

National Flood Insurance Program (NFIP) Community Rating System (CRS)

Together North Jersey Resilient Task Force Meeting

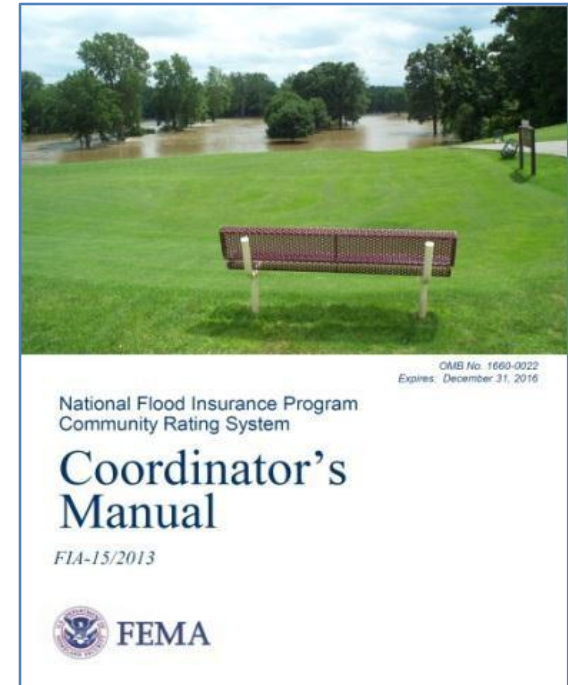
April 3, 2017

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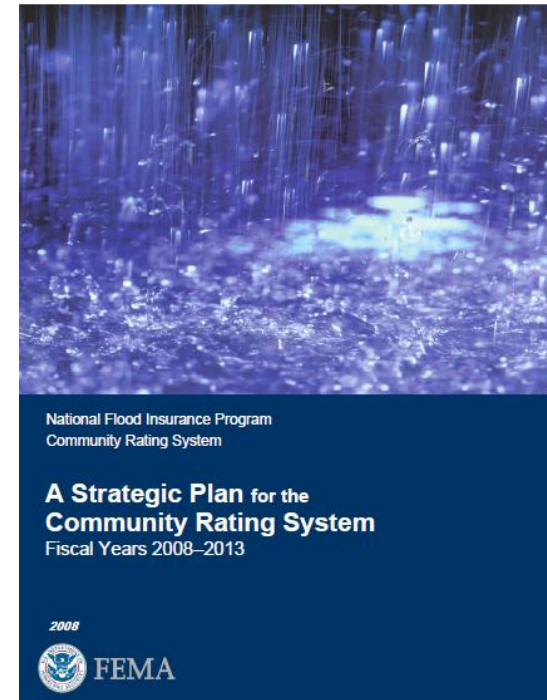
CRS Program Basics

- FEMA program
- NFIP program
- Voluntary program
- Provides reduced flood insurance premiums where there is better floodplain management
 - Above/beyond the minimum NFIP requirements
- Administered by the Insurance Services Office (ISO)



CRS Program Goals

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



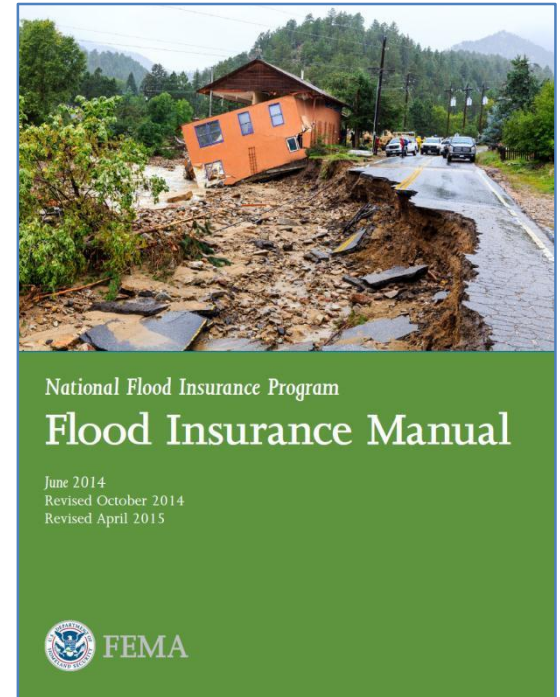
Community Benefits

- Money stays in the community
- Insurance savings offset costs
- Better and better organized programs
- Technical assistance
- Public information builds constituency
- Incentive to keep implementing
- Community pride

