

CRS State Profile: Texas

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 Texas

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
356,262	\$137,787,193	\$9,373,011

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
Arlington, City of	48	140	10	25	20	0	284	194	195	97	67	0	100	0	250	0	0	55	1,485
Austin, City of	45	140	65	30	16	0	81	265	153	88	277	132	0	0	170	0	0	55	1,517
Bastrop County	106	140	36	30	21	0	14	51	310	108	0	0	0	0	125	10	0	55	1,006
Baytown, City of	56	140	106	25	15	0	12	333	188	130	351	128	480	0	250	0	0	55	2,269
Bellaire, City of	70	140	0	20	17	0	0	0	42	0	0	0	0	0	200	0	0	55	544
Benbrook, City of	142	140	85	20	14	59	30	430	258	217	405	89	0	0	280	0	0	55	2,224
Bryan, City of	56	70	0	25	22	0	0	40	54	63	26	0	0	0	225	0	0	55	636
Burleson, City of	56	140	59	5	24	0	13	47	331	0	72	0	0	0	330	0	0	55	1,132
Carrollton, City of	56	0	12	10	24	0	566	250	450	175	163	0	0	0	15	0	0	55	1,776
Cleburne, City of	56	140	53	10	23	0	0	181	223	26	0	0	0	0	200	0	0	55	967
Conroe, City of	56	140	95	35	14	59	410	54	194	106	225	15	137	0	250	0	0	55	1,845
Coppell, City of	112	140	21	25	18	0	18	137	244	118	136	0	0	0	0	0	0	55	1,024
Corpus Christi, City of	56	140	65	25	21	0	0	40	0	9	0	0	0	0	200	0	0	55	611
Dallas, City of	112	0	64	25	28	10	455	215	388	57	41	145	50	0	225	0	0	55	1,870
Deer Park, City of	71	0	11	25	22	0	12	0	149	71	119	0	0	0	230	0	0	55	765
Denton, City of	112	140	91	10	14	59	15	266	711	197	123	0	0	0	300	0	0	55	2,093
Duncanville, City of	127	0	76	10	49	59	151	223	293	209	53	0	0	0	268	0	0	55	1,573
El Paso, City of	70	0	56	20	22	0	0	45	0	0	81	0	0	0	250	0	0	55	599
Friendswood, City of	56	140	145	5	32	0	0	244	267	63	64	145	1111	26	250	0	0	55	2,603
Garland, City of	142	140	66	15	47	59	112	488	198	69	99	165	10	0	250	0	0	55	1,915
Grand Prairie, City of	112	70	151	35	34	59	61	163	241	135	98	170	10	0	200	105	0	55	1,699
Harris County	56	140	87	20	10	59	12	64	265	90	249	78	25	0	250	115	0	55	1,575
Houston, City of	56	140	182	5	70	59	120	69	525	139	226	85	300	0	30	130	0	55	2,191
Hurst, City of	112	140	12	5	19	0	0	188	337	156	0	0	45	0	200	0	0	55	1,269
Kemah, City of	97	140	118	5	20	49	0	118	306	53	0	0	1203	354	280	105	0	55	2,903
La Porte, City of	56	140	130	25	23	49	24	276	236	115	262	102	0	0	200	165	0	55	1,858
League City, City of	74	0	0	30	16	0	0	41	217	91	57	0	0	0	200	0	0	55	781
Lewisville, City of	56	140	167	25	24	59	15	138	481	194	129	0	0	0	280	0	0	55	1,763
Lubbock, City of	56	140	0	25	24	0	27	336	128	70	0	0	0	0	250	0	0	55	1,111
Midland, City of	112	140	0	25	21	0	93	39	153	118	27	0	0	0	265	0	0	55	1,048
Nassau Bay, City of	70	140	142	20	9	0	12	215	244	48	0	0	0	0	250	100	0	55	1,305
North Richland Hills, City of	56	140	0	25	21	59	102	149	295	196	156	0	0	0	250	0	0	55	1,504

