What Is CRS?

- Voluntary Program under the NFIP
- Community Rating for FP Mgmt Efforts
- Flood Insurance Discounts based on Classification
- Recognition as a Floodplain Mgmt. Leader
- Provides Ideas to “Get Better”
## What Is CRS?

### Table 110-1. CRS classes, credit points, and premium discounts.

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>Credit Points (cT)</th>
<th>Premium Reduction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>In SFHA</td>
</tr>
<tr>
<td>1</td>
<td>4,500+</td>
<td>45%</td>
</tr>
<tr>
<td>2</td>
<td>4,000–4,499</td>
<td>40%</td>
</tr>
<tr>
<td>3</td>
<td>3,500–3,999</td>
<td>35%</td>
</tr>
<tr>
<td>4</td>
<td>3,000–3,499</td>
<td>30%</td>
</tr>
<tr>
<td>5</td>
<td>2,500–2,999</td>
<td>25%</td>
</tr>
<tr>
<td>6</td>
<td>2,000–2,499</td>
<td>20%</td>
</tr>
<tr>
<td>7</td>
<td>1,500–1,999</td>
<td>15%</td>
</tr>
<tr>
<td>8</td>
<td>1,000–1,499</td>
<td>10%</td>
</tr>
<tr>
<td>9</td>
<td>500–999</td>
<td>5%</td>
</tr>
<tr>
<td>10</td>
<td>0–499</td>
<td>0</td>
</tr>
</tbody>
</table>
• 300 Public Information Activities
• 400 Mapping & Regulations
• 500 Flood Damage Reduction Activities
• 600 Warning & Response
How To Join?

- Be in Regular Phase of the NFIP for at least 1 year
- Carry flood insurance on all required community-owned buildings
- Find \( \geq 500 \) points
- Request FEMA Compliance Review (CAV)
- Schedule Application Mtg.
- Prepare Documentation
CRS Update
62 Communities / Avg. Class 6

- New Communities (2014)
  - Highland Park (Class 8)
  - Ogle County (Class 7)
  - Montgomery (Class 5)

- Class Improvements (2014)
  - DeKalb (8-7)
  - Sangamon Co. (8-7)
  - Prospect Heights (8-7)

- New Communities (2015)
  - Melrose Park
  - Metropolis
  - St. Clair County

- Class Improvements (2015)
  - Champaign (8-5) 10% to 25%

- New Community (2016)
  - Northfield
Illinois CRS Communities

<table>
<thead>
<tr>
<th>Class</th>
<th>8</th>
<th>7</th>
<th>6</th>
<th>5</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12</td>
<td>21</td>
<td>16</td>
<td>12</td>
<td></td>
</tr>
</tbody>
</table>
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