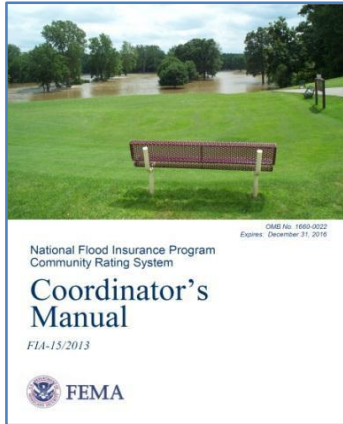


CRS Community Requirements

- Be in full compliance with the NFIP
- Implement activities
- Maintain Elevation Certificates
- Verification visit every 3 to 5 years
- Recertify each year
- Must meet Class prerequisites
 - Repetitive loss (Class 9)
 - BCEGS 5/5 or better (Class 6)
 - BCEGS 4/4 or better; 1 foot of freeboard and more (Class 4)



CRS Coordinator's Manual – Series Organization



100 – Program Overview

200 – Procedures

300 – Public Information Activities

400 – Mapping and Regulations

500 – Flood Damage Reduction Activities

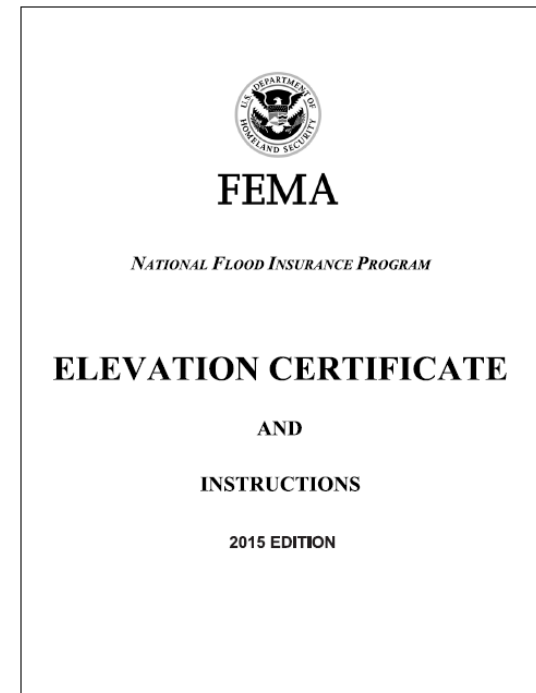
600 – Warning and Response

700 – County Growth Adjustment

Elements of a comprehensive community floodplain management program

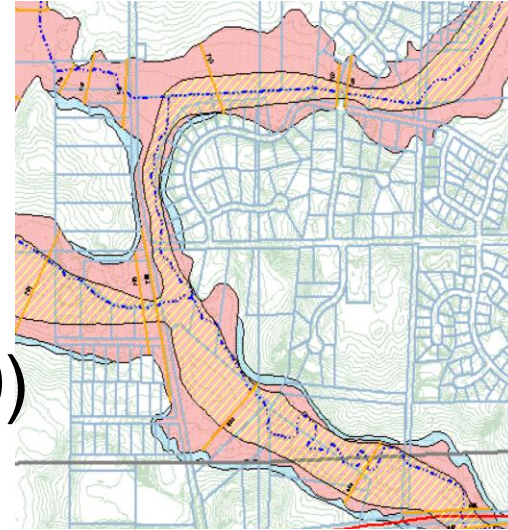
Public Information – 300 Series

- Elevation Certificates
- Map Information Service
- Outreach Projects
- Hazard Disclosure
- Flood Protection Information
- Flood Protection Assistance
- Flood Insurance Promotion



