Community Rating System (CRS) Support Services

CRS: Real Benefits for Your Community

The National Flood Insurance Program’s (NFIP) CRS recognizes community floodplain management activities that exceed the NFIP minimum standards. CRS recognizes these efforts by reducing the cost of flood insurance premiums by five to 45 percent.

The CRS recognizes 19 creditable activities organized under four categories: public information, mapping and regulations, flood damage reduction, and warning and response. Based on the number of credits received, a community is ranked in one of ten classes with class 1 requiring the most credit points and giving the largest premium reduction. Most communities have implemented activities that will earn credit under the CRS.

Benefits include:

- Insurance premium savings can help offset the upcoming elimination of certain premium subsidies as a result of the Biggert-Waters Flood Insurance Reform Act
- Enhanced public safety through outreach and warning systems
- More money staying in the community
- Reduction in flood damage and increased environmental protection
- Residents are reminded the community is working to reduce flood losses and lower insurance costs
- Outreach activities build knowledgeable residents and greater support for flood protection measures
- Preparation of a follow up action plan to help communities achieve a lower CRS rating and larger premium reductions
- Providing ongoing support with yearly recertification process and Insurance Services Office verification visits

How we can help

We have extensive experience supporting communities in preparing their application to join the CRS as well as helping communities improve their class. We assist communities with the following:

- Performing an assessment of current activities being performed and identifying potential CRS credit points
- Training staff on floodplain management
- Preparation of the initial application, including assistance with documenting processes and recommending additional activities that can easily be put in place
- Assisting with public outreach and meetings to communicate flood risks, gain support for CRS and flood risk reduction efforts
- Preparation of a floodplain management plan, repetitive loss area analyses, and/or emergency action plans for levees affecting the community

We have recently supported:

- San Diego County, CA
- Bartow County, GA
- Cobb County, GA
- Maricopa County, AZ
- Falls Church, VA
- Iowa Floodplain and Stormwater Management Association (CRS Toolkit)
- Washington, D.C.
- State of North Carolina (CRS Toolkit)
- Frederick County, MD
- Prince George’s County, MD

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