

CRS State Profile: Alabama

This is a profile for communities in your state that are participating in the Community Rating System (CRS). This profile is intended to provide information to the State NFIP Coordinator and others as general information and for those who may wish to increase community participation in the CRS or to improve the CRS classifications of communities that are already participating.

The CRS provides a discount in flood insurance premiums to property owners in participating communities. CRS credit points are given for a wide range of floodplain management activities, and the total of these points determines the amount of the discount.

The data in this report include community CRS classifications as of May 1, 2008. NFIP Insurance policies in force are as of December 31, 2007. Insurance premiums and CRS discounts are estimates for May 1, 2008 based on policies in force on December 31, 2007.

Figure 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Figure 1 also shows the amount of premium paid for those policies and the savings those property owners will realize from their community's participation in the CRS. Policies for properties within the SFHA in communities in Class 9 and better communities receive a discount of 5% per class. Thus, the premium for a property in the SFHA in a CRS Class 7 community is reduced 15%. The premium for property outside the SFHA is reduced by 10 % for Class 1-6 communities, and 5 % for Class 7-9 communities. Preferred Risk Policies do not receive a CRS discount because they already receive a favorable rate.

Figure 1. Policies, Premiums and CRS Savings for CRS Communities in Alabama

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
31,248	\$15,155,022	\$1,291,633

Figure 2 shows the CRS credit each of your communities is receiving for each activity. For a detailed description of each CRS activity, refer to the 2007 *CRS Coordinator's Manual*. This manual is available for download at <http://training.fema.gov/EMIWeb/CRS/> or it may be ordered at no cost from:

Flood Publications
NFIP/CRS
PO Box 501016
Indianapolis, IN 46250-1016
317-848-2898

Figure 3 shows the current CRS discount being received by NFIP policyholders in your state by community. Altogether, about 5% of all NFIP communities participate, representing about two-thirds of all NFIP policies. If you have communities with a large number of NFIP policies that are not participating in the CRS, you might assist them in applying for the CRS. These discounts are real dollars that are staying in the pockets of your taxpayers.

Additional benefits a community realizes from participation in the CRS include:

1. The CRS floodplain management activities provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption and losses, reduction of human suffering, and protection of the environment.
2. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
3. Technical assistance in designing/implementing some activities is available at no charge.
4. A CRS community's flood program benefits from having an added incentive to maintain its flood programs over the years. The fact that the community's CRS status could be affected by the elimination of a flood-related activity or a weakening of the regulatory requirements for new development, should be taken into account by the governing board when considering such actions. A similar system used in fire insurance rating has had a strong impact on the level of support local governments give to their fire protection programs.
5. Implementing some CRS activities, such as floodplain management planning, can help a community qualify for certain federal assistance programs.

Please note that the community points for each activity may not add up to the total points shown, and these figures may not be those for which your communities are currently receiving CRS credit. This is because some activity credits are increased by a population growth factor. Also, these credits are those currently effective through May 1, 2008 and do not reflect more recent activity. In addition note that the percent savings will not exactly equal the class discounts of 5%, 10%, etc. since the total premium paid includes the federal policy fee which is not discounted. Also, as mentioned above, Preferred Risk Policies do not receive a CRS discount.

Figure 4 shows average credit for each activity for your state's communities and the national average for each activity. You might use this as a way to target activities for which your communities need assistance.

For example, the nation-wide average for Activity 330, Outreach Projects, is 91 points. If your state's average is significantly lower than 91 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 91 points, you might want to put your efforts in some other activity. If one or more of your communities is significantly higher in an activity, it might be used as a model for other communities in your state your that activity.

Figure 5 shows the percentage of communities participating in each CRS activity for your state and for the nation. If your state's communities are low in an activity, you might consider what needs to be done to improve this. For example, some states have statutory requirements for regulatory standards that are eligible for CRS credit. If it is verified that communities within those states are applying a state regulatory standard, all of the communities in that state will receive credit for that standard.

If you have any questions on this report, please contact William L. Trakimas, CFM at 317-848-2898.

COMMUNITY RATING SYSTEM

Activity Descriptions

The following is a brief description of the eighteen (18) activities that receive credit under the Community Rating System. Only the activity numbers shown as (310, 320, ...) appear in the charts and graphs on the following pages.

➤ 300 Series - Public information

- 310 - Elevation Certificates
- 320 - Map Information Service
- 330 - Outreach Projects
- 340 - Hazard Disclosure
- 350 - Flood Protection Information
- 360 - Flood Protection Assistance

➤ 400 Series - Mapping and Regulations

- 410- Additional Flood Data
- 420 - Open Space Preservation
- 430 - Higher Regulatory Standards
- 440 - Flood Data Maintenance
- 450 - Stormwater Management

➤ 500 Series - Flood Damage Reduction

- 510- Floodplain Management Planning
- 520 - Acquisition and Relocation
- 530 - Flood Protection
- 540 - Drainage System Maintenance

