

Community Rating System (CRS)

LAN provides assistance in all areas of floodplain management and the CRS process, including new CRS applications, reverification, program optimization, and individual activities within the CRS program.



LAN can work with state and federal offices to assist communities in any capacity to improve their floodplain management program and comply with NFIP requirements.

With experienced, on-staff Floodplain Managers and a former ISO Community Rating System (CRS) Coordinator, Lockwood, Andrews & Newnam, Inc (LAN) can provide assistance in all areas of floodplain management and the CRS process. LAN can help with individual activities within the CRS program and management of the entire CRS process.

LAN's CRS Support Services

- Community Rating System (CRS) Quick Application preparation
- Reverification process
- New CRS manual transition
- Community Assisted Visit (CAV) preparation
- Elevation Certificate (EC) review for accuracy and compliance
- Repetitive Loss (RL) data review, area creation, and required outreach
- Hazard Mitigation Plan updates
- Floodplain Management Plan creation and updates
- Public Protection Information Plan (PPI) preparation
- Floodplain management training including:
 - Elevation Certificate (EC) overview
 - Community Rating System (CRS) application process
 - Flood Management Plan (FMP) and PPI writing

45% Participating communities can receive up to a 45% discount on flood insurance premiums



Lockwood, Andrews
& Newnam, Inc.
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Community Rating System



CRS classification is based on communities performing various activities to garner points in 500 point increments.

Classification	Credits	Discount
10	0-499	0%
9	500-999	5%
8	1,000-1,499	10%
7	1,500-1,999	15%
6	2,000-2,499	20%
5	2,500-2,999	25%
4	3,000-3,499	30%
3	3,500-3,999	35%
2	4,000-4,499	40%
1	4,500+	45%

Most Texas communities have a classification of 6, 7, or 8

The CRS was created in 1990 by the Federal Emergency Management Agency (FEMA) to provide an incentive for communities in the National Flood Insurance Program (NFIP) to adopt and enforce higher standards for better floodplain management. Communities with higher standards will receive discounts on flood insurance premiums, experience less damage to structures, reducing the costs involved with recovery and reconstruction after a disaster.

Recent Developments

- CRS Coordinators Manual updated in 2013
- All new applications and reverifications processed with new manual
- Texas counties can now receive as low as a 7 classification

Earning Discounts

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

Joining & Maintaining CRS Classification Requirements

- **Maintain:** Elevation certificates, Floodproofing certificates, and V-Zone certificates
- **Account:** For all repetitive loss properties and database updates
- **Develop:** Flood Management Plan approved by local government for more than 10 repetitive loss properties or FEMA approved Hazard Mitigation Plan
- **Re-verify** all CRS credits on a 3-5 year cycle depending on classification

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