

FEMA Seeks Public Comments on the Community Rating System

Release Date: 7? 11, 2024

WASHINGTON -- FEMA has published a notice in the Federal Register seeking public comment on the National Flood Insurance Program's Community Rating System.

The public can provide comments on the suggested alternative program features to the Community Rating System by submitting a response to the [Federal Register Notice Request for Information](#) on [Regulations.gov](#). In addition, FEMA is offering public meetings in August and individuals can register for a session.

FEMA is seeking input on the suggestions and approaches for a redesigned Community Rating System. This is based on public input from the August 2021 request for information ([Docket ID "FEMA-2021-0021"](#)) and recommendations from the July 2023 [Government Accountability Office report](#), FEMA's New Rate Setting Methodology Improves Actuarial Soundness but Highlights Need for Broader Program Reform (GAO-23-105977).

The purpose of the redesign is to enhance the Community Rating System's effectiveness, promote resilience and mitigate the financial impacts of flooding on communities. CRS Redesign is a multi-year effort intended to take a comprehensive look at the CRS program, exploring both incremental improvements and bold shifts in approach.

FEMA is exploring the future of the Community Rating System with a focus on ways the agency can improve the Community Rating System to:

- Incentivize communities to take measurable actions and make sustained progress that reduces current and future flood risk;
- Embed equity as a foundation of the Community Rating System program;
- Incentivize communities to promote property owners to purchase flood insurance to reduce their financial exposure to flood risk; and
- Deliver a community participant-centered and modernized program.



The Community Rating System is a voluntary incentive program that recognizes and encourages floodplain management practices that exceed the minimum requirements in the National Flood Insurance Program. The agency is evaluating the Community Rating System's potential to provide ongoing support for state, local, tribal and territorial governments' goals and needs around floodplain management.

FEMA will host three 90-minute public meetings to explain the suggested alternative program features and how to provide information for public comment. Participants must register in advance and will be confirmed on a first-come, first-served basis.

Anyone interested may register online and attend a public meeting on:

- 2 p.m. ET on Wednesday, Aug. 21. [Register here](#)
- 3 p.m. ET on Thursday, Aug. 22. [Register here](#)
- 3 p.m. ET on Tuesday, Aug. 27/Tribal Nation focused [Register here](#)

Written comments must be submitted by Sept. 9 on the [Federal eRulemaking Portal](#), Docket ID: FEMA-2024-0022. Please follow the instructions on the page for submitting comments and contact the [Regulations.gov Help Desk](#) if you have technical issues.

Visit [FEMA.gov](#) for more information about the Community Rating System.

