



**Introduction to the NFIP's  
COMMUNITY RATING SYSTEM  
(CRS)**

# WHO AM I ?

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ANOTHER SOURCE OF INFORMATION  
Community Rating System Resource Center:  
<http://training.fema.gov/EMIWeb/CRS/>



# CRS Objectives

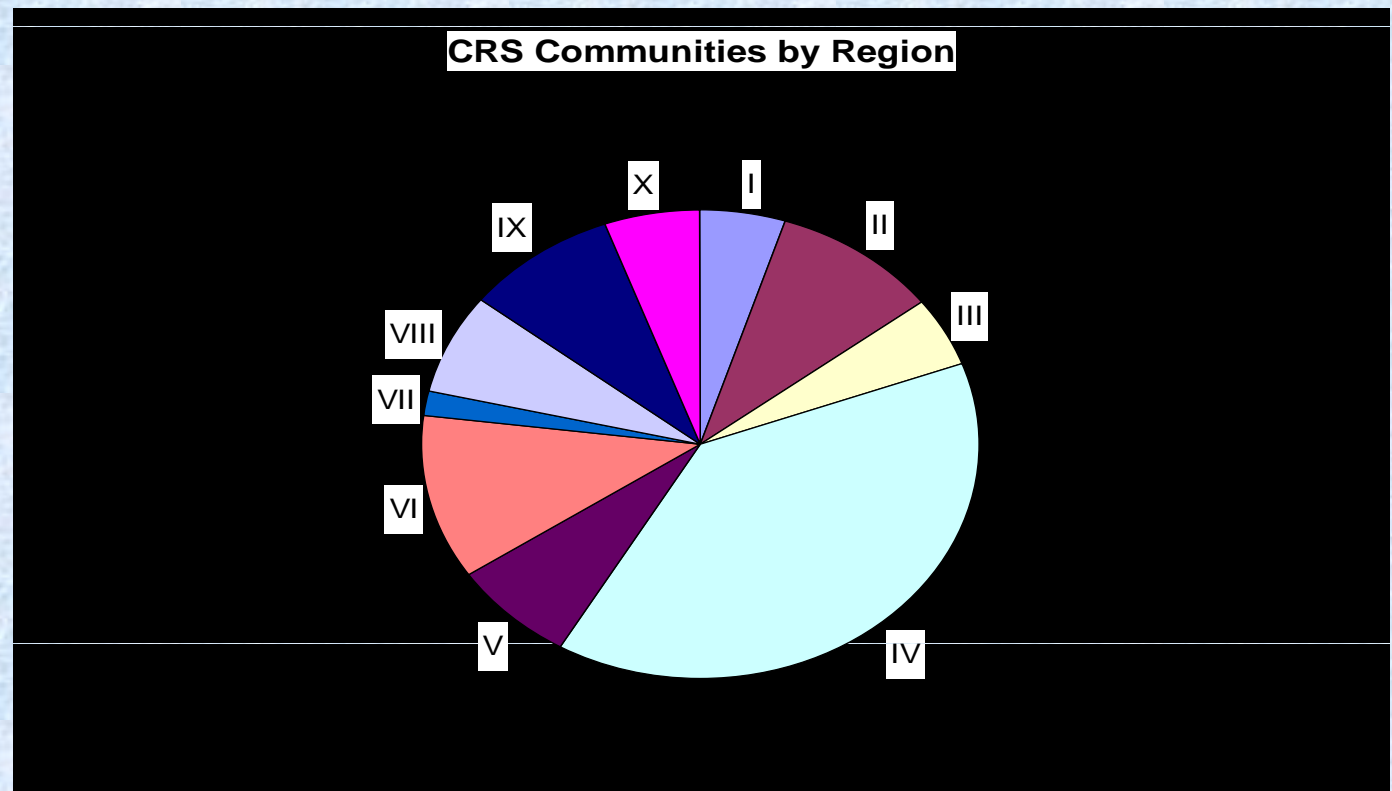
- Reduce flood losses
  - Public health and safety
  - Buildings and contents
  - Prevent increases from new construction
  - Erosion damage
  - Natural and beneficial functions
- Facilitate accurate NFIP rating
- Promote awareness of flood insurance





