

National Flood Insurance Program's Community Rating System:

Overview, Determining CRS Eligibility and What CRS
Could Mean for NY Coastal Communities

June 6, 2013



FEMA



National Flood Insurance Program

- Established in 1968
- A voluntary program based on an agreement between the federal government and the community
- In exchange for adopting and enforcing a floodplain regulations, federally-backed flood insurance is made available to property owners throughout the community



National Flood Insurance Program

- Over 5.5 million flood insurance policies are now in effect nationwide
- Nearly 22,000 participating communities in the NFIP
- 1,229 participating CRS communities nationwide, or covering 67% of policies in force



NFIP Objectives

- Reduce loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Make Federally backed flood insurance coverage available to property owners.



Accomplishing NFIP Objectives

- Require new construction and substantial improvements to be flood resistant:
 - Lowest floor built above the base flood elevation
 - Protection of structures in velocity zones (V Zones)
 - Prohibit new development in designated floodways that would increase flood heights.



Federal Role in the NFIP

- Establish development/building standards
 - ✓ minimum standards required
- Risk identification
 - ✓ maps are aging, urbanization and other changes)
- Provide affordable flood insurance coverage



State Role in the NFIP

- Establish state-specific development/building standards that include NFIP minimums
- Community ordinance review
- Provide technical assistance and training to communities
- Evaluate community floodplain management activities:
 - ✓ Community assistance contacts (CACs)
 - ✓ Community assistance visits (CAVs)
- Assists with CRS program



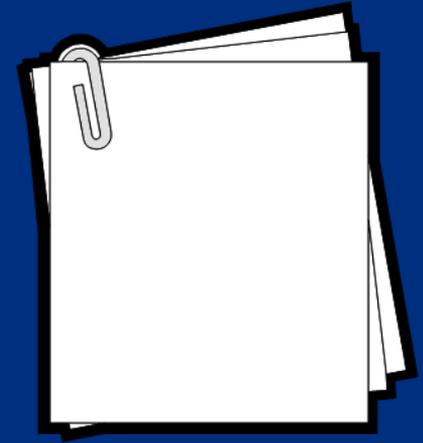
Local Government Role in the NFIP

- Adopt local floodplain management laws in compliance with NFIP minimum standards and state laws
- Require new construction and substantial improvements to be flood resistant
- Guide future development away from flood hazard areas
- Prohibit new development in designated floodways that would increase flood heights



Community Floodplain Administrator's Role

- Implement regulations
- Issue or deny permits
- Conduct inspections
- Determine compliance and take enforcement actions
- Maintain community maps and coordinate map appeals and revisions
- Disseminate floodplain management information



Flood Insurance Coverage

- Residential Properties
 - ✓ Owners
 - ✓ Renters
 - ✓ Condominiums
- Commercial Properties
- Coverage
 - ✓ Building
 - ✓ Contents



HOME

FLOODING & FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

- > Homeowner
- > Renter
- > Condo Owner/Renter
- > Policy Rates
- > What's Covered
- > Understanding the Basics
- > Questions for Your Agent
- > Agent Locator

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts



- HOME
- FLOODING & FLOOD RISKS
- ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > **Community Resources**
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- >  Email Updates

Real Life Flood Stories: See What a Flood is Really Like

Watch the devastating stories of those who have experienced a flood and learn what they would have faced if they didn't have flood insurance.

[SEE ALL VIDEO TESTIMONIALS](#)



FEATURED STORY

The Day The Levee Breached
A levee breach *almost* cost the Lusks everything



Atlanta's Unending Rainstorms
Two Looks at the same flood – with and without flood insurance.



The Little Creek That Grew
A creek's rising waters nearly ravaged his investment.

- 
- [Spring Flooding](#)
- [Levee Simulator](#)
- [New Flood Maps](#)
- [Video Testimonials](#)
- 

LATEST NEWS

Changes are coming to the NFIP. Visit the [Biggert-Waters Flood Insurance Reform Act of 2012 webpage](#) to learn how the changes might affect you.



