

CRS State Profile: Florida

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 Florida

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
2,027,633	\$811,343,850	\$132,567,720

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
Alachua County	56	140	48	5	47	0	0	170	588	114	120	0	0	0	188	36	0	67	1,579
Altamonte Springs, City of	56	140	27	0	30	49	53	226	169	135	136	0	0	0	330	0	0	67	1,418
Anna Maria, City of	83	140	159	46	89	62	13	92	640	207	359	170	0	0	330	105	0	67	2,562
Apopka, City of	56	140	153	0	20	0	76	124	452	36	143	0	0	0	238	0	0	67	1,505
Atlantic Beach, City of	56	140	12	0	10	0	0	459	109	0	144	0	0	0	200	0	0	67	1,197
Atlantis, City of	56	140	124	0	28	0	0	323	13	0	76	0	0	0	280	90	0	67	1,197
Aventura, City of	56	140	132	46	56	0	0	208	199	55	351	0	0	0	250	95	0	67	1,655
Baker County	50	140	0	0	19	0	0	43	657	0	65	0	0	0	200	0	0	67	1,241
Bal Harbour, Village of	56	140	122	0	25	0	12	137	248	76	230	0	0	0	225	100	0	67	1,438
Bay County	65	140	127	0	42	0	0	194	577	154	0	102	0	0	315	28	0	67	1,811
Bay Harbor Islands, Town of	56	140	176	0	28	0	0	41	153	133	385	0	0	0	280	130	0	67	1,589
Belleair Beach, City of	56	140	164	0	49	62	0	39	177	184	65	51	0	0	315	180	0	67	1,549
Boca Raton, City of	56	140	43	0	22	35	0	154	121	114	92	0	0	0	280	160	0	67	1,284
Bonita Springs, City of	56	140	120	10	30	53	0	223	251	151	141	0	0	0	255	160	0	67	1,657
Boynton Beach, City of	56	140	137	0	46	27	0	58	121	80	173	0	0	0	280	130	0	67	1,315
Bradenton Beach, City of	50	140	154	10	41	38	0	327	126	159	122	106	0	0	280	95	0	67	1,715
Bradenton, City of	56	140	141	0	29	71	0	216	145	204	159	141	0	0	330	160	0	67	1,859
Brevard County	56	140	67	0	32	12	9	479	391	240	177	0	0	0	50	0	0	67	1,720
Broward County	56	140	42	0	18	49	12	53	203	142	282	70	0	0	250	0	0	67	1,384
Callaway, City of	56	0	0	0	0	0	0	42	35	0	93	0	0	0	250	0	0	67	543
Cape Canaveral, City of	56	140	35	0	43	0	0	42	159	0	177	0	0	0	250	90	0	67	1,059
Cape Coral, City of	50	140	211	10	52	56	15	474	315	281	240	0	0	0	218	144	0	67	2,273
Carrabelle, City of	53	140	12	0	24	0	12	175	110	0	145	0	0	0	40	0	0	67	778
Charlotte County	49	140	224	0	53	71	0	356	461	199	216	108	100	0	309	160	0	67	2,513
Citrus County	60	140	83	5	41	14	0	387	383	98	140	137	35	25	175	73	0	67	1,863
Clay County	56	140	136	0	15	0	0	249	503	52	150	96	0	0	0	53	0	67	1,517
Clearwater, City of	56	140	69	0	48	63	0	204	51	114	285	113	35	0	330	95	0	67	1,670
Cloud Lake, Town of	56	140	242	0	26	0	0	0	318	0	114	0	0	0	230	145	0	67	1,338
Coconut Creek, City of	56	140	250	0	52	49	0	296	251	112	113	0	0	0	195	120	0	67	1,701
Collier County	56	140	37	0	0	0	0	581	125	72	113	0	0	0	250	124	0	67	1,565
Columbia County	50	140	0	0	20	0	0	94	627	0	71	0	0	0	0	0	0	67	1,069
Cooper City, City of	56	140	107	0	26	0	0	110	158	71	207	0	0	0	265	0	0	67	1,207

