

## CRS State Profile: Louisiana

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 Louisiana**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
401,490	\$221,407,817	\$20,006,689

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

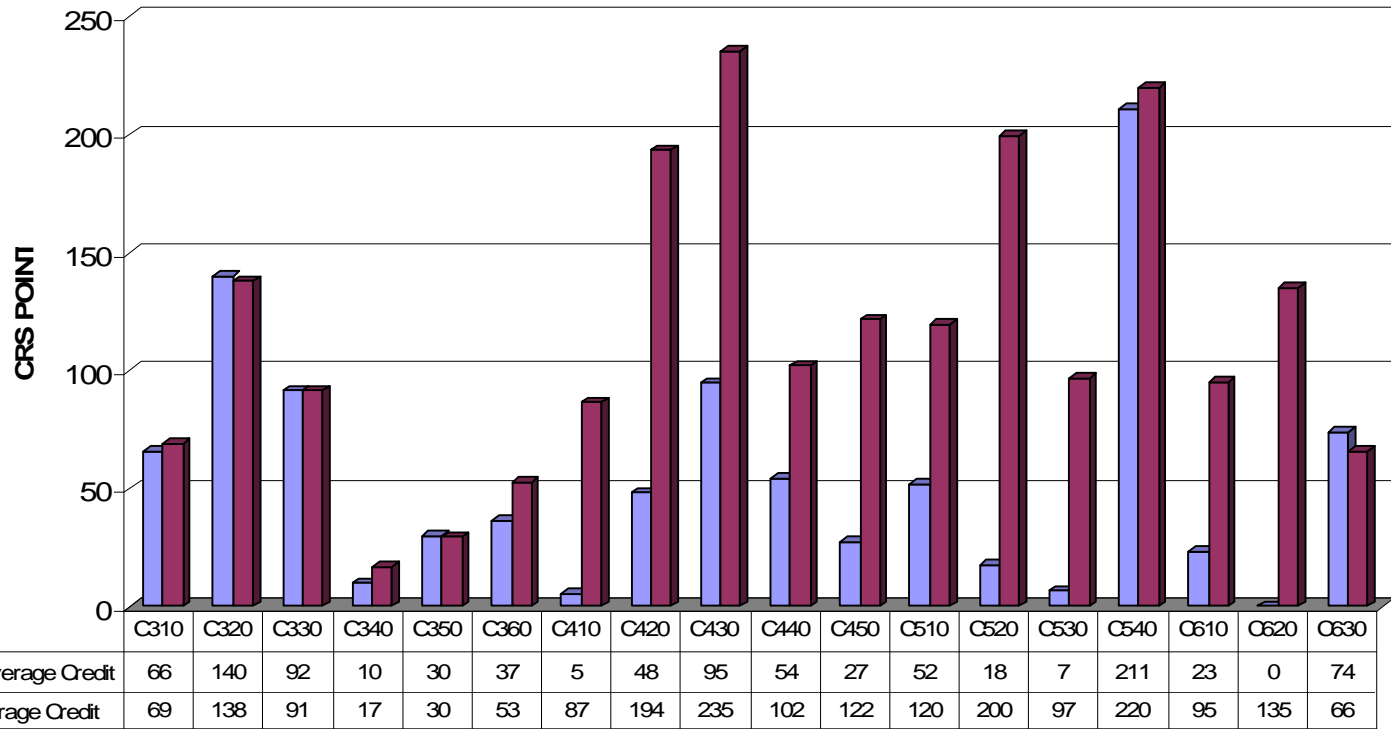
**FIGURE 2.**

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Ascension Parish	52	140	120	10	50	42	0	46	198	51	0	0	0	0	280	0	0	74	1,063
Baker, City of	112	140	146	15	0	66	0	0	0	0	0	0	0	0	230	0	0	74	783
Bossier City, City of	56	140	26	5	25	7	0	41	132	86	0	0	25	0	280	115	0	74	1,012
Caddo Parish	85	140	122	15	35	62	0	55	128	106	0	121	75	34	200	81	0	74	1,333
Calcasieu Parish	60	140	35	20	57	5	22	48	85	229	0	73	20	84	230	44	0	74	1,226
Denham Springs, City of	112	140	57	15	19	66	0	0	83	19	64	0	0	21	200	0	0	74	870
Deridder, City of	56	140	12	25	19	0	0	110	103	0	0	0	0	0	0	0	0	74	539
East Baton Rouge Parish	56	140	90	25	50	66	44	58	405	151	86	0	100	84	280	0	0	74	1,709
French Settlement, Village of	56	140	92	10	59	0	0	0	0	20	0	0	0	0	230	0	0	74	681
Gonzales, City of	45	140	40	5	26	0	0	46	6	0	0	82	0	0	230	0	0	74	694
Gretna, City of	65	140	39	5	23	66	0	74	0	72	25	133	0	0	280	40	0	74	1,036
Houma, City of	100	140	71	5	25	66	0	39	98	60	81	28	0	0	330	0	0	74	1,117
Jefferson Parish	56	140	178	5	54	66	10	37	65	78	85	155	100	0	330	160	0	74	1,593
Kenner, City of	56	140	185	15	23	66	0	82	13	0	71	100	0	0	255	160	0	74	1,240
Lake Charles, City of	56	140	124	5	16	7	0	39	0	58	0	94	0	0	80	0	0	74	693
Livingston Parish	56	140	51	5	21	0	0	48	0	0	0	63	0	0	265	0	0	74	723
Lutcher, Town of	56	140	65	5	24	0	0	0	0	0	0	104	0	0	230	0	0	74	698
Mandeville, City of	49	140	52	5	0	71	0	46	204	72	109	73	15	28	265	0	0	74	1,203
