



FEMA

Fact Sheet

Federal Insurance and Mitigation Administration

CRS Credit for a High Water Mark Initiative

The National Flood Insurance Program's Community Rating System (CRS) provides a flood insurance premium discount for policy holders in communities that participate in CRS. The discount is based on an assessment of floodplain management activities implemented by the community to reduce flood losses, promote flood risk awareness and flood insurance, and protect natural floodplain functions.

CRS Outreach Projects and Programs for Public Information

Communities that participate in CRS earn credits toward flood insurance premium discounts through a variety of activities including public information programs and projects. One of these is Activity 330 (Outreach Projects), which provides credit points based on the type of project, the audience reached, and the message(s) conveyed. Other public information activities credit providing floodplain map information, disclosing a property's flood status to a potential buyer, putting references in a library, posting information on a website, and providing one-on-one technical advice.

A CRS Program for Public Information (PPI) is an ongoing public information effort designed to transmit the messages that the community determines are most important to its flood safety and the protection of its floodplains' natural functions. It is developed following a seven step process designed to assess the community's public information needs, determine messages and outcomes appropriate for different audiences, and implement the most effective measures. Working with partners is a key factor throughout the process, resulting in greater credit for more involvement of other organizations and agencies.

High Water Marks and CRS Points

One activity that communities are implementing more often is providing information on past floods, such as posting high water marks in public places and maps and photographs of past floods on their websites. These high water mark initiatives and a CRS-credited PPI have a lot in common. To maximize CRS credit for such an initiative,

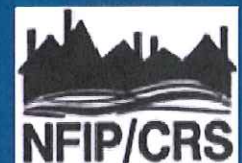
communities are encouraged to use high water marks as a way to generate greater flood risk awareness. For example, a ceremony to unveil flood level signs could be used to announce the formation of a PPI committee or the release of the PPI report.



CRS High Water Mark Highlights

Four communities occupy the highest levels of the CRS.

- CRS points can be earned through high water mark posting and ongoing outreach
- The greater the supporting outreach, the greater the possible CRS points that can be earned
- CRS points are explained in the *CRS Coordinator's Manual*



To learn more about CRS, visit:

www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-rating-system

FEMA and seven other Federal agencies have recently been promoting such efforts in its “Know Your Line: Be Flood Aware” initiative. This initiative encourages communities to post signs showing historical high water levels and educating residents about the risk of flooding.

Ongoing Outreach and CRS Points

It is important to note that both the High Water Mark initiative and the CRS call for more than just putting lines on a building or a sign. High water marks can be a catalyst for a master cooperative and coordinated public information program. Such an approach can receive CRS credit through a PPI, also credited under Activity 330 in the 2013 *CRS Coordinator’s Manual*. Reviewing the criteria for both the High Water Mark Initiative and PPI is recommended, so communities can benefit from both programs via the same local activity. Credits are based on three factors:

- What and how many messages are conveyed;
- What type of projects they are (e.g., informational materials that people pick up, activities that reach out to people, or projects targeted to a specific audience); and
- How often they are delivered. Outreach Projects in CRS must be delivered at least once each year.

The 2013 *CRS Manual* provides more detailed information about the priority topics areas to be communicated for CRS credits, with sample messages for each.

Promoting Action

Community outreach is one of many things communities can do to promote flood risk awareness. More than awareness, communities need to promote action. By examining ways communities can bolster mitigation actions, a community may discover how CRS points can be earned. In fact, there are activities communities can do concerning everything from floodplain mapping, flood damage reduction planning, or enacting new flood warning and response actions that can make communities more resilient...and safer!

For More Information

For more information on CRS credit for public information activities, contact your ISO/CRS Specialist. They are listed at <http://crsresources.org/100-2>.

More information on “Know Your Line: Be Flood Aware” can be found at www.fema.gov/knowyourline.

Contact Information for the High Water Mark Campaign

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