



# *National Flood Insurance Program* **Community Rating System**

A Local Official's Guide to  
Saving Lives, Preventing Property Damage, and  
Reducing the Cost of Flood Insurance

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**FEMA**



# The Community Rating System Works

Every year, flooding causes hundreds of millions of dollars' worth of damage to homes and businesses around the country. Standard homeowners and commercial property insurance policies do not cover flood losses. To meet the need for this vital coverage, the Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP).

The NFIP offers reasonably priced flood insurance to all properties in communities that comply with minimum standards for floodplain management.

The NFIP's Community Rating System (CRS) credits community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners. The CRS is similar to—but separate from—the private insurance industry's programs that grade communities on the effectiveness of their fire suppression and building code enforcement efforts.

CRS discounts on flood insurance premiums range from 5% up to 45% (see Table 1), based on CRS credit points that are awarded to

communities. The discounts provide an incentive for communities to implement new flood protection activities that can help save lives and property when a flood occurs.

The CRS provides credit under 19 public information and floodplain management activities described in the *CRS Coordinator's Manual*.

You're probably already doing many of these activities. To get credit, community officials will need to prepare documentation that verifies these efforts.

The CRS assigns credit points for each activity. Table 2 lists the activities and the possible number of credit points for each one. The table also shows the average number of credit points communities earn for each activity. These averages may give you a better indication than the maximums of what your community can expect.

To be eligible for a CRS discount, your community must do Activity 310, Elevation Certificates. If you're a designated repetitive loss community, you must also do Activity 510, Floodplain Management Planning. All other activities are optional.



Based on the total number of points your community earns, the CRS assigns you to one of ten classes. Your discount on flood insurance premiums is based on your class.

For example, if your community earns 4,500 points or more, it qualifies for Class 1, and property owners in the in the Special Flood Hazard Area (SFHA) get a 45% discount on their insurance

premiums. If your community earns as little as 500 points, it's in Class 9, and property owners in the SFHA get a 5% discount. If a community does not apply or fails to receive at least 500 points, it's in Class 10, and property owners get no discount.

Table 1, below, shows the number of points required for each class and the corresponding discount.

Table 1.  
**How much discount property owners in your community can get**

Rate Class	Discount for SFHA*	Discount for Non-SFHA**	Credit Points Required
1	45%	10%	4,500 +
2	40%	10%	4,000–4,499
3	35%	10%	3,500–3,999
4	30%	10%	3,500–3,499
5	25%	10%	3,000–2,999
6	20%	10%	2,500–2,499
7	15%	5%	1,500–1,999
8	10%	5%	1,000–1,499
9	5%	5%	500–999
10	0	0	0–499

\* Special Flood Hazard Area

\*\* Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

Table 2.

What You Can Do to Get Credit

The CRS grants credit for 19 different activities that fall into four series:

Series 300	Public Information	Maximum Points*	Average Points *
	<p>This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage. The activities also provide data insurance agents need for accurate flood insurance rating.</p>		
310	<p><b>Elevation Certificates</b></p> <ul style="list-style-type: none"><li>• Maintain FEMA elevation certificates for new construction in the floodplain. (At a minimum, a community must maintain certificates for buildings built after the date of its CRS application.)</li></ul>	116	38
320	<p><b>Map Information Service</b></p> <ul style="list-style-type: none"><li>• Provide Flood Insurance Rate Map information to those who inquire, and publicize this service.</li></ul>	90	73
330	<p><b>Outreach Projects</b></p> <ul style="list-style-type: none"><li>• Distribute outreach projects with messages about flood hazards, flood insurance, flood protection measures, and/or the natural and beneficial functions of floodplains.</li></ul>	350	87
340	<p><b>Hazard Disclosure</b></p> <ul style="list-style-type: none"><li>• Real estate agents advise potential purchasers of flood-prone property about the flood hazard.</li><li>• Regulations require notice of the hazard.</li></ul>	80	14
350	<p><b>Flood Protection Information</b></p> <ul style="list-style-type: none"><li>• The public library and/or community’s website maintains references on flood insurance and flood protection.</li></ul>	125	38
360	<p><b>Flood Protection Assistance</b></p> <ul style="list-style-type: none"><li>• Give inquiring property owners technical advice on how to protect their buildings from flooding, and publicize this service.</li></ul>	110	55
370	<p><b>Flood Insurance Promotion</b></p> <ul style="list-style-type: none"><li>• Assess flood insurance coverage within the community and implement a plan to promote flood insurance.</li></ul>	110	39
Series 300	Total	981	3448

\*Maximum and average points are subject to change. See the current *CRS Coordinator’s Manual* for the latest information.

Series 400	Mapping & Regulations	Maximum Points*	Average Points *
	<p>This series credits programs that limit floodplain development or provide increased protection to new and existing development.</p>		
410	<b>Floodplain Mapping</b> <ul style="list-style-type: none"> <li>Develop new flood elevations, floodway delineations, wave heights, or other regulatory flood hazard data for an area not mapped in detail by the flood insurance study.</li> <li>Have a more restrictive mapping standard.</li> </ul>	802	60
420	<b>Open Space Preservation</b> <ul style="list-style-type: none"> <li>Guarantee that currently open public or private floodplain parcels will be kept free from development.</li> <li>Zone the floodplain for minimum lot sizes of 5 acres or larger.</li> </ul>	2,020	509
430	<b>Higher Regulatory Standards</b> <ul style="list-style-type: none"> <li>Limit new buildings and/or fill in the floodplain.</li> <li>Require freeboard.</li> <li>Require soil tests or engineered foundations.</li> <li>Require compensatory storage.</li> <li>Require coastal construction standards in AE Zones.</li> <li>Have regulations tailored to protect critical facilities or areas subject to special flood hazards (for example, alluvial fans, ice jams, subsidence, or coastal erosion).</li> </ul>	2,042	270
440	<b>Flood Data Maintenance</b> <ul style="list-style-type: none"> <li>Keep flood and property data on computer records.</li> <li>Use better base maps.</li> <li>Maintain elevation reference marks.</li> </ul>	222	115
450	<b>Stormwater Management</b> <ul style="list-style-type: none"> <li>Regulate new development throughout the watershed to ensure that post-development runoff is no greater than pre-development runoff.</li> <li>Regulate new construction to minimize soil erosion and protect or improve water quality.</li> </ul>	755	132
<b>Series 400</b>		<b>Total</b>	
		5,841	1,086

