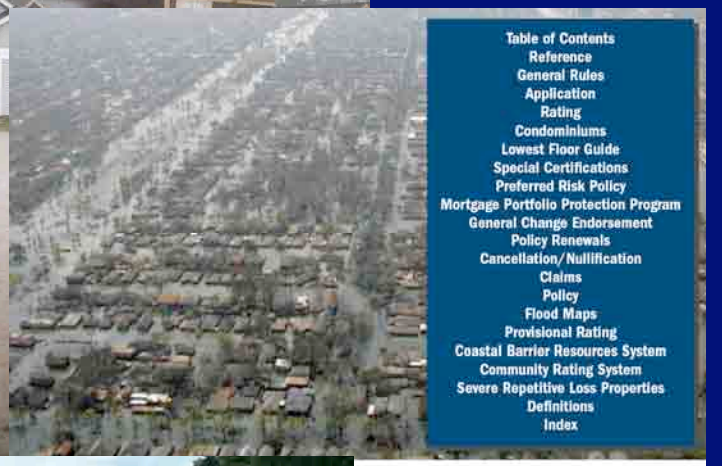
# Introduction to the NFIP Community Rating System

# CRS Basics

- ✓ Voluntary program
- ✓ Recognizes things above and beyond the minimum requirements of the NFIP
- ✓ Modeled on the fire insurance rating system
- ✓ Insurance Services Office
  - ✓ ISO/CRS Specialist

# Goals of the CRS

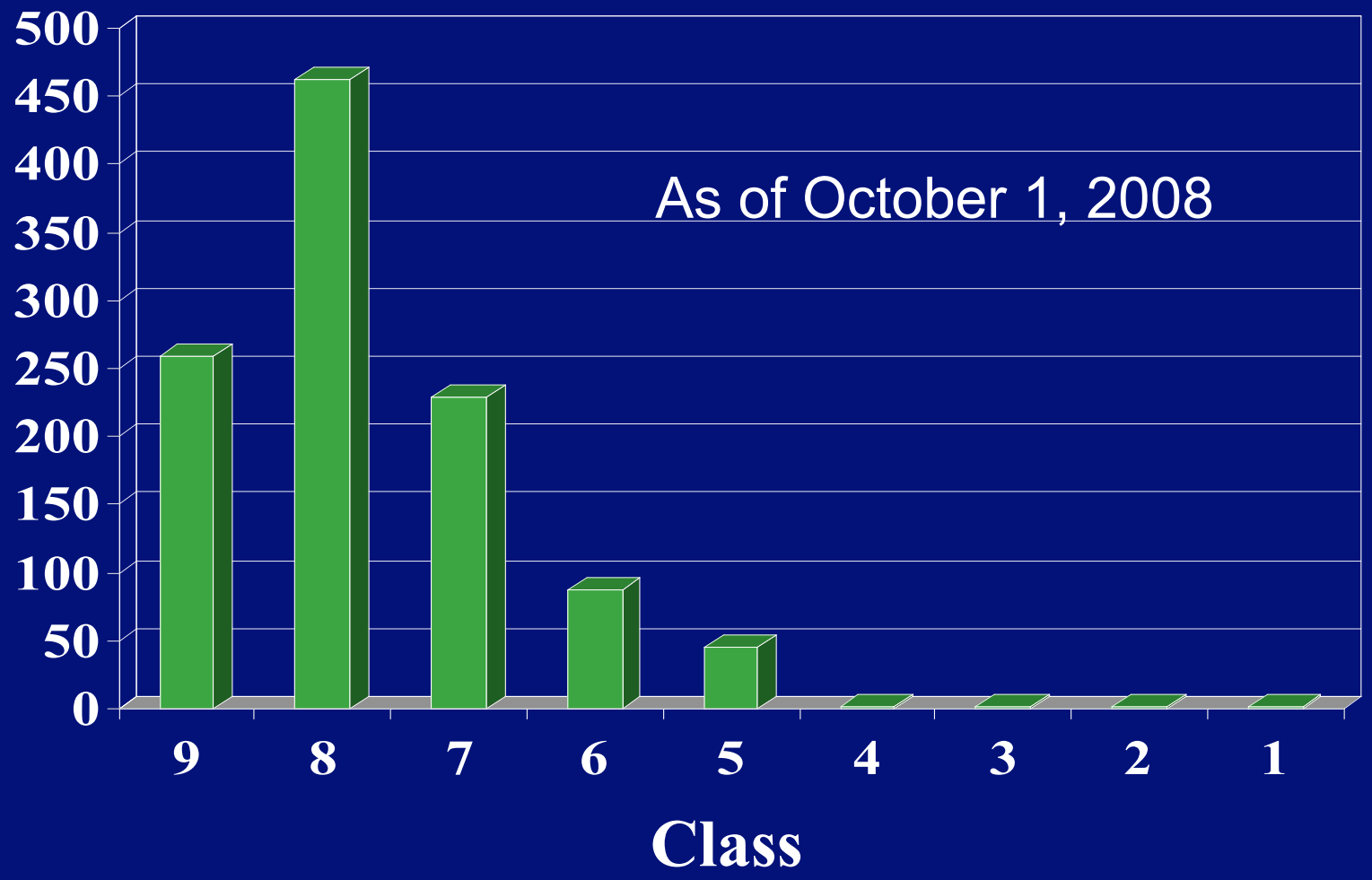
- Reduce flood damage to insurable property,
- Strengthen and support the insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management.



# Premium Discount

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

# 1,095 Participating Communities




Class 1: Roseville, CA
Class 2: King County, WA, Tulsa, OK
Class 3: Pierce County, WA
Class 4: Skagit County, WA Fort Collins, CO

# Benefits

## CRS What-If

Application | CRS Coord. | 2ndPOC | Activity Points | Chronology | Comments | What If

| | | | |
|---|---|---|---|
| **Community:** | ROCK ISLAND COUNTY* | **State:** | ILLINOIS |
| **County:** | ROCK ISLAND COUNTY | **CID:** | 170582 |

**Current CRS Class** = 10 *[Printable Version]*

| CRS Class | | TOTAL | SFHA * | X-STD/AR/A99 ** | PRP *** |
|---|---|---|---|---|---|
| | PIF | 393 | 353 | 23 | 17 |
| | PREMIUM | $196,504 | $182,941 | $9,731 | $3,832 |
| | AVERAGE PREMIUM | $500 | $518 | $423 | $225 |
| 09 | Per Policy | $25 | $26 | $21 | $0 |
| | Per Community | $9,634 | $9,147 | $487 | $0 |
| 08 | Per Policy | $48 | $52 | $21 | $0 |
| | Per Community | $18,781 | $18,294 | $487 | $0 |
| 07 | Per Policy | $71 | $78 | $21 | $0 |
| | Per Community | $27,928 | $27,442 | $487 | $0 |

