



Introduction to the NFIP Community Rating System



CRS Basics





- ✓ Voluntary program
- ✓ Recognizes things above and beyond the minimum requirements of the NFIP
- ✓ Modeled on the fire insurance rating system
- ✓ Insurance Services Office
 - ✓ ISO/CRS Specialist



Goals of the CRS

 Reduce flood damage to insurable property,

 Strengthen and support the insurance aspects of the NFIP, and

 Encourage a comprehensive approach to floodplain management.



- Table of Contents
- Reference
- General Rules
- Application
- Rating
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- Policy
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gram
Insurance Manual

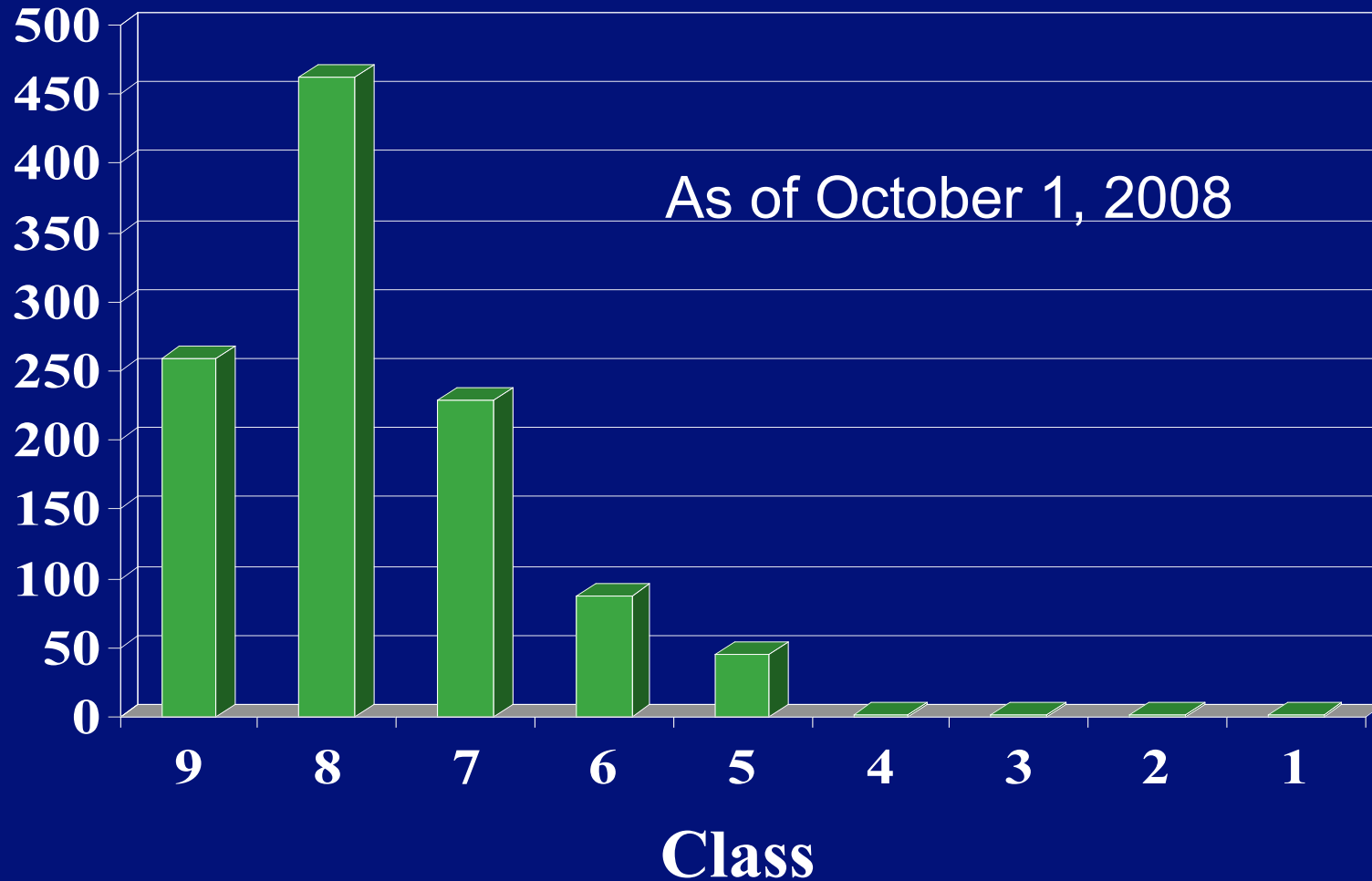


Premium Discount

<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



1,095 Participating Communities



Class 1: Roseville, CA

Class 2: King County, WA,
Tulsa, OK

Class 3: Pierce County, WA

Class 4: Skagit County, WA
Fort Collins, CO



Benefits

CRS What-If

[Application](#)
 [CRS Coord.](#)
 [2ndPOC](#)
 [Activity Points](#)
 [Chronology](#)
 [Comments](#)
 [What If](#)

Community:	ROCK ISLAND COUNTY*	State:	ILLINOIS
County:	ROCK ISLAND COUNTY <input type="button" value="v"/>	CID:	170582

