

# Getting Started with CRS



# The Community Rating System

NFIP/CRS priorities and opportunities in Nebraska

FEMA Region VII | October 2021



FEMA

Todd Tucker, AICP  
Natural Hazards Program Specialist  
FEMA Region VII



## Flooding in America

- America's #1 Natural Disaster
- Every state
- Just one inch of water can cost \$25,000 in damage
- Most Homeowner's Insurance doesn't cover flood
- Many flood disasters aren't Presidentially declared disasters
- Most people don't have flood insurance





## Mission of the NFIP

- To educate American property owners about the risk of flood
- To provide flood insurance, generally unavailable in the private insurance market
- To accelerate recovery from flood damage
- To mitigate future flood losses through local floodplain regulation
- To reduce the personal and national costs of disaster



## NFIP across the Nation...

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**5.0 million** policies (95% residential and 5% non-residential) with  
**\$1.3 trillion** of coverage in **22,529** participating NFIP  
communities **32,900** validated claims and **\$899 million**  
validated payments on losses occurring in **2020.**



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Federal Emergency Management Agency  
Data as of June 2021

## NFIP By the Numbers... Region VII... Nebraska

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In 2020 there are **8,396** policies with **\$1.8 billion** of coverage (combined building and contents) in **416** participating NFIP communities.

Since 1977, there have been **5,977** validated claims and **\$95,813,653** validated payments (B&C).

Average payout since 1977, **\$16,030.**



**FEMA**

Federal Emergency Management Agency  
Data as of October 2021



An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and a dense forest of green trees surrounding the built-up areas. The image is overlaid with a semi-transparent blue filter. The text "Risk Rating 2.0 - Equity in Action" is centered horizontally across the middle of the image, underlined.

# Risk Rating 2.0 - Equity in Action

# RR 2.0 and When is RR2.0-Equity in Action Effective?

October 1, 2021

- All **NEW** business with an effective date on or after October 1, 2021 will be rated using RR2.0-Equity in Action

October 21, 2021:  
*Anticipated Effective Date of  
new FIRMs*

April 1, 2022

- All **EXISTING** policies will transition to RR2.0-Equity in Action at renewal on or after April 1, 2022.
  - If your premium goes down under RR2.0-Equity in Action, you get that new, lower premium immediately at renewal.
  - If your premium goes up under RR2.0-Equity in Action, you are protected by HFIAA's caps on annual premium increases
    - In general, premiums can increase no more than 18% per year, but there are some exceptions



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# CRS discounts under RR 2.0

## What is NOT Changing Under RR2.0-Equity in Action

- Statutory rate caps on annual premium increases
- Availability of premium discounts
  - Remember that Newly Mapped Procedure?
    - Under Risk Rating 2.0-Equity in Action, this becomes a discount off of your full-risk premium.
    - There is still up to 15% annual glidepath towards that full-risk rate
- Transfers of policy discounts to new homeowners
- Use of Flood Insurance Rate Maps (FIRMs) for mandatory purchase and Floodplain Management
- Availability of premium discounts for Community Rating System (CRS) participation



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12

violation of NFIP regulations as noted in the Federal Code of Regulations Title 44, Section (44 CFR 60.3).



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Table 110-1. CRS classes, credit points, and premium discounts.			
CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000–4,499	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: 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 are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.*