# Benefits

- → Money stays in the community
- → Insurance savings offset costs
- → Improved flood protection
- → Better organized programs
- → Evaluate vs. national benchmark
- → Technical assistance
- → Incentive to keep implementing
- → Public information builds constituency

# Costs to Community

→Pass a CAV

→Designate CRS Coordinator

→Implement activities

→Maintain records

# Crediting Process

- ✓Application
- ✓Verification
- ✓Verification Visit
- ✓Recertification
- ✓Modification
- ✓Cycle Verification

NFIP/CRS

OMB No. 1660-0022
Expires: August 31, 2010

National Flood Insurance Program
Community Rating System

# Coordinator's Manual

*FIA-15/2007*

FEMA

# CRS Coordinator's Manual

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# CRS Coordinator's Manual

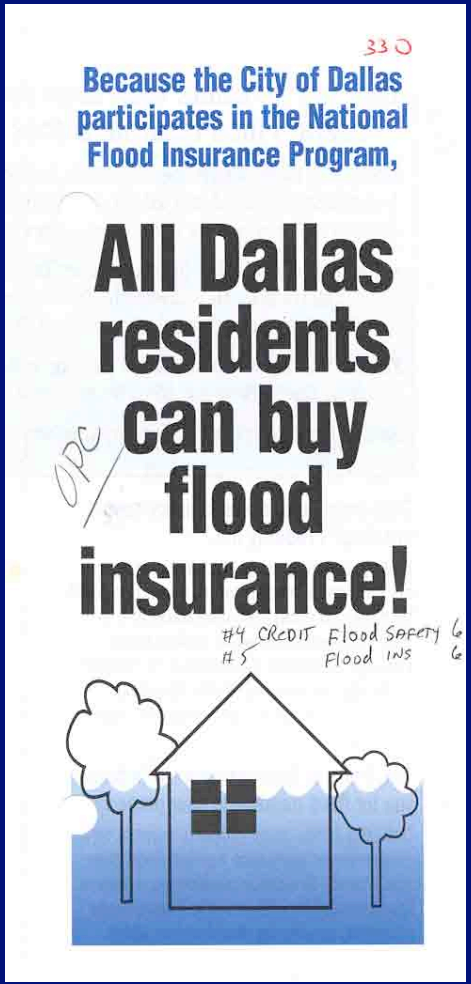
## 4 Series of Activities

300 Public Information

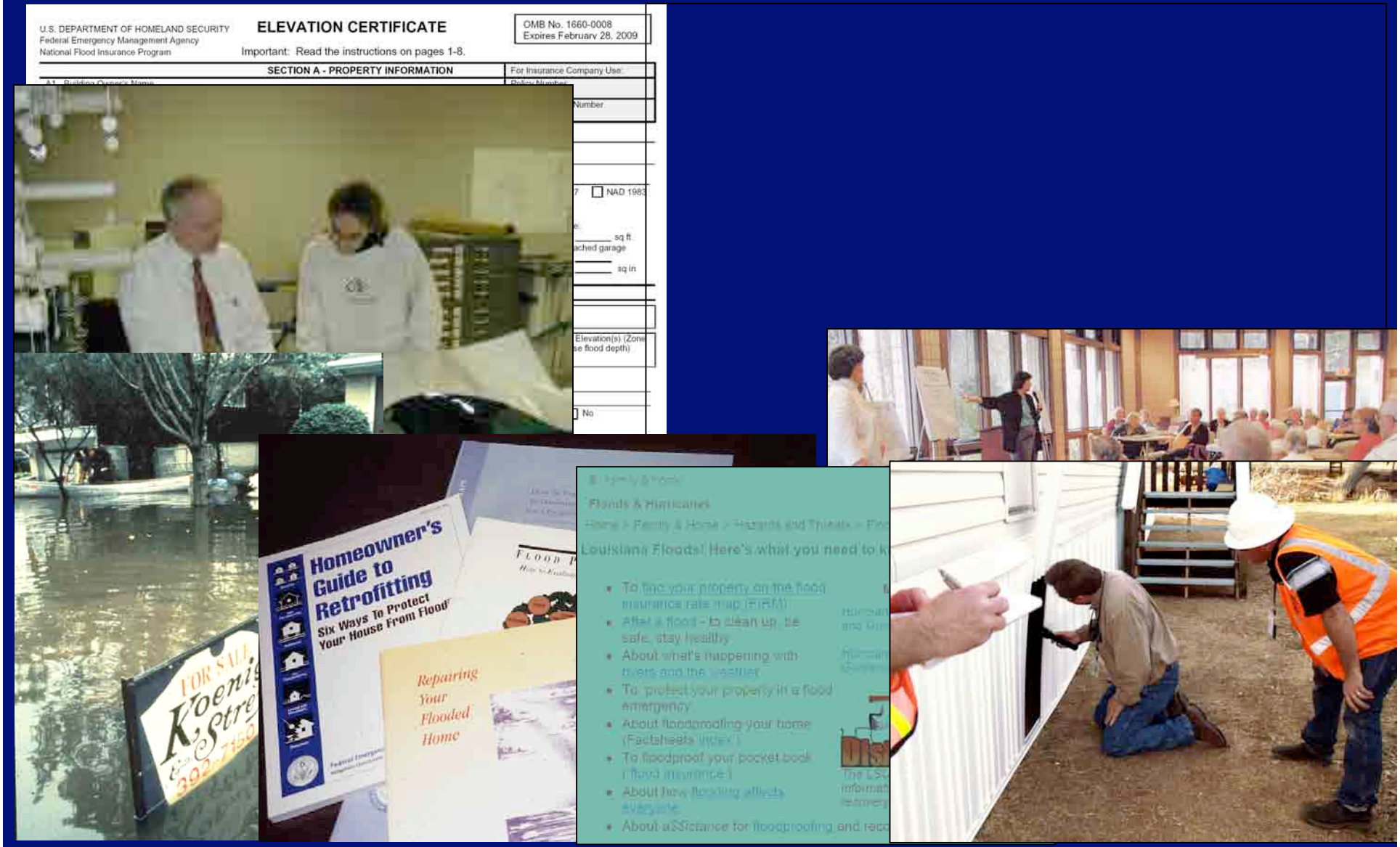
400 Mapping and Regulatory

500 Flood Damage Reduction

600 Flood Preparedness



# 300 Public Information



# CRS Coordinator's Manual

4 Series of Activities

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# 400 Mapping & Regulatory

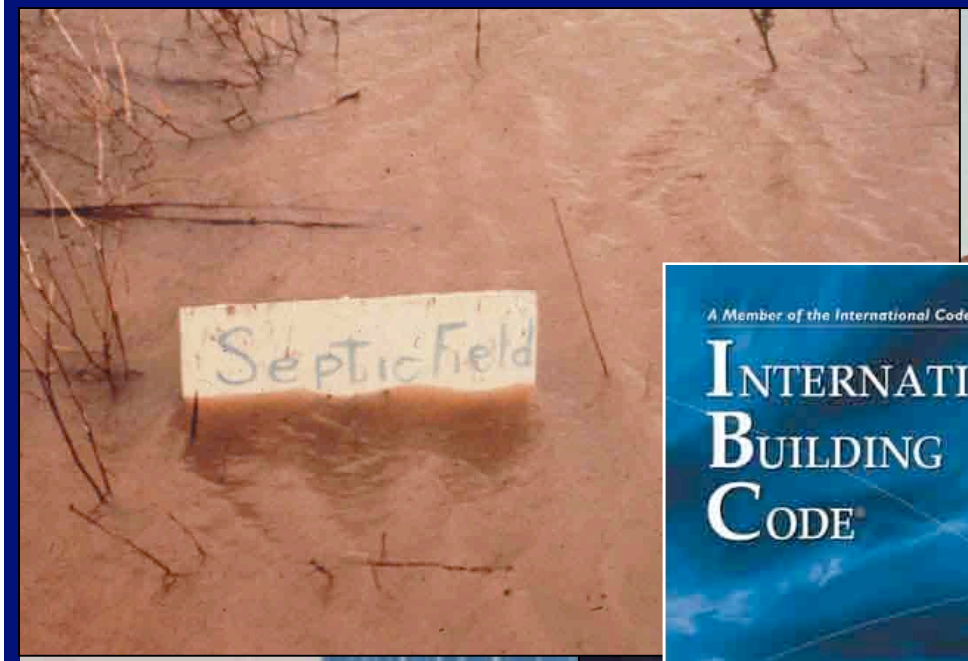
# 400 Mapping & Regulatory

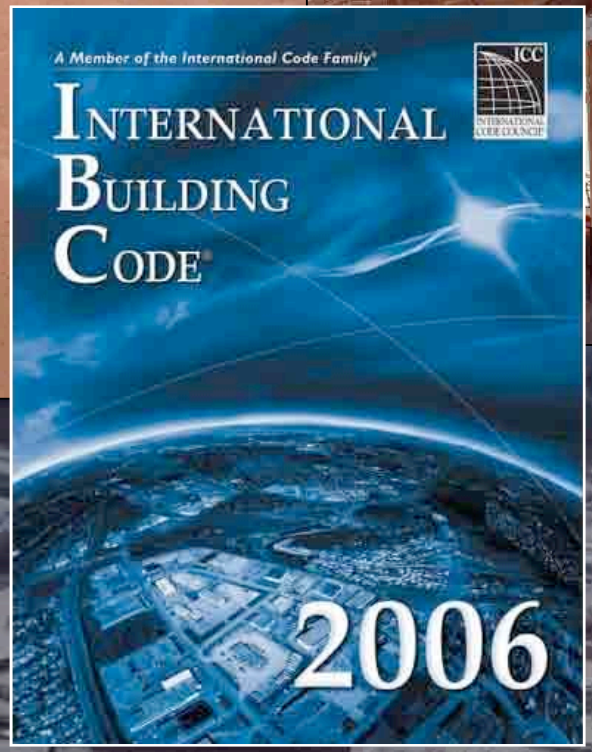
Special Flood-Related Hazards

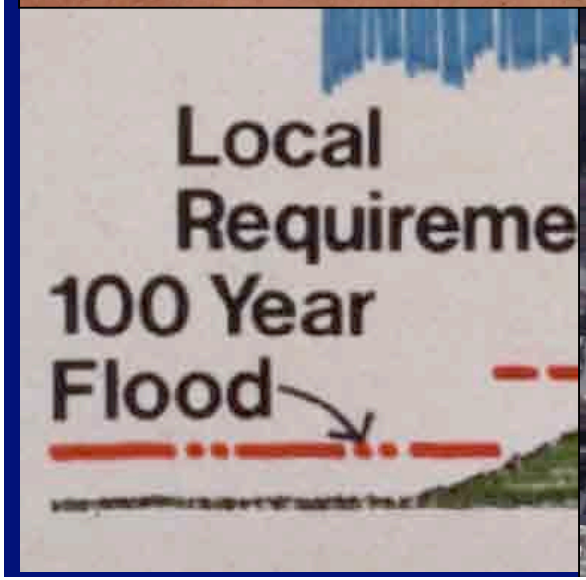
- Uncertain flow paths
- Mudflow hazards
- Ice jams
- Land subsidence
- Tsunamis
- Coastal erosion
- Closed basin lakes