Current CRS Class = 10

[\[Printable Version\]](#)

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	393	353	23	17
PREMIUM	\$196,504	\$182,941	\$9,731	\$3,832
AVERAGE PREMIUM	\$500	\$518	\$423	\$225

CRS Class

09	Per Policy	\$25	\$26	\$21	\$0
	Per Community	\$9,634	\$9,147	\$487	\$0
08	Per Policy	\$48	\$52	\$21	\$0
	Per Community	\$18,781	\$18,294	\$487	\$0
07	Per Policy	\$71	\$78	\$21	\$0
	Per Community	\$27,928	\$27,442	\$487	\$0



Benefits

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





Costs to Community

- Pass a CAV
- Designate CRS Coordinator
- Implement activities
- Maintain records



Crediting Process

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





OMB No. 1660-0022
Expires: August 31, 2010

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2007



FEMA



CRS Coordinator's Manual

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CRS Coordinator's Manual

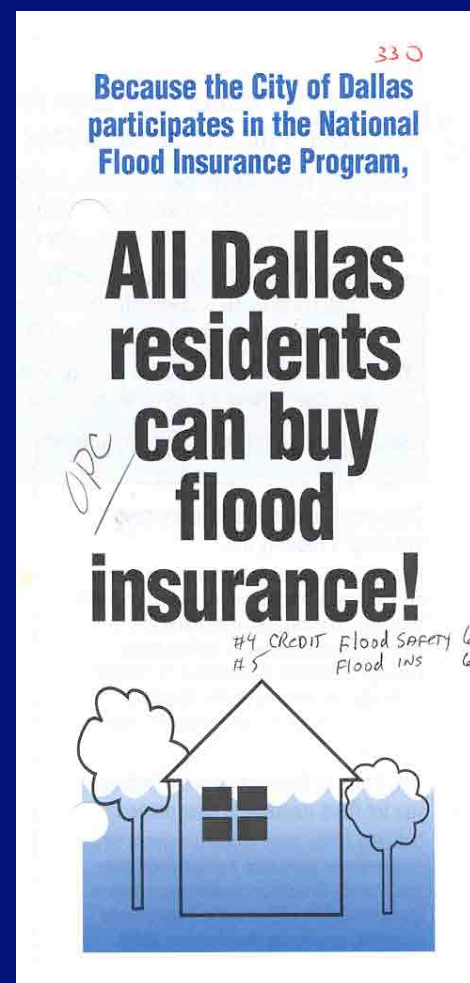
4 Series of Activities

300 Public Information

400 Mapping and Regulatory

500 Flood Damage Reduction

600 Flood Preparedness





300 Public Information

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

SECTION A - PROPERTY INFORMATION

For Insurance Company Use:

