

# NFIP

# New Hampshire's Floodplain Management Program

## Fact Sheet #7

## Community Rating System

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## What is the Community Rating System?

The National Flood Insurance Program's (NFIP's) Community Rating System (CRS) recognizes communities that go beyond the minimum floodplain management standards required by the NFIP by reducing flood insurance premiums for the community's property owners.



**CRS discounts on flood insurance premiums range from 5% up to 45%.** These discounts provide an incentive for flood protection activities that can help save lives and property when a flood happens. **The reduction in flood insurance premium rates is based on the activities the community performs. Your community is probably already performing some of these CRS-credited activities.**

## What Are the Benefits of Participation?

Reduced flood insurance rates are only one of the rewards a community receives from participating in the CRS. There are many other benefits including the following.

1. Performing CRS-credited activities can help your community...
  - improve public safety
  - reduce future flood damage to property and public infrastructure and save money on recovery costs
  - avoid economic disruption and losses
  - reduce human suffering
  - protect the environment.
2. A community can evaluate the effectiveness of its floodplain management program against a nationally recognized benchmark.
3. Technical assistance in designing and implementing many activities is available at no charge.
4. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain Federal assistance programs.

**When a community participates in CRS, everyone benefits, including those who don't live or own property in a floodplain.**

# Community Rating System

## CRS Classes and Discounts

The table below shows the number of points a community must receive for each class and the corresponding discount that property owners will receive on their flood insurance premium.

CREDIT POINTS	CLASS	DISCOUNT FOR PROPERTIES IN SFHA	DISCOUNT FOR PROPERTIES OUTSIDE SFHA*
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

\*Preferred Risk Policies (PRPs) are not eligible for CRS premium discounts.

## Minimum CRS Requirements

To participate in CRS, a community must be in the NFIP and in full compliance with the program. CRS communities must also require and maintain FEMA’s Elevation Certificates for all new/substantially improved construction in the floodplain. Lastly, if a community has properties that have received repeated flood insurance claim payments (known as *repetitive loss properties*), the community must map these areas. Communities with 10 or more such properties must prepare, adopt, and implement a plan to reduce damage in those areas.

## CRS Activities

CRS activities that generate credit points are grouped into four main categories:

- 1. Public Information**—advising people about flood hazards, flood insurance, and ways to reduce flood damage
- 2. Mapping and Regulations**—enacting/enforcing regulations or developing maps that exceed NFIP standards
- 3. Flood Damage Reduction**—reducing the flood risk to existing development
- 4. Warning and Response**—coordinating emergency management functions with floodplain management activities.

Specific examples of what a community can do to earn CRS credits include:

- Preserving open space in the floodplain;
- Including a freeboard requirement in floodplain ordinance (e.g., 1 foot above the Base Flood Elevation) for new construction/substantial improvements;
- Maintaining drainage systems (e.g., inspecting channels and ponds and removing debris as needed);
- Providing outreach to residents about flood hazards and flood insurance (e.g., a booth at the county fair).

**Many communities can also earn credit for programs that a state or regional agency implements on behalf of its communities.**

# Community Rating System

## Community Rating System (CRS) Activities

CRS credits are divided among four categories, which include the 19 creditable activities shown below. The creditable activities are then divided into 94 elements in which a community can earn CRS credits. For guidance and sample documents related to each activity please visit: <http://crsresources.org/>

300 Series: Public Information Activities		NH Avg Credit	National Avg Credit
310	Elevation Certificates	70	68
320	Map Information Service	140	140
330	Outreach projects	6	99
340	Hazard Disclosure	0	14
350	Flood Protection Information	17	45
360	Flood Protection Assistance	0	47
370	Promotion of Flood Insurance	*	*
400 Series: Mapping and Regulatory Activities		NH Avg Credit	National Avg Credit
410	Floodplain Mapping	0	89
420	Open Space	244**	182
430	Higher Regulatory Standards	148	291
440	Flood Data Maintenance	46	97
450	Stormwater Management	33	111
500 Series: Flood Damage Reduction Activities		NH Avg Credit	National Avg Credit
510	Floodplain Management Planning	0	129
520	Acquisition and Relocation	5	237
530	Flood Protection	0	79
540	Drainage System Maintenance	148	201
600 Series: Flood Preparedness Activities		NH Avg Credit	National Avg Credit
610	Flood Preparedness Activities	0	93
620	Levee Safety	0	312
630	Dam Safety	73***	63

\*New CRS activity in the 2013 CRS Coordinator's Manual.

\*\* Includes Uniform Minimum Credit points for the State's shoreland regulations (credits may no longer be applicable based on CRS 2013 changes).

\*\*\* Includes Uniform Minimum Credit points for the State's dam safety program (credits may no longer be applicable based on CRS 2013 changes).

# Community Rating System

## CRS Community Responsibilities

The following are the responsibilities of a CRS community:

- Designate a community CRS Coordinator
- Must maintain FEMA’s Elevation Certificates for all new and substantially improved construction in the floodplain after the date of application for CRS classification.
- A community with properties that have received repeated flood insurance claim payments must map the areas affected. Communities with 10 or more such properties must prepare, adopt, and implement a plan to reduce damage in repetitive loss areas. The State NFIP Coordinator or the FEMA Regional Office can tell whether this applies to any given community.
- Participate in the annual recertification process by certifying continued implementation of activities and submitting the required documentation including all Elevation Certificates collected during the previous year.
- Participate in the 5-year Cycle Verification Visit by ISO (FEMA’s CRS contractor) that requires documentation review of activities and field verification.
- Advise FEMA of modifications to its activities.
- Address any identified repetitive loss issues.
- Maintain Elevation Certificates, other permit records and old FIRMs forever.
- Maintain other records of its activities until the next 5-year Cycle Verification Visit.



## New Hampshire CRS Communities

The following table shows the New Hampshire communities that currently participate in CRS and their corresponding classes and discounts.

COMMUNITY	CLASS	PREMIUM DISCOUNT
Keene	8	10%
Marlborough	9	5%
Nashua	8	10%
Peterborough	8	10%
Winchester	9	5%

## How to Apply

To apply for CRS participation, a community must initially inform the FEMA Regional Office of its interest in applying to the CRS and will eventually submit a CRS application, along with documentation that shows it is implementing the activities for which credit is requested. The application is submitted to the Insurance Services Office, Inc. (ISO)/CRS Specialist . ISO works on behalf of FEMA and insurance companies to review CRS applications, verify communities ‘ credit points, and perform program improvement tasks.

## CRS Application Requirements

**For more information about CRS, please visit the following web sites:**

<https://www.fema.gov/national-flood-insurance-program-community-rating-system>

and/or contact the NH Office of Strategic Initiatives Floodplain Management Program at (603) 271-2155 or visit [www.nh.gov/osi/planning/programs/fmp/crs.htm](http://www.nh.gov/osi/planning/programs/fmp/crs.htm)