



COMMUNITY RATING SYSTEM (CRS)

April 2014

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ISO/CRS SPECIALIST

ASSOCIATION OF STATE FLOODPLAIN MANAGER
CERTIFIED FLOODPLAIN MANAGER

Location: Fernandina Beach, FL

INSURANCE SERVICES OFFICE, INC.
WORKS WITH FEMA/NFIP TO ADMINISTER
THEIR CRS PROGRAM

Floodplains 101

- **EVERYONE LIVES IN A FLOODZONE!**

You don't have to live near a body of water or a coast or on low ground to be at risk for flooding.

- **NATURE does not read the flood maps.**

Many people do not understand just how risky the floodplain can be. There is a greater than 25% chance that a home in the SFHA will be flooded during a 30-year mortgage. The chance that a major fire will occur during the same period is less than 5%.

NFIP

- Created in 1968 as a way to offset taxpayer funded disaster relief
- Flood insurance now available
 - Mandatory if using a federally regulated/insured bank loan
 - Premiums help pay for disaster relief
- Flood Insurance only available in communities which have adopted a FEMA-approved floodplain management ordinance

Mandatory Purchase of Flood Insurance

- If you get **FEDERALLY** backed funding on a home in a floodplain (SFHA), then the **federal government** **requires** you to have flood insurance on that property for the life of the loan.
- You are **not required by the federal government** to have flood insurance on a property if there is **NOT** a **FEDERALLY BACKED** loan on the home or it is **NOT** in the SFHA. **However**, your insurance company or lender may, at **their** discretion, require you to have flood insurance on that property as a condition of their loan or policy.

What Is The CRS?

- FEMA program administered by ISO
- VOLUNTARY Incentive Program (1990)
- A Way of Quantifying A Community's Floodplain Management Efforts Above & Beyond the Minimum NFIP standards
- 19 creditable community Activities
- Based on a 10 Class system. 500 pts. per Class
- 5% insurance premium discount per Class