Policy Number

Number

NAD 1983

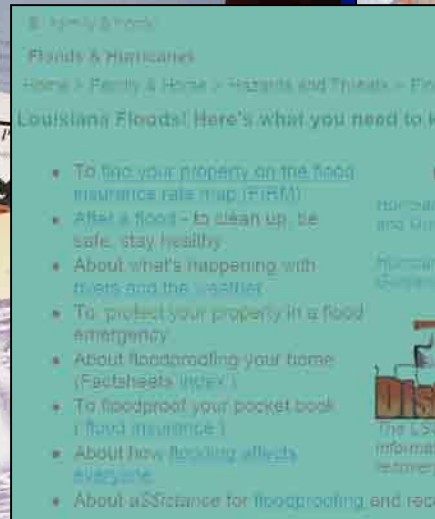
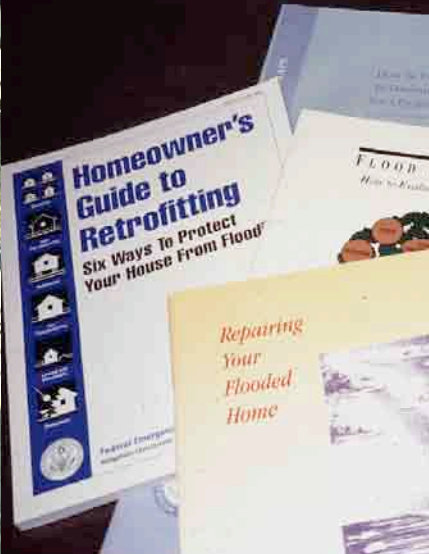
sq ft.

Attached garage

sq in

Elevation(s) (Zone
base flood depth)

No





CRS Coordinator's Manual

4 Series of Activities

300 Public Information

400 Mapping and Regulatory

500 Flood Damage Reduction

600 Flood Preparedness





400 Mapping & Regulatory





400 Mapping & Regulatory

Special Flood-Related Hazards

- Uncertain flow paths
- Mudflow hazards
- Ice jams
- Land subsidence
- Tsunamis
- Coastal erosion
- Closed basin lakes



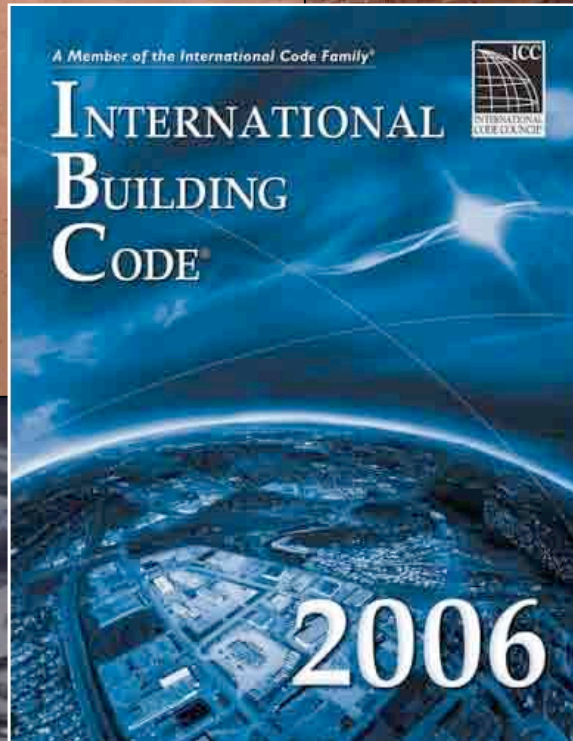
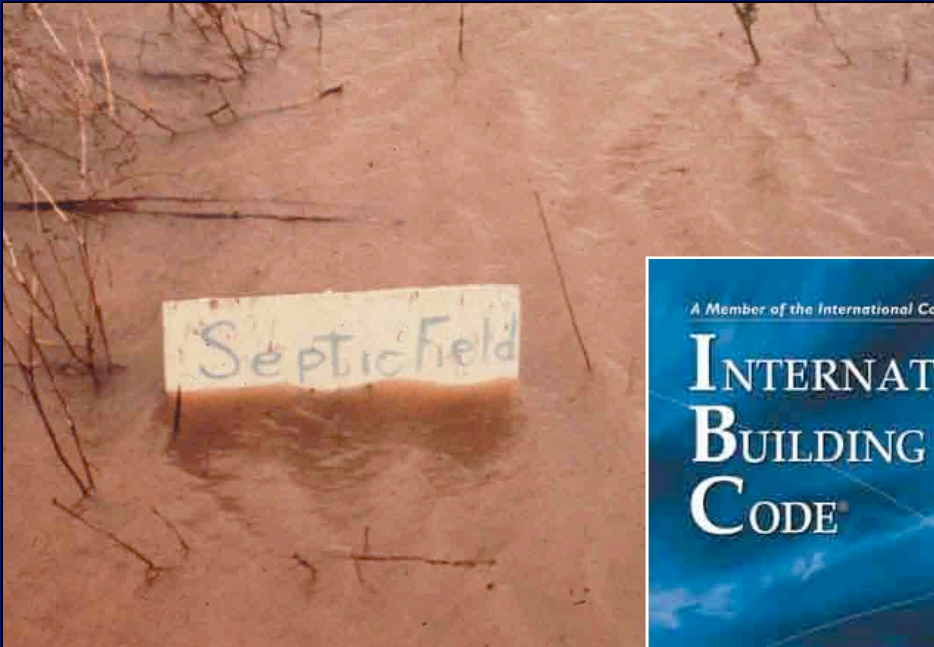