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Coral Gables, City of	50	140	63	0	25	0	11	320	234	34	220	0	0	0	230	0	0	67	1,394
Coral Springs, City of	56	140	118	0	20	0	0	105	132	112	113	0	0	0	210	0	0	67	1,073
Dania Beach, City of	56	140	0	0	23	0	0	0	38	0	0	0	0	0	250	0	0	67	574
Davie, Town of	56	140	198	0	62	0	0	83	193	121	239	73	0	0	276	0	0	67	1,508
Daytona Beach Shores, City of	56	140	32	10	22	49	12	721	199	0	140	0	0	0	220	40	0	67	1,708
Daytona Beach, City of	56	140	56	0	20	35	0	371	130	66	130	106	0	0	330	0	0	67	1,507
Deerfield Beach, City of	56	140	98	0	20	0	0	45	113	102	170	0	0	0	230	95	0	67	1,136
Delray Beach, City of	56	140	10	0	28	0	0	46	114	0	114	0	0	0	0	0	0	67	575
Destin, City of	70	140	53	0	47	49	0	136	68	128	296	0	0	0	330	130	0	67	1,514
Dunedin, City of	50	140	69	10	51	0	10	358	167	0	123	119	0	7	280	80	0	67	1,531
Edgewater, City of	45	140	39	0	24	45	12	42	306	0	300	0	0	0	250	0	0	67	1,270
Escambia County	56	140	110	5	56	0	0	258	212	164	134	109	5	8	90	153	0	67	1,567
Fanning Springs, Town of	56	140	46	0	19	0	0	53	139	0	0	0	0	0	200	0	0	67	720
Fellsmere, City of	56	140	34	5	0	35	0	54	73	0	86	0	0	0	280	0	0	67	830
Fernandina Beach, City of	56	140	56	0	18	35	0	668	78	0	96	0	0	0	330	0	0	67	1,544
Flagler Beach, City of	52	140	15	0	33	0	0	308	447	72	120	0	0	0	150	140	0	67	1,544
Fort Lauderdale, City of	56	140	11	0	20	0	0	129	132	112	113	73	0	0	285	20	0	67	1,158
Fort Myers Beach, Town of	56	140	160	0	20	59	10	69	275	108	141	98	100	0	250	165	0	67	1,718
Fort Myers, City of	56	140	20	0	18	35	0	46	110	120	77	0	0	0	315	0	0	67	1,004
Fort Pierce, City of	54	112	26	0	21	0	13	224	193	107	172	91	0	0	280	0	0	67	1,360
Fort Walton Beach, City of	91	140	191	0	81	62	12	271	124	188	177	92	0	0	270	70	0	67	1,836
Franklin County	53	140	12	0	25	0	12	627	92	0	143	106	20	0	0	0	0	67	1,297
Gainesville, City of	56	140	58	5	20	49	97	52	387	156	209	0	0	0	243	0	0	67	1,539
Gulf Breeze, City of	56	140	0	0	19	0	0	433	53	0	0	0	0	0	0	0	0	67	768
Gulf County	50	0	0	5	21	0	12	117	279	107	92	76	0	0	200	0	0	67	1,026
Gulf Stream, Town of	56	140	144	0	23	0	0	442	51	0	0	0	0	0	280	125	0	67	1,328
Gulfport, City of	71	140	171	0	37	0	0	285	32	0	108	136	0	0	330	135	0	67	1,512
Hallandale Beach, City of	56	140	249	0	48	63	0	174	139	91	140	63	0	0	330	135	0	67	1,695
Hendry County	56	140	18	0	0	0	0	138	398	0	173	0	0	0	180	0	0	67	1,170
Hernando County	101	140	96	0	20	64	13	478	198	71	101	105	0	0	270	35	0	67	1,759
Hialeah, City of	56	140	49	0	22	0	0	41	219	64	347	0	0	0	280	0	0	67	1,285
Highland Beach, Town of	56	140	3	0	0	0	0	46	38	0	127	0	0	0	250	0	0	67	727

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Highlands County	56	140	0	0	17	0	0	64	448	0	0	0	0	0	225	0	0	67	1,017
Hillsboro Beach, Town of	56	140	33	0	20	0	0	137	38	0	32	0	0	0	0	0	0	67	523
Hillsborough County	92	140	198	0	72	66	24	397	538	267	98	140	75	29	321	179	0	67	2,703
Holly Hill, City of	45	140	10	0	0	35	0	42	74	0	100	0	0	0	250	13	0	67	776
Hollywood, City of	45	140	206	0	20	0	12	196	287	117	214	71	0	0	270	0	0	67	1,645
Holmes Beach, City of	50	140	213	0	54	52	0	133	151	0	128	106	0	4	309	95	0	67	1,502
Homestead, City of	112	140	0	0	28	0	0	41	115	0	351	48	0	0	175	0	0	67	1,077
Hypoluxo, Town of	56	140	140	0	48	0	0	0	279	0	114	0	0	0	215	145	0	67	1,204
Indian River County	56	140	66	5	24	0	60	312	676	119	208	91	0	0	315	65	0	67	2,204
Indian River Shores, Town of	70	140	38	0	19	49	0	289	92	79	228	0	0	0	0	70	0	67	1,141
Indian Rocks Beach, City of	71	140	81	0	17	0	0	157	130	5	97	51	0	0	280	80	0	67	1,176
Indian Shores, Town of	76	140	134	0	38	66	0	266	384	150	227	51	15	4	330	180	0	67	2,128
Jackson County	46	140	0	0	15	0	11	40	694	0	90	0	0	0	0	0	0	67	1,103
Jacksonville Beach, City of	56	140	0	0	0	0	0	646	49	0	109	80	0	0	0	40	0	67	1,187
Jacksonville, City of	56	140	132	5	13	49	86	169	515	23	127	0	40	0	195	50	0	67	1,667
Jefferson County	48	0	0	0	16	0	0	254	442	0	62	0	0	0	0	0	0	67	889
Juno Beach, Town of	70	140	290	0	63	48	0	797	215	205	135	62	0	0	300	110	0	67	2,502
Jupiter Island, Town of	56	140	149	0	22	0	0	223	121	172	111	0	0	0	160	130	0	67	1,351
Jupiter, Town of	56	140	268	0	23	66	0	273	241	149	149	0	0	0	250	130	0	67	1,812
Kenneth City, Town of	56	140	43	0	16	0	0	39	147	0	184	51	0	0	268	0	0	67	1,011
Key Biscayne, Village of	50	140	192	0	83	63	11	52	177	112	203	159	0	0	210	100	0	67	1,619
Key Colony Beach, City of	56	140	109	0	26	0	0	66	124	0	61	0	0	0	280	160	0	67	1,089
Kissimmee, City of	71	140	43	0	28	0	0	53	290	102	133	0	0	0	280	0	0	67	1,207
Lake Clarke Shores, Town of	56	140	0	0	21	0	0	0	38	0	32	0	0	0	200	0	0	67	554
Lake County	59	140	56	0	21	49	0	145	335	0	128	0	0	0	250	0	0	67	1,250
Lake Park, Town of	56	140	100	0	26	0	0	56	114	0	114	0	0	0	200	0	0	67	873
Lake Worth, City of	56	140	135	0	26	0	0	56	114	0	114	0	0	0	0	0	0	67	708
Lakeland, City of	56	140	16	5	17	35	0	52	117	84	123	0	0	0	300	0	0	67	1,012
Lantana, Town of	56	140	142	0	26	0	0	0	38	61	32	0	0	0	250	0	0	67	812
Largo, City of	71	140	199	5	28	71	0	205	201	150	161	0	0	0	330	115	0	67	1,743
Lauderdale By The Sea, Town of	56	140	153	0	20	59	0	0	113	0	165	0	0	0	315	0	0	67	1,088
Lauderhill, City of	56	140	15	0	20	0	0	110	176	0	0	0	0	0	330	0	0	67	914