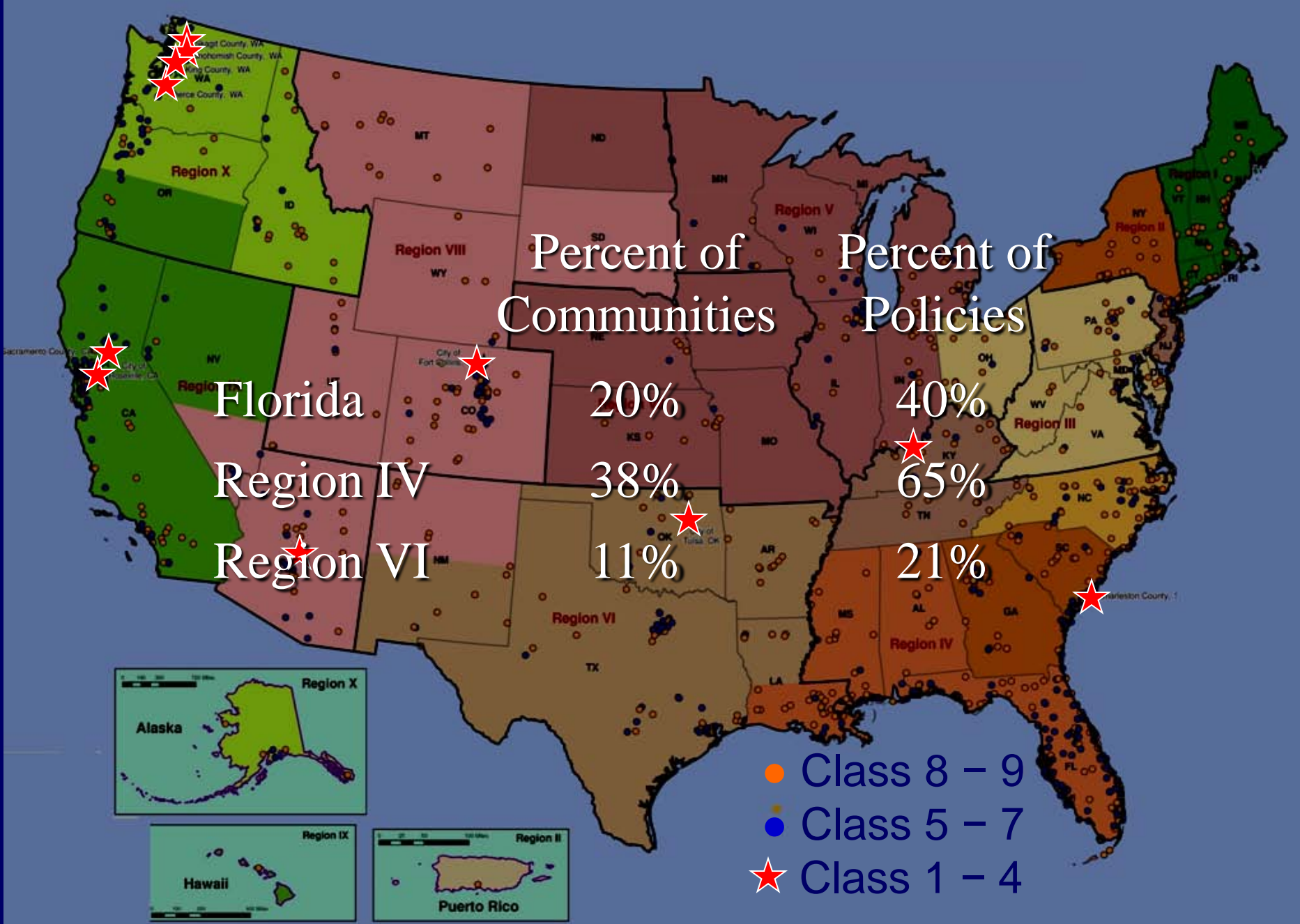
Premium Discount

<u>Class</u>	<u>Points</u>	<u>SFHA</u>	<u>Non-SFHA</u>
1	4,500 +	45%	10%
2	4,000-4,499	40%	10%
3	3,500-3,999	35%	10%
4	3,000-3,499	30%	10%
5	2,500-2,999	25%	10%
6	2,000-2,499	20%	10%
7	1,500-1,999	15%	5%
8	1,000-1,499	10%	5%
9	500-999	5%	5%
10	0-499	0	0

CRS Statistics*

- 1,249 Communities in the CRS
 - 47% are Class 7 or better (73% for FL)
- Approximately 250 Cycle Verifications done annually
- Approximately 20-30 New Communities brought in annually
- Top States are FL, NC, CA, CO, NJ, TX, LA

* As of May 1, 2013

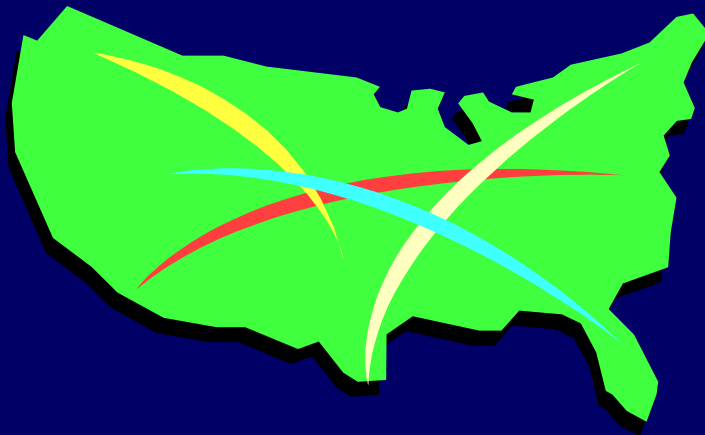


CRS CLASSIFICATIONS

COUNTRY-WIDE

As of 5/1/2013

FL



Sacramento, CA

Tulsa, OK
King Co., WA
Pierce Co., WA

Roseville, CA

• CLASS 9	203	(6)
• CLASS 8	460	(52)
• CLASS 7	297	(77)
• CLASS 6	207	(63)
• CLASS 5	71	(18)
• CLASS 4	6	(0)
• CLASS 3	1	(0)
• CLASS 2	3	(0)
• CLASS 1	1	(0)
• TOTAL	1249	(216)

