



**FEMA Region 6
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CONTENTS OF THIS ISSUE:

CRS Goals—Key Messages 1
 Community Rating System — New Updates Available Online..... 1
 Increasing Your Community's CRS Rating — Becoming More Resilient..... 1
 CRS Classes, Credit Points and Premium Reductions..... 2
 Next Steps For Joining CRS..... 2
 Additional Resources..... 2
 Upcoming CRS Webinar Trainings..... 2

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CRS Goals - Key Messages:

- Reduce flood damage to insurable property.
- Strengthen and support the insurance aspects of the National Flood Insurance Program (NFIP).
- Encourage a comprehensive approach to floodplain management.

Community Rating System — New Updates Available Online

If you haven't checked the Community Rating System (CRS) website lately, now would be a good time to take another look. In addition to the new Dam Failure Inundating Guidance and the FPM credit changes, several other items have been added and more are being introduced regularly.

Among the recent additions are:

- CRS Credits Crosswalk—a table showing each element and its credit under the previous (2007) *Coordinator's Manual* and the new, 2013 edition (www.CRSresources.org/manual).
- “Master List of Elements and Credit Points” - a comprehensive list of all the credit elements in the CRS, and the maximum points for each (www.CRSresources.org/manual).
- “330 CRS Credit for Planning Committees” - a handout explaining the criteria for committees under Activities 330, 370, and 510 (www.CRSresources.org/300).
- “CRS Activity Checklists” - worksheets that include the criteria and documentation requirements for all CRS credit activities (www.CRSresources.org/200).



Mitigating structures improperly built in a floodplain is one way to improve a community's CRS Rating

Increasing Your Community's CRS Rating - Becoming More Resilient

The CRS provides discounts on flood insurance premiums to communities that implement floodplain management practices that exceed the minimum NFIP requirements to become safer and more resilient to flood damage. Participating communities are awarded CRS credit points for various floodplain management and flood mitigation activities. The more points earned, the better the CRS Rating for the community, and the greater the discount on flood insurance premiums. There are lots of ways to earn CRS points. Here are a few examples:

Planning. Being prepared for disaster mitigation opportunities can go a long way towards mitigating damage and enhancing public safety in the future. Creating Flood response Operations Plans can be a low-investment option that will improve your community's resilience to disaster and earn CRS points. To earn even more CRS points, create a comprehensive Floodplain Management Plan to guide community efforts towards reducing future losses from flooding.

Managing floodplains. Take a good look at the Flood Insurance Rate Maps for your community and know where the floodplains are identified. Of course, the most effective means of managing floodplains is to create open space zones where development is prohibited. Encouraging proper development in floodplains through regulations can earn you CRS points and help reduce costly repetitive flooding of structures. Requiring freeboard on new construction in floodplains is one way to help reduce losses and earn CRS points.

Mitigating existing structures. Being proactive and managing development in floodplains is great for future construction, but what about buildings that are already built in the floodplain? CRS offers substantial points for communities that take action to mitigate structures improperly built in a floodplain, whether that action is elevating the building or buying the property and returning it to open space. Though expensive, the long term benefits of these actions to both the property owner and the community are often well worth the costs.

CRS Classes, Credit Points and Premium Reductions

Participation in CRS allows homeowners paying for flood insurance a discount depending on the CRS Class assigned to the community. Each CRS-participating community is assigned a Class number ranging from CRS Class 1 to 9, based on credit points it earns for implementing various floodplain management practices.

CRS Classes are determined by the number of CRS credit points a community earns for completing any of the 19 CRS activities included in the National Flood Insurance Program Community Rating System Coordinator's Manual. Points are confirmed during a review of the community's floodplain management program, called a verification visit, by the Insurance Services Office (ISO), the CRS contractor for the Federal Emergency Management Agency (FEMA).

A CRS Class 1 is the most favorable classification, and CRS Class 9 is an introductory Class. A community with a CRS Class 10 designation no longer participates in the CRS.

Flood insurance premium reductions are determined by a community's CRS Class. Policyholders in a CRS community can receive premium reductions from 5 percent to as much as a 45 percent for an insured building in a CRS Class 1 community. The table outlines the number of points needed for each class, and the expected insurance reduction.

CRS Class	Credit Points (cT)	Premium Reduction	
		Inside SFHA	Outside SFHA
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	1,000-1,499M	10%	5%
9	500-999	5%	5%
10	0-499	0	0

SFHA: Zones A, AE, A1-A30, V, V1-V30, AO, and AH
 Outside the SFHA: Zones X, B, C, A99, AR, and D
 Preferred Risk Policies (PRPs) are not eligible for CRS premium reductions because they already have premiums lower than other policies. PRPs are available only in B, C, and X Zones for properties that are shown to have a moderate- to low-risk of flood damage. Minus-rated policies are not eligible for CRS premium reductions.
 Premium reductions are subject to change.

Next Steps for Joining CRS

1. Provide a letter of interest signed by the community's chief elected official to the [FEMA Regional Office](#). A sample letter of interest can be found in the [CRS Quick Check](#). This letter will start the CRS application process, which will include plans to have FEMA conduct the Community Assistance Visit (CAV).
2. Provide documentation showing that your community is implementing CRS activities that warrant at least 500 credit points. The [CRS Quick Check](#) tool assists with this documentation.
3. Once the quick check has been returned by the community, Insurance Services Office (ISO) on behalf of FEMA will confirm that the community has the required minimum of 500 points. FEMA will then schedule a Community Action Visit (CAV) with the community.
4. Once FEMA completes the CAV and determines the community is compliant with their flood damage prevention ordinance, FEMA will notify ISO.
5. The ISO/CRS Specialist will schedule a meeting with the community to assist with the rest of the application process.
6. If enrollment meets FEMA/ISO criteria, the community will enter the CRS program in either in May or October.
7. The FEMA Region 6 CRS Point of Contact is Jack Graham. He can be reached by telephone at (940) 898-5127.

Additional Resources

FEMA. *CRS Resources* <http://crsresources.org>

FEMA. *Community Rating System* <http://www.fema.gov/national-flood-insurance-program-2/community-rating-system>

FEMA. *National Flood Insurance Program Community Rating System Coordinator's Manual* <http://www.fema.gov/media-library/assets/documents/8768?id=2434>

FEMA. *National Flood Insurance Program: Training, Workshops and Conferences* <http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences>

FEMA Region 6. *RiskMAP6* — Many additional resources are available through our project website— <http://www.riskmap6.com/Resources.aspx>

Upcoming CRS Webinar Trainings

Topic: Introduction to the Community Rating System

Date/Time: May 20, 2014, 12:00 pm Central
July 15, 2014, 12:00 Central

Where to Register: <http://crsresources.org/training/>

Topic: Developing Outreach Projects (Activity 330)

Date/Time: April 16, 2014, 12:00 pm CST

Where to Register: <http://crsresources.org/training/>

Topic: Higher Regulatory Standards (Activity 430)

Date/Time: March 19, 2014, 12:00 pm CST

Where to Register: <http://crsresources.org/training/>

My community is in the CRS Program. How can it get a better CRS Class and earn a bigger premium reduction?

1. Public Information: Helping residents understand flood risks and what they can do about them.
2. Mapping and Regulations: Improving flood maps and passing regulations to ensure safer development.
3. Flood Damage Reduction: Protecting existing development from flood damage.
4. Warning and Response: Preparing for floods with plans and warning systems.