

# Introduction to the CRS

## Introduction to the Community Rating System

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National Flood Insurance Program  
Community Rating System

## Coordinator's Manual

*FIA-15/2017*

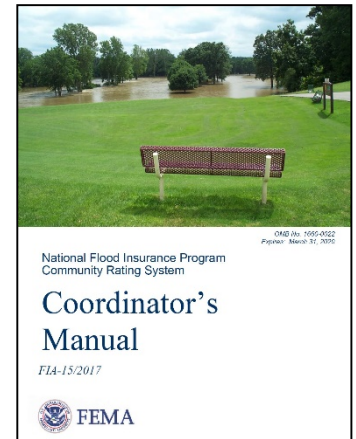


**FEMA**

# Introduction to the CRS

## CRS Basics

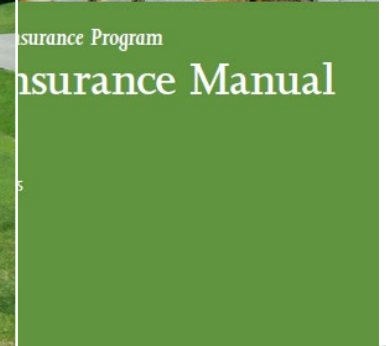
- ✓ FEMA program
- ✓ NFIP program
- ✓ Voluntary program
- ✓ Provides reduced flood insurance premiums where there is better floodplain management (above and beyond the minimum requirements of the NFIP)
- ✓ Administered by the Insurance Services Office
  - ❖ ISO/CRS Specialist



# Introduction to the CRS

## Goals

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management





# Introduction to the CRS

## Costs & Benefits

### Costs

- ✓ Designate CRS Coordinator
- ✓ Implement activities
- ✓ Maintain records
- ✓ Recertify each year
- ✓ Participate in verification visits



# Introduction to the CRS

## Benefits

- ✓ Money stays in the community
- ✓ Insurance savings offset costs
- ✓ Better and better organized programs
- ✓ Technical assistance
- ✓ Public information builds constituency
- ✓ Incentive to keep implementing
- ✓ Community pride



