

 If a community is not properly or fully implementing the credited activities, its credit points, and possibly its CRS classification, will be revised. A community may add credited activities each year in order to improve its CRS classification.

 Credit criteria will change over time as experience is gained in implementing, observing, and measuring the activities and as new concepts in floodplain management come into common practice. As innovations arise, they will be considered for recognition under the CRS.

For more information on the  
Community Rating system  
visit **FEMA's** website:  
**[www.training.fema.gov](http://www.training.fema.gov)**.

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*Flood  
Protection  
Program*

**What  
is the  
Community  
Rating  
System?**



## Community Rating System (CRS)

 The CRS rewards communities that voluntarily take steps to reduce the risk of flooding, and increase the effectiveness of flood protection, above and beyond those minimum actions required for participation in the National Flood Insurance Program (NFIP).

 As a result of participation in the CRS, the cost of flood insurance for residents is reduced based on the number of activities the community undertakes and the points it receives for those activities. The activities the Village of Tinley Park currently participates in are:

- Elevation Certificates
- Maintaining Flood Data
- Map Information
- Stormwater Management
- Floodplain Management Planning
- Hazard Disclosure
- Acquisition and Relocation
- Retrofitting
- Flood Protection Assistance
- Drainage System Maintenance
- Developing Additional Flood Data
- Adopting Higher Regulatory Standards

 CRS provides credit for adopting, implementing, evaluating and updating a comprehensive floodplain management plan. Programs that are based on a comprehensive floodplain management plan address all the community's floodplain problems more effectively, by looking at the entire system rather than dealing with problems individually.

 To be recognized in the insurance rating system, community floodplain management activities must be described, measured, and evaluated. The basic tool for this is the CRS Schedule, which sets forth the application procedures, creditable activities, and the credit points assigned to each activity. A community receives a CRS classification based upon the total score for its activities.

Credit Points	CRS Class	Premium Discount
2,500-2,999	5	25%
2,000-2,499	6	20%
1,500-1,999	7	15%
1,000-1,499	8	10%
500-999	9	5%
0-499	10	0%

1. Tinley Park has submitted its CRS application to FEMA for review. Tinley Park expects to be a class 8.

## What Are CRS Classes?

 There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium reduction; Class 10 receives no premium reduction. A community that does not apply for the CRS, or does not obtain the minimum number of credit points, is a Class 10 community.

## Can the CRS Class Change?

 The community's activities and performance are reviewed during a verification visit. The Federal Emergency Management Agency (FEMA) sets the credit to be granted and notifies the community, the State, insurance companies, and other appropriate parties. The classification is effective on either May 1 or October 1, whichever comes first after the community's program is verified.

 Each year the community must recertify or reverify that it is continuing to perform the activities that are being credited by the CRS. Recertification is an annual activity that includes progress reports for certain activities. The cycle verification takes place every few years and is conducted in the form of another verification visit to the community.