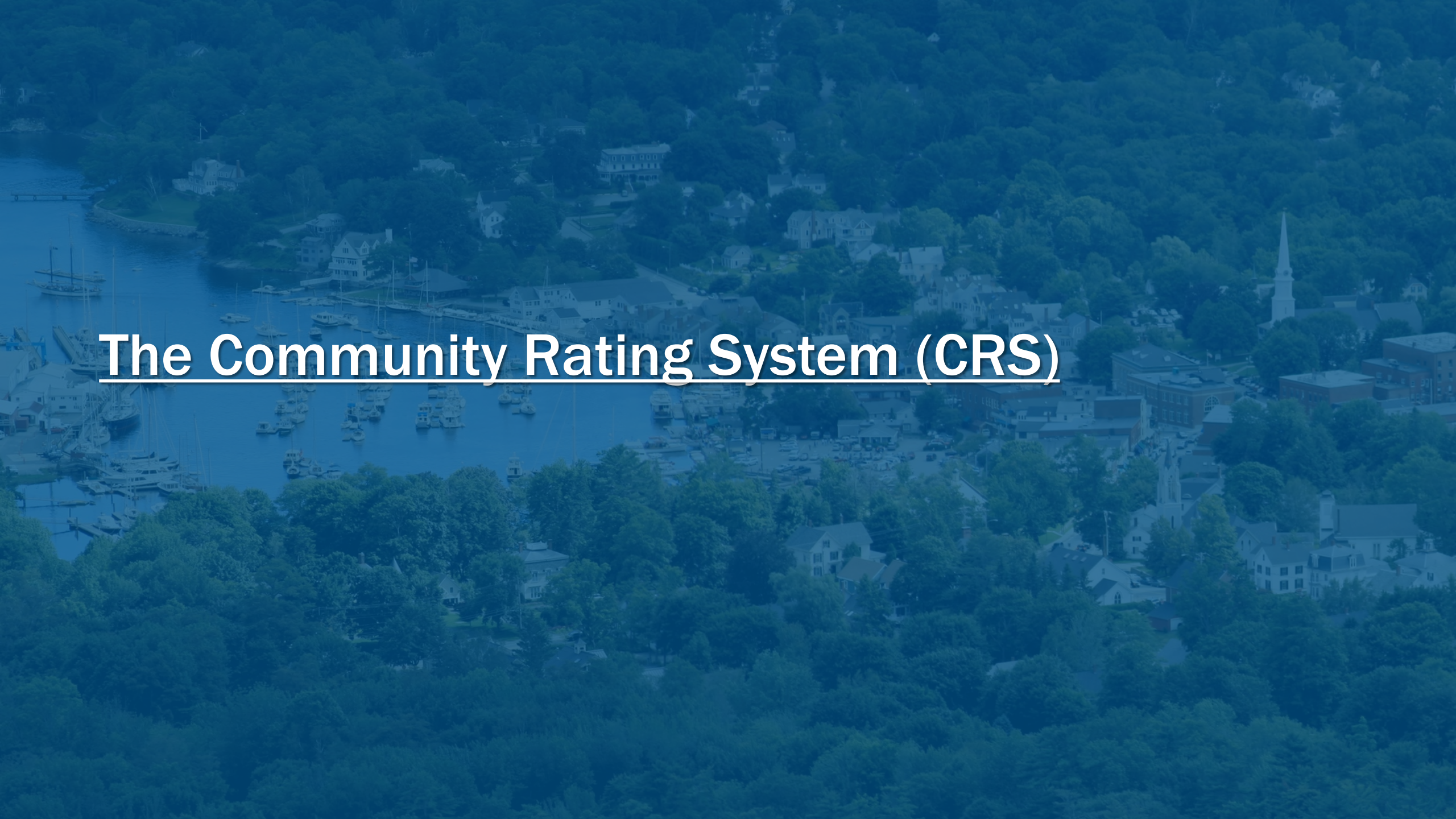
*Some minus-rated policies may not be eligible for CRS premium discounts.*

*Premium discounts are subject to change.*

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9





# The Community Rating System (CRS)



# Community Rating System (CRS)

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The CRS is also a voluntary program that recognizes, encourages, and incentivizes community floodplain management practices that exceed the minimum requirements of the [National Flood Insurance Program \(NFIP\)](#).

Created in 1990, the goals of the CRS of the program are:

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



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# Benefits of Joining CRS

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- *Activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage and environmental protection*
  - *Money stays in the community instead of being spent on insurance premiums*
- *Public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.*
  - *Residents are reminded that the community is working to protect them from flood losses.*



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# CRS Classes, Points & Premium Reductions

