

## Transcript of "Pocket CRS"

<https://www.youtube.com/watch?v=t5YO2HLJ4Rk>

This is an overview of the Community Rating System, it was developed for communities that participate in the National Flood Insurance Program and are interested in learning about the CRS. More information is available at [crsresources.org](http://crsresources.org).

The CRS is part of the National Flood Insurance Program which is run by FEMA. CRS encourages better floodplain management by reducing flood insurance premiums in communities with programs and standards that are above and beyond the minimum requirements of the NFIP.

The day-to-day work of the CRS is administered by the Insurance Services Office. Your ISO Specialist is the primary person you work with at the community level if you are interested in joining the program.

The program has three goals. The first one is to reduce flood damage to insurable property. The NFIP insures buildings from flood damage, so whatever communities can do to reduce the potential for damage, the CRS wants to support it.

The second goal addresses the insurance aspects. Communities can encourage more people to have a flood insurance policy (so there's a larger policy base) and also help with the flood data that is used to rate buildings.

The third goal is to have a comprehensive floodplain management program at the community level including protection for buildings, but also protection for streets, utilities, and natural floodplain functions.

Activities are organized under four general series of local actions that work toward the three goals of CRS. The first is the public information series that provides credit for activities such as outreach projects that advise people about the flood hazard.

The 400 series provides credit for activities that deal with new development. Credit for mapping the floodplain, for keeping parts of the floodplain undeveloped, and higher building standards.

The 500 series provides credit for what a community does to reduce losses to development that is already there---buying out or elevating flood prone structures, maintaining drainage systems, and comprehensive flood protection plans.

The 600 series is for the emergency manager. These are activities that can be done before, during, and after a flood to minimize property damage and loss of life.

These four series form the framework for 19 specific activities that get credit. Within those 19 activities are 94 individual elements where points are provided for what a community does.

The total number of points determines your class. Every 500 points gets one class improvement. For every class improvement, properties in the Special Flood Hazard Area get a 5% reduction in premiums.

The cost of joining the CRS varies by community. Your community must designate a point of contact between FEMA and ISO, and the various community offices that are implementing creditable activities. Typically, the CRS Coordinator is an extra assignment.

The biggest cost is doing good floodplain management... the things that deserve the credit.

You'll have to maintain records of what you're doing and participate in the recertification and the verification visits. The total cost depends on your community's level of effort.

The number one benefit of the program is that will save your residents money.

Money that would otherwise go to pay higher flood insurance premiums can stay in your community to be spent at local businesses.

Property owners who pay for protection measures with stormwater utilities or property taxes, may see those fees offset by their individual savings on flood insurance.

Communities benefit from better coordination between departments, and the technical assistance that CRS provides for things like stormwater management and planning.

Your residents will be more aware of about flood protection and what your community is doing and there is an incentive to keep the programs going. CRS communities are motivated to maintain these programs because losing the credits might raise the insurance premiums on the residents.

There are six things you need to do or be doing, before you can join. Most importantly you have to be in the NFIP in the regular phase for at least one year... and in full compliance with the minimum criteria which is usually determined by a Community Assistance Visit. These six prerequisites are required to join, and to stay in the program.

There's a lot to do and learn about CRS, and there may be cases where you'd like a little help. We have lots of resources to assist you, but your number one source is your CRS specialist.

There are several websites with more information. Floodsmart.gov is a good resource for a very basic introduction to the program. FEMA.gov also has general information about the program and available training. Go to FEMA.gov and then search for "CRS".

More detailed information, including the CRS Manual and application, can be found at [CRSresources.org](http://CRSresources.org). Here, you can find information on the individual activities and elements.

For training information, including an expanded introduction to the Community Rating System, visit the training section of our website at [CRSresources.org](http://CRSresources.org).