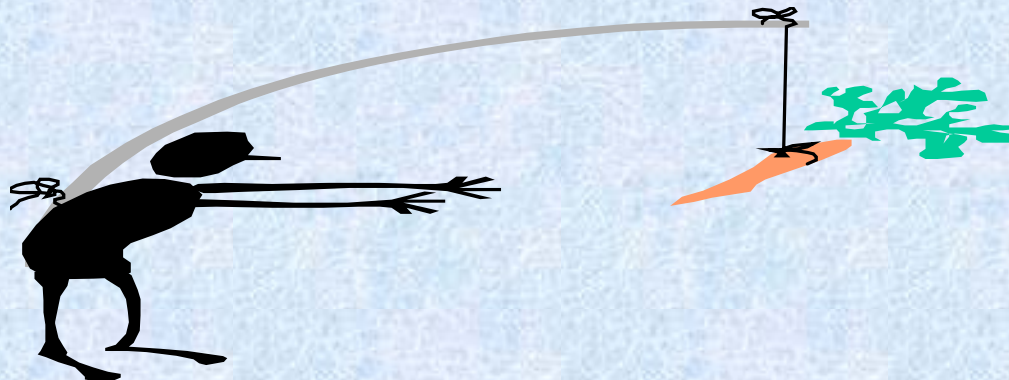
# CRS Communities

- >1000 communities
- 66% of NFIP policies



# THE CRS DISCOUNT FOR NFIP INSURANCE

- Discount on Premium Only, Not entire Policy.
- CRS Class Improvement for Each 500 CRS Points.
- 5% - 45% Discount per Class for SFHA Policies.
- 5% - 10% Discount for X-Zone Policies for all Classes 9 and better.



# WHO SHOULD APPLY?

- A Community in Good Standing in the NFIP.
- Floodplain Management Program which Exceeds the Minimum NFIP Standards.
- Want to Strengthen Your Floodplain Management Program.





# How the CRS Works

- A community applies for CRS rating
- Rating depends on the activities implemented in the community
- Activities must exceed NFIP minimum requirements
- Community activities are constantly verified

# Steps to Apply

- Obtain application information from your FEMA Region.
- Fill out the Application Documents.
- Submit the Application to your ISO/CRS Specialist.
- ISO will verify your credit:
  - Review of documentation you submit
  - Visit to your community to verify other things

**MODIFICATION / RECERTIFICATION**



# CRS Application Prerequisites

Must be in Regular Phase of NFIP for at least 1 year.

Must be in “**Compliance**” and in good standing with minimum requirements of the NFIP.

# CRS Activities

- Four Series of CRS Activities
  - Public Information Activities (6)
  - Mapping and Regulatory Activities (5)
  - Flood Damage Reduction Activities (4)
  - Flood Preparedness Activities (3)

# Who Performs CRS Activities?

- Generally, the community gets CRS credit if the activity is done effectively in the community
  - - County
  - - State
  - - Special districts



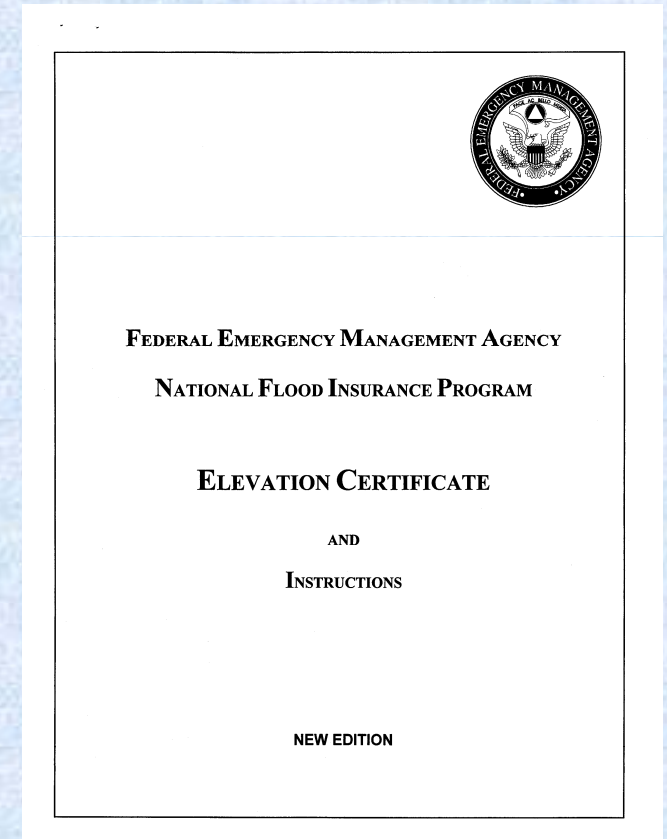


# ELEVATION CERTIFICATES

## Activity 310

## Documentation

- **Maintain copies of all completed certificates.**





# 501 Repetitive Loss Areas

- Repetitive Losses

- ✓ Insured buildings
- ✓ NFIP paid  $\geq$  \$1,000
- ✓  $\geq$  2 times
- ✓ Over 10 year period
- ✓ Since 1978