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Layton, City of	56	140	88	0	19	0	0	39	552	0	0	0	0	0	30	40	0	67	1,031
Lee County	101	140	123	20	66	53	60	310	541	216	163	97	35	8	285	220	0	67	2,505
Levy County	45	140	18	5	0	0	0	178	519	72	26	0	0	0	0	0	0	67	1,070
Lighthouse Point, City of	56	140	130	0	23	66	0	45	50	38	32	0	0	0	280	140	0	67	1,067
Longboat Key, Town of	61	140	124	0	39	66	0	288	322	179	128	106	0	84	315	150	0	67	2,069
Longwood, City of	56	0	5	0	1	0	0	45	195	0	124	0	0	0	180	0	0	67	673
Lynn Haven, City of	56	140	41	0	46	62	12	85	197	0	128	54	0	0	268	0	0	67	1,156
Madeira Beach, City of	53	140	52	0	17	66	0	63	125	0	65	51	0	15	280	130	0	67	1,124
Madison County	56	140	32	0	19	0	0	82	535	0	115	0	0	0	300	0	0	67	1,346
Manalapan, Town of	56	140	54	0	3	0	0	94	128	0	0	0	0	0	280	0	0	67	822
Manatee County	74	140	167	0	54	66	0	163	581	99	217	106	90	0	294	120	0	67	2,238
Mangonia Park, Town of	56	140	48	0	26	0	0	0	38	0	0	0	0	0	250	0	0	67	625
Marco Island, City of	127	140	123	10	42	53	0	534	264	164	120	87	0	0	230	120	0	67	2,081
Margate, City of	56	140	186	0	50	3	0	110	120	102	113	0	0	0	255	0	0	67	1,202
Marion County	50	140	20	0	11	0	0	57	188	0	124	0	0	0	0	0	0	67	657
Martin County	56	140	21	0	51	0	0	661	156	124	231	0	0	0	273	98	0	67	1,878
Mary Esther, City of	85	140	30	5	27	0	0	40	176	102	133	82	0	0	294	0	0	67	1,181
Melbourne, City of	65	140	39	0	37	0	0	42	146	90	89	0	0	0	300	0	0	67	1,015
Miami Beach, City of	71	140	153	0	25	0	12	200	284	135	230	96	0	0	225	100	0	67	1,738
Miami Lakes, Town of	112	140	162	0	25	66	12	95	661	112	173	86	0	0	300	55	0	67	2,066
Miami Shores Village, Village of	56	140	32	0	28	0	0	167	170	64	351	0	0	0	210	0	0	67	1,285
Miami, City of	56	140	83	0	28	0	0	51	58	108	328	0	0	0	220	38	0	67	1,177
Miami-Dade County	132	140	226	5	57	64	23	629	250	149	228	96	0	0	300	185	0	67	2,551
Milton, City of	56	140	49	0	21	0	0	49	409	0	257	0	0	0	0	0	0	67	1,048
Miramar, City of	56	140	49	0	26	59	0	214	137	60	76	0	0	0	280	0	0	67	1,164
Naples, City of	92	140	204	10	26	66	14	567	98	165	170	0	0	0	330	115	0	67	2,064
Neptune Beach, City of	56	140	15	0	0	0	0	659	46	0	69	0	0	0	250	0	0	67	1,302
New Port Richey, City of	60	140	124	0	59	48	13	120	253	124	164	97	5	0	300	40	0	67	1,614
New Smyrna Beach, City of	95	140	61	0	17	39	0	632	109	80	94	0	0	0	253	0	0	67	1,587
Niceville, City of	56	140	70	15	26	45	12	393	149	0	94	92	0	0	321	0	0	67	1,480
North Lauderdale, City of	56	140	0	0	20	0	0	45	38	86	32	0	0	0	280	0	0	67	764
North Miami Beach, City of	71	140	31	0	22	35	0	62	79	64	328	0	0	0	330	70	0	67	1,299

