

# Community Rating System (CRS) Update

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## ***Voluntary incentive program recognizes and encourages community floodplain management***

**PHILADELPHIA-** Flooding is the most common and costly disaster in the United States. Anywhere it can rain, it can flood. With 98 percent of counties in the entire United States having experienced a flood and just a single 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 Oct. 1, 2020, the following communities in Region 3 have all advanced in their CRS class rating by taking actions to reduce their flood risk and protect their communities:

- The City of Franklin, Va., will enter CRS as a Class 9 (5 percent NFIP premium reduction)
- James City County, Va., will advance from Class 7 to Class 5 (25 percent NFIP premium reduction)
- Talbot County, Md., will advance from Class 8 to Class 7 (15 percent NFIP premium reduction)

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 discount on their NFIP premiums.

FEMA Region 3, which includes Delaware, Washington D.C., Maryland, Pennsylvania, Virginia, and West Virginia, has over 90 communities currently participating in CRS. This October, James City County, Va., joins Baltimore City



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and Prince Georges County, Md., in becoming a Class 5 community – the highest class of any Region 3 community. “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 3 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 the state NFIP coordinating office.

Read this [FEMA CRS fact sheet](#) for more information about the program.

If you have any questions, please contact the FEMA Region 3 Office of External Affairs at (215) 931-5597 or at [femar3newsdesk@fema.dhs.gov](mailto:femar3newsdesk@fema.dhs.gov)

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