


NFIP/CRS Introduction to the CRS **NHMA**
 National Flood Insurance Program
 Introduction to the Community Rating System

Introduction to the Community Rating System

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National Flood Insurance Program
 Community Rating System
Coordinator's Manual
 FEMA

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Introduction to the CRS


- ✓ CRS Basics
- ✓ *CRS Coordinator's Manual*
- ✓ CRS Credits and Classes
- ✓ Costs and Benefits
- ✓ Applying to the CRS
- ✓ References and Resources



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CRS Basics


- ✓ Part of National Flood Insurance Program
- ✓ The CRS is voluntary
- ✓ 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/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



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Available on the CRS website in PDF

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CONTENTS

Section	Page
Foreword.....	iii
<u>100 Introduction</u>	100-1
110 Program Overview.....	110-1
120 Glossary.....	120-1
<u>200 Procedures</u>	200-1
210 Requesting CRS Credit.....	210-1
220 Credit Calculation.....	220-1
230 Verification.....	230-1
240 CRS Community Self Assessment.....	240-1
<u>300 Public Information Activities</u>	300-1
310 Elevation Certificates.....	310-1
320 Map Information Service.....	320-1
330 Outreach Projects.....	330-1
340 Hazard Disclosure.....	340-1
350 Flood Protection Information.....	350-1

Introduction to the CRS

4 Series of Activities

- 300 Public Information
- 400 Mapping and Regulations
- 500 Flood Damage Reduction
- 600 Warning and Response

19 Activities

94 Elements

Introduction to the CRS

CRS Activities and Elements

Series	Activity	Max	Elem	Min
200 Series	Public Information Activities			
300 Series	Mapping and Regulations			
400 Series	Flood Data Maintenance			
500 Series	Stormwater Management			

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CRS Activities and Elements

Series	Activity	Max	Elem	Min
400 Series	Mapping and Regulations			
440 Series	Flood Data Maintenance			
450 Series	Stormwater Management			

For basic information on the CRS: www.FloodSmart.gov/CRS

Introduction to the CRS

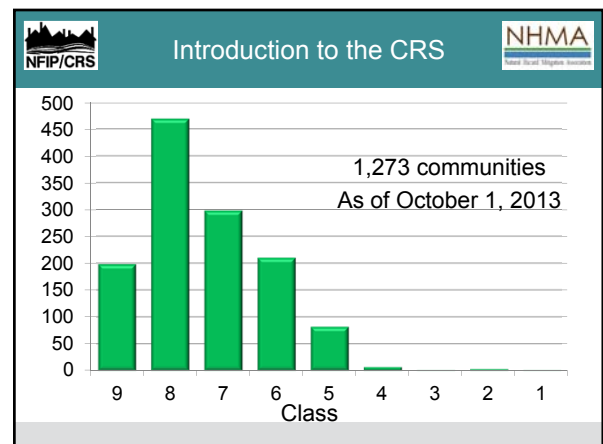
CRS Activities and Elements

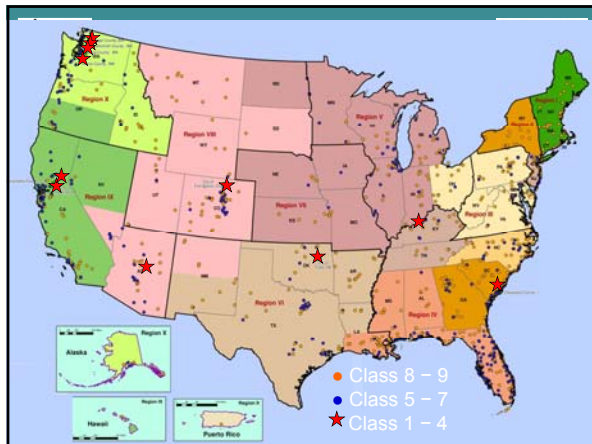
Series	Activity	Max	Elem	Min
400 Series	Mapping and Regulations			
440 Series	Flood Data Maintenance			
450 Series	Stormwater Management			

