

# Lowering Flood Risk and the Cost of Flood Insurance: FEMA's Community Rating System (CRS) Program



**NATIONAL  
FLOOD  
INSURANCE  
PROGRAM**



**Rising tides, falling funds**

The National Flood Insurance Program is officially under water. After record payouts for damages related to Hurricanes Katrina and Sandy, and accumulated smaller storms, the program is nearly \$25 billion in debt.



Sponsored by:  
Southwestern Pennsylvania Commission (SPC)  
Water Resource Center  
February 2018



# Today's Speakers



- John Mizerak, MPA
  - Community and economic development expert
  - Former PA DCED staff member, managing the Land Use Planning and Technical Assistance Program
  - Former municipal zoning and code enforcement official
- Tony Subbio, CFM
  - Emergency management and community resilience planner
  - Specializes in hazard mitigation and CRS Program services

## Today's Session

- The National Flood Insurance Program (NFIP): A Refresher
- The CRS Program – Basics
- Is the CRS Program Right for My Municipality?
- CRS Program Activities Common in Pennsylvania
- Entering the CRS Program

# The National Flood Insurance Program

## *A Refresher*



**NATIONAL  
FLOOD  
INSURANCE  
PROGRAM**

# The National Flood Insurance Program (NFIP)

- Federal program that provides flood insurance to participating communities.
- Based on an agreement between local communities and the Federal Government that:
  - ✓ *a community will adopt and enforce a floodplain management ordinance.*
  - ✓ *The Federal Government will make flood insurance available within the community as a financial protection against flood losses.*
- Private insurers write the policies based on an agreement with the federal Government

## Reasons for the NFIP

- ✓ Reduce emphasis on structural flood control measures; increase emphasis on nonstructural FPM measures
- ✓ Reduce Federal disaster costs: shift burden from general taxpayers to floodplain occupants
- ✓ Provide insurance coverage not generally available on the private market.

## More reasons for the NFIP

- ✓ Requires new floodplain development to meet construction standards that protect buildings against future flood damage
- ✓ Promotes sound floodplain management practices
- ✓ Provide a better form of assistance to flood victims



*“At the first sign of a flood, you just push this little button.”*



# NFIP Participation Requirements

- ✓ Participating communities are required to adopt and enforce a floodplain management ordinance that meets or exceeds requirements specified under 44 CFR 60.3 60.3.
- ✓ Continued eligibility is based on maintaining compliance, which is based on enforcement of the provisions of the Floodplain management ordinance.
- ✓ Compliance is monitored by FEMA via an audit process called a Community Assistance Visit (**CAV**).

*An ordinance is the key!*

# How the NFIP Works

There are 3 basic parts to the NFIP

- 1) Mapping
- 2) Insurance
- 3) Regulations

# Roles and Responsibilities

## The Community Role:

- ✓ Issuing or denying floodplain development/building permits.
- ✓ Inspecting all development to assure compliance with the local regulations.
- ✓ Maintaining records of floodplain development.
- ✓ Assisting in the preparation and revision of flood maps.
- ✓ Assisting residents in obtaining information on flood hazards, map data, flood insurance and proper construction measures.



Clark Fork River, outside of Plains, Montana. Originally house was 30-40 feet from river bank and 1" above BFE.

# Compliance

- “*Compliance*” means holding up your end of the agreement, most notable: enforcing your ordinance.
- FEMA has recourse for non-compliance through 3 approaches:
  - 1) Reclassification under the Community Rating System (CRS).
  - 2) Probation
  - 3) Suspension



OMB No. 1660-0022  
Expires: March 31, 2020

National Flood Insurance Program  
Community Rating System

# Coordinator's Manual

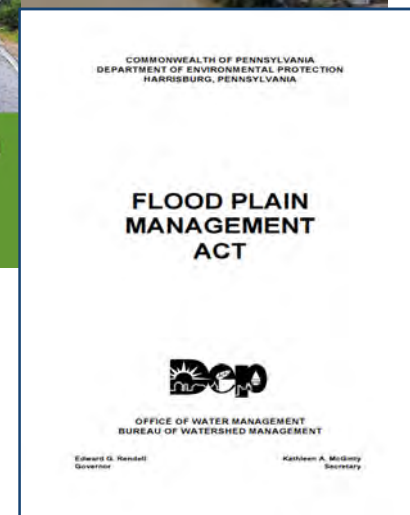
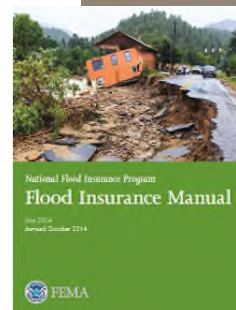
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## The Community Rating System (CRS) Program – The Basics

# The Goals of the CRS Program

- Reduce flood damages to insurable property
- Strengthen and support the insurance aspects of the NFIP
- Promote a comprehensive approach to floodplain management