Mapping & Regulations – 400 Series

- Floodplain Mapping (Activity 410)
 - Future conditions
 - Special flood-related hazards
- Open Space Preservation (Activity 420)
 - Including natural functions
- Higher Regulatory Standards (Activity 430)
 - Freeboard, building codes, for example
 - Includes RiskMAP product implementation
- Flood Data Maintenance
- Stormwater Management



Flood Damage Reduction – 500 Series

- Repetitive Loss (RL) requirements (Section 503)
 - “Category C” requirements
- Floodplain Management Planning (Activity 510)
 - 10-step planning process
 - Credit for HMA Plans
 - Repetitive loss area analyses
 - Natural functions plans
- Acquisition and Relocation
- Flood Protection
- Drainage System Maintenance



Warning & Response – 600 Series

- Flood Warning and Response
- Levees (Activity 620)
 - Credit levee maintenance of non-accredited levees (incentive)
 - Require maintenance of accredited levees before other credit provided
- Dams (Activity 630)
 - Coordinate with FEMA Dam Safety



CRSResources.org



Home ▾	Manual	100 Series	200 Series	300 Series	400 Series	500 Series	600 Series	700 Series	Training & Videos
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CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator's Manual.

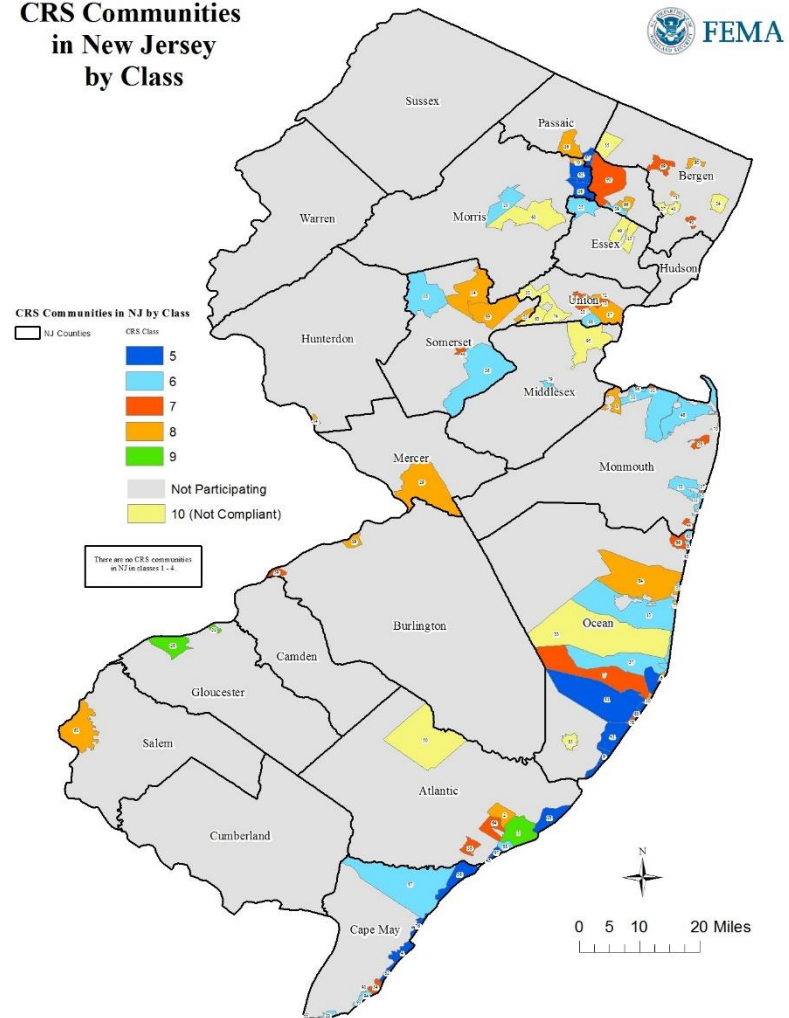
Use the menu above to find resources organized by CRS Activity.

