

## FEMA – NFIP Community Rating System (CRS)

The Community Rating System (CRS) is designed to incentivize communities to go beyond the mapping and new construction management required to participate in NFIP and to take steps to mitigate and reduce flood damage to existing structures. It is an involved process that requires an investment by a community. The investment is dependent on the extent of activities. There are seven (7) Vermont communities currently participating in the CRS. The discount for each community is listed on the right. The discount can range from 5 – 45% based upon how a community scores based on a variety of potential actions to reduce risk and severity to existing buildings. The chart below provides a list of the communities that have invested in being eligible for the Community Rating System.

CRS Eligible Communities						
October 1, 2023 Effective Date						
State	CID	Name	CRS_Entry_Date	Current_Effect_Date	Class	% Discount
VT	500013	Bennington, Town of	10/1/1993	10/1/1993	9	5
VT	500106	Berlin, Town of	5/1/2017	4/1/2022	7	15
VT	500126	Brattleboro, Town of	10/1/1991	4/1/2023	9	5
VT	500033	Colchester, City of	5/1/2016	5/1/2016	8	10
VT	505518	Montpelier, City of	10/1/1998	5/1/2020	8	10
VT	500123	Waterbury, Town of	10/1/2016	4/1/2021	8	10
VT	500122	Waterbury, Village of	10/1/2016	4/1/2021	10	0

### 113.a. Credit Points and Classification

A community receives a CRS classification based upon the total credit for its activities. There are 10 CRS classes. Class 1 requires the most credit points and gives the greatest premium reduction or discount. A community that does not apply for the CRS, or does not obtain the minimum number of credit points, is a Class 10 community and receives no discount on premiums. The qualifying community total points, CRS classes, and flood insurance premium discounts are shown in Table 110-1.

<b>Table 110-1. CRS classes, credit points, and premium discounts.</b>			
<b>CRS Class</b>	<b>Credit Points (cT)</b>	<b>Premium Reduction</b>	
		<b>In SFHA</b>	<b>Outside SFHA</b>
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.*

**Table 110-2. Credit points awarded for CRS activities.\***

<b>Activity</b>	<b>Maximum Possible Points</b>	<b>Maximum Points Earned</b>	<b>Average Points Earned</b>	<b>Percentage of Communities Credited</b>
<b>300 Public Information Activities</b>				
310 Elevation Certificates	116	116	38	96%
320 Map Information Service	90	90	73	85%
330 Outreach Projects	350	350	87	93%
340 Hazard Disclosure	80	62	14	84%
350 Flood Protection Information	125	125	38	87%
360 Flood Protection Assistance	110	100	55	41%
370 Flood Insurance Promotion <sup>5</sup>	110	110	39	4%
<b>400 Mapping and Regulations</b>				
410 Flood Hazard Mapping	802	576	60	55%
420 Open Space Preservation	2,020	1,603	509	89%
430 Higher Regulatory Standards	2,042	1,335	270	100%
440 Flood Data Maintenance	222	249	115	95%
450 Stormwater Management	755	605	132	87%
<b>500 Flood Damage Reduction Activities</b>				
510 Floodplain Mgmt. Planning	622	514	175	64%
520 Acquisition and Relocation	2,250	1,999	195	28%
530 Flood Protection	1,600	541	73	13%
540 Drainage System Maintenance	570	454	218	43%
<b>600 Warning and Response</b>				
610 Flood Warning and Response	395	365	254	20%
620 Levees	235	207	157	0.5%
630 Dams	160	99	35	35%

\* Figures are based on communities that have received verified credit under the 2013 *CRS Coordinator's Manual* (about 43% of CRS communities), as of October 2016. The maximum possible points are based on the 2013 *Coordinator's Manual*. Growth adjustments are not included.