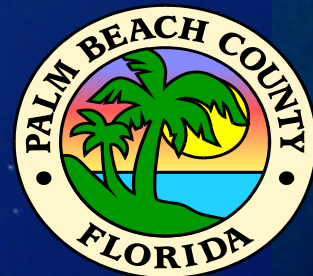


Community Rating System (CRS)

**Presented to:
Palm Beach County
Water Resource Task Force**

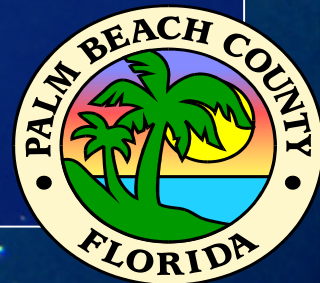
January 19, 2017

**Ken Todd
Water Resource Manager
Palm Beach County**



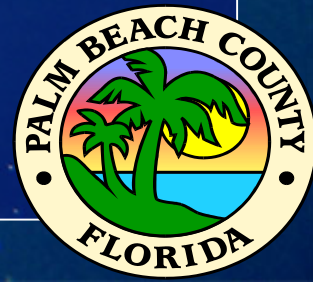
CRS Program History

- **1968 Congress passed the National Flood Insurance Act which launched the NFIP**
- **1973 Congress passed the National Disaster Protection Act**
 - **Buildings in flood hazards zones must have flood insurance coverage as a condition of federal aid.**
- **1979 NFIP was transferred to FEMA**
- **1994 Congress passed National Flood Insurance Reform Act**
 - **authorized the Community Rating System (CRS)**
 - **established a grant program for mitigation plans and projects.**



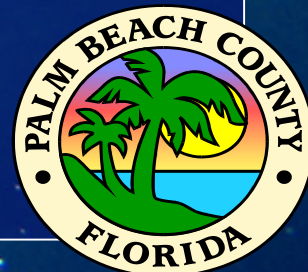
CRS Program

- **Encourages Community Floodplain Management**
- **Various Levels of Participation**
- **Flood Insurance Discounts Available**
- **Four Floodplain Management Activities**
 - **Activity 300 – Public Information Activities**
 - (7 areas of potential points)
 - **Activity 400 – Mapping and Regulations**
 - (5 areas of potential points)
 - **Activity 500 – Flood Damage Reduction Activities**
 - (4 areas of potential points)
 - **Activity 600 – Warning and Response**
 - (3 areas of potential points)



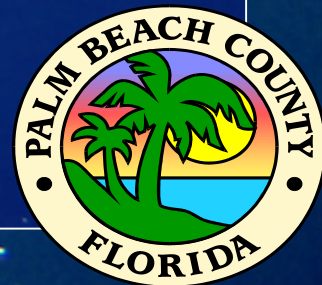
CRS Activities

- **Public Information (Series 300)**
 - Activity 310 Elevation Certificates**
 - Activity 320 Map Information Service**
 - Activity 330 Outreach Projects**
 - Activity 340 Hazard Disclosure**
 - Activity 350 Flood Protection Information**
 - Activity 360 Flood Protection Assistance**
 - Activity 370 Flood Insurance Promotion**
- **Mapping and Regulations (Series 400)**
 - Activity 410 Floodplain Mapping**
 - Activity 420 Open Space Preservation**
 - Activity 430 Higher Regulatory Standards**
 - Activity 440 Flood Data Maintenance**
 - Activity 450 Stormwater Management**



CRS Activities (Cont'd)

- **Flood Damage Reduction (Series 500)**
 - Activity 510 Floodplain Management Planning**
 - Activity 520 Acquisition and Relocation**
 - Activity 530 Flood Protection**
 - Activity 540 Drainage System Maintenance**
- **Warning and Response (Series 600)**
 - Activity 610 Flood Warning and Response**
 - Activity 620 Levees**
 - Activity 630 Dams**