For more details on the CRS: www.CRSResources.org

Introduction to the CRS

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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Prerequisites to Participate

1. In Regular Phase of NFIP ≥ 1 year
2. In full compliance with NFIP minimum criteria (Everyone is supposed to be in full compliance)
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

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Operation

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

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Costs & Benefits

Costs

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

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Benefits


- ✓ Money stays in the community

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Community: PALM BEACH, TOWN OF State: FLORIDA
 County: PALM BEACH COUNTY CID: 120220

Current CRS Class = 7 [Printable Version]


	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	8,119	4,878	2,685	556
PREMIUM	\$3,735,962	\$2,738,444	\$817,610	\$179,908
AVERAGE PREMIUM	\$460	\$561	\$305	\$324
CRS Class				
09 Per Policy	\$25	\$33	\$16	\$0
09 Per Community	\$204,119	\$161,086	\$43,032	\$0
08 Per Policy	\$45	\$66	\$16	\$0
08 Per Community	\$365,205	\$322,172	\$43,032	\$0
07 Per Policy	\$65	\$99	\$16	\$0
07 Per Community	\$526,291	\$483,259	\$43,032	\$0
06 Per Policy	\$90	\$132	\$32	\$0
06 Per Community	\$730,410	\$644,345	\$86,065	\$0
05 Per Policy	\$110	\$165	\$32	\$0
05 Per Community	\$891,496	\$805,431	\$86,065	\$0

Introduction to the CRS 

Community: LONGMONT, CITY OF State: COLORADO
 County: BOULDER COUNTY CID: 080027




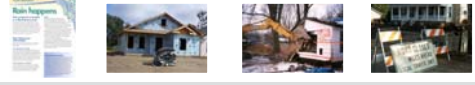
Current CRS Class = 8 [\[Printable Version\]](#)


	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	256	182	18	56
PREMIUM	\$217,719	\$184,599	\$14,144	\$18,976
AVERAGE PREMIUM	\$850	\$1,014	\$786	\$339
CRS Class				
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 \$186	\$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

Introduction to the CRS 

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
- ✓ Community pride








Introduction to the CRS 

Biggert-Waters Reform Act of 2012


✓ Reduced premiums:


CRS: 5% - 45%

Premium at 4 feet below BFE	Premium at BFE	Premium at 3 feet above BFE
\$9,500/year	\$14,100/year	\$427/year
\$95,000/10 years	\$141,000/10 years	\$4,270/10 years

85% 95%






Introduction to the CRS 


Biggert-Waters Reform Act of 2012

✓ Reduced premiums

✓ Property protection credits:


- Map information (320)
- Insurance information (330)
- Website (350)
- Retrofitting advice (360)
- Answer questions (370)
- Improve hazard maps (410)
- Freeboard (430)






Introduction to the CRS 

Application: The Process

- ✓ Letter of interest from CEO
- ✓ CRS Quick Check



Introduction to the CRS 

CRS Quick Check

Section	Prerequisites	Met	Can Meet	Enter
211	a2) Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?			
a4) How many repetitive loss properties are there in your community?				
a5) What is your repetitive loss category? (A = no rep losses, B = 1-3, C = 10 or more)				
a6) Have you maintained flood insurance policies on all buildings that have been required to have one?				
213	a) How many buildings are in your community's Special Flood Hazard Area?			
b) How large is your community's Special Flood Hazard Area (in acres)?				
CRS Activities and Elements				
310	a) Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	Yes	Could	Credit
b) Do you have FEMA Elevation Certificates on buildings built before your CRS application?				
320	a) Are you willing to publicize that you will need FEMA for requests and keep a record of what you told them?			
b) Do you provide registers with other non-insurance related information that is shown on your FIRMP?				
c) Do you provide information about flood problems other than those shown on the FIRMP?				
d) Do you provide information about flood depths?				
e) Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?				
f) Do you provide information about past flooding at or near the site in question?				
g) Do you provide information about areas that should be protected because of their natural floodplain functions?				

