

CRS—Is It Worth the Effort?

(and if not, what changes are warranted)

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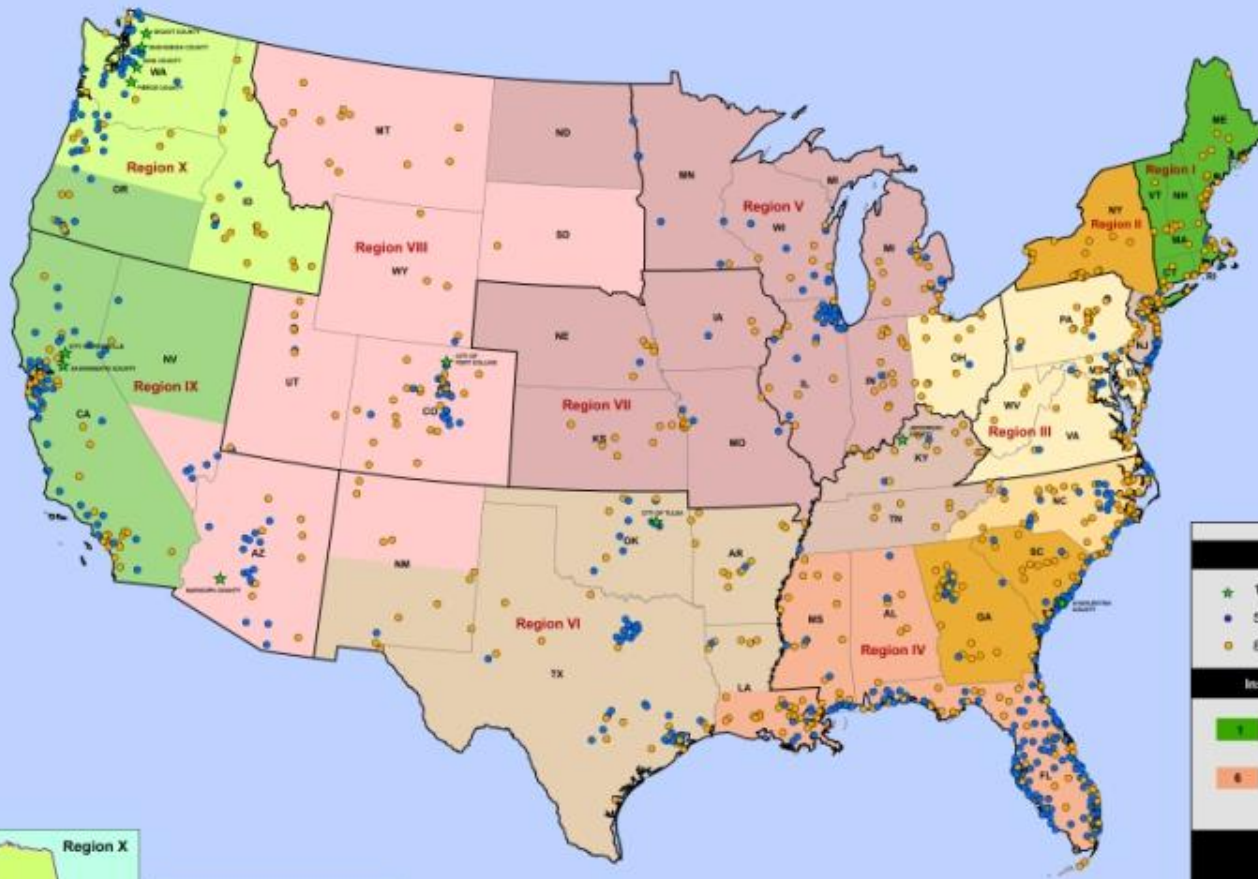
Southern Tier Central

REGIONAL PLANNING & DEVELOPMENT BOARD



National Flood Insurance Program (NFIP) Community Rating System (CRS)