# CRS Program Overview



## CRS Program Basics

- Part of the National Flood Insurance Program (NFIP)
  - Administered by FEMA
- Provides for reduced flood insurance premiums where there is better floodplain management.
- Promotes floodplain management practices above and beyond the minimum NFIP requirements.
- Administered by the Insurance Services Office (ISO)
  - ISO/CRS Specialist

# CRS Program Overview

- 19 creditable activities in four categories
- Can get credit from 94 elements
- Flood insurance discounts ranging from 5-45%
- Class 4 and above particularly strenuous requirements

CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000-4,499	40%	10%
3	3,500-3,999	35%	10%
4	3,000-3,499	30%	10%
5	2,500-2,999	25%	10%
6	2,000-2,499	20%	10%
7	1,500-1,999	15%	5%
8	1,000-1,499	10%	5%
9	500-999	5%	5%
10	0-499	0	0

Series 300 Public Information	Series 400 Mapping and Regulations	Series 500 Flood Damage Reduction	Series 600 Flood Preparedness
Elevation Certificates Map Information Service Outreach Projects Hazard Disclosure Flood Protection Information Flood Protection Assistance Flood Insurance Promotion	Floodplain Mapping Open Space Preservation Higher Regulatory Standards Flood Data Maintenance Stormwater Management	Floodplain Mgt. Planning Acquisition and Relocation Flood Protection Drainage System Maintenance	Flood Warning Program Levee Safety Dam Safety



## How does the CRS Program work?

- ✓ Has Application prerequisites
- ✓ Community activities are scored based on a schedule.
- ✓ Performance of activities is verified
- ✓ Classification (1-10) assigned.
- ✓ 5% reduction in flood insurance/class
- ✓ Classifications are recertified annually.
- ✓ Classifications are re-verified on a 3-5 cycle depending upon classification.

# Application Prerequisites

- Must be in regular phase of the NFIP for at least 1 year
- Must be in full compliance with the minimum requirements of the NFIP
- Agree to maintain FEMA Elevation Certificates.
- Assess and address FEMA identified repetitive loss properties (If applicable)
- Maintain flood insurance coverage of community owned buildings within the floodplain.
- Coastal communities agree to show LiMWA on their FIRM

# Classification Prerequisites

- a. **Class 9 Prerequisites:** There are six prerequisites to become and stay a Class 9 or better community. They include being in full compliance with the minimum requirements of the National Flood Insurance Program (NFIP), receiving credit for maintaining FEMA Elevation Certificates, and meeting repetitive loss criteria.
- b. **Class 6 Prerequisite:** To become a Class 6 or better community, a community must have received a classification of 5/5 or better under the Building Code Effectiveness Grading Schedule.
- c. **Class 4 Prerequisites:** To become a Class 4 or better community, a community must demonstrate that it has programs that minimize flood losses, minimize increases in future flooding, protect natural floodplain functions, and protect people from the dangers of flooding.
- d. **Class 1 Prerequisites:** To become a Class 1 community, a community must have had a successful Community Assistance Visit conducted by FEMA within the previous 12 months and demonstrate that it has a “no adverse impact” program by receiving a certain number of points for designated activities.

# The CRS Program – Basics

- Annual Recertification
  - Are you still doing everything for which you earned credit?

COMMUNITY RATING SYSTEM ANNUAL RECERTIFICATION

[REDACTED] NFIP Number: [REDACTED]

Section 3. Community Activities

Your community has been verified as receiving CRS credit for the following activities. If your community is still implementing these activities the CRS Coordinator needs to put his or her initials in the blank and attach the appropriate items. The numbers refer to the activity number which is found in the CRS Coordinator's Manual.

*GHK* 310 We have issued 11 (insert number) permits for new construction and substantial improvements in the Special Flood Hazard Area in the last year.

*GHK* 310 We are maintaining Elevation Certificates on all new and substantially improved buildings in our Special Flood Hazard Area.

*GHK* 310 Attached are 5 Elevation Certificates (or as many as you have if less than 5) for new or substantially improved structures that have been completed in the last year. [ ] Initial here if you have not received any ECs in the last year.

*GHK* 320 We are providing Flood Insurance Rate Map information and information on the flood insurance purchase requirement to inquirers.

*GHK* 320 Attached is a copy of the document that told lenders, insurance agents, and real estate offices about this service this year. *GHK* Initial here if the information is included in your annual outreach project to the community. Mark the attachment to Activity 330 to show where this service is publicized.]

*GHK* 320 Attached is a copy of one page of the log, a letter, or other record that we kept on this service this year.