[Download the 2013 CRS Coordinator's Manual](#)

NJ Communities and CRS

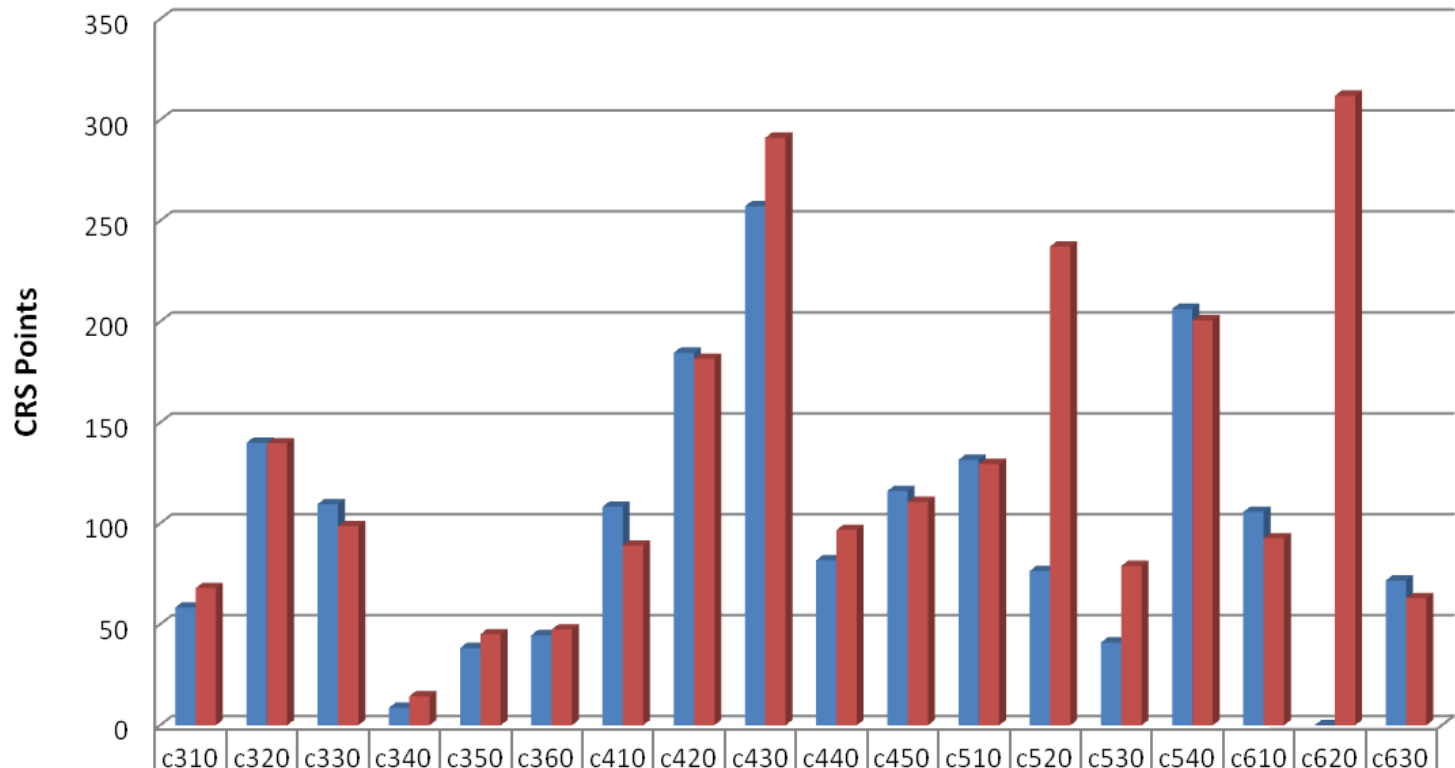
- ✓ Class 9 - 3
- ✓ Class 8 - 20
- ✓ Class 7 - 18
- ✓ Class 6 - 25
- ✓ Class 5 - 15

