Overview of the Community Rating System

Tom Brett
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 – tbrett@iso.com
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.
# Premium Discount

<table>
<thead>
<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4,500</td>
<td>45%</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>4,000</td>
<td>40%</td>
<td>10%</td>
</tr>
<tr>
<td>3</td>
<td>3,500</td>
<td>35%</td>
<td>10%</td>
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<td>4</td>
<td>3,000</td>
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<td>10%</td>
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<tr>
<td>5</td>
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<td>5%</td>
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<td>10%</td>
<td>5%</td>
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<tr>
<td>9</td>
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<tr>
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</table>
1,211 CRS Communities as of 5-1-12
Costs to Community

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

- Application
- Quick Check
- Verification Visit
- Recertification
- Modification
- Cycle Verification
CRS Coordinator’s Manual

4 Series of Activities

300 Public Information
400 Mapping and Regulatory
500 Flood Damage Reduction
600 Flood Preparedness
# 320 Map Information Service Changes

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Read the FIRM for inquirers</td>
<td>MI 1 – Same service</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>MI 2 – LiMWA/floodway info/CBRS area</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td><em>new</em> MI 3 – Other flood problems not shown on FIRM</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td><em>new</em> MI 4 – Site-specific data (formerly in Activity 360)</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td><em>new</em> MI 5 – Special flood-related hazards</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td><em>new</em> MI 6 – Historical flood information/repetitive flood losses</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td><em>new</em> MI 7 – Natural floodplain functions (wetlands, etc.)</td>
<td>20%</td>
</tr>
<tr>
<td>Max</td>
<td>140</td>
<td>150%</td>
</tr>
</tbody>
</table>
## 330 Outreach Projects Changes

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<tr>
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</thead>
<tbody>
<tr>
<td>OPA – Additional Outreach Projects</td>
<td>OP – Outreach Projects</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>OPC – Outreach Projects to Community</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPF – Projects to Floodplain properties</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPS – Public Information Program Strategy</td>
<td>PPI – Program for Public Information</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>new STK – Stakeholder implementation</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>new ACT – Action resulting from outreach</td>
<td>17%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>new FRP – Flood response preparations</td>
<td>14%</td>
<td>20%</td>
</tr>
<tr>
<td>PFI promotion of flood insurance</td>
<td>Moved to new Activity 370</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Max</td>
<td></td>
<td>62%</td>
<td>100%</td>
</tr>
</tbody>
</table>
330 Outreach Projects
Changes

Messages

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the hazard (warning, safety, evacuation routes, etc.)
4. Protect your property from the hazard (retrofitting and drainage maintenance advice)
5. Build responsibly (get permits, substantial damage rules)
6. Protect natural floodplain functions
Community Web Site Possible credits:
Brochures on-line
River/Stream gages with inundation references in the community
4 Series of Activities

300  Public Information
400  Mapping and Regulatory
500  Flood Damage Reduction
600  Flood Preparedness
440 Flood Data Maintenance

AMD - Additional Map Data

- Credit for paper, digital or database systems that improve access, quality and/or ease of updating flood and FIRM data
Possible credits:

- Showing areas of the community subject to other natural hazards, such as landslides, land subsidence, ice jams, coastal erosion, uncertain flow paths

- Showing stream migration, and soils unsuitable for septic
BMM - Benchmark Maintenance

ERM

BMM
Prerequisites for each creditable benchmark:

(a) Data available to the public
(b) Recovered in last 5 years
(c) 1st or 2nd order vertical control
(d) Stability rating of A or B, and
(e) Within 1 mile of floodplain
BMM - Benchmark Maintenance

• The National Spatial Reference System (NSRS) is maintained by the National Geodetic Survey (NGS)

• NGS manages a network of Continuously Operating Reference Stations (CORS) that provide Global Navigation Satellite System data

• Are there other maintained benchmarks?
CRS Coordinator’s Manual

4 Series of Activities

300  Public Information
400  Mapping and Regulatory
500  Flood Damage Reduction  ????
600  Flood Preparedness
CRS Coordinator’s Manual

4 Series of Activities

300  Public Information
400  Mapping and Regulatory
500  Flood Damage Reduction
600  Flood Preparedness
610 Flood Warning

Recognize The Threat
610 Flood Warning

Get the warning out
610 Flood Warning

Other Response Efforts
610 Flood Warning
- CRITICAL FACILITIES PLANNING
Designated as a StormReady (or TsunamiReady) community by the National Weather Service
FTR credit
620 Levees

AE Zone
Same BFE

AE Zone
Credit
No credit for levees that are accredited by FEMA.

• Protection from at least 25 year flood.
• Credit is limited to levee systems that were designed and constructed as levee systems and are operated and maintained by a public agency.
• The community must submit a map showing the location of each levee and the areas flooded if the levee failed or was overtopped.
620 Levees

• Annual inspections of the levee system must be conducted according to a written maintenance plan.

• The community must implement an outreach project to the residents and businesses in the area(s) inundated if a levee overtopped.
620 Levees

- and some credit for:
  - LFR - Levee Failure Recognition
  - LFW - Levee Failure Warning
  - LFO - Levee Failure Flood Response Operations
  - LCF - Levee Failure Critical Facilities Planning
Prerequisite: There must be at least 1 insurable building in the community subject from inundation from the failure of a “High Hazard Dam”

NEED:
- how far upstream is the dam
- arrival times and peak elevations
- development exposed to dam failure flooding (types of buildings, land use, critical facilities)
- expected impacts of flooding on health and safety
630 Dams

- and some credit for:
- DFR - Dam Failure Recognition
- DFW - Dam Failure Warning
- DFO - Dam Failure Flood Response Operations
- DCF - Dam Failure Critical Facilities Planning
The 2012 CRS Manual

Welcome to the 2012 CRS Coordinator’s Manual website

On this site, you can learn about the proposed changes to the National Flood Insurance Program’s Community Rating System that will be published in the 2012 edition of the CRS Coordinator’s Manual.

You can download a PDF summary of all proposed changes here (see notes about this