

FEMA's Community Rating System

The National Flood Insurance Program (NFIP) provides federally backed flood insurance within communities that enact and enforce floodplain regulations. The [Community Rating System](#) (CRS) of the National Flood Insurance Program was implemented in 1990 as a voluntary program to encourage communities to adopt and implement floodplain management activities that exceed the minimum NFIP standards. Under the CRS, flood insurance premium rates are discounted to reward community actions that meet the three goals of the CRS, which are: (1) reduce flood damage to insurable property; (2) strengthen and support the insurance aspects of the NFIP; and (3) encourage a comprehensive approach to floodplain management.

A community accrues points to improve its CRS Class rating and receive increasingly higher discounts. Points are awarded for engaging in any of 19 creditable activities, organized under four categories:

- Public information
- Mapping and regulations
- Flood damage reduction
- Warning and response

Communities should prepare and implement those activities which best deal with their local problems, whether or not they are creditable under the CRS. In considering whether to undertake a new floodplain management activity, a community must consider all the benefits the activity will provide (not just insurance premium reductions) in order to determine whether it is worth implementing.

Although the premium reduction attracts interest in the CRS, the most important benefits are the enhanced public safety, reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction in human suffering, and protection of the environment provided by the credited activities.

FEMA supports an all-hazards approach to mitigation, as does the CRS. It makes economic sense that mitigation programs address as many hazards as are appropriate. An all-hazards approach also ensures that staff, programs, construction standards, and public information messages are consistent and mutually supportive.

The CRS recognizes that many [small communities](#) face challenges that larger ones do not, such as smaller budgets, fewer personnel, part-time staff, and lack of in-house technical expertise like engineering or a geographic information system (GIS). But no matter what its size, if your community keeps track of its building permits in the floodplain, checks Elevation Certificates as they come in, has open space in the floodplain, and enforces at least a few regulations that exceed NFIP minimum requirements, then CRS participation can be straightforward for you and need not take much time nor be a significant expense. A community that has fewer insurance policies in force should not preclude it from consideration.

As of September 2019, 278 communities in West Virginia participated in the National Flood Insurance Program (NFIP). Of these communities, [thirteen local governments](#) (or 4.7%) qualified for the Community Rating System program. These thirteen communities represented 25% of the NFIP policies in force.