May 2012



CRS Classifications				
★	1 - 4 (Advanced Classes)	0.9 % of Total		
●	5 - 7 (Intermediate Classes)	43.26 % of Total		
●	8 - 9 (Introductory Classes)	56.83 % of Total		
Insurance Services Office (ISO) Territories				
1	2	3	4	
5	6	7	8	
9	10	11		
		NFIP	CRS	CRS as a % of NFIP Total
Participating Communities		21,705	1,211	5.57 %
Policies in Force		5,583,461	3,779,513	67.69 %
Insurance in Force		\$1.27 Trillion	\$82 Billion	6.45 %



CRS Participation

United States:

- 21,700 communities in NFIP
- 1,211 participate in CRS (5.6%)
- 66% of NFIP policies in CRS communities

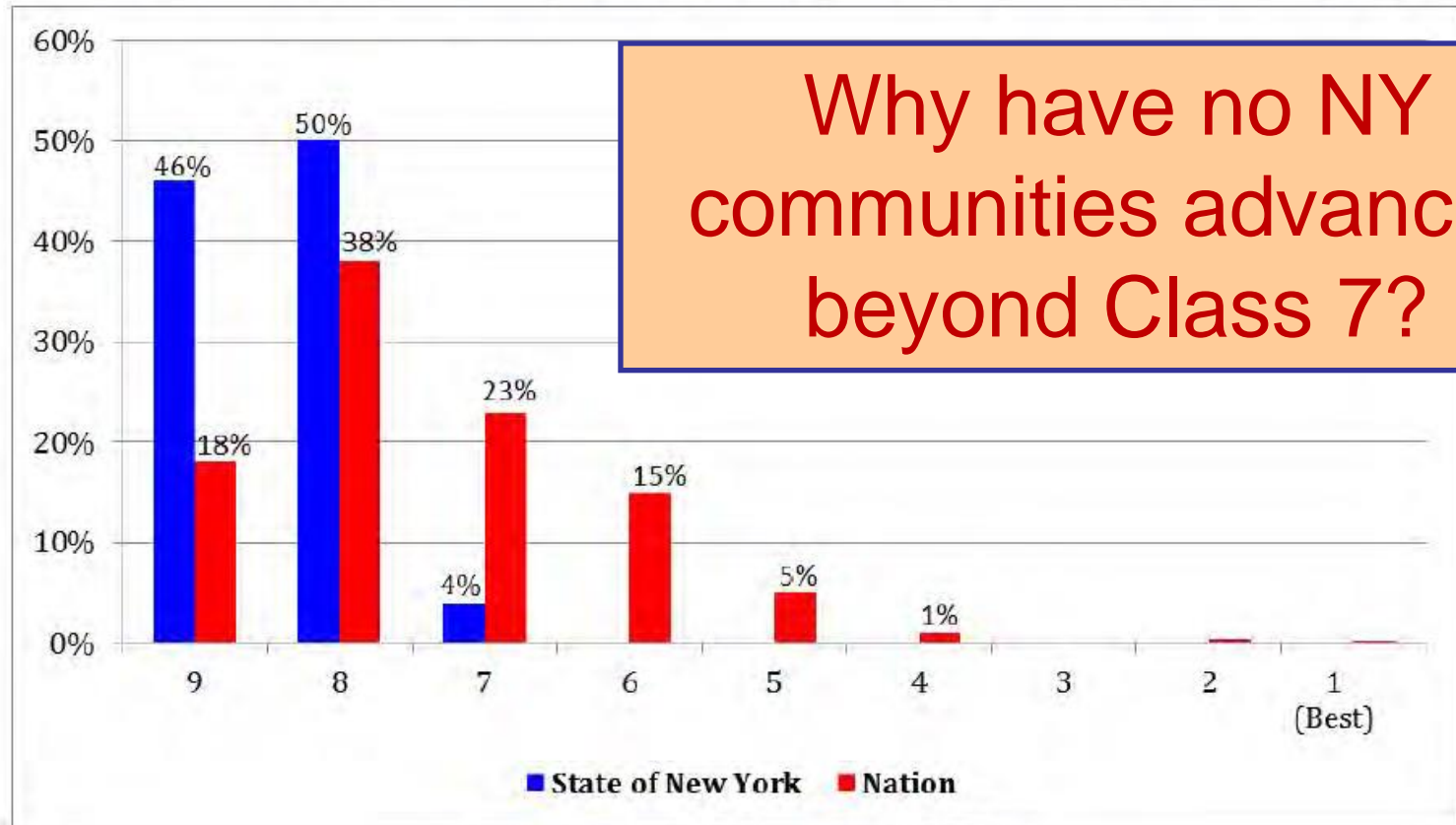
New York State:

