

Ask Local Officials about the CRS Program

Overview

- The National Flood Insurance Program's (NFIP) Community Rating System (CRS) awards NFIP premium discounts to communities that implement flood protection strategies that go beyond minimum standards.
- The CRS program offers communities a way to reduce flood insurance premiums by 5-45%.
- Discounts apply to NFIP homeowners, renters, and commercial insurance policies.
- Once a community starts participating in the program, community earned discounts are immediately applied to all existing policies within the community.
- In order to participate, a community must have an appointed CRS coordinator apply for the program.
- The CRS program will assign credit points for all documented efforts. The more points a community receives, the higher their discount.
- Example credit-worthy activities:
 - Open space preservation
 - Higher regulatory standards
 - Acquisition and relocation
 - Flood warning system
 - Drainage system maintenance
- The program provides an incentive for the installation/implementation of new community flood risk mitigation activities.
- Your community must be in compliance with all rules and regulations of the NFIP.
- This program is voluntary.
- Keep in mind that your community leaders may have considered this program in the past and decided not to participate due to community-specific reasons (e.g. cost of a CRS coordinator, etc.).



Photo credit: DNREC

Key Takeaways

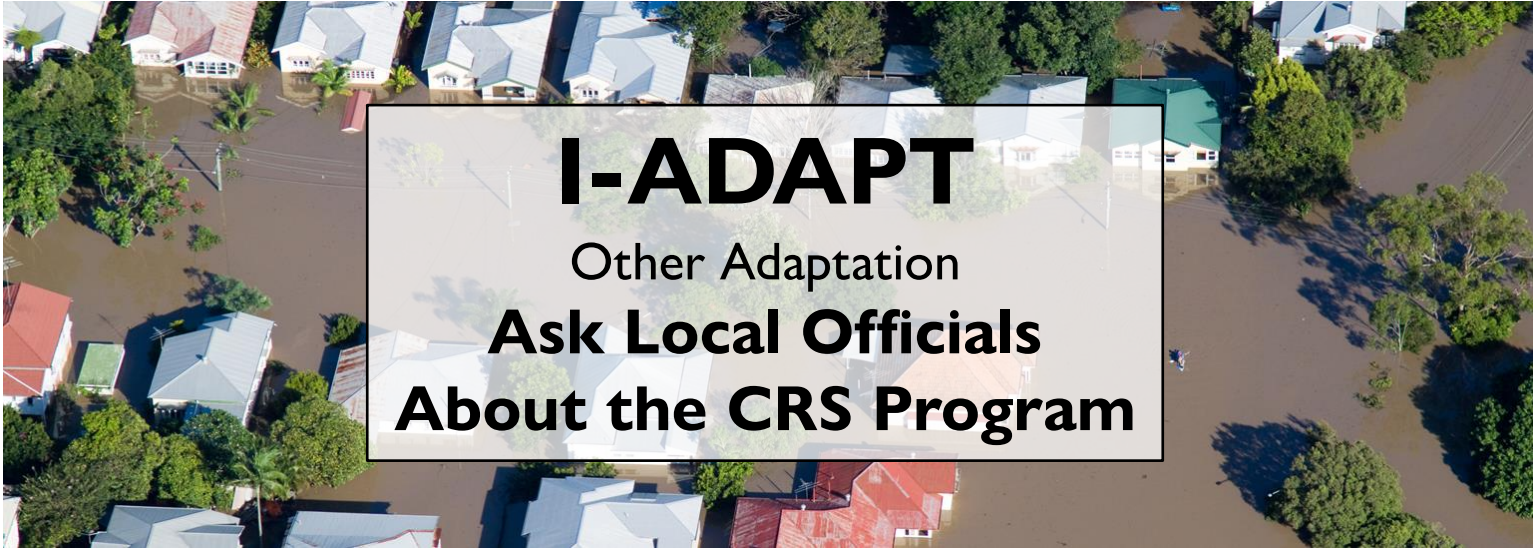
Flood waters can cause a lot of damage to a structure and its contents.

To reduce replacement or repair costs related to flood damaged or destroyed property, residents can purchase flood insurance from the National Flood Insurance Program (NFIP).

NFIP participating communities can participate in the Community Rating System (CRS) program in order to get 5-45% discounts on NFIP flood insurance premiums.

Check with your local officials about your community's participation in the CRS program.





I-ADAPT

Other Adaptation

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Estimated Benefits of CRS Participation

Potential Benefits			
Rate Class	SFHA Discount	Non-SFHA Discount	Credit Points Required
1	45%	10%	4,500+
2	40%	10%	4,000-4,499
3	35%	10%	3,500-3,999
4	30%	10%	3,000-3,499
5	25%	10%	2,500-2,999
6	20%	10%	2,000-2,499
7	15%	5%	1,500-1,999
8	10%	5%	1,000-1,499
9	5%	5%	500-999
10	0%	0%	0-499
ESTIMATED SAVINGS	0-45% of NFIP premium	0-10% of NFIP premium	-

Additional Resources

- [FEMA: Community Rating System](#)
- [FEMA's Community Rating System: A Local Official's Guide](#)
- [National Flood Insurance Program](#)

Resources can also be found at <https://de.gov/iadapt>

Additional Actions

- This strategy will require community action.
- Local officials will need to be contacted to determine community eligibility for the CRS program as well as the feasibility of participation.
- An elevation certificate of each property in the community will be required to participate in the CRS program.

Permitting Agencies

- No permits are required to apply for NFIP Insurance.

Expected Maintenance

- The CRS Coordinator will need to make periodic updates when new flood protection activities are implemented.

Who to Contact

- Your local officials

Technical definitions and more information are located on the I-ADAPT website: <https://de.gov/iadapt>.



This information is intended to be used for planning purposes. It is not intended to substitute or take precedence over the guidance of design engineers, contractors, utility companies or regulatory agencies.

For more information, contact DNREC's Division of Climate, Coastal and Energy at DNREC_IADAPT@Delaware.gov

