

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
- 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.

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OCTOBER 1, 2012

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 (PRPs), Mortgage Portfolio Protection Program (MPPP) policies, and Group Flood Insurance Policies 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.

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

| COMMUNITY NUMBER | COMMUNITY NAME | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA ¹ | % DISCOUNT FOR NON-SFHA | STATUS ² |
|-----------------------------------|--------------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| South Carolina (continued) | | | | | | | |
| 450184 | Sumter, City of | 10/1/92 | 05/1/12 | 8 | 10 | 5 | C |
| 450182 | Sumter County | 10/1/92 | 05/1/12 | 8 | 10 | 5 | C |
| 450111 | Surfside Beach, Town of | 10/1/10 | 10/1/10 | 9 | 5 | 5 | C |
| 450193 | York County | 10/1/09 | 10/1/09 | 9 | 5 | 5 | C |
| South Dakota | | | | | | | |
| 465420 | Rapid City, City of | 10/1/92 | 10/1/02 | 8 | 10 | 5 | C |
| Tennessee | | | | | | | |
| 470211 | Athens, City of | 10/1/93 | 10/1/09 | 8 | 10 | 5 | C |
| 470182 | Bristol, City of | 05/1/06 | 10/1/07 | 8 | 10 | 5 | C |
| 470176 | Carthage, City of | 10/1/92 | 10/1/02 | 8 | 10 | 5 | C |
| 475425 | Elizabethton, City of | 10/1/93 | 10/1/93 | 9 | 5 | 5 | C |
| 470105 | Fayetteville, City of | 10/1/92 | 10/1/93 | 10 | 0 | 0 | R |
| 475426 | Gatlinburg, City of | 10/1/93 | 10/1/09 | 8 | 10 | 5 | C |
| 470059 | Humboldt, City of | 10/1/93 | 10/1/96 | 10 | 0 | 0 | R |
| 470184 | Kingsport, City of | 10/1/92 | 10/1/97 | 10 | 0 | 0 | R |
| 475433 | Knox County | 10/1/02 | 10/1/02 | 9 | 5 | 5 | C |
| 475434 | Knoxville, City of | 10/1/92 | 10/1/06 | 8 | 10 | 5 | C |
| 470070 | Morristown, City of | 10/1/92 | 10/1/93 | 10 | 0 | 0 | R |
| 470040 | Nashville, City of & Davidson County | 10/1/91 | 10/1/06 | 8 | 10 | 5 | C |
| 470100 | Ripley, Town of | 10/1/91 | 10/1/96 | 10 | 0 | 0 | R |
| 475448 | Spring City, Town of | 10/1/92 | 10/1/97 | 10 | 0 | 0 | R |
| 470204 | Williamson County | 10/1/08 | 10/1/08 | 9 | 5 | 5 | C |
| Texas | | | | | | | |
| 485454 | Arlington, City of | 10/1/91 | 10/1/10 | 7 | 15 | 5 | C |
| 480624 | Austin, City of | 10/1/91 | 05/1/10 | 6 | 20 | 10 | C |
| 481193 | Bastrop County | 10/1/04 | 10/1/04 | 8 | 10 | 5 | C |
| 485456 | Baytown, City of | 10/1/91 | 05/1/06 | 6 | 20 | 10 | C |
| 485457 | Beaumont, City of | 10/1/08 | 10/1/08 | 8 | 10 | 5 | C |
| 480289 | Bellaire, City of | 10/1/93 | 10/1/08 | 8 | 10 | 5 | C |
| 480586 | Benbrook, City of | 10/1/91 | 10/1/06 | 6 | 20 | 10 | C |
| 480878 | Bevil Oaks, City of | 05/1/10 | 10/1/11 | 7 | 15 | 5 | C |
| 480082 | Bryan, City of | 10/1/95 | 10/1/11 | 6 | 20 | 10 | C |
| 485459 | Burleson, City of | 10/1/91 | 05/1/12 | 7 | 15 | 5 | C |
| 480167 | Carrollton, City of | 10/1/91 | 10/1/12 | 6 | 20 | 10 | C |
| 485462 | Cleburne, City of | 10/1/92 | 10/1/92 | 9 | 5 | 5 | C |
| 480083 | College Station, City of | 05/1/10 | 05/1/10 | 7 | 15 | 5 | C |
| 480484 | Conroe, City of | 10/1/92 | 05/1/02 | 7 | 15 | 5 | C |
| 480170 | Coppell, City of | 10/1/93 | 10/1/08 | 7 | 15 | 5 | C |
| 485464 | Copus Christi, City of | 10/1/91 | 10/1/91 | 9 | 5 | 5 | C |
| 480171 | Dallas, City of | 10/1/91 | 05/1/11 | 5 | 25 | 10 | C |
| 480291 | Deer Park, City of | 10/1/00 | 10/1/12 | 8 | 10 | 5 | C |
| 480194 | Denton, City of | 10/1/91 | 05/1/07 | 6 | 20 | 10 | C |
| 480774 | Denton County | 10/1/92 | 10/1/93 | 10 | 0 | 0 | R |
| 481569 | Dickinson, City of | 10/1/12 | 10/1/12 | 8 | 10 | 5 | C |
| 480173 | Duncanville, City of | 10/1/91 | 05/1/12 | 7 | 15 | 5 | C |
| 480214 | El Paso, City of | 10/1/91 | 10/1/91 | 9 | 5 | 5 | C |
| 485468 | Friendswood, City of | 10/1/91 | 10/1/03 | 5 | 25 | 10 | C |
| 480596 | Fort Worth, City of | 10/1/12 | 10/1/12 | 8 | 10 | 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