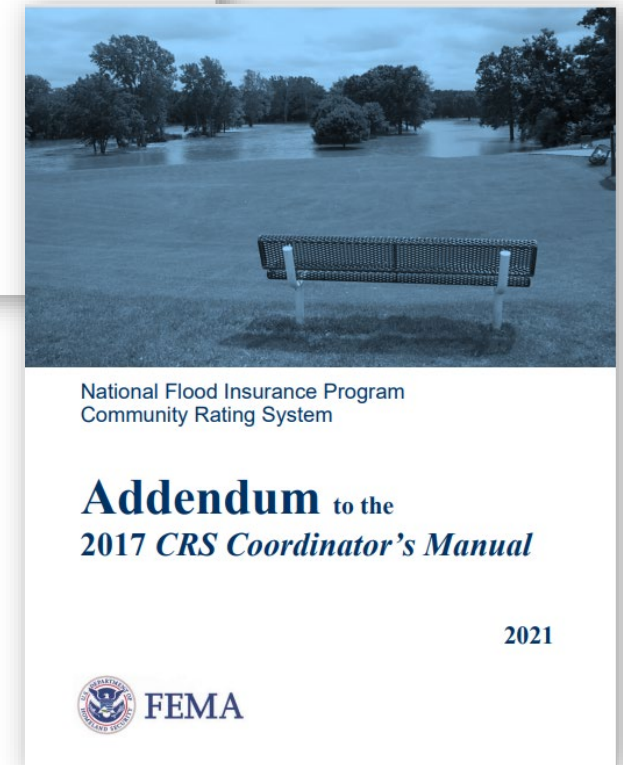
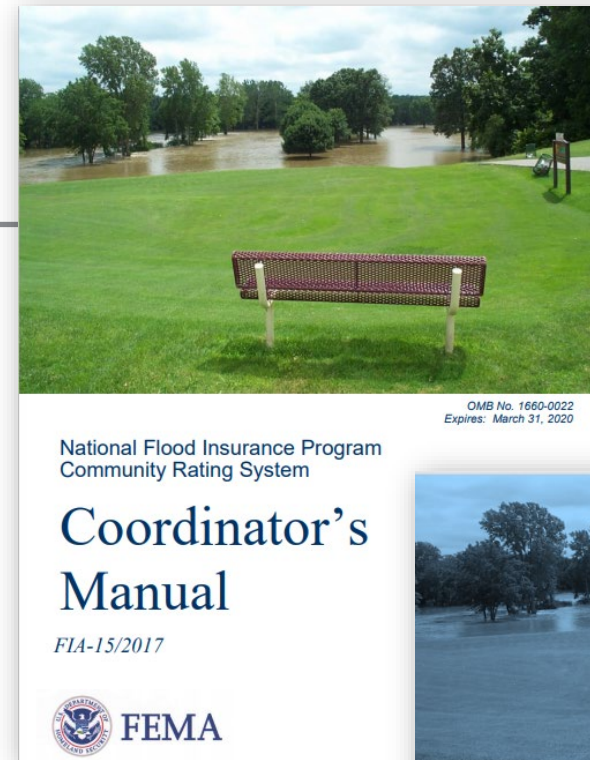
<b>300 Public Information</b>	<b>Activity 310</b> ( <a href="#">Elevation Certificates</a> ) Maintaining construction certificates and making them available to the public	<b>Activity 320</b> (Map Information Service) Providing Flood Insurance Rate Maps (FIRMS) and other map information and publicizing that service.	<b>Activity 340</b> (Hazard Disclosure) Real estate agents' advising potential purchasers of floodprone property about the flood hazard, and local regulations requiring disclosure of the hazard	<b>Activity 350</b> (Flood Protection Information) Maintaining a community public library and/or website that contains flood-related information	<b>Activity 360</b> (Flood Protection Assistance) Advising property owners and renters about how to protect buildings from flooding and publicizing that service	<b>Activity 370</b> (Flood Insurance Promotion) Assessing flood insurance coverage in the community and implementing a plan to promote flood insurance
<b>400 Mapping &amp; Regulations</b>	<b>Activity 410</b> (Floodplain Mapping) — Developing regulatory maps for areas not mapped by FEMA or flood mapping based on future conditions, detailed topography, or other standards	<b>Activity 420</b> (Open Space Preservation) Keeping flood prone land free of development	<b>Activity 430</b> (Higher Regulatory Standards) Regulations that exceed the NFIP's minimum criteria for floodplain management	<b>Activity 440</b> (Flood Data Maintenance) Gathering and/or maintaining more accessible, useful, and/or accurate floodplain data for regulation, insurance rating, hazard disclosure, and property appraisals	<b>Activity 450</b> (Stormwater Management) Watershed planning and regulations that prevent future development from increasing flood hazards or diminishing water quality	
<b>500 Flood Damage Reduction</b>	<b>Activity 510</b> (Floodplain Management Planning) Adoption of flood hazard mitigation and/or natural functions plans using the CRS planning process, and/or conducting repetitive loss area analyses	<b>Activity 520</b> (Acquisition and Relocation) Acquiring insurable buildings and relocating them out of the floodplain, and leaving the property as open space	<b>Activity 530</b> (Flood Protection) Protecting buildings from flood damage by floodproofing, elevation, or minor structural projects	<b>Activity 540</b> (Drainage System Maintenance) Annual inspections of channels and retention basins, and maintenance of the drainage system's flood-carrying and storage capacity	<b>Four Series of Activities</b> <ul style="list-style-type: none"> <li>300 Public Information</li> <li>400 Mapping and Regulations</li> <li>500 Flood Damage Reduction</li> <li>600 Warning &amp; Response <ul style="list-style-type: none"> <li>19 Activities</li> <li>94 Elements</li> </ul> </li> </ul>	
<b>600 Warning &amp; Response</b>	<b>Activity 610</b> (Flood Warning and Response) Timely warning of flood threats and coordinating flood response activities.	<b>Activity 620</b> (Levees) Annual levee inspection programs and plans to respond to floods caused by levee failure	<b>Activity 630</b> (Dams) State dam safety programs and plans to respond to flooding caused by dam failure.			

# CRS Coordinators Manual

The current CRS Coordinator's Manual, issued in 2017, is now accompanied the 2021 Addendum.

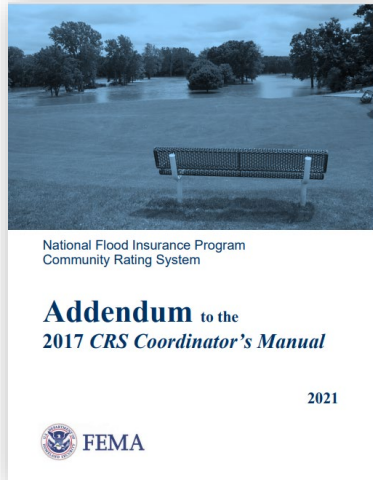
- It will remain in effect until a new edition is released.
- Both documents can be downloaded from the FEMA website.

