


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

Introduction to the Community Rating System

Alessandra Jerolleman, CFM
 French Wetmore, CFM




National Flood Insurance Program
 Community Rating System
Coordinator's Manual
 FIA-15-2013
 FEMA

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

Introduction to the CRS


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



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

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




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

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



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



National Flood Insurance Program
 Community Rating System
Coordinator's Manual
 FIA-15-2013
 FEMA

Available on the CRS website in PDF

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

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

Activity	Max	Min
200 Series: Public Information Activities	310-11	310-11
300 Series: Mapping and Regulations	440-3	440-3
400 Series: Flood Damage Reduction	450-4	450-4
600 Series: Warning and Response	450-18	450-18

Introduction to the CRS

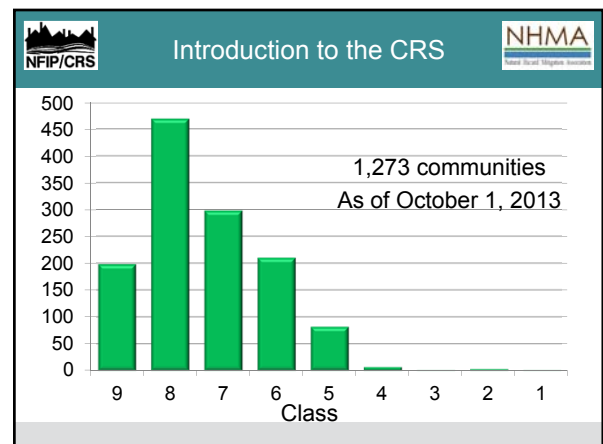
Activity	Max	Min	Element	Max	Min
440 (Flood Data Maintenance)	440-3	440-3	a AMD Additional map data	160	440-3
440 (Flood Data Maintenance)	440-3	440-3	b FM FIRM maintenance	15	440-8
440 (Flood Data Maintenance)	440-3	440-3	c BMM Benchmark maintenance	27	440-9
440 (Flood Data Maintenance)	440-3	440-3	d EDM Erosion data maintenance	20	440-13

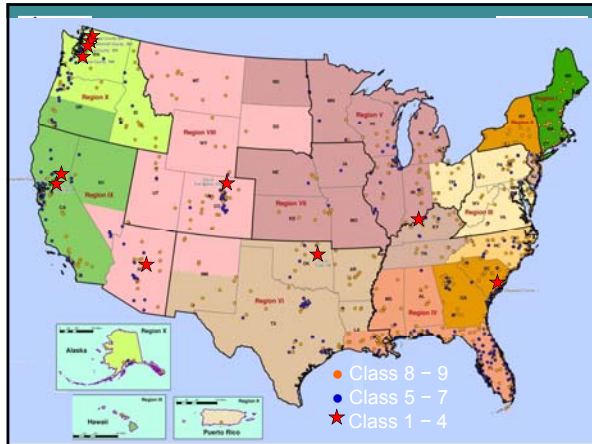
Introduction to the CRS

Activity	Max	Min	Element	Max	Min
440 (Flood Data Maintenance)	440-3	440-3	a AMD Additional map data	160	440-3
440 (Flood Data Maintenance)	440-3	440-3	b FM FIRM maintenance	15	440-8
440 (Flood Data Maintenance)	440-3	440-3	c BMM Benchmark maintenance	27	440-9
440 (Flood Data Maintenance)	440-3	440-3	d EDM Erosion data maintenance	20	440-13

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





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

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

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

Operation

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

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

Costs & Benefits

Costs

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

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

Benefits


- ✓ Money stays in the community

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

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




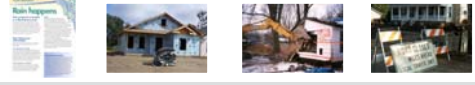
Current CRS Class = 8 [\[Printable Version\]](#)


	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 inquiries 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?				


Introduction to the CRS

ram to regularly inspect storage basins and to remove debris when			25	120
hen flooding is expected (more than listening to the radio)?	25			
next to the emergency plan) that specifies what to do after a flood			25	340
the floodplain and arrangements for special warnings to them?				
munity? (see www.stormready.noaa.gov)	25		25	25
ram, and a levee failure warning and response plan (similar to 610 a-d)?		50	50	235
erties in the area that would flood if the levee were overtopped?				
upstream dam? If so, enter the credit for the state's dam safety			0	45
am Safety Scores" tab in this Excel file.				
se plan (similar to 610 a-d)? Is there an annual outreach project sent to			25	115
he dam failed?				
for "CGA" from the right column on the "Growth Rates" tab in this	1.00	1.00	1.00	1.50
	Now	Could		
	877	339		
	Total "Now" + "Could"		1,216	
	Potential CRS Class		9	8

Introduction to the CRS


Application: The Process


- ✓ Letter of interest from CEO
- ✓ CRS Quick Check
- ✓ FEMA Region OK's a visit
- ✓ ISO/CRS Specialist conducts visit
- ✓ Will need a CAV
- ✓ FEMA makes final decision



Introduction to the CRS


Application: Where to Start



- ✓ Talk to your ISO/CRS Specialist
- ✓ Get the *CRS Coordinator's Manual*

- ✓ Check the prerequisites
 - CAV status: permit office
 - FEMA Region or state
- ✓ Identify what you're already doing
- ✓ Talk to other offices on what they're already doing
- ✓ Verify support from upstairs
- ✓ Send in the CEO's letter and Quick Check

Introduction to the CRS

References and Resources



- ✓ ISO/CRS Specialist
- ✓ State
- ✓ FEMA
- ✓ [Websites](#)
- ✓ Publications
- ✓ Other CRS communities
- ✓ [CRS users groups](#)

Introduction to the CRS



www.FloodSmart.gov/CRS

Introduction to the CRS

CRS Resources

www.CRSResources.org

- Home - 2013 Manual - 100 Series - 200 Series - 300 Series - 400 Series - 500 Series - 600 Series - 700 Series
- 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