One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

Determining CRS Eligibility

- Community must be determined by FEMA to be implementing a minimally compliant FPM program
- A “CAV” must be completed and “closed”
 - ✓ Local FPM ordinance current
 - ✓ Permitting procedures effective
 - ✓ No violations of ordinance in place
- Typical stumbling blocks
 - ✓ Questionable development found
 - ✓ No permit records
 - ✓ Post disaster substantial damage not being addressed



Community Rating System



Community Rating System Basics

- Created in 1990
- 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



CRS Task Force

- Chair
- FEMA Headquarters (5)
 - ✓ Floodplain management
 - ✓ Mapping
 - ✓ Actuary
 - ✓ Underwriting
- FEMA Regional Offices (3)
- Local governments (3)
- Insurance companies (2)
- Flood and Stormwater Associations (2)
- National Oceanic and Atmospheric Administration
- US Army Corps of Engineers



National Flood Insurance Program
Community Rating System

A Strategic Plan for the
Community Rating System
Fiscal Years 2008-2013



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



Annual

Four Series of Activities

300 Public Information

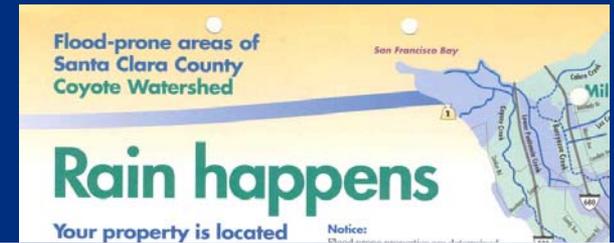
400 Mapping and Regulatory

500 Flood Damage Reduction

600 Warning and Response

19 Activities

96 Elements

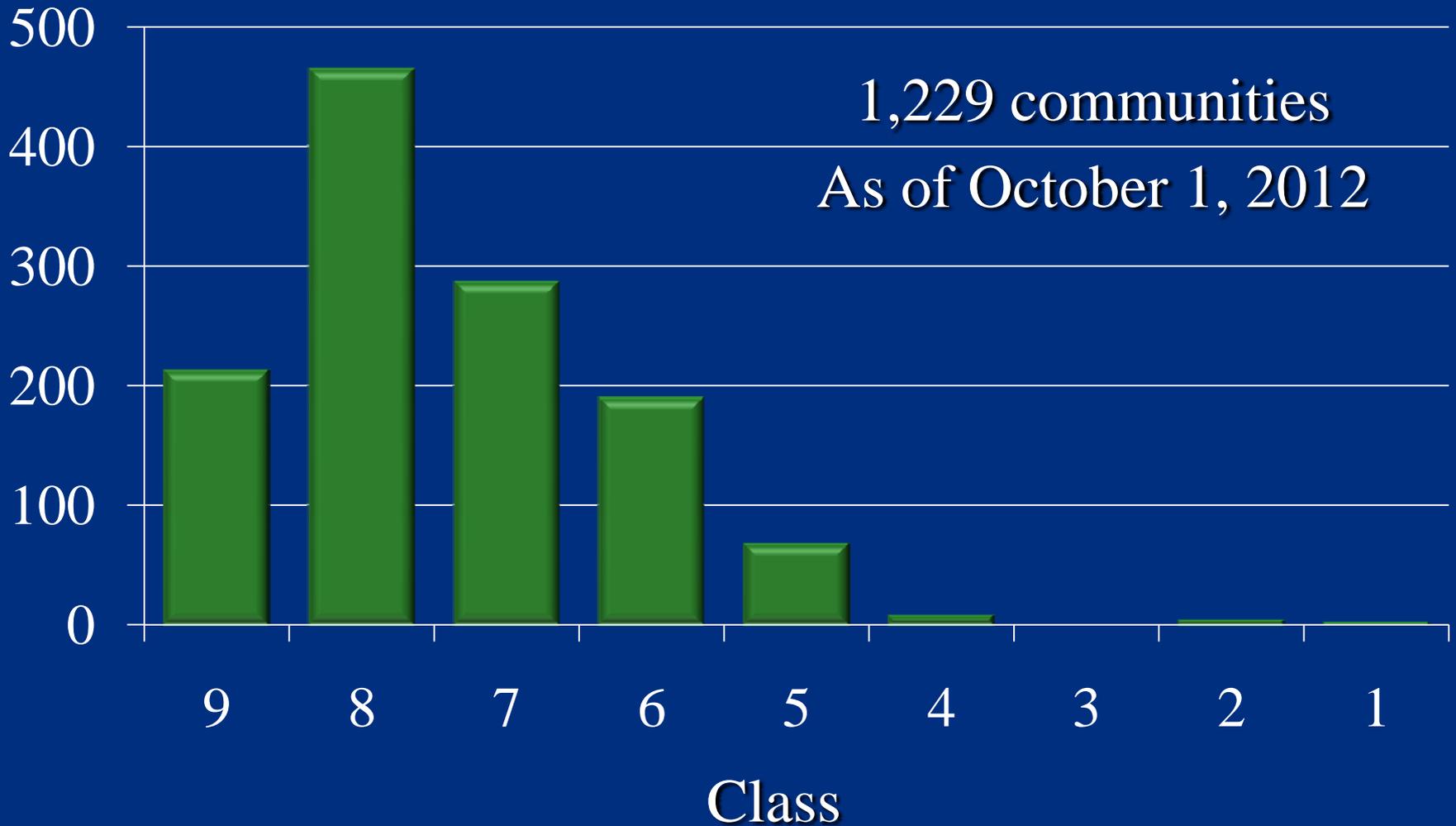


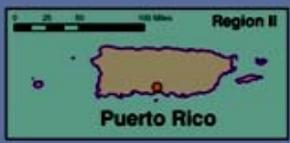
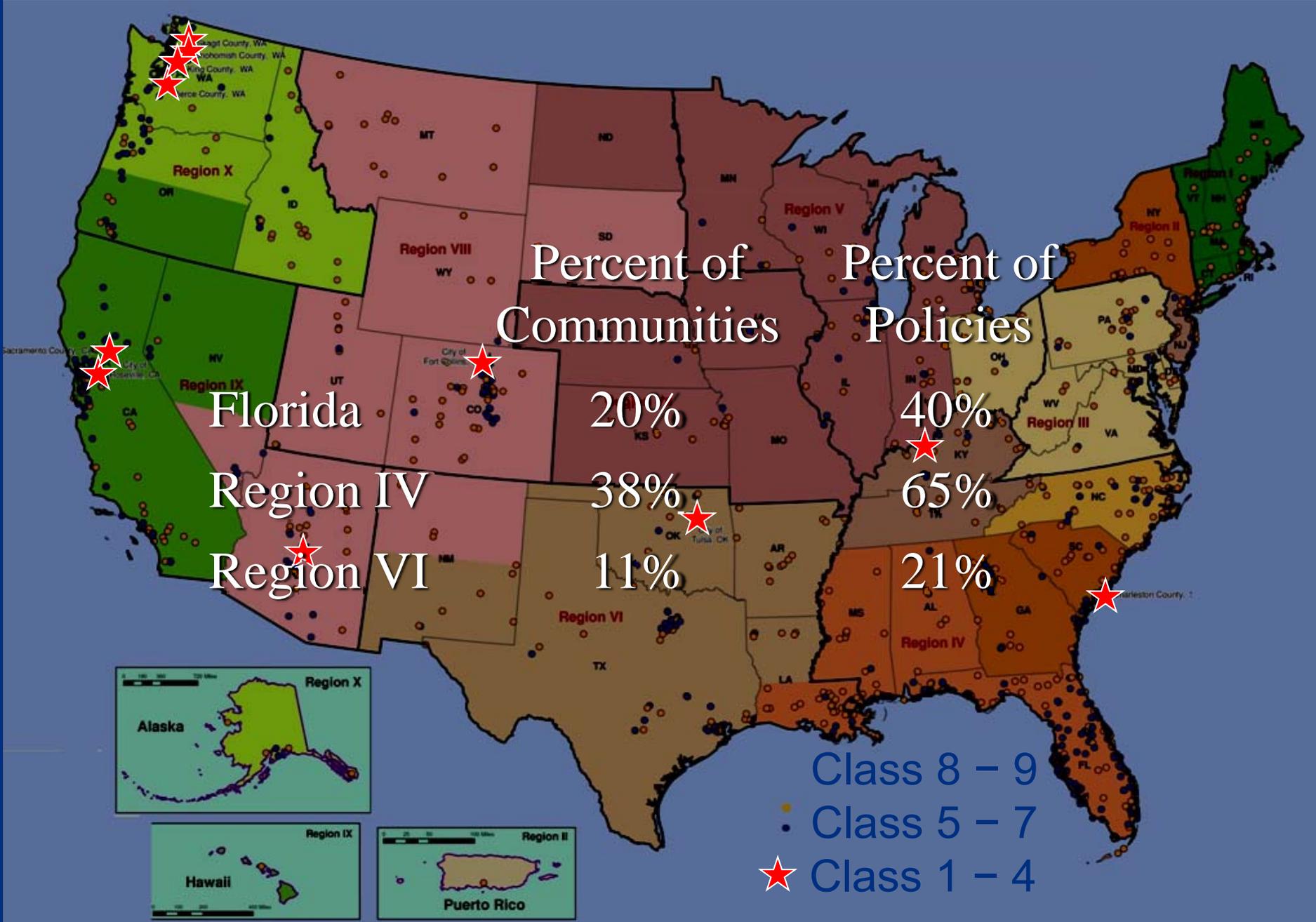
CRS Classes and Discounts