CRS Communities
in New Jersey
by Class



NJ Communities and CRS

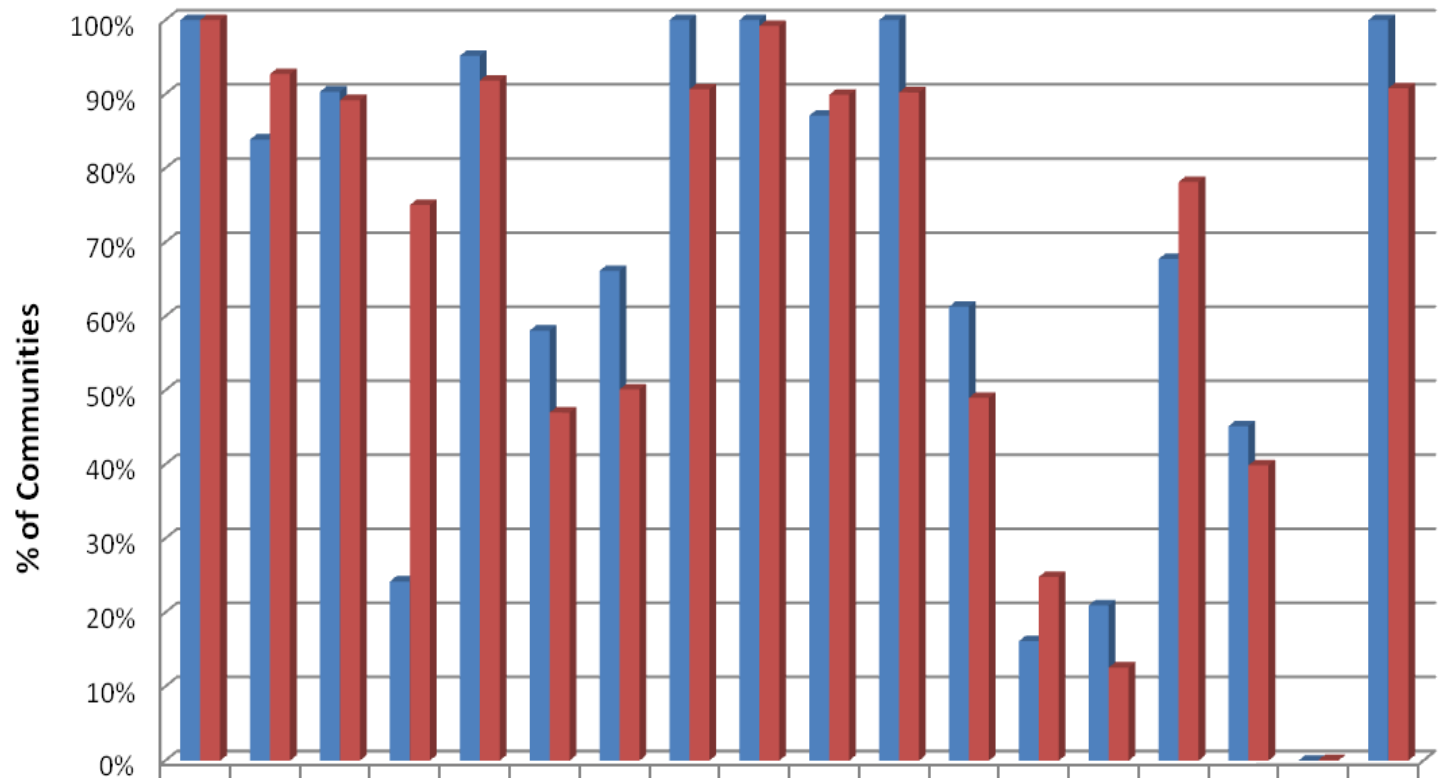
Figure 1. State and National Average Points per Activity



■ New Jersey Average Credit	58	140	110	9	38	45	108	185	257	82	116	132	77	41	206	106	0	72
■ National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63

NJ Communities and CRS

Figure 2. State and National % of Communities for Each Activity



■ New Jersey % of Communities

■ National % of Communities



FEMA



CRS NFIP Premium Discounts

Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0

Things to Consider

- ✓ Total # policies in force (PIF) in your community
- ✓ # SFHA policies vs # non-SFHA policies vs #PRPs
- ✓ Total NFIP premium payout- how much money will be saved by community/per household?
- ✓ Do you have any repetitive loss properties? If yes, where are they? Has anything been done to mitigate them?
- ✓ Do you have any minus-rated policies? If yes, why?
- ✓ What is your community already doing that qualifies for CRS? What about NJ requirements?