400 Mapping & Regulatory





400 Mapping & Regulatory

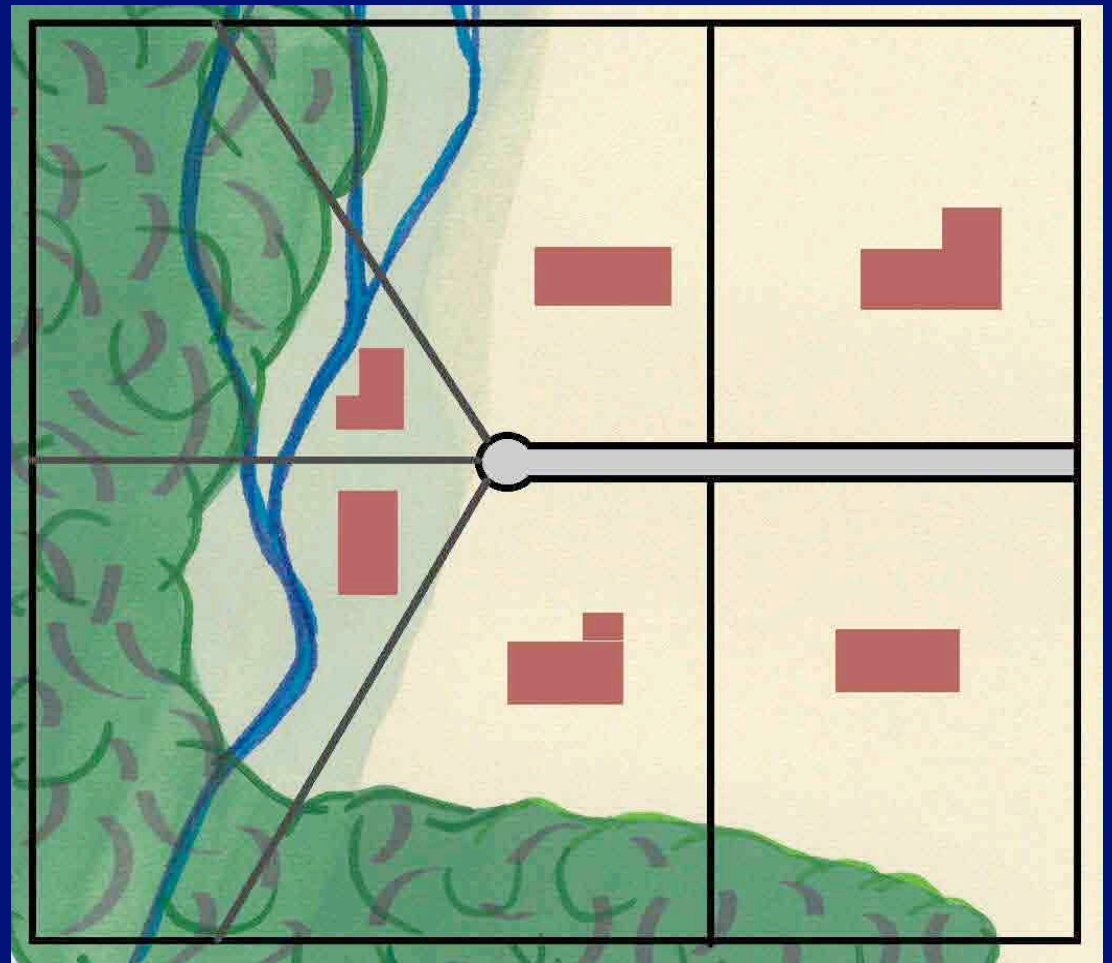




400 Mapping & Regulatory

Conventional
Subdivision

Lots in
Buildings in





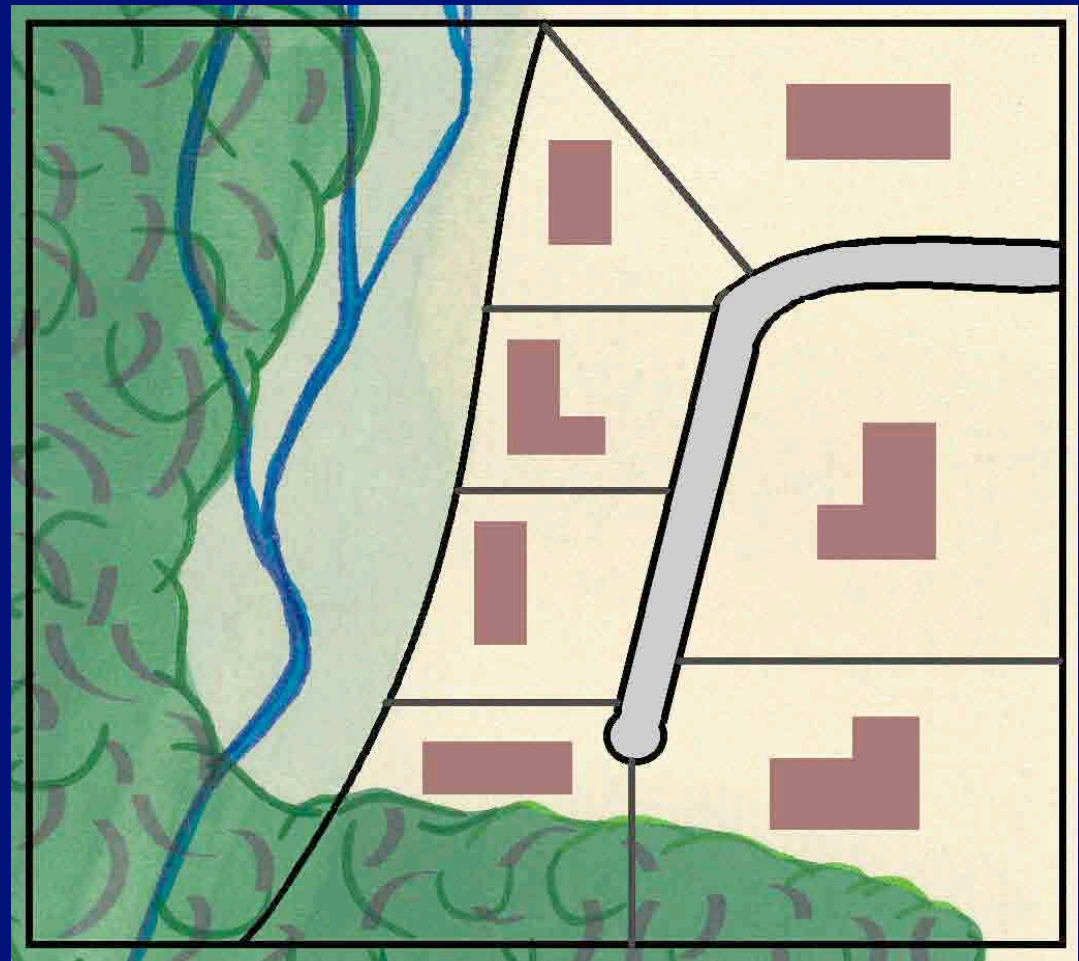
400 Mapping & Regulatory

