



An Introduction to the Community Rating System (CRS)

Thomas Ruppert
Coastal Planning Specialist, Florida Sea Grant

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Background

- Est. 1990
- Goals
 - Increase uptake of NFIP policies
 - Increase mitigation/reduce damage
 - Decrease federal flood disaster costs
- Standards/activities above and beyond NFIP
- BW12 and HFIAA

Increasing Points =
“higher” rating of
smaller numbers =
larger discount for
all policy holders

Rating	Discount
1	45%
2	40%
3	35%
4	30%
5	25%
6	20%
7	15%
8	10%
9	5%
10	0%

From single-state studies of Dr. Sam Brody, TX A&M University:

In Coastal Texas:

- A unit increase in the Community Rating System (CRS) equals **\$38,989** reduction in the average property damage per flood.

In Florida:

- A unit change in CRS rating equals **\$303,525** decrease in average amount of damage.

Basic Areas of CRS

- To make points:
 - Chapter 500—Flood Damage Reduction
 - Chapter 400—Mapping and Regulations
 - Chapter 600—Warning & Response
 - Chapter 300—Public Information Activities

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