FEMA’s Community Rating System (CRS) program is one way to help property owners reduce their flood insurance premiums. The CRS was created in 1994 as part of the National Flood Insurance Reform Act, to reward communities with sound floodplain management practices with reductions in flood insurance premiums. The three goals of the CRS program are to:

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

It is a voluntary program, based on a point system – the higher the points, the lower the rating (Class 10 to Class 1). Each class offers different levels of flood insurance premium discounts, from 5% (Class 9) to 45% (Class 1), as shown in Figure 1.

There are four main categories in which communities can earn points through the CRS, as shown in Figure 2. The CRS Resources website (crsresources.org) breaks this down even further, providing examples and forms for all projects that gain credit and exactly how many points they can earn. There are also directions on how to apply to the CRS on the website.