For more information Contact FEMA Region VII's CRS Coordinator:  
Todd Tucker at (816) 283-7528 Desk / [Todd.Tucker@fema.dhs.gov](mailto:Todd.Tucker@fema.dhs.gov)

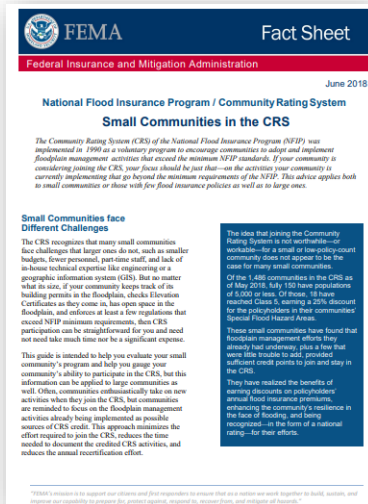




# Prerequisites and Low maintenance CRS Class 9



- Prerequisites:
  - Class 9 Activity 310 requires:
    - 90% accuracy/two chances to achieve
  - Class 8 or Better Freeboard Requirement:
    - A one-foot freeboard over BFE (BFE+1)



- Entry into CRS Low maintenance Class 9:
  - Several states have freeboard or other state mandated higher standards that can be used for CRS credits.
  - Many communities can join the CRS at a Class 9 or 8 with what they are already doing



# CRS Class enrollment by Region

	CRS Class Rating									Total
Region	9	8	7	6	5	4	3	2	1	
I	16	36	23	0	0	0	0	0	0	75
II	16	31	31	23	27	1	2	0	0	131
III	15	36	27	12	3	0	0	0	0	93
IV	73	147	128	116	63	4	3	0	0	534
V	18	46	51	31	18	0	0	1	0	165
VI	28	57	43	13	6	0	0	1	0	148
VII	24	16	25	4	4	0	0	0	0	73
VIII	18	28	25	6	12	0	0	1	0	90
IX	18	32	46	21	13	1	0	2	1	134
X	8	20	16	16	16	0	0	3	0	79
Total	233	448	415	242	162	6	5	8	1	1520



- Representative Only -

IA

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
4,125	\$3,771,130	\$269,050

KS

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
2,451	\$1,745,165	\$148,848

MO

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
2,391	\$2,769,551	\$252,506

NE

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
4,837	\$4,037,077	\$498,483

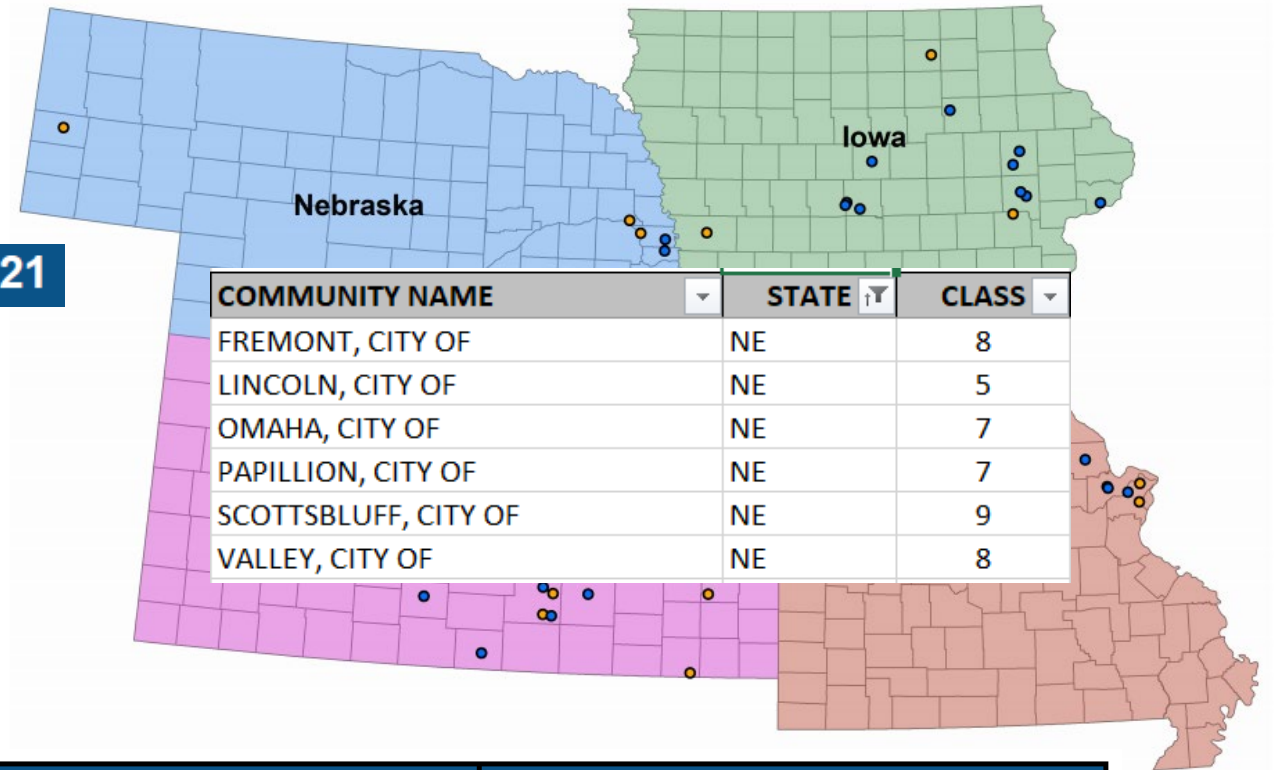
**Total annual savings (pre-RR-2.0)**  
**\$1,168,887**