# 400 Mapping & Regulatory

# 400 Mapping & Regulatory





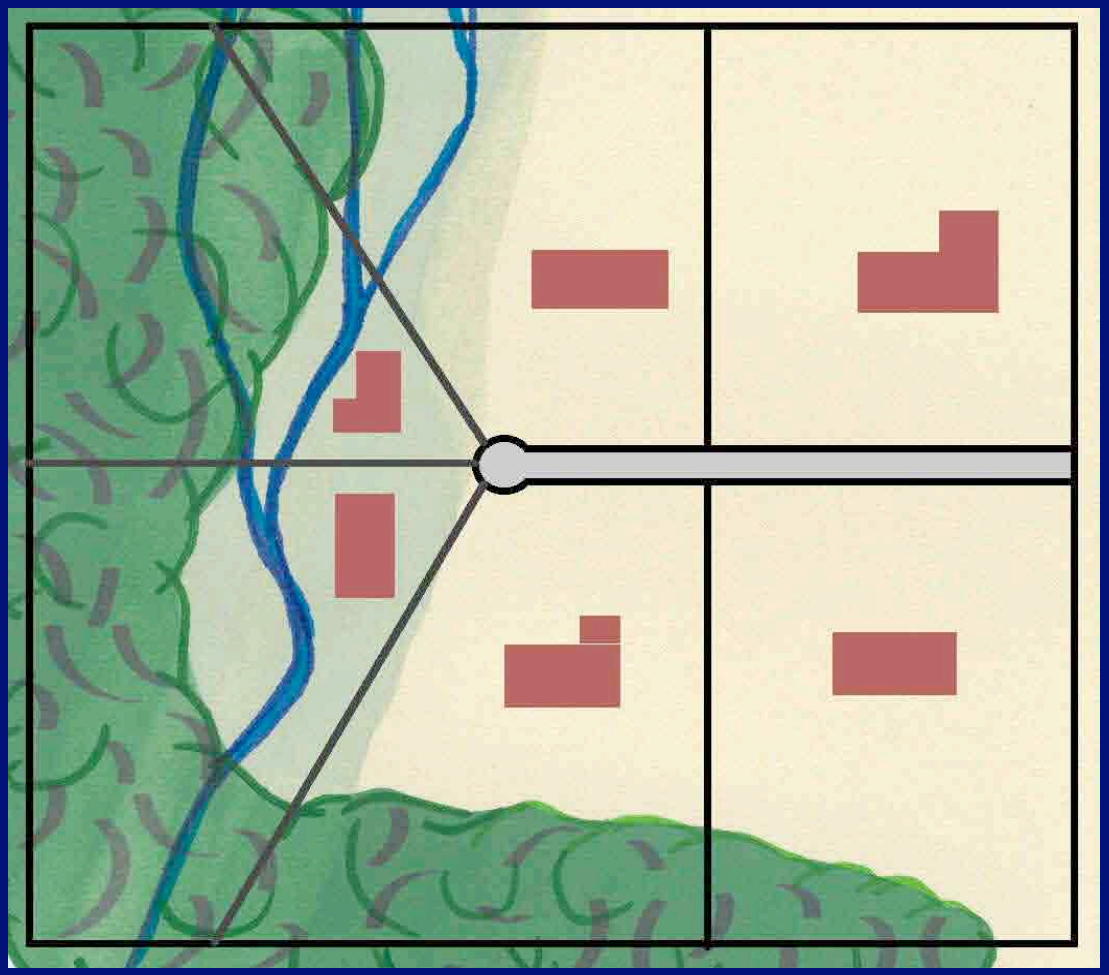
# 400 Mapping & Regulatory

Conventional

Subdivision

Lots in

Buildings in



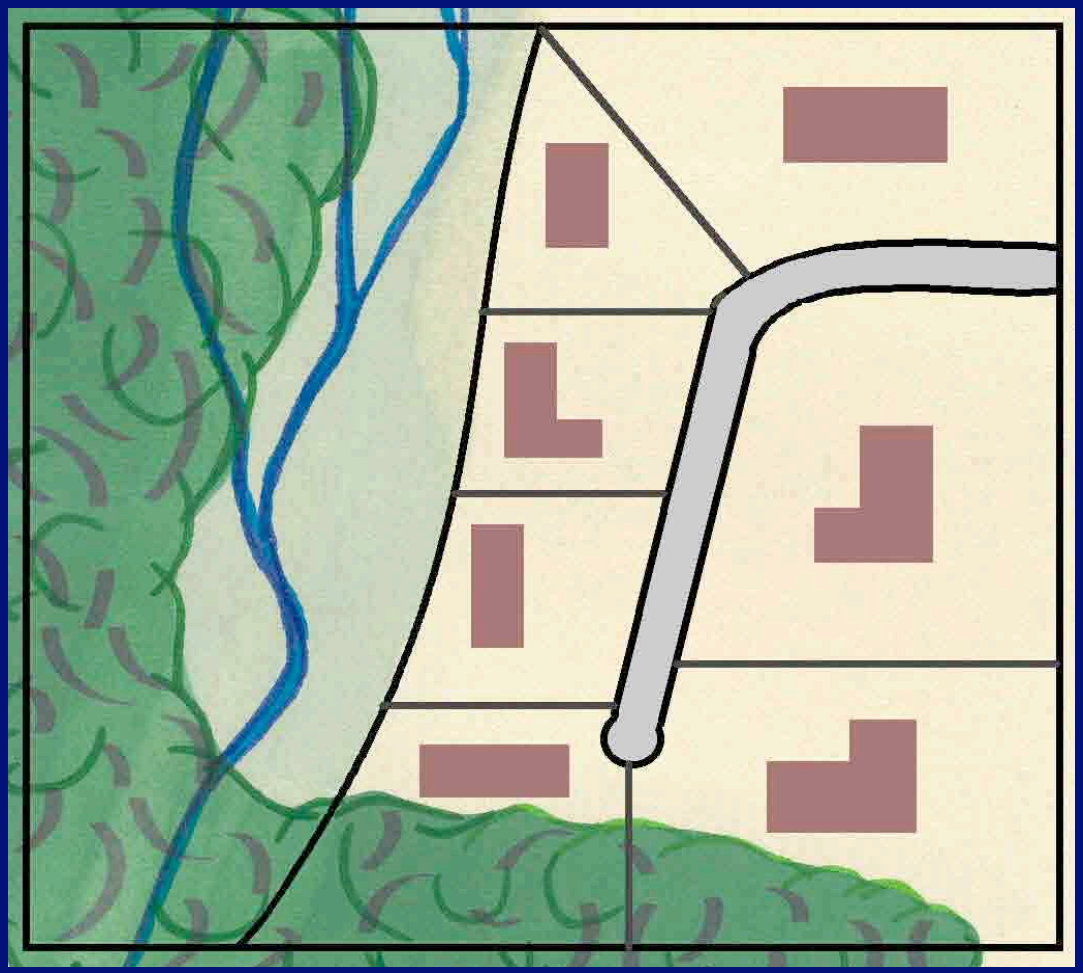
# 400 Mapping & Regulatory

NAI

Subdivision

Lots in

Buildings out



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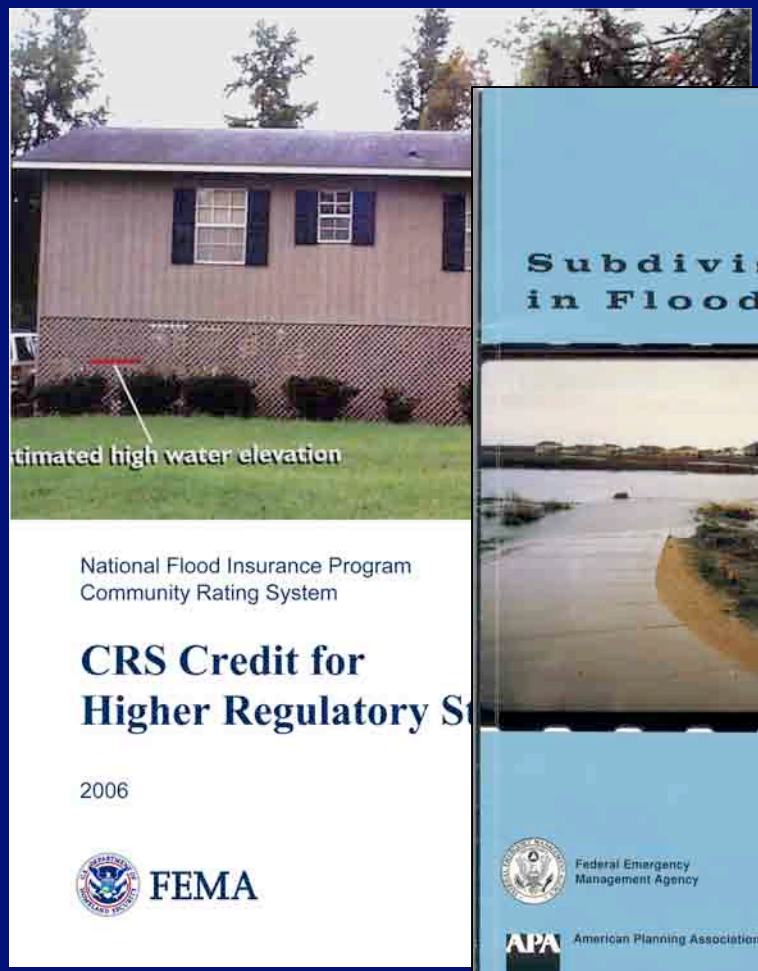


