Community Rating System (CRS) 101
Cost of Flood Insurance

- There are two main ways that communities can influence flood insurance premiums for its citizens:
  - Adopting higher regulatory standards
  - Community participation in the CRS program
What is the CRS Program?

- Voluntary program
- Recognizes community activities above and beyond the minimum requirements of the NFIP
- Insurance Services Office
  - ISO/CRS Specialist - Christina Groves
Goals of the CRS

1. Reduce flood damage to insurable property

2. Strengthen and support the insurance aspects of the NFIP

3. Encourage a comprehensive approach to floodplain management
CRS - Nationwide

✅ 1391 participating communities
✅ CRS communities represent 5% of all NFIP participating communities
✅ 3.8 million policyholders in CRS communities
✅ 69% of all flood insurance policies are in CRS communities
27 Communities in CRS

- Barren County
- City of Berea
- City of Bowling Green
- Campbell County
- Daviess County
- City of Frankfort
- Franklin County
- City of Grayson
- City of Henderson
- Henderson County
- Lexington-Fayette Urban County
- Louisville-Jefferson County Metro Government
- Madison County

- City of Melbourne
- City of Nicholasville
- City of Owensboro
- City of Paintsville
- City of Paris
- City of Pikeville
- Pike County
- City of Radcliff
- City of Richmond
- Rowan County
- City of Silver Grove
- City of Southgate
- Warren County
- City of Woodlawn
How does the CRS benefit communities?

- Lower flood insurance premiums
- Improved flood protection and public safety
- Better organized, more formal, institutionalized floodplain management system
- Method for evaluating the effectiveness of efforts against a nationally recognized benchmark
- Reduce damage to property and public infrastructure
- Protect the environment
- Avoid economic disruption and losses
- Provide access to free technical assistance for designing and implementing some activities
Premium Discount

✓ CRS is a points based system.  500 points = 1 CRS class

<table>
<thead>
<tr>
<th>Rate Class</th>
<th>SFHA</th>
<th>Discount</th>
<th>Non-SFHA</th>
</tr>
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<tbody>
<tr>
<td>10</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>9</td>
<td>5%</td>
<td></td>
<td>5%</td>
</tr>
<tr>
<td>8</td>
<td>10%</td>
<td></td>
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</tr>
<tr>
<td>7</td>
<td>15%</td>
<td></td>
<td>5%</td>
</tr>
<tr>
<td>6</td>
<td>20%</td>
<td></td>
<td>10%</td>
</tr>
<tr>
<td>5</td>
<td>25%</td>
<td></td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>30%</td>
<td></td>
<td>10%</td>
</tr>
<tr>
<td>3</td>
<td>35%</td>
<td></td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>40%</td>
<td></td>
<td>10%</td>
</tr>
<tr>
<td>1</td>
<td>45%</td>
<td></td>
<td>10%</td>
</tr>
</tbody>
</table>
Joining CRS

✓ Application and Notice of Intent Letter
  ➢ Contact State NFIP Coordinator for application and template of NOI Letter

✓ Annual Recertification

✓ Cycle Verification - Community’s entire application evaluated on 3 or 5 year periods
Other Steps

✓ Designate CRS Coordinator
✓ Pass a Community Assistance Visit (CAV) to ensure NFIP compliance
✓ Implement activities
✓ Maintain Elevation Certificates and FIRMs forever
✓ Maintain other records until verification cycle visit
✓ Annual recertification
What’s a CRS Coordinator do?