# 501 Repetitive Loss Areas

- 502 Repetitive Loss Category
  - ✓ After correcting and updating:
    - ✓ A: No repetitive loss properties
      - ✓ No requirements
    - ✓ B: 1 – 9 repetitive loss properties
      - ✓ Outreach project
    - ✓ C: 10+ repetitive loss properties
      - ✓ Outreach project and 510 plan





## Section 503

# Repetitive Loss Area Outreach

### *Documentation:*



- A map with the Repetitive Loss **AREAS** identified.
- A description of Repetitive Losses.
- A copy of the outreach project sent annually to Repetitive Loss **AREAS.**



# 510 Floodplain Management Planning

(Mandatory for Category C Repetitive Loss Areas)







# 320 Map Information

- Map Information -  
(140 points)
- Credit is assigned for providing inquirers information from the community's Flood Insurance Rate Map
- Requires annual publicity





# Activity 330 - Outreach Projects

- Credit for Topics  
(max. 315 points)
  - Flood Hazard
  - Flood Safety
  - Flood Insurance
  - Property Protection
  - Natural and Beneficial Functions
  - Map
  - Flood Warning
  - Permit Requirements
  - Substantial Improvements
  - Drainage System Maintenance



# 330 – example pamphlet

Example –  
provided by  
Flood  
Control  
District



**Don't get  
swept away.**

**Flash Floods Kill!**

Important information on flooding, flood insurance and flood control projects from the Clark County Regional Flood Control District.

CLARK COUNTY  
REGIONAL FLOOD CONTROL DISTRICT



## Flash Flood Safety Facts

Flash floods in Clark County most often result from high intensity, short duration storms, typically in middle to late summer. Although flooding has been experienced in every month of the year, May through September is considered flash flood season throughout Southern Nevada.

Localized storm activity can cause severe flooding in very limited areas. The desert's unique weather and soil conditions increase the chances for flooding, and unseen rainfall in the mountains may take hours or even days to reach our valley's washes or floodways.

The majority of flood-related deaths in Clark County have resulted from attempts to cross flooded wash areas or streets. Children have died in dry washes from collapsing dirt. Even walking through shallow fast-moving flood water can prove fatal. Flood waters are always dangerous and should always be avoided.

## Flash Floods Kill!

**F**lash floods can occur anywhere.  
**A**void flood-prone areas.  
**C**heck your policy - flood insurance is available to everyone.  
**T**urn around - NEVER drive through flooded areas!  
**S**tay away from dry washes, low areas, and moving water.





# 340 Hazard Disclosure



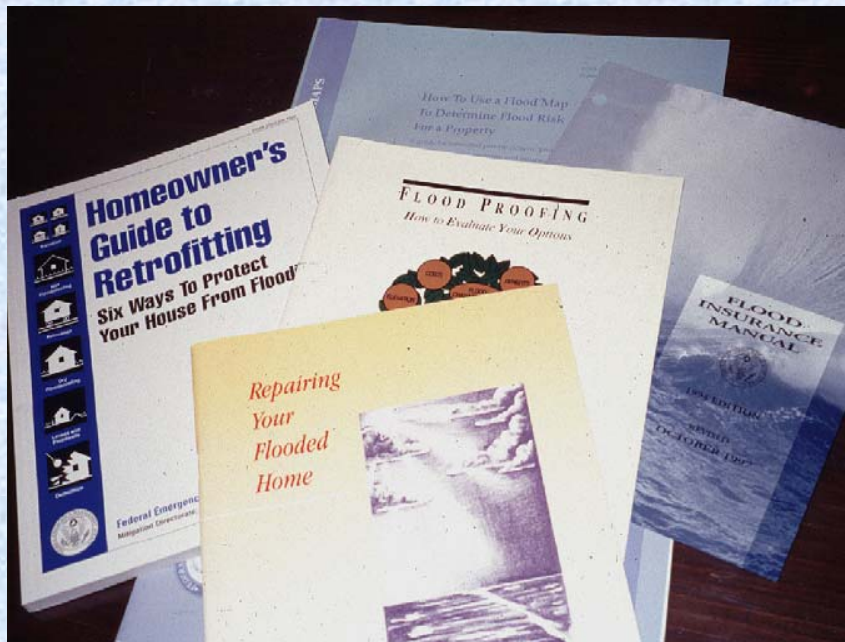
- (max. 81 points)
- voluntarily by Real Estate agents
- or
- by law