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
North Miami, City of	65	140	277	20	60	57	11	405	449	189	467	140	20	0	330	164	0	67	2,861
North Palm Beach, Village of	45	140	66	0	23	63	0	525	74	0	32	0	0	0	250	85	0	67	1,370
North Port, City of	56	140	58	0	23	59	12	513	220	101	143	109	0	0	268	0	0	67	1,769
North Redington Beach, Town of	56	140	182	0	20	0	0	80	54	0	108	151	0	0	280	110	0	67	1,248
Oakland Park, City of	56	140	112	0	44	0	0	55	203	0	165	73	0	0	210	20	0	67	1,145
Ocala, City of	56	0	7	5	0	16	13	186	219	147	205	0	25	0	225	0	0	67	1,171
Ocean Ridge, Town of	56	140	68	0	26	0	0	168	248	0	32	0	0	0	250	125	0	67	1,180
Okaloosa County	74	140	70	10	61	62	0	385	615	228	268	92	55	17	90	123	0	67	2,357
Okeechobee County	56	140	11	0	0	0	0	181	476	0	218	0	0	0	0	0	0	67	1,149
Oldsmar, City of	45	140	165	0	31	66	0	226	256	202	252	51	5	0	330	195	0	67	2,031
Orange County	71	140	89	0	20	59	88	559	273	172	365	39	0	0	330	158	0	67	2,430
Orlando, City of	56	140	34	0	19	35	19	177	298	114	221	0	0	0	280	0	0	67	1,460
Ormond Beach, City of	50	140	70	10	17	49	12	357	226	106	170	53	0	0	240	90	0	67	1,657
Osceola County	71	140	0	0	17	0	56	377	295	175	163	0	0	0	255	0	0	67	1,616
Palm Bay, City of	71	140	210	0	77	58	44	173	429	196	145	0	0	0	255	0	0	67	1,865
Palm Beach County	112	140	149	0	60	13	0	349	302	165	239	62	0	0	280	151	0	67	2,089
Palm Beach Gardens, City of	56	140	258	0	54	0	0	189	163	61	114	0	0	0	255	0	0	67	1,357
Palm Beach Shores, Town of	56	140	0	0	21	0	0	0	38	61	32	0	0	0	200	0	0	67	615
Palm Beach, Town of	56	140	262	0	20	35	0	382	60	0	89	102	0	0	330	155	0	67	1,698
Palm Coast, City of	127	140	60	0	49	63	0	516	254	0	195	0	0	0	330	0	0	67	1,801
Palm Springs, Village of	56	140	61	0	2	35	0	46	279	0	32	0	0	0	280	120	0	67	1,118
Palmetto, City of	66	140	30	0	29	53	0	44	177	105	73	0	0	0	280	95	0	67	1,159
Panama City, City of	56	140	117	0	6	35	0	63	334	74	165	102	0	0	300	49	0	67	1,508
Parker, City of	56	140	68	0	24	0	0	51	35	17	177	0	0	0	265	110	0	67	1,010
Pasco County	65	140	36	0	55	0	13	410	420	176	164	97	0	0	145	49	0	67	1,837
Pembroke Pines, City of	71	140	88	0	26	66	0	132	410	105	227	64	0	0	330	0	0	67	1,726
Pensacola Bch-Santa Rosa Is Auth	50	140	44	5	17	0	0	339	107	50	139	109	0	4	218	110	0	67	1,399
Pensacola, City of	56	140	52	5	56	0	0	414	99	28	192	109	0	0	280	48	0	67	1,546
Pinellas County	50	140	105	0	50	66	0	73	216	184	125	51	100	55	253	125	0	67	1,660
Pinellas Park, City of	56	140	189	0	28	71	0	48	161	116	178	100	100	0	330	126	0	67	1,710
Plantation, City of	121	140	137	0	30	62	12	97	313	146	133	0	0	0	255	0	0	67	1,513
Polk County	56	0	62	5	21	0	38	192	487	148	139	89	45	0	180	0	0	67	1,529

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Pompano Beach, City of	56	140	64	0	24	0	0	146	60	115	227	0	0	0	330	0	0	67	1,229
Ponce Inlet, Town of	56	140	38	0	18	35	0	42	704	0	130	0	0	0	280	0	0	67	1,510
Port Orange, City of	56	140	43	0	41	0	0	240	191	74	197	136	0	0	255	70	0	67	1,510
Port Richey, City of	49	140	110	0	42	59	13	77	261	0	166	97	0	25	300	125	0	67	1,531
Port St Joe, City of	56	140	60	0	0	0	0	184	23	0	40	0	0	0	250	0	0	67	820
Port St. Lucie, City of	71	140	0	0	25	0	0	136	230	38	213	0	0	0	215	0	0	67	1,135
Punta Gorda, City of	52	140	210	0	28	71	0	394	240	168	219	62	15	0	285	60	0	67	2,011
Redington Beach, Town of	56	140	140	0	25	35	0	122	132	0	108	73	0	0	330	0	0	67	1,228
Redington Shores, Town of	54	140	69	0	17	64	0	94	114	0	65	51	0	0	330	85	0	67	1,150
Rockledge, City of	56	140	0	0	23	0	0	185	218	47	157	0	0	0	185	0	0	67	1,078
Safety Harbor, City of	56	140	59	0	22	0	0	230	176	52	108	0	0	0	265	105	0	67	1,280
Sanibel, City of	64	140	213	25	58	71	32	620	378	163	90	116	45	0	315	180	0	67	2,577
Santa Rosa County	74	140	6	0	0	0	0	532	116	0	286	115	0	0	250	53	0	67	1,639
Sarasota County	70	140	213	10	70	62	71	302	413	104	276	166	100	0	285	155	0	67	2,504
Sarasota, City of	56	140	146	0	56	17	0	71	237	145	186	143	0	4	285	180	0	67	1,733
Satellite Beach, City of	56	140	15	0	24	0	12	53	206	0	197	0	0	0	70	0	0	67	840
Sebastian, City of	50	140	28	5	24	0	12	178	138	0	123	0	0	0	270	0	0	67	1,035
Seminole County	50	140	49	0	15	0	12	159	463	79	145	47	0	0	255	43	0	67	1,524
Sewalls Point, Town of	56	140	51	0	22	39	0	0	111	0	295	0	0	0	176	130	0	67	1,087
Shalimar, Town of	56	140	78	0	23	49	0	0	183	66	140	0	0	0	280	100	0	67	1,182
South Daytona, City of	56	140	169	0	51	66	12	64	575	0	254	0	0	0	330	0	0	67	1,784
South Miami, City of	45	140	182	0	19	59	0	41	58	55	328	0	0	0	280	0	0	67	1,274
South Palm Beach, Town of	56	0	57	0	20	0	0	0	38	0	32	0	0	0	250	0	0	67	520
South Pasadena, City of	56	140	73	0	43	35	0	48	32	0	108	0	0	0	280	120	0	67	1,002
St. Augustine Beach, City of	56	140	36	0	48	49	0	50	70	67	83	0	0	0	330	100	0	67	1,096
St. Augustine, City of	56	140	20	0	17	0	15	203	238	68	134	57	0	0	270	40	0	67	1,325
St. Cloud, City of	56	140	118	5	26	39	0	194	175	0	203	0	0	0	300	0	0	67	1,323
St. Johns County	56	140	36	0	53	0	15	297	804	184	173	57	0	0	165	110	0	67	2,157
St. Lucie County	112	140	86	5	34	0	0	266	156	50	170	0	0	0	295	45	0	67	1,426
St. Marks, Town of	56	140	0	0	17	0	0	54	45	0	0	72	0	0	250	0	0	67	701
St. Pete Beach, City of	50	140	169	5	23	67	0	48	200	78	43	0	0	0	280	130	0	67	1,300
St. Petersburg, City of	71	140	245	0	27	66	0	246	63	32	162	112	0	0	280	135	0	67	1,646

