

CRS State Profile: Arizona

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, 2013. NFIP Insurance policies in force are as of May 1, 2013. Insurance premiums and CRS discounts are estimates for May 1, 2013 based on policies in force on May 1, 2013.

Table 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Table 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.

Table 1. Policies, Premiums and CRS Savings for CRS Communities in Arizona

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
27,656	\$16,318,363	\$3,109,068

Table 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

Table 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, 2013 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 1 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 99 points. If your state's average is significantly lower than 99 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 99 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 2 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 Cristina Martinez, CFM at 303-443-1695.

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

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Camp Verde	56	140	14	5	59	45	0	0	388	62	125	122	0	0	300	80	0	69	1,672
Casa Grande	70	140	34	10	5	0	0	36	238	69	155	0	0	0	180	0	0	69	1,256
Chandler	56	140	9	0	5	0	193	312	198	61	238	0	0	0	205	0	0	68	1,826
Clarkdale	56	140	14	5	59	45	0	36	377	62	125	122	0	0	300	80	0	69	1,706
Cochise County	56	140	0	15	29	0	25	174	119	15	68	0	0	0	0	0	0	69	758
Coconino County	56	140	0	10	0	0	0	46	777	55	93	0	0	0	0	0	0	69	1,352
Dewey-Humbolt	56	140	14	5	59	45	0	0	388	62	125	122	0	0	300	80	0	69	1,672
Flagstaff	64	140	8	10	49	0	0	515	256	112	150	0	0	0	315	0	0	72	1,805
Gilbert	70	140	9	10	5	0	189	36	243	63	120	0	0	0	150	0	0	69	1,325
Glendale	56	140	10	10	15	0	0	500	181	165	155	0	0	0	0	0	0	72	1,645
Holbrook	56	140	0	10	0	0	0	36	113	69	95	0	2,084	0	0	0	0	72	2,741
Marana	70	140	64	10	16	59	53	54	332	97	95	0	0	0	0	0	0	69	1,154
Maricopa County	142	140	165	5	84	64	465	73	549	142	322	159	105	0	231	155	0	82	3,224
Mohave County	147	140	100	15	67	0	10	54	318	141	155	151	100	0	330	98	0	69	2,072
Navajo County	56	140	0	5	9	45	45	131	158	97	30	0	0	0	188	0	0	69	1,020
Phoenix	126	140	32	15	23	0	70	232	363	163	193	81	100	0	300	40	0	72	2,297
Pima County	129	140	174	51	69	49	148	165	675	149	195	0	120	0	315	128	0	69	2,775
Prescott	56	140	0	5	0	45	25	377	247	98	55	0	0	0	238	0	0	69	1,644
Santa Cruz County	56	140	46	25	31	0	85	155	459	97	88	0	0	0	195	10	0	72	1,618
Scottsdale	76	140	30	0	69	45	66	210	205	96	235	107	100	0	315	75	0	68	2,016
Sedona	56	140	7	0	59	23	0	0	230	47	75	61	0	0	150	53	0	69	1,054
Show Low	56	140	0	10	0	0	25	65	312	89	130	0	0	0	0	0	0	69	1,027
Tempe	70	140	17	5	36	0	0	509	172	104	75	0	0	0	220	100	0	69	1,707
Tucson	56	140	39	5	29	49	57	421	216	125	335	0	0	29	215	0	0	69	2,005
Yavapai County	102	140	64	5	79	59	60	36	479	125	176	122	0	0	300	45	0	69	2,062
Arizona Average Credit	74	140	45	11	41	48	101	190	320	95	144	116	435	29	250	79	0	70	1,737
Arizona % of Communities	100%	100%	76%	88%	84%	48%	60%	88%	100%	100%	100%	36%	24%	4%	76%	48%	0%	100%	

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63	1,528
National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%	

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Camp Verde	273	\$210,093	\$32,655
Casa Grande	89	\$50,623	\$3,567
Chandler	289	\$184,419	\$17,269
Clarkdale	24	\$18,227	\$2,453
Cochise County	799	\$557,662	\$24,058
Coconino County	878	\$477,967	\$27,522
Dewey-Humbolt	11	\$5,931	\$729
Flagstaff	451	\$410,911	\$59,082
Gilbert	336	\$229,347	\$15,882
Glendale	186	\$109,713	\$4,405
Holbrook	10	\$5,983	\$449
Marana	401	\$194,941	\$11,928
Maricopa County	2,288	\$1,152,438	\$336,004
Mohave County	1,464	\$632,727	\$123,999
Navajo County	145	\$106,499	\$8,774
Phoenix	4,589	\$3,213,704	\$626,488
Pima County	2,565	\$1,724,408	\$425,513
Prescott	420	\$316,456	\$45,645
Santa Cruz County	382	\$220,926	\$22,315
Scottsdale	8,624	\$3,932,869	\$840,613
Sedona	138	\$105,866	\$6,334
Show Low	46	\$45,260	\$4,211
Tempe	185	\$115,440	\$6,078
Tucson	2,045	\$1,690,166	\$345,561
Yavapai County	1018	\$605,788	\$117,532
CRS Communities	27,656	\$16,318,363	\$3,109,068
Non-CRS Communities	7,183	\$5,045,590	\$0
All Communities	34,839	\$21,363,953	\$3,109,068

