

Community Rating System

Flooding in Southwestern PA

This factsheet is part of our *Flooding in Southwestern PA* series.

To access this series and many other educational resources, please visit: spcwater.org.

FEMA's Community Rating System (CRS) program is one way to help property owners reduce their flood insurance premiums.

The CRS was created in 1994 as part of the National Flood Insurance Reform Act, to reward communities with sound floodplain management practices with reductions in flood insurance premiums.

The three goals of the CRS program are to:

1. Reduce flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Encourage a comprehensive approach to floodplain management

It is a voluntary program, based on a point system – the higher the points, the lower the rating (Class 10 to Class 1). Each class offers different levels of flood insurance premium discounts, from 5% (Class 9) to 45% (Class 1), as shown in Figure 1.

CRS Class	Credit Points	Premium Reductions	
		In SFHA	Outside SFHA
1	4500 +	45%	10%
2	4000 - 4499	40%	10%
3	3500 - 3999	35%	10%
4	3000 - 3499	30%	10%
5	2500 - 2999	25%	10%
6	2000 - 2499	20%	10%
7	1500 - 1999	15%	5%
8	1000 - 1499	10%	5%
9	500 - 999	5%	5%
10	0 - 499	0%	5%

Preferred risk policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred risk policies are only available in B, C and X zones for properties that are shown to have minimal risk of flood damage.
Some minus-rated policies may not be eligible for CRS premium discounts.
Premium discounts are subject to change.

Figure 1: CRS Point System Source: CRS Coordinator's Manual

There are four main categories in which communities can earn points through the CRS

The CRS Resources website (crsresources.org) breaks this down even further, providing examples and forms for all projects that gain credit and exactly how many points they can earn. There are also directions on how to apply to the CRS on the website.

Series 300: Public Information Activities	Series 400: Mapping and Regulations	Series 500: Flood Damage Reduction	Series 600: Warning and Response
<ul style="list-style-type: none"> • Elevation Certificates • Map Information Services • Outreach Projects • Hazard Disclosure • Flood Protection Information • Flood Protection Assistance • Flood Insurance Promotion 	<ul style="list-style-type: none"> • Floodplain Mapping • Open Space Preservation • Higher Regulatory Standards • Flood Data Maintenance • Stormwater Management 	<ul style="list-style-type: none"> • Floodplain • Management Planning • Acquisition and Relocation • Flood Protection • Drainage System Maintenance 	<ul style="list-style-type: none"> • Flood Warning Program • Levee Safety • Dam Safety

Figure 2: Master List of CRS Activities and Elements Source: CRS Coordinator's Manual



**For more information
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