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

20 Points

Action Updates

This action was added in 2024.

Objective

Participate in the Community Rating System (CRS) program, which encourages floodplain management practices that exceed the National Flood Insurance Program (NFIP) requirements; improve community resilience to flooding and impacts of climate change; and reduce flood insurance premium costs.

Complementary Actions:

- Implement Low Impact Development
- Assess Climate Vulnerability

What to Do

1. Actively participate in the NFIP'S CRS and achieve a current CRS Class between 9 and 1. All Connecticut municipalities currently participate in the NFIP and are eligible to become a CRS community. **(20 points)**

   Note: CRS Class ratings range from Class 10 to Class 1, with 1 being the highest rating. Ratings are determined by the number of points a municipality earns through completing 19 different public information and flood management activities. The lowest rating, CRS Class 10, does not receive a flood insurance discount for property owners in the community. A CRS Class 10 rating is not active participation in the CRS program but a default rating for any community participating in the NFIP.

   Submit: Documentation of your municipality's active, current CRS rating. This can be found on FEMA's NFIP page. This subaction is included in the Sustainable CT Climate Leader Designation.

Engaging Partners

Sustainable CT encourages regional collaboration and other forms of partnership. For every action, please complete the "Partners" box in your submission, indicating the name(s) of any municipalities and/or organizations you partnered with (if any) and a brief description of your municipality's role. If you collaborate with other municipalities, each community will receive points. For additional information, please see the "Partners Guidance Document".

Potential Municipal and Community Collaborators

Potential collaborators for this action include staff from planning and zoning and engineering departments; zoning and land use commissions; Inland Wetlands Commissions; conservation commissions; and Councils of Governments.

Funding

If available, below are potential funding sources specific to this Action. For a complete listing of potential funding opportunities to assist with implementing Sustainable CT Actions, please visit the Sustainable CT Grants Portal, which is searchable by Action. Please also visit the Support for Your Town page for opportunities for technical

assistance and other supports.

- State Funding Readiness Project

Resources

Toolkits, Calculators, Guidance Documents

- FEMA, Community Rating System
- NFIP Community Rating System Coordinator's Manual and Addendum to the Coordinator's Manual
- Community Rating System: A Local Official's Guide to Saving Lives, Preventing Property Damage, and Reducing the Cost of Flood Insurance
- FEMA, Small Communities in the CRS

Organizations and Relevant Programs

- CT DEEP, National Flood Insurance Program
- CT DEEP, Flood Management
- Connecticut Institute for Resilience & Climate Adaptation (CIRCA)
- Adapt CT
- Connecticut Association of Flood Managers
- CRS Resources

Why This Matters

As Connecticut feels the impacts of climate change, both coastal and riverine flooding will continue to be significant concerns for municipalities and residents. CRS activities, such as providing flood risk information to residents, preserving open space, managing stormwater, implementing flood protection systems, and more, all help communities prepare for and adapt to flooding.

Benefits

In addition to building resilience to flooding and climate change, CRS communities can earn flood insurance premium discounts for property owners. These reductions range from 5% to 45%, depending on the community's Class rating.

CT Success Stories