CRS Classifications FLORIDA

CRS Class 5 Communities

CRS Class	# of Communities
CRS Class 9	6
CRS Class 8	52
CRS Class 7	77
CRS Class 6	63
CRS Class 5*	18
TOTAL	216

1. Anna Maria
2. Bay County
3. Cape Coral
4. Charlotte County
5. Hillsborough County
6. Juno Beach
7. Lee County
8. Manatee County
9. Miami Dade County
10. Miami Lakes
11. North Miami
12. Okaloosa County
13. Orange County
14. Palm Beach County
15. Sanibel
16. Santa Rosa County
17. Sarasota County
18. Volusia County

* Class 5 Capable – Ponce Inlet in Volusia County



Benefits

CRS COMMUNITY	Total PIF	Current CRS Class	Total Savings	SFHA PIF	SFHA Total Savings	AVG SFHA PREMIUM	SFHA Per Policy Savings
Citrus County	5,744	6	\$984,829	4,550	\$978,650	\$860	\$215
Alachua County	1,550	6	\$111,029	508	\$104,536	\$1,082	\$206
Yankeetown	202	6	\$56,671	199	\$56,621	\$1,138	\$285
Clay County	5,618	7	\$214,155	1,562	\$209,216	\$134	\$759
Marion County	3,786	7	\$149,987	1,172	\$129,982	\$628	\$111
Lake County	3,091	7	\$145,079	1,478	\$141,912	\$544	\$96
Gainesville	1,231	7	\$83,700	471	\$79,252	\$953	\$168
Sumter County	3,219	7	\$33,379	345	\$32,168	\$528	\$93
Ocala	479	8	\$28,302	178	\$23,826	\$1,205	\$915
Suwannee County	490	8	\$18,963	257	\$17,856	\$625	\$69
Baker County	155	8	\$6,707	78	\$6,449	\$744	\$83
Fanning Springs	14	8	\$640	9	\$640	\$640	\$71
Levy County	410	9	\$21,575	299	\$21,124	\$1,201	\$71
AVERAGE		7					



Additional Benefits

- Insurance savings offset costs
- Improved flood protection
- Better organized programs
- Evaluate vs. national benchmarks
- Technical assistance
- Incentive to keep implementing





Costs to Community

- Pass a CAV
- Designate CRS Coordinator
- Implement creditable activities
- Annual Recertification (by October 1)
- Maintain ECs, FISs & FIRMs forever
- Address the Repetitive Loss issue
- Maintain records for documentation



CRS Terminology

- ✓ New Application
- ✓ Cycle Verification
- ✓ Recertification
- ✓ Modification





CRS Coordinator's Manual

4 Series of Activities

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





CRS Coordinator's Manual

300	Public Information Activities	300-1
310	Elevation Certificates	310-1
320	Map Information Service	320-1
330	Outreach Projects	330-1
340	Hazard Disclosure	340-1
350	Flood Protection Information	350-1
360	Flood Protection Assistance	360-1
370	Flood Insurance Promotion	370-1
400	Mapping and Regulations	400-1
410	Floodplain Mapping	410-1
420	Open Space Preservation	420-1
430	Higher Regulatory Standards	430-1
440	Flood Data Maintenance	440-1
450	Stormwater Management	450-1
500	Flood Damage Reduction Activities	500-1
510	Floodplain Management Planning	510-1
520	Acquisition and Relocation	520-1
530	Flood Protection	530-1
540	Drainage System Maintenance	540-1
600	Warning and Response	600-1
610	Flood Warning and Response	610-1
620	Levees	620-1
630	Dams	630-1

The CRS provides UMC for certain state, water management district, or other regulatory agency laws, regulations, and standards that support floodplain management within the state and have proven effective in reducing flood damage.