# 350 Flood Protection Information



**Public Library (max. 30 points)**

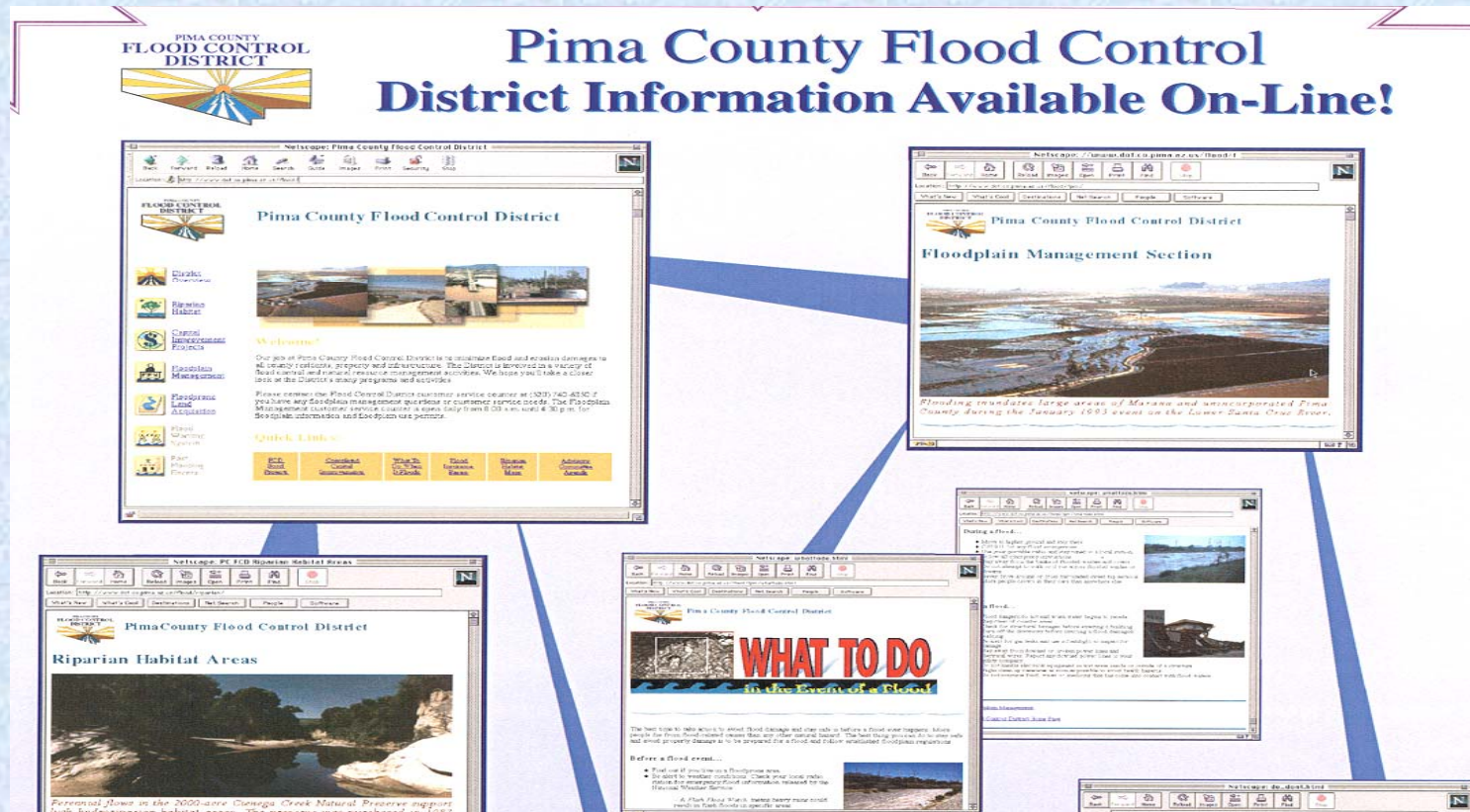


- FIRMS
- Flood Insurance
- Property Protection
- Floodplain management
- Natural and Beneficial functions of the floodplain

# 350 Flood Protection Information



## Community Web Site (WEB) (max. 36 points) - Outreach Topics





# 360 Flood Protection Assistance



(max. 71 points)