NAI

Subdivision

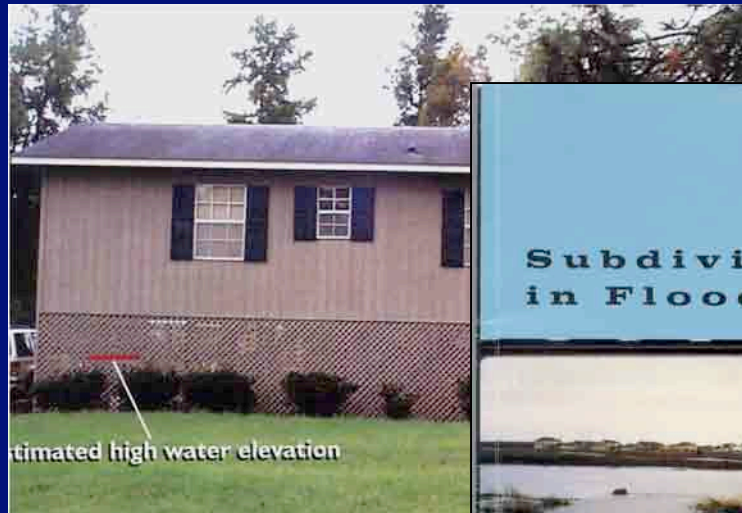
Lots in

Buildings out





400 Mapping & Regulatory



Estimated high water elevation

National Flood Insurance Program
Community Rating System

**CRS Credit for
Higher Regulatory Standards**