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



Community Rating System





- Class 8 – 9
- Class 5 – 7
- Class 1 – 4

Community Rating System

Operation

Application

- ✓ Letter of interest
- ✓ Quick Check

CRS Quick Check						
Community Name		State	BCEGS	10		
NFIP Number		FIRM Effective Date				
Population		Current FIRM Date				
Application Date		County				
Chief Executive Officer			CRS Coordinator			
Name						
Title						
Address						
Address						
CRS Coordinator's phone			Fax			
CRS Coordinator's e-mail						
Section	Prerequisites		Met	Can Meet	Enter	
211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?				
	a(4)	How many repetitive loss properties are there in your community?				
	a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)				
	a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?				
213	a	How many buildings are in your community's Special Flood Hazard Area?				
	a	How large is your community's Special Flood Hazard Area (in acres)?				
CRS Activities and Elements						
			Now	Could	Credit	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	38		38	38
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			12	48
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?			30	30
	b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?			20	20
	c	Do you provide information about flood problems other than those shown on the FIRM?			20	20
	d	Do you provide information about flood depths?			20	20
	e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?			20	20
	f	Do you provide information about past flooding at or near the site in question?			20	20
	g	Do you provide information about areas that should be protected because of their natural floodplain functions?			20	20
330	a	Enter 2 points for each flood-related informational brochure, flyer, or other document that is set out for the public to pick up.				200
	a	Enter 4 points for each flood-related newsletter, presentation, or other outreach project that is implemented every year.				
340	a	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?			25	35
	b	Are there state or local requirements that sellers must disclose whether a property has been flooded?			15	25
	c	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?			8	12
350	a	Do you have any flood-related references in your public library?			5	20
	c	Do you have flood-related information or links on your community's website?			15	105
360	a,b	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?			25	85
	c	Do you talk to people about sources of financial assistance for flood or drainage protection measures?			5	15
370		Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?			15	110
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?			50	290
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?			50	100
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?			20	200
420	a	What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space?	0%	0%	0%	100%
		The percentage is multiplied by 1,450 to obtain the score.	0	0	0	1,450
	c	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?			15	350





210 Requesting CRS Credit

A		B		C		D		E		F	G	H	I		
CRS Quick Check															
1												BCEGS	10		
2	Community Name						State								
3	NFIP Number						FIRM Effective Date								
4	Population						Current FIRM Date								
5	Application Date						County								
6															
7	<u>Chief Executive Officer</u>						<u>CRS Coordinator</u>								
8	Name														
9	Title														
10	Address														
11	Address														
12							CRS Coordinator's phone			Fax					
13							CRS Coordinator's e-mail								
14															
15	Section		Prerequisites									Met	Can Meet	Enter	
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?												
17		a(4)	How many repetitive loss properties are there in your community?												
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)												
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?												
20	213	a	How many buildings are in your community's Special Flood Hazard Area?												
21		a	How large is your community's Special Flood Hazard Area (in acres)?												
22															
23	CRS Activities and Elements										Now	Could	Credit	Max	
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?									38		38	38
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?											12	48
26	320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?											30	30
27		b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?											20	20
28		c	Do you provide information about flood problems other than those shown on the FIRM?											20	20
29		d	Do you provide information about flood depths?											20	20
30		e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?											20	20
31		f	Do you provide information about past flooding at or near the site in question?											20	20
32		g	Do you provide information about areas that should be protected because of their natural floodplain functions?											20	20



