

Community Rating System

The Community Rating System (CRS) recognizes and encourages community floodplain management activities that exceed the minimum NFIP standards. Depending upon the level of participation, flood insurance premium rates for policyholders can be reduced up to 45%. Besides the benefit of reduced insurance rates, CRS floodplain management activities enhance public safety, reduce damages to property and public infrastructure, avoid economic disruption and losses, reduce human suffering, and protect the environment. Participating in the CRS provides an incentive to maintaining and improving a community's floodplain management program over the years. Implementing some CRS activities can help projects qualify for certain other Federal assistance programs.

St. John Parish entered the CRS in 1994 and is currently rated as a Class 8 community. As such, residents of St. John the Baptist Parish who live in the SFHA receive a 10% discount on NFIP premiums; policyholders in the non-SFHA areas receive a 5% discount, this amounts to an annual savings of \$ 344,637 for on flood insurance premiums for St. John residents.

St. John Parish also participates in the Flood Loss Outreach & Awareness Task force (FLOAT), which is a Community Rating System (CRS) Users Group. The purpose of a CRS Users Group is to serve as a support and educational resource for the local communities who participate in the CRS.

In 2011, the member jurisdictions of FLOAT decided to come together, with the help of the Office of the Louisiana State Coordinator for the NFIP, the Louisiana Region CRS Coordinator for Insurance Services Office (ISO), and the University of New Orleans' Center for Hazards Assessment, Response and Technology (UNO-CHART). The group has developed a cohesive program to increase outreach to the public regarding natural hazard preparation, and to continue planning for sustainable communities in the environment in which we live, work and play. FLOAT currently has 10 participating communities: St. Tammany Parish, the City of Slidell, the City of Mandeville, the City of Covington, Tangipahoa Parish, St. John the Baptist Parish, Terrebonne Parish, the City of Houma, Orleans Parish, and Lafourche Parish. FLOAT is working towards joint outreach efforts to make the southeast region of Louisiana more aware of the inherent risks associated with the area, all while making the citizenry more capable of handling and mitigating these risks.

[Click here for more info on the CRS program.](#)

[Click here to view the FLOAT Program for Public Information.](#)

[Click here to view FLOAT info on the UNO-CHART website.](#)

For inquiries about the National Flood Insurance Program or FEMA write:

Federal Emergency Management Agency

Federal Insurance Administration

500 C. Street, S. W.

Washington, DC 20472

Or visit: <https://www.floodsmart.gov/>