

# MT DNRC

# Floodplain Resource Seminar 2012

## Community Rating System

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# What we are going to address today...

What is CRS

Benefits of CRS

CRS activities

comparison of existing points calculations to new crediting system (2012)

Example application – Flathead County

Example 2012 CRS Quick List for California



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# What is CRS

- A FEMA program that credits a community's activities that are above the minimum federal standard by providing insurance premium discounts.
- Montana....



# Goals of the NFIP

- Provide flood insurance
- Encourage flood loss reduction activities
- Save taxpayer's money



# Goals of CRS

- Reduce/avoid flood damage to insurable property
- Strengthen/support the insurance aspects of the NFIP
- Foster comprehensive floodplain management



# Does my community have to participate?

- No! It is voluntary

## HOW DO I JOIN?

It's a community based program (rather than individual)

Community submits a letter of interest and provides documentation of activities

## HOW LONG IS IT GOOD FOR?

Each year, community must re-certify

Periodically receives a “cycle verification visit”



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# What are the Benefits

- Insurance Premium Discounts!!!

	SFHA		
	inside	outside	points
▪ CRS 10	-	-	<500
▪ CRS 9	5%	5%	500-999
▪ CRS 8	10%	5%	1000-1499
▪ CRS 7*	15%	5%	1500-1999
▪ CRS 6	20%	10%	2000-2499
▪ CRS 5	25%	10%	2500-2999
▪ CRS 4	30%	10%	3000-3499
▪ CRS 3	35%	10%	3500-3999
▪ CRS 2	40%	10%	4000-4499
▪ CRS 1	45%	10%	4500+

\* Must have building department to qualify for CRS 7 or better



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# How can I find out how much money can be saved?

- Ask Traci or Marijo for a “What-If” report.



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# New changes to CRS

- New - Activity 370 – promoting flood insurance
- Website Credit more than library credit
- New credits for training
- New credits for catch phrase slogans



# How many creditable activities?

- 19 activities under four categories
  - 300 series – Public Information
  - 400 series – Mapping and Regulations
  - 500 series – Flood Damage Reduction
  - 600 series – Warning and Response



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# What Kinds of Activities are Recognized?

- Assessing the community's flood problems
- Mapping and flood data
- Managing new development to minimize future damage
- Developing a floodplain mgmt plan for your community
- Reducing flood losses to existing development
- Improving emergency preparedness and response
- Implementing public information activities



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# Who do I contact to learn more?

- Traci Sears
- MT DNRC
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- [tsears@mt.gov](mailto:tsears@mt.gov)
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