210 Requesting CRS Credit

CRS Quick Check

Program to regularly inspect storage basins and to remove debris when			25	120
when flooding is expected (more than listening to the radio)?	25			
Annex to the emergency plan) that specifies what to do after a flood			25	340
the floodplain and arrangements for special warnings to them?				
community? (see www.stormready.noaa.gov/).	25		25	25
Program, and a levee failure warning and response plan (similar to 610 a-d)?		50	50	235
properties in the area that would flood if the levee were overtopped?				
upstream dam? If so, enter the credit for the state's dam safety "Dam Safety Scores" tab in this Excel file.			0	45
se plan (similar to 610 a-d)? Is there an annual outreach project sent to the dam failed?			25	115
for "CGA" from the right column on the "Growth Rates" tab in this	1.00	1.00	1.00	1.50
	Now	Could		
Total	877	339		
Total "Now" + "Could"		1,216		
Potential CRS Class	9	8		

Community Rating System

Operation

Application

Verification Visit

Recertification

Modification

Cycle Verification

CRS Quick Check							
Community Name		State		BCEGS 10			
NFIP Number		FIRM Effective Date					
Population		Current FIRM Date					
Application Date		County					
Chief Executive Officer			CRS Coordinator				
Name							
Title							
Address							
Address							
CRS Coordinator's phone			Fax				
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	a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?					
213	a	How many buildings are in your community's Special Flood Hazard Area?					



June 6, 2013

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Community Rating System

Community Responsibilities

- ✓ Pass a CAV
- ✓ Designate CRS Coordinator
- ✓ Ask to join (CEO's letter)
- ✓ Implement activities
- ✓ Annual recertification
- ✓ Maintain ECs, FIRMs, forever
- ✓ Maintain other records until cycle



Community Rating System

Benefits

- ✓ Money stays in the community





Community Rating System

Community: PALM BEACH, TOWN OF

State: FLORIDA

County: ▼

CID: 120220

Current CRS Class = 7

[\[Printable Version\]](#)

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	8,119	4,878	2,685	556
PREMIUM	\$3,735,962	\$2,738,444	\$817,610	\$179,908
AVERAGE PREMIUM	\$460	\$561	\$305	\$324

CRS Class

09	Per Policy	\$25	\$33	\$16	\$0
	Per Community	\$204,119	\$161,086	\$43,032	\$0
08	Per Policy	\$45	\$66	\$16	\$0
	Per Community	\$365,205	\$322,172	\$43,032	\$0
07	Per Policy	\$65	\$99	\$16	\$0
	Per Community	\$526,291	\$483,259	\$43,032	\$0
06	Per Policy	\$90	\$132	\$32	\$0
	Per Community	\$730,410	\$644,345	\$86,065	\$0
05	Per Policy	\$110	\$165	\$32	\$0
	Per Community	\$891,496	\$805,431	\$86,065	\$0



Community Rating System

Community: LONGMONT, CITY OF

State: COLORADO

County: BOULDER COUNTY

CID: 080027

Current CRS Class = 8

[\[Printable Version\]](#)

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF	256	182	18	56
PREMIUM	\$217,719	\$184,599	\$14,144	\$18,976
AVERAGE PREMIUM	\$850	\$1,014	\$786	\$339

