

## Benefits of the CRS

Reduced flood insurance premiums are only one of the community's rewards for CRS participation.

Other benefits include:

- Citizens and property owners have increased opportunities to learn about risk, evaluate their individual vulnerabilities, and take action to protect themselves and their homes and businesses.
- CRS floodplain management activities provide increased public safety, reduced damage to property and public infrastructure, and avoid and reduce economic disruption and loss after a flood.
- Communities can evaluate the effectiveness of their flood programs against a nationally recognized benchmark.
- Free technical assistance is available for designing and implementing CRS activities.
- CRS communities have a strong incentive to maintain and improve their

## CRS Community Point Examples

- Preserve open space in the floodplain.
- Enforce higher standards for safer, new development.
- Maintain drainage systems.
- Inform people about flood hazards, flood insurance and how to reduce flood damage.



## For More Information

A list of resources is available at the CRS website: <https://www.fema.gov/national-flood-insurance-program-community-rating-system>.

For more information about the CRS, contact the Insurance Services Office by phone at (317) 848-2898 or by email at [nfipcrs@iso.com](mailto:nfipcrs@iso.com).

For local information contact the Talbot County Planning and Zoning Department at (410)770-8030 or find additional information on our website at [www.talbotcountymd.gov](http://www.talbotcountymd.gov).



This document was prepared by Talbot County under award number NA 12 NOS4190 169 from the Office of Ocean and Coastal Resource Management (OCRM), National Oceanic and Atmospheric Administration (NOAA), through the Maryland Department of Natural Resources Chesapeake and Coastal Program. The statements, findings, conclusions and recommendations are those of the author (s) and do not necessarily reflect the views of NOAA or the U.S. Department of Commerce.

## Talbot County Planning and Zoning Department

*What You Need to Know*

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



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# Community Rating System Purpose and Goals



# FEMA

## CRS Application

The *Talbot County Hazard Mitigation Community Resilience Plan* documents flood and other hazardous risks and how Talbot County can reduce damage from these hazards. One goal of this Plan was to assist in the preparation of a Community Rating System application.

Talbot County worked with the Federal Emergency Management Agency (FEMA) to apply for a CRS rating. This application, along with supporting information, was submitted to the Insurance Services Office, Inc. (ISO) CRS Specialist. ISO works on behalf of FEMA to review CRS applications, verify communities' CRS eligibility/rating, and work with communities to improve their flood management programs.

Talbot County's flood management program was reviewed during a verification visit with a CRS Specialist. FEMA then calculated Talbot County's rating and notified the community, the State, insurance companies, and other appropriate parties.

On October 1, 2014, Talbot County was accepted into the CRS with a rating of "8" saving homeowners with flood insurance policies up to 10% on their annual premiums. An annual verification process ensures that Talbot County continues to perform activities that have been credited by the CRS. Talbot County will continue to improve its CRS rating, undertaking new mitigation and floodplain management activities that yield a better rating and lower insurance rates for Talbot County's property owners.

## CRS Class Insurance Premium Discounts

Credit Points	CRS Class	Premium Reduction SFHA <sup>1</sup>	Premium Reduction Non-SFHA <sup>2</sup>
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

<sup>1</sup>Inside Special Flood Hazard Areas

<sup>2</sup>Outside Special Flood Hazard Areas

Preferred Risk Policies are available only in X Zones for properties that are shown to have a **minimal risk of flood damage**. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies.

Premium discounts are subject to change.

The National Flood Insurance Program's Community Rating System (CRS) is a federal voluntary incentive program that lowers local flood insurance premiums to reflect the level of flood protection and damage reduction a county requires in its flood management program.

As a result, flood insurance premium rates can be discounted when a community goes beyond the basic flood protection program standards. The CRS program has three goals:

1. Reduce flood damage to insurable property;
2. Strengthen and support the insurance aspects of the National Flood Insurance Program; and
3. Encourage a comprehensive approach to floodplain management.

