

Basics of the Community Rating System (CRS)

The Community Rating System (CRS)

- Incentive program for sound floodplain management
- Regulations
- Maps
- Zoning
- Building Science
- Floodplain Protection (stormwater/watershed management)

How Does CRS Work?

- A community official becomes interested in the program
- The community fills out an application
- Application is reviewed by the Insurance Services Office (ISO)
- Points are determined according to activities the community is performing
- ISO determines the class the community has earned based on the points (class 10 – 1: class 1 is a 45% reduction)
- Individuals reap a percentage reduction in their flood insurance premiums

Rhode Island CRS Communities

- Middletown - Class 8
- Narragansett - Class 8
- North Kingstown - Class 9
- Bristol, Newport and Westerly are making strides to enter CRS.

Credit Points Awarded for CRS Activities

300 Public Information Activities

Activity	Maximum Possible Points
310 - Elevation Certificates	116
320 - Map Information Service	90
330 - Outreach Projects	350
340 - Hazard Disclosure	80
350 - Flood Protection Information	125
360 - Flood Protection Assistance	110
370 - Flood Insurance Promotion	110

400 Mapping & Regulations

Activity	Maximum Possible Points
410 - Floodplain Mapping	802
420 - Open Space Preservation	2,020
430 - Higher Regulatory Standards	2,042
440 - Flood Data Maintenance	222
450 - Stormwater Management	755

500 Flood Damage Reduction Activities

Activity	Maximum Possible Points
510 - Floodplain Management Planning	622
520 - Acquisition and Relocation	1,900
530 - Flood Protection	1,600
540 - Drainage System Management	570

600 Warning & Response

Activity	Maximum Possible Points
610 - Flood Warning and Response	395
620 - Levees	235
630 - Dams	160