2006



Marya Morris

**Subdivision Design
in Flood Hazard Areas**

Federal Emergency Management Agency

American Planning Association

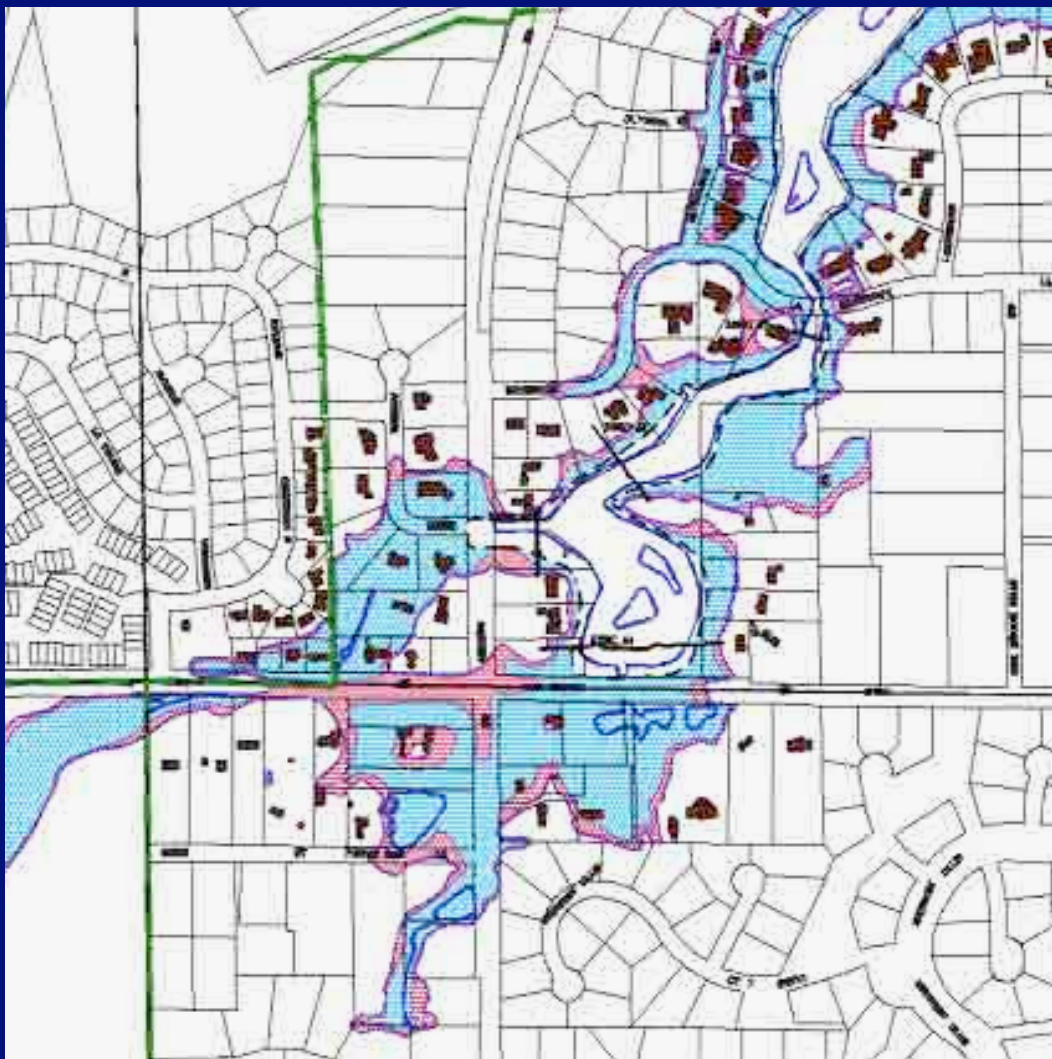
Planning Advisory Service
Report Number 473

