



The Community Rating System (CRS)

Basics
Creditable Activities
How To Join
Local Participation



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.

CRS Class	Credit Points (cT)	Premium Reduction	
		In 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	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0



CRS Activities

- *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 ≥ 500 points
- Request FEMA Compliance Review (CAV)
- Schedule Application Mtg.
- Prepare Documentation

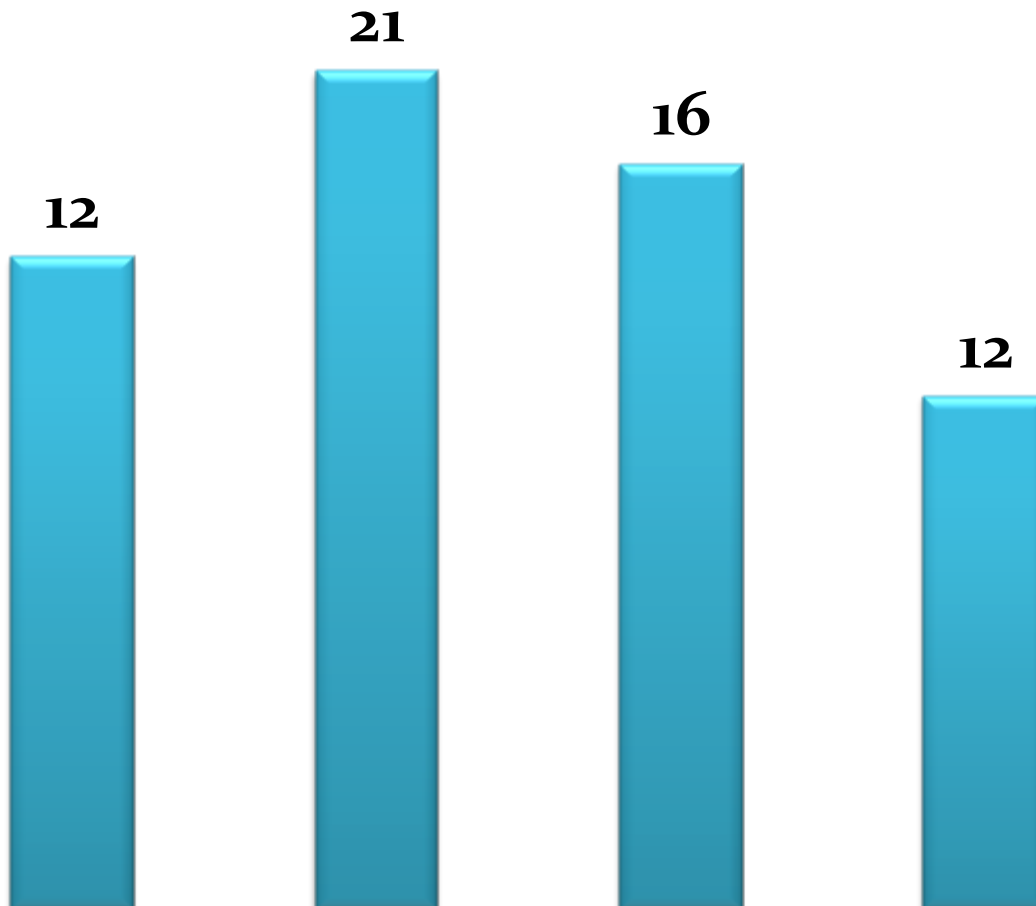


CRS Update

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



Class

8

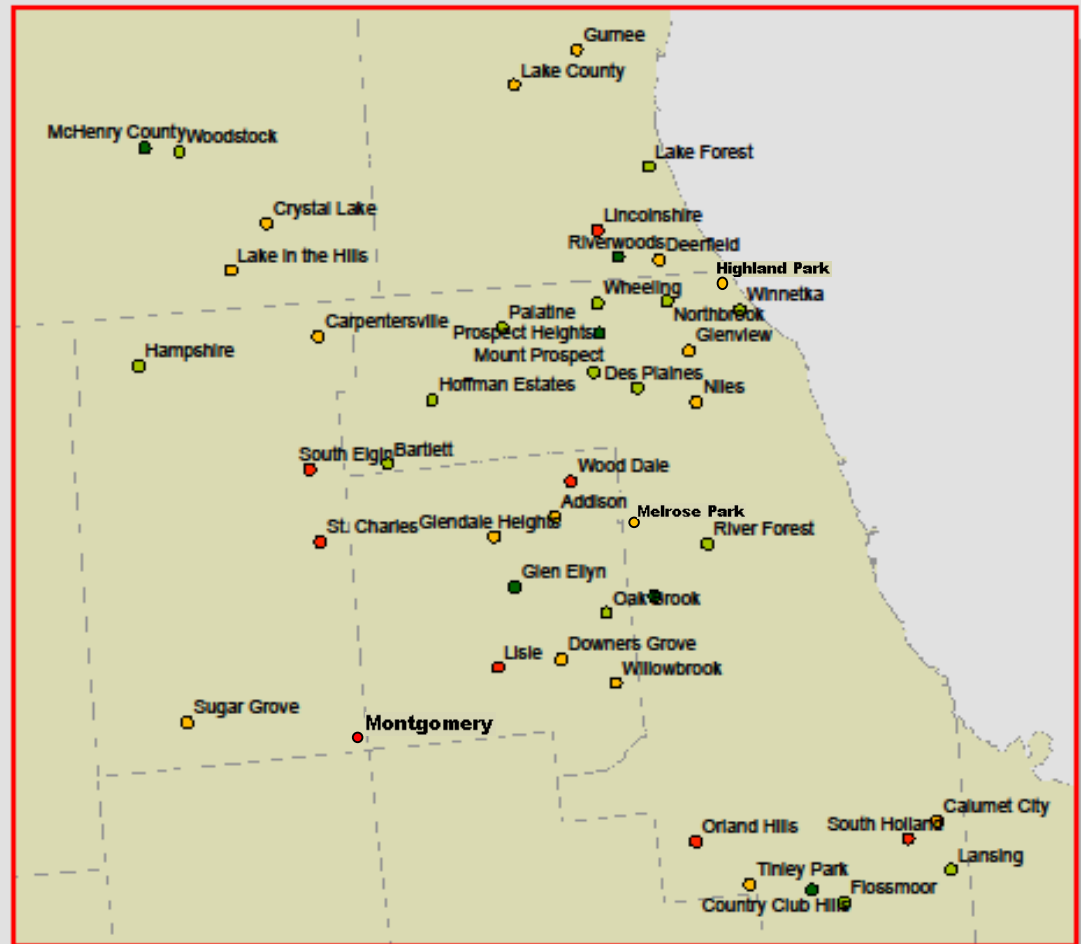
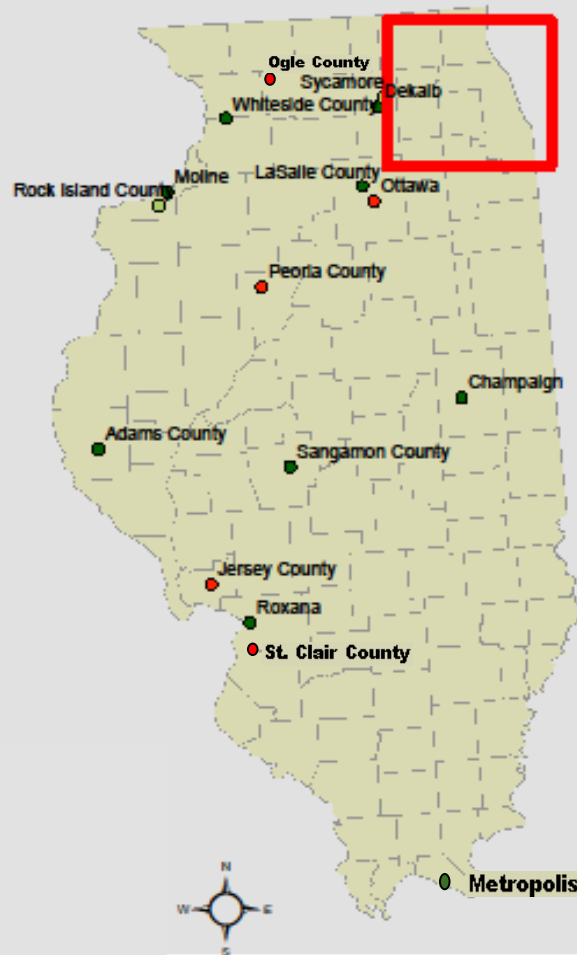
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Illinois CRS Communities



Chicago Area Communities



Lou Ann Patellaro
Burbank, IL

lpatellaro@iso.com

(708) 634-3040