



National Flood Insurance Program Community Rating System



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Georgia Floodplain
Management Coordinator



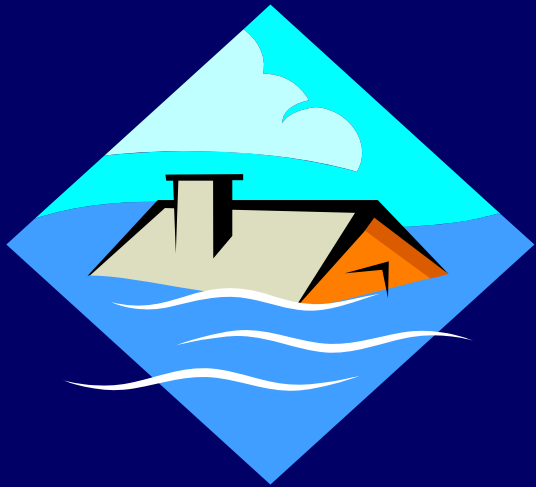
Background

- **Voluntary program.**
- **Rewards communities for exceeding NFIP minimum requirements by reducing flood insurance premiums.**
- **Must meet application prerequisites.**
 - Participating in NFIP for at least one year.
 - Full compliance with NFIP regulations.
 - BCEGS Class 6 for CRS class 7 or better.
 - Maintain elevation certificates.
 - Meet Repetitive Loss guidelines.





CRS Objectives



- Reduce flood losses,
- Facilitate accurate insurance rating, and
- Promote the awareness of flood insurance.



CRS Benefits



- Reduced flood insurance rates
- Improved flood protection
- Enhanced public safety
- Evaluated vs. national benchmark
- Technical assistance
- Qualification for Federal \$\$\$
- Incentive to keep implementing flood activities



