

Community Rating System Discount

FEMA and its National Flood Insurance Program (NFIP) offer the Community Rating System (CRS) program to further protect NFIP communities against flood damage and provide NFIP premium discounts to communities that choose to participate. Use this FAQ to find answers to common questions about the CRS program for policyholders.

CRS & Community Participation Overview

1. What is the CRS and why does it provide a discount?

The CRS is a voluntary incentive program for communities that participate in the NFIP. While all NFIP communities must enact minimum floodplain management requirements, the CRS recognizes communities whose floodplain management standards exceed NFIP minimums. By incentivizing proactive measures communities can enforce to mitigate flood damage with premium discounts for policyholders, the CRS helps the NFIP build a flood-resilient nation and lessens the personal and financial devastation flooding can bring.

2. What communities participate in the CRS?

All communities across the U.S. that participate in the NFIP are eligible to participate in the CRS. As of April 2024, there are more than 1,700 CRS participating communities, providing discounts to more than 3.3 million policyholders.

For a list of CRS participating communities, visit the [NFIP Community Status Book](#).

3. Where might the CRS discount not apply?

Usually, the CRS discount applies to all NFIP policies throughout a CRS community. However, some exceptions exist. The CRS discount is not applied when:

- The policy would exceed the maximum rate cap discount with the full CRS discount. Maximum premium rate caps are a policyholder benefit that establish a limit for your annual premium cost. Policies already discounted due to rate caps or other applicable discounts may receive a portion of a CRS discount, or none at all.
- The insured building is not in compliance with community floodplain management regulations or has known floodplain management violations. Violations disqualify a property from receiving discounts because they undermine the CRS' objective to reward risk reduction practices. Skip to question 10 for information about updating your policy once any violations are corrected.
- The policy is a Group Flood Insurance Policy (GFIP) or is a provisionally rated policy. These types of policies have specific rating structures and eligibility criteria that may not align with standard discount programs.
- The community is in the initial stages of joining the NFIP and listed as an NFIP Emergency Program community. Communities in this phase have limited access to certain benefits and discounts until they fully participate in the NFIP.



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4. How is a CRS class determined?

FEMA reviews each community's efforts to implement enhanced floodplain management regulations and assigns each a credit point value in accordance with guidance from the [Coordinator's Manual](#). The CRS credit points that the community earns are then used to establish the CRS class.

CRS classes range from 1 to 10. The premium discounts for eligible policies within each CRS class are listed in the following table. To learn more about what the CRS credits, review the FEMA CRS [Local Official's Guide](#).

Community Rating System Classes and Discount Table										
CRS Class	10	9	8	7	6	5	4	3	2	1
CRS Discount (Up to Premium Reduction)	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%

Understanding Discounts & Premiums**5. How is the CRS discount calculated?**

A property's CRS discount is calculated by FEMA's rating engine based the community's CRS class.

6. Can I receive multiple discounts on my premium?

Yes. NFIP policies may be eligible for other discounts, such as those for mitigation efforts. For both the CRS and other discounts, FEMA will apply the best discount available to your premium.

However, some discounts can't be combined in full as discussed in question 3. For example, if the statutory annual increase cap provides a greater discount to your premium than the CRS discount, the annual increase cap will be applied instead.

Speak to your flood insurance agent for questions specific to your policy.

7. Who receives the CRS discount in CRS communities?

The CRS discount is available to all NFIP policyholders in CRS communities—if none of the exceptions in question 3 apply.

Information for Policyholders**8. How do I receive a CRS discount?**

FEMA's rating engine automatically applies the discount to premiums using the community's Community Identification Number (CID). NFIP policies at their full risk premium will receive the CRS discount immediately. No additional action is required on your part unless you feel something is incorrect.

The [CRS Discount Guide](#) helps explain how the CRS discount is reflected in annual premiums.

9. If my community is a CRS community, what can I do if my policy is not receiving the CRS discount?

Contact your insurance agent or insurer to find out why you might be ineligible. Review the answers to question 3 for possible reasons or explore pages 3.7 and 3.8 of the [NFIP Flood Insurance Manual](#).

10. My property is listed as being in violation of floodplain management standards. What should I do?

The only way to have your property removed from FEMA’s floodplain management violation list is to speak with your community officials or community floodplain administrator. They can work with your community or state to confirm the status and provide the information you need to show compliance.

Upon review of the documentation and a determination that your structure is compliant with the floodplain management standards, your community floodplain administrator may contact the State NFIP Coordinator or FEMA regional office to remove your property.

Work with your flood insurance agent or provider for how and when updates to your property’s CRS discount will take effect.

11. Why did my CRS discount change upon my policy’s renewal?

Updates to your community’s CRS class may affect your CRS discount at the time of your policy’s writing or renewal. CRS classification updates occur in April and October of each year. If your CRS discount changes, compare your policy’s effective date to your community’s CRS effective date.

Refer to question 14 to find your community’s CRS status.

12. How can I update or review my property’s CRS designation and/or other discounts?

Contact your flood insurance agent or company for updates to your property’s CRS discount and premium. They can determine if the correct CID and CRS class were applied and make any corrections.

13. How can my community request to participate in the CRS?

The decision to join the CRS is up to a community’s elected officials. Contact your local elected officials and encourage them to consider joining.

A community can request to participate in the CRS at any time. To participate, your community will need to meet eligibility criteria and apply to FEMA. The application requires details about your community’s floodplain management practices and flood mitigation activities. Once an eligibility determination is made, your community will work with the FEMA regional office contractor.

Revisit question 4 to understand how your community’s efforts affect its CRS Class determination and policyholders’ premiums.

14. How do I check the status of my community’s CRS class?

A list of all current CRS communities and their CRS class can be found in the [NFIP Community Status Book](#). You may also contact your floodplain administrator or flood insurance agent/provider to confirm your community’s status and ask about updates to your community’s CRS class.

15. Can my community’s CRS status change?

Yes, your community’s classification may change depending on the level of continued floodplain management efforts. For example, your community can improve its CRS class by implementing more CRS-approved flood damage reduction activities. For more information, contact your floodplain administrator.

For more information on the CRS, visit [FEMA’s Community Rating System webpage](#). For details on the NFIP premium rating methodology and the CRS discount for NFIP policyholders, visit [floodsmart.gov](#). You may also contact your insurance agent or the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center—chat live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, email FEMA-FMIX@fema.dhs.gov or call (877) 336-2627.