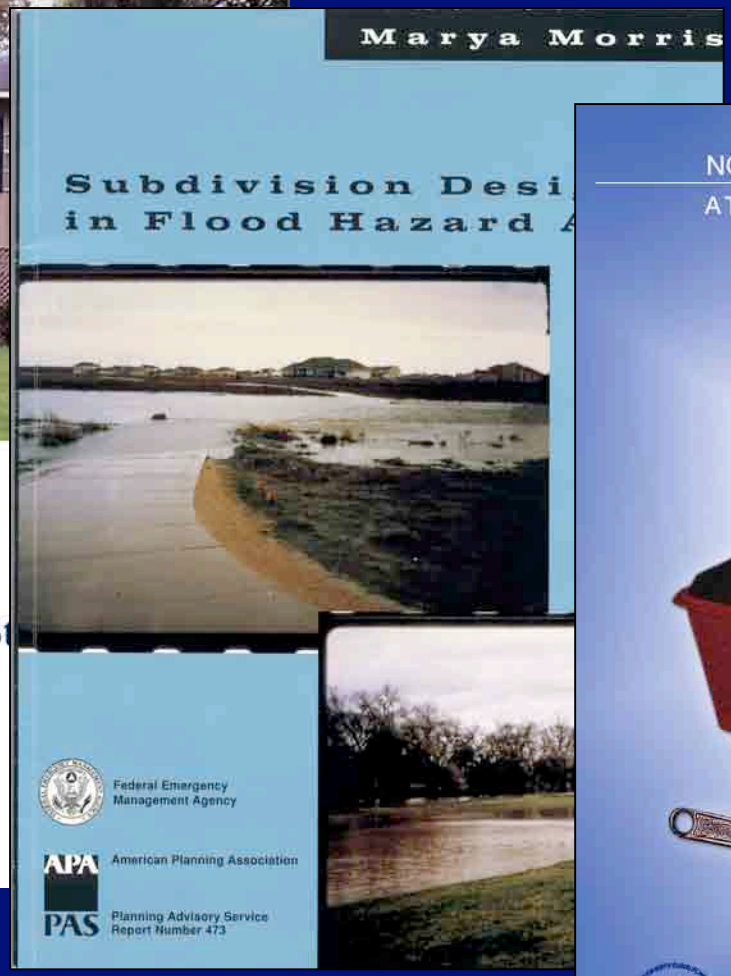


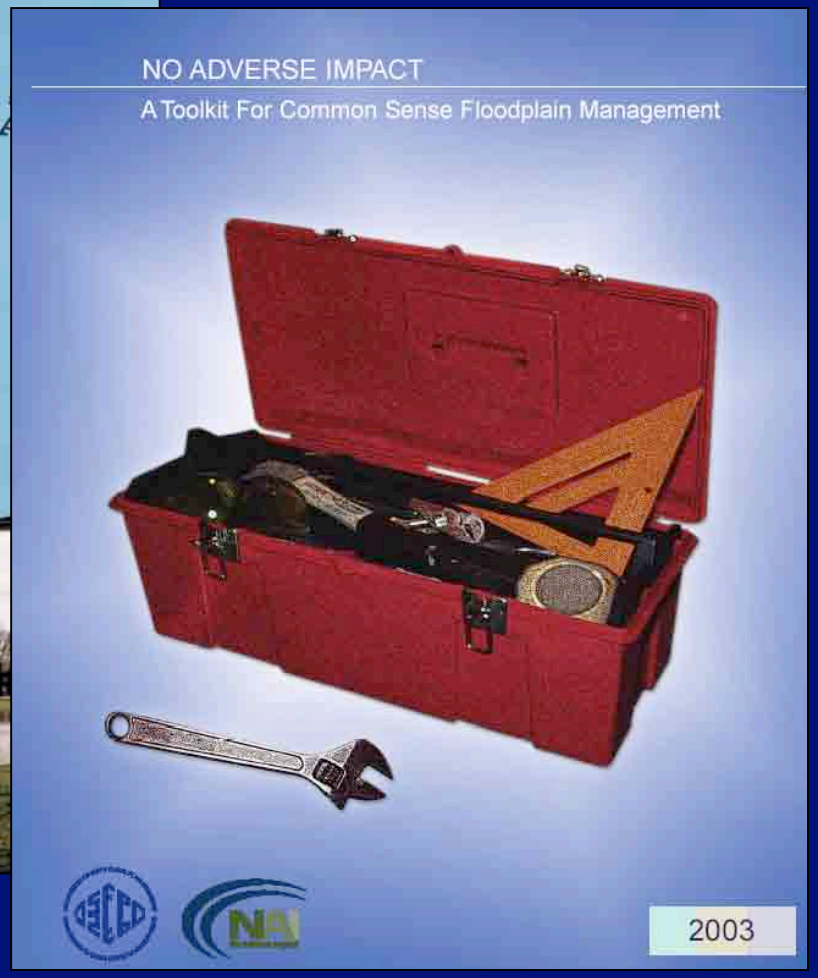

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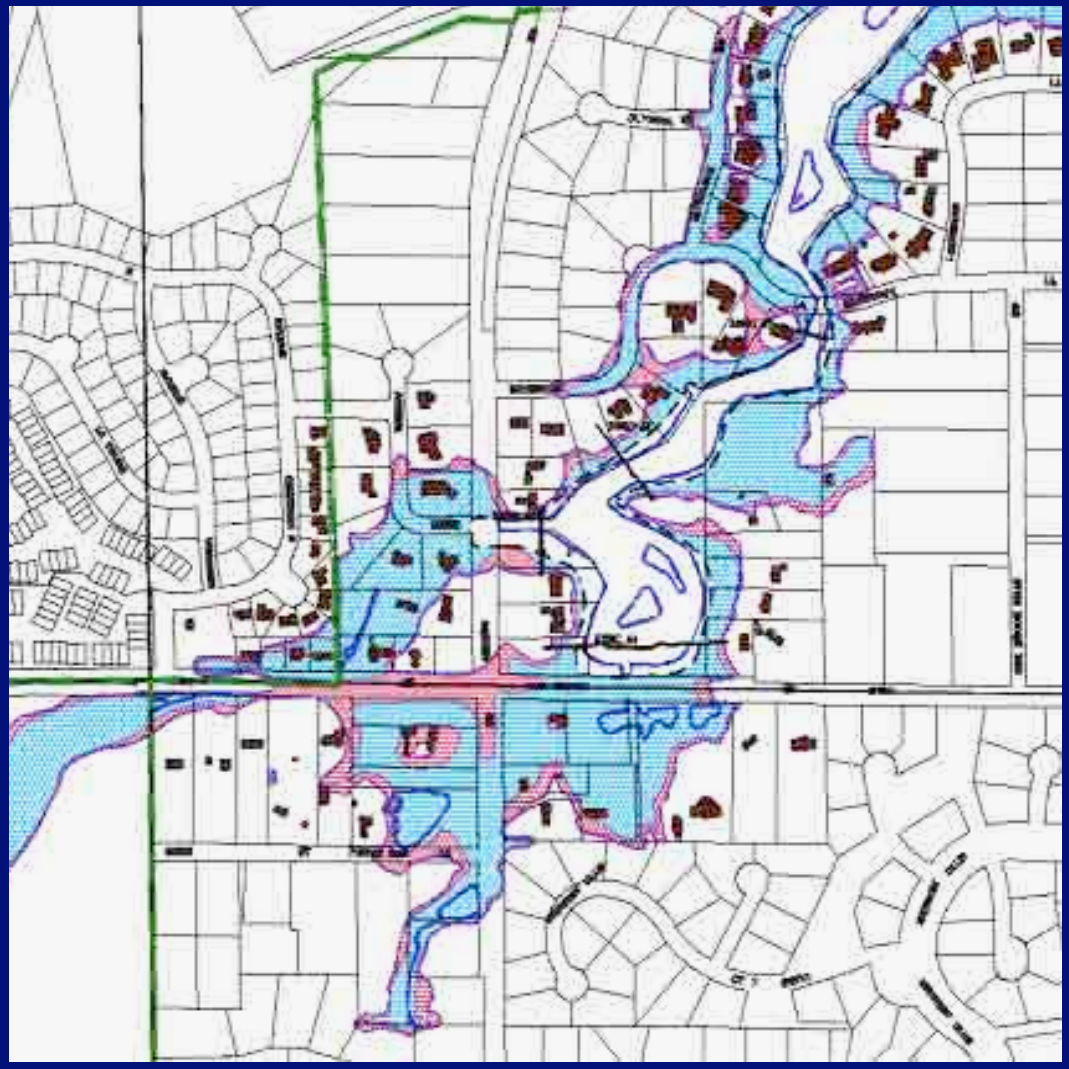


INITIAL IDENTIFICATION:
AUGUST 12, 1974

FLOOD HAZARD BOUNDARY MAP REVISIONS:
JUNE 3, 1977

FLOOD INSURANCE RATE MAP EFFECTIVE:
MARCH 15, 1979

FLOOD INSURANCE RATE MAP REVISIONS
March 4, 1984 - to update corporate limits
July 1, 1989 - to change special flood hazard areas, to change zone designations, and to update map format

