



Tsunami Outreach & the Community Rating System

Tsunamis are among nature’s most powerful and destructive forces. Although they cannot be prevented, there are actions people can take before, during, and after a tsunami that can save lives. Coastal residents and visitors must be educated about their tsunami risk, how to appropriately respond to tsunamis, and how to prepare for potential impacts. Coastal communities play a central role in providing this education.

In the face of ongoing changes to the Nation’s built and natural environments, coastal communities face an increased risk from floods and a continuing increase in the cost of flood insurance. The Community Rating System (CRS) of the National Flood Insurance Program (NFIP) can help alleviate these increases, and so can recognizing tsunamis as part of a community’s flood threat.

Major tsunamis don’t happen often, but when they do they can have a significant impact on life and property. Even small, more frequent tsunamis can cause loss of life, injuries, and considerable damage.



Tsunamis and the CRS

The CRS is a voluntary program that provides flood insurance premium discounts to policyholders in communities that undertake certain actions to reduce all types of flood hazards. Tsunamis are one of the “special flood-related hazards” recognized by the CRS. Through support from the National Tsunami Hazard Mitigation Program and the National Oceanic and Atmospheric Administration’s (NOAA) TsunamiReady® program, many coastal communities have become aware of their tsunami threat. These communities conduct public information activities to help residents, visitors, and the businesses that serve them understand their tsunami risk and how to

prepare for and respond to these destructive events. These public information efforts are a largely untapped source of CRS credit.

Credit for Tsunami Outreach

Research has shown that public information programs work. When such programs are properly designed and administered, people get the message and take action. Good public information programs are tailored for the local situation, are positive, say what people should do, repeat the message—preferably from multiple sources—and are periodically evaluated and revised.

More about the CRS



The Community Rating System rewards communities that undertake flood hazard reduction activities that exceed the minimum floodplain management requirements of the NFIP. The CRS encourages a community-centered approach to all local hazards, including tsunamis.

The CRS uses a rating system that is similar to the insurance industry’s fire insurance rating to determine discounts on flood insurance premiums for residents. The CRS rates communities from 9 to 1, based on points that they earn for conducting their choice of a range of creditable activities.

Class 9 communities receive a 5% discount for their residents in Special Flood Hazard Areas (SFHAs). As a community engages in additional mitigation activities, it earns more credit and a higher CRS Class rating. Each CRS Class improvement yields an additional 5% discount on flood insurance premiums for properties in the SFHA, up to 45% for a Class 1 community.

The CRS began in 1990. Today there are nearly 1,500 CRS communities, with 70% of the NFIP policy base.

According to the National Research Council,* education has saved thousands of lives during recent tsunamis. Ultimately, the ability to survive a tsunami hinges on at-risk individuals' having the knowledge and ability to make correct decisions and act quickly.

Under its Public Information Activities category, the CRS credits outreach messages, projects, and plans that incorporate research-based evidence into efforts to motivate people to prepare for tsunamis.

Outreach Project credit is available under the CRS for annual outreach projects and for projects conducted following a tsunami. Projects can be informational (e.g., brochures and similar documents that people can pick up in a public place), general outreach (e.g., articles, signs, and presentations), or targeted outreach (i.e., projects for a specific audience). To be eligible for credit, messages must clearly state what the audience should do or give some basic information and a source for more information.



CRS credit points are based on the type of project, number of messages, topics, and frequency of delivery. Social media projects/messages are eligible.

Extra credit may be available for tsunami outreach projects implemented as part of a CRS-defined program for public information. A community with such a program may also receive credit points for projects delivered or endorsed by stakeholder groups.

Map Information Service credit is available for providing inquirers with information about the local tsunami hazard.

Hazard Disclosure credit is available for disclosing a property's tsunami hazard to prospective buyers before the mortgage lender notifies them of the need for flood insurance.

The **National Tsunami Hazard Mitigation Program** includes NOAA, FEMA, the U.S. Geological Survey and 28 U.S. states/territories. It works to protect lives and reduce economic losses from tsunamis at the community level. The Mitigation and Education Subcommittee approaches these tasks through education and outreach to build awareness and preparedness.

Flood Protection Information credit is available under the CRS for providing the public with detailed information about tsunami through the local library or the community's website.

Other Creditable Activities

Communities recognized by NOAA as TsunamiReady can receive CRS credit under the Flood Warning and Response category.

TsunamiReady is a voluntary program that aims to improve public safety before, during, and after



tsunamis. To be recognized as TsunamiReady, communities must have implemented the activities in the TsunamiReady Guidelines. These activities include installing tsunami signs and supporting efforts to develop and distribute outreach materials about tsunamis. These activities may be simultaneously eligible for CRS credit as outreach projects.

Moving Forward

Most tsunami public information activities are handled by emergency managers outside of community floodplain management programs, and potential CRS credit is going unaccounted for. By working together on tsunamis, floodplain managers and emergency managers can better incorporate the hazard into their communities' plans for flood-related public information activities and also maximize CRS credit.

The end result? Communities better prepared for tsunamis and perhaps a greater insurance discount for their residents.

To Find Out More

The *CRS Coordinator's Manual* and other CRS resources: <https://crsresources.org>

TsunamiReady Program: <https://www.weather.gov/tsunamiready/>

National Tsunami Hazard Mitigation Program: <https://nws.weather.gov/nthmp/>

Tsunami Safety Website: <https://www.weather.gov/tsunamisafety/>

For specific questions about tsunami credit, contact your ISO/CRS Specialist: <https://crsresources.org/100-2/>.

*National Research Council, 2011. *Tsunami Warnings and Preparedness*. Washington, D.C.