NO ADVERSE IMPACT
A Toolkit For Common Sense Floodplain Management

2003



400 Mapping & Regulatory



INITIAL IDENTIFICATION:
AUGUST 12, 1974

FLOOD HAZARD BOUNDARY MAP REVISIONS:
JUNE 3, 1977

FLOOD INSURANCE RATE MAP EFFECTIVE:
MARCH 15, 1979

FLOOD INSURANCE RATE MAP REVISIONS
March 4, 1984 - to update corporate limits
July 1, 1989 - to change special flood hazard areas, to
change zone designations, and to update map format



400 Mapping & Regulatory



On-site retention

Detention



400 Mapping & Regulatory





CRS Coordinator's Manual

4 Series of Activities

300 Public Information

400 Mapping and Regulatory

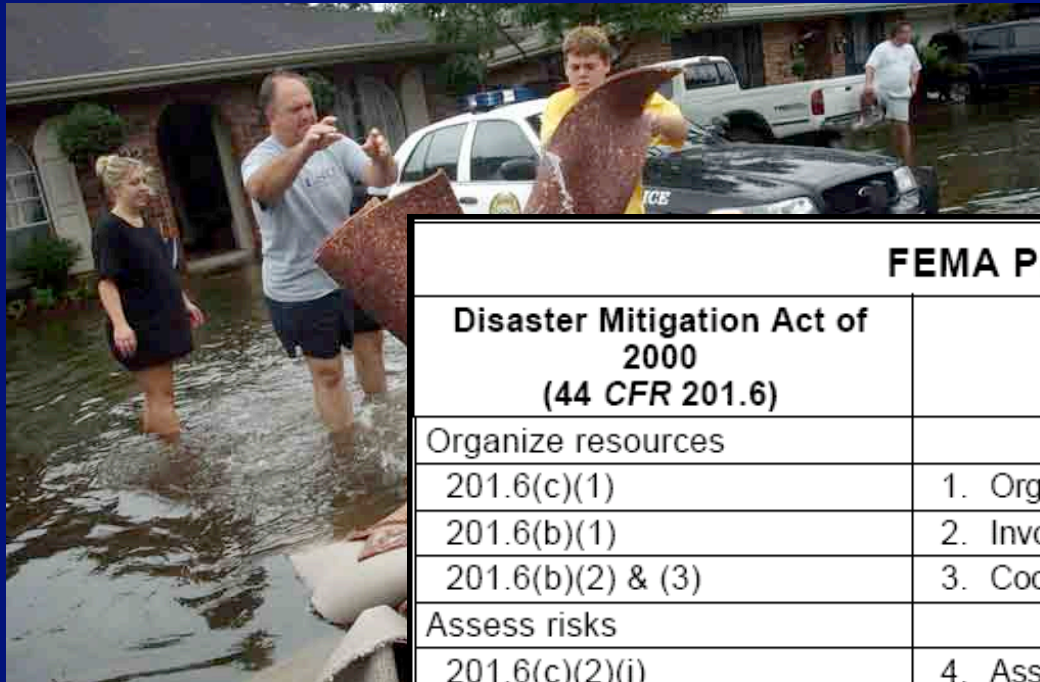
500 Flood Damage Reduction

600 Flood Preparedness





500 Flood Damage Reduction



FEMA Planning Guidance			
Disaster Mitigation Act of 2000 (44 CFR 201.6)	CRS Steps	Max Pts	How-To Guides *
Organize resources			<i>Getting Organized</i>
201.6(c)(1)	1. Organize	10	
201.6(b)(1)	2. Involve the public	85	
201.6(b)(2) & (3)	3. Coordinate	25	
Assess risks			<i>Understanding Your Risks</i>
201.6(c)(2)(i)	4. Assess the hazard	20	
201.6(c)(2)(ii) & (iii)	5. Assess the problem	35	
Develop the mitigation plan			<i>Developing a Mitigation Plan</i>
201.6(c)(3)(i)	6. Set goals	2	
201.6(c)(3)(ii)	7. Review possible activities	30	
201.6(c)(3)(iii)	8. Draft an action plan	70	
Implement & monitor progress			<i>Bringing the Plan to Life</i>
201.6(c)(5)	9. Adopt the plan	2	
201.6(c)(4)	10. Implement, evaluate, revise	15	