- 1,498 communities in NFIP
- 26 participate in CRS (1.7%)
- 10% of NFIP policies in CRS communities

Why is participation so low?

CRS Accomplishments

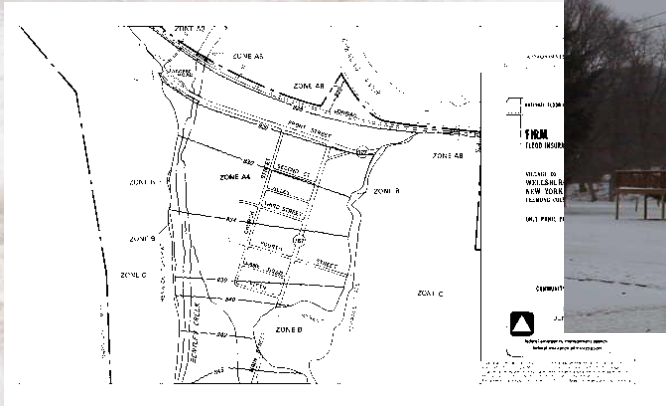
FIGURE 2. CLASSIFICATION DISTRIBUTION AMONG CRS ACTIVE COMMUNITIES, NEW YORK STATE AND THE NATION



Why have no NY communities advanced beyond Class 7?

Sources: Wharton Risk Center - Data from FEMA

What does it take to develop a CRS program?



**FLOODING AHEAD
TURN AROUND
DON'T DROWN**



Program Prerequisites

1. Participation in the NFIP

Would it be possible to allow multi-jurisdictional or county-level CRS programs?

Program Prerequisites

1. Participation in the NFIP
2. Full Compliance with minimum NFIP requirements
3. Maintain FEMA Elevation Certificates
4. Address repetitive loss properties
5. Maintain any required flood insurance
6. Show LiMWA on final FIRM (if applicable)

Other Program Requirements

- Letter of interest

How can the program be promoted?

Could CRS evaluations be conducted for all communities without an application process?

Other Program Requirements

- Letter of interest
- Designate a CRS Coordinator

Can the program and/or manual be simplified?

How could Class 9 be achieved with minimal training?

Other Program Requirements

- Letter of interest
- Designate a CRS Coordinator
- Implement creditable floodplain management activities

Are there opportunities to facilitate credit for activities implemented by others?

Other Program Requirements

- Letter of interest
- Designate a CRS Coordinator
- Implement creditable floodplain management activities
- Document program activities and maintain records for verification

Can documentation requirements be simplified or streamlined?

Other Program Requirements

- Letter of interest
- Designate a CRS Coordinator
- Implement creditable floodplain management activities
- Document program activities and maintain records for verification
- Provide information annually and at verification meetings

How Does a Community Decide Whether to Participate in CRS?

- How much time will it take? Do we have the capacity?
- What is the benefit to the municipality?
- What is the benefit to property owners?
- Is there political support?

How can we build local political support for CRS participation?

What Can Be Done to Assist with CRS Programs?

- More county, regional, and state support

Is there funding for agencies to support local CRS programs?

Could some of the burden be shifted to higher units of government?

What Can Be Done to Assist with CRS Programs?