# CRS in FEMA Region VII

CRS Class Data: April 2021 / Policy Data: April 2021

CRS Classifications		
★	1 - 4 Advanced Classes:	0% of Total
●	5 - 7 Intermediate Classes:	46% of Total
●	8 - 9 Introductory Classes:	54% of Total

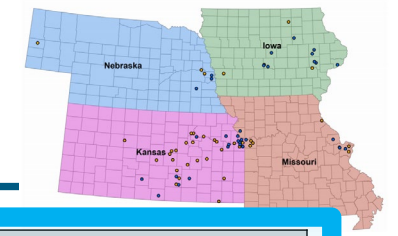


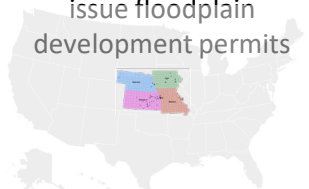

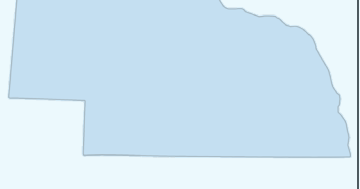
	Participating Communities			Policies In-Force			Insurance In-Force		
	NFIP	CRS	CRS as a % of NFIP	NFIP	CRS	CRS as a % of NFIP	NFIP	CRS	CRS as a % of NFIP
Region VII	2,247	71	3%	48,101	12,423	26%	\$10 Billion	\$3.1 Billion	30%
IA	688	13	2%	12,042	4,129	34%	\$2.7B	\$1.1B	39%
KS	466	40	9%	8,569	2,588	30%	\$1.8B	\$663M	37%
MO	677	12	2%	18,751	2,319	12%	\$4.0B	\$629M	16%
NE	416	6	1%	8,739	3,387	39%	\$1.9B	\$761M	41%



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# Higher Standards adopted by State



Category	NFIP Minimum Requirements	State Statute Requirements Missouri	State Statute Requirements Kansas	State Statute Requirements Iowa	State Statute Requirements Nebraska
Lowest Floor Elevation	Lowest Floor to or above BFE	NFIP Minimum	Plus 1 ft. freeboard above BFE	Plus 1 ft. freeboard above BFE	Plus 1 ft. freeboard above BFE
Floodway Requirements	Development cannot increase BFE - zero rise in flood heights	NFIP Minimum	NFIP Minimum	No new residential structures in floodway	No new residential structures in floodway
Variance Requirements	Community shall approve and/or disapprove variance requests	NFIP Minimum	NFIP Minimum	State approves variance requests	NFIP Minimum
Review of Ordinances	FEMA approval	NFIP Minimum	State approves ordinance prior to community adoption	State approves ordinance prior to community adoption	NFIP Minimum
Floodplain Development Permit Requirements	Community shall review and issue floodplain development permits 	NFIP Minimum 	State issues floodplain development approvals for stream obstructions, levees, and floodplain fills in excess of 1600 cubic yards, higher than 2 feet, less than 100 feet from other floodplain fills and fills not meeting State approved design criteria and requires NFIP community floodplain development permit	State issues floodplain development permits: <b>Rural areas:</b> criteria - drainage areas of 10 square miles or more and bridges in areas draining 100 square miles or more <b>Urban areas:</b> criteria - drainage areas of 2 square miles or more	NFIP Minimum 
Floodplain Mapping	Use best available data when mapping not provided by FEMA	NFIP Minimum	NFIP Minimum	Obtain mapping from Department of Natural Resources if not provided by FEMA	NFIP Minimum
Residential Structure Requirements	Elevate lowest floor to or above BFE	NFIP Minimum	NFIP Minimum	Must have access during 1% annual chance flood by wheeled vehicle	NFIP Minimum
Substantial Improvement Definition	Repair, reconstruction or improvement that exceeds 50% or more of the market value before improvement or repair	NFIP Minimum	NFIP Minimum	Any addition of 25% or more floor space. All post-FIRM additions are cumulative improvements	NFIP Minimum



# The Community Rating System

*Melissa Mitchell, CFM*

*CRS Flood Specialist for FEMA Region VII*

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# CRS Updates

- ✓ Light introduction to FEMA's Community Rating System (CRS)
- ✓ CRS Credits and getting started
- ✓ CRS Class 9, 5% discount to flood insurance policy holders
- ✓ Resources



# Introduction to the CRS Program

## Goals

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management



Insurance Program  
Insurance Manual

# Introduction to the CRS Program

## 4 CRS Series of Activities - Credits

300 Public Information

400 Mapping and Regulations

500 Flood Damage Reduction

600 Warning and Response

- 19 Activities
- 94 Elements



# Introduction to the CRS Program

Class	Points	SFHA	Non-SFHA	PRP
1	4,500	45%	10%	0
2	4,000	40%	10%	0
3	3,500	35%	10%	0
4	3,000	30%	10%	0
5	2,500	25%	10%	0
6	2,000	20%	10%	0
7	1,500	15%	5%	0
8	1,000	10%	5%	0
9	500	5%	5%	0
10	< 500	0	0	0