CRS Class

09	Per Policy	\$43	\$56	\$41	\$0
	Per Community	\$11,000	\$10,256	\$744	\$0
08	Per Policy	\$83	\$113	\$41	\$0
	Per Community	\$21,255	\$20,511	\$744	\$0
07	Per Policy	\$123	\$169	\$41	\$0
	Per Community	\$31,511	\$30,767	\$744	\$0
06	Per Policy	\$166	\$225	\$83	\$0
	Per Community	\$42,511	\$41,022	\$1,489	\$0
05	Per Policy	\$206	\$282	\$83	\$0
	Per Community	\$52,766	\$51,277	\$1,489	\$0

Community Rating System

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 Rating System



OMB No. 1660-0022
Expires: September 30, 2013

National Flood Insurance Program
Community Rating System

Coordinator's Manual

FIA-15/2013



FEMA



Four Series of Activities

300 Public Information

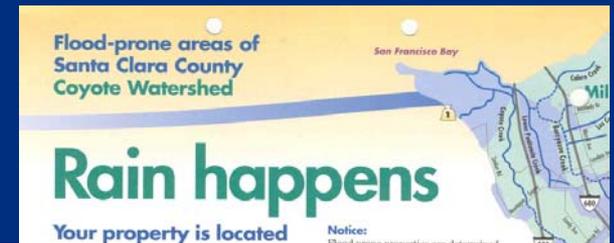
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Community Rating System



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[2013 Manual](#)

[100 Series](#)

[200 Series](#)

[300 Series](#)

[400 Series](#)

[500 Series](#)

[600 Series](#)

[700 Series](#)

CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator's Manual.

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

[↓ Download the 2013 CRS Coordinator's Manual](#)

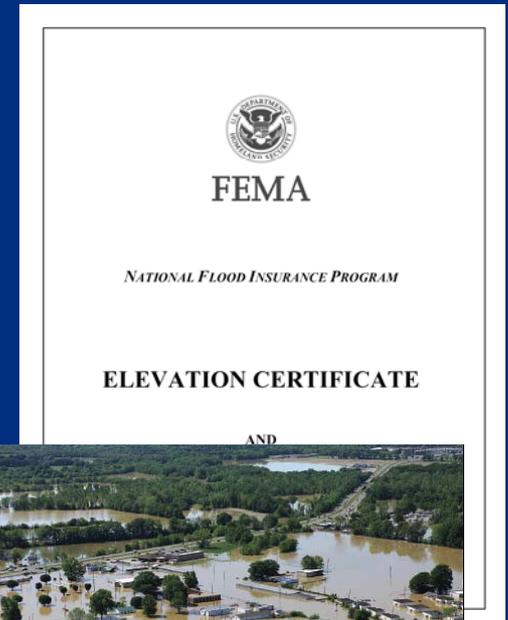
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New communities can [click here](#) to find the CRS application and Quick Check.

Public Information Activities

- 310 Elevation Certificates
- 320 Map Information Service
- 330 Outreach Projects
- 340 Hazard Disclosure
- 350 Flood Protection Information
- 360 Flood Protection Assistance
- 370 Flood Insurance Promotion



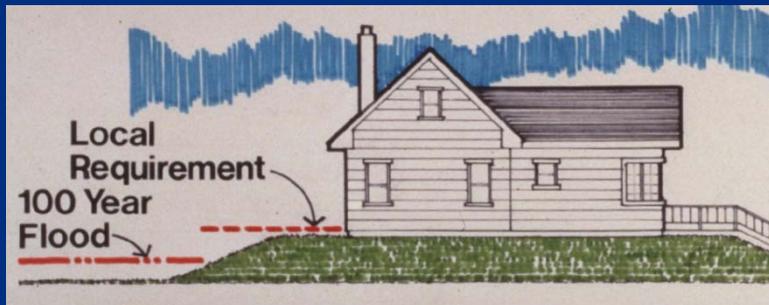
National Flood Insurance Program
Flood Insurance Manual

May 2011
Revised October 2011



Mapping and Regulation Activities

- 410 Floodplain Mapping
- 420 Open Space Preservation
- 430 Higher Regulatory Standards
- 440 Flood Data Maintenance
- 450 Stormwater Management



Protection of Natural Coastal Areas

CRS credit for:

- Preserving coastal erosion open space
- Coastal construction setback lines that prohibit buildings
- Mapping of and/or regulating for annual coastal erosion rates
- Prohibiting vehicular or pedestrian traffic on sand dunes
- Prohibiting development seaward of existing building (including pools, seawalls, etc.)