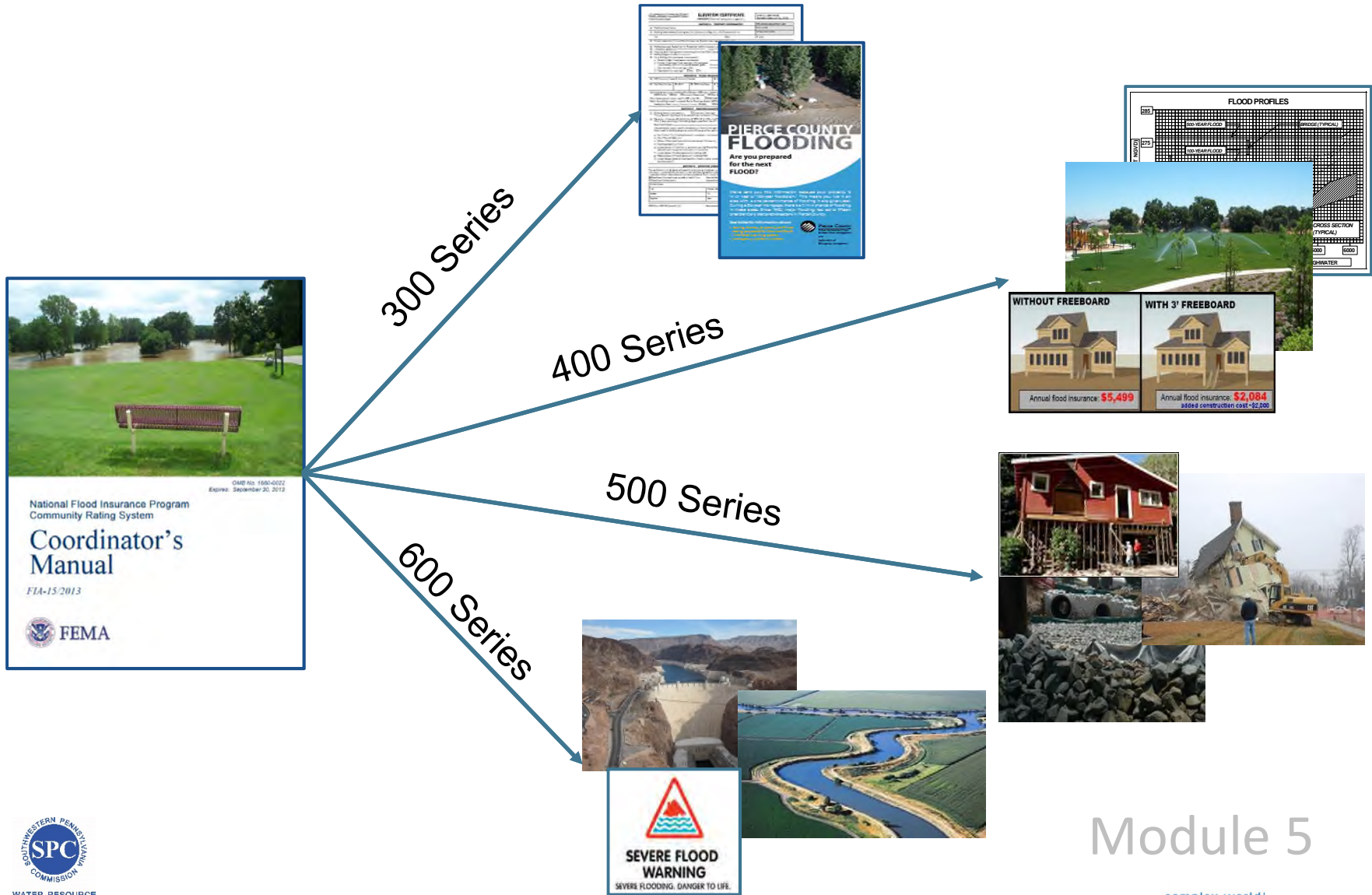
*GHK* 330 Attached is a copy of this year's annual outreach project to the community.

*GHK* 330 Attached is a copy of this year's annual outreach project to floodplain residents.

- Cycle Re-verification

Let's take a break

# CRS Program Activities Common in Pennsylvania



## Elevation Certificates

- This is ***REQUIRED*** for all communities in the CRS Program!
- Maintain ***complete and correct*** FEMA ECs for new and substantially damaged/improved buildings in the SFHA
  - 38 points

## The EC and CRS

- Maintaining ECs means:
  - *All new construction/substantial improvements must have a completed EC.*
  - *The ECs must be complete and “error-free”*
  - *Regardless of the amount of verified credit a community has, failure to maintain ECs can lead to a retrogression to Class 10!*