\$100  
Taxes

\$150  
CRS



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# Introduction to the CRS

## 4 Series of Activities

300 Public Information

400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

19 Activities

97 Elements

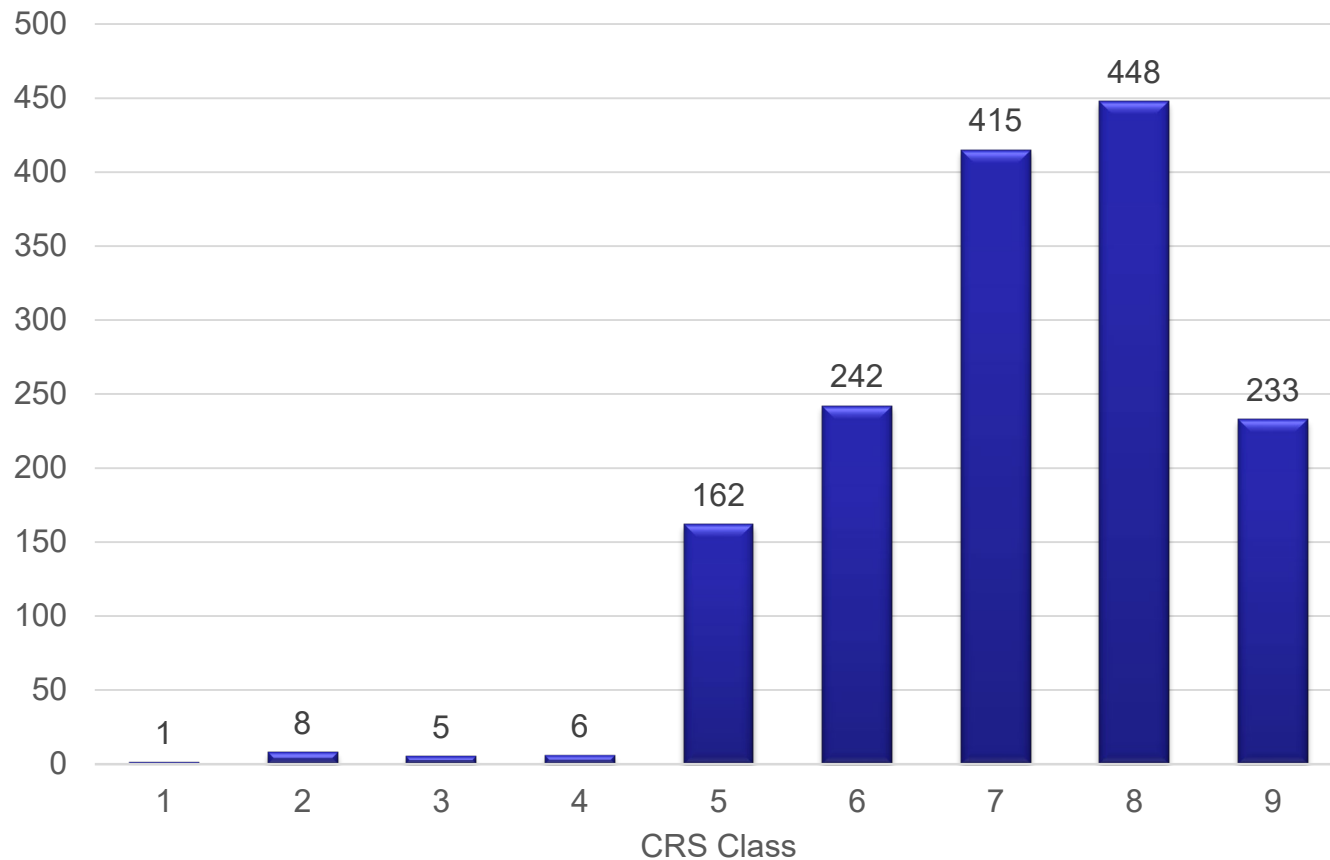


# Introduction to the CRS

Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0

# Introduction to the CRS

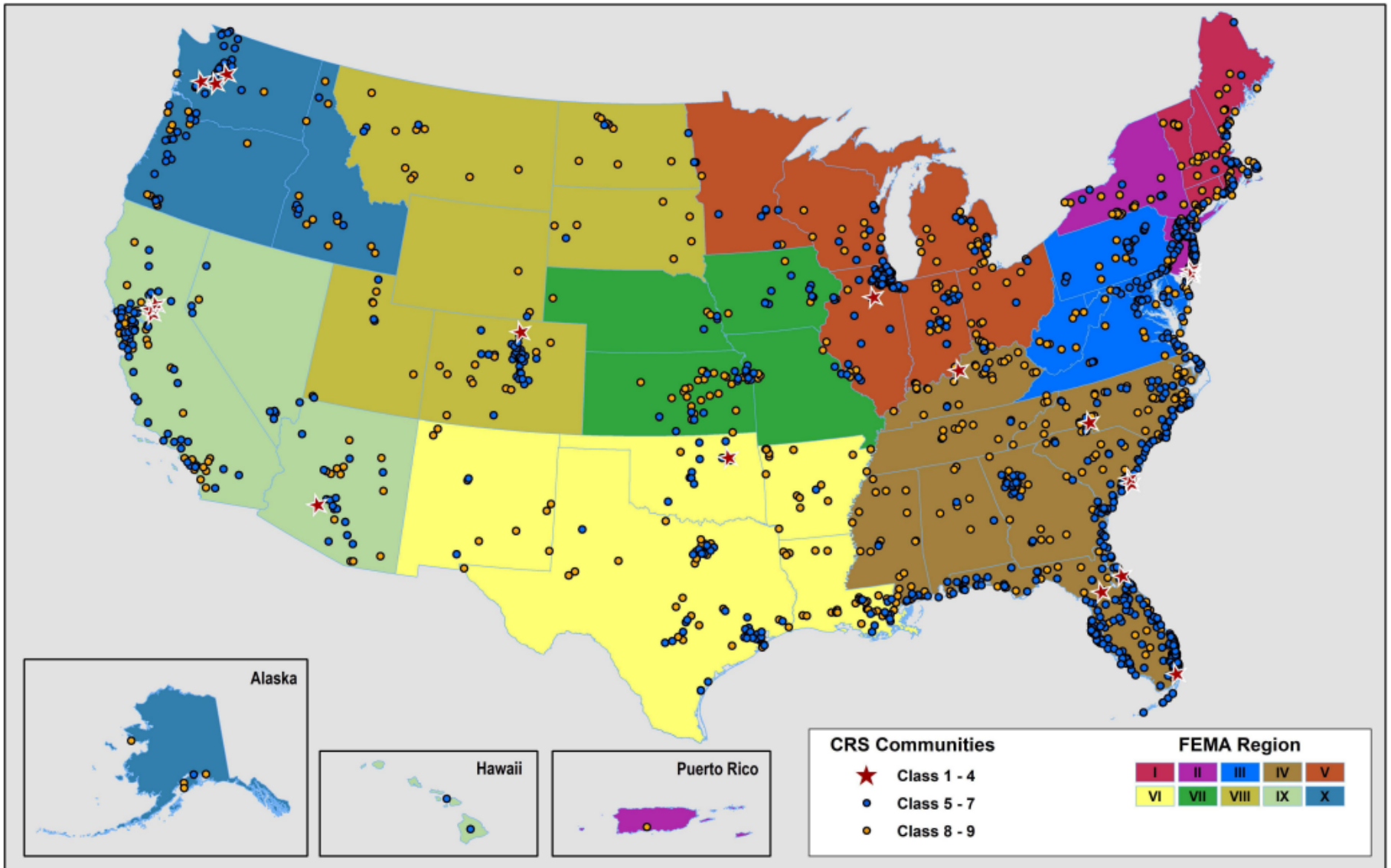
## 1520 CRS Communities as of April 1, 2021





