



City of Phoenix Community Rating System

CITY OF PHOENIX IMPROVES TO CRS CLASS 5

What is CRS?

The Community Rating System (CRS), developed by the National Flood Insurance Program (NFIP), rewards a community-centered approach to reducing flood hazards while protecting the natural and beneficial functions of a community's flood prone lands. The community's flood insurance premiums are discounted based on work done by the community to increase flood resiliency.

How was CRS Class 5 achieved?

- Certifications and permits
- Public outreach
- Update to city's Floodplain Management Plan
- Increased mapping information and data maintenance
- Increased regulations for new and existing infrastructure
- Preservation and restoration of natural floodplains

What are the benefits of CRS classifications?

- Reduction in flood insurance premiums up to 25 percent
- Encourages improvement to flood management activities
- Improvements to public safety
- Increased local awareness of flooding risks
- Fosters successful relationship with government agencies

Policies and Discounts

For the past 17 years, Phoenix has had a Class 6 rating, allowing a 20 percent discount on flood insurance premiums. Since then, Phoenix has been working towards achieving higher standards to obtain better designation for its residents. Recently, the city achieved standards to obtain a Class 5 rating, increasing the discount to 25 percent. The Class 5 designation goes into effect October 1st, 2018.

What should residents do?

The City recommends residents meet with their flood insurance agencies to discuss how they can obtain the benefits of this new CRS designation or visit <https://www.floodsmart.gov/> or call 1-800-427-4661.



Find out if your home or business is in a special flood hazard area (SFHA)

If so, you may want to consider purchasing flood insurance. You can apply for flood insurance even if your home or business is not in a SFHA to reduce the cost of damages caused by localized flooding.

Elevation certificates are used to calculate the flood insurance policy risk rate if your home or business is in a SFHA. Find out if there is an elevation certificate on file or to see if your property is in a SFHA. Call 602-262-4960 or visit Floodplain Management at Phoenix City Hall, 200 West Washington Street, 5th floor.

Also consider having a list of your personal property and taking photos of your home or business to assist your insurance adjuster. Remember to keep all important information and electronic equipment in a safe and dry place.