		Total	294



500 Flood Damage Reduction



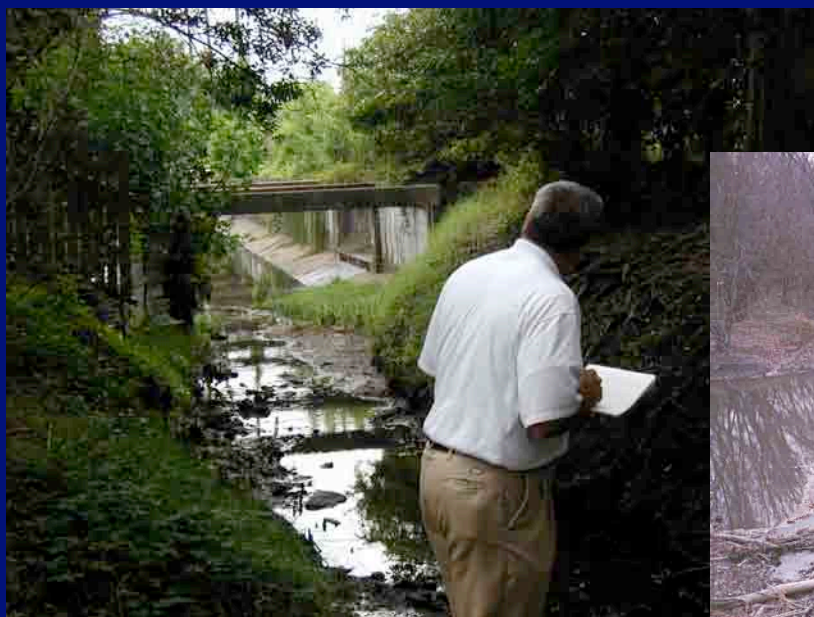


500 Flood Damage Reduction





500 Flood Damage Reduction





CRS Coordinator's Manual

4 Series of Activities

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500 Flood Damage Reduction

600 Flood Preparedness





600 Flood Preparedness

Illinois River AT Peoria

Universal Time (UTC)										
12Z Sep 15	12Z Sep 16	12Z Sep 17	12Z Sep 18	12Z Sep 19	12Z Sep 20	12Z Sep 21	12Z Sep 22	12Z Sep 23	12Z Sep 24	
36										
34	<p>Latest observed value: 26.01 ft at 8:30 AM CDT 18-Sep-2008. Flood Stage is 16.0 ft. Forecast data shown here are guidance values only. Please refer to your local IWS office for the latest official public river forecasts.</p>									
32										
30										
28							27.18			

Record Stage: 2
Major Stage: 2



600 Flood Preparedness





Strategic Plan



National Flood Insurance Program
Community Rating System

A Strategic Plan for the Community Rating System

2008



- Detailed evaluation of all activities
 - Current technology
 - Prerequisites
 - Credit points
 - Other incentives
 - Verification procedures
 - Simplification
 - More guidance



Strategic Plan



National Flood Insurance Program
Community Rating System

A Strategic Plan for the Community Rating System

2008



FEMA

- Closer ties to
 - Compliance
 - Rep loss mitigation
 - Other programs
 - State and local groups
- Expanded Task Force
- Marketing plan
- Succession strategy