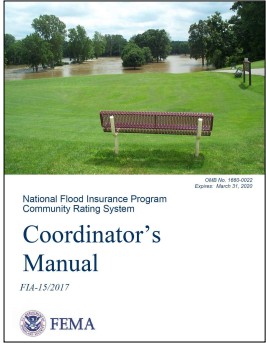


## Introduction to the CRS

# Introduction to the Community Rating System




Visual Intro-1

1

## Introduction to the CRS

### CRS Basics

- ✓ FEMA program
- ✓ NFIP program
- ✓ Voluntary program
- ✓ Provides reduced flood insurance premiums where there is better floodplain management (above and beyond the minimum requirements of the NFIP)
- ✓ Administered by the Insurance Services Office
  - ❖ ISO/CRS Specialist




Visual Intro-2

2

## Introduction to the CRS

### Goals

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management



Visual Intro-3


3

## Introduction to the CRS

### Costs & Benefits

#### Costs

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




Visual Intro-4

4

## Introduction to the CRS

### 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
- ✓ Community pride



Visual Intro-5


5

## Introduction to the CRS

### 4 Series of Activities

- 300 Public Information
- 400 Mapping and Regulations
- 500 Flood Damage Reduction
- 600 Warning and Response

19 Activities  
97 Elements



Visual Intro-6

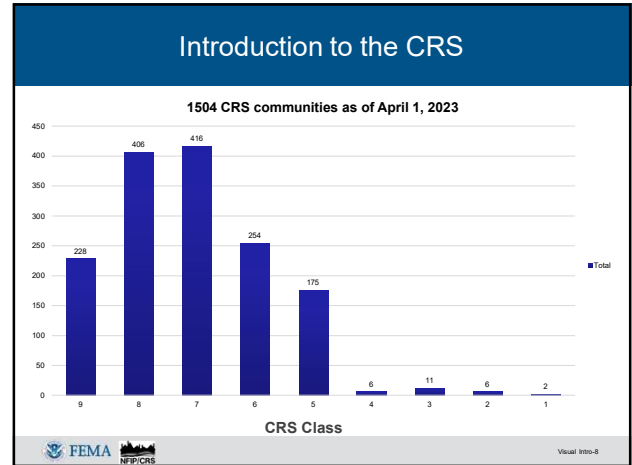
6

### Introduction to the CRS

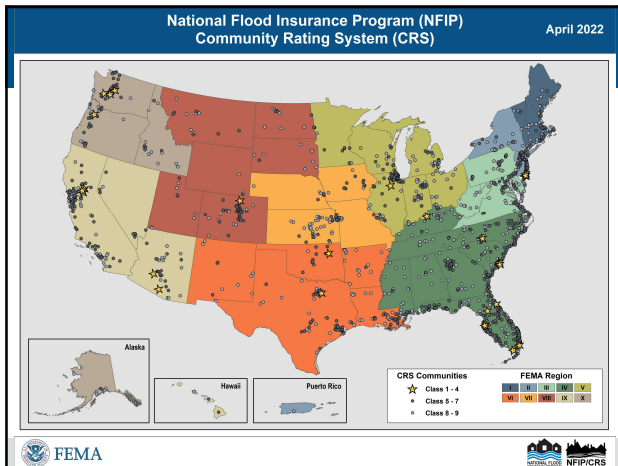
Class	Points	Discount
1	4,500	45%
2	4,000	40%
3	3,500	35%
4	3,000	30%
5	2,500	25%
6	2,000	20%
7	1,500	15%
8	1,000	10%
9	500	5%
10	<500	0%