Information You Should Request from FEMA

- ✓ List of Repetitive Loss and Severe Repetitive Loss Properties
- ✓ List of minus-rated properties and submit-to-rate properties
- ✓ NFIP claims?
- ✓ Personally Identifiable Information (PII) restrictions for data release and dissemination

What IF? Sheets

		TOTAL	SFHA *	X- STD/AR/A99 **	PRP ***
	PIF	2,630	2,444	66	120
	PREMIUM	\$2,762,608	\$2,676,255	\$41,977	\$44,376
	AVERAGE PREMIUM	\$1,050	\$1,095	\$636	\$370
CRS Class					
09	Per Policy	\$52	\$55	\$32	\$0
	Per Community	\$135,913	\$133,814	\$2,099	\$0
08	Per Policy	\$103	\$110	\$32	\$0
	Per Community	\$269,724	\$267,625	\$2,099	\$0
07	Per Policy	\$153	\$164	\$32	\$0
	Per Community	\$403,538	\$401,439	\$2,099	\$0
06	Per Policy	\$205	\$219	\$64	\$0
	Per Community	\$539,448	\$535,251	\$4,198	\$0
05	Per Policy	\$256	\$274	\$64	\$0
	Per Community	\$673,262	\$669,065	\$4,198	\$0
04	Per Policy	\$307	\$329	\$64	\$0
	Per Community	\$807,074	\$802,876	\$4,198	\$0
03	Per Policy	\$358	\$383	\$64	\$0
	Per Community	\$940,888	\$936,690	\$4,198	\$0
02	Per Policy	\$409	\$438	\$64	\$0
	Per Community	\$1,074,699	\$1,070,501	\$4,198	\$0
01	Per Policy	\$460	\$493	\$64	\$0
	Per Community	\$1,208,513	\$1,204,315	\$4,198	\$0

Application Process

Application

- ✓ Letter of interest from CEO
- ✓ CRS Quick Check
- ✓ FEMA Region OK's a visit
- ✓ ISO/CRS Specialist conducts the verification visit
- ✓ Will need a CAV to be done and a letter of compliance from FEMA Region
- ✓ Community can only enter program twice a year
- ✓ (May & October)

A	B	C	D	E	F	G	H	I	
CRS Quick Check									
2	Community Name				State	BCEGS			10
3	NFIP Number				FIRM Effective Date				
4	Population				Current FIRM Date				
5	Application Date				County				
7	Chief Executive Officer				CRS Coordinator				
8	Name								
9	Title								
10	Address								
11	Address								
12					CRS Coordinator's phone		Fax		
13					CRS Coordinator's e-mail				
14									
15	Section		Prerequisites			Met	Can Meet	Enter	
16	211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?						
17		a(4)	How many repetitive loss properties are there in your community?						
18		a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)						
19		a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?						
20	213	a	How many buildings are in your community's Special Flood Hazard Area?						
21		a	How large is your community's Special Flood Hazard Area (in acres)?						
22									
23	CRS Activities and Elements				Now	Could	Credit	Max	
24	310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?			38		38	
25		b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?					48	
26	320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?					30	
27		b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?					20	
28		c	Do you provide information about flood problems other than those shown on the FIRM?					20	
29		d	Do you provide information about flood depths?					20	
30		e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?					20	
31		f	Do you provide information about past flooding at or near the site in question?					20	
32		g	Do you provide information about areas that should be protected because of their natural floodplain functions?					20	



Upcoming CRS Trainings

CRSResources.org – Online Trainings

- April 18: The Role of the Community CRS Coordinator
- April 19: Repetitive Loss Properties and the CRS
- May 16: Introduction to the CRS
- May 17: CRS and Coastal Hazards
- June 20: Preparing for a Verification Visit
- June 21: Developing Outreach Projects (Activity 330)

EMI CRS L278 Course:

- Ocean County OEM - June 26–29, 2017
- EMI Emmitsburg, MD - September 11–14, 2017

Introduction to the CRS



Questions?

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