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Odessa, City of	112	140	0	20	25	0	26	45	144	117	26	0	100	0	225	0	0	55	1,035
Pearland, City of	56	140	97	5	16	59	43	44	242	59	87	145	181	0	250	0	0	55	1,479
Plano, City of	56	140	0	20	22	59	57	750	83	144	548	0	0	0	200	0	0	55	2,134
Port Arthur, City of	63	140	47	20	21	0	0	36	0	0	0	0	0	0	180	0	0	55	562
Richardson, City of	56	140	17	20	22	59	44	360	236	129	24	0	0	0	215	0	0	55	1,377
San Marcos, City of	70	140	63	25	28	0	35	437	42	101	294	0	0	0	250	0	0	55	1,540
Seabrook, City of	56	140	82	20	21	0	0	41	125	0	0	78	0	0	200	0	0	55	818
Sweetwater, City of	112	140	0	20	21	0	0	94	0	0	0	0	0	0	280	0	0	55	722
Taylor Lake Village, City of	56	140	86	20	25	0	0	43	271	0	0	12	60	28	230	110	0	55	1,136
Tiki Island, Village of	56	140	60	20	19	0	11	9	339	0	0	0	0	0	250	95	0	55	1,054
Wichita Falls, City of	71	140	89	10	43	0	11	78	245	89	103	0	100	0	0	120	0	55	1,154
Texas Average Credit	76	117	62	20	24	20	67	168	228	89	107	35	91	9	214	25	0	55	1,406
Texas % of Communities	98%	84%	77%	98%	98%	36%	68%	93%	89%	80%	68%	32%	34%	7%	93%	23%	0%	98%	
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
Arlington, City of	1,574	\$701,607	\$50,063
Austin, City of	5,444	\$2,864,666	\$381,261
Bastrop County	246	\$125,000	\$9,538
Baytown, City of	5,821	\$2,194,273	\$131,748
Bellaire, City of	4,777	\$1,981,185	\$50,494
Benbrook, City of	398	\$231,726	\$46,844
Bryan, City of	414	\$173,664	\$16,104
Burleson, City of	108	\$47,410	\$3,311
Carrollton, City of	409	\$260,299	\$26,076
Cleburne, City of	150	\$72,782	\$2,979
Conroe, City of	656	\$283,342	\$14,372
Coppell, City of	227	\$84,376	\$1,983
Corpus Christi, City of	20,205	\$7,456,616	\$219,922
Dallas, City of	3,056	\$2,029,805	\$235,880
Deer Park, City of	5,586	\$1,673,096	\$11,298
Denton, City of	532	\$305,307	\$60,039
Duncanville, City of	211	\$117,143	\$9,966
El Paso, City of	5,662	\$2,690,965	\$118,431
Friendswood, City of	7,909	\$2,537,453	\$84,857
Garland, City of	492	\$278,798	\$37,082
Grand Prairie, City of	275	\$137,307	\$11,953
Harris County	98,858	\$33,292,138	\$825,886
Houston, City of	141,788	\$56,480,809	\$5,961,427
Hurst, City of	218	\$136,388	\$12,216
Kemah, City of	664	\$353,062	\$74,353
La Porte, City of	6,237	\$2,439,772	\$93,628
League City, City of	15,774	\$5,058,595	\$40,241
Lewisville, City of	179	\$100,162	\$8,132
Lubbock, City of	1,881	\$1,137,113	\$109,844
Midland, City of	951	\$556,827	\$53,157
Nassau Bay, City of	1,533	\$743,028	\$55,493
North Richland Hills, City of	226	\$104,768	\$11,777
Odessa, City of	1,151	\$643,623	\$63,424
Pearland, City of	8,377	\$2,998,316	\$90,201
Plano, City of	646	\$233,215	\$22,911
Port Arthur, City of	6,247	\$2,491,048	\$68,225
Richardson, City of	268	\$148,762	\$10,631
San Marcos, City of	570	\$383,144	\$58,977
Seabrook, City of	3,555	\$1,566,716	\$45,607
Sweetwater, City of	34	\$23,795	\$1,083
Taylor Lake Village, City of	1,141	\$435,698	\$13,684
Tiki Island, Village of	646	\$1,623,225	\$178,235
Wichita Falls, City of	1,166	\$590,170	\$49,675
CRS Communities	356,262	\$137,787,193	\$9,373,011
Non-CRS Communities	301,006	\$136,833,866	\$0
All Communities	657,268	\$274,621,059	\$9,373,011

FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY

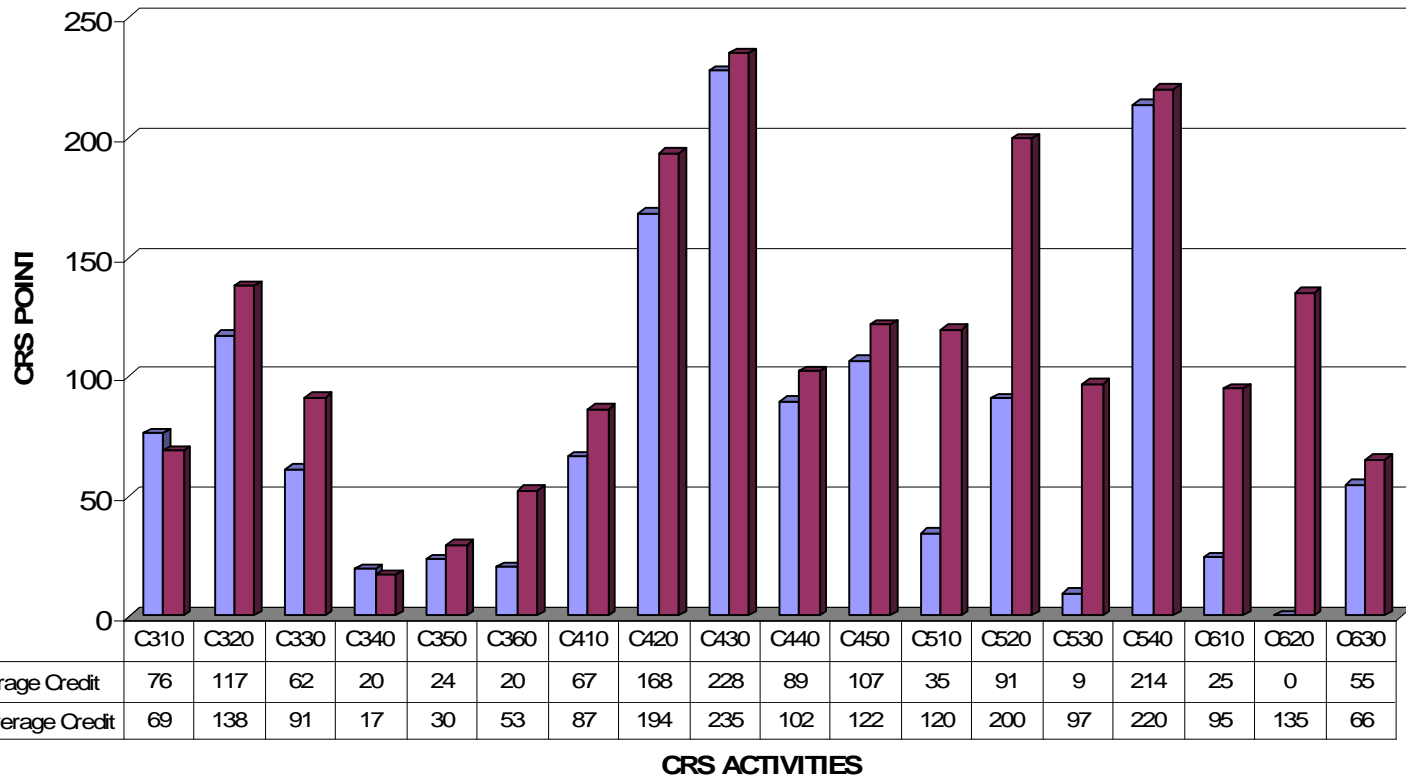