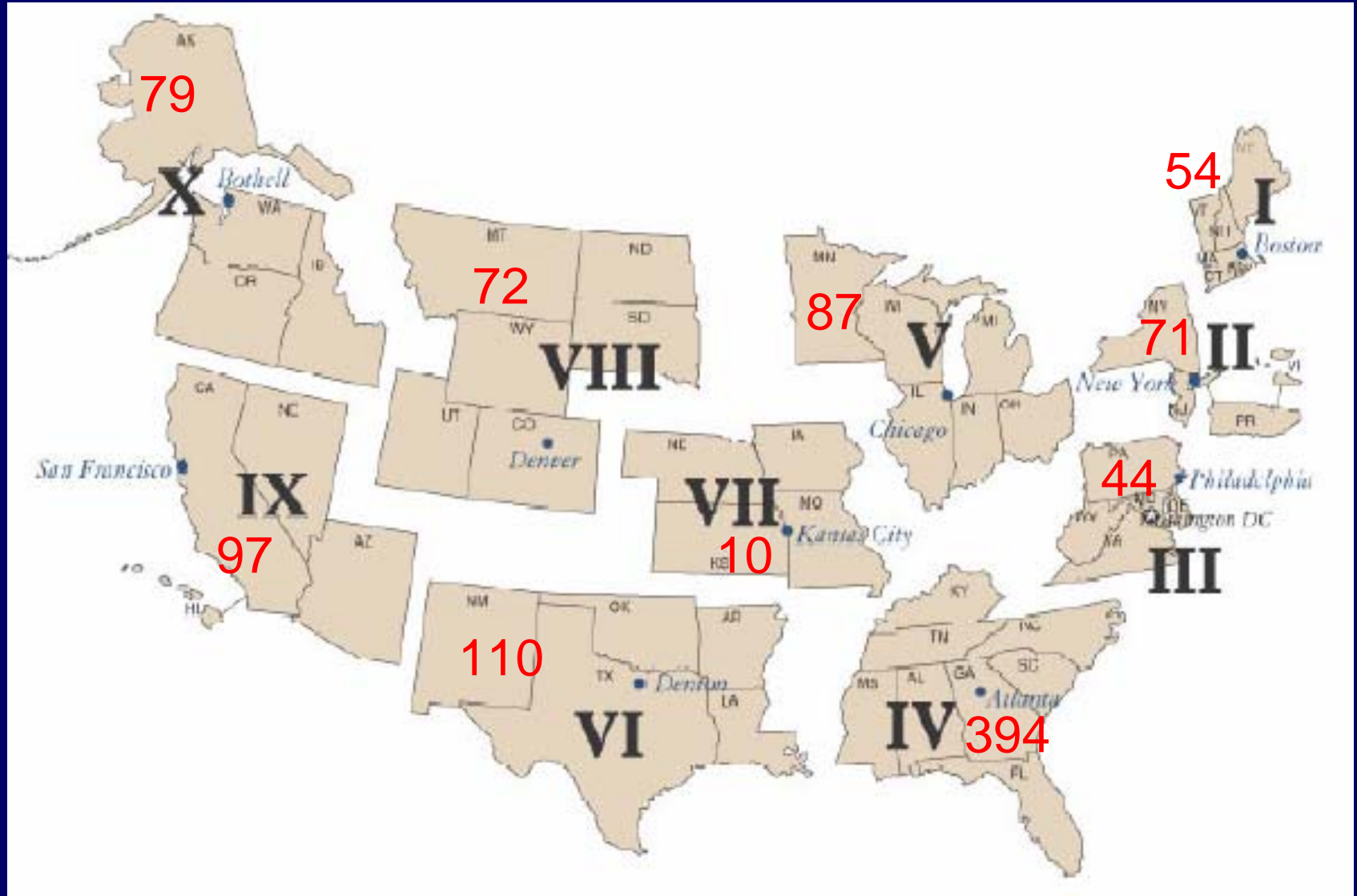
Premium Discount



<u>Class</u>	<u>Points</u>	<u>SFHA</u>	<u>Non-SFHA</u>
1	4,500 +	45%	10%
2	4,000 - 4499	40%	10%
3	3,500 - 3999	35%	10%
4	3,000 - 3499	30%	10%
5	2,500 - 2999	25%	10%
6	2,000 - 2499	20%	10%
7	1,500 - 1999	15%	5%
8	1,000 - 1499	10%	5%
9	500 - 999	5%	5%
10		0	0