CRS Class is Point Dependent

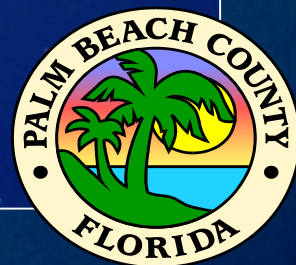
CRS Class	Credit Points	Premium Reduction	
		Inside SFHA	Outside SFHA
1	4,500 +	45%	10%
2	4,000 – 3,999	40%	10%
3	3,500 – 3,999	35%	10%
4	3,000 – 3,499	30%	10%
5	2,500 – 2,999	25%	10%
6	2,000 – 2,499	20%	10%
7	1,500 – 1,999	15%	5%
8	1,000 – 1,499	10%	5%
9	500 – 999	5%	5%
10	0 – 499	0	0

SFHA: (Special Flood Hazard Area) = Zones A, AE, A1-A30, V, V1-V30, AO, and AH.

Outside the SFHA: Zones X, B, C, A99, AR, and D

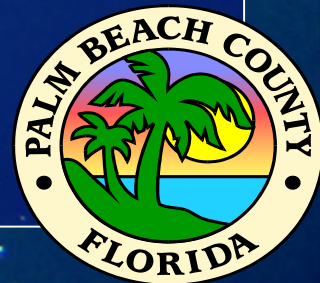
Preferred Risk Policies (PRPs) are not eligible for CRS premium reductions because they already have premiums lower than other policies. PRPs are available only in B, C, and X Zones for properties that are shown to have a moderate- to low-risk of flood damage. Minus-rated policies are not eligible for CRS premium reductions.

Premium reductions are subject to change



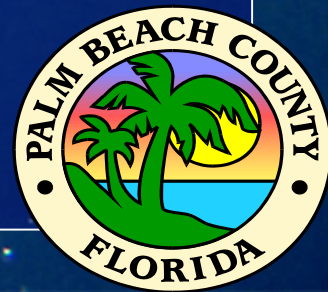
Interesting CRS Facts

- All 50 states and Puerto Rico participate
- 1,659 participating communities (10/01/2016)
- States, Counties, and Cities may participate
- Florida is the state with the greatest number of communities (325 participating)
- California = 99 communities
- Texas = 63 Communities
- New York = 50 communities
- Hawaii = 2 communities
- Puerto Rico = 1 Community



PBC CRS Facts

- PBC and Municipalities entered program in early to mid 1990s
- 32 Municipalities in Palm Beach County
 - 6 non-participating Municipalities
 - Belle Glade
 - Pahokee
 - South Bay
 - Briny Breezes
 - Haverhill
 - Royal Palm Beach



Community #	Community Name	CRS Class Rating	% Premium Discount
120192	Palm Beach County	5	25 %
120193	City of Atlantis	7	15 %
120194	City of Belle Glade	NP	0 %
120195	City of Boca Raton	8	10 %
120196	City of Boynton Beach	7	15 %
120197	Town of Briny Breezes	NP	0 %
120198	Town of Cloud Lake	6	20 %
125102	City of Delray Beach	8	10 %
120200	Town of Glen Ridge	10	0 %
120203	City of Greenacres	8	10 %
125109	Town of Gulf Stream	10	0 %
125111	Town of Haverhill	NP	0 %
120207	Town of Highland Beach	10	0 %
120207	Town of Hypoluxo	8	10 %
120208	Town of Juno Beach	5	25 %
125119	Town of Jupiter	5	25 %
120162	Town of Jupiter Inlet Colony	8	10 %
120211	Town of Lake Clarke Shores	8	10 %

Community #	Community Name	CRS Class Rating	% Premium Discount
120221	City of Palm Beach Gardens	10	0 %
125137	Town of Palm Beach Shores	8	10 %
120223	Village of Palm Springs	8	10 %
125142	City of Riviera Beach	9	5 %
120225	Village of Royal Palm Beach	NP	0 %
120236	City of South Bay	NP	0 %
120227	Town of South Palm Beach	9	5 %
120228	Village of Tequesta	7	15 %
125157	Village of Wellington	6	20 %
120229	City of West Palm Beach	6	20 %



Questions?