# CRS in Nebraska

Fremont, City of	8
Lincoln, City of	5
Omaha, City of	7
Papillion, City of	7
Scottsbluff, City of	9
Valley, City of	8



# CRS in Nebraska

Current CRS Class = 5

[\[Printable Version\]](#)

TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
1,079	756	146	177
\$1,410,595	\$1,163,533	\$161,013	\$86,049
\$1,307	\$1,539	\$1,103	\$486
\$80	\$103	\$61	\$0
\$86,514	\$77,569	\$8,945	\$0
\$152	\$205	\$61	\$0
\$164,082	\$155,137	\$8,945	\$0
\$224	\$308	\$61	\$0
\$241,651	\$232,706	\$8,945	\$0
\$304	\$410	\$123	\$0
\$328,165	\$310,274	\$17,890	\$0
\$376	\$513	\$123	\$0
\$405,734	\$387,843	\$17,890	\$0
\$448	\$616	\$123	\$0
\$483,302	\$465,412	\$17,890	\$0
\$520	\$718	\$123	\$0
\$560,871	\$542,980	\$17,890	\$0
\$592	\$821	\$123	\$0
\$638,439	\$620,549	\$17,890	\$0
\$664	\$923	\$123	\$0
\$716,008	\$698,118	\$17,890	\$0

# CRS Updates

## **Request your Community's “What If” statement**

- **Shows where your CRS discount would apply to your current flood insurance policy holders**

**Melissa Mitchell, CFM**

[mmitchell@iso.com](mailto:mmitchell@iso.com)



# CRS Specialists and Resource Specialists

## **CRS Flood Specialists for NE**

**Melissa Mitchell**

CRS applications, modifications, 3/5-year verification visits, training and conferences

## **Resource Specialists for NE**

**Melissa James**

Annual recertification and construction certificate reviews

# 2021 Addendum and Program Prerequisites

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- 2017 CRS Manual and 2021 CRS Addendum
- Program Prerequisites for ALL CRS communities
  - Be in good standing with the National Flood Insurance Program (NFIP)
  - 310 EC required for all communities
  - 501 RL required if the community has any repetitive loss properties
  - Meet the CRS Class Prerequisites per CRS Class
  - Meet the credit criteria for the points base per CRS Class



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# Community Rating System

[fema.gov/community-rating-system](https://fema.gov/community-rating-system)



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Emergency Management ▾

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## National Flood Insurance Program Community Rating System

The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the [National Flood Insurance Program \(NFIP\)](#). Over 1,500 communities participate nationwide.

In CRS communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's efforts that address the three goals of the program:

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



The brochure, [Community Rating System: The Local Official's Guide to Saving Lives, Preventing Property Damage and Reducing the Cost of Flood Insurance](#) introduces the Community Rating System as a way of promoting the awareness of flood insurance.

Español 简体中文 Tiếng Việt ▾

← Floodplain Management

Community Rating System

Manage Floodplain Risk

Get Financial Help

Intergovernmental  
Collaboration

Floodplains & Wildlife  
Conservation



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## Community Rating System Coordinator's Manual

The Coordinator's Manual is the guidebook for the Community Rating System. The Coordinator's Manual explains how the program operates, how credits are calculated, what documentation is required, and how class ratings are determined. It also acts as guidance for communities in enhancing their flood loss reduction and resource protection activities.

### Coordinator's Manual, 2017 Edition



The current [Coordinator's Manual](#) is the 2017 Edition.

- Section 100 gives general background information on the CRS.
- Section 200 explains the application and verification procedures.
- Sections 300 through 700 explain the credit points and calculations that are used to verify CRS credit.

[Download the 2017 Coordinator's Manual](#)

### 2021 Addendum to the Coordinator's Manual, 2017 Edition



In January 2021, an [addendum to the Coordinator's Manual](#) became effective. The 2021 Addendum and the 2017 CRS Coordinator's Manual together will constitute the official statement of CRS credits and procedures. These two documents will remain effective until a fully revised edition of the Coordinator's Manual is issued in the future.

[Download the 2021 Addendum](#)

[Frequently Asked Questions about the 2021 Addendum](#)



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# 2017 Manual + 2021 Addendum – To Be Used Together

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## Addendum Includes

- Forward:
  - What Becomes Effective
  - How to Use
- Each Section:
  - Summary
  - New or Updates
  - Clarifications



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# 2021 Addendum and Program Prerequisites

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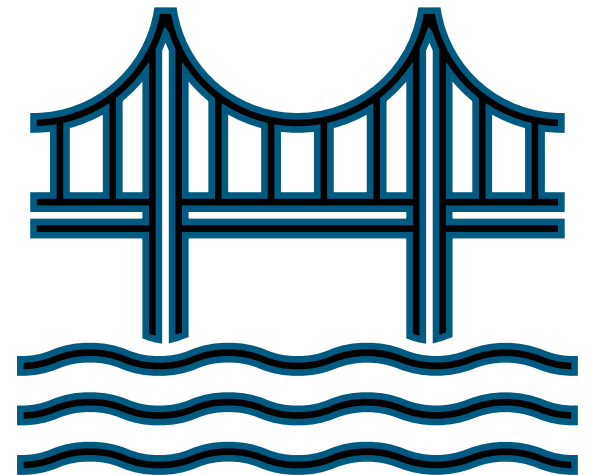
- Program Prerequisites for ALL CRS communities

