

## A Partnership

### What Others Are Saying About CRS

**MAYOR KEVIN JOHNSON,  
SACRAMENTO, CA (CRS CLASS 5)**

"The CRS program provides a discount to our residents on flood insurance, while making the city a safer place to live and work." *January 2011*

**MAYOR ROCKY ROCKHOLM,  
CITY OF ROSEVILLE, CA (CRS CLASS 1)**

"The program to us is very important. We take it serious and we want to make this a safe place for our residents to live." *March 2003*

**COUNTY SUPERVISOR MARY JANE GRIEGO,  
YUBA COUNTY (CRS CLASS 7)**

"Our community suffered two major floods in an eleven year period before we completed one of the best levee systems in the nation. Despite our improved levees, the potential for flooding still exists. The CRS is an important program that allows our residents to achieve lower flood insurance premiums, helping prevent catastrophic losses that accompany flood events." *January 2011*

**COUNTY SUPERVISOR ROBERTA MACGLASHAN,  
SACRAMENTO COUNTY (CRS CLASS 4)**

"Being considered one of the nation's most at-risk major metropolitan areas, Sacramento County has proactive programs in place to protect its citizens' properties from flooding. The Community Rating System has recognized the County's efforts with one of the best ratings in the country. It also gives our citizens a benefit every time they pay their flood insurance premiums because they pay significantly less than residents of non-CRS communities." *February 2011*

### Flood Facts Do You Know...

- Floods are the #1 natural disaster in the U.S.
- Flood damage is not covered by most standard homeowners and business owners' insurance policies.
- In high risk floods areas (A or V zones), there is at least a 1 in 4 chance of flooding during a 30 year mortgage.

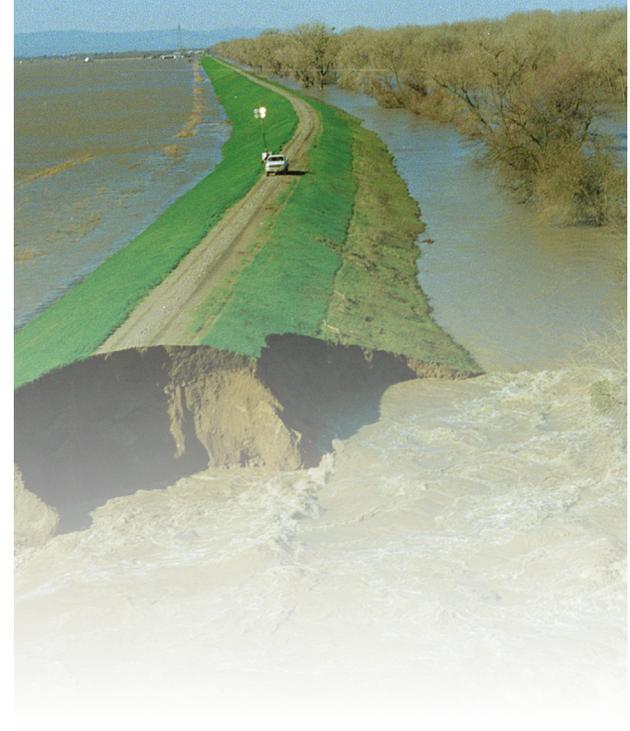
**To learn more about CRS, go to the  
California Department of  
Water Resources (DWR) website**

**[www.water.ca.gov/nfipcrs](http://www.water.ca.gov/nfipcrs)**



## National Flood Insurance Program

### Community Rating System (CRS)



**FEMA**



# Community Rating System (CRS)

## Understanding CRS

- The Community Rating System is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum National Flood Insurance Program requirements.
- The CRS uses a class rating system to award flood insurance premium discounts ranging from 5% to 45% for property owners in CRS participating communities.
- CRS credits are awarded based on 18 eligible flood protection activities in 4 major categories: public information, mapping and regulation, flood damage reduction, and flood preparedness.
- Nationally, more than 67% of flood insurance policies are written in CRS participating communities, accounting for nearly 3.4 million policyholders in 1,110 NFIP communities, who realize about \$250 million in annual savings.
- In **California**, CRS benefits more than 170,000 policyholders in 75 communities, accounting for 61% of the flood policies throughout the State, and saving property owners and businesses over \$13 million each year.
- To learn more:  
Visit: <http://training.fema.gov/EMIWeb/CRS/>  
or  
Contact the Insurance Services Office at 317-848-2898, or [nfipcrs@iso.com](mailto:nfipcrs@iso.com).



# CRS Benefits

## What's in it for our Community?



## Flood Insurance Premium Discounts Based on CRS Classifications

Class	SFHA Discount	Non-SFHA Discount
10	0%	0%
9	5%	5%
8	10%	5%
7	15%	5%
6	20%	10%
5	25%	10%
4	30%	10%
3	35%	10%
2	40%	10%
1	45%	10%

Special Flood Hazard Area = A (Riverine) or V (Coastal) Zones  
Non-Special Flood Hazard Area = B, C, X, D zones

# Checklist to Join

## CRS is Voluntary

- Have a successful Community Assistance Visit (CAV).
- Designate a CRS Coordinator to work with FEMA and the Insurance Services Office (ISO).
- Contact the Department of Water Resources (DWR) or ISO for a visit and a Quick Check to see the likely scoring.
- Commit to implement the activities to be credited by the CRS.
- Maintain elevation certificates, permit records, and archived Flood Insurance Rate Maps for perpetuity.
- Maintain other records of credited activities for five years or until the next CRS verification visit.



## For more information on CRS, contact:

**Dave Arkens, ISO**

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or

**Dave Rolph, CA DWR**

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