Monroe, City of	56	140	74	5	24	17	0	37	24	0	0	120	60	0	0	0	0	74	631
Morgan City, City of	112	140	193	15	60	62	0	36	85	104	0	128	0	0	280	0	0	74	1,289
New Orleans/Orleans Parish	56	140	205	5	20	66	0	58	62	48	75	0	0	0	230	0	0	74	1,039
Ouachita Parish	56	140	127	5	26	3	0	144	43	0	0	98	30	0	30	0	0	74	776
Rayne, City of	112	140	6	5	0	0	0	38	82	34	53	0	0	0	200	0	0	74	744
Ruston, City of	50	140	103	10	21	0	0	0	253	15	45	0	0	0	230	0	0	74	941
Shreveport, City of	105	140	109	5	26	62	26	45	173	198	41	0	100	0	230	155	0	74	1,489
Slidell, City of	49	140	64	10	30	7	0	46	13	72	0	100	20	0	280	0	0	74	905
Sorrento, Town of	52	140	40	5	26	0	0	46	0	0	0	0	0	0	280	0	0	74	663
St. Charles Parish	95	140	70	20	53	66	0	168	57	118	57	125	20	0	230	0	0	74	1,293
St. James Parish	71	140	162	20	52	66	0	37	205	83	0	0	0	0	280	0	0	74	1,190
St. John The Baptist Parish	45	140	146	5	59	66	0	39	0	68	0	0	5	0	0	110	0	74	757
St. Tammany Parish	56	140	22	10	27	3	0	46	32	61	0	65	0	0	215	0	0	74	751
Tangipahoa Parish	56	140	68	5	23	66	0	53	46	17	0	0	0	0	162	0	0	74	710

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Terrebonne Parish	56	140	71	5	25	66	0	50	98	60	81	28	35	0	330	0	0	74	1,119
Walker, Town of	56	140	50	10	15	66	0	46	0	19	89	0	0	0	70	0	0	74	635
West Baton Rouge Parish	45	140	119	20	24	13	99	40	535	93	0	0	0	0	65	0	0	74	1,267
Westwego, City of	71	140	136	5	50	66	0	45	97	20	0	134	45	0	230	0	0	74	1,113
Zachary, City of	56	140	116	10	20	0	0	39	185	0	54	92	0	0	280	0	0	74	1,066
Louisiana Average Credit	66	140	92	10	30	37	5	48	95	54	27	52	18	7	211	23	0	74	989
Louisiana % of Communities	100%	100%	100%	100%	92%	76%	14%	86%	76%	73%	41%	54%	38%	14%	92%	22%	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%	