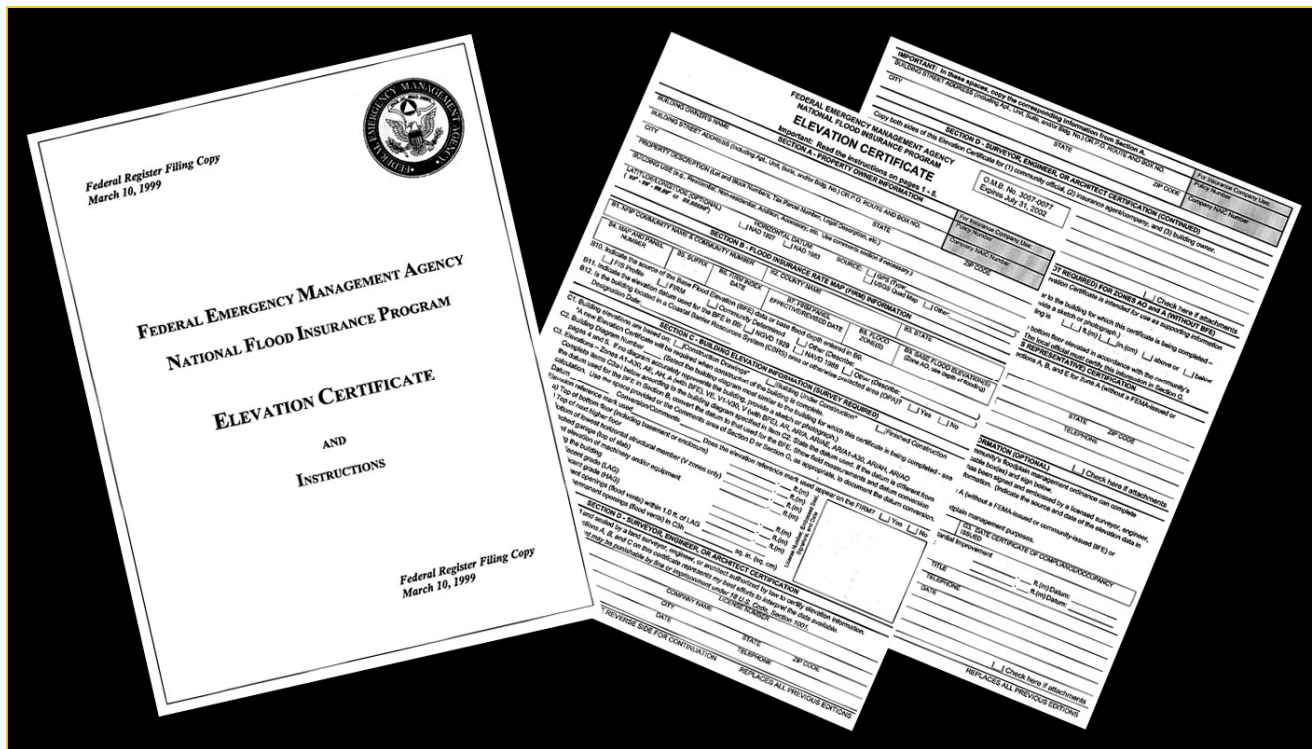
# The Current EC

- The Current form (086-0-33) is dated 7/2015
- Permits issued after 7/2015 must use this form.
- ECs must be **100%** correct for CRS. (They will be audited)
- ECs must be based on *“finished”* construction
- **Note-It is within the community’s authority to not accept an incomplete or inaccurate EC.**

U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program		OMB No. 1550-0008 Expiration Date: November 30, 2018	
<b>ELEVATION CERTIFICATE</b> Important: Follow the instructions on pages 1-9.			
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.			
<b>SECTION A – PROPERTY INFORMATION</b>		<b>FOR INSURANCE COMPANY USE</b>	
A1. Building Owners Name		Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.		Company NAIC Number:	
City	State	ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)			
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)			
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983			
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.			
A7. Building Diagram Number _____			
A8. For a building with a crawlspace or enclosure(s):			
a) Square footage of crawlspace or enclosure(s) _____ sq ft			
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____			
c) Total net area of flood openings in A8.b _____ sq in			
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No			
A9. For a building with an attached garage:			
a) Square footage of attached garage _____ sq ft			
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____			
c) Total net area of flood openings in A9.b _____ sq in			
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION</b>			
B1. NFIP Community Name & Community Number		B2. County Name	B3. State
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date
B8. Flood Zone(s)		B9. Base Flood Elevation(s) (Zone A0, use Base Flood Depth)	
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____			
B11. Indicate elevation datum used for BFE in item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____			
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA			
FEMA Form 086-0-33 (7/15)		Replaces all previous editions.	
		Form Page 1 of 5	

# The Elevation Certificate

## FEMA Form 81-31



**See you in May 2018!**

# Public Information Activities

- Advise people about the flood hazard
- Encourage the purchase of flood insurance
- Provide information about ways to reduce flood damage.
- Generate data needed by insurance agents for accurate flood insurance rating.
- Program for Public Information (PPI)
- Stakeholder delivery bonus