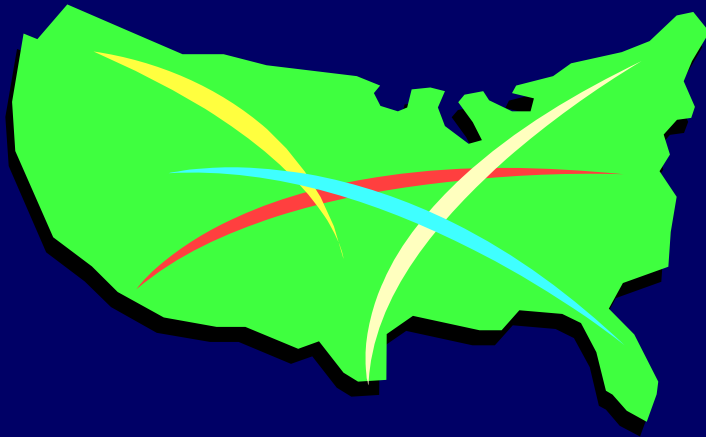
1,038 Participating Communities





CRS CLASSIFICATIONS COUNTRY-WIDE

As of 05/01/2005



■ CLASS 9	310
■ CLASS 8	418
■ CLASS 7	203
■ CLASS 6	72
■ CLASS 5	32
■ CLASS 4	1
■ CLASS 3	1
■ CLASS 2	1
■ TOTAL	1038

Ft. Collins, CO &

King Co., WA

Tulsa, OK



Premium Discount

1038 CRS Communities Represents

67%



Over \$140 Million in Premium Discounts, Annually

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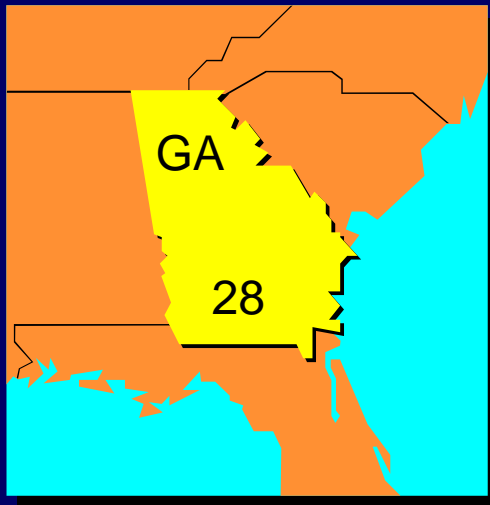
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CRS CLASSIFICATIONS



Georgia

As of 06/06/2006



■ CLASS 9	8
■ CLASS 8	12
■ CLASS 7	6
■ CLASS 6	2
■ TOTAL	28

GA CRS State Profile

- Policies in force 77,022
- Policies receiving CRS discount 54,406 (71%)
- Total Premium \$38,845,636 paid annually
- CRS Savings \$2,706,516 annually

FIGURE 3.

COMMUNITY NAME	CRS CLASS	NFIP POLICIES	ANNUAL PREMIUM	CRS REDUCTION
Albany	9	1,470	\$690,351	\$31,896
Brunswick	9	1,995	\$1,480,102	\$73,445
Cartersville	9	14	\$6,198	\$195
Chatham County	7	17,804	\$8,366,702	\$1,096,918
Cherokee County	8	91	\$31,875	\$969
Cobb County	8	2,289	\$1,030,434	\$78,600
College Park	6	90	\$44,290	\$8,225
Columbia County	8	249	\$85,862	\$3,100
Columbus	8	732	\$362,393	\$29,484
Covington	9	21	\$26,458	\$1,271
Crisp County	9	336	\$194,814	\$9,187
Decatur	7	255	\$119,179	\$17,743
Dekalb County	8	2,147	\$1,094,431	\$92,030
Dougherty County	7	431	\$197,215	\$26,807
Douglas County	8	88	\$40,899	\$2,501
Duluth	9	122	\$41,983	\$1,545
Fayette County	7	101	\$38,625	\$2,629
Fayetteville	8	36	\$19,194	\$1,403
Fulton County	9	767	\$381,331	\$13,312
Glynn County	8	13,237	\$7,582,749	\$726,863
Gwinnett County	8	792	\$304,221	\$17,358
Jekyll Island, SPA	6	759	\$489,181	\$99,930
Peachtree City	7	117	\$46,244	\$4,822
Pooler	8	404	\$131,798	\$6,029
Roswell	7	273	\$97,098	\$10,743
Savannah	8	7,158	\$2,767,703	\$149,269
Tybee Island	8	2,563	\$1,854,993	\$198,344
Worth County	9	65	\$42,464	\$1,899
Class 9 and Better Communities		54,406	\$27,568,787	\$2,706,516
Class 10 Communities		22,616	\$11,276,849	\$0
All Communities		77,022	\$38,845,636	\$2,706,516