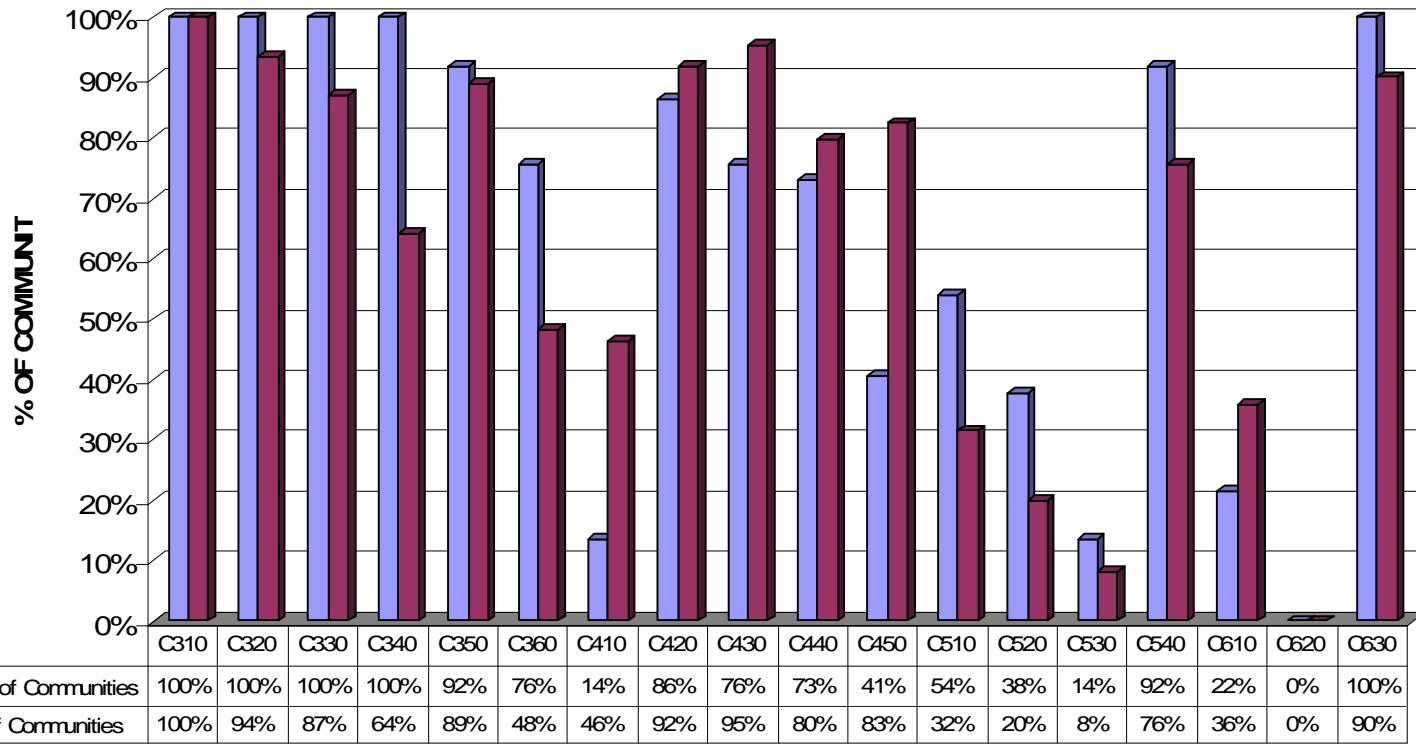
<b>FIGURE 3.</b>			
<b>COMMUNITY NAME</b>	<b>NFIP POLICIES</b>	<b>ANNUAL PREMIUM</b>	<b>CRS REDUCTION</b>
Ascension Parish	8,138	\$3,047,738	\$201,623
Baker, City of	406	\$234,396	\$10,417
Bossier City, City of	1,842	\$888,144	\$81,198
Caddo Parish	561	\$267,682	\$10,537
Calcasieu Parish	5,991	\$2,660,011	\$185,033
Denham Springs, City of	1,719	\$1,153,619	\$56,554
Deridder, City of	57	\$28,120	\$1,120
East Baton Rouge Parish	23,736	\$10,940,325	\$1,379,129
French Settlement, Village of	120	\$60,962	\$4,853
Gonzales, City of	810	\$401,688	\$15,281
Gretna, City of	3,871	\$2,569,145	\$193,405
Houma, City of	5,174	\$2,117,895	\$86,519
Jefferson Parish	103,137	\$60,951,733	\$7,943,780
Kenner, City of	17,949	\$11,798,783	\$1,166,118
Lake Charles, City of	5,621	\$2,978,599	\$110,149
Livingston Parish	8,982	\$4,243,419	\$190,542
Lutcher, Town of	161	\$52,523	\$545
Mandeville, City of	3,245	\$2,080,666	\$167,450
Monroe, City of	2,613	\$1,227,939	\$55,044
Morgan City, City of	2,163	\$1,200,511	\$89,519
New Orleans/Orleans Parish	112,064	\$67,557,641	\$5,870,106
Ouachita Parish	1,433	\$711,403	\$31,278
Rayne, City of	260	\$78,945	\$2,025
Ruston, City of	44	\$15,454	\$564
Shreveport, City of	4,125	\$1,869,549	\$274,890
Slidell, City of	9,505	\$5,856,704	\$253,074
Sorrento, Town of	210	\$95,954	\$4,641
St. Charles Parish	11,849	\$6,095,958	\$400,063
St. James Parish	749	\$256,225	\$6,358
St. John The Baptist Parish	6,733	\$3,431,781	\$117,826
St. Tammany Parish	37,336	\$16,612,963	\$498,983
Tangipahoa Parish	3,827	\$1,603,154	\$51,285
Terrebonne Parish	13,970	\$6,733,128	\$456,526
Walker, Town of	712	\$396,196	\$18,702
West Baton Rouge Parish	408	\$178,824	\$8,810
Westwego, City of	1,631	\$812,879	\$44,927
Zachary, City of	338	\$197,161	\$17,814
CRS Communities	401,490	\$221,407,817	\$20,006,689
Non-CRS Communities	100,595	\$49,484,308	\$0
All Communities	502,085	\$270,892,125	\$20,006,689

**FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY**



**CRS ACTIVITIES**

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



**CRS ACTIVITIES**