Coastal Areas

Also CRS credit for:

- Requiring new construction in the coastal A Zone to meet the same standards as V Zone buildings
- Regulations prohibit any building enclosures, including breakaway walls or if owner signs a nonconversion agreement

Flood Damage Reduction Activities

- 510 Floodplain Management Planning
- 520 Acquisition and Relocation
- 530 Flood Protection
- 540 Drainage System Maintenance



501 Repetitive Loss Properties

- Repetitive loss (RL) property:
 - 2 claims over \$1,000 in 10 years
 - 154,000 RLs in the U.S. (70,000 insured)
 - Severe repetitive loss (SRL) property:
 - Rep loss with 4 claims over \$5,000 or
 - 2 or more claims that are greater than the building's value
 - 10,000 SRLs in the U.S.
- ✓ Historically, repetitive loss properties represent 1.3% of all NFIP policies
 - ✓ Represent 15% – 20% of all NFIP claims



Repetitive Loss Properties

- CRS communities must update their repetitive loss list
- Map the repetitive loss properties
- Prepare an analysis or plan, if more than 10 RL properties



Warning and Response Activities

- 610 Flood Warning and Response
- 620 Levees
- 630 Dams



Other CRS Program Priorities

Goal 1. Reduce and avoid flood damage to insurable property.

Goal 2. Strengthen and support the insurance aspects of the NFIP.

Goal 3. Foster comprehensive floodplain management.

- Natural Floodplain Functions
- All-Hazard Mitigation
- Future Conditions and Impacts of Climate Change



CRS Consideration of Climate Change

Credit provided for communities that provide the following – based on the potential for flooding due to climate changes and/or sea level rise:

- Information to owners about areas not mapped on the FIRM
- Advise to buyers
- Future conditions flood elevations in the V and coastal A Zones on regulatory maps and in regulations
- Watershed master plans that manage future conditions

Community Rating System

“HELP”

- ✓ ISO/CRS Specialist
- ✓ State
- ✓ FEMA
- ✓ Publications
- ✓ CRS Website
- ✓ Other CRS communities
- ✓ CRS users groups

CRS Users Groups

- ✓ Informal organization
- ✓ Interested people
- ✓ Locally administered
- ✓ Set own priorities
- ✓ Meet periodically
- ✓ Share ideas
- ✓ Cooperate on joint ventures
- ✓ Provide feedback on CRS



CRS Users Groups

- ✓ Citrus County, FL
- ✓ Miami-Dade County, FL
- ✓ Palm Beach County, FL
- ✓ Tampa Bay, FL
- ✓ Volusia County, FL
- ✓ Southwest Florida
- ✓ Mississippi coast (CHOST)
- ✓ New Orleans, LA (FLOAT)
- ✓ Baton Rouge, LA
- ✓ Jefferson Parish, LA
- ✓ Houston/Galveston, TX (FAST)
- ✓ Colorado Association
- ✓ Delaware
- ✓ Georgia
- ✓ Illinois
- ✓ Kansas/Missouri
- ✓ Northern Virginia
- ✓ Northwest Arkansas
- ✓ Northwest (NORFMA)
- ✓ Oklahoma Association
- ✓ Southern California
- ✓ Virginia
- ✓ (New York)



CRS Users Groups

Recent activities

- ✓ Share how activities done
- ✓ Discuss common concerns
- ✓ Talks by ISO/Tech reviewer
- ✓ Joint outreach projects
- ✓ Joint outreach project strategy
- ✓ Get new communities in
- ✓ Organize training
- ✓ Sponsor webinars
- ✓ 2013 *Manual* change feedback



Questions?



FEMA





FEMA

Climate Smart Communities Webinar

E-Mail Addresses



- Mark Lowery
mdlowery@gw.dec.state.ny.us
- Kim Farrow
kxfarrow@gw.dec.state.ny.us
- Climate Change Office
climatechange@gw.dec.state.ny.us

Climate Smart Communities Webinar

Website Address



<http://www.dec.ny.gov/energy/50845.html>