

Benefits of Joining

1. SAVINGS: Money stays in your community instead of going to insurance premiums. Ask OWR about your communities “What If” table to see how much your community could save in each class.
2. Increased opportunity to learn about risk: Citizens and property owners can take action to better protect their homes and businesses
3. Community benefits:
 - Enhanced public safety
 - Reduction in damage to property and public infrastructure
 - Avoidance of economic disruption and losses
 - Reduction in human suffering
 - Protection of the environment provided by credited activities
4. Rate your community on a National Benchmark
5. Technical assistance is provided in designing and implementing some activities
6. Incentive to do more!

Prerequisites

1. Must be in regular phase of NFIP at least one year
2. Must be in full compliance with NFIP criteria (“Letter of Good Standing” from FEMA)
3. Agree to maintain Elevation Certificates
4. Assess and address repetitive loss properties
5. Maintain all flood insurance policies required for community-owned buildings
6. Coastal communities must agree to show LiMWA on FIRM

Is your community a good fit ?

After reviewing the prerequisites listed in this brochure, it would also be a good idea to make sure your community is doing one or more of the following:

- Prepared and adopted a hazard mitigation plan, which addresses flooding issues in the community
- Adopted a freeboard requirement
- Have an established floodplain use permitting process
- Have adopted erosion setback requirements and/or habitat conservation plans to protect the natural and beneficial functions of the floodplain
- Have set aside flood prone land for recreational uses such as parks and golf courses
- Enforce low density zoning criteria in flood prone areas
- Adopted the International Building Code ®
- Perform outreach activities to inform the public of their flood risk and options to minimize risk
- Have an effective early warning system to avoid loss of life and property damage
- Relocate or remove buildings that are currently in the

Community References

- **ISO/CRS Specialist**
- **ADECA-Office of Water Resources**
- **CRS Coordinator’s Manual**
- **Other CRS Communities in the state (see the CRS State Profile for Alabama)**
- **CRS users groups (currently developing)**
- **www.floodsmart.gov/CRS**
- **www.CRSresources.org**

National Flood Insurance Program’s Community Rating System Alabama



What is CRS?

The National Flood Insurance Program’s (NFIP) Community Rating System (CRS) recognizes floodplain management outreach activities performed by communities that exceed the NFIP minimum standards. CRS, a voluntary program, recognizes these efforts by reducing the cost of flood insurance premiums by 5 to 45 percent for flood insurance policies in communities that participate in the CRS. The CRS recognizes 19 creditable activities that have 94 associated elements under 4 categories: **300-Public Information, 400-Mapping and Regulations, 500-Flood Damage Reduction, an 600-Warning and Response.** Communities can choose to undertake any or all of these activities. Based on the number of credit points received for each activity, a community is ranked in one of ten CRS *classes* with Class 1 requiring the most credit points and giving the largest premium reduction (Figure 2). A minimum of 500 points is required to join the CRS. Most communities have already implemented activities that will earn credit under the CRS. Additionally, there are Uniform Minimum Credits (UMCs) for certain state laws, regulations, and standards that support floodplain management.



Credit Points	Class	Premium Reduction (SFHA)	Premium Reduction (non-SFHA)
4,500+	1	45%	10%
4,000-4,499	2	40%	10%
3,500-3,399	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

Figure 2: CRS Credit Points and Associated Flood Insurance Premium Reductions

CRS Activities

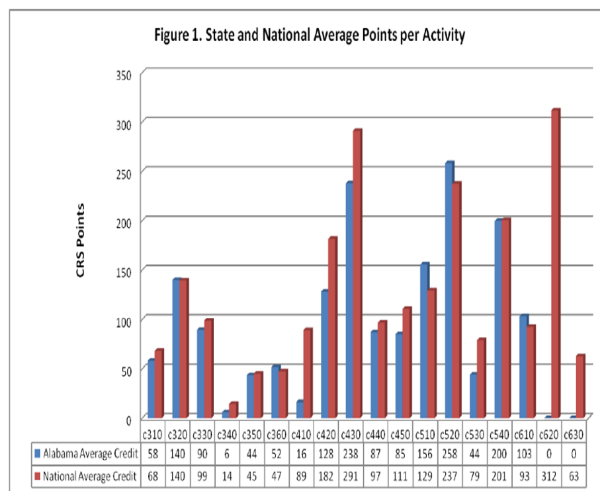
300–Public Information	500-Flood Damage and Reduction
310-Elevation Certificates	510-Floodplain Management Planning
320-Mapping Information Service	520-Acquisition and Relocation
330-Outreach Projects	530-Flood Protection
340-Hazard Disclosure	540-Drainage System Maintenance
350-Flood Protection Assistance	600-Warning and Response
370-Flood Insurance Promotion	610-Flood Warning and Response
400-Mapping and Regulations	620-Levees
410-Floodplain Mapping	630-Dams
420-Open Space Preservation	
430-Higher Regulatory Standards	
440-Flood Data Maintenance	
450-Stormwater management	