# National Flood Insurance Program (NFIP) Community Rating System (CRS)

October 2020



# Introduction to the CRS

## Application

- ✓ Letter of interest from CEO
- ✓ CRS Quick Check
- ✓ CAV conducted
- ✓ FEMA Region OK's a visit
- ✓ ISO/CRS Specialist conducts the verification visit

	A	B	C	D	E	F	G	H	I
1	<b>CRS Quick Check</b>								
2	Community Name				State	BCEGS		10	
3	NFIP Number				FIRM Effective Date				
4	Population				Current FIRM Date				
5	Application Date				County				
7	Chief Executive Officer				CRS Coordinator				
8	Name								
9	Title								
10	Address								
11	Address								
12					CRS Coordinator's phone	Fax			
13					CRS Coordinator's e-mail				
14									
15	Section	Prerequisites			Met	Can Meet	Enter		
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?						
17		a(4)	How many repetitive loss properties are there in your community?						
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)						
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?						
20	213	a	How many buildings are in your community's Special Flood Hazard Area?						
21		a	How large is your community's Special Flood Hazard Area (in acres)?						
22									
23	CRS Activities and Elements					Now	Could	Credit	Max
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?			38		38	38
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?					12	48
26								24	24



# Introduction to the CRS

## CRS Resources

[www.CRSResources.org](http://www.CRSResources.org)

[Home](#) ▾ [Manual](#) [100-General](#) [200 Series](#) [300 Series](#) [400 Series](#) [500 Series](#) [600 Series](#) [700 Series](#) [Training & Videos](#) [Success with CRS](#)

## CRS Resources Home

*This is the temporary location of the CRS Resources website. This site is provided for Community Rating System (CRS) coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator's Manual. Other information regarding the National Flood Insurance Program's CRS program can be found on the [CRS page at the FEMA.gov website.](#)*

*Use the menu above to find resources organized by CRS Activity.*

⬇️ [Download the 2017 CRS Coordinator's Manual](#)



# Introduction to the CRS



## The *CRS Coordinator's Manual*

The objective of the Community Rating System (CRS) is to recognize communities that are doing more than meeting the minimum NFIP requirements to help their citizens prevent or reduce flood losses. The CRS also provides an incentive for communities to initiate new flood risk reduction activities. The *CRS Coordinator's Manual* is the guidebook for the CRS and sets the criteria for CRS credit and classification. It explains how the program operates, what is credited, and how credits are calculated. Although it is primarily a reference for CRS activities and credits, it can also help guide communities that want to design or improve their floodplain management programs.



