

PE7 Action: National Flood Insurance Program Community Rating System

3 Points

5 Points

7 Points

9 Points

A. Why is this action important?

The [Community Rating System](#) (CRS) is a program of the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP). Participating in the CRS reduces flood risk, enhances public safety, reduces damage to property and public infrastructure, and reduces insurance rates for a community's property owners. Under the CRS, flood insurance premiums are discounted to reward community actions to minimize exposure to floods. The program also enables communities to evaluate the effectiveness of their flood programs against a nationally recognized benchmark. Ensuring that citizens are aware of potential flood risk and know what to do to prevent or minimize the extent of flooding in their personal lives is critical to ensuring public health and safety are maintained during extreme weather events, and is vital to helping the community enhance its overall resilience to climate change. Moreover, having a well-prepared community can lead to an overall cost savings for both the local government and for residents.

B. How to implement this action

Local governments can implement this action by participating in the [CRS program](#). The CRS uses a class rating system—Classes 10 to 1, with 1 being the best—to determine flood insurance premium reductions for residents. Most communities enter the program at a CRS Class 9 or 8 rating level. (Class 10 provides no premium discount because minimum points are not obtained or a community is not enrolled in the CRS). Then communities gradually improve this rating by earning points for undertaking any of about 15-20 specified mitigation actions organized under four categories: public information, mapping and regulation, flood damage reduction, and flood preparedness (i.e., warning and response). Points vary by action. With each improved rating, residents become eligible for greater discounts on NFIP premiums. Examples of such activities include the following:

- Assessing the community's flood problems
- Developing new maps and data
- Mapping special flood related hazards
- Protecting natural floodplain functions
- Developing a floodplain management plan
- Addressing repetitively flooded properties
- Flood warning and response planning
- Developing a master public information program
- Providing detailed information on the potential for flooding and protecting against flood damage

Local governments are encouraged to apply a watershed approach when evaluating and prioritizing projects. The Climate Smart Communities (CSC) program also recommends that local governments seek out support from their [regional planning council](#) or knowledgeable contractors when participating in CRS.

To apply for CRS participation, a community must inform the FEMA regional office of its interest and submit a CRS application along with documentation that shows it is implementing the activities for which CRS credit is requested. Once a community's activities and performance are verified, FEMA establishes the Class level / points to be granted. To remain in the CRS program, communities must recertify annually by verifying the continuation of credited activities (and may improve ratings by undertaking new activities to earn additional points).

C. Timeframe, project costs, and resource needs

The specific costs and timeframe associated with this action depend on the size of the community and the amount of pre-existing work that has taken place to help residents and businesses prepare for flooding. In general, a community should be able to complete this action within six to nine months. Some local governments may be eligible to receive support for participating in CRS from their [regional planning council](#). Others might consider hiring a contractor to help them navigate the CRS program, if such resources are available.

FEMA has webinars and training programs and offers free technical assistance for communities in applying for the program and in designing, implementing, and documenting activities.

D. Which local governments implement this action? Which departments within the local government are most likely to have responsibility for this action?

This action is applicable to all cities, villages, and towns, but the local government must be a participant in the National Flood Insurance Program to be eligible for the Community Rating System. The departments or office that leads planning, zoning, and environmental protection efforts will most likely be responsible for this action. For this effort to be successful, cross-department involvement and support are recommended. Municipal committees, such as CSC task forces, conservation advisory councils, and environmental conservation committees, as well as watershed groups and neighboring municipalities may also be involved.

E. How to obtain points for this action

Points for this action can be obtained by demonstrating active enrollment in the NFIP's Community Rating System. Points are available in tiers based on the CRS Class rating achieved.

	POSSIBLE POINTS
Community Rating System: Class 9, 8, or 7	3
Community Rating System: Class 6 or 5	5
Community Rating System: Class 4, 3, or 2	7
Community Rating System: Class 1	9

F. What to submit

Local governments should submit documentation verifying their current participation in the FEMA Community Rating System program and their rating system class. The class can have been achieved any time in the past but it must be a rating that is valid and current at the point of application.

All CSC action documentation is available for public viewing after an action is approved. Action submittals should not include any information or documents that are not intended to be viewed by the public.

G. Links to additional resources or examples

- [FEMA, National Flood Insurance Manual](#)
- [FEMA, National Flood Insurance Program Community Rating System](#)
- [FEMA Community Rating System \(Definition\)](#)
- [FEMA, National Flood Insurance Manual, CRS Coordinator's Manual](#)
- [Genesee/Finger Lakes Regional Planning Council – Flood Smart Communities](#)

H. Recertification Requirements

The recertification requirements are the same as the initial certification requirements.