Be in good standing with the National Flood Insurance Program (NFIP)

Community Assistance Visit (CAV) conducted by the State and/or  
FEMA Region to verify NFIP compliance and  
Floodplain management procedures



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## 310 EC Prerequisite for All

- Activity 310
- All CRS communities are required to collect, review, and maintain construction certificates for new development and substantial improvement within the SFHA

Elevation Certificates

Wet Floodproofing Certificates

Dry Floodproofing Certificates

Reviewed in an annual basis and must have at least a 90% correct rate



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## 501 RL Prerequisite for All

- IF the community has any repetitive loss (RL) properties:
  - Annual mailing to the RL area
  - Mapping exercise
  - Source of flooding determination
- If the community has over 50 RL properties:
  - All listed above
  - PLUS floodplain management plan or hazard mitigation plan and/or repetitive loss area analysis

# Class Prerequisites – Reference the CRS Manual and CRS Addendum

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## 210 REQUESTING CRS CREDIT—Summary [PAGE 210-1 CRS Manual](#)

- a. **Class 9 Prerequisites:** There are six prerequisites to become and stay a Class 9 or better community. They include being in full compliance with the minimum requirements of the National Flood Insurance Program (NFIP), receiving credit for maintaining FEMA Elevation Certificates, and meeting repetitive loss criteria.
- b. **Class 6 Prerequisite:** To become a Class 6 or better community, a community must have received a classification of 5/5 or better under the Building Code Effectiveness Grading Schedule.
- c. **Class 4 Prerequisites:** To become a Class 4 or better community, a community must demonstrate that it has programs that minimize flood losses, minimize increases in future flooding, protect natural floodplain functions, and protect people from the dangers of flooding.
- d. **Class 1 Prerequisites:** To become a Class 1 community, a community must have had a successful Community Assistance Visit conducted by FEMA within the previous 12 months and demonstrate that it has a “no adverse impact” program by receiving a certain number of points for designated activities.



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# Class Prerequisites – Reference the CRS Manual and CRS Addendum

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## PAGE A-10 CRS Addendum

New Prerequisite for Class 8

On page 210-4, a new subsection is inserted:

### **211.b. Class 8 Prerequisites**

(1) The community must meet all the Class 9 prerequisites.

(2) The community must adopt and enforce at least a 1-foot freeboard requirement (including machinery or equipment) for all residential buildings constructed, substantially improved, and/or reconstructed due to substantial damage throughout its SFHA where base flood elevations have been determined on its currently effective FIRM or in its Flood Insurance Study (FIS), except those areas that receive open space credit under Activity 420 (Open Space Preservation).



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## Getting Started with CRS

- Contact ME, I'm here to help in detail
  - Identify at least 500 points
- Provide a Letter of CRS Interest to ISO, State, and FEMA Region
  - CAV completed
  - Region supports CRS participation
- Completed CRS application with ISO
  - This is completely in a timely manner
  - CRS Discounts published 2 times a year; May and October



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## Sample Class 9, 5% Discount

- 310 Elevation Certificates required (38 points)
- 330 Outreach Projects (up to 200 points)
- 430 Freeboard (1' = 100 points)
- 430 Building Codes (up to 48 points)
- 440 Additional Map Data (up to 160 points)
  - GIS/digital maps
- 501 Repetitive Loss required if applicable (no points)

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Above Sample totals 546 points

# CRS Webinar Series and Training Videos



**CRS Resources**

Home • Manual 100 Series 200 Series 300 Series 400 Series 500 Series 600 Series 700 Series Training & Videos Success with CRS

## Training & Videos

### Webinars on the Community Rating System

The CRS Webinar Series provides both live and on-demand training to communities that are not yet participating in the Community Rating System, local government staff who are new to the CRS, and those with experience in introductory sessions and more advanced topics, most averaging about an hour in length.

All classes 1:00 pm Eastern/10:00 am Pacific

#### Schedule

DATE	TOPIC
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### CRS Activity 310 Changes for 2021



CRS Class 9 & Activity 310 Changes

• Scott Cofoid, ISO/CRS Technical Coordinator

National Flood Insurance Program Community Rating System

### Coordinator's Manual

FIA-15-2017

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### CRS Elevation Certificate Training Series



CRS Elevation Certificate Train...

# Elevation Certificates

Section A

Watch on YouTube

NFIP/CRS



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# CRS Webinar Series and Training Videos

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[www.CRSResources.org](http://www.CRSResources.org)

- Supportive material and guidance
- Contact information
- Training opportunities – no cost



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# CRS Resources

## Training & Videos

### Webinars on the Community Rating System

The CRS Webinar Series provides both live and on-demand training to communities that are not yet participating in the Community Rating System, local government staff who are new to the CRS, and those with experience in the program. The Series includes basic introductory sessions and more advanced topics, most averaging about an hour in length.

