

## 113 Credit Points and Credited Activities

To be recognized in the insurance rating system, local floodplain management activities must be described, measured, and evaluated by the CRS. The basic document detailing the program is the *CRS Coordinator's Manual*. It sets forth the procedures, creditable activities, and the credit points assigned to each activity, and gives examples of activities and how their credit is calculated.

### 113.a. Credit Points and Classification

A community receives a CRS classification based upon the total credit for its activities. There are 10 CRS classes. Class 1 requires the most credit points and gives the greatest premium reduction or discount. A community that does not apply for the CRS, or does not obtain the minimum number of credit points, is a Class 10 community and receives no discount on premiums. The qualifying community total points, CRS classes, and flood insurance premium discounts are shown in Table 110-1.

Table 110-1. CRS classes, credit points, and premium discounts.			
CRS Class	Credit Points (cT)	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500–999	5%	5%
10	0–499	0	0

*SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH*

*Outside the SFHA: Zones X, B, C, A99, AR, and D*

*Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. 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.*

*Some minus-rated policies may not be eligible for CRS premium discounts.*

*Premium discounts are subject to change.*

ATTACHMENT 5

**720 COMMUNITY CREDIT CALCULATIONS (Cycle):**

**CALCULATION SECTION :**

Verified Activity Calculations:	Credit
c310     54	54
c320     140	140
c330     53	53
c340     10	10
c350     56	56
c360	
c410            x CGA            =	
c420     315    x CGA    1.20    =	378
c430     557    x CGA    1.20    =	668
c440     92     x CGA    1.20    =	110
c450     112    x CGA    1.20    =	134
c510     109	109
c520	
c530	
c540     162	162
c610     83	83
c620	
c630     71	71

**722 Community Classification Calculation:**

cT = total of above	cT = 2028
Community Classification (from Appendix C):	Class = 6

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