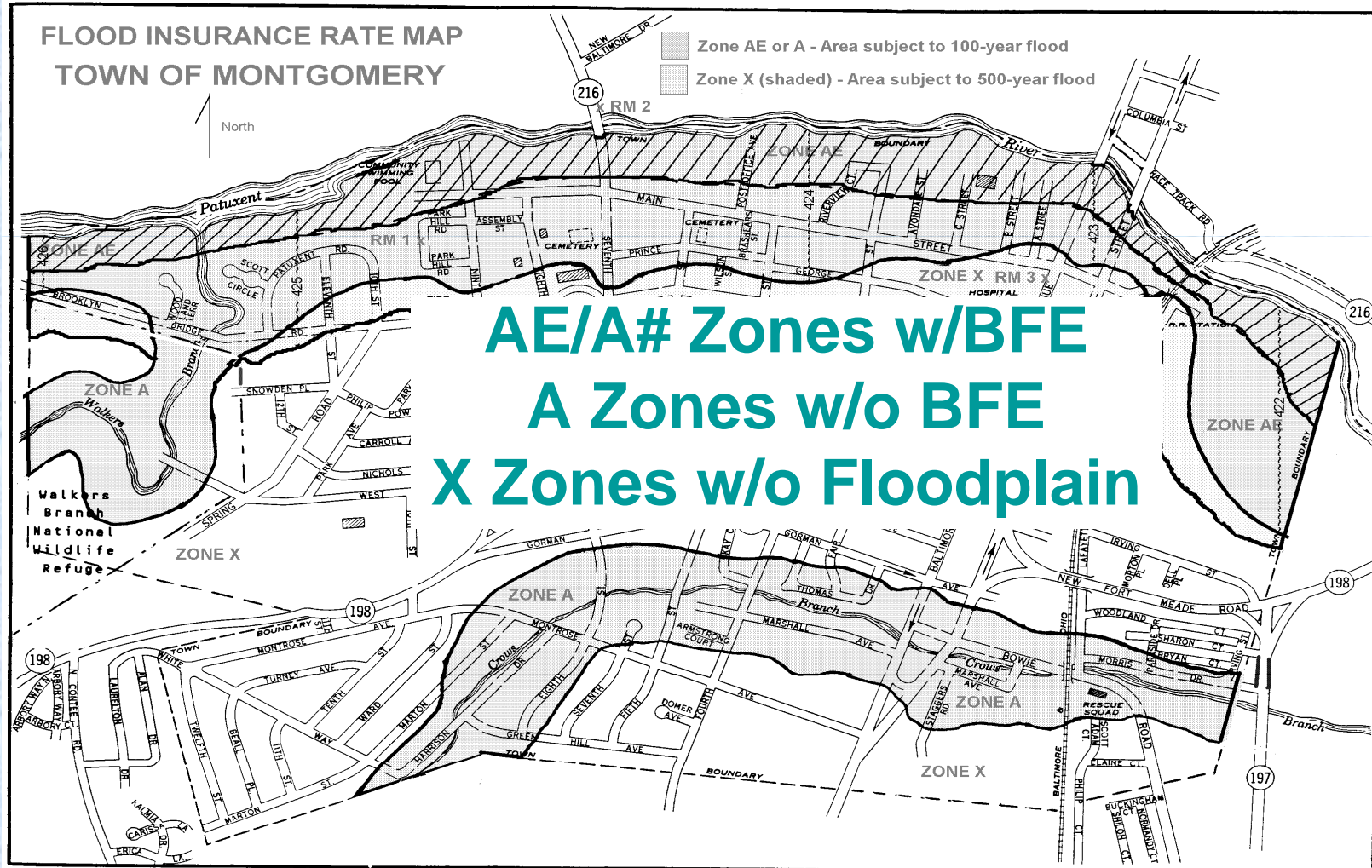
- Credit is provided if a community provides technical advice to interested property owners
- Credit is dependent upon the service being publicized





# 410 Additional Flood Data

(max. 1373 points)





# 420 Open Space Preservation



**Public land in the SFHA**

Also credit for deed restrictions,  
Natural and Beneficial functions  
(max. 900 points)



# 430 - HIGHER REGULATORY STANDARDS

(max. 2720 points)

