

COMMUNITY RATING SYSTEM (CRS)

The City of Copperas Cove participates in the Community Rating System (CRS). The CRS is a subset of the NFIP. It is a voluntary incentive program, which recognizes and encourages community floodplain management activities which exceed the minimum NFIP requirements.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's actions meeting the three goals of the CRS:

- 1) Reduce flood losses,
- 2) Facilitate accurate insurance rating, and
- 3) Promote the awareness of flood insurance. Community participation in the CRS is in addition to participation in the NFIP. Participation in the NFIP does not automatically include participation in the CRS.

As of April 2016, The City of Copperas Cove has a CRS ranking of 7, which qualifies residents for up to a 15% discount on flood insurance premiums for properties in the SFHA.