Figure 1. State and National Average Points per Activity

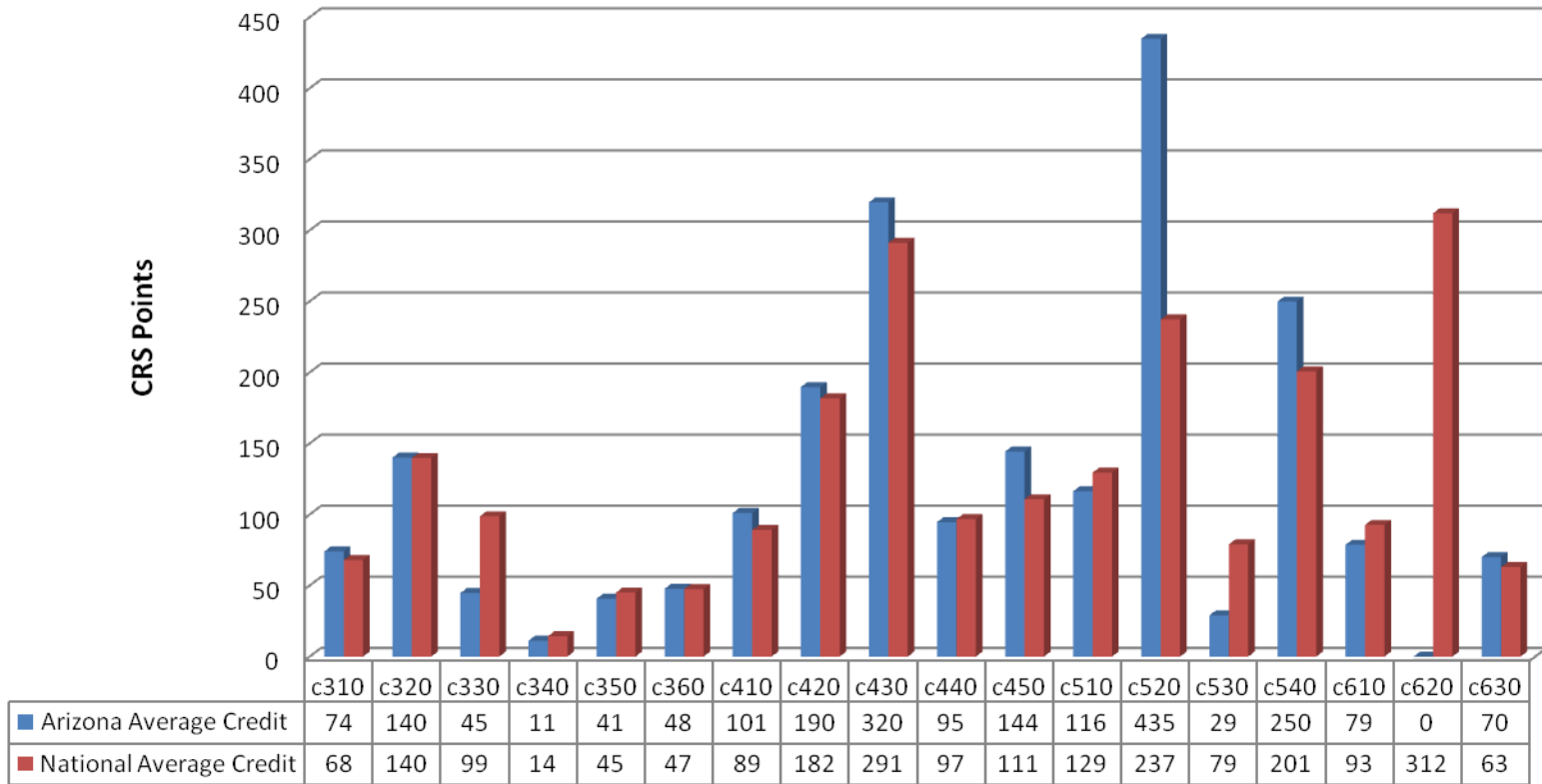


Figure 2. State and National % of Communities for Each Activity