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Sumter County	50	140	0	0	18	0	0	570	306	0	200	0	10	0	0	0	0	67	1,361
Sunny Isles Beach, City of	71	140	48	0	64	35	11	127	251	0	226	0	5	0	80	40	0	67	1,165
Sunrise, City of	56	140	158	0	47	52	0	97	443	144	419	0	0	0	330	0	0	67	1,953
Surfside, Town of	56	140	83	0	22	0	0	151	89	55	328	0	0	0	265	0	0	67	1,256
Suwannee County	50	140	0	0	0	0	0	166	530	0	76	0	0	0	0	0	0	67	1,029
Tallahassee, City of	56	140	97	0	38	0	190	142	337	134	311	127	100	0	280	76	0	67	2,095
Tamarac, City of	112	140	156	0	43	35	0	155	101	112	145	73	0	0	330	55	0	67	1,524
Tampa, City of	56	140	59	5	55	66	12	267	198	114	194	99	0	0	294	30	0	67	1,656
Tarpon Springs, City of	51	140	57	0	17	66	0	141	140	0	125	51	10	4	315	155	0	67	1,339
Taylor County	54	140	0	0	17	0	0	40	146	0	116	159	0	0	40	0	0	67	779
Temple Terrace, City of	56	140	12	0	23	35	0	257	44	57	118	0	0	0	330	0	0	67	1,139
Titusville, City of	48	0	0	0	0	0	0	52	401	118	177	0	0	0	210	0	0	67	1,073
Treasure Island, City of	60	140	56	0	85	18	36	211	305	21	135	51	25	2	280	155	0	67	1,647
Venice, City of	48	140	162	10	43	66	12	298	277	107	405	107	0	0	330	130	0	67	2,202
Vero Beach, City of	56	140	136	0	41	0	0	57	63	79	84	0	0	0	243	105	0	67	1,071
Volusia County	56	140	8	0	0	0	0	191	569	0	165	136	0	0	250	0	0	67	1,582
Wakulla County	56	140	0	0	17	0	0	0	45	0	91	102	0	0	250	0	0	67	768
Wellington, Village of	56	0	45	0	0	0	0	0	318	0	32	0	0	0	280	0	0	67	798
West Palm Beach, City of	52	140	149	0	56	59	0	669	130	128	114	62	0	0	300	88	0	67	2,014
Winter Springs, City of	56	140	19	0	0	0	0	409	153	0	88	0	0	0	250	0	0	67	1,182
Yankeetown, Town of	56	140	104	0	0	0	0	706	97	62	77	106	0	75	280	0	0	67	1,770
Florida Average Credit	61	134	87	2	29	24	7	204	232	70	151	39	6	2	239	57	0	67	1,411
Florida % of Communities	100%	96%	89%	18%	91%	48%	27%	94%	100%	62%	95%	42%	13%	8%	92%	54%	0%	100%	
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
Alachua County	1,654	\$707,963	\$64,052
Altamonte Springs, City of	1,091	\$318,492	\$20,191
Anna Maria, City of	1,240	\$1,060,517	\$341,276
Apopka, City of	254	\$84,275	\$5,991
Atlantic Beach, City of	3,053	\$1,116,079	\$32,218
Atlantis, City of	398	\$103,586	\$4,267
Aventura, City of	5,166	\$557,849	\$93,756
Baker County	136	\$53,884	\$3,405
Bal Harbour, Village of	2,886	\$845,009	\$89,552
Bay County	16,720	\$6,081,359	\$596,292
Bay Harbor Islands, Town of	1,962	\$869,328	\$146,531
Belleair Beach, City of	1,204	\$1,132,659	\$193,611
Boca Raton, City of	16,416	\$4,869,664	\$313,098
Bonita Springs, City of	1,032	\$438,701	\$64,837
Boynton Beach, City of	10,529	\$3,035,004	\$244,012
Bradenton Beach, City of	1,713	\$1,025,967	\$246,112
Bradenton, City of	4,135	\$2,221,995	\$301,791
Brevard County	26,002	\$8,611,866	\$691,193
Broward County	38,361	\$14,769,972	\$1,455,148
Callaway, City of	918	\$349,066	\$17,219
Cape Canaveral, City of	3,472	\$755,238	\$35,688
Cape Coral, City of	39,178	\$20,414,662	\$4,558,471
Carrabelle, City of	162	\$114,343	\$5,400
Charlotte County	34,152	\$18,300,642	\$5,300,648
Citrus County	6,382	\$3,718,251	\$568,497
Clay County	5,235	\$2,035,533	\$157,152
Clearwater, City of	12,976	\$6,422,392	\$988,502
Cloud Lake, Town of	10	\$5,363	\$437
Coconut Creek, City of	5,355	\$1,127,454	\$128,589
Collier County	66,947	\$28,490,412	\$4,070,120
Columbia County	702	\$302,435	\$22,548
Cooper City, City of	8,068	\$3,029,353	\$309,453
Coral Gables, City of	3,578	\$2,147,490	\$193,125
Coral Springs, City of	26,820	\$9,015,888	\$899,446
Dania Beach, City of	5,071	\$1,754,757	\$85,394
Davie, Town of	19,294	\$6,465,446	\$1,032,299
Daytona Beach Shores, City of	5,291	\$686,463	\$32,653
Daytona Beach, City of	7,127	\$2,272,715	\$208,482
Deerfield Beach, City of	7,395	\$2,351,841	\$204,124
Delray Beach, City of	8,958	\$3,395,207	\$147,181
Destin, City of	7,872	\$2,781,736	\$300,645
Dunedin, City of	4,541	\$2,939,270	\$446,414
Edgewater, City of	1,530	\$517,813	\$23,864
Escambia County	14,196	\$6,077,952	\$709,804
Fanning Springs, Town of	13	\$6,167	\$245

