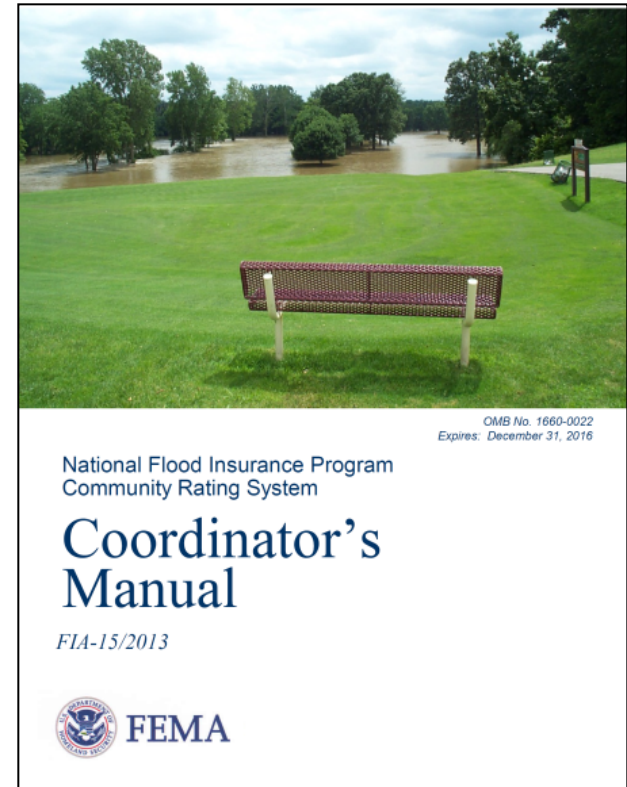


Introduction to the CRS

Overview of the Community Rating System

Joining is easier than you might believe



Community Rating System Overview

CRS Basics

- ✓ Part of the National Flood Insurance Program
 - Administered by FEMA
- ✓ Provides reduced flood insurance premiums where there is better floodplain management
- ✓ Administered by Insurance Services Office
 - ISO/CRS Specialist

