

# Community Rating System (CRS) - Community Responsibilities and Costs & Benefits to the Community

## Prerequisites for a Community to Join and Stay in CRS:

- Must demonstrate it has enough points to warrant the CRS class;
- In Regular Phase of the NFIP for at least one year;
- Must be in full compliance with the minimum requirements of the NFIP. A FEMA Community Assistance Visit conducted by FEMA and the State is the method used to determine the community's compliance.
- Must maintain FEMA's Elevation Certificates for all new and substantially improved construction in the floodplain after the date of application for CRS classification.
- Communities with repetitive loss properties have additional requirements.
- Maintain all flood insurance policies that it has been required to carry on all insurable buildings owned by the community in the Special Flood Hazard Area (SFHA). The community's chief executive officer must sign a statement attesting to this.
- 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 that requires documentation review of activities and field verification.
- Maintain records of its activities, permit records, Flood Insurance Rate Maps and Flood Insurance Studies for the verification visit for as long as the community is in the CRS.

## CRS Costs:

- No fee is charged for a community to apply for CRS; and
- Only costs incurred are those of implementing creditable floodplain management activities and the staff time to prepare the initial CRS application, maintaining information, and participating in the annual recertification and verification visit processes.

## CRS Benefits:

- Reduced flood insurance rates for residents;
- CRS activities provide:
  - enhanced public safety;
  - a reduction in damage to property and public infrastructure;
  - avoidance of economic disruption and losses;
  - reduction of human suffering; and
  - protection of the environment.
- Can evaluate the effectiveness of its flood program against a nationally recognized benchmark;
- Technical assistance in designing and implementing some activities is available through CRS at no charge;
- A community's flood program benefits from having an added incentive to maintain its flood programs over the years. The elimination of a flood-related activity or a weakening of the regulatory requirements for new development could affect a community's CRS status; and
- The implementation of some CRS activities can help a community qualify for certain federal assistance programs.