Tennessee

Top 50 National Flood Insurance Program (NFIP) Policy Count Communities* and Community Rating System (CRS) Participation

*Ranked by the total number of NFIP insurance policies-in-force

As of August 2020, 400 communities in Tennessee participate in the National Flood Insurance Program (NFIP). Of these communities, 14 (or 4%) participate in the Community Rating System (CRS).

Of the top 50 Tennessee communities (in terms of flood insurance policies-in-force), 8 participate in the CRS. The remaining 42 communities present an outreach opportunity for encouraging participation in the CRS.

Benefits of Joining the CRS

* Activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage and environmental protection.
* Residents are reminded that the community is working to protect them from flood losses.
* Public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.
* Money stays in the community instead of being spent on insurance premiums.