ISO Specialist:
Marlene Jacobs
mjacobs@iso.com



Community Rating System Overview

4 Series of Activities

300 Public Information

400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

19 Activities

94 Elements



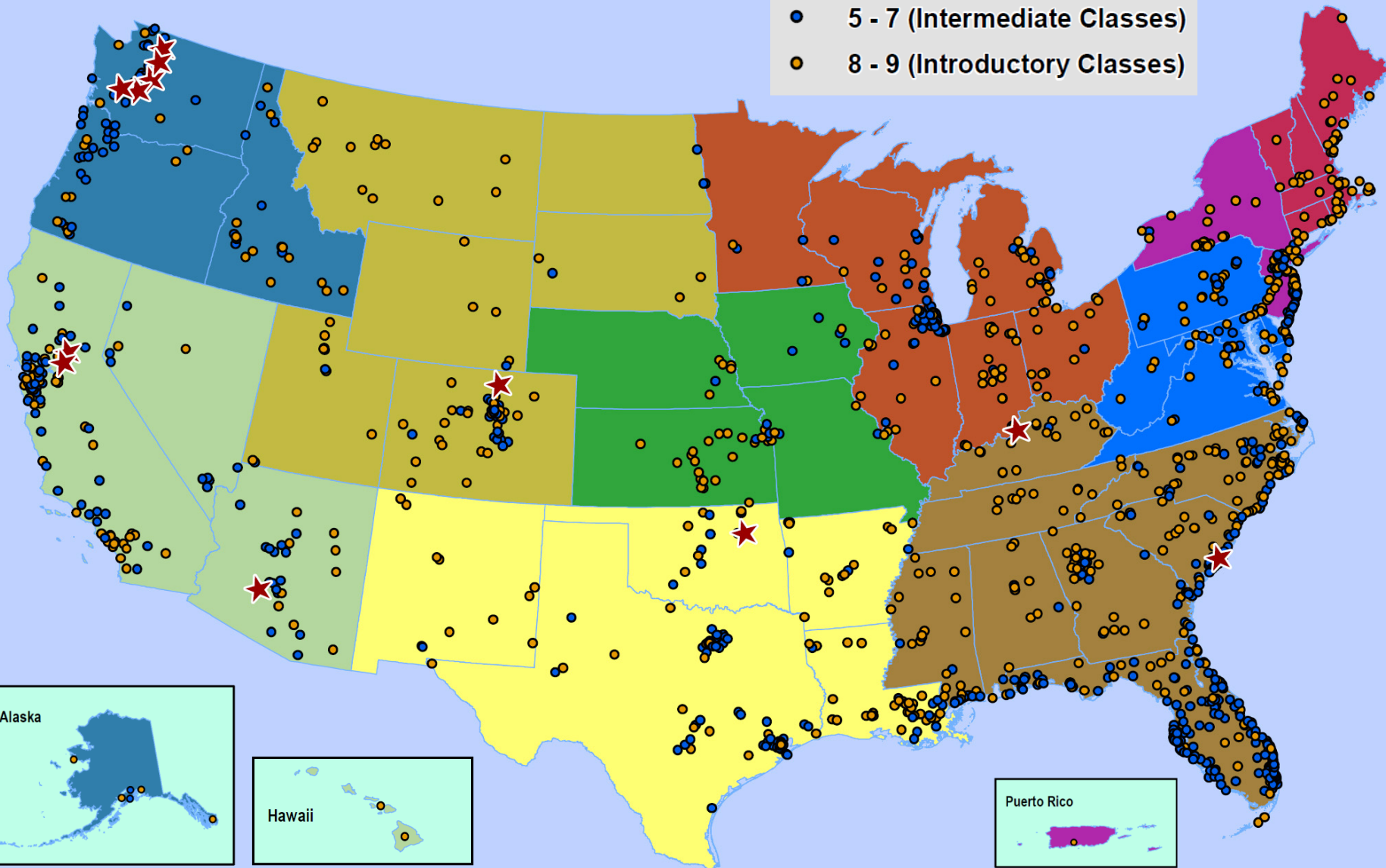
Community Rating System Overview

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

Introduction to

CRS Classification

- ★ 1 - 4 (Advanced Classes)
- 5 - 7 (Intermediate Classes)
- 8 - 9 (Introductory Classes)



FEMA



Introduction to the CRS

CRS Communities in Region X:

AK 9 (1) 8 (2) 7 (1) 6 (1)

ID 8 (2) 7 (2) 6 (1)