- Community representative for the CRS Program
- Coordinates the activities among various departments
- Works with the ISO/CRS Specialist in the verification visit
Calendar for Managing CRS

✓ Everyday (as needed)
  - Elevation Certificates
  - Map Information Service
  - Flood Protection Assistance
  - Enforcement of Floodplain Regulations

✓ Annually, after a complaint, and after major storms
  - Inspection of drainage system

✓ Once a year
  - Outreach Projects
  - Repetitive Loss
  - Recertification - due October 1
CRS Coordinator’s Manual Basics

✓ Points based system
  ➢ 500 pts. = 1 CRS Class

✓ 4 categories
  ➢ 300: Public Information
  ➢ 400: Mapping and Regulations
  ➢ 500: Flood Damage Reduction
  ➢ 600: Warning and Response

➢ 19 creditable activities
## 300 Public Information

<table>
<thead>
<tr>
<th>Activity</th>
<th>Maximum Possible Points</th>
<th>Average Points Earned</th>
<th>Percentage of Communities Credited</th>
</tr>
</thead>
<tbody>
<tr>
<td>310 Elevation Certificates</td>
<td>116</td>
<td>46</td>
<td>100%</td>
</tr>
<tr>
<td>320 Map Information Services</td>
<td>90</td>
<td>63</td>
<td>93%</td>
</tr>
<tr>
<td>330 Outreach Projects</td>
<td>350</td>
<td>63</td>
<td>90%</td>
</tr>
<tr>
<td>340 Hazard Disclosure</td>
<td>80</td>
<td>14</td>
<td>68%</td>
</tr>
<tr>
<td>350 Flood Protection Information</td>
<td>125</td>
<td>33</td>
<td>92%</td>
</tr>
<tr>
<td>360 Flood Protection Assistance</td>
<td>110</td>
<td>49</td>
<td>41%</td>
</tr>
<tr>
<td>370 Flood Insurance Promotion</td>
<td>110</td>
<td>0</td>
<td>0%</td>
</tr>
</tbody>
</table>
## 400 Mapping and Regulations

<table>
<thead>
<tr>
<th>Activity</th>
<th>Maximum Possible Points</th>
<th>Average Points Earned</th>
<th>Percentage of Communities Credited</th>
</tr>
</thead>
<tbody>
<tr>
<td>410 Floodplain Mapping</td>
<td>802</td>
<td>65</td>
<td>50%</td>
</tr>
<tr>
<td>420 Open Space Preservation</td>
<td>2020</td>
<td>474</td>
<td>68%</td>
</tr>
<tr>
<td>430 Higher Regulatory Standards</td>
<td>2042</td>
<td>214</td>
<td>98%</td>
</tr>
<tr>
<td>440 Flood Data Maintenance</td>
<td>222</td>
<td>54</td>
<td>87%</td>
</tr>
<tr>
<td>450 Stormwater Management</td>
<td>755</td>
<td>119</td>
<td>83%</td>
</tr>
</tbody>
</table>
### 500 Flood Damage Reduction

<table>
<thead>
<tr>
<th>Activity</th>
<th>Maximum Possible Points</th>
<th>Average Points Earned</th>
<th>Percentage of Communities Credited</th>
</tr>
</thead>
<tbody>
<tr>
<td>510 Floodplain Mgmt. Planning</td>
<td>622</td>
<td>123</td>
<td>43%</td>
</tr>
<tr>
<td>520 Acquisition and Relocation</td>
<td>1900</td>
<td>136</td>
<td>23%</td>
</tr>
<tr>
<td>530 Flood Protection</td>
<td>1600</td>
<td>52</td>
<td>11%</td>
</tr>
<tr>
<td>540 Drainage System Maintenance</td>
<td>570</td>
<td>214</td>
<td>78%</td>
</tr>
</tbody>
</table>

- May be a local floodplain management plan or a multi-hazard mitigation plan
# 600 Warning and Response

<table>
<thead>
<tr>
<th>Activity</th>
<th>Maximum Possible Points</th>
<th>Average Points Earned</th>
<th>Percentage of Communities Credited</th>
</tr>
</thead>
<tbody>
<tr>
<td>610 Flood Warning and Response</td>
<td>395</td>
<td>144</td>
<td>37%</td>
</tr>
<tr>
<td>620 Levees</td>
<td>235</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>630 Dams</td>
<td>160</td>
<td>0</td>
<td>0%</td>
</tr>
</tbody>
</table>
CRS Mandatory Activities

Activity 310 - Elevation Certificates

✓ Agree to start maintaining “perfect” EC’s from the date of CRS Application
✓ Annually submit all EC’s for new and substantial improvements for commercial and residential buildings


✓ Any community with 10 or more repetitive loss properties must locate and address repetitive loss
Low Hanging Fruit

- Activity 310 - Elevation Certificates
- Activity 320 - Map Information Services
- Activity 330 - Outreach Projects
- Activity 350 - Flood Protection Information
- Activity 420 - Open Space Preservation
- Activity 430 - Higher Regulatory Standards
- Activity 440 - Flood Data Maintenance
- Activity 630 - Dams
Requires working closely with surveyors!