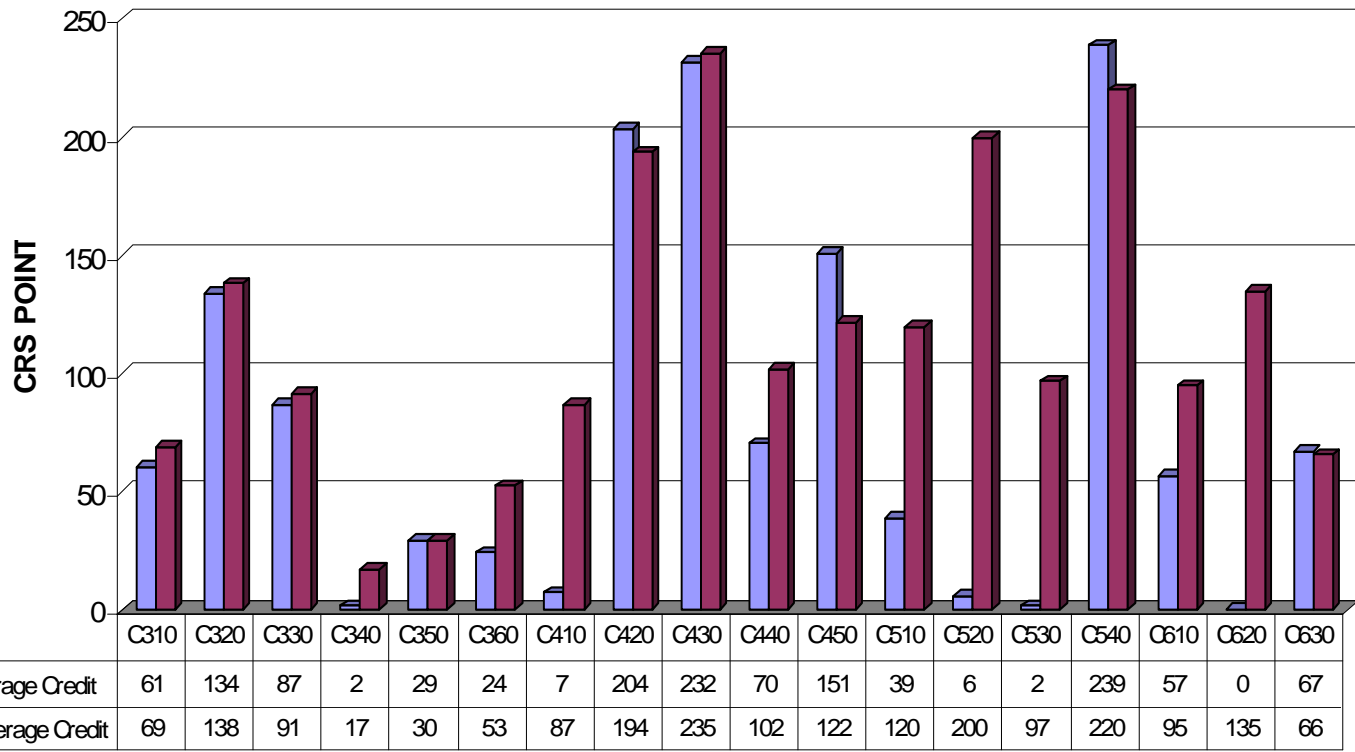
FIGURE 3.			
COMMUNITY NAME	NFIP POLICIES	ANNUAL PREMIUM	CRS REDUCTION
Fellsmere, City of	109	\$59,437	\$2,742
Fernandina Beach, City of	3,476	\$1,360,118	\$103,407
Flagler Beach, City of	2,262	\$788,589	\$71,680
Fort Lauderdale, City of	45,748	\$16,065,880	\$2,352,085
Fort Myers Beach, Town of	959	\$707,316	\$120,283
Fort Myers, City of	3,411	\$1,754,799	\$147,556
Fort Pierce, City of	5,782	\$1,796,116	\$166,749
Fort Walton Beach, City of	2,269	\$941,921	\$61,824
Franklin County	3,009	\$3,555,245	\$377,607
Gainesville, City of	1,305	\$629,243	\$67,237
Gulf Breeze, City of	995	\$535,376	\$32,286
Gulf County	1,317	\$866,128	\$76,050
Gulf Stream, Town of	376	\$265,663	\$21,012
Gulfport, City of	3,001	\$1,660,780	\$257,357
Hallandale Beach, City of	19,377	\$4,801,509	\$802,382
Hendry County	1,117	\$607,807	\$60,831
Hernando County	5,088	\$3,415,243	\$462,799
Hialeah, City of	26,143	\$6,198,765	\$950,613
Highland Beach, Town of	4,208	\$693,537	\$33,276
Highlands County	1,129	\$388,394	\$24,611
Hillsboro Beach, Town of	2,219	\$769,899	\$38,631
Hillsborough County	44,273	\$21,173,521	\$5,073,577
Holly Hill, City of	989	\$261,190	\$9,586
Hollywood, City of	27,989	\$11,560,029	\$1,842,660
Holmes Beach, City of	3,776	\$2,869,338	\$488,507
Homestead, City of	8,713	\$3,638,901	\$361,942
Hypoluxo, Town of	1,106	\$281,260	\$24,366
Indian River County	15,654	\$5,811,452	\$1,043,134
Indian River Shores, Town of	3,156	\$1,619,564	\$118,192
Indian Rocks Beach, City of	3,113	\$1,984,165	\$211,613
Indian Shores, Town of	2,926	\$792,442	\$182,930
Jackson County	116	\$51,019	\$3,500
Jacksonville Beach, City of	6,592	\$2,345,984	\$111,690
Jacksonville, City of	24,749	\$8,886,114	\$574,309
Jefferson County	68	\$28,950	\$1,147
Juno Beach, Town of	1,831	\$381,131	\$46,979
Jupiter Island, Town of	427	\$330,581	\$21,843
Jupiter, Town of	8,727	\$2,495,503	\$241,840
Kenneth City, Town of	443	\$195,910	\$15,969
Key Biscayne, Village of	7,713	\$2,770,693	\$472,658
Key Colony Beach, City of	1,242	\$859,766	\$91,760
Kissimmee, City of	1,177	\$448,091	\$33,377
Lake Clarke Shores, Town of	275	\$108,607	\$2,860
Lake County	3,080	\$1,201,182	\$81,224
Lake Park, Town of	1,147	\$253,184	\$9,833