- More county, regional, and state support
- CRS Users Group

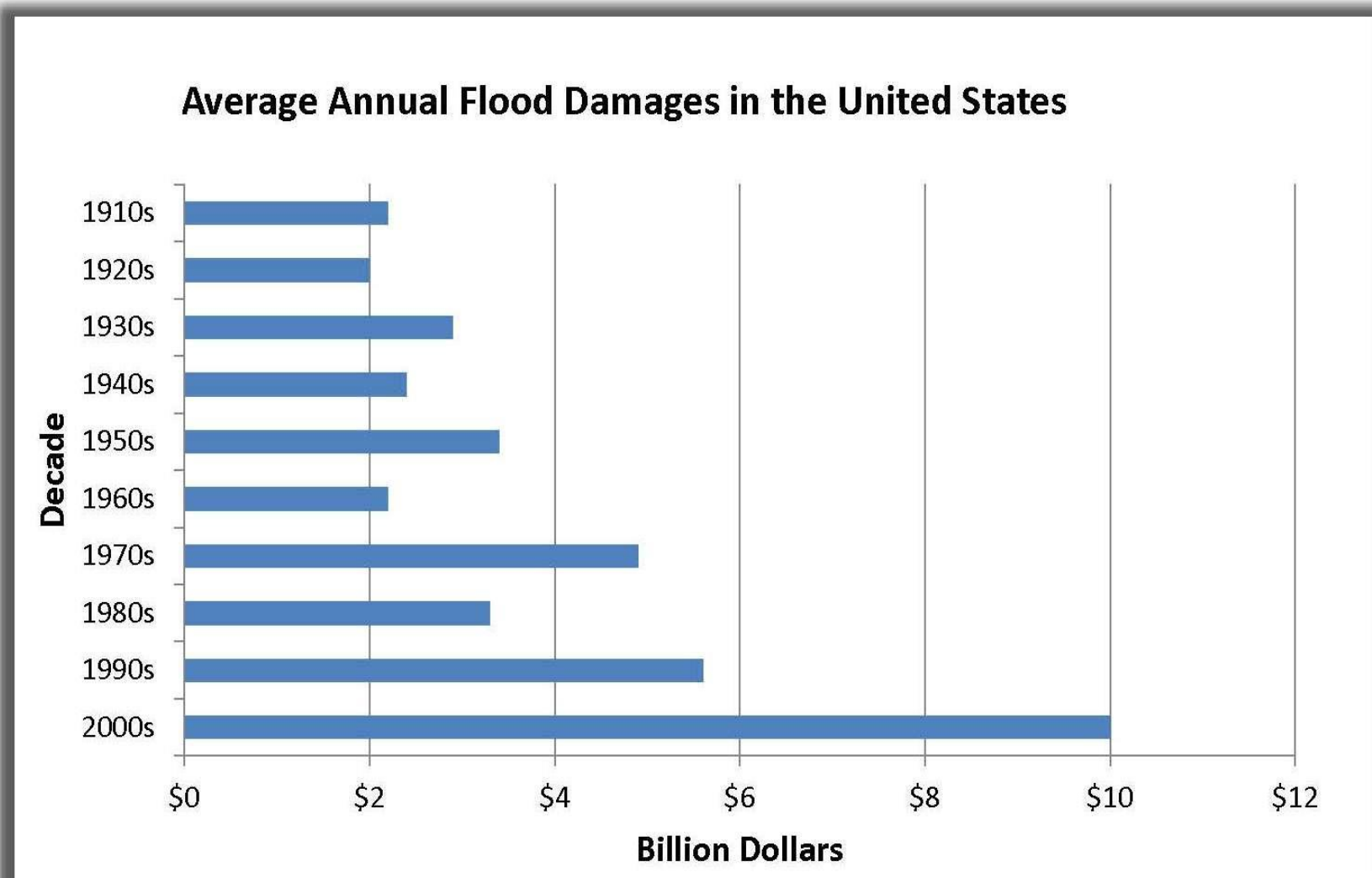
Volunteers?

What Can Be Done to Assist with CRS Programs?

- More county, regional, and state support
- CRS Users Group
- Encourage program changes

More suggestions?

Costs and Impacts of Flooding



Used with permission © Association of State Floodplain Managers, Inc.. *Flood Mapping for the Nation: A Cost Analysis for the Nation's Flood Map Inventory*. ASFPM Hot Topics. 1 March 2013. Web. 1 April 2013. www.floods.org.

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