✓ Trouble getting correct elevation certificates?

➢ Set up a meeting with local surveyors

➢ Invite Surveyors to KAMM’s annual EC class at the KAMM Conference

➢ Set up a meeting with local home builders and remodelers

➢ Provide training opportunity information to local surveyors and builders
Kentucky’s CRS Program Manager

✓ CRS Specialist will assist you with your activities and CRS application

Christina Groves, CFM
Christina.Groves@verisk.com
CRS Specialist, ISO Community Hazard Mitigation, ISO - Commercial Property
270.754.3646
Steps to CRS

1. Download the CRS Coordinator’s Manual
2. Contact Christina Groves
3. Review, Reference and Complete
   - CRS Letter of Interest
     - CRS Quick Check
     - CRS Self-Assessment
     - State Uniform Minimum Credit Summaries
Steps to CRS

4. Contact Kentucky NFIP Coordinator to discuss the required Community Assistance Verification (CAV)
   - Ensures community is NFIP compliant
     - Alex VanPelt, KDOW  [alex.vanpelt@ky.gov](mailto:alex.vanpelt@ky.gov)

5. When your CAV has been approved by the State NFIP Coordinator and FEMA Region IV representative, call Christina again

You are on your way to a CRS Class Rating!
Resources and Trainings

www.kymitigation.org
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.
To learn more, visit KAMM’s CRS Webpage http://www.kymitigation.org/crs/

Community Rating System (CRS) User’s Group

KAMM Forming a CRS User Group Committee
Interested in joining KAMM to form a CRS Committee? Send us a message at kentuckymitigation@gmail.com.

Current CRS Users Group members as of August 2016

- KDOV - Carey Johnson, Alex VanPott and Abby Rains
- ISO - Christina Groves
- KYEM - Geni Jo Brauner, Jessica Miller, Esther White, and Nick Grinstead
- Lori Rafferty, Pamela Moore, Cindy Minter
- Vicky Connor, Murray Wanner, Chad McCormick
- Meghan Dunn, Sarah Taylor, Shawn Moore
- Jason York, Paul Bradford, Tonya Colley, Frankie Collett

What is CRS?

National Flood Insurance Program Community Rating System

The National Flood Insurance Program’s (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

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

CRS – LOOKING BACK AT 2016

What did the Community Rating System look like in 2016? Here are some facts reflecting the program's status:

- 1,416 communities in the CRS,
- 40 CRS Users Groups in 27 states,
- 8.24 million properties in the CRS.
KAMM Forming a CRS User Group Committee

✓ Please join us
✓ Periodic conference calls/meetings
✓ Receive support and encouragement from other communities
✓ Direct access to Kentucky’s ISO CRS specialist
✓ CRS Application process made simple

✓ Interested in joining KAMM’s CRS Users Group?
  ➢ Send us a message at kentuckymitigation@gmail.com or talk to your KAMM Regional Representative
Upcoming CRS Training

✓ **www.CRSresources.org/training**
  - Repetitive Loss Properties and the CRS
    - April 19, 2017
  - Introduction to the CRS
    - May 16, 2017
  - Preparing for a Verification Visit
    - June 20, 2017
  - Developing Outreach Projects (Activity 330)
    - June 21, 2017

✓ **FEMA Emergency Management Institute (EMI)**
  - E0278 - NFIP/Community Rating System
    - June 26-29, 2017 or September 11-14, 2017
    - FEMA will pay for travel and provide lodging
Questions?