Visual Intro-7

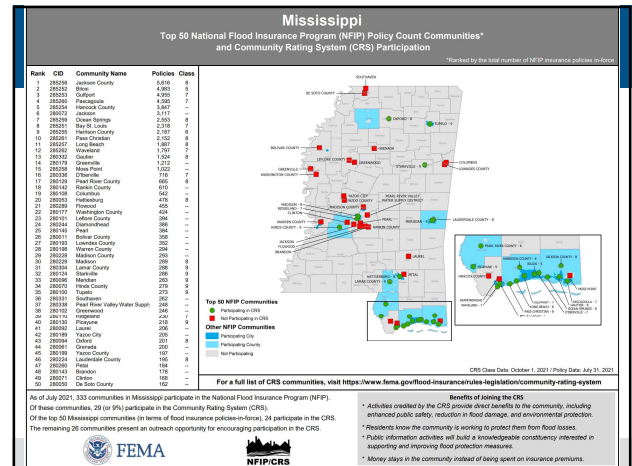
7



8



9



10

### Introduction to the CRS

**28 CRS Communities in MS**

BAY ST. LOUIS, CITY OF	7	LONG BEACH, CITY OF	8
BILOXI, CITY OF	5	MADISON, CITY OF	9
CANTON, CITY OF	9	MERIDIAN, CITY OF	9
CLEVELAND, CITY OF	9	OCEAN SPRINGS, CITY OF	8
D'IBERVILLE, CITY OF	7	OXFORD, CITY OF	8
GAULTIER, CITY OF	8	PASCAGOULA, CITY OF	8
GULFPORT, CITY OF	7	PASS CHRISTIAN, CITY OF	8
HARRISON COUNTY	6	PEARL RIVER COUNTY	8
HATTIESBURG, CITY OF	8	PICAYUNE, CITY OF	9
HERNANDO, CITY OF	9	RIDGELAND, CITY OF	7
HINDS COUNTY	9	STARKVILLE, CITY OF	9
JACKSON COUNTY	8	TUPELO, CITY OF	9
LAMAR COUNTY	9	VIKSBURG, CITY OF	8
LAUDERDALE COUNTY	8	WAVELAND, CITY OF	7

Visual Intro-11

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### Introduction to the CRS

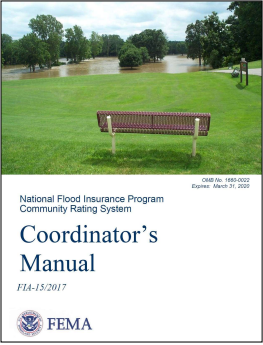
#### Application

- ✓ Letter of interest from CEO
- ✓ CRS Quick Check
- ✓ CAV conducted
- ✓ FEMA Region OK's a visit
- ✓ ISO/CRS Specialist conducts the verification visit

Visual Intro-12

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Introduction to the CRS




2017 CRS Coordinator's Manual effective until ???

Addendum effective January 1, 2021

FEMA

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Introduction to the CRS



CRS Resources

www.CRSResources.org

CRS Resources Home


This is the temporary location of the CRS Resources website. This site is provided for Community Rating System (CRS) coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator's Manual. Other information regarding the National Flood Insurance Program's CRS program can be found on the CRS page at the FEMA.gov website.

Use the menu above to find resources organized by CRS Activity.

Download the 2017 CRS Coordinator's Manual

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Introduction to the CRS



CRS Resources

The CRS Coordinator's Manual

The objective of the Community Rating System (CRS) is to recognize communities that are doing more than meeting the minimum NFIP requirements to help their citizens prevent or reduce flood losses. The CRS also provides an incentive for communities to initiate new flood risk reduction activities. The CRS Coordinator's Manual is the guidebook for the CRS and sets the criteria for CRS credit and classification. It explains how the program operates, what is credited, and how credits are calculated. Although it is primarily a reference for CRS activities and credits, it can also help guide communities that want to design or improve their floodplain management programs.

Download the 2017 CRS Coordinator's Manual on FEMA.gov (.pdf).

2021 Addendum to the CRS Coordinator's Manual, 2017 Edition

In January 2021, an addendum to the CRS Coordinator's Manual became effective. The 2021 Addendum and the 2017 Coordinator's Manual together constitute the official statement of CRS credits and procedures. These two documents will remain effective until a fully revised edition of the Coordinator's Manual is issued in the future.

Download the 2021 Addendum to the Coordinator's Manual, 2017 Edition on FEMA.gov (.pdf).

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Introduction to the CRS

Community Rating System Coordinator's Manual

The Coordinator's Manual is the guidebook for the Community Rating System. The Coordinator's Manual explains how the program operates, how credits are calculated, what documentation is required, and how class ratings are determined. It also acts as guidance for communities in enhancing their flood loss reduction and resource protection activities.

Coordinator's Manual, 2017 Edition

The current Coordinator's Manual is the 2017 Edition.

- Section 100 gives general background information on the CRS.
- Section 200 explains the application and verification procedures.
- Sections 300 through 700 explain the credit points and calculations that are used to verify CRS credit.

