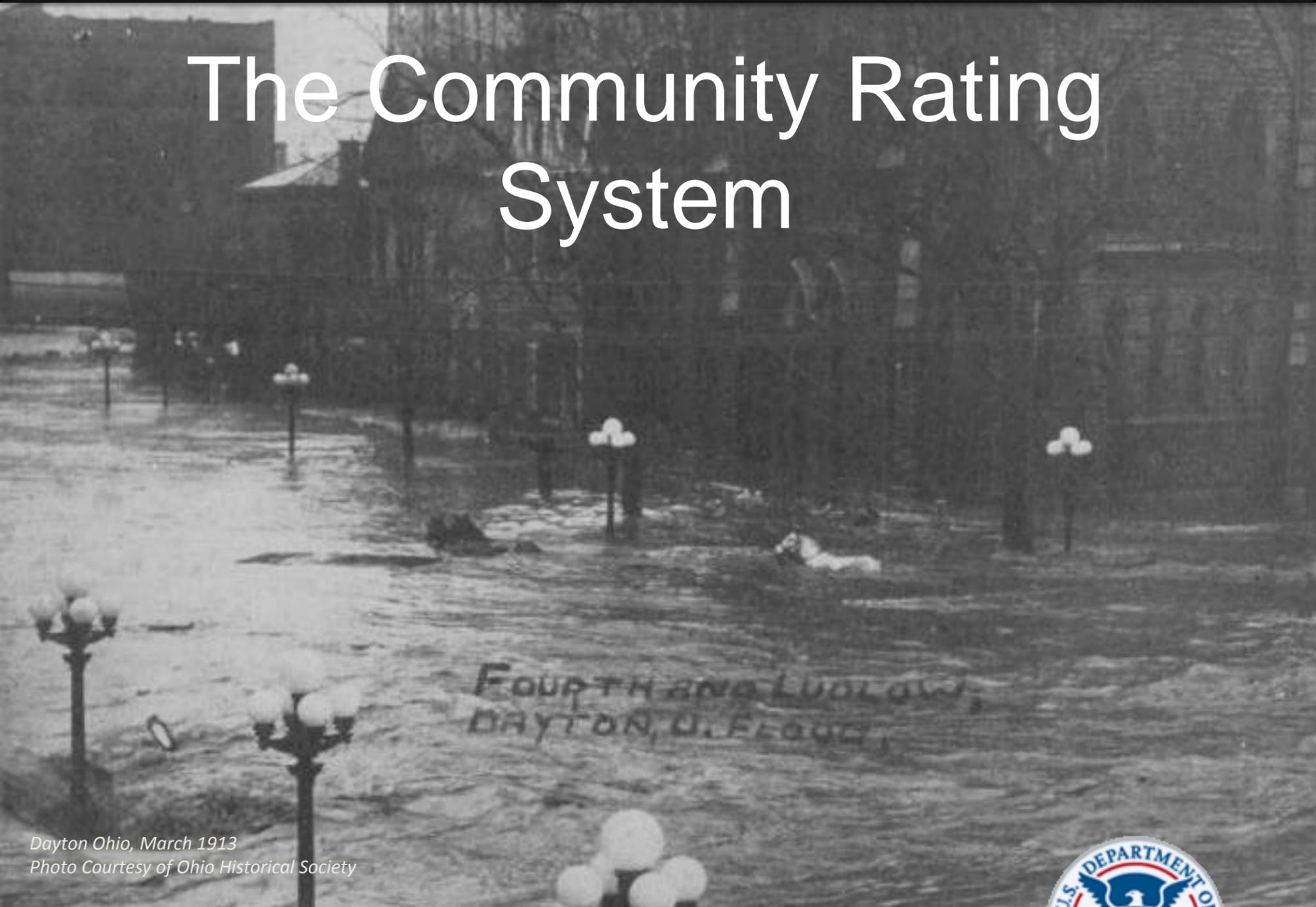


The Great Ohio Valley Flood of 1913 100 Years Later

The Community Rating System



Dayton Ohio, March 1913
Photo Courtesy of Ohio Historical Society



FEMA

The Community Rating System (CRS) was developed by the Federal Emergency Management Agency (FEMA) in 1990 to:

- 1) reduce flood losses,
- 2) facilitate accurate insurance rating, and
- 3) promote awareness of flood insurance.

The objective of the CRS is to reward those communities that are doing more than the minimum NFIP requirements to help their residents prevent or reduce flood losses. The CRS is a voluntary incentive program of the NFIP that rewards qualifying local governments for undertaking selected activities above and beyond the minimum NFIP-requirements. The reward is in the form of discounts to flood insurance premium rates on flood insurance policies sold for properties within the community. Under the NFIP, flood insurance premium rates are the same in all participating communities, even though some communities do much more than regulate development to the minimum NFIP standards. Minimum standards result in few community activities to reduce flood damages to existing buildings, or manage development in areas not mapped by the NFIP, or protect new buildings beyond the minimum NFIP protection level. Because these additional activities can help to reduce or eliminate the severity of future flood losses (also referred to as mitigating losses), FEMA has implemented the

For important, life saving information please visit

www.fema.gov/national-flood-insurance-program/community-rating-system



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