Series 500	Flood Damage Reduction	Maximum Points*	Average Points *
	<p>This series credits programs that reduce the flood risk to existing development.</p>		
510	<b>Floodplain Management Planning</b> <ul style="list-style-type: none"> <li>• Prepare, adopt, implement, and update a comprehensive flood hazard mitigation plan using a standard planning process.</li> <li>• Prepare an analysis of the repetitive flood loss areas within the community.</li> </ul> <p><i>Note: category C repetitive loss communities must receive credit for either the floodplain management plan or the repetitive loss area analysis, above.</i></p> <ul style="list-style-type: none"> <li>• Prepare, adopt, implement, and update a plan to protect natural functions within the community's floodplain.</li> </ul>	622	175
520	<b>Acquisition and Relocation</b> <ul style="list-style-type: none"> <li>• Acquire and/or relocate floodprone buildings so that they are out of the floodplain.</li> </ul>	2,250	195
530	<b>Flood Protection</b> <ul style="list-style-type: none"> <li>• Protect existing floodplain development by floodproofing, elevation, or minor flood control projects.</li> </ul>	1,600	73
540	<b>Drainage System Maintenance</b> <ul style="list-style-type: none"> <li>• Have a program for and conduct annual inspections of all channels and detention basins; remove debris as needed.</li> </ul>	570	218
Series 500		Total	5,042
			661

Series 600	Flood Preparedness	Maximum Points*	Average Points *
	<p>This series credits flood warning, levee safety, and dam safety projects.</p>		
610	<p><b>Flood Warning and Response</b></p> <ul style="list-style-type: none"> <li>• Provide early flood warnings to the public, and have a detailed flood response plan keyed to flood crest predictions.</li> </ul>	395	254
620	<p><b>Levees</b></p> <ul style="list-style-type: none"> <li>• Annually inspect and maintain existing levees; have a system for recognizing the threat of levee failure and/or overtopping, disseminating warnings, and providing emergency response; and coordinate with operators of critical facilities.</li> </ul>	235	157
630	<p><b>Dams</b></p> <ul style="list-style-type: none"> <li>• Have a high-hazard-potential dam that could affect the community; have a system for recognizing the threat of dam failure, disseminating warnings, planning and practicing emergency responses; and coordinating with operators of critical facilities.</li> </ul>	160	35
Series 600		Total	790
All Series		Total	12,654
			2,537





# Additional Credit

Your community can get additional credit for regulating development outside the SFHA to the same standards as development inside the SFHA. There is also credit for assessing future flood conditions, including the impacts of future development, urbanization, and changing weather patterns. See the *CRS Coordinator's Manual* for full details.

Many communities can qualify for what the CRS calls “state-based credit,” based on the activities or regulations a state or regional agency implements within communities. For example, some states have disclosure laws eligible for credit under Activity 340 (Hazard Disclosure). Any community in those states can receive the state-based credit.

Your community may want to consider floodplain management activities not listed in the *CRS Coordinator's Manual*. You should evaluate these activities for their ability to increase public safety, reduce property damage, avoid economic disruption and loss, and protect the environment. In addition, you can request a review of these activities to determine whether they could be eligible for CRS credit. FEMA welcomes innovative ways to prevent or reduce flood damage.





# How to Apply

Participation in the CRS is voluntary. If your community is in full compliance with the rules and regulations of the NFIP, you may apply. There's no application fee, and all CRS publications are free.

Your community's chief executive officer (your mayor, city manager, or other top official) must appoint a CRS coordinator to serve as the liaison between the community and FEMA. The coordinator should know the operations of all departments that deal with floodplain management and public information. And the coordinator should be able to speak for the community's chief executive officer.

To begin the application process, your community submits a letter of interest to your FEMA Regional Office and documents that you are implementing floodplain management activities that warrant at least 500 CRS credit points. On the [CRS Resources website](http://www.CRSresources.org) ([www.CRSresources.org](http://www.CRSresources.org)) you can find a sample letter; the CRS Quick Check, a tool that helps you assess your community's possible credit points; and further instructions.

You may also want to download from that website a copy of the *CRS Coordinator's Manual*, which describes the program in full and provides specific information, including eligible activities, required documentation, and resources for assistance.

Help is also available through the contact information below.

CRS-related materials and many more resources are available at the [CRS Resources website](http://www.fema.gov/national-flood-insurance-program-community-rating-system) and on [FEMA's website](http://www.fema.gov/national-flood-insurance-program-community-rating-system) (<https://www.fema.gov/national-flood-insurance-program-community-rating-system>).

After your community applies for a CRS classification, the CRS will verify the information and arrange for flood insurance premium discounts.

For more info, write, phone, or fax:

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