2021 Addendum to the Coordinator's Manual, 2017 Edition

In January 2021, an addendum to the Coordinator's Manual became effective. The 2021 Addendum and the 2017 CRS Coordinator's Manual together will constitute the official statement of CRS credits and procedures. These two documents will remain effective until a fully revised edition of the Coordinator's Manual is issued in the future.

Frequently Asked Questions about the 2021 Addendum

<https://www.fema.gov/community-rating-system>

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Introduction to the CRS

Manual Pages 210-2 – 3 and Addendum

211 Program Prerequisites

211.a Class 9 Prerequisites

- (1) Regular Phase of the NFIP for one year
- (2) Full compliance with NFIP requirements
- (3) Elevation Certificates
  - a. Maintain all required floodplain related construction certificates
  - b. Clarification in 2021 – 90% complete and correct
  - c. Receive credit for construction certificate management procedures

FEMA

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Introduction to the CRS

Manual Pages 210-2 – 3

211 Program Prerequisites

211.a Class 9 Prerequisites

- (4) Certain actions if 1 or more repetitive losses
- (5) Maintain required flood insurance on all properties owned by the community
- (6) Show LIMWA on final FIRM
- (7) Have at least 500 points

FEMA

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## Introduction to the CRS

Addendum

## January 2021 Addendum

## Class 8 Prerequisites

Have at least 1,000 points and

- (1) Meet all Class 9 prerequisites
- (2) Enforce Freeboard regulations on all residential structures, including mobile homes, in numbered zone (AE, VE, AO, AH), including mechanicals.



Visual Intro-19

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## Introduction to the CRS

Manual Page 210-4

## 211.b Class 6 Prerequisites

Have at least 2,000 points and

- (1) Meet all Class 8 prerequisites
- (2) BCEGS class of 5/5 or better

Can propose alternative approaches that meet the objective



Visual Intro-20

20

## Introduction to the CRS

Manual Page 210-4

## 211.b Class 6 BCEGS Prerequisites



CRS Class 6 or better – 5/5 required  
CRS Class 4 or better – 4/4 required



Visual Intro-21

21

## Introduction to the CRS

Manual Pages 210-4 – 5

## 211.c Class 4 Prerequisites

Have at least 3,000 points and

- (1) Meet all Class 6 prerequisites
- (2) BCEGS class of 4/4 or better
- (3)(a) Minimum number of 430 credits
- (3)(b) Minimum number of 450 credits
- (3)(c) Minimum number of 510 credits
- (4) Minimum number of natural floodplain functions credits
- (5)(a) Some 610 credit
- (5)(b) and (c) Levee and dam failure maps and inventories



Visual Intro-22

22

## Introduction to the CRS

Manual Pages 210-6 – 8

## 211.d Class 1 Prerequisites

Have at least 4,500 points and

- (1) Meet all Class 4 prerequisites
- (2) – (7) Do a whole lot more



Visual Intro-23

23

## Introduction to the CRS

Manual Pages 210-8 – 9

## 212 Application Procedures

## 212.a Application Request

- (1) Letter of interest from CEO
- (2) Have at least 500 points



Visual Intro-24

24

## Introduction to the CRS

Manual Page 210-11

Once in the CRS Program:

- Cycle every three or five years
  - Entire program is evaluated
  - 3 years for class 4-1 and top 10% discount communities
  - 5 years for everyone else
- Recertify every year

Visual Intro-25

25

## Introduction to the CRS

Manual Page 210-11

### 213 Recertification

Form sent by Resource Specialist to community

- ✓ CRS Coordinator initials each activity and element
- ✓ Provide copies (e.g., outreach projects, inspection records)
- ✓ Mayor/CEO signs cover sheet
- ✓ Failure to recertify results in a Class 10
- ✓ Due date will vary by state
- ✓ Note – elevation certificates will be checked annually with the addendum

