



FEMA

W-20014

August 31, 2020

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Direct Servicing Agent

FROM: NFIP Clearinghouse

SUBJECT: Change in May 2020 Community Rating System Class Updates

FEMA endeavors to communicate Community Rating System (CRS) discount changes to insurers prior to the policy renewal cycle of affected policies. However, for the May 2020 CRS changes, the implementation occurred during the renewal cycle for many of the affected policies. To ensure consistency across the National Flood Insurance Program (NFIP), FEMA has decided to delay the implementation date of the May 2020 CRS changes for policyholders whose CRS discount decreased.

For NFIP policyholders whose CRS discount decreased as a result of the May 2020 CRS changes, FEMA has decided to delay the implementation date to August 1, 2020. NFIP policies with a policy effective date of July 31, 2020, and earlier that experienced a decrease in the CRS discount as a result of the May 2020 CRS updates are eligible for a refund in the difference of premium. Attached is a list of the impacted communities. FEMA requests that NFIP insurers process premium refunds for eligible policies by October 31, 2020.

FEMA apologizes for any inconvenience that this has caused to NFIP policyholders and stakeholders.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

May 2020 CRS Classification Changes Resulting in Discount Decreases

This list shows those communities with May 2020 CRS Class changes that result in a lower discount than the previous classification. Their current class appears first, followed by the changed class.

ST	NFIP#	Community	Class
AK	020005	Anchorage, Municipality of	6-7
AZ	040069	Show Low, City of	8-9
AR	050055	West Memphis, City of	7-8
CA	060075	Kern County	7-9
CA	060090	Lake County	7-8
CA	060284	San Diego County	6-7
CA	060394	Sutter County	5-6
FL	125126	Longboat Key, Town of	5-6
FL	125127	Madeira Beach, City of	6-7
FL	120657	Opa-Locka, City of	8-9
FL	120011	Parker, City of	8-9
FL	125151	South Pasadena, City of	7-8
FL	120317	Walton County	5-6
LA	220204	Slidell, City of	7-9
MS	280336	D'Iberville, City of	6-7
MS	280332	Gautier, City of	7-8
MS	285259	Ocean Springs, City of	6-8
MS	285261	Pass Christian, City of	7-8
NV	320003	Clark County	6-7
NC	370071	Whiteville, City of	8-9
PA	422034	Chapman, Township of	9-10
WI	550128	Eau Claire, City of	7-9