- [Download the 2017 \*CRS Coordinator's Manual\* on FEMA.gov \(.pdf\).](#)

### ✓ **2021 Addendum to the *CRS Coordinator's Manual*, 2017 Edition**

In January 2021, an addendum to the *CRS Coordinator's Manual* became effective. The *2021 Addendum and the 2017 Coordinator's Manual* together constitute the official statement of CRS credits and procedures. These two documents will remain effective until a fully revised edition of the *Coordinator's Manual* is issued in the future.

- [Download the 2021 Addendum to the \*Coordinator's Manual\*, 2017 Edition on FEMA.gov \(.pdf\).](#)





# Introduction to the CRS

## Community Rating System Coordinator's Manual

The Coordinator's Manual is the guidebook for the Community Rating System. The Coordinator's Manual explains how the program operates, how credits are calculated, what documentation is required, and how class ratings are determined. It also acts as guidance for communities in enhancing their flood loss reduction and resource protection activities.


### Coordinator's Manual, 2017 Edition

The current [Coordinator's Manual](#) is the 2017 Edition.

- Section 100 gives general background information on the CRS.
- Section 200 explains the application and verification procedures.
- Sections 300 through 700 explain the credit points and calculations that are used to verify CRS credit.

### 2021 Addendum to the Coordinator's Manual, 2017 Edition

In January 2021, an [addendum to the Coordinator's Manual](#) became effective. The 2021 Addendum and the 2017 CRS Coordinator's Manual together will constitute the official statement of CRS credits and procedures. These two documents will remain effective until a fully revised edition of the Coordinator's Manual is issued in the future.

Frequently Asked Questions about the 2021 Addendum 

<https://www.fema.gov/community-rating-system>



# Introduction to the CRS

The CRS program credits 4 types of plans or regulations under activity 450:

## 450 STORMWATER MANAGEMENT—Summary

Maximum credit: 755 points

### 452 Elements

- a. **Stimewater management regulations (SMR):** Up to 380 points for regulating development on a case-by-case basis to ensure that the peak flow of stormwater runoff from each site will not exceed the pre-development runoff. SMR credit is the sum of four sub-elements:
  - (1) Size of development regulated (SZ): Up to 110 points.
  - (2) Design storms used in regulations (DS): Up to 225 points.
  - (3) Low-impact development (LID): Up to 25 points.
  - (4) Public maintenance of required facilities (PUB): Up to 20 points.
- b. **Watershed master plan (WMP):** Up to 315 points for regulating development and redevelopment according to a watershed management master plan. WMP is the total of eight sub-elements.
- c. **Erosion and sedimentation control regulations (ESC):** Up to 40 points for regulations to minimize erosion from land disturbed due to construction.
- d. **Water quality regulations (WQ):** 20 points for regulations that improve the quality of stormwater runoff.



# Introduction to the CRS

Home Manual 100 Series 200 Series 300 Series 400 Series 500 Series 600 Series 700 Series Training & Videos Success with CRS

## 400 Series: Mapping & Regulations

### Helpful Resources

The following guides, checklists and other materials, most of them referred to in the *CRS Coordinator's Manual*, are optional aids to help communities with their CRS programs.

#### General Materials

- How to Use a Grid Overlay—Refer to Section 403 of the Coordinator's Manual. [Download .pdf](#)
- Impact Adjustment Maps—An overview and step-by-step guide to producing a map to help analyze and pinpoint the impact of floodplain management techniques. Refer to Section 231 of the Coordinator's Manual. [Download .pdf](#)
- United States Army Corps of Engineers Sea-Level Change Curve Calculator—An online tool for determining projected sea levels at specific locales in the United States. [View on USACE website](#)

#### Activity 420 (Open Space Preservation)

- Natural Floodplain Functions Worksheet—A template useful for documenting credit for this activity. [Download .doc](#)

#### Activity 430 (Higher Regulatory Standards)

- CRS Credit for Higher Regulatory Standards (Document In Development)
- Increased Cost of Compliance (ICC) Information ([View on FEMA website](#))
- Non-Conversion Agreement [Download .doc](#)
- FEMA 55: Coastal Construction Manual ([View on FEMA website](#))
- FEMA 480: Floodplain Management Desk Reference ([View on FEMA website](#))
- Costs & Benefits of Building Higher—A flyer by the Association of State Floodplain Managers promoting the elevation of buildings. [Download .pdf](#)
- Guide to Writing your own Freeboard Flyer [Download .pdf](#)

