

## **WHAT IS THE COMMUNITY RATING SYSTEM AND HOW DO RESIDENTS OF RIVERSIDE COUNTY BENEFIT?**

Residents who live in FEMA mapped floodplains are required to pay flood insurance depending on the level of risk of flooding present on their property. The Riverside County Flood Control District has been working toward getting a premium rate discount for these residents under the Community Rating System (CRS).

The CRS is part of the National Flood Insurance Program (NFIP). The goals of the NFIP are to provide flood insurance to property owners, to encourage flood loss reduction activities by communities, and to save taxpayers' money. The NFIP makes federally backed flood insurance available to communities that enact and enforce floodplain regulations. To be covered by a flood insurance policy, a property must be in a community that participates in the NFIP. To participate in the program, a community must adopt and enforce a floodplain management ordinance to regulate development in flood hazard areas. The basic objective of the ordinance is to ensure that such development will not aggravate existing flooding conditions and that new buildings will be protected from flood damage (see Riverside County Ordinance 458 for more details).

Under the CRS there is an incentive for communities to do more than just regulate to the minimum national standards. **The CRS has three goals: reducing flood damage, strengthening and supporting the insurance part of the NFIP, and pursuing a comprehensive approach to floodplain management.** Communities can participate in "higher standard" activities that reduce flood damage to existing buildings, manage development in areas not mapped by the NFIP, protect new buildings beyond the minimum NFIP protection level, help insurance agents obtain flood data, and help people obtain flood insurance.

**The primary benefits of joining the CRS are insurance premium rate reductions to policy holders. Currently, Unincorporated Riverside County residents are eligible for a 15% discount on their flood insurance premiums.**

In addition, participating in the CRS Program has multiple secondary benefits. CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment. Through the CRS a community can evaluate the effectiveness of its flood program against a nationally recognized benchmark. Implementing CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.



FEMA

Riverside County

successfully participates in the

National Flood Insurance Program  
Community Rating System

The community has undertaken a series of meaningful activities to protect its citizens from losses caused by flooding and has significantly exceeded the requirements for NFIP participation and effective floodplain management.



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Roy E. Wright  
Deputy Associate Administrator  
Federal Insurance and Mitigation Administration  
Federal Emergency Management Agency