FIGURE 3.			
COMMUNITY NAME	NFIP POLICIES	ANNUAL PREMIUM	CRS REDUCTION
Lake Worth, City of	1,954	\$871,022	\$31,789
Lakeland, City of	1,257	\$502,289	\$36,180
Lantana, Town of	1,309	\$548,974	\$25,571
Largo, City of	3,490	\$1,469,735	\$156,317
Lauderdale By The Sea, Town of	1,510	\$498,152	\$30,620
Lauderhill, City of	9,265	\$3,071,201	\$148,239
Layton, City of	102	\$89,949	\$9,658
Lee County	94,519	\$43,649,342	\$12,520,637
Levy County	407	\$306,048	\$29,797
Lighthouse Point, City of	3,807	\$1,672,042	\$164,538
Longboat Key, Town of	11,682	\$5,648,185	\$1,346,530
Longwood, City of	356	\$165,173	\$5,678
Lynn Haven, City of	1,637	\$726,361	\$39,408
Madeira Beach, City of	3,952	\$2,626,084	\$281,984
Madison County	73	\$35,004	\$2,987
Manalapan, Town of	249	\$195,651	\$9,702
Manatee County	23,221	\$11,010,931	\$1,890,627
Mangonia Park, Town of	52	\$48,354	\$2,245
Marco Island, City of	6,079	\$3,026,940	\$725,285
Margate, City of	11,909	\$3,702,279	\$366,037
Marion County	2,538	\$888,404	\$20,086
Martin County	18,858	\$7,199,411	\$742,865
Mary Esther, City of	387	\$135,278	\$2,922
Melbourne, City of	3,890	\$1,256,154	\$31,893
Miami Beach, City of	47,077	\$17,487,308	\$2,964,517
Miami Lakes, Town of	413	\$42,038	\$8,119
Miami Shores Village, Village of	1,072	\$657,621	\$61,463
Miami, City of	43,604	\$18,235,001	\$1,832,188
Miami-Dade County	239,467	\$71,852,091	\$20,770,101
Milton, City of	107	\$67,598	\$5,240
Miramar, City of	25,211	\$8,940,820	\$905,054
Naples, City of	13,611	\$7,953,047	\$1,852,379
Neptune Beach, City of	1,523	\$596,342	\$14,429
New Port Richey, City of	2,172	\$1,371,032	\$215,622
New Smyrna Beach, City of	8,932	\$2,784,963	\$296,123
Niceville, City of	583	\$201,161	\$3,909
North Lauderdale, City of	6,672	\$2,100,598	\$100,498
North Miami Beach, City of	6,889	\$1,912,462	\$187,175
North Miami, City of	7,428	\$2,790,940	\$860,099
North Palm Beach, Village of	3,940	\$877,424	\$55,551
North Port, City of	2,543	\$817,333	\$42,159
North Redington Beach, Town of	1,419	\$747,697	\$79,599
Oakland Park, City of	8,381	\$2,640,356	\$260,326
Ocala, City of	178	\$81,674	\$3,458
Ocean Ridge, Town of	1,330	\$593,337	\$53,866

