Why the Community Rating System Important for Resilience as Communities Prepare for Climate Change

Kim Reed, CFM, Planning & Zoning Administrator, Town of Rye
Community Rating System

- Community Rating System = CRS

- It is a National program developed by the Federal Emergency Management Agency (FEMA).

- CRS goes above and beyond the minimum requirements for participation in FEMA’s National Flood Insurance Program (NFIP) within the Special Flood Hazard Area (SFHA).
Elevating
How does it work

- CRS is a voluntary points incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. (i.e. Elevating, open space preservation, relocating, etc)

- As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:
Building out of the flood saves

Under the Flood Insurance Reform Act of 2012, you could save more than $90,000 over 10 years if you build 3 feet above base flood elevation.*

<table>
<thead>
<tr>
<th>Premium at 4 feet below base flood elevation</th>
<th>Premium at base flood elevation</th>
<th>Premium at 3 feet above base flood elevation</th>
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</thead>
<tbody>
<tr>
<td>$9,500/year</td>
<td>$1,410/year</td>
<td>$427/year</td>
</tr>
<tr>
<td>$95,000/10 years</td>
<td>$14,100/10 years</td>
<td>$4,270/10 years</td>
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*$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.
What are the 3 CRS Goals

- Reduce and Avoid Flood damage to insurable property;

- Strengthen and support insurance aspects of the NFIP; and

- Foster comprehensive floodplain management
Extreme weather
How do you get the discount

- CRS is a points program and participating communities, flood insurance premium rates are discounted in increments of 5% for up to 45% for the more points they have:

- **What if** my town joined CRS How much could we save?

  5% Savings for one policy from $49 to $84, per year

  15% Savings for one policy from $130 to $253, per year

  30% Savings for one policy from $259 to $506, per year

(These prices based on What If Analysis for the Town of Rye)
How will CRS help with Resilience and Climate Change

- Future climate changes: more intense storms, frequent and heavy participation, extreme flooding and high sea levels;

- CRS will help communities to adjust to changing environments in order to reduce the vulnerabilities of individuals, families and their community;

- Breaking the cycle of damage, reconstruction and repeated damage.
Why is it important

- Money stays in the community
- Insurance Savings offset costs
- Better & Better organized programs
- Incentive to keep implementing
- Community Pride
How will you build your house?
See if your community can get into the CRS Program visit:

http://crsresources.org
Contact

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State Floodplain Program Coordinator
NH Office of Energy and Planning

www.nh.gov/oep
www.nh.gov/oep/planning/programs/fmp/