

CRS START



1

Community Rating System (CRS)



- Another way to reduce the cost of a flood insurance.
- Community goes above-and-beyond NFIP minimums.
- Must pass a “clean” CAV first.
- Must have 90% accuracy on Elevation Certificates



2

Community Rating System in IL 71 Active Communities

• Adams County	8	• Lake in the Hills	5	• Roxana	8
• Addison	6	• Lansing	7	• Sangamon County	7
• Aurora	7	• LaSalle County	8	• South Elgin	5
• Bartlett	6	• Libertyville	6	• South Holland	5
• Buffalo Grove	7	• Lincolnshire	5	• St. Charles	5
• Calumet City	6	• Lisle	5	• St. Clair County	6
• Carpentersville	6	• McHenry County	7	• Sugar Grove	6
• Champaign	5	• Melrose Park	7	• Swansea	6
• Country Club Hills	8	• Metropolis	8	• Sycamore	7
• Crystal Lake	7	• Midlothian	7	• Tinley Park	7
• DeKalb City	7	• Moline	8	• Watseka (pending)	7
• Deerfield	6	• Montgomery	5	• Westchester	7
• Des Plaines	6	• Mount Prospect	6	• Wheaton	6
• Downers Grove	6	• Niles	5	• Wheeling	6
• DuPage County	6	• Northbrook	6	• Whiteside County	8
• Flossmoor	7	• Northfield	7	• Willowbrook	6
• Glen Ellyn	7	• Oak Brook	7	• Winnetka	6
• Glendale Heights	7	• Ogle County	7	• Wood Dale	5
• Glenview	6	• Orland Hills	5		
• Gurnee	6	• Ottawa	2		
• Hampshire	7	• Palatine	7		
• Highland Park	8	• Peoria County	5		
• Hoffman Estates	6	• Port Barrington	7		
• Huntley	7	• Prospect Heights	7		
• Jersey County	5	• River Forest	7		
• Lake County	6	• Riverwoods	6		
• Lake Forest	7	• Rock Island County	7		

(As of 9/27/21)

3

Community Rating System in IL 71 Active Communities

• Adams County	8	• Lake Forest	7	• Riverwoods	6
• Addison	6	• Lake in the Hills	5	• Rock Island County	7
• Aurora	7	• Lansing	7	• Roxana	8
• Bartlett	6	• LaSalle County	8	• Sangamon County	7
• Buffalo Grove	7	• Libertyville	6	• South Elgin	5
• Calumet City	6	• Lincolnshire	5	• South Holland	5
• Carpentersville	6	• Lisle	5	• St. Charles	5
• Champaign	5	• McHenry County	7	• St. Clair County	6
• Country Club Hills	8	• Melrose Park	7	• Sugar Grove	6
• Crystal Lake	7	• Metropolis	8	• Swansea	6
• DeKalb City	7	• Midlothian	7	• Sycamore	7
• Deerfield	6	• Moline	8	• Tinley Park	7
• Des Plaines	6	• Montgomery	5	• Watseka (pending)	7
• Downers Grove	6	• Mount Prospect	6	• Westchester	7
• DuPage County	6	• Niles	5	• Wheaton	6
• Flossmoor	7	• Northbrook	6	• Wheeling	6
• Glen Ellyn	7	• Northfield	7	• Whiteside County	8
• Glendale Heights	7	• Oak Brook	7	• Willowbrook	6
• Glenview	6	• Ogle County	7	• Winnetka	6
• Gurnee	6	• Orland Hills	5	• Wood Dale	5
• Hampshire	7	• Ottawa	2		
• Highland Park	8	• Palatine	7		
• Hoffman Estates	6	• Peoria County	5		
• Huntley	7	• Port Barrington	7		
• Jersey County	5	• Prospect Heights	7		
• Lake County	6	• River Forest	7		

(As of 9/27/21)

4

CRS in Illinois

- Illinois is consistently one of the top states in the nation for CRS participation
- Thirteen communities are class 5 or better
- One CLASS 2 community only 7 in the nation
- 23 of top 50 policy communities enrolled
- 40% of all flood insurance policies in Illinois are in communities that receive CRS discounts.
- Multiple communities are struggling to maintain participation, especially due to Covid. Programs need community wide commitment versus being driven by one person on staff

5

Incentive



CRS provides an incentive for communities to initiate new flood protection activities.

6

CRS Activity Examples

Activity 300 - Elevation certificates, Outreach projects

Activity 400 - Higher standards, Open space preservation, Stormwater management

Activity 500 - Acquisition and relocation, Drainage system maintenance

Activity 600 - Flood warning program, levee safety, dam safety

7

CRS Activities

- **300 Public Information Activities**
 - 310 Elevation Certificates
 - 320 Map Information
 - 330 Outreach Projects
 - 340 Hazard Disclosure
 - 350 Flood Protection Information
 - 360 Flood Protection Assistance



8

CRS Activities

- ***400 Mapping & Regulatory Activities***
 - 410 Additional Flood Data
 - 420 Open Space Preservation
 - 430 Higher Regulatory Standards
 - 440 Flood Data Maintenance
 - 450 Stormwater Management



9

CRS Activities

- ***500 Flood Damage Reduction Activities***
 - 510 Floodplain Management Planning
 - 520 Acquisition and Relocation
 - 530 Flood Protection
 - 540 Drainage System Maintenance



10

CRS Activities

- **600 Flood Preparedness Activities**

- 610 Flood Warning Program
- 620 Levee Safety
- 630 Dam Safety



11

CRS Premium Discounts

<u>Class</u>	<u>Points</u>	<u>Discount</u>
9		5%
8	500-999	10%
7	1000-1499	15%
6	1500-1999	20%
5	2000-2499	25%
4	2500-2999	30%
3	3000-3499	35%
2	3500-3999	40%
1	4000-4499	45%
	4500+	

12

CRS Representatives for Illinois

Northern IL

Lou Ann Patellaro, CFM

CRS Specialist

1.708.634-3040 direct | 1.312.438.9113 mobile

LouAnn.Patellaro@verisk.com

Southern IL

Tracie Belongia, CFM

ISO/CRS Specialist

317.389.1480

tbelongia@verisk.com



13

Part 5 – Summary Review

- Where did we confuse you in covering:
- NFIP Insurance Requirements
- Types of flood insurance and policies
- Increased Cost of Compliance (ICC)
- Community Rating System (CRS)
- Grandfathering



14