

Natural Floodplain Function Activities and Species Conservation through the Community Rating System (CRS)

Purpose

As part of its efforts to implement Section 7(a)(1) of the Endangered Species Act (ESA), the Federal Emergency Management Agency (FEMA), together with the U.S. Fish and Wildlife Service (USFWS) and the National Marine Fisheries Service (NMFS), collectively known as “the Services”, conducted a pilot study to determine how to increase community participation in the National Flood Insurance Program’s (NFIP) [Community Rating System](#) (CRS) activities that protect threatened and endangered species. Implemented in 1990, the CRS is a voluntary program for recognizing and encouraging floodplain management activities exceeding the minimum NFIP standards. The 1,500+ CRS participating communities account for over 3.6 million flood insurance policyholders (70% of all flood insurance policies). As a community implements local mitigation, floodplain management, and outreach, their residents become eligible for discounted insurance premium rates.

A subset of existing CRS activities focuses on preserving open space, water quality improvement, or habitat improvement. These activities address species protection from an ecosystem perspective (i.e., activities undertaken with beneficial results for all species or habitats). To promote existing CRS incentives and recommend new ones, FEMA and the Services worked to:

- Identify current CRS activities that communities might engage in to conserve threatened and endangered species and their habitats and mitigate flood risk;
- Identify barriers and opportunities to those CRS activities;
- Develop guidance that would help communities conserve species and their habitats;
- Provide technical assistance to help communities conduct these CRS conservation activities; and
- Identify ways the CRS can be modified to better motivate communities to undertake activities to protect threatened and endangered species and their habitats and/or help their recovery.

Recommendations Accepted by the CRS Task Force

Based on the pilot study, FEMA and the Services provided recommendations to the CRS Task Force for the interim 2021 Addendum to the *2017 CRS Coordinator’s Manual*. Two new CRS credits were introduced, a Floodplain Species Assessment (FSA) and Floodplain Species Plan (FSP). These credits were designed to encourage local officials to assess the threatened and endangered species that have ranges in their communities, research conservation and recovery activities for those species where community actions will have the greatest impact and adopt a plan to implement those actions. In addition, CRS guidance and overview webinars for the new FSA and FSP CRS credits are available on the [CRS website](#).



Figure 1 outlines the incentivizing of natural floodplain function activities and threatened and endangered species conservation through the CRS. For more information, visit [fema.gov](https://www.fema.gov).

Figure 1: Promote Existing Incentives and Create New Incentives

