Community Rating System
What Is The CRS?

- FEMA program administered by ISO
- Recognition for going above and beyond minimum NFIP standards
- VOLUNTARY Incentive Program
- 18 creditable community Activities
- Based on a 10 Class system. 500 pts. per Class
- 5% insurance premium discount per Class
<table>
<thead>
<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
</tr>
</thead>
<tbody>
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<tr>
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<td>10%</td>
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<tr>
<td>3</td>
<td>3,500</td>
<td>35%</td>
<td>10%</td>
</tr>
<tr>
<td>4</td>
<td>3,000</td>
<td>30%</td>
<td>10%</td>
</tr>
<tr>
<td>5</td>
<td>2,500</td>
<td>25%</td>
<td>10%</td>
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<td>5%</td>
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<tr>
<td>8</td>
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<td>10%</td>
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<tr>
<td>9</td>
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</tr>
<tr>
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<td>0</td>
<td>0</td>
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</tbody>
</table>
Savings to a Community

- Reduced insurance premiums for residents
- Better organized and documented floodplain mgmt. program = less stress
CRS Application Process

- Must be in Regular Phase of NFIP for at least 1 year
- Pass a CAV from IDNR
- Send CRS request letter to FEMA and get their approval
- Call me to schedule your Application visit.
CRS Activities

- **300 Public Information Activities**
  - 310 Elevation Certificates
  - 320 Map Information
  - 330 Outreach Projects
All Dallas residents can buy flood insurance.
CRS Activities

- **300 Public Information Activities**
  - 310 Elevation Certificates
  - 320 Map Information
  - 330 Outreach Projects
  - 340 Hazard Disclosure
  - 350 Flood Protection Information
  - 360 Flood Protection Assistance
CRS Activities

■ **400 Mapping & Regulatory Activities**
  - 410 Additional Flood Data
  - 420 Open Space Preservation
CRS Activities

- 400 Mapping & Regulatory Activities
  - 410 Additional Flood Data
  - 420 Open Space Preservation
  - 430 Higher Regulatory Standards
CRS Activities

- **400 Mapping & Regulatory Activities**
  - 410 Additional Flood Data
  - 420 Open Space Preservation
  - 430 Higher Regulatory Standards
  - 440 Flood Data Maintenance
CRS Activities

- **400 Mapping & Regulatory Activities**
  - 410 Additional Flood Data
  - 420 Open Space Preservation
  - 430 Higher Regulatory Standards
  - 440 Flood Data Maintenance
  - 450 Stormwater Management
CRS Activities

- **500 Flood Damage Reduction Activities**
  - 510 Floodplain Management Planning
  - 520 Acquisition and Relocation
CRS Activities

- **500 Flood Damage Reduction Activities**
  - 510 Floodplain Management Planning
  - 520 Acquisition and Relocation
  - 530 Flood Protection
CRRS Activities

- **500 Flood Damage Reduction Activities**
  - 510 Floodplain Management Planning
  - 520 Acquisition and Relocation
  - 530 Flood Protection
  - 540 Drainage System Maintenance
CRS Activities

- 600 Flood Preparedness Activities
  - 610 Flood Warning Program
  - 620 Levee Safety
  - 630 Dam Safety
Benefits to Community

- Money stays in your community
- Free technical assistance
- Evaluation vs. State and National benchmarks
- Public Information educates residents
- Improved flood protection
- Incentive to keep implementing
- Better organized and documented floodplain mgmt. program = less stress
“Costs” to Community

- Successful CAV
- Designate a CRS Coordinator
- Recertify Annually
- Record Retention – File Maintenance
  - ECs, permit records, old FIRMs forever
  - CRS records for 5 years
CRS Coordinator Responsibilities

- Read Certain Parts of The Manual
- Document programs
- On-going file maintenance
- Meet with CRS Specialist once every 5 years
- Ask the CRS Specialist all your questions so you don’t have to know everything
- Choose Activities to implement
CRS Requirements