#### Activity 450 (Stormwater Management)

- CRS Credit for Stormwater Management—A full guide, with examples, to help communities tailor their stormwater management and watershed management programs in ways that reduce flood losses, protect natural processes, and earn CRS credit. 2020 version. [Download .pdf](#)
- Stormwater Management Regulations Activity Checklist [Download .docx](#)
- Watershed Masterplan Activity Checklist [Download .docx](#)



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## CRS Credit for Stormwater Management

2021



# Introduction to the CRS

The CRS program credits 4 types of plans or regulations under activity 540:

## 540 DRAINAGE SYSTEM MAINTENANCE—Summary

Maximum credit: 470 points

### 542 Elements

- a. Channel debris removal (CDR): Up to 200 points for inspecting natural channels on public and private property and removing debris as appropriate.
- b. Problem site maintenance (PSM): Up to 50 points for paying special attention to known problem flooding sites, such as those needing more frequent inspections.
- c. Capital improvement program (CIP): Up to 70 points for having a capital improvement program that corrects drainage problems.
- d. Stream dumping regulations (SDR): Up to 30 points if the community has and publicizes regulations prohibiting dumping in streams, canals, and ditches.
- e. Storage basin maintenance (SBM): Up to 120 points for annually inspecting public and private storage basins and performing the required maintenance.





# Introduction to the CRS

- Gloucester County and James City County, Virginia ([Download .pdf](#))
- Jefferson Parish, Louisiana ([Download .pdf](#))
- City of Monroe, Washington ([Download .pdf](#))
- Preparing a Substantial Damage Management Plan ([Download .pdf](#))
  - Template for a Substantial Damage Management Plan ([Download .docx](#))
  - Checklist for a Substantial Damage Management Plan ([Download .docx](#))
  - Template for an Evaluation Report ([Download .docx](#))
  - Importing Data into FEMA's Substantial Damage Estimator ([Download .pdf](#))
  - Template for SDE Data Fields ([Download .xlsx](#))

#### Activity 520 (Acquisition and Relocation)

- FEMA Mitigation Grant Guides ([View on FEMA website](#))

#### Activity 530 (Flood Protection)

- Flood Protection Worksheets ([Download .xlsx](#))
- Engineering Principles and Practices of Retrofitting Floodprone Residential Structures, FEMA 259 ([View on FEMA website](#))
- Floodproofing Non-Residential Structures (Full Document), FEMA 102 ([View on FEMA website](#))
- Non-Residential Floodproofing — Requirements and Certification (Technical Bulletin), FIA-TB-3 ([View on FEMA website](#))
- Flood Damage-Resistant Materials Requirements, (Technical Bulletin 2) (2008) ([View on FEMA website](#))
- Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding, FEMA 312 ([View on FEMA website](#))
- Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas, FEMA 257 ([View on FEMA website](#))
- Protecting Building Utilities from Flood Damage, FEMA 348 ([View on FEMA website](#))
- Reducing Damage from Localized Flooding, FEMA 511 ([View on FEMA website](#))
- Selecting Appropriate Mitigation Measures for Floodprone Structures, FEMA 551 ([View on FEMA website](#))

#### Activity 540 (Drainage System Maintenance)

- CRS Credit for Drainage System Maintenance Quick Guide—A four-page handout on earning credit under the CRS for maintaining drainage systems. ([Download pdf](#))
- CRS Credit for Drainage System Maintenance—A full guide, with examples, to help communities tailor their drainage system maintenance programs in ways that both reduce flood losses and earn CRS credit. 2019 version. ([Download pdf](#))



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## CRS Credit for Drainage System Maintenance

2019



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*Manual Pages 210-8 – 9*

## 212 Application Procedures

### 212.a Application Request

- (1) Letter of interest from CEO
- (2) Have at least 500 points

# Introduction to the CRS

*Manual Page 210-11*

## Once in the CRS Program:

- Cycle every three or five years
  - Entire program is evaluated
  - 3 years for class 4-1 and top 10% discount communities
  - 5 years for everyone else
- Recertify every year

# Introduction to the CRS

Questions?



National Flood Insurance Program  
**Flood Insurance Manual**

May 2011  
Revised October 2011  
Revised May 2012  
Revised October 2012  
Revised January 2013  
Revised May 2013