# Public Information Activities

- Map Information
  - Credit based on what information you can provide an inquirer
  - Must publicize that the service is available

- *Basic FIRM information =30 points*
- *Additional FIRM information = 20 points*
- *Problems not shown in the FIRM = 20 points*
- *Flood Depth Data = 20 points*
- *Special flood related hazards = 20 points*
- *Historical flood information= 20 points*
- *Natural Floodplain Function= 20 points*

- Outreach Projects
  - Brochures in the municipal building
  - Mailers
  - Newsletter
  - Speaking to community groups



## Public Information Activities

- Hazard Disclosure
  - Real estate disclosure requirement
- Flood Protection Information
  - FEMA publications in the local library
  - Additional/local publications in the local library
  - Website
- Flood Protection Assistance
  - One-on-one, property-specific assistance
  - Site visits
  - Financial advice
  - Provider training

## Mapping and Regulations

- Open Space Preservation (up to 2,870 points)
  - Preserve vacant land
  - Deed restrictions
  - Open space incentives
  - Low-density zoning
- Higher Regulatory Standards (up to 2,462 points)
  - Freeboard
    - 1 foot – 100 points
    - 1.5 feet – 162 points
    - 2 feet – 225 points
  - Cumulative or lower substantial improvements
  - Building code
  - State-mandated regulatory standards

## Mapping and Regulations

- Stormwater Management (up to 755 points)
  - Stormwater management regulations
  - Watershed master plan
  - Erosion and sedimentation controls
  - Water quality regulations
  - *MS4 requirements?*

# Flood Damage Reduction Activities

- Floodplain Management Plan
  - Flood-specific mitigation plan
  - FEMA DMA 2000 Hazard Mitigation Plan (HMP)
- Repetitive Loss Area Analysis
  - Detailed mitigation plan for specific repetitive loss areas





# Flood Damage Reduction Activities


- Acquisitions/Relocations
  - Buildings in the floodplain
  - Repetitive loss and severe repetitive loss properties
- Flood Protection
  - Retrofitting
    - Elevation
    - Wet/Dry floodproofing
    - Sewer backup protection
    - Barriers
  - Structural flood control (e.g., storage facilities)



## Flood Warning and Response


- StormReady certification is credited under this activity, ***BUT...***
- You need to earn credit under these to get the points for StormReady
  - Flood threat recognition
  - Emergency warning
  - Flood response operations
  - Critical facilities planning

# Flood Warning and Response Plan



**Flood Warning Notification and Response Plan**

Prepared by the  
Town of Shandaken  
and the Hamlets of  
Phoenicia  
and  
Mt. Tremper






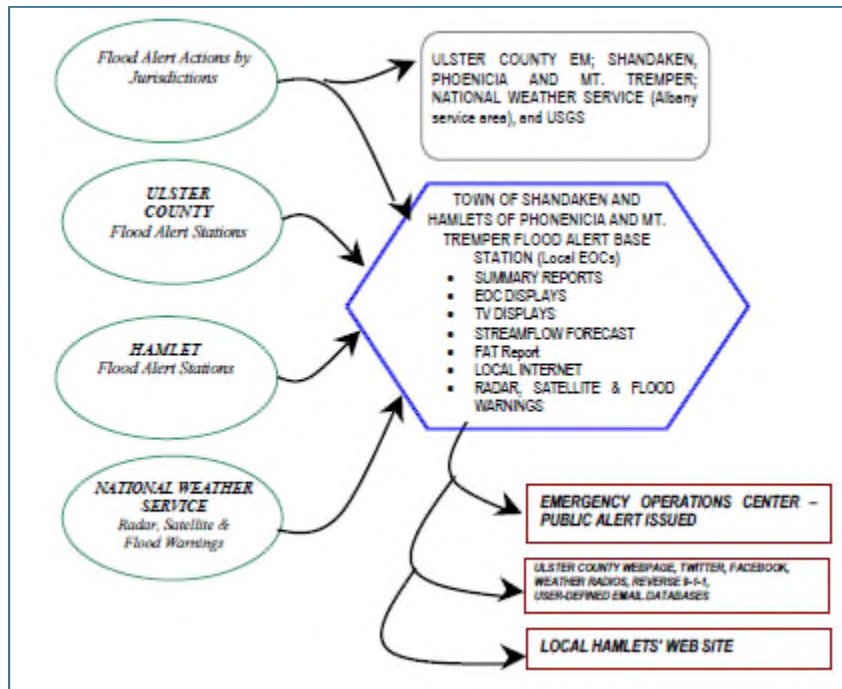


Photo by Ron vanBeek



 Flood Response Plan – Town of Shandaken, New York  
January 2014

1



# What is State-Based Credit?

- This is credit that has been verified for all participating communities based on uniformly applied programs at the state level.
- In Pennsylvania, all communities get 10 points for the real estate disclosure.