FIGURE 3.			
COMMUNITY NAME	NFIP POLICIES	ANNUAL PREMIUM	CRS REDUCTION
Okaloosa County	12,125	\$4,250,320	\$557,461
Okeechobee County	2,541	\$900,518	\$75,242
Oldsmar, City of	3,350	\$1,822,402	\$341,466
Orange County	12,771	\$4,315,813	\$757,438
Orlando, City of	6,472	\$1,877,713	\$313,986
Ormond Beach, City of	6,128	\$1,950,439	\$147,552
Osceola County	6,792	\$2,428,267	\$290,230
Palm Bay, City of	4,950	\$1,496,946	\$109,982
Palm Beach County	78,063	\$23,283,060	\$2,798,152
Palm Beach Gardens, City of	3,906	\$1,360,820	\$48,327
Palm Beach Shores, Town of	935	\$249,166	\$10,663
Palm Beach, Town of	8,114	\$3,742,513	\$509,183
Palm Coast, City of	2,438	\$686,707	\$16,539
Palm Springs, Village of	1,495	\$325,797	\$29,354
Palmetto, City of	2,608	\$1,226,560	\$124,290
Panama City, City of	3,499	\$2,077,739	\$247,000
Parker, City of	338	\$113,057	\$4,757
Pasco County	31,348	\$17,938,324	\$2,625,220
Pembroke Pines, City of	38,031	\$11,515,917	\$1,823,520
Pensacola Bch-Santa Rosa Is Auth	3,356	\$2,316,801	\$250,300
Pensacola, City of	1,797	\$1,071,378	\$59,321
Pinellas County	39,401	\$18,956,404	\$1,645,889
Pinellas Park, City of	4,557	\$1,968,197	\$191,962
Plantation, City of	22,171	\$7,207,322	\$1,153,737
Polk County	7,719	\$3,035,915	\$347,948
Pompano Beach, City of	28,297	\$8,543,654	\$823,615
Ponce Inlet, Town of	2,404	\$611,903	\$53,410
Port Orange, City of	3,814	\$1,460,969	\$149,311
Port Richey, City of	1,108	\$1,025,329	\$174,212
Port St Joe, City of	466	\$330,514	\$13,181
Port St. Lucie, City of	6,167	\$1,846,222	\$69,851
Punta Gorda, City of	9,281	\$5,683,272	\$1,350,090
Redington Beach, Town of	889	\$976,635	\$105,732
Redington Shores, Town of	1,799	\$1,036,278	\$111,162
Rockledge, City of	1,255	\$413,674	\$20,108
Safety Harbor, City of	1,185	\$490,662	\$23,803
Sanibel, City of	9,158	\$7,180,240	\$2,311,033
Santa Rosa County	10,644	\$4,903,951	\$459,363
Sarasota County	47,488	\$22,407,403	\$5,445,557
Sarasota, City of	9,687	\$5,769,170	\$881,044
Satellite Beach, City of	2,507	\$805,258	\$16,727
Sebastian, City of	1,466	\$717,228	\$48,115
Seminole County	4,475	\$1,520,999	\$119,717
Sewalls Point, Town of	427	\$439,121	\$42,835
Shalimar, Town of	242	\$144,186	\$10,340

FIGURE 3.			
COMMUNITY NAME	NFIP POLICIES	ANNUAL PREMIUM	CRS REDUCTION
South Daytona, City of	1,033	\$425,747	\$34,979
South Miami, City of	1,556	\$907,126	\$89,774
South Palm Beach, Town of	1,564	\$307,595	\$15,055
South Pasadena, City of	3,111	\$1,091,816	\$115,653
St. Augustine Beach, City of	3,384	\$1,202,953	\$71,265
St. Augustine, City of	4,592	\$2,649,295	\$268,866
St. Cloud, City of	545	\$178,654	\$10,314
St. Johns County	28,838	\$10,647,768	\$1,481,505
St. Lucie County	12,682	\$3,612,087	\$253,567
St. Marks, Town of	96	\$43,466	\$2,172
St. Pete Beach, City of	7,418	\$5,822,388	\$629,007
St. Petersburg, City of	38,358	\$25,891,689	\$4,127,089
Sumter County	1,381	\$452,860	\$16,477
Sunny Isles Beach, City of	2,161	\$396,682	\$39,925
Sunrise, City of	22,031	\$5,971,349	\$937,026
Surfside, Town of	3,167	\$1,441,235	\$143,257
Suwannee County	372	\$160,000	\$13,241
Tallahassee, City of	2,264	\$1,129,870	\$192,579
Tamarac, City of	15,557	\$4,336,746	\$676,603
Tampa, City of	26,665	\$17,300,193	\$2,509,373
Tarpon Springs, City of	4,064	\$3,008,473	\$302,571
Taylor County	610	\$582,635	\$29,143
Temple Terrace, City of	463	\$172,388	\$7,781
Titusville, City of	1,733	\$463,463	\$21,610
Treasure Island, City of	6,113	\$4,199,444	\$717,546
Venice, City of	5,246	\$1,884,258	\$321,864
Vero Beach, City of	5,067	\$2,345,847	\$158,515
Volusia County	12,136	\$4,031,225	\$397,125
Wakulla County	1,630	\$1,831,078	\$90,076
Wellington, Village of	402	\$174,508	\$5,213
West Palm Beach, City of	8,080	\$2,164,096	\$291,162
Winter Springs, City of	577	\$192,871	\$8,977
Yankeetown, Town of	241	\$213,081	\$35,976
CRS Communities	2,027,633	\$811,343,850	\$132,567,720
Non-CRS Communities	162,126	\$82,298,713	\$0
All Communities	2,189,759	\$893,642,563	\$132,567,720

FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY



CRS ACTIVITIES

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

