

CRS State Profile: Mississippi

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 Mississippi

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
48,001	\$19,583,221	\$1,204,152

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
Bay St. Louis, City of	64	140	145	15	22	49	0	47	579	79	66	0	0	0	240	180	0	68	1,694
Biloxi, City of	56	140	225	0	60	45	0	41	130	205	86	180	0	0	265	130	0	68	1,631
Cleveland, City of	71	140	167	5	28	35	0	131	71	60	0	172	0	0	280	0	0	68	1,228
Gautier, City of	71	140	101	5	40	59	0	47	576	112	21	145	0	0	250	0	0	68	1,635
Greenville, City of	56	140	68	20	18	49	0	48	358	20	57	88	0	0	240	0	0	68	1,230
Gulfport, City of	56	140	165	5	25	59	0	92	148	133	70	15	227	0	250	130	0	68	1,583
Harrison County	56	140	151	0	30	0	0	150	304	73	0	143	0	0	0	104	0	68	1,219
Hattiesburg, City of	71	140	118	51	24	62	0	38	255	85	143	191	192	0	265	145	0	68	1,848
Hinds County	56	140	0	0	25	0	0	0	110	0	0	0	0	0	168	0	0	68	567
Jackson, City of	56	140	153	10	49	0	0	44	343	0	60	98	40	0	230	0	0	68	1,291
Long Beach, City of	56	140	58	0	25	0	0	50	178	55	0	113	100	0	250	125	0	68	1,218
Madison, City of	56	140	131	0	18	0	0	41	123	81	51	0	0	0	265	110	0	68	1,084
Meridian, City of	56	140	201	66	30	0	0	37	211	0	0	166	0	0	70	0	0	68	1,045
Ocean Springs, City of	56	140	149	10	19	48	0	50	17	63	68	0	0	0	250	125	0	68	1,063
Pascagoula, City of	71	140	121	20	56	66	51	39	220	104	70	202	45	0	230	0	0	68	1,503
Pass Christian, City of	71	140	187	56	58	68	0	104	504	149	257	153	0	13	280	155	0	68	2,263
Picayune, City of	56	140	154	0	28	0	0	46	72	0	0	163	770	0	50	0	0	68	1,547
Ridgeland, City of	56	70	0	5	19	0	0	61	295	73	128	0	0	0	250	0	0	68	1,025
Tupelo, City of	71	140	210	5	20	64	0	41	245	91	10	0	0	0	280	0	0	68	1,245
Vicksburg, City of	56	140	170	15	28	0	0	36	181	0	0	105	0	0	280	0	0	68	1,079
Waveland, City of	60	140	290	66	25	59	0	220	692	143	254	141	0	0	280	205	0	68	2,643
Mississippi Average Credit	61	137	141	17	31	32	2	65	267	73	64	99	65	1	223	67	0	68	1,411
Mississippi % of Communities	100%	100%	90%	71%	100%	57%	5%	95%	100%	76%	67%	71%	29%	5%	95%	48%	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
Bay St. Louis, City of	3,315	\$1,179,813	\$41,605
Biloxi, City of	7,062	\$2,616,931	\$150,393
Cleveland, City of	128	\$61,647	\$3,278
Gautier, City of	2,073	\$741,322	\$23,373
Greenville, City of	1,136	\$570,007	\$54,429
Gulfport, City of	6,960	\$2,826,692	\$109,574
Harrison County	4,058	\$1,635,256	\$67,761
Hattiesburg, City of	643	\$319,078	\$41,634
Hinds County	429	\$187,410	\$7,314
Jackson, City of	4,689	\$3,011,776	\$285,788
Long Beach, City of	2,309	\$840,181	\$30,342
Madison, City of	203	\$64,253	\$2,687
Meridian, City of	437	\$254,256	\$22,513
Ocean Springs, City of	3,347	\$1,049,033	\$31,352
Pascagoula, City of	5,700	\$2,143,334	\$109,928
Pass Christian, City of	2,441	\$831,388	\$132,704
Picayune, City of	299	\$112,825	\$5,713
Ridgeland, City of	325	\$143,177	\$10,580
Tupelo, City of	481	\$308,526	\$30,619
Vicksburg, City of	126	\$62,697	\$8,155
Waveland, City of	1,840	\$623,620	\$34,413
CRS Communities	48,001	\$19,583,221	\$1,204,152
Non-CRS Communities	30,305	\$13,524,280	\$0
All Communities	78,306	\$33,107,501	\$1,204,152

FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY

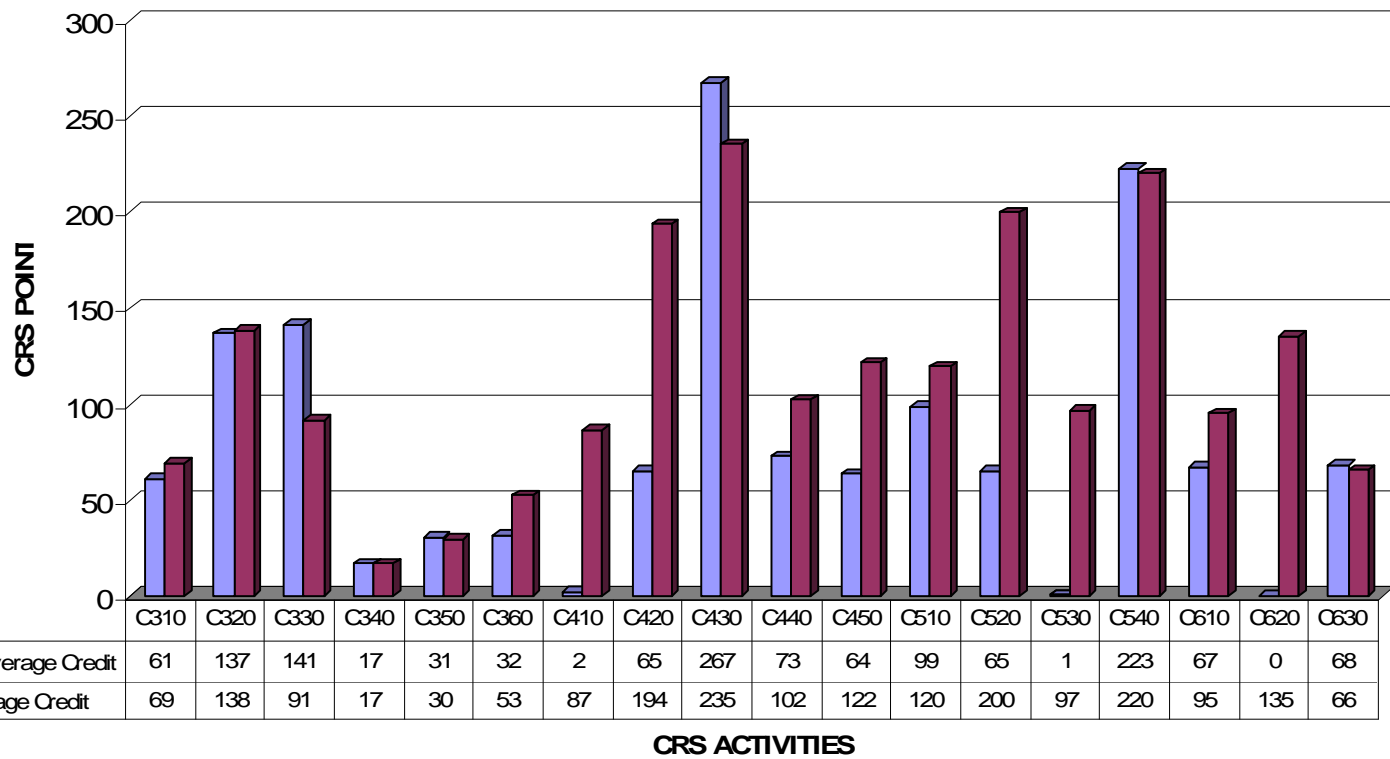
