

COMMUNITY RATING SYSTEM

I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for National Flood Insurance Program (NFIP) participating communities. The goals of the CRS are to reduce flood damages to insurable property, strengthen and support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management.

The CRS has been developed to provide incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

II. ELIGIBILITY

For a community to be eligible, it must be in full compliance with the NFIP and be in the Regular phase of the program. Table 1 shows the categories that are eligible for CRS premium discounts.

The following categories are not eligible for CRS premium discounts:

- Emergency Program communities
- Preferred Risk Policies
- Newly-Mapped-rated policies
- Mortgage Portfolio Protection Program policies
- Post-FIRM buildings located in a Special Flood Hazard Area (SFHA) where the elevation difference used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the following exceptions:
 - Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE; *and*
 - Subgrade crawlspaces with certification from a community official. The subgrade crawlspace exception must be certified by a community official letter containing the following statement:

"I certify that the building located at _____ [address] has a crawlspace that was built in compliance with the NFIP requirements for crawlspace construction as outlined in FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas."

III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under 4 main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate Federal Emergency Management Agency (FEMA) region for the CRS program and its implementation is verified, FEMA sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5% to a maximum of 45% will be applied to eligible policies written in a community as recognition of the floodplain management activities instituted. Table 2 shows premium discounts for CRS Classes 1–10 within different flood zones. Table 3 lists all CRS eligible communities and their discounts.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS

Certain activities credited under the CRS provide direct benefit to agents/producers writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the SFHA after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent/producer should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents/producers writing flood insurance. The community may charge a fee for copying certificates.

Many CRS communities receive credit for providing inquirers with information from the community's Flood Insurance Rate Map (FIRM). This includes a property's flood risk zone and the BFE. The service must be publicized once a year. If a community is receiving this credit, then agents/producers should be able to use the service. A fee may be charged for the service.

TABLE 1. CRS PREMIUM DISCOUNT ELIGIBILITY (REGULAR PROGRAM COMMUNITIES ONLY)¹

FLOOD ZONE	ELIGIBLE FOR CRS PREMIUM DISCOUNT	NOT ELIGIBLE FOR CRS PREMIUM DISCOUNT
All Flood Zones	Pre-FIRM Buildings	N/A
B, C, X, D, A99, AR, and AR Dual Zones (AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO)	Post-FIRM Buildings	N/A
A Zones (AE, A1-A30, Unnumbered A, AO, AH)	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is at or above the Base Flood Elevation (BFE); <i>OR</i> With subgrade crawlspace certification from a community official	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> With no subgrade crawlspace certification from a community official
	Post-FIRM Elevated Buildings ² where the elevation difference used for rating is at or above the BFE	Post-FIRM Elevated Buildings ² where the elevation difference used for rating is 1 foot or more below the BFE
'75-'81 and Post-'81 V Zones (VE, V1-V30, Unnumbered V)	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM Non-Elevated Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM Elevated Buildings where the elevation difference used for rating is at or above the BFE	Post-FIRM Elevated Buildings where the elevation difference used for rating is 1 foot or more below the BFE
	Post-FIRM Elevated Buildings ² <ul style="list-style-type: none"> • With unfinished enclosure where the elevation difference used for rating is at or above the BFE, with no machinery or equipment below the BFE; <i>OR</i> • With unfinished enclosure used only for parking, access, or storage with breakaway walls regardless of size, with no machinery or equipment below the BFE 	Post-FIRM Elevated Buildings ² <ul style="list-style-type: none"> • With no enclosure where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> • With enclosure with non-breakaway walls where the elevation difference used for rating is 1 foot or more below the BFE; <i>OR</i> • With machinery or equipment below the BFE; <i>OR</i> • With finished enclosure below the BFE

1 Emergency Program policies, Preferred Risk Policies (PRP), Newly Mapped (NM) policies, Mortgage Portfolio Protection Program (MPPP) policies, and Group Flood Insurance Policies (GFIP) are not eligible for the CRS premium discount.

2 For a Post-FIRM Elevated Building with an elevator below the BFE, contact the insurer for CRS discount eligibility.

TABLE 2. CRS PREMIUM DISCOUNTS

CLASS	DISCOUNT	CLASS	DISCOUNT
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	—

SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.*
 Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

* In determining CRS Premium Discounts, all AR and A99 Zones are treated as non-SFHAs.

**TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES
EFFECTIVE OCTOBER 1, 2016 (continued)**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA	STATUS ²
New Jersey (continued)							
345293	Toms River, Township of	10/1/92	05/1/13	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/16	6	20	10	C
340159	Upper, Township of	10/1/11	10/1/13	6	20	10	C
345326	Ventnor, City of	10/1/92	05/1/16	6	20	10	C
340446	Warren, Township of	05/1/10	05/1/15	8	10	5	C
345327	Wayne, Township of	10/1/91	05/1/15	7	15	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/05	10	0	0	R
340081	Westwood, Borough of	10/1/16	10/1/16	8	10	5	C
345329	Wildwood, City of	05/1/16	05/1/16	6	20	10	C
345330	Wildwood Crest, Borough of	10/1/93	05/1/14	6	20	10	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
340412	Woodland Park, Borough of	10/1/16	10/1/16	8	10	5	C
New Mexico							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	05/1/13	8	10	5	C
350001	Bernalillo County	10/1/93	05/1/13	8	10	5	C
350010	Clovis, City of	10/1/91	10/1/13	8	10	5	C
350012	Dona Ana County	10/1/03	10/1/08	8	10	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	05/1/08	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/08	6	20	10	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
350064	San Juan County	05/1/08	10/1/12	8	10	5	C
New York							
360226	Amherst, Town of	10/1/95	10/1/15	8	10	5	C
360147	Ashland, Town of	10/1/91	05/1/08	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360279	Batavia, City of	10/1/16	10/1/16	7	15	5	C
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
360597	Canandaigua, City of	10/1/16	10/1/16	8	10	5	C
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	05/1/08	9	5	5	C
360040	Chenango, Town of	05/1/16	05/1/16	9	5	5	C
360772	Corning, City of	10/1/91	05/1/08	9	5	5	C
361336	East Fishkill, Town of	10/1/15	10/1/15	8	10	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/16	10	0	0	R
360774	Erwin, Town of	10/1/91	05/1/08	8	10	5	C
361194	Esperance, Town of	10/1/10	10/1/10	9	5	5	C
360197	Fleischmanns, Village of	05/1/15	05/1/15	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/09	7	15	5	C
360466	Great Neck Estates, Village of	10/1/10	05/1/12	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/16	7	15	5	C

1 For the purpose of determining CRS discounts, all AR and A99 Zones are treated as non-SFHAs.

2 Status: C = Current, R = Rescinded