

720 COMMUNITY TOTAL POINTS

At this step the points for all of the community's activities are totaled. The resulting total decides the community's Community Rating System (CRS) classification, provided that all the class prerequisites have been met.

Step 1. The credit for the 400 series activities are multiplied by the current value for CGA (from Section 710).

Step 2. The results are added to the credits for the other activities to arrive at the community's total points (cT).

The result is the community's total credit points (cT), which determines the community's CRS classification, assuming that all class prerequisites have been met. Table 110-1 relates the total points to the CRS classification and the flood insurance premium discount.

If the community does not have enough total points to attain a better class than it currently has, then it should request credit for additional activities or elements. A request for a modification with fewer points than are needed for an improved class will be returned.

The community's total points are verified by the ISO/CRS Specialist at the verification visit. The ISO/CRS Specialist submits a verification report to the Federal Emergency Management Agency (FEMA) and FEMA determines the community's CRS classification.

The classes and the resulting flood insurance premium credits may be revised from year to year by FEMA, based on experience gained in measuring the impacts of the activities.

Example 720-1.

The verified credits for a community are computed below. The county growth adjustment (CGA) is from the example in Section 710.

c310 =	58
c320 =	90
c330 =	175
c340 =	28
c350 =	56
c360 =	65
c370 =	0
c410 = 0 x CGA 1.27 =	0
c420 = 203 x CGA 1.27 =	258

Community Total Points

c430 = 117 x CGA 1.27 =	149
c440 = 68 x CGA 1.27 =	86
c450 = 60 x CGA 1.27 =	76
c510 =	158
c520 =	324
c530 =	60
c540 =	470
c610 =	105
c620 =	0
c630 =	0

cT = total of above 2,158

As seen in Table 110-1, the community has enough points to become a CRS Class 6. If it meets the Class 9 and Class 6 prerequisites discussed in Sections 211.a and 211.b, it can be verified as a Class 6.