➤ 600 Series - Flood Preparedness

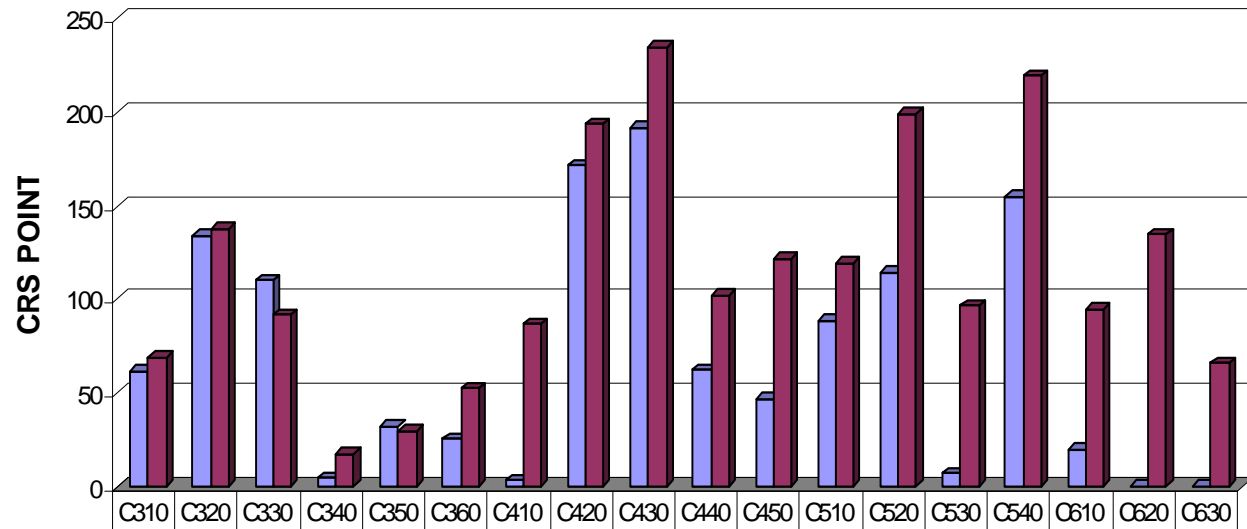
- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Atmore, City of	71	70	98	0	20	45	0	0	27	0	59	0	640	0	250	0	0	0	1,280
Baldwin County	50	140	16	5	17	0	0	257	118	0	109	140	30	84	40	61	0	0	1,067
Birmingham, City of	56	140	217	10	21	67	0	148	194	109	41	224	531	0	280	69	0	0	2,107
Dauphin Island, Town of	71	140	85	0	20	0	0	415	65	60	0	124	0	0	250	0	0	0	1,230
Gulf Shores, Town of	48	140	116	5	31	0	0	101	75	0	20	170	0	0	230	0	0	0	936
Homewood, City of	112	140	103	5	22	62	0	37	232	49	72	0	0	0	15	0	0	0	849
Hoover, City of	56	140	16	0	45	0	0	41	412	120	40	0	0	0	0	0	0	0	870
Huntsville, City of	52	140	193	5	65	64	37	117	144	161	81	251	100	0	255	0	0	0	1,665
Orange Beach, City of	56	140	146	5	49	66	0	302	389	194	124	154	0	0	230	105	0	0	1,960
Pell City, City of	56	140	115	5	23	0	0	357	226	0	18	0	0	0	30	0	0	0	970
Prattville, City of	56	140	101	5	27	0	0	45	179	0	0	0	30	0	265	0	0	0	848
Wetumpka, City of	56	140	120	5	45	0	0	238	246	57	0	0	45	0	15	0	0	0	967
Alabama Average Credit	62	134	111	4	32	25	3	172	192	63	47	89	115	7	155	20	0	0	1,229
Alabama % of Communities	100%	100%	100%	75%	100%	42%	8%	92%	100%	58%	75%	50%	50%	8%	92%	25%	0%	0%	
National Average Credit	69	138	91	17	30	53	87	194	235	102	122	120	200	97	220	95	135	66	1,310
National % of Communities	100%	94%	87%	64%	89%	48%	46%	92%	95%	80%	83%	32%	20%	8%	76%	36%	0%	90%	

FIGURE 3.			
COMMUNITY NAME	NFIP POLICIES	ANNUAL PREMIUM	CRS REDUCTION
Atmore, City of	41	\$15,168	\$431
Baldwin County	9,454	\$4,395,881	\$376,040
Birmingham, City of	1,277	\$896,083	\$194,408
Dauphin Island, Town of	1,648	\$738,185	\$70,048
Gulf Shores, Town of	8,027	\$5,832,552	\$288,467
Homewood, City of	233	\$242,754	\$11,788
Hoover, City of	66	\$37,890	\$1,242
Huntsville, City of	2,491	\$1,293,900	\$179,597
Orange Beach, City of	7,722	\$1,537,013	\$159,303
Pell City, City of	83	\$46,899	\$1,967
Prattville, City of	114	\$66,250	\$5,898
Wetumpka, City of	92	\$52,447	\$2,442
CRS Communities	31,248	\$15,155,022	\$1,291,633
Non-CRS Communities	23,185	\$14,258,345	\$0
All Communities	54,433	\$29,413,367	\$1,291,633

FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY



	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630
Alabama Average Credit	62	134	111	4	32	25	3	172	192	63	47	89	115	7	155	20	0	0
National Average Credit	69	138	91	17	30	53	87	194	235	102	122	120	200	97	220	95	135	66

CRS ACTIVITIES

FIGURE 5. STATE AND NATIONAL % OF COMMUNITIES FOR EACH ACTIVITY

