

# COMMUNITY RATING SYSTEM (CRS)

Safer Communities. Lower Premiums.



**5-45%**  
Flood Insurance  
Premium Discount

**1,500+**  
Communities  
Nationwide

**10**  
CRS Class  
Levels (1=Best)

**15+ Yrs**  
Jones Edmunds  
CRS Experience

## WHY COUNTIES & CITIES SHOULD PARTICIPATE



**Immediate Financial Relief for Residents**  
NFIP policyholders can receive premium discounts ranging from 5% to 45%, making flood coverage more affordable and increasing take-up rates across the community.



**Reduced Flood Damage and Faster Recovery**  
CRS activities contribute to lower flood losses, protecting homes, businesses, public infrastructure, and reduces the long-term burden on local government budgets.



**Enhanced Community Resilience**  
Residents gain access to better flood risk information and tools to protect their properties. CRS demonstrates a community's commitment to public safety.



**Economic Development and Property Values**  
Lower insurance costs attract businesses and homebuyers. A strong CRS rating signals sound planning to developers, insurers, and bond rating agencies.

## JONES EDMUNDS CRS SERVICES

- Floodplain Management Program Evaluation
- CRS Activities Documentation and Submittals
- Watershed Management Planning
- Stormwater Modeling
- Elevation Certificate Audit
- GIS Analyses to Support CRS
- Map Information Service (Activity 320)
- Program for Public Information (PPI)
- Floodplain Ordinance Review
- Repetitive Loss Area Analysis
- Local Mitigation Strategy Support
- Liaison Between Community and ISO

### PROJECT SPOTLIGHT

Pinellas County, Florida

**Class 7**



**Class 2**

**40% premium discount for policyholders in the Special Flood Hazard Area (SFHA)**

Under a continuing services contract since 2014, Jones Edmunds has helped Pinellas County achieve one of the highest CRS ratings in Florida, delivering significant, lasting premium savings to thousands of policyholders.

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## WHAT IS THE COMMUNITY RATING SYSTEM?

The **Community Rating System (CRS)** is a voluntary FEMA incentive program for communities participating in the National Flood Insurance Program (NFIP). Rather than simply meeting minimum floodplain management requirements, CRS-participating counties and cities earn **credit points** for implementing higher-quality floodplain management activities.

Those credit points translate directly into a **CRS Class rating (1–10)**. Higher CRS ratings mean greater flood insurance premium discounts for eligible NFIP policyholders. Flooding is the nation's most costly and widespread natural disaster; even one inch of water can cause up to **\$25,000 in damages**. CRS helps communities and their residents stay ahead of that risk.

## HOW PREMIUM DISCOUNTS WORK

Class	Credit Points (cT)	Premium Reduction	Class	Credit Points (cT)	Premium Reduction
1	4,500+	45%	6	2,000–2,499	20%
2	4,000–4,499	40%	7	1,500–1,999	15%
3	3,500–3,999	35%	8	1,000–1,499	10%
4	3,000–3,499	30%	9	500–999	5%
5	2,500–2,999	25%	10	0–499	0

## CRS CREDIT ACTIVITY CATEGORIES

There are 19 creditable activities, organized under four categories, which are presented in the 300–600 series of the CRS Coordinator's Manual. The Coordinator's Manual assigns credit based upon the extent to which an activity advances the goals of the CRS.

### 300 Series Public Information

Credits resident education about flood hazards, encourages insurance purchase, and distributes flood-risk resources.

### 400 Series Mapping and Regulations

Credits higher floodplain mapping standards and stronger local floodplain regulations beyond NFIP minimums.

### 500 Series Flood Damage Reduction

Credits programs that reduce flood losses to existing and new development within the community.

### 600 Series Warning and Response

Credits local flood warning systems, emergency response planning, and post-flood safety measures.