

COMMUNITY CLASSIFICATION POINTS

There are 10 community classes in the Community Rating System. Class 1 communities have the largest premium credit; residents of Class 10 communities receive no premium credit. Communities that do not apply for CRS classification are Class 10 communities.

The insurance premium credit is based on whether a property is in or out of the Special Flood Hazard Area (SFHA), i.e., the A and V Zones as shown on the community's Flood Insurance Rate Map (FIRM). The premium credit for properties in the SFHA increases according to the community's CRS class.

The credit for properties outside the SFHA is lower for Class 1–8 communities because premiums in these areas are already relatively low and can be lowered further through the Preferred Risk Policy. Also, most activities undertaken to qualify for those classes are implemented only in the floodplain. Because areas designated as A99 and AR Zones already receive an insurance premium reduction, these zones get the same premium reduction as non-SFHA areas.

A community's classification is based on the community total points (cT) as calculated on activity worksheet AW-720. The qualifying community total points, CRS classes, and flood insurance premium credits are shown below:

Credit Points (cT)	CRS Class	Premium Discount
4,500+	1	45%
4,000–4,499	2	40%
3,500–3,999	3	35%
3,000–3,499	4	30%
2,500–2,999	5	25%
2,000–2,499	6	20%
1,500–1,999	7	15%
1,000–1,499	8	10%
500–999	9	5%
0–499	10	0

SFHA (Zones A, AE, A1–A30, V, V1–V30, AO, and AH): *Credit varies depending on class.*

SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO): *10% credit for Classes 1–6; 5% credit for Classes 7–9.*

Non-SFHA (Zones B, C, X, D): *10% credit for Classes 1–6; 5% credit for Classes 7–9.*

Preferred Risk Policies are not eligible for CRS premium discounts.

The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.

Premium reductions are subject to change.