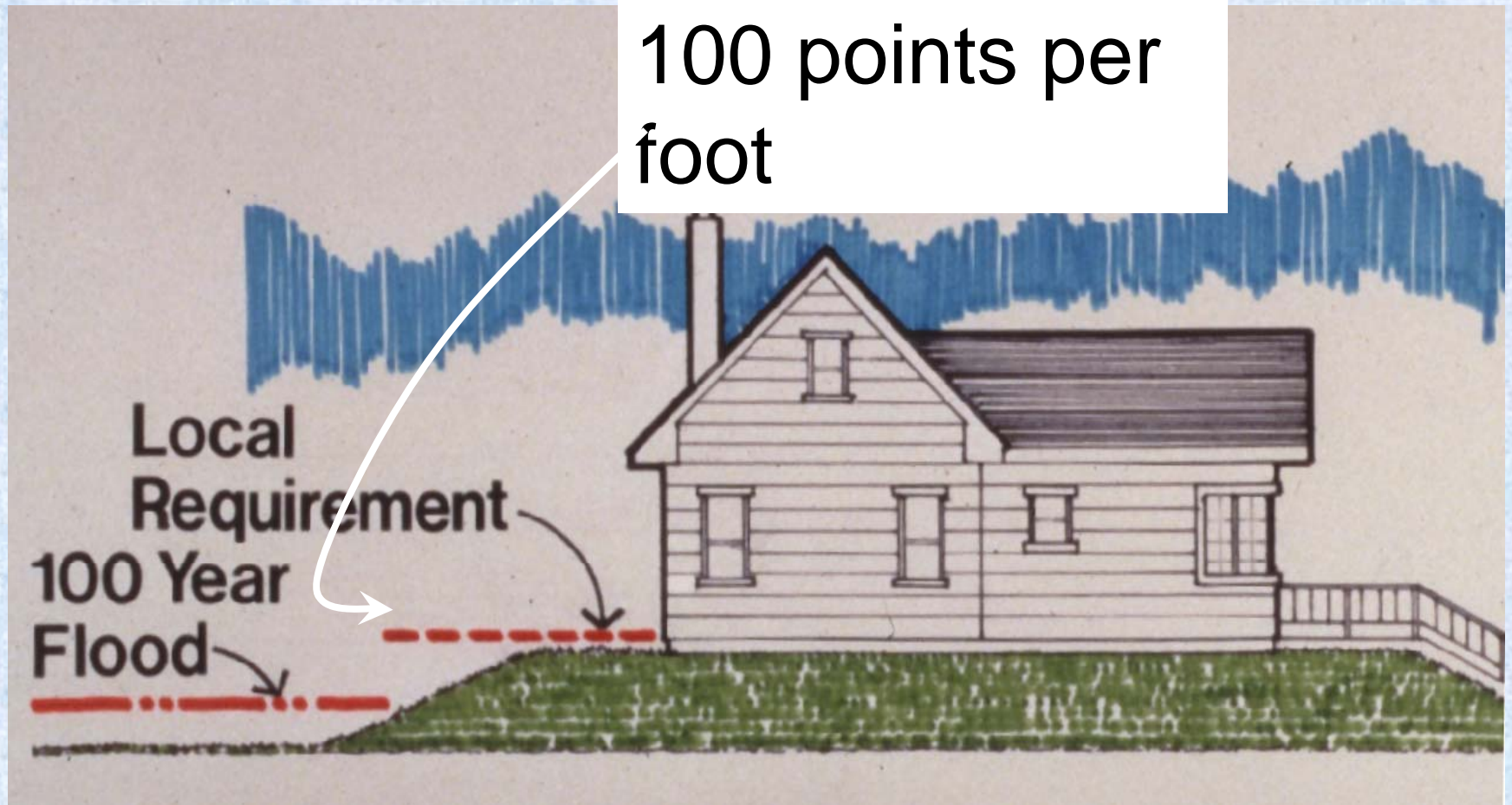
- Freeboard
- Foundation protection
- Cumulative substantial improvements
- Lower substantial improvements
- Critical facilities
- Storage capacity
- Natural and beneficial functions regulations
- Enclosure limits
- Other higher standards
- Low density zoning
- Special hazards regulations
- State-mandated standards
- Building code and staffing





# 430 Higher Regulatory Standards

Freeboard –  
100 points per  
foot







# 430 Higher Regulatory Standards



Staffing – STF

Certified Floodplain Managers  
Graduate of EMI NFIP Classes



# 440 Flood Data Maintenance

(max. 231 points)

