



Sector: Built & Natural Infrastructure

Action: Participate in the National Flood Insurance Program's Community Rating System

Action Overview:

Where is this Action Relevant?

All Colorado municipalities that experience, or are at risk of, flooding. A majority of Colorado communities already participate in the National Flood Insurance Program (NFIP), as listed in the [Colorado Community Status Book Report](#).

This Action is a:

- ☐ Plan
- ☐ Assessment
- ☐ Policy
- ☒ Implementation

Complementary Actions:

- [Assess and Plan for Climate Risks and Vulnerabilities](#)
- [Integrate Land Use and Water Planning](#)
- [Integrate Floodplain Management and Open Space/Recreation Planning and Regulations](#)
- [Regional Watershed and Flood Planning and Implementation](#)

Action Description:

Why is this action important?

The [Community Rating System \(CRS\)](#) is a voluntary incentive program that recognizes and encourages floodplain management practices that exceed the NFIP requirements. As a result, communities have increased resilience to flooding impacts while also reducing flood insurance premium costs. The discounted flood insurance premiums reflect the community's efforts to address the three goals of the program:

- Reduce and avoid flood damage to insurable property
- Strengthen and support the insurance aspects of the National Flood Insurance Program
- Foster comprehensive floodplain management

How to implement this action

Actively participate in the NFIP program. Learn more about how your community can participate and advance in the CRS Class through activities. The Colorado Water Conservation Board (CWCB) [CRS for Colorado Communities Website](#) provides information for those new to

NFIP CRS and for communities looking to achieve additional CRS Activities / advance in CRS Class.

A community with CRS Class 10 is the lowest rating and the default Class for a community that is participating in NFIP; Class 10 communities receive no discount on insurance premiums. A Class 9 community receives a 5% insurance premium discount for all policies, a Class 8 community receives a 10% discount, all the way to a Class 1 community, which receives a 45% discount. Communities must [annually recertify](#) in order to maintain their CRS status.

Timeframe, project costs, and resource needs

Timeframe, project costs, and resource needs vary by the number of creditable activities the community pursues. The CRS includes 19 creditable activities that are organized in four categories:

- Public Information
- Mapping and Regulations
- Flood Damage Reduction
- Warning and Response

What local governments is this action relevant to? Which department(s) within the local government are most likely to have responsibility for this action?

This action is relevant to all municipalities that participate in the National Flood Insurance Program (NFIP). Government departments that may be involved in implementing this action includes: planning, emergency management, community development, public works, amongst others.

Links to case studies or best practices

- CWCB [CRS Documents & Links \(Examples\)](#)
- [FEMA Small Communities in the Community Rating System](#)
- [FEMA Community Rating System Case Studies, Fact Sheets and Blogs](#)

Programs, Resources, and Funding to Support Implementation of This Action

- CWCB [CRS for Colorado Communities](#)
- FEMA [Community Rating System](#)
- FEMA [Flood Insurance Risk Maps](#)

For the most recent list of funding opportunities, see the State of Colorado, Department of Local Affairs [Local Community Funding Guide](#).