Alabama CRS Profile

Policies in Force	NFIP Premium	CRS Discount
35,519	\$17,013,4430	\$1,970,608

Table 1: The Alabama CRS Profile can be found at www.CRSresources.com/200. Data shown reflects policies as of May 1, 2013

Currently there are 14 communities in Alabama that participate in the CRS Program. Figure 1 shows how Alabama ranks with the Nation on average points per activity.



The points for each activity awarded to a community is not always the maximum. This is because some activity credits have an adjustment factor and there is a population growth factor applied to your total points. If a community is growing, they will receive more points. By downloading the *CRS Coordinator's Manual* and reading through the Introduction and Procedures Series, you will be more informed on how points are awarded. Take note of Table 110-2 located on page 110-6 of the *CRS Coordinator's Manual*. The Average Points earned will give you a better picture of what your community will receive at the Verification Visit. In the mean time, you will complete the CRS "Quick Check" to establish if you can obtain the minimum 500 points.

Alabama UMCs

As stated earlier, the CRS provides UMCs for certain state laws, regulations, and standards that support floodplain management within the state and have proven effective in reducing flood damage. Alabama has three activities that qualify for Uniform Minimum Credit that total 15.5 points which will be awarded to all Alabama Communities:

430– Other Higher Standards (OHS)-5 points are awarded for Alabama Code 420-3-1 which prohibits the installation of septic tanks in areas with wetlands, hydric soils, frequent flooding, or ponding.

430-State-mandated Standards (SMS)- 0.5 points are awarded for state-mandated regulatory standards. Credit equals .010 times the sum of credit points for floodplain management regulatory standards. Total SMS credit is limited to 20 points.

450-Erosion and Sediment Control (ESC)- 10 points are awarded for the state's regulation of soil erosion and sediment control. Permits are required for construction sites of more than one acre. This follows the Nation Pollutant Discharge Elimination System (NPDES), Phase II Program, which requires all construction activities greater than one acre to obtain a permit from the Environmental Protection Agency, a delegated state, or community with a MS4 permit 1.

Alabama is also a Cooperating Technical Partner (CTP) which receives an additional 10 points to bring the total credit to 25.5 points. There are also other possible additional credits for activities that most communities are currently doing as well as provisions in the community ordinance that may receive credit points. To see the full list, visit www.CRSresources.org/200 and find the Alabama Uniform Minimum Credit document.



DON'T WAIT. Get started today

1. Notify OWR and FEMA Region IV of your interest in the CRS. A template of this email can be found at www.CRSresources.org where you will click on the CRS application and Quick Check on the homepage. You will need to ask your ISO/CRS Representative for the following: *number of receptive loss properties, Building Code Efficiency Grading Schedule (BCEGS) ratings, Growth Adjustment Factor for your community, and "What If" table showing number of flood insurance policies and potential dollar savings.*
OWR: Corey Garyotis, NFIP State Coordinator corey.garyotis@adeca.alabama.gov
FEMA Region IV: Roy McClure roy.mcclure@fema.dhs.gov
ISO/CRS-Alabama: Jonathan Smith, jlsmith@iso.com
2. Complete the CRS "Quick Check". You will use the information provided by ISO. The "Quick Check" can be found at www.CRSresources.org. Also, download the *CRS Coordinator's Manual*. It will be very useful as you work through the activities of your community.
3. Share results with community decision makers to assist in confirming commitment to joining CRS program. Designate a CRS representative for your community who will handle all contact with ISO and OWR and maintain documentation for annual visits.
4. Confirm commitment with OWR and FEMA Region IV stating that your "Quick Check" placed your community at a Class 9 rating or better and your community understands the documentation required to support the annual recertification process.
5. Once commitment is confirmed, a CAV will be conducted if one has not been in the past 6 months. This will then signal the green light or the "Letter of Good Standing" to your ISO representative.
6. ISO conducts their Verification Visit to officially award your community a Class.