## AMD - Additional Map Data

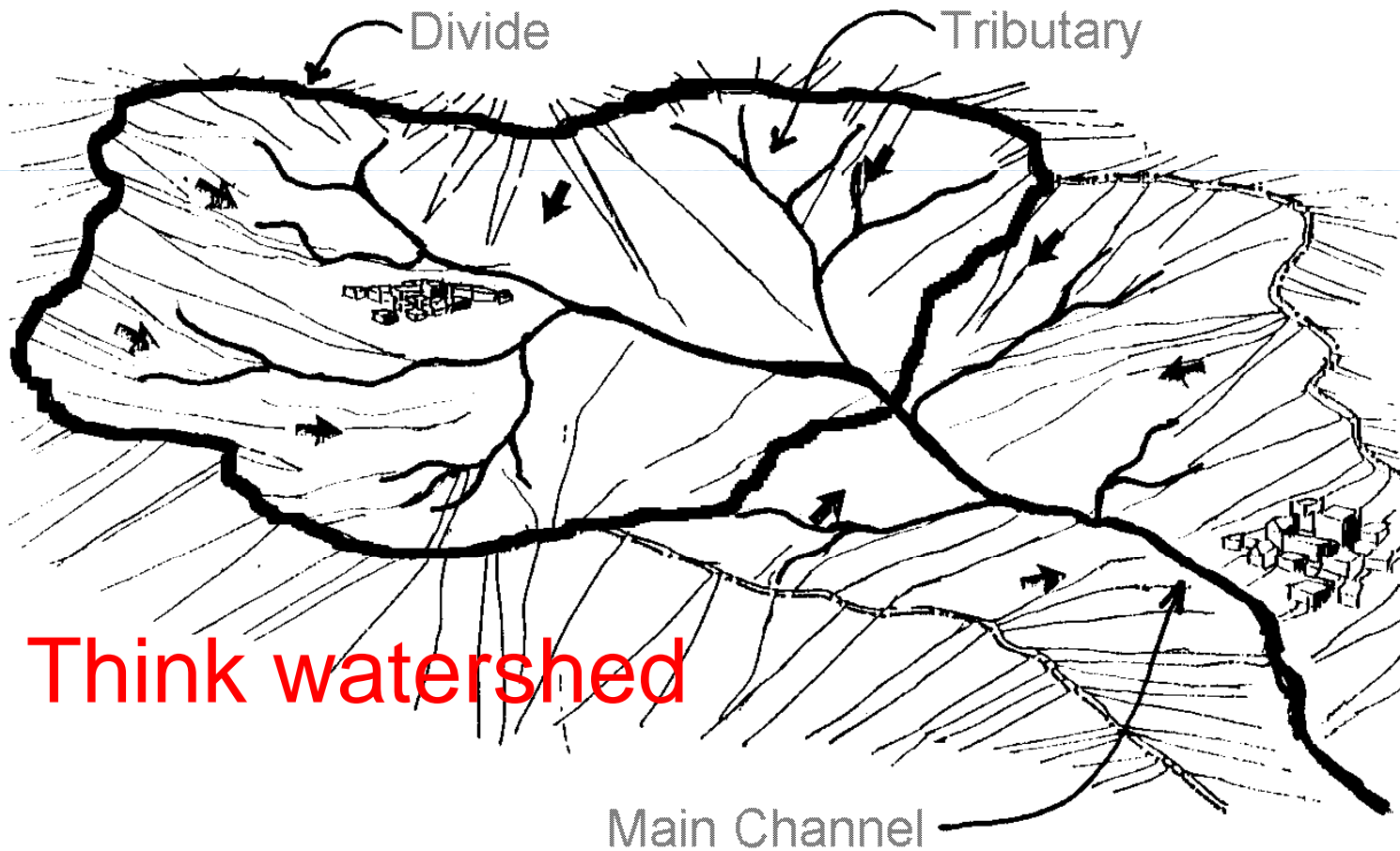


- This element credits digital or paper systems that improve access, quality and/or ease of updating flood and FIRM data