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TABLE 3. COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES (continued)

| COMMUNITY NUMBER | COMMUNITY NAME | CRS ENTRY DATE | CURRENT EFFECTIVE DATE | CURRENT CLASS | % DISCOUNT FOR SFHA ¹ | % DISCOUNT FOR NON-SFHA | STATUS ² |
|--------------------------|-------------------------------|----------------|------------------------|---------------|----------------------------------|-------------------------|---------------------|
| Texas (continued) | | | | | | | |
| 485471 | Garland, City of | 10/1/91 | 10/1/97 | 7 | 15 | 5 | C |
| 485472 | Grand Prairie, City of | 10/1/91 | 05/1/12 | 5 | 25 | 10 | C |
| 480266 | Guadalupe County | 05/1/09 | 05/1/09 | 8 | 10 | 5 | C |
| 480599 | Haltom City, City of | 10/1/12 | 10/1/12 | 7 | 15 | 5 | C |
| 480287 | Harris County | 05/1/04 | 05/1/04 | 8 | 10 | 5 | C |
| 480296 | Houston, City of | 05/1/02 | 10/1/09 | 5 | 25 | 10 | C |
| 480601 | Hurst, City of | 10/1/92 | 10/1/02 | 8 | 10 | 5 | C |
| 485487 | Kemah, City of | 10/1/92 | 10/1/00 | 5 | 25 | 10 | C |
| 485487 | LaPorte, City of | 10/1/99 | 10/1/99 | 8 | 10 | 5 | C |
| 485488 | League City, City of | 10/1/92 | 10/1/12 | 6 | 20 | 10 | C |
| 480195 | Lewisville, City of | 10/1/91 | 10/1/96 | 7 | 15 | 5 | C |
| 480043 | Live Oak, City of | 05/1/10 | 05/1/10 | 7 | 15 | 5 | C |
| 480452 | Lubbock, City of | 10/1/92 | 10/1/93 | 8 | 10 | 5 | C |
| 480477 | Midland, City of | 10/1/92 | 10/1/94 | 8 | 10 | 5 | C |
| 480304 | Missouri City, City of | 05/1/10 | 05/1/10 | 7 | 15 | 5 | C |
| 485491 | Nassau Bay, City of | 10/1/92 | 05/1/09 | 7 | 15 | 5 | C |
| 480607 | North Richland Hills, City of | 10/1/91 | 05/1/09 | 6 | 20 | 10 | C |
| 480206 | Odessa, City of | 10/1/92 | 10/1/08 | 7 | 15 | 5 | C |
| 480307 | Pasadena, City of | 10/1/91 | 05/1/10 | 7 | 15 | 5 | C |
| 480077 | Pearland, City of | 05/1/05 | 10/1/10 | 7 | 15 | 5 | C |
| 481028 | Pflugerville, City of | 05/1/11 | 05/1/11 | 7 | 15 | 5 | C |
