

Community Rating System

Introduction to the Community Rating System

Community Rating System

CRS Basics

- 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 – Dave Arkens

Community Rating System

Goals

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



Community Rating System

4 Series of Activities

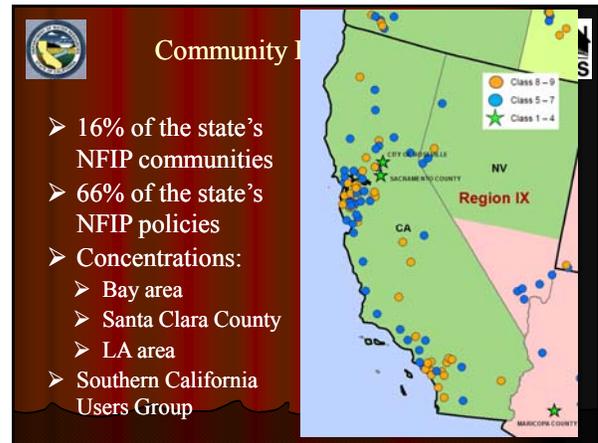
- 300 Public Information
- 400 Mapping and Regulatory
- 500 Flood Damage Reduction
- 600 Warning and Response



Community Rating System

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





### Community Rating System

#### Operation

- Quick Check
- Verification Visit
- Recertification
- Modification
- Cycle Verification

### Community Rating System

#### Community Responsibilities

- Pass a CAV
- Designate CRS Coordinator
- Ask to join (CEO's letter)
- Implement activities
- Annual recertification
- Maintain ECs, FIRMs, forever
- Maintain other records until cycle

### Community Rating System

#### Benefits

- Money stays in the community

### Community Rating System

Community: WATSONVILLE, CITY OF State: CALIFORNIA  
County: SANTA CRUZ COUNTY CID: 060357

Current CRS Class = 7

	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PF	996	898	55	43
PREMIUM	\$1,122,108	\$1,049,730	\$55,858	\$16,520
AVERAGE PREMIUM	\$1,127	\$1,169	\$1,016	\$384

CRS Class	Per Policy	TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
09	Per Policy	\$65	\$69	\$53	\$0
	Per Community	\$64,688	\$61,748	\$2,940	\$0
08	Per Policy	\$127	\$138	\$53	\$0
	Per Community	\$126,437	\$123,497	\$2,940	\$0
07	Per Policy	\$189	\$206	\$53	\$0
	Per Community	\$188,186	\$185,246	\$2,940	\$0
06	Per Policy	\$254	\$275	\$107	\$0
	Per Community	\$252,874	\$246,994	\$5,880	\$0
05	Per Policy	\$316	\$344	\$107	\$0
	Per Community	\$314,623	\$308,743	\$5,880	\$0



## Community Rating System



### 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 Rating System



### Next Steps

- Go through Quick Check
- Collect examples of activities
- Get CEO's letter to FEMA
- Send to ISO – Dave Arkens
- Dave will set up verification visit



## Community Rating System



### CRS Contacts

#### DWR

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#### ISO

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