"The Community Rating System is good for Pierce County citizens and good for the environment. That’s kind of obvious.

Where it really helps us in Pierce County government is that it encourages and guides us to make wise long term investments in improving our community."

Dick Muri
Council Member
Pierce County, Washington
CRS Class 2
“We’ve actually gone from one of the worst to one of the best in flood planning management,”

Desiderio said the city’s homeowners will collectively realize about $800,000 in savings by participating in the program, which is made possible through a number of new plans and ordinances implemented over the past 20 years, such as outlawing ground-floor storage rooms and requiring flood vents in homes.

Mayor Len Desiderio
Sea Isle City, NJ
CRS Class 6
Kenner to Save on Flood Coverage. Premiums Dip for Most Property Owners
Wednesday, April 08, 2009
By Mary Sparacello, Kenner bureau

The cost of flood insurance will drop 5 percent for most Kenner property owners totaling a $600,000 savings citywide and an individual savings averaging $44.

That's because Kenner's standing in the National Flood Insurance Program's Community Rating System has improved from a Class 8 to a Class 7.

“That does sound good," said Ruth Rosales, president of the University City Civic Association, where hundreds of homes flooded in Hurricane Katrina. "I think everybody in University City will be very pleased."
Obvious Motivations to Join CRS

- “We are proud to be in CRS!”
- Receive Recognition. . . CRS plaque, press attention
- Help Policy Holders. . . Reduced premiums
- Reduce Flood Losses. . . Through best practices
- Enhance Public Safety. . . Flood warning, levee safety, etc.
Remember . . .

- “Because it is the right thing to do” may not be enough
- It is not a silver bullet for all problems.
- It takes some work
Think about. . .

- Who needs to be convinced? Staff? Directors? Elected officials?

- Asking “What’s in it for me?” might help.

- Jealousy / rivalry is not always bad. It can be leveraged.

- “Everyone is doing it. You are behind the times if not in CRS.”

- Use media for stories about communities in CRS to make non-CRS communities squirm.

- Use the “What If” report from FEMA that shows the premium dollars to be saved
▪ No cost share to match. . .
▪ No unrelenting meeting after meeting after meeting. . .
▪ An outcome can be assured. . .
▪ The path to participation is defined. . .
▪ The benefit is clear
CRS Numbers and Statistics

- 1990 was first year
- 21,700 communities participate in NFIP. 1,211 participate in CRS.
- 66% of all flood insurance policies in CRS communities
- Each year, 30-40 new communities and 70 – 80 Class Improvements
- High level of participation in FL, MS, SC, NC
- 10% discount is average premium discount in SFHA
- 18 CRS Activities (see booklet)
- 16 CRS Field Specialists work one-on-one with communities
Questions for Later

1. How can SJT integrate CRS?
2. Can CRS do more to promote SJT success?
3. Can we rally around a vision of CRS participation, by state?
Future

- Growth in new participation
- Growth in CRS Class improvements
- Growth in CRS user Groups
- New website
- Promoting CRS to new audiences, i.e. elected official organizations, emergency managers, Citizen Corps
- New CRS Coordinator’s Manual next year