

The Community Rating System Explorer

http://maps.coastalresilience.org/northcarolina/#

What is the Community Rating System?

The National Flood Insurance Program's Community Rating System (CRS), is a voluntary program administered by the Federal Emergency Management Agency (FEMA) that encourages communities to earn a discount on National Flood Insurance Program (NFIP) rates for actions that contribute to flood risk reduction.

What DOES the Community Rating System Explorer (CRS Explorer) do?

The CRS Explorer is part of the award winning Coastal Resilience decision support tool and allows planners to prioritize nature-based solutions like open space preservation to reduce their community's flood risk. This webbased mapping application uses the most current local and regional data sets to identify open space areas that are eligible for credit in FEMA's CRS Program. **CRS Explorer provides three primary functions:**

- 1. Determines areas that currently qualify for Open Space Preservation (OSP) credit and calculates the points they provide.
- 2. Provides exportable maps and information to support the CRS application process.
- 3. Assists with identifying future open space in the floodplain.

What are the benefits to a community planner that uses the CRS Explorer?

- 1. Provides preprocessed analyses and maps that save time for the planners
- 2. Allows for an in-depth analysis which could reduce NFIP rates for the greater community
- 3. Can serve as a flood risk communication piece for residents and decision-makers

What DOESN'T the CRS Explorer do?

- 1. The information provided by this web-based mapping application is based on the best data available. It does not represent a final analysis or score. All findings should be verified by the community's NFIP CRS Insurance Service Office (ISO) representative.
- 2. The CRS Explorer only identifies areas eligible for the CRS Program's Open Space Preservation element (420) activities that promote the protection of open space in the Special Flood Hazard Area. It is the responsibility of the applicant (usually a planner) to determine other points that their community could receive.
- 3. It is not meant to help prioritize open space preservation for goals beyond the flood risk reduction priority of the CRS program (e.g. water quality, ecosystem diversity, smart growth). However, the spatial data within the CRS Explorer can be overlaid with other pertinent datasets to support community planning decisions.

How was the CRS Explorer developed?

Open space preservation in the floodplain to reduce flood risk is a key part of the NFIP's CRS and aligns with TNC's mission to promote nature-based solutions. The FEMA CRS program mapping team, the regional Insurance Services Office (ISO), and community planners all provided guidance on the workflow and outputs of the CRS Explorer. In the near future, a steering committee made up of integral partners including FEMA, NOAA, Sea Grant and others will help determine how to leverage the CRS Explorer in other communities and across the country.

Who do I contact for more Information?

For information about the Dare County pilot project, contact Lora Eddy <u>lora.eddy@tnc.org</u>. For technical questions on the CRS Explorer, contact Laura Flessner, <u>laura.flessner@tnc.org</u>. For more about FEMA's Community Rating System, https://www.floodsmart.gov/floodsmart/pages/crs/community-rating-system.isp