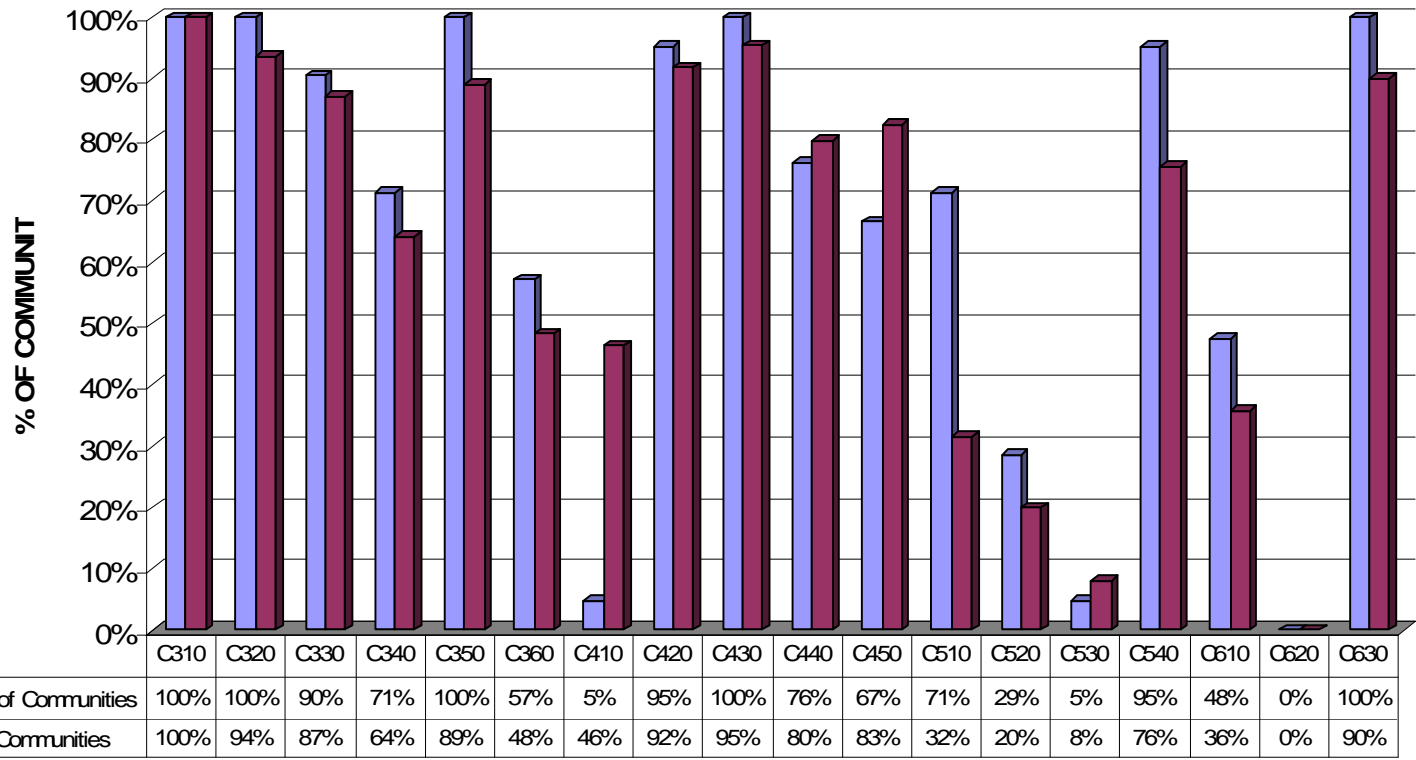


FIGURE 5. STATE AND NATIONAL % OF COMMUNITIES FOR EACH ACTIVITY



CRS ACTIVITIES