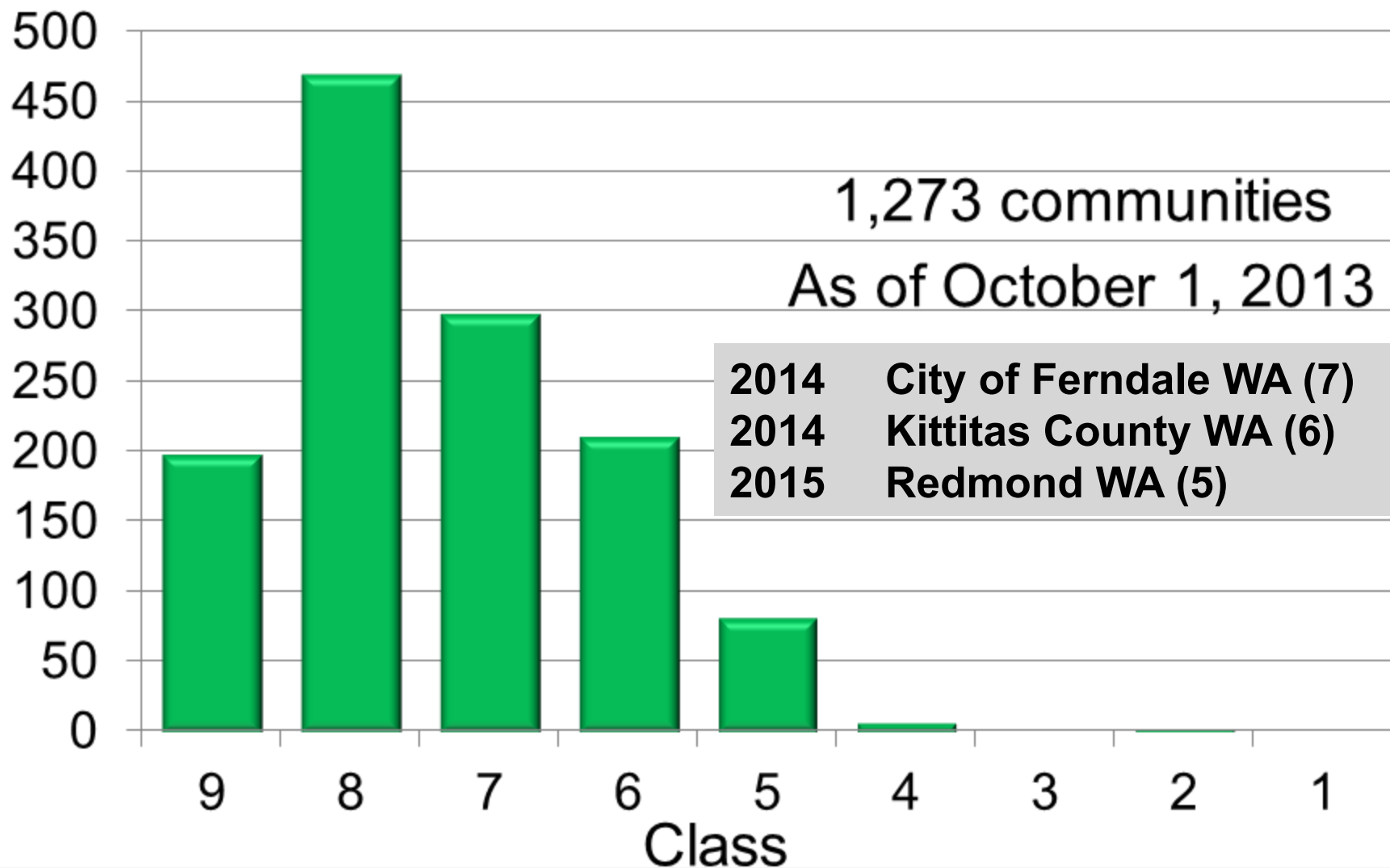
OR 9 (2) 8 (6) 7 (11) 6 (8) 5 (1)

WA 8 (4) 7 (6) 6 (10) 5 (12) 4 (2) 2 (2)

Class (# of communities in that classification)



Community Rating System Overview



Introduction to the CRS

What is required to join the CRS

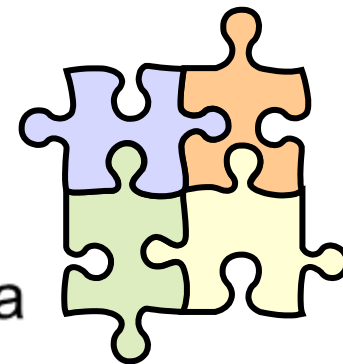
- Recent CAV (within last 6 months)
- Recommendation Letter from FEMA
- Letter of Interest from CEO
- Schedule a visit with ISO/CRS Specialist
(this visit becomes the application process)



Community Rating System Overview

Prerequisites to Participate

1. In Regular Phase of NFIP ≥ 1 year
2. In full compliance with NFIP minimum criteria
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
7. If 10 or more RL structures, complete a Repetitive Loss Area Analysis or a Hazard Mitigation Plan



Introduction to the CRS

Once you've joined the CRS

- Continue implementing credited activities
- Annual Recertifications
- Maintain records, logs, inspection reports
- Complete updates to Plans as needed
- Provide a progress report on implemented plans
- Notify the CRS Specialist of any staff changes



Community Rating System Overview

Costs

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



Community Rating System Overview

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



\$100
Taxes

\$150
CRS



FEMA



Introduction to the CRS

References and Resources

ISO/CRS Specialist

State NFIP Coordinator

FEMA Regional Office

Websites

Publications

Other CRS Communities

CRS Users Groups



Community Rating System Overview



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.

Community Rating System Overview

CRS Webinar Series

- ✓ Introduction to the CRS
- ✓ Developing Outreach Projects
- ✓ Higher Regulatory Standards
- ✓ Natural Floodplain Functions
- ✓ Drainage System Maintenance
- ✓ Preparing for a Verification Visit

<http://CRSResources.org/training>



Introduction to the CRS

Questions?



National Flood Insurance Program Flood Insurance Manual

May 2011
Revised October 2011
Revised May 2012
Revised October 2012
Revised January 2013
Revised May 2013

