

# Community Rating System (CRS)

The National Flood Insurance Program (NFIP) Community Rating System (CRS) was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities exceeding the minimum NFIP standards. By participating in the CRS Program municipalities can provide their residents discounts on NFIP insurance premiums.

## How much discount property owners in your community can get

Rate Class	Discount		Credit Points Required
	SFHA*	Non-SFHA**	
1	45%	10%	4,500 +
2	40%	10%	4,000 - 4,499
3	35%	10%	3,500 - 3,999
4	30%	10%	3,000 - 3,499
5	25%	10%	2,500 - 2,999
6	20%	10%	2,000 - 2,499
7	15%	5%	1,500 - 1,999
8	10%	5%	1,000 - 1,499
9	5%	5%	500 - 999
10	0%	0%	0 - 499

\* Special Flood Hazard Area

\*\* Preferred Risk Policies are available only in B,C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

## City of Wheaton's dedication to a very high standard of flood management garners enough points to enter the CRS Program at a Class 6 effective May 2018 providing 20% discount to flood insurance rates in Floodplains and 10% discount outside Floodplains

To put this achievement into perspective:

There are over 22,000 communities nationwide that participate in the NFIP.

Only 1,444 communities participate in the CRS Program

Only 66 of those communities are in Illinois

Only 27 of those communities are at class 6 or above

Only 12 communities are above the City of Wheaton and those are all Class 5!