# 400 Mapping & Regulatory

# 400 Mapping & Regulatory

# CRS Coordinator's Manual

## 4 Series of Activities

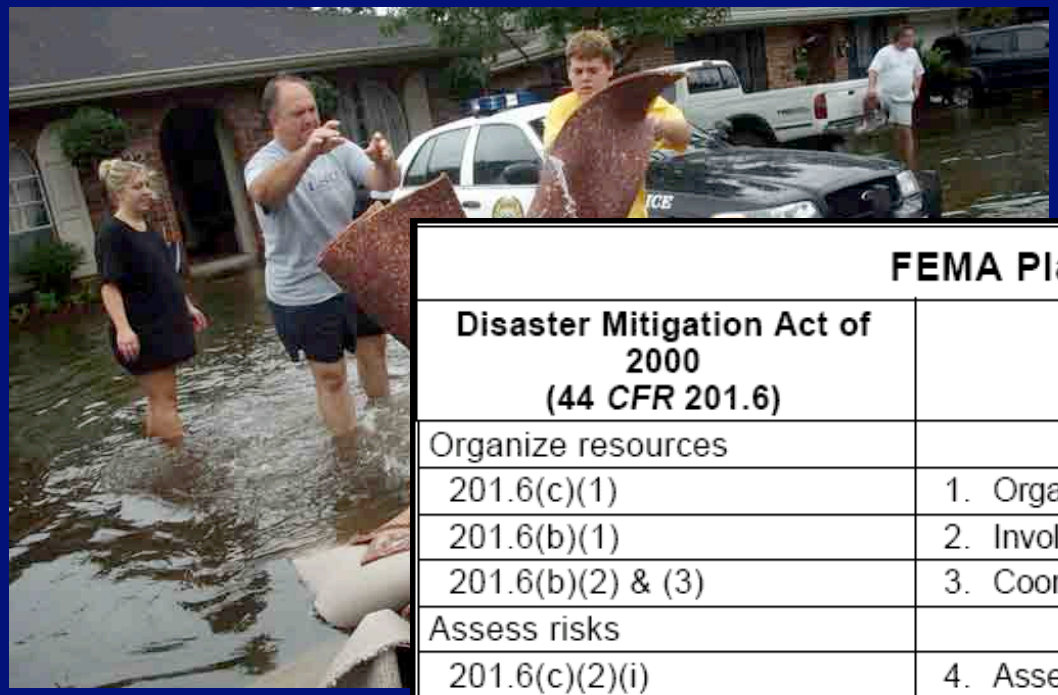
300 Public Information

400 Mapping and Regulatory

500 Flood Damage Reduction

600 Flood Preparedness

# 500 Flood Damage Reduction

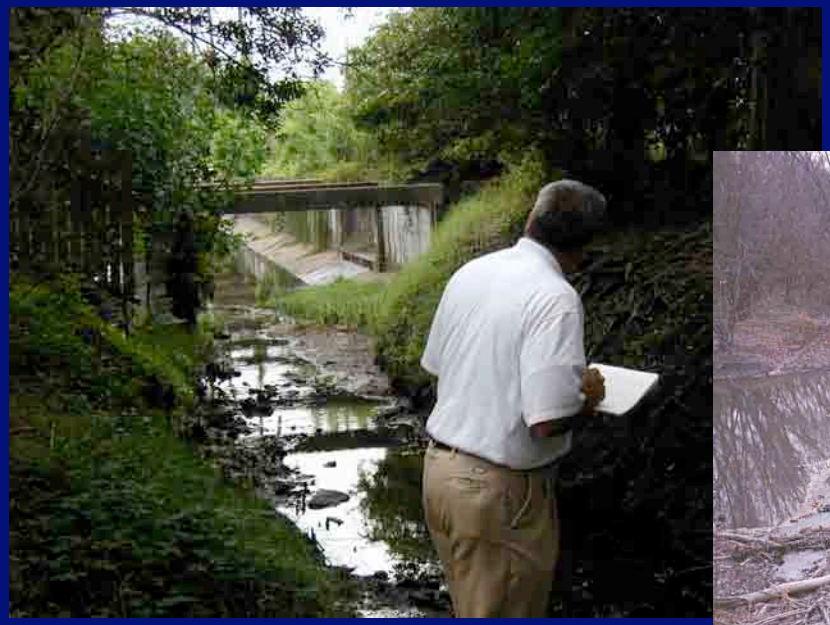


| FEMA Planning Guidance | | | |
|---|---|---|---|
| **Disaster Mitigation Act of 2000 (44 *CFR* 201.6)** | **CRS Steps** | **Max Pts** | **How-To Guides *** |
| Organize resources | | | *Getting Organized* |
| 201.6(c)(1) | 1. Organize | 10 | |
| 201.6(b)(1) | 2. Involve the public | 85 | |
| 201.6(b)(2) & (3) | 3. Coordinate | 25 | |
| Assess risks | | | *Understanding Your Risks* |
| 201.6(c)(2)(i) | 4. Assess the hazard | 20 | |
