

**USACE Flood Risk Management &
Silver Jackets Workshop
“Integrating People and Programs”**

***Building Community Networks through the
National Flood Insurance Program
Community Rating System***



August 21, 2012

What is the Community Rating System

“CRS provides flood insurance premium discounts on flood insurance policies for buildings located in communities implementing floodplain management programs that exceed NFIP minimum requirements.

CRS is a risk-based, insurance rating program.

CRS is voluntary. FIMA places a high priority on interactions with CRS communities.”

CRS Goals

Goal 1: Reduce and avoid flood damage to insurable property

Goal 2: Strengthen and support the insurance aspects of the NFIP

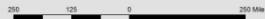
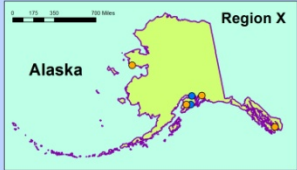
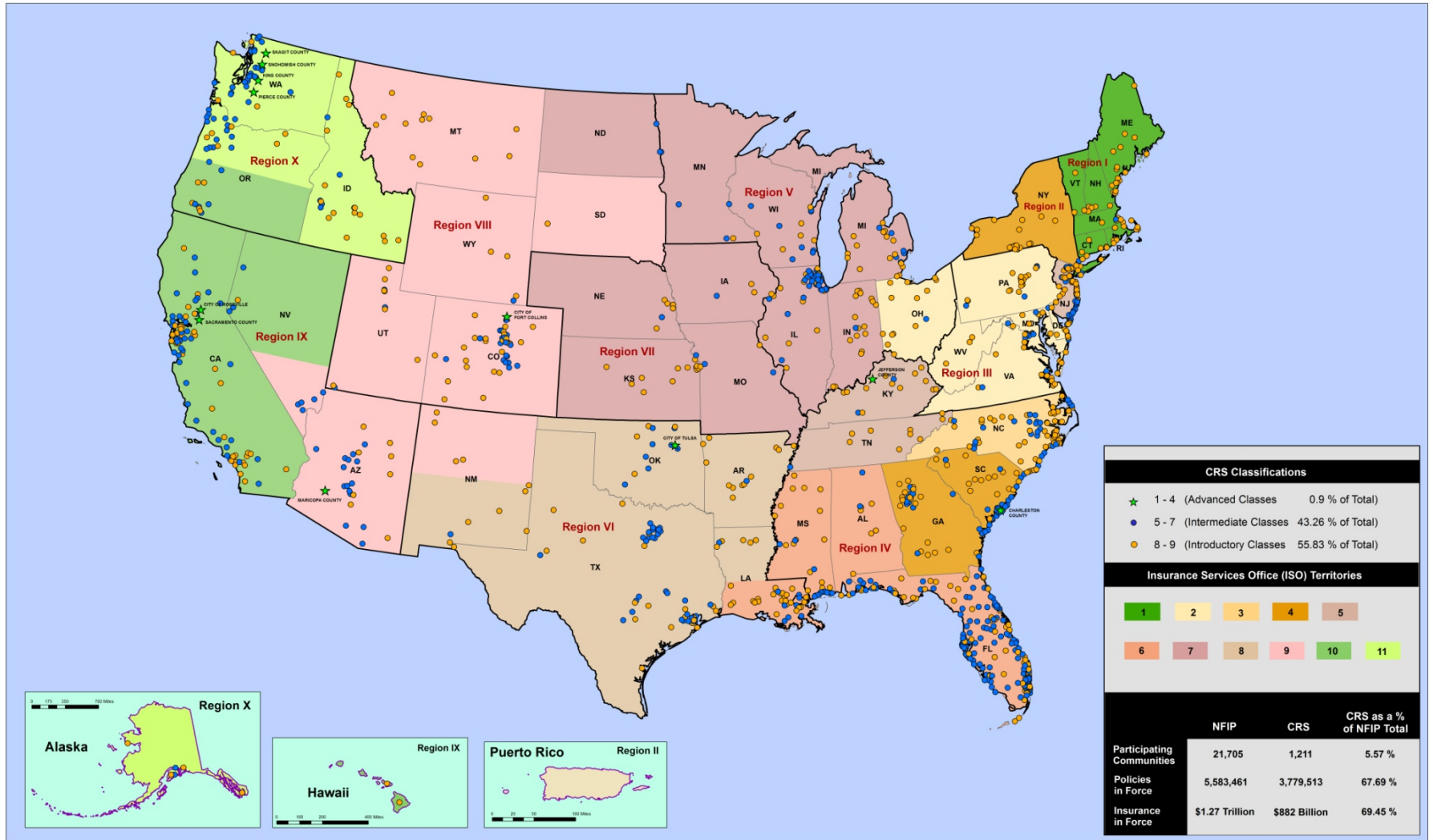
Goal 3: Foster comprehensive floodplain management

CRS Numbers and Statistics

- **1990 was first year**
- **21,700 communities participate in NFIP. 1,211 participate in CRS.**
- **66% of all flood insurance policies in CRS communities**
- **Each year, 30-40 new communities and 70 – 80 Class Improvements**
- **High level of participation in FL, MS, SC, NC**
- **10% discount is average premium discount in SFHA**
- **18 CRS Activities (see booklet)**
- **16 CRS Field Specialists work one-on-one with communities**

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

May 2012



Community Networks in CRS

- 16 CRS Field Specialists work one-on-one with communities
- CRS maintains a standard of advocacy for community
- Encouraging multi jurisdictional cooperation
- FEMA Mitigation and Insurance Strategic Plan 2012 – 2014
 - *Goal 1: Value People and Relationships*
 - *Objective 1.3 Strengthen Community and Stakeholder Relationships*
 - *Strategy 1.3.1 Enhance Community Stakeholder Collaboration & Dialogue*
 - *Strategy 1.3.3. Celebrate Community & Partner Successes*
- And. . . CRS User Groups



FEMA