1. Maintain *Correct* Elevation Certificates
CRS Requirements

1. Maintain Correct Elevation Certificates

2. Address your Repetitive Loss Properties (as prescribed by CRS Manual)
CRS Repetitive Loss

Category A (0)
- Do Nothing

Category B (1-9)
- Determine cause of flooding
- Map the Rep Loss Area(s)
- Annual Outreach Project
- Mailing List
- Fill out AW-500-1 Form
- # of bldgs. in Rep Loss Area(s)

Category C (10+)
- Everything a Cat. B community has to do

&
- Adopt a Floodplain Management Plan (All Hazards Plan)
  or
- Create a Rep Loss Area Analysis
1,138 CRS Communities as of 5-1-10
CRS Classifications

**Class 4**
- Sacramento County, CA
- Fort Collins, CO
- Charleston County, SC
- Skagit County, WA

**Class 3**
- Pierce County, WA

**Class 2**
- Tulsa, OK
- King County, WA

**Class 1**
- Roseville, CA
CRS STATS

- Currently 39 in Illinois
- 30 in Chicagoland area
- 7 New since 2005
- 5 New Apps pending
- Tied-7th in Nation
- 5 Class 5’s
- Avg. Class is 7.0

- 11,151 policies subject to CRS discounts
- CRS discounts = $1.2 million/yr
- $106 - Avg. savings per policy
- 7 of the Top 10 policy-count communities
Illinois CRS Communities

Class 8’s

Adams County
Carpentersville
Country Club Hills
Dekalb
Downers Grove
Flossmoor
Jersey County

LaSalle County
Prospect Heights
Riverwoods
Sangamon County
St. Charles
Whiteside County
Willowbrook
Illinois CRS Communities

Class 7’s

Addison  Mount Prospect
Bartlett  Northbrook
Des Plaines  Oak Brook
Glendale Heights  Palatine
Hoffman Estates  Rock Island County
Lansing  Sugar Grove
Lake County  Tinley Park
Lake in the Hills  Wheeling
Illinois CRS Communities

Class 6’s

Calumet City

Deerfield

Lisle
Illinois CRS Communities

Class 5’s

Lincolnshire
Orland Hills
Peoria County
South Holland
Wood Dale
“Automatic” Credits

- **Uniform Minimum Credits**
  - Statewide CRS credits – automatic
    - 249 pts.

- **Model Ordinances**
  - NE IL ordinance – 405 pts.
  - Downstate ordinance – 300 pts.
Brief CRS Application Review for Class 9 – (500+ points)

- Activity 310 – Elevation Certificates (Required) [56 points]
- Activity 320 – Map Information Service [140 points]
- Activity 330 – Outreach Project [+/−65 points]
- Activity 340 – Hazard Disclosure [10 points]
  (State Regulations on Disclosure)
- Activity 350 – Flood Protection Information (Library) Website [42 points]
- Activity 410 – Additional Flood Data [+/−150 points]
  (A Zones prorated)
  FWS (150 points) – Higher Floodway Standard
• Activity 420 - Open Space Preservation  [36 points]
  OS (min. 5 acres OS in SFHA)

• Activity 430 - Higher Regulatory Standards  [+/–25 points]
  SMS (25 points) – State Mandated Standards

• Activity 630 - Dam Safety  [59 points]

TOTAL  [+/– 583 POINTS ]

Note: Bold indicates Uniform Minimum Credit points given to a community automatically.

Note: State Wide CRS Credits based on State Regulations varies between Downstate and Northeastern 6 Counties.

Note: Class 9 (500 - 1000 points = 5% Discount on Flood Policy Premiums)
    Class 8 (1000 - 1500 points = 10% Discount)
Help

- State
- FEMA
- Publications
- Other CRS communities
- CRS Website
  http://training.fema.gov/EMIWeb/CRS/
- ISO/CRS Specialist
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