

# Community Rating System (CRS) Update

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Flooding is the most common and costly disaster in the United States. Anywhere it can rain, it can flood. With 98% of counties in the entire United States having experienced a flood and just one inch of water causing up to \$25,000 in damage, communities across the country must make tough decisions about protecting lives and property from flooding. The Federal Emergency Management Agency created the voluntary [Community Rating System \(CRS\) program](#) to recognize local efforts to reduce flood risk, and to reward communities, their residents and businesses by saving them money on flood insurance premiums.

As of October 1, 2019, the following communities in Region III have all advanced from CRS Class 8 to a CRS Class 7 by taking actions to reduce their flood risk and protect their communities:

- Town of Bloomsburg, PA
- The Borough of Herndon, PA
- Prince William County, VA

The greater the investment in reducing flood risk, the greater the insurance savings through the CRS program. As communities move between classes, they implement flood reduction measures and save more on insurance. Residents living in the Special Flood Hazard area in these communities will receive a 15% discount on NFIP premiums.

FEMA Region III, which includes Delaware, Washington DC, Maryland, Pennsylvania, Virginia, and West Virginia, has 91 communities currently participating in CRS. Residents in two communities in Region III, Baltimore City and Prince Georges County, MD, save as much as 25% in NFIP flood insurance premiums, due to their work to make their communities safer. “The CRS program is a great opportunity to recognize the steps communities across the region are taking to reduce their flood risk,” stated MaryAnn Tierney, FEMA Region III Regional Administrator. “The real reward is then passed on to the policy holders in measurably lower premiums.”



In addition to the benefit of lower cost flood insurance, CRS floodplain management activities enhance public safety, reduce damages to property and public infrastructure, avoid economic disruption and losses, reduce human suffering and protect the environment. Technical assistance on designing and implementing activities that could help a community are available at no charge from either your local floodplain manager or State NFIP Coordinating Office.

More information on the program may be found through the [CRS Fact Sheet](#).

FEMA's mission is helping people before, during and after disasters. FEMA Region III's jurisdiction includes Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia. Learn more about FEMA Region III at [www.FEMA.gov/region-iii](http://www.FEMA.gov/region-iii). Stay informed of FEMA's activities online: videos and podcasts are available at [fema.gov/medialibrary](http://fema.gov/medialibrary) and [youtube.com/fema](http://youtube.com/fema). Follow us on Twitter at [twitter.com/femaregion3](http://twitter.com/femaregion3).

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