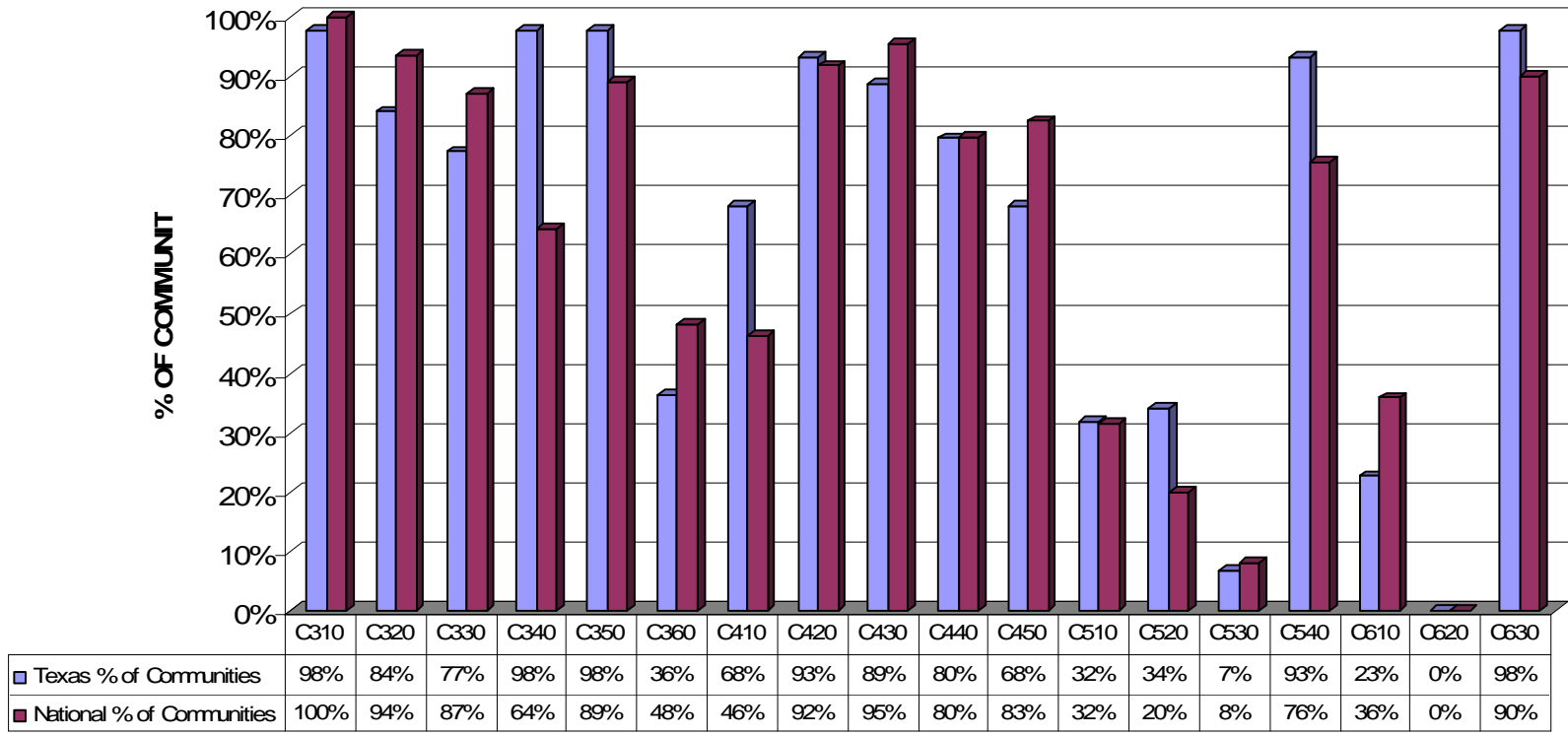


FIGURE 5. STATE AND NATIONAL % OF COMMUNITIES FOR EACH ACTIVITY



CRS ACTIVITIES