

220 CREDIT CALCULATION—Summary

Calculating the Community Rating System (CRS) classification for a community is done in five steps as explained in Sections 221–225. Four terms are used throughout the *CRS Coordinator's Manual*.

- The CRS is divided into four **SERIES** of activities: “Public Information Activities,” “Mapping and Regulation,” “Flood Damage Reduction Activities,” and “Warning and Response.”
- Within each series, there are three to seven **ACTIVITIES**.
- Within each activity, there are one or more **ELEMENTS**.
- For each element, there are one or more **VARIABLES**. These variables often include the acronym for the element. The variables are needed for the formulae that are used to calculate the credit points for each element.

221 Step 1. Element Credit Points

Each activity has a section entitled “Credit Criteria” and/or “Credit Points.” Each element has a maximum number of credit points, which can be earned if the element meets the listed credit criteria.

222 Step 2. Impact Adjustment

The credit points earned in Step 1 need to be adjusted to reflect the impact of the community’s activity on floodplain development and on the community’s flood insurance premium base.

223 Step 3. Credit Calculation

The last step listed for each activity is to compute its credit by multiplying the element’s credit points by the impact adjustment. The credits for each element are totaled to compute the activity’s credit points.

224 Step 4. County Growth Adjustment

The points for the five mapping and regulatory activities in the 400 series are adjusted to reflect the county’s growth rate.

225 Step 5. Community Classification

The points for all the activities are totaled to calculate the community’s CRS classification.