ACTIVITY	MAXIMUM POSSIBLE POINTS ¹	AVERAGE POINTS EARNED ²	MAXIMUM POINTS EARNED ³	PERCENTAGE OF COMMUNITIES CREDITED ⁴
300 Public Information Activities				
310 Elevation Certificates	162	69	142	100%
320 Map Information Service	140	138	140	95%
330 Outreach Projects	380	90	290	86%
340 Hazard Disclosure	81	19	81	61%
350 Flood Protection Information	102	24	66	87%
360 Flood Protection Assistance	71	53	71	48%
400 Mapping & Regulatory Activities				
410 Additional Flood Data	1,346	86	521	29%
420 Open Space Preservation	900	191	734	83%
430 Higher Regulatory Standards	2,740	166	1,041	85%
440 Flood Data Maintenance	239	79	218	68%
450 Stormwater Management	670	98	490	74%
500 Flood Damage Reduction Activities				
510 Floodplain Management Planning	359	115	270	20%
520 Acquisition and Relocation	3,200	213	2,084	13%
530 Flood Protection	2,800	93	813	6%
540 Drainage System Maintenance	330	232	330	69%
600 Flood Preparedness Activities				
610 Flood Warning Program	255	93	200	30%
620 Levee Safety	900	198	198	1%
630 Dam Safety	175	66	87	81%



300 Series Public Information

- This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage. These activities also provide data needed by insurance agents for accurate flood insurance rating.

310 Elevation Certificates

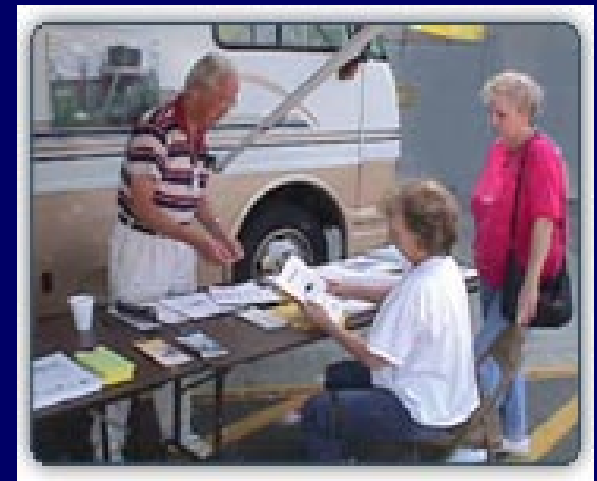
320 Map Information

330 Outreach Projects

340 Flood Hazard Disclosure

350 Flood Information

360 Flood Protection information





400 Series

Mapping & Regulations

- The Community Rating System (CRS) provides credit to communities that enact and enforce regulations that exceed the National Flood Insurance Program's (NFIPs) minimum standards so that more flood protection is provided for new development.

410 Additional Flood Data

420 Open Space Preservation

430 Higher Regulatory Standards

440 Flood Data Maintenance

450 Storm water Management



Flood Damage Reduction



- This series of activities addresses flood damage to existing buildings. Recognized damage reduction measures include acquiring, relocating, or retrofitting existing buildings and maintaining drainage ways and retention basins.

510 Floodplain Management Planning

520 Acquisition & Relocation

530 Flood Protection

540 Drainage System Maintenance





600 Series Flood Preparedness

- Activities in this series are usually coordinated at the local level by the emergency manager. They include actions that should be taken to minimize the effects of a flood on people, property, and building contents.

610 Flood Warning

620 Levee Safety

630 Dam Safety





GA Uniform Minimum Credit

- ✓ Activity 340 – State required disclosure requirements - 5 pts
- ✓ Activity 410 – State of Georgia is a CTP partner – 10 pts.
- ✓ Activity 430 – State required I-Codes adoption – 100 pts?
- ✓ Activity 450 – Erosion & Sediment Control regulations 15 pts.
- ✓ Activity 630 – Dam Safety credit 64 pts.





CRS Website / Resource Center

<http://training.fema.gov/EMIWeb/CRS/>



- **Toolkit for the CRS Coordinator / Community.**
- **Provides an overview of the CRS Program and Activities.**
- **Provides Samples, Tools and Resources.**
- **Many downloadable documents.**



Upcoming CRS Training at EMI



- 8/14 - 17/ 2006
- 9/18 - 21/ 2006

<http://training.fema.gov/emiweb/EMICourses/>



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Questions?