 All classes 1:00 pm Eastern/10:00 am Pacific

### Schedule

DATE	TOPIC
September 21	Preparing an Annual Recertification
September 22	CRS and Coastal Hazards
October 12	Introduction to the CRS
October 13	Floodplain Management Planning (Activity 510)
November 16	CRS & Substantial Damage Properties Management Plans
November 17	Watershed Master Planning

### Registration

[Click here](#) and type "CRS" in the search field to view webinars that are now open for registration.

700 Series

Training & Videos

Success with CRS

# CRS Contact



**Melissa Mitchell, CFM**  
CRS Flood Specialist  
AR, IA, KS, MO, NE, MN

(913) 543-0632  
[mmitchell@iso.com](mailto:mmitchell@iso.com)

[CRSResources.org](https://www.fema.gov/floodplain-management/community-rating-system)

<https://www.fema.gov/floodplain-management/community-rating-system>



FEMA





# CRS in Nebraska



# A Growing Hazard

- Floodplains are inherently hazardous places.
- Flooding is the most frequently reported hazard in Nebraska.
- In a 30-year mortgage, a home in the SFHA has 26% chance of experiencing a flood.
- Climate models show that NE is getting wetter, and
- Storm events will:
  - Increase in frequency
  - Increase in scale / intensity
  - Decrease in predictability

# Why Reducing Flood Risk Makes Sense

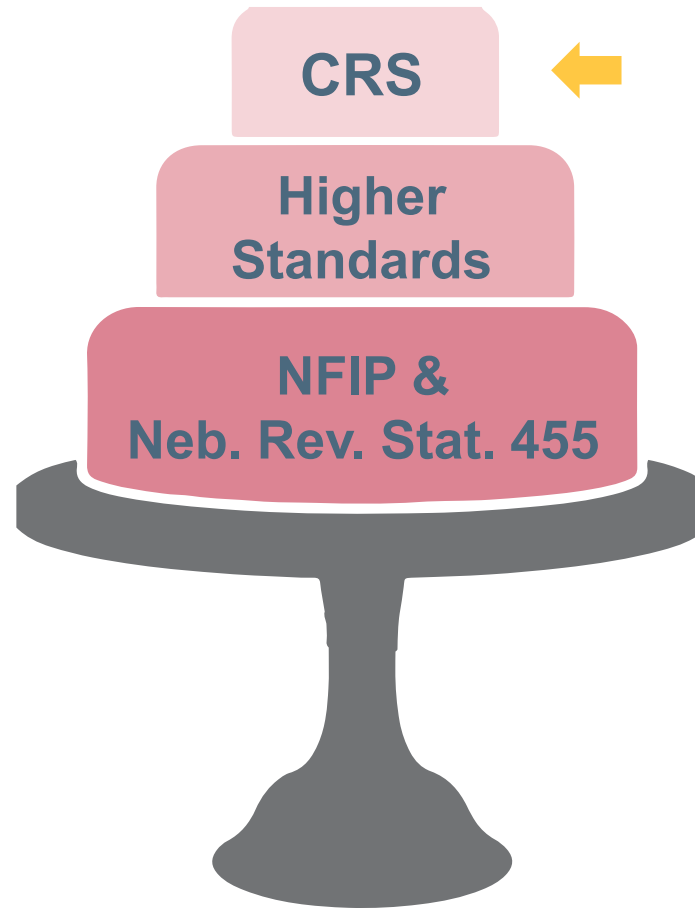
Reducing flood risk...

- Decreases cost of flood insurance
- Safeguards lives and properties
- Helps maintain quality of life
- Improves community's resilience

*We'll work with you to build  
your community's flood resiliency.*



# Where Does CRS Fit in?



# Accessible Points in Nebraska

Get credit for work already being done:

## 370 – Flood Insurance Promotion:

- NeDNR's Flood Insurance page has resources to disseminate

## 410 – Flood Hazard Mapping:

- NeDNR's BFE determination service and various mapping projects across the state

## 420 – Open Space Preservation:

- *Open space preservation mapping\**
- *Low density zoning mapping\**



# Accessible Points in Nebraska

## 430 – Higher Regulatory Standards:

- Development limitation: restricted floodway development (NRS §005.01-02), and storage prohibition (NRS §004.15)
- Building codes (State adopted)
- Freeboard (NRS §004.08)

## 440 – Flood Data Maintenance:

- NeDNR Interactive Map



# Accessible Points in Nebraska

## 510 – Floodplain Management Planning:

- Local Multi-Hazard Mitigation Plans
- NeDNR's "Substantial Damage Handbook"
- *Repetitive loss area analysis\**

## 630 - Dams:

- State dam safety program



## If You're Interested in CRS...

- Consider County-City partnership
  - Contact ISO to set up a preliminary CRS credit assessment
  - Demonstrate good standing in NFIP by agreeing to a Community Assistance Visit (CAV), and ensure closure of the CAV
  - Write a Letter of Interest to FEMA Region VII
  - Receive CRS audit for credit assessment
- 