| 201.6(c)(2)(ii) & (iii) | 5. Assess the problem | 35 | |
| Develop the mitigation plan | | | *Developing a Mitigation Plan* |
| 201.6(c)(3)(i) | 6. Set goals | 2 | |
| 201.6(c)(3)(ii) | 7. Review possible activities | 30 | |
| 201.6(c)(3)(iii) | 8. Draft an action plan | 70 | |
| Implement & monitor progress | | | *Bringing the Plan to Life* |
| 201.6(c)(5) | 9. Adopt the plan | 2 | |
| 201.6(c)(4) | 10. Implement, evaluate, revise | 15 | |
| | Total | 294 | |

# 500 Flood Damage Reduction

# 500 Flood Damage Reduction

# 500 Flood Damage Reduction



# CRS Coordinator's Manual

## 4 Series of Activities

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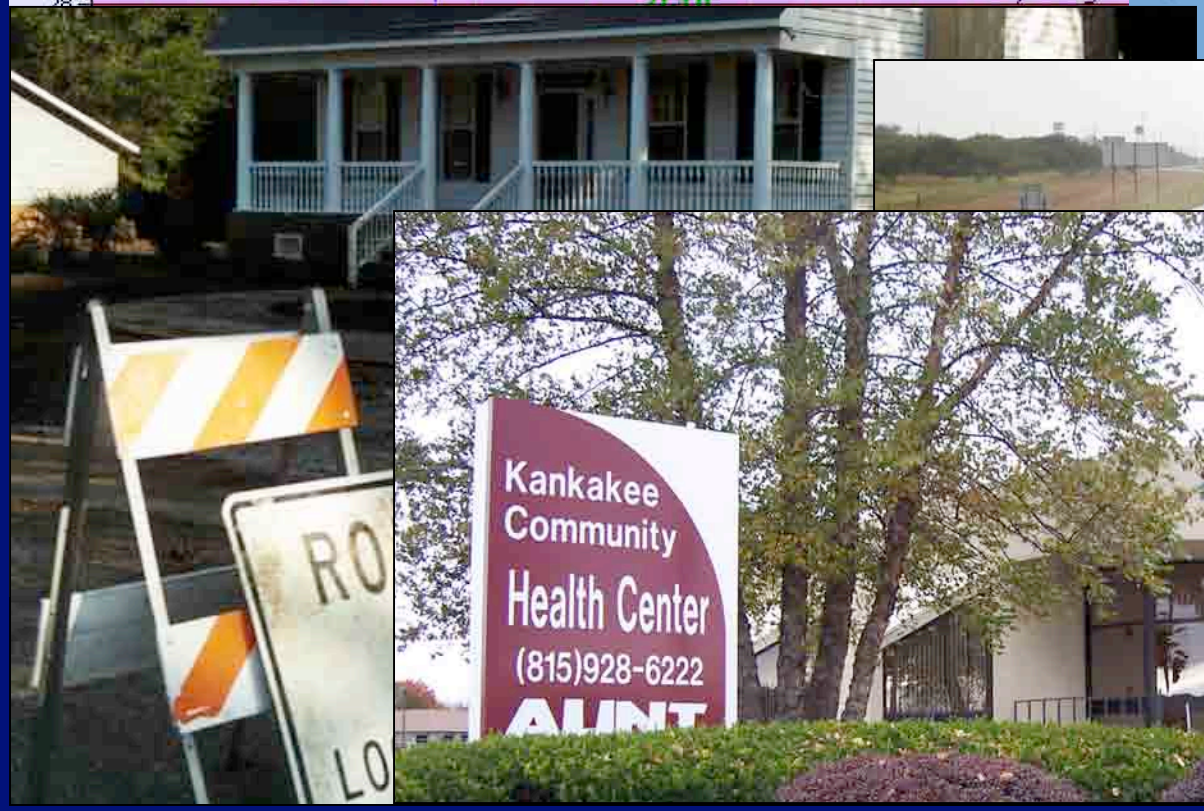
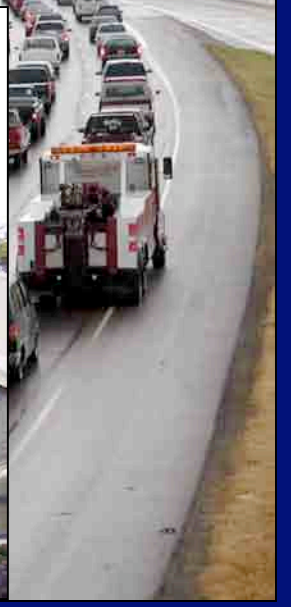
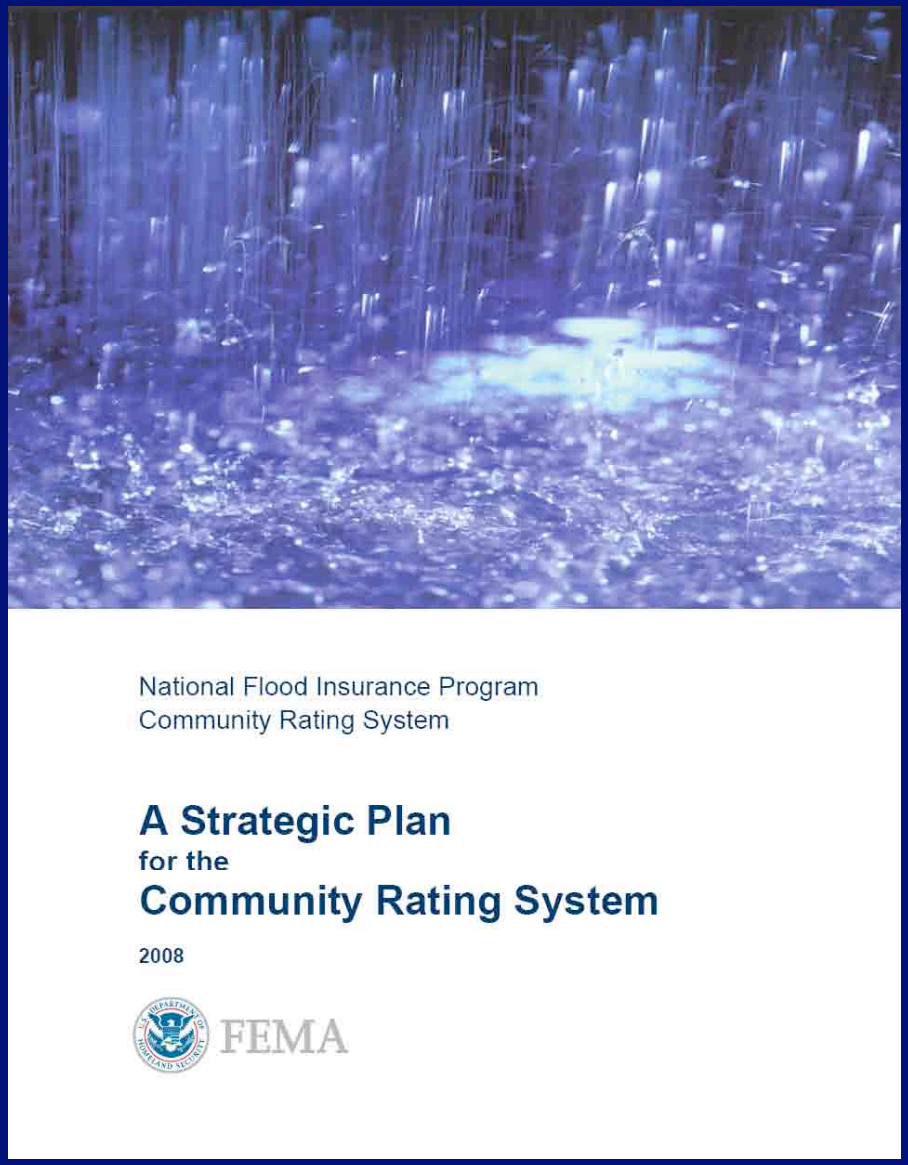
# 600 Flood Preparedness





