

# NEW YORK STATE CLIMATE SMART COMMUNITIES

## ***National Flood Insurance Program Community Rating System (CRS)*** *Opportunities for Community-Wide Discounts*

- Activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage and environmental protection.
- Residents are reminded that the community is working to protect them from flood losses.
- Public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.
- Money stays in the community instead of being spent on insurance premiums.

### **Background**

Most homeowner's insurance does not cover flooding. In 1968, Congress created the National Flood Insurance Program (NFIP) to aid homeowners, renters and business owners in flood-prone areas. Participation in the NFIP is based on an agreement between local communities and the federal government, which states that if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas (SFHA), the federal government will make flood insurance available within the community as a financial protection against flood losses. The SFHAs and other risk premium zones applicable to each participating community are depicted on Flood Insurance Rate Maps (FIRMs).

**Flood insurance for properties in flood prone areas is mandatory only to secure loans.** However, individuals who live in a SFHA or high-risk area and have a federally backed mortgage must have flood insurance.

The majority of coastal communities on Long Island fall within a SFHA. Along the south shore, all of the barrier islands and the communities located along the south shore bays are designated as SFHAs. These hazard areas also include several of Long Island's freshwater water bodies, such as Lake Ronkonkoma and the Carmans River. On the north shore, most communities along the coast are within a SFHA. However, due to elevation changes, these zones typically do not extend inland as far as the south shore hazard areas.

### **Community Rating System (CRS)**

The National Flood Insurance Reform Act of 1994 codified the Community Rating System within the NFIP. The CRS is an incentive program that encourages communities to exceed the minimal federal requirements for development within floodplains.

1,497 communities in the State of New York participate in FEMA's National Flood Insurance Program (includes every community on Long Island). Of these 1,497 communities, only 27 (less than 2%) currently participate in the CRS. Five of these communities are located on Long Island. In addition, of the top 50 New York communities, in terms of total Flood Insurance policies held by residents, only 10 participate in the CRS.

*New York State Climate Smart Communities is a program of the state departments of Environmental Conservation, State, Transportation, Health, Energy Research and Development Authority; and Public Service Commission.*



## Benefits of Joining the CRS

The CRS provides incentives in the form of premium discounts for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

Premium discounts ranging from 5% to a maximum of 45% will be applied to eligible policies written in a community as recognition of the floodplain management activities instituted.

There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under 4 main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness.

## CRS Activities

- Series 300 – Public Information
  - This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage. The activities also provide data that insurance agents need for accurate flood insurance rating.
- Series 400 – Mapping and Regulations
  - This series credits programs that provide increased protection to new development.
- Series 500 – Flood Damage Reduction
  - This series credits programs that reduce the flood risk to existing development.
- Series 600 – Flood Preparedness
  - This series credits flood warning, levee safety, and dam safety projects.

In addition, the CRS gives extra credit to communities that coordinate activities through a comprehensive floodplain management plan.

## Links and Resources

For additional information on the NFIP CRS Program, please visit:

<http://www.fema.gov/national-flood-insurance-program-community-rating-system>

To view official FEMA flood maps for your community, please visit:

<https://msc.fema.gov/portal>

For more information on Climate Smart Communities: [www.dec.ny.gov/energy/50845.html](http://www.dec.ny.gov/energy/50845.html)  
For assistance from Cameron Engineering & Associates, LLP - an independent contractor to NYSERDA:  
please contact [CSC@cameronengineering.com](mailto:CSC@cameronengineering.com)

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