Visual Intro-26

26

## Introduction to the CRS

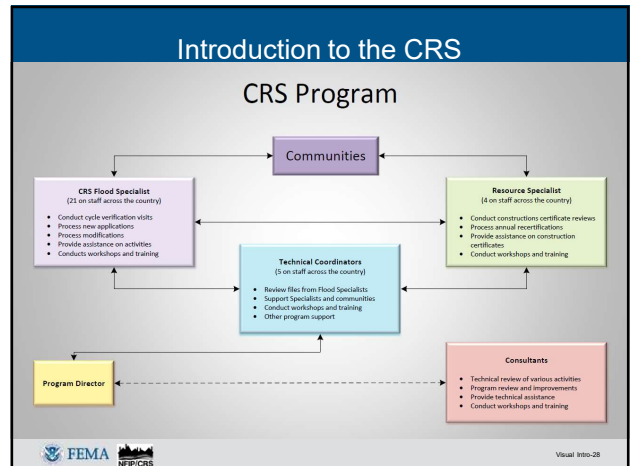
1-Feb	1-May	1-Aug	15-Oct
Alaska	Colorado	Arkansas	Alabama
Connecticut	Delaware	California	Arizona
FL: Miami-Dade County	FL: All Others	Idaho	Georgia
FL: Monroe County	Kentucky	Louisiana	Hawaii
Illinois	Massachusetts	Montana	Maryland
Indiana	Missouri	North Carolina	Nevada
Iowa	Nebraska	South Carolina	New Jersey
Kansas	Puerto Rico	Utah	New Mexico
Maine	West Virginia	Virginia	Oklahoma
Michigan		Wyoming	Oregon
Minnesota			Tennessee
Mississippi			Texas
New Hampshire			Washington
North Dakota			
Ohio			
Pennsylvania			
Rhode Island			
South Dakota			
Vermont			
Wisconsin			

Annual Recertification Information Distributed to Communities

15-Dec	15-Mar	15-Jun	1-Sep
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Visual Intro-27

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28

## Introduction to the CRS

#### Recertification

- Conducted by Resource Specialist
- Done every year, except for cycle year
- Dates vary by state
- Coordinator certifies continued implementation of credited activities.
- Must be signed off by the CEO of the community

#### Cycle Verification

- Conducted by CRS Flood Specialist.
- Done every 3 or 5 years.
- Entire program is evaluated.
- Determines your classification
- Must be signed off by the CEO of the community

#### Annual CC Review

- Conducted by Resource Specialist.
- Done every year, even in a cycle year.
- Dates vary by state, same timing as recertification.
- Permit List and Construction Certificates (CC) are collected.
- CCs are reviewed for correctness.
- 90% correctness rate must be achieved.

r0-29

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## Introduction to the CRS

- Line 6 – number of buildings in the SFHA
- Line 13 – area of the SFHA
- Keep a running total of changes
- Required at cycle and recertification

CRS Program Data	A. In the SFHA	B. In a Designated Flood Hazard Area	C. In the rest of the community
1. Last report number of buildings in the SFHA (06/07) (line 6, last report)			
2. Number of new buildings constructed since last report	+		
3. Number of buildings removed/demolished since last report	-		
4. Number of buildings affected by long-term sea level rise (line 10-1)			
5. Number of buildings affected by coastal storm damage (line 10-2)			
6. Current total number of buildings in the SFHA (06/07) (line 6 + 10)			
7. Number of substantial improvement/damage projects since last report			
8. Number of repetitive loss properties assigned since last report			
9. Number of (06/07) and long-term sea level rise (06/07) since last report			
10. Average of areas (ACFTA) in of the last report (line 13, last report)			
11. Average of areas) allowed by long-term sea level rise (line 10-1)			
12. Average of areas) allowed by coastal storm damage (line 10-2)			
13. Current average of the SFHA (06/07) (line 6 + 10)			
14. Primary source for building data			
15. Primary source for area data			
Percent correct			Current FPDIC date
16. Available, the following data would be useful:			
Number of new constructed homes installed since last report			
Number of other uses 1 - 4. Newly buildings constructed since last report			
Number of all other buildings removed/demolished since last report			

Notes: Lines 1-8 deal with "buildings." Section 301 has more information about what qualifies as "buildings" and how they are counted in CRS programs. Lines 9-12 are used by the Special Flood Hazard Panel. If the community also regulates floodplain development outside the SFHA, Column B is completed (and the community may observe credit under activity 410 (Floodplain Mapping)). The data in Column C help indicate what happens in the floodplain to what is happening in the rest of the community.

Visual Intro-30

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## Introduction to the CRS

Two Effective Dates:

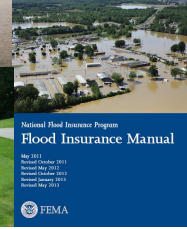
### April 1 and October 1

- Class changes
- Discount received on new or renewed policy
- Information must be in about 6 months prior to the effective date

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## Introduction to the CRS

Questions?



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