As of August 2020, 1258 communities in Texas participate in the National Flood Insurance Program (NFIP). Of these communities, 69 (or 5%) participate in the Community Rating System (CRS).

Of the top 50 Texas communities (in terms of flood insurance policies-in-force), 24 participate in the CRS. The remaining 26 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.

For a full list of CRS communities, visit https://www.fema.gov/flood-insurance/rules-legislation/community-rating-system