### State-based Credit

**Activity 340 Hazard Disclosure, Other Disclosure Requirements (ODR) –**  
 Credit is provided for the state’s requirement that sellers disclose any past or present flooding problems, and whether a property is in a flood zone or wetland. (10 points)

Activity	Element	Points
340 – Hazard Disclosure	Other Disclosure Requirements (ODR)	10

### Other Potential Credit

ISO/CRS Specialists and the communities need to determine which credits apply to their area. The following is a summary of activities that are potential credits:

Activity	Element
430 – Higher Regulatory Standards	Building Codes (BC)*
430 – Higher Regulatory Standards	Local Drainage Protection (LDP)*
430 – Higher Regulatory Standards	State-mandated Standards (SMS)
430 – Higher Regulatory Standards	Other Higher Standards (OHS)*
450 – Stormwater Management	Erosion and Sediment Control (ESC)
450 – Stormwater Management	Water Quality (WQ)
630 – Dams	State Dam Safety (SDS)

\*Indicates potential state-mandated credits

Any Questions?

## Is the CRS Program Right for My Municipality?

- Compliance Issues
  - Lax enforcement of community regulations
  - Improper variances
- Administrative Requirements
  - Documentation
  - *Documentation*
  - ***DOCUMENTATION!***

# Is the CRS Program Right for My Municipality?

- Financial Benefits

Community	Number of NFIP Policies	Estimated Split of NFIP Policies		Total Annual Premiums	Potential Annual Premium Savings									
		In the SFHA	Outside of the SFHA		Class 9	Class 8	Class 7	Class 6	Class 5	Class 4	Class 3	Class 2	Class 1	
					5%/5%	10%/5%	15%/5%	20%/10%	25%/10%	30%/10%	35%/10%	40%/10%	45%/10%	
Green Tree, Borough of	8	7	1	\$6,293	\$315	\$390	\$865	\$1,180	\$1,455	\$1,731	\$2,006	\$2,281	\$2,557	
Hampton, Township of	44	36	8	\$93,062	\$4,653	\$8,460	\$12,267	\$16,920	\$20,727	\$24,535	\$28,342	\$32,149	\$35,956	
Hartmar, Township of	36	29	7	\$45,253	\$2,263	\$4,085	\$5,908	\$8,171	\$9,993	\$11,816	\$13,639	\$15,461	\$17,284	
Harrison, Township of	10	8	2	\$8,613	\$431	\$775	\$1,120	\$1,550	\$1,895	\$2,239	\$2,584	\$2,928	\$3,273	
Haysville, Borough of	5	4	1	\$8,656	\$433	\$779	\$1,125	\$1,558	\$1,904	\$2,251	\$2,597	\$2,943	\$3,289	
Heidelberg, Borough of	40	32	8	\$36,150	\$1,808	\$3,254	\$4,700	\$6,507	\$7,953	\$9,399	\$10,845	\$12,291	\$13,737	
Homestead, Borough of	1	1	0	\$1,593	\$80	\$159	\$239	\$319	\$398	\$478	\$558	\$637	\$717	
Indiana, Township of	26	21	5	\$28,952	\$1,448	\$2,617	\$3,786	\$5,234	\$6,403	\$7,572	\$8,741	\$9,910	\$11,080	
Ingram, Borough of	5	4	1	\$3,215	\$161	\$289	\$418	\$579	\$707	\$836	\$965	\$1,093	\$1,222	
Jefferson Hills, Borough of	39	32	7	\$67,568	\$3,378	\$6,150	\$8,922	\$12,301	\$15,073	\$17,845	\$20,617	\$23,389	\$26,161	
Kennedy, Township of	4	4	0	\$1,476	\$74	\$148	\$221	\$295	\$369	\$443	\$517	\$590	\$664	
Kilbuck, Township of	8	7	1	\$21,033	\$1,052	\$1,972	\$2,892	\$3,944	\$4,864	\$5,784	\$6,704	\$7,624	\$8,545	
Leet, Township of	37	30	7	\$29,117	\$1,456	\$2,636	\$3,817	\$5,273	\$6,453	\$7,633	\$8,814	\$9,994	\$11,175	
Leetsdale, Borough of	40	32	8	\$108,214	\$5,411	\$9,739	\$14,068	\$19,479	\$23,807	\$28,136	\$32,464	\$36,793	\$41,121	
Lincoln, Borough of	2	2	0	\$1,044	\$52	\$104	\$157	\$209	\$261	\$313	\$365	\$418	\$470	
Marshall, Township of	26	21	5	\$24,554	\$1,228	\$2,219	\$3,211	\$4,439	\$5,430	\$6,422	\$7,413	\$8,405	\$9,397	
McCandless, Town of	62	50	12	\$89,566	\$4,478	\$8,090	\$11,701	\$16,180	\$19,791	\$23,403	\$27,014	\$30,626	\$34,237	
McDonald, Borough of	17	14	3	\$12,863	\$643	\$1,173	\$1,702	\$2,346	\$2,875	\$3,405	\$3,935	\$4,464	\$4,994	
McKees Rocks, Borough of	79	64	15	\$234,315	\$11,716	\$21,207	\$30,698	\$42,414	\$51,905	\$61,396	\$70,888	\$80,379	\$89,870	
McKeesport, City of	42	34	8	\$74,077	\$3,704	\$6,702	\$9,701	\$13,404	\$16,403	\$19,401	\$22,399	\$25,398	\$28,396	
Millvale, Borough of	123	99	24	\$176,940	\$8,847	\$15,968	\$23,089	\$31,936	\$39,056	\$46,177	\$53,298	\$60,419	\$67,539	
Monroeville, Municipality of	32	26	6	\$33,557	\$1,678	\$3,041	\$4,404	\$6,082	\$7,445	\$8,809	\$10,172	\$11,535	\$12,898	
Moon, Township of	32	26	6	\$19,764	\$988	\$1,791	\$2,594	\$3,582	\$4,385	\$5,188	\$5,991	\$6,794	\$7,597	
Mt. Lebanon, Municipality of	48	39	9	\$20,253	\$1,013	\$1,835	\$2,658	\$3,671	\$4,494	\$5,316	\$6,139	\$6,962	\$7,785	