# 450 Stormwater Management Erosion Control Best Management Practices (max. 670 points)



- Think watershed



# 520 Acquisition and Relocation

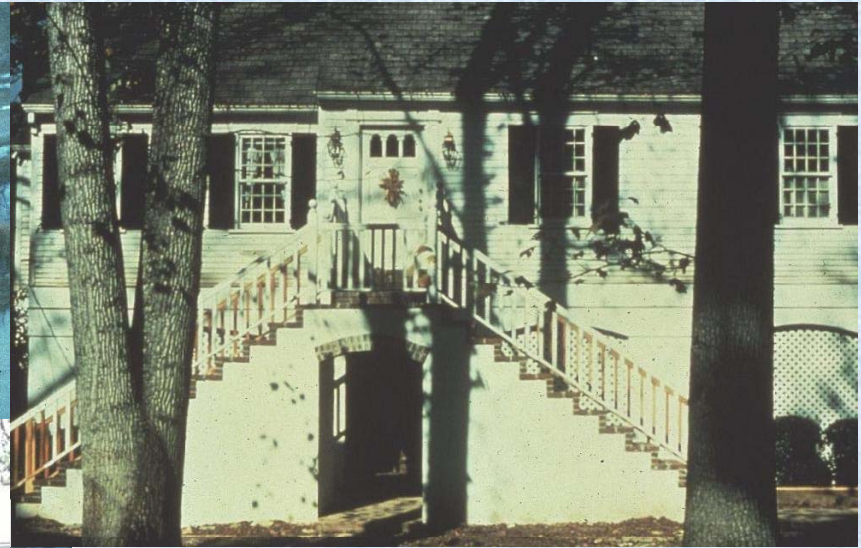


(max. 3200 points)



# 530 Flood Protection

(max. 2800 points)



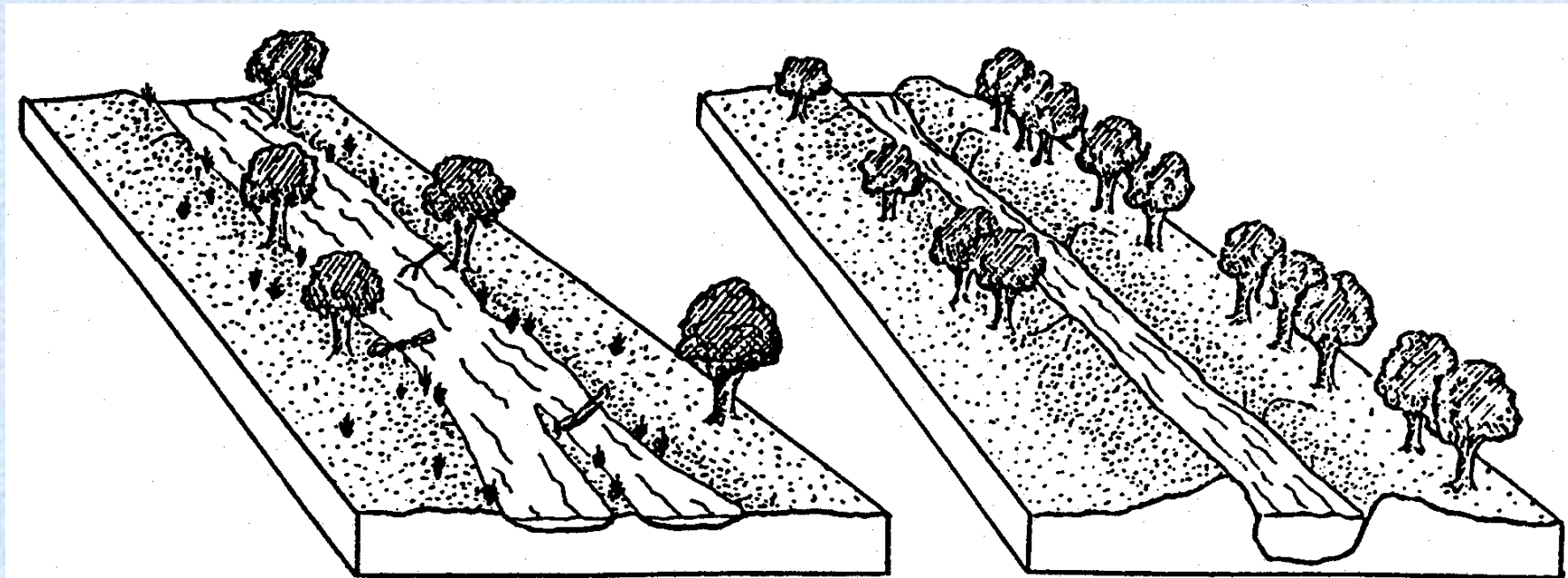




# 540 Drainage System

## Maintenance (max. 330 points)

- maintaining
- capital improvements
- stream dumping regulation







# 610 Flood Warning



- Flood recognition system
  - Emergency warning dissemination
  - Other response efforts
  - Critical facilities planning
- (max. 225 points)





# 620 Levee Safety



- Constructed before 1991
- Less than Base Flood protection





## 630 Dam Safety

Maryland = 75 pts.