

# FEMA's Community Rating System Program Rewards Flood Risk Reduction

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PHILADELPHIA – Flooding is the most common and costly disaster in the United States. Anywhere it can rain, it can flood. With 98% of counties in the entire United States having experienced a flood and just one inch of water causing up to \$25,000 in damage, communities across the country must make tough decisions about protecting lives and property from flooding. The Federal Emergency Management Agency created the [Community Rating System \(CRS\) program](#) to both recognize community driven efforts to reduce flood risk, and to reward these communities, their residents and businesses by saving them money on flood insurance premiums.

The CRS program is a voluntary incentive program that recognizes and encourages community floodplain management activities that make communities safer and lower flood risk. FEMA Region III, which includes Delaware, Washington DC, Maryland, Pennsylvania, Virginia, and West Virginia, has a total of 91 communities currently participating in CRS. There are two communities in Region III which are saving 25% in NFIP flood insurance premiums, due to their work to make their communities safer. Each of the classes receives a discount on insurance premiums up to a Class 1 at 45%. “The CRS program is a great opportunity to recognize the steps communities across the region are taking to reduce their flood risk,” stated MaryAnn Tierney, FEMA Region III Regional Administrator. “The real reward is then passed on to the policy holders in measurably lower premiums.”

As of May 1st, the following communities in Region III have joined CRS or advanced a class by taking actions to reduce their flood risk and protect their communities:

- New Castle County, Delaware – Class 6
- Dorchester County, Maryland – Class 6
- Borough of Yardley, Pennsylvania – Class 9
- Town of Cape Charles, Virginia – Class 8



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- City of Hampton, Virginia – Class 7
- City of Virginia Beach, Virginia – Class 7

The CRS program recognizes and encourages community floodplain management activities that are proactive in reducing their communities flood risks. In addition to the benefit of lower cost flood insurance, CRS floodplain management activities enhance public safety, reduce damages to property and public infrastructure, avoid economic disruption and losses, reduce human suffering, and protect the environment. Technical assistance on designing and implementing activities that could help a community are available at no charge from either your local floodplain manager or State NFIP Coordinating Office.

More information on the program may be found at [www.FEMA.gov/national-flood-insurance-program-community-rating-system](http://www.FEMA.gov/national-flood-insurance-program-community-rating-system).

FEMA's mission is helping people before, during, and after disasters. FEMA Region III's jurisdiction includes Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia. Learn more about FEMA Region III at [www.FEMA.gov/region-iii](http://www.FEMA.gov/region-iii). Stay informed of FEMA's activities online: videos and podcasts are available at [fema.gov/medialibrary](http://fema.gov/medialibrary) and [youtube.com/fema](http://youtube.com/fema). Follow us on Twitter at [twitter.com/femaregion3](http://twitter.com/femaregion3).

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