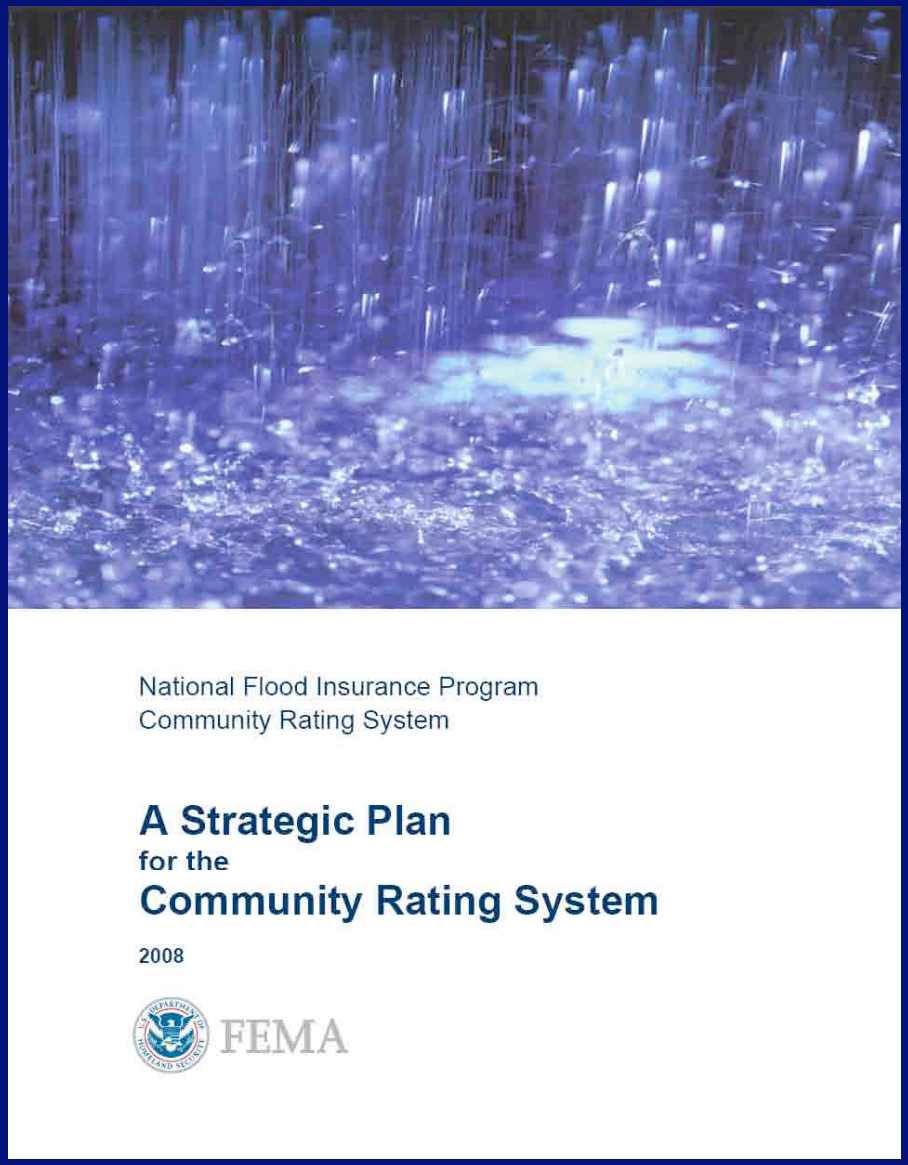
# 600 Flood Preparedness

# Strategic Plan




- Detailed evaluation of all activities
  - Current technology
  - Prerequisites
  - Credit points
  - Other incentives
  - Verification procedures
  - Simplification
  - More guidance

# Strategic Plan




- Closer ties to
  - Compliance
  - Rep loss mitigation
  - Other programs
  - State and local groups
- Expanded Task Force
- Marketing plan
- Succession strategy