The following table summarizes UMC credit available to all Florida communities. It also includes possible additional credit available for selected areas or state activities. ISO/CRS Specialists and the communities need to determine which possible additional credits apply to their area. These UMCs do not necessarily apply to Tribal Nations.

Activity	Element	Coastal Credit	Non-Coastal Credit	Miami-Dade County Credit
Uniform Minimum Credit				
340	Other Disclosure Requirements (ODR)	10	0	0
430	Building Codes (BC)	48	48	48
430	State-mandated Standards (SMS)	20	20	20
430	Local Drainage Protection (LDP)	10	10	10
450	Stormwater Management Regulations (SMR)	0-29	0-29	157 - 165
450	Water Quality Regulations (WQ)	20	20	20
	Total	108 – 137	108 – 137	255 – 263
Possible Additional Credit				
410CE	Coastal Erosion Mapping (MCE)	25	0	25
420DB	Open Space Preservation – Special Hazard	35	0	35
430CE	Coastal Erosion Regulations (CER)	30	0	30
430	Coastal A Zone Regulations (CAZ)	50*	0	50*
430	State-Mandated Standards (SMS)	20	0	20
440CE	Coastal Erosion Data Maintenance (CEDM)	20	0	20
540	Stream Dumping Regulations (SDR)	15	15	15
	Total	195	15	195
Model Ordinance Provisions				
430	Freeboard (FRB)	7.5 - 100	7.5 - 100	7.5 - 100
430	Cumulative Substantial Improvement (CSI)	20 - 60	20 - 60	20 - 60
430	Manufactured Home Park (MHP)	15	15	15
630	State Dam Safety (SDS)	0 - 45	0 - 45	0 - 45
	Total	42.5 – 220	42.5 - 220	42.5 - 220



Help

- ✓ State
- ✓ FEMA
- ✓ Publications
- ✓ CRS Website
- ✓ Other CRS communities
- ✓ ISO/Sue Hopfensperger
- ✓ CRS Task Force Members
- ✓ ASFPM and GAFM



Community Rating System



Home	2013 Manual	100 Series	200 Series	300 Series	400 Series	500 Series	600 Series	700 Series
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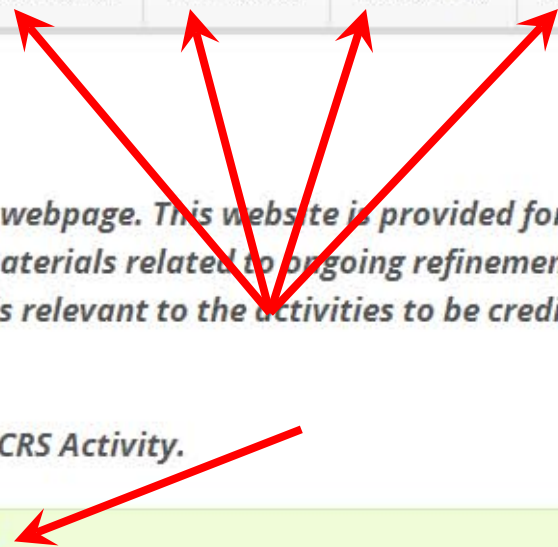
CRS Resources Home

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](#)

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





Available:

Florida State Profile
Florida Quick Guide (NFIP)
Florida Quick Guide (FDEM)
Florida Homeowner's Handbook
(Gulf of Mexico Alliance)

Questions?

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904-415-1692



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National Flood Insurance Program
Community Rating System

Coordinator's Manual

FLA-15/2013



FEMA