- Policies versus structures in the floodplain

# Entering the CRS Program

- Application
  - Floodplain Management Ordinance Review Checklist
  - HMP
  - CRS Quick Check

**FEMA Region III Ordinance Review Checklist (PA)**  
October 2014

Community: \_\_\_\_\_ County: \_\_\_\_\_ State: PA CID: \_\_\_\_\_  
 State Review: \_\_\_\_\_ Date: \_\_\_\_\_ Reauthorization:   
 FEMA Review: \_\_\_\_\_ Date: \_\_\_\_\_ FEMA Determination: \_\_\_\_\_ Note: \_\_\_\_\_  
 AMI/FEMA Review: \_\_\_\_\_ Date: \_\_\_\_\_ Determination: \_\_\_\_\_ Note: \_\_\_\_\_

Note: The "Item Description" is a synopsis of the regulatory requirement and should not be construed as a complete description. Refer to the actual language contained in the National Flood Insurance Program Rules and Regulations for complete descriptions of the required standards.

Flood Zone:  A  AO  AH  AE (new FW)  AE w/ FW  VE  
 LARFA  LARFA Level of Regulation: \_\_\_\_\_

Item Description (Section reference to NFIP Regulations unless required Permissive)	Model Location	State Review	FEMA Review	Comments
<b>Prerequisites for ordinances</b>				
<b>Adopt definitions of:</b>				
<input type="checkbox"/> Base Flood				NOTE: Definitions for Existing, Expansion to an Existing, Manufactured Home Park or Subdivision or New Manufactured Home Park are not required if community requires definition of all manufactured homes placed substantially improved to the BFE (1983 regulations).  Community requires elevation of all manufactured homes placed substantially improved to the BFE (1983 regulations)
<input type="checkbox"/> Base Flood Elevation				
<input type="checkbox"/> Basement				
<input type="checkbox"/> Development				
<input type="checkbox"/> Existing Manufactured Home Park or Subdivision				
<input type="checkbox"/> Expansion to an Existing Manufactured Home Park or Subdivision				
<input type="checkbox"/> Flood Insurance Rate Map				
<input type="checkbox"/> Flood Insurance Study				
<input type="checkbox"/> Floodway				
<input type="checkbox"/> Lowest Floor				
& other definitions as appropriate such as: <input type="checkbox"/> Floodproofing <input type="checkbox"/> Highest Adjacent Grade (Required for AO Zones) <input type="checkbox"/> Historic Structures <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Manufactured Home Park or Subdivision <input type="checkbox"/> New Construction Date <input type="checkbox"/> New Manufactured Home Park or Subdivision <input type="checkbox"/> Recreational Vehicle <input type="checkbox"/> Special Flood Hazard Area <input type="checkbox"/> Start of Construction <input type="checkbox"/> Structure <input type="checkbox"/> Substantial Damage <input type="checkbox"/> Substantial Improvement <input type="checkbox"/> Violation				

**CRS Quick Check**

Community name: \_\_\_\_\_ (State) BCESS: 10  
 HMP Number: \_\_\_\_\_ FIRM Effective Date: \_\_\_\_\_  
 Application Date: \_\_\_\_\_ Current FIRM Date: \_\_\_\_\_  
 Chief Executive Officer: \_\_\_\_\_ CRS Coordinator: \_\_\_\_\_

