



The Community Rating System (CRS) is a voluntary program for communities participating in the National Flood Insurance Program (NFIP). The City of Watertown's purpose of enrolling in this voluntary program is to help reduce flood damage to insurable properties, support the insurance aspects of the NFIP, and encourage a comprehensive approach to floodplain management. For the communities in the CRS program who go beyond the minimum floodplain management requirements and develop extra measures to provide protection from flooding, the CRS provides incentives to the citizens of those communities in the form of premium discounts.

The City of Watertown, WI has been a part of the CRS program since October 1, 1991. At that time, Watertown was rated a "9" which meant City of Watertown property owners who had flood insurance received a 5% discount.

Today, per FEMA's October 1, 2016 report on CRS Rated Communities, the City of Watertown is now rated a "7" in the Community Rating System (CRS) giving our property owners with flood insurance a 15% discount.

Ratings in the CRS program range from 1-10 with 10 being the lowest rating (no discount percentage) and 1 being the highest rating (45% discount percentage). The following chart depicts the discounts given for the individual ratings.

CLASS	DISCOUNT	CLASS	DISCOUNT
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	—

SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.
 SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.*
 Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

* In determining CRS Premium Discounts, all AR and A99 Zones are treated as non-SFHAs.

SFHA = Safe Flood Hazard Area

Additional information on the CRS program can be found at the following location: https://www.fema.gov/media-library-data/1476294162726-795edc7fe5cde0c997bc4389d1265bd/CRS_List_of_Communities_10_01_2016.pdf

Feel free to contact us at (920) 262-4060 with any questions you may have!