

# Community Rating System



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## What Is the Community Rating System (CRS)?

CRS is a program within the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP). The NFIP provides federally backed flood insurance for communities that enact and enforce floodplain regulations. The CRS program takes these actions one step further by rewarding communities that go above and beyond minimum requirements to protect their citizens. Communities accumulate points by completing specific activities.

### Three goals of the CRS:

- \* Reduce flood losses.
- \* Facilitate accurate insurance ratings.
- \* Promote awareness of flood insurance.

### Why Should a Community Be Interested in CRS?

When a community participates in CRS, everyone benefits, including those who don't live or own property in a floodplain. Even when there is no flooding, a

community's public information and floodplain management efforts can improve the quality of life, protect the environment, make people safer and save everyone money.

In addition, if there is a flood, your CRS activities:

1. Save lives.
2. Prevent property damage.
3. Avoid lost jobs and economic devastation caused by flooding of offices, factories, farms and stores.
4. Prevent damage and disruption to roads, schools and public buildings.

## How Does CRS Work?

If a community is able to document that it is completing activities that reduce flood damage or increase education, it receives points. For every 500 points earned, the cost of the flood



insurance premium for each property owner in the floodplain drops by 5 percent. Aggressive community leaders can ultimately reduce flood insurance premiums for their constituents up to 45 percent. The potential for savings is greatest in communities that have a large number of NFIP premiums and a comprehensive floodplain management program.

Points can be accumulated based on 18 activities organized in four categories:

- \* Public Information
- \* Mapping and Regulations
- \* Flood Damage Reduction
- \* Flood Preparedness

**The following examples can earn a community points:**

**Preserve open space in the floodplain.  
Enforce higher standards for safer new development.  
Maintain drainage systems.  
Inform people about flood hazards, flood insurance and how to reduce flood damage.**

No fee is charged for a community to apply for participation in the CRS. The only costs a community incurs are those of implementing sound floodplain management measures, and the staff time needed to prepare the CRS application and accompanying documentation.

**How Can a Community Get Started?**

Any community in compliance with NFIP regulations for at least one year may apply for an upgraded CRS classification. Begin by sending a letter on community letterhead to the Nebraska Department of Natural Resources stating your interest in applying for CRS credit. The NDNR will contact you and may set up a face-to-face meeting.

The purpose of this meeting is to look at documentation, and brainstorm about whether or not your community can earn CRS points for flood-related activities you may already be performing. The NDNR representative will also forward your letter of interest to FEMA's Regional Office in Kansas City.

**For More Information on CRS.....**

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