| 480140 | Plano, City of | 10/1/92 | 10/1/08 | 5 | 25 | 10 | C |
| 485499 | Port Arthur, City of | 10/1/91 | 10/1/91 | 9 | 5 | 5 | C |
| 480184 | Richardson, City of | 10/1/91 | 10/1/11 | 7 | 15 | 5 | C |
| 485505 | San Marcos, City of | 10/1/92 | 10/1/02 | 7 | 15 | 5 | C |
| 485507 | Seabrook, City of | 10/1/02 | 10/1/11 | 7 | 15 | 5 | C |
| 480234 | Sugar Land, City of | 05/1/10 | 05/1/10 | 7 | 15 | 5 | C |
| 481127 | Sunset Valley, City of | 05/1/10 | 05/1/10 | 8 | 10 | 5 | C |
| 480502 | Sweetwater, City of | 10/1/91 | 05/1/08 | 9 | 5 | 5 | C |
| 485513 | Taylor Lake Village, City of | 10/1/96 | 10/1/12 | 10 | 0 | 0 | R |
| 481585 | Tiki Island, Village of | 10/1/01 | 05/1/06 | 8 | 10 | 5 | C |
| 480654 | Wharton, City of | 10/1/11 | 10/1/11 | 8 | 10 | 5 | C |
| 480662 | Wichita Falls, City of | 10/1/91 | 10/1/07 | 8 | 10 | 5 | C |
| Utah | | | | | | | |
| 490039 | Bountiful, City of | 10/1/91 | 10/1/91 | 9 | 5 | 5 | C |
| 490074 | Cedar City, City of | 10/1/94 | 10/1/96 | 10 | 0 | 0 | R |
| 490040 | Centerville, City of | 05/1/02 | 10/1/08 | 7 | 15 | 5 | C |
| 490019 | Logan, City of | 10/1/93 | 10/1/03 | 8 | 10 | 5 | C |
| 490072 | Moab, City of | 04/1/01 | 10/1/11 | 9 | 5 | 5 | C |
| 490214 | North Ogden, City of | 10/1/93 | 10/1/08 | 9 | 5 | 5 | C |
| 490216 | Orem, City of | 10/1/93 | 05/1/08 | 7 | 15 | 5 | C |
| 490159 | Provo, City of | 10/1/91 | 10/1/96 | 8 | 10 | 5 | C |
| 490178 | Santa Clara, Town of | 10/1/95 | 10/1/95 | 9 | 5 | 5 | C |
| 490177 | St. George, City of | 10/1/94 | 05/1/04 | 7 | 15 | 5 | C |
| 490052 | West Bountiful, City of | 10/1/96 | 10/1/96 | 9 | 5 | 5 | C |
| Vermont | | | | | | | |
| 500013 | Bennington, Town of | 10/1/93 | 10/1/93 | 9 | 5 | 5 | C |
| 500126 | Brattleboro, Town of | 10/1/91 | 10/1/91 | 9 | 5 | 5 | C |
| 505518 | Montpelier, City of | 10/1/98 | 10/1/98 | 9 | 5 | 5 | C |

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