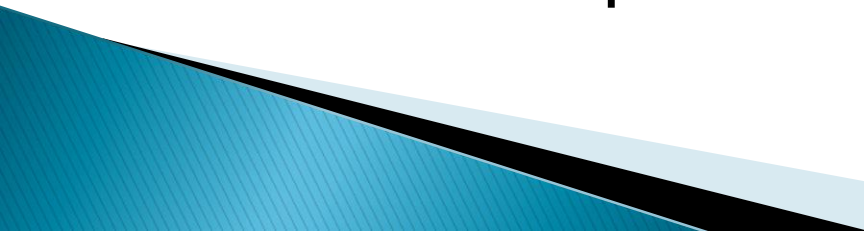


*Why the Community Rating System
Important for Resilience
as Communities Prepare for
Climate Change*

Kim Reed, CFM, Planning & Zoning
Administrator, Town of Rye

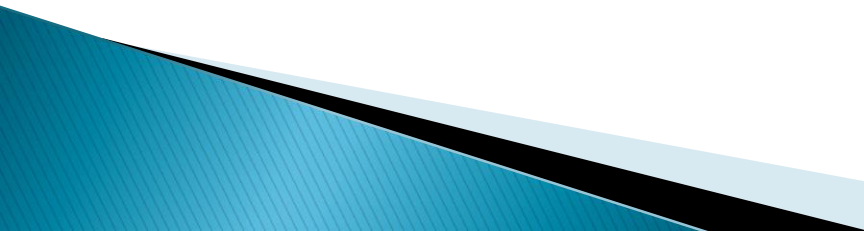
Community Rating System

- ▶ 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*

PREMIUM AT 4 FEET BELOW
BASE FLOOD ELEVATION

\$9,500/year
\$95,000/10 years



BFE

PREMIUM AT
BASE FLOOD ELEVATION

\$1,410/year
\$14,100/10 years



BFE

PREMIUM AT 3 FEET ABOVE
BASE FLOOD ELEVATION

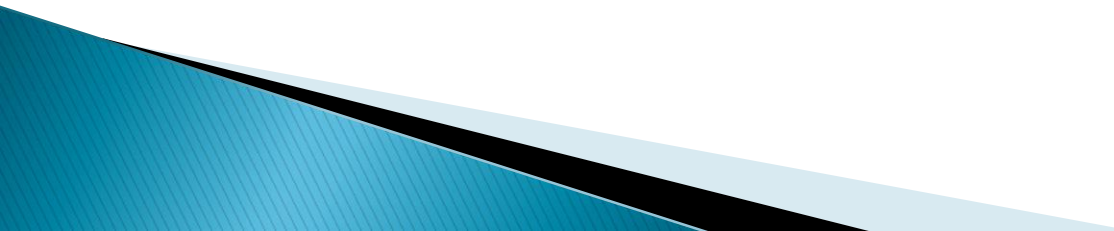
\$427/year
\$4,270/10 years



BFE

*\$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 they have:
- ▶ What if my town joined CRS How much could we save?

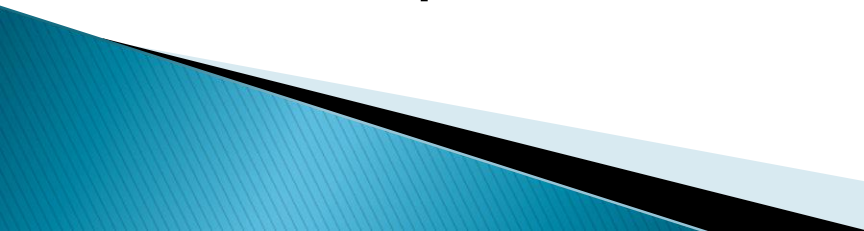
5% Savings for one policy from \$49 to \$84, per year

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 precipitation, 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.
- 

12-27-2012 Nor'Easter



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?



Information

See if your community can get into the CRS
Program visit:

<http://crsresources.org>

Contact

- ▶ **Jennifer Gilbert, CFM, ANFI**
Senior Planner
State Floodplain Program Coordinator
NH Office of Energy and Planning
- ▶ www.nh.gov/oep
www.nh.gov/oep/planning/programs/fmp/