Section	Prerequisites	Met	Gap	Enter	Notes
215	...				
216	...				
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# Entering the CRS Program

- Application
  - Review Repetitive Loss Property List
  - Require ECs for all new as-built construction in the floodplain
  - Training
    - L273: Managing Floodplain Development through the NFIP
    - CFM
  - Letter of Intent

A35 - [X] [✓] [f]

Community Letter of Interest to Join the CRS

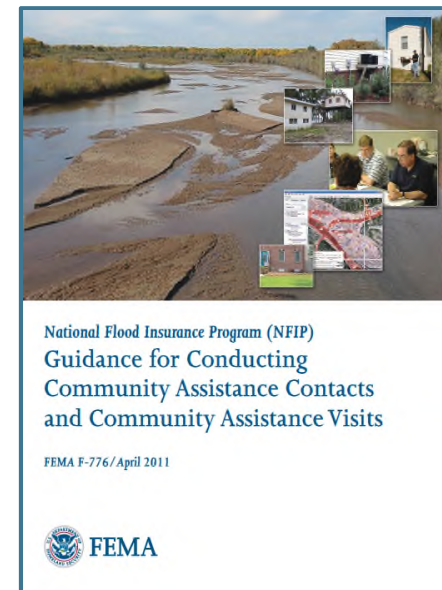
1  
2  
3  
4  
5 (Date)  
6 (Name)  
7 Federal Emergency Management Agency  
8 Region ( )  
9 (Address)  
10 (City, ST, Zip)  
11 [\(See the list of FEMA Regional Offices at http://crsresources.org/100-2/\)](http://crsresources.org/100-2/)  
12  
13 Dear (Name):  
14  
15 The City/Town/County of \_\_\_\_\_ (name) is interested in participating in the Community Rating System (CRS)  
16 so that our residents will qualify for discounted flood insurance premiums.  
17  
18 Our CRS Coordinator is \_\_\_\_\_ (name), who can be reached at \_\_\_\_\_ (phone) or  
19 \_\_\_\_\_ (e-mail address).  
20  
21 We will cooperate with FEMA, the Insurance Services Office, Inc. (ISO) and the CRS verification process to ensure that  
22 our credited activities are fully earned and warranted.  
23  
24 Please ask ISO to visit us to review our program in depth and verify the creditable activities. We understand that approval  
25 from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community.

23 Sincerely,  
24  
25

OMB Notice | CRS Appl Instructions | Sample Letter of Interest | Quick Check Instructions | CRS Qui

## Entering the CRS Program

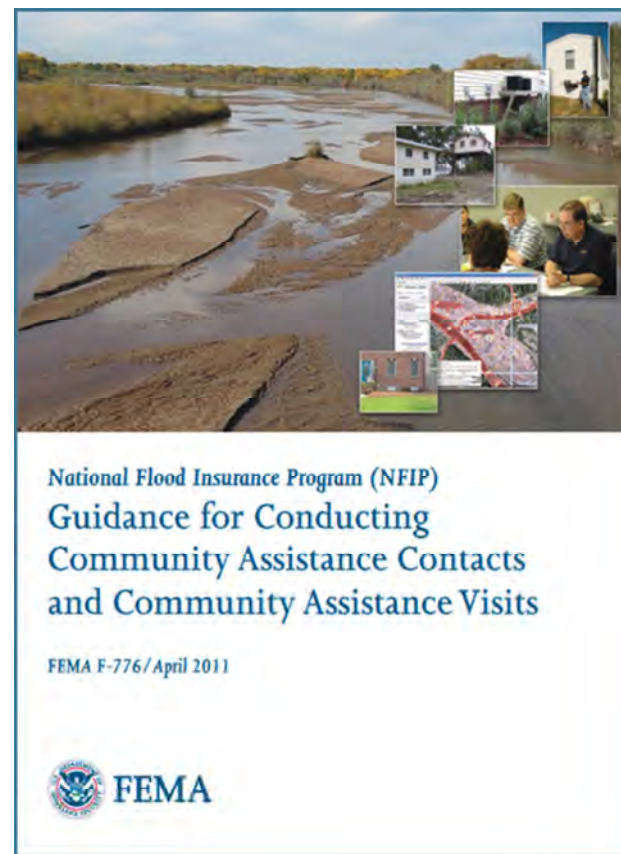
- Community must be certified as complying with the NFIP
- **HOW?**
- Community Assistance Visit (CAV)
  - Performed by FEMA Regional Office or State NFIP Coordinator
  - Documentation review
  - Tour of the floodplain
- Certification Audit





## Keys to Success

- Don't wait for the CAV to identify problems.
- Know what they will be looking for.
- Documentation, documentation, documentation!
- See CAV guidance
  - <https://www.fema.gov/media-library/assets/documents/23575>



# Final Questions?

Thank you!



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