping and Regulations
- 500 Series – Flood Damage Reduction
- 600 Series – Flood Preparedness



Public Information Activities

- 310 – Elevation Certificates
- 320 – Map Information
- 330 – Outreach
- 340 – Hazard Disclosure
- 350 – Flood Protection Information
- 360 – Flood Protection Assistance
- 370 – Insurance Outreach *NEW*

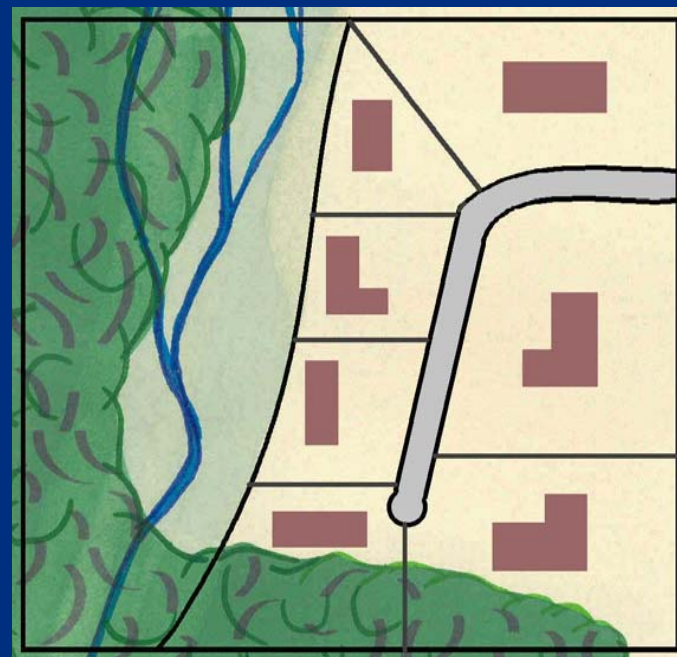


Mapping and Regulatory Activities

- 410 – Additional Flood Data
- 420 – Open Space Preservation
- 430 – Higher Regulatory Standards
- 430LD – Land Development

Criteria

- 440 – Flood Data Maintenance
- 450 – Stormwater Management



Flood Damage Reduction Activities

- 510 – Floodplain Management Planning
- 520 – Acquisition and Relocation
- 530 – Flood Protection
- 540 – Drainage System Maintenance



Flood Preparedness Activities

- 610 – Flood Warning Program
- 620 – Levee Safety
- 630 – Dam Safety



Uniform Minimum Credits

Activity	Element	Credit
Uniform Minimum Credit		
340	Other Disclosure Requirements (ODR)	10
430	Other Higher Standards (OHS)	5
430	State-mandated Standards (SMS)	0.5
450	Erosion & Sedimentation Control (ESC)	10
	Total	25.5
Possible Additional Credit		
430	Building Codes (BC)	48
430	State-mandated Standards (SMS)	5.8
430	Local Drainage Protection (LDP)	10
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 38
	Total	83.8 - 121.8

Pennsylvania



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Minimum Requirements

- Elevation certificates (with sampling accuracy of 90%)
- Repetitive Loss Plan.
- Community owned properties in the SFHA must carry flood insurance and the community CEO must sign a statement.
- If a coastal community receives a LiMWA on their prelim maps, they must keep it on their effective maps.
- BCEG requirements for Class 1-5.
- Designate a CRS Coordinator.

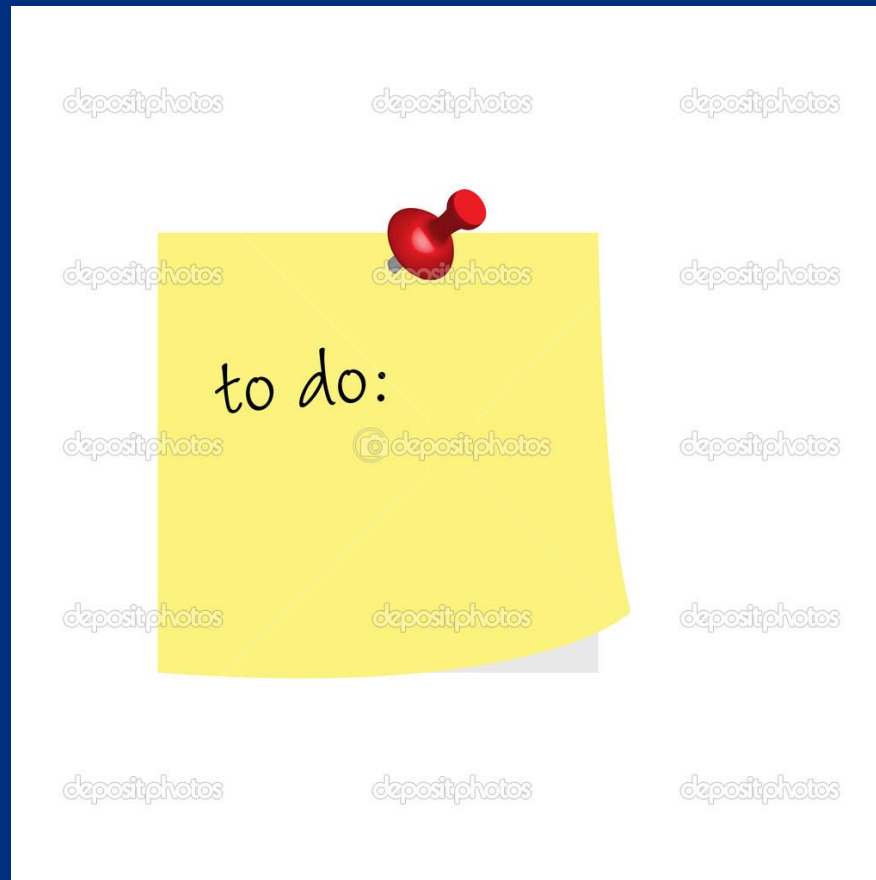


You Must First be Compliant

- Permits
- Elevation/Openings/Utilities
- Foundation and Siting
- Substantial Damage/Substantial Improvement



Get “CRS Ready”



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Timeline

- Letter of Intent: up to 6 months to schedule the Community Assistance Visit.
- Letter of Good Standing must be issued within 6 months of CRS application
- To make the October 1 list you need to have your completed application in to your ISO representative by May that year.
- To make the May 1 list you need to have your completed application in to your ISO representative by October the previous year.
- Modifications do not take as long.
- Typical time from LOI to Entry – 18 months to 2 years.



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CRS Resources

- **L/E273 Managing Floodplain Development Through the National Flood Insurance Program: Nov 3-6 Lawrence County or Dec1-4 Philadelphia**
- **E278 NFIP/Community Rating System (at EMI)**
- **<http://training.fema.gov/EMIWeb/CRS/>**
- **Form a CRS User Group**
- **Sponsor a regional workshop!**



Questions?



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