

## 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 more public safety, reduced damage to property and public infrastructure, and avoid/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 flood program over time.

### The following examples can earn a community points:

- 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: [www.fema.gov/nfip/crs.shtm](http://www.fema.gov/nfip/crs.shtm). For more information about the CRS, contact the Insurance Services Office by phone at (317)848-2898 or by email at [www.nfip/crs@iso.com](mailto:www.nfip/crs@iso.com).

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



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## Talbot County Planning and Permits 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

The National Flood Insurance Program's Community Rating System (CRS) is a federal voluntary incentive program that adjusts 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.



## Application

*Talbot County's Hazardous Mitigation Plan* documents the risk and how Talbot County can reduce damage from flooding and other hazards. One goal of this Plan is to prepare a Community Rating System application.

Talbot County is working with the Federal Emergency Management Agency Regional Office to apply for a CRS rating. This application, along with supporting information will be submitted to the Insurance Services Office, Inc. (ISO) CRS specialist. ISO works on behalf of FEMA and insurance companies to review CRS applications, verify communities' CRS eligibility and rating, and to work with communities to improve their flood management programs.

Talbot County's flood management program will be reviewed during a verification visit from the specialist. FEMA then calculates the community's rating and notifies the community, the State, insurance companies, and other appropriate parties.

Once accepted into the CRS, Talbot County must verify each year that it continues to perform the activities that have been credited by the CRS. In the future we can continue to improve our CRS rating by undertaking new mitigation and floodplain management activities that yield a better rating and lower insurance rates for Talbot's property owners.

The table below shows the credit points earned, classification awarded, and premium reductions given for communities in the NFIP Community Rating System.

CREDIT POINTS	CLASS	PREMIUM REDUCTION SFHA*	PREMIUM REDUCTION NON-SFHA**
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

\*Special Flood Hazard Area

\*\*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 reductions are subject to change.