

## FEMA REGION V

### *short notes on planning #12*

#### COMMUNITY RATING SYSTEM (CRS)

A community may choose to benefit from actions it takes over and above Federal minimum requirements of the National Flood Insurance Program (NFIP) to reduce the risk from flooding to its residents by applying to become part of CRS. In a CRS community, the cost of flood insurance for residents will be reduced based on the number of activities it undertakes and the points it receives for those activities. Up to 18 activities may be credited including:

Elevation Certificates	Maintaining Flood Data
Map Information	Stormwater Management
Outreach Projects	Floodplain Management Planning
Hazard Disclosure	Acquisition and Relocation
Flood Protection Libraries	Flood Protection
Flood Protection Information	Drainage System Maintenance
Developing Additional Flood Data	Flood Warning Programs
Open Space Preservation	Levee Safety
Adopting Higher Regulatory Standards	Dam Safety

Discounts on premiums may range from 5% to 45% based on the actions each community undertakes.

CRS provides credit for adopting, implementing, evaluating and updating a comprehensive floodplain management plan. Programs that are based on a comprehensive floodplain management plan address all the community's floodplain problems more effectively, since they look at the entire system and do not attempt to deal with problems in a piecemeal fashion. A plan that has been approved as being compliant with the Hazard Mitigation Grant Program or the Pre-Disaster Mitigation Program requirements should qualify for CRS credits if it addresses flooding issues.

*Note: Those interested in additional information on how to obtain the maximum 224 points for a comprehensive floodplain management plan should refer to Section 510 in the CRS Manual. You may obtain the CRS Manual at [www.fema.gov/nfip/crs.htm](http://www.fema.gov/nfip/crs.htm) or call the FEMA Regional Office. You may also wish to review Region V's Mitigation Planning Requirements crosswalk document. This document compares planning requirements of the CRS, the Disaster Mitigation Act and the Flood Mitigation Assistance Program. The document may be obtained by contacting the Region V Federal Insurance and Mitigation Division at (312) 408-5548.*