

CRS State Profile: California

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 California

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
170,609	\$127,028,606	\$15,360,631

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
Alameda County	112	140	122	15	68	62	53	36	334	113	96	0	0	0	300	0	0	64	1,548
Anaheim	66	140	77	15	34	0	0	36	186	87	45	0	25	0	300	0	0	64	1,096
Burlingame	66	140	0	15	10	0	0	46	185	0	75	0	0	0	15	0	0	64	623
Concord	66	140	173	25	63	57	0	36	276	133	75	76	0	0	268	0	0	64	1,505
Contra Costa County	67	140	35	15	43	0	0	394	443	120	75	250	0	0	273	51	0	64	2,073
Corte Madera	56	140	161	66	48	62	0	499	140	132	80	0	0	0	330	85	0	74	1,898
Cupertino	56	140	108	40	69	3	0	218	192	42	60	0	0	0	315	35	0	64	1,377
East Palo Alto	56	140	256	15	78	62	0	300	183	55	60	90	0	0	268	115	0	64	1,754
Fairfield	56	140	170	40	35	52	50	174	247	94	80	0	0	0	268	0	0	64	1,548
Fountain Valley	70	140	130	40	51	64	0	44	170	57	65	0	0	0	268	135	0	64	1,345
Fremont	137	140	111	15	52	3	81	247	159	125	85	0	0	0	253	0	0	64	1,521
Fresno County	70	140	116	71	56	52	0	44	878	54	60	194	0	0	253	0	0	64	2,218
Fresno	56	140	0	15	19	0	0	457	173	15	25	0	0	0	0	0	0	64	1,071
Gilroy	56	140	138	15	73	3	0	36	170	109	50	0	0	0	315	0	0	64	1,191
Huntington Beach	56	140	177	66	55	62	0	174	169	91	60	0	0	0	220	185	0	64	1,588
Irvine	56	0	2	15	24	0	0	36	241	54	0	0	0	0	190	0	0	64	701
Kern County	105	0	0	15	20	3	0	46	717	92	152	0	0	0	253	0	0	64	1,708
Lake County	56	140	120	40	65	0	0	58	697	87	0	95	35	0	30	0	0	64	1,614
Lake Elsinore	56	140	68	40	0	0	0	0	95	75	0	0	0	0	15	0	0	74	624
Lathrop	112	140	150	40	55	45	0	155	174	35	45	0	0	0	30	0	0	74	1,158
Live Oak	56	140	78	15	64	3	0	0	99	0	0	0	0	0	0	0	0	64	537
Long Beach	70	140	70	15	53	0	0	73	110	53	75	0	0	0	315	0	0	64	1,047
Los Altos	56	140	119	15	30	3	0	36	100	89	60	0	0	0	315	35	0	64	1,082
Los Angeles County	114	140	151	15	67	38	0	46	264	115	103	31	0	0	300	35	0	64	1,530
Los Angeles	54	140	106	40	43	48	0	286	216	68	60	182	0	0	268	65	0	64	1,696
Manteca	112	140	11	40	5	3	0	0	95	46	45	0	0	0	205	26	0	74	849
Milpitas	122	140	186	15	96	52	0	94	364	142	75	0	0	0	315	110	0	64	1,817

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Mission Viejo	86	140	2	40	16	3	0	36	177	90	60	0	0	0	253	0	0	64	1,018
Monterey County	127	140	151	40	24	62	134	36	755	112	280	69	0	0	238	114	0	70	2,549
Moreno Valley	66	140	52	71	29	49	0	36	191	91	75	131	0	0	253	20	0	64	1,406
Morgan Hill	66	140	155	15	77	52	50	152	239	104	75	0	0	0	315	24	0	64	1,572
Mountain View	50	140	135	15	18	0	0	268	113	117	75	0	0	0	315	0	0	64	1,345
Murrieta	56	0	0	15	8	0	0	36	186	61	75	0	0	0	175	0	0	64	801
Napa	63	140	130	40	82	49	95	312	365	80	63	52	60	55	90	155	0	64	2,013
Newport Beach	86	140	5	15	25	0	0	231	211	97	75	0	0	0	225	0	0	64	1,212
Novato	90	140	87	40	46	3	123	619	200	98	60	102	0	0	315	53	0	64	2,129
Oceanside	56	140	130	15	21	52	0	44	111	84	20	0	0	0	253	0	0	64	1,015
Orange County	66	140	156	15	56	56	20	431	219	120	113	108	0	0	300	154	0	64	2,072
Orange	56	0	3	15	15	0	0	0	143	0	75	0	0	0	210	0	0	64	595
Oxnard	66	140	4	15	30	0	0	36	319	61	20	0	0	0	0	0	0	64	794
Pacifica	56	140	125	61	59	52	0	421	157	47	75	0	50	0	270	0	0	64	1,591
Palm Springs	60	140	131	15	13	35	38	355	488	71	76	0	0	0	268	9	0	64	2,134
Palo Alto	56	140	114	15	65	0	13	336	159	84	60	0	0	0	315	40	0	64	1,507
Petaluma	56	140	130	15	57	52	0	431	196	84	75	169	55	0	285	130	0	64	2,018
Placer County	66	140	115	15	46	38	114	46	954	88	50	195	0	684	65	80	0	64	3,186
Pleasant Hill	56	140	56	71	51	52	0	36	120	64	75	0	0	0	268	0	0	64	1,083
Pleasanton	66	140	146	15	10	52	0	0	160	88	75	0	0	0	253	0	0	64	1,091
Poway	66	140	18	71	37	0	0	148	286	82	75	0	100	0	15	0	0	64	1,162
Redding	56	140	141	25	71	3	203	479	250	42	50	92	0	0	315	0	0	64	2,012
Redlands	56	70	4	15	13	0	0	36	99	96	20	0	0	0	15	26	0	64	569
Richmond	56	140	11	40	11	3	0	0	30	81	55	0	0	0	0	0	0	74	528
Riverside County	66	140	18	40	46	0	0	0	105	70	0	0	0	0	0	0	0	64	612
Roseville	112	140	137	15	73	3	428	532	397	106	490	240	356	1,106	253	185	0	77	5,315
Sacramento County	141	140	223	15	102	66	80	54	962	120	297	243	160	168	315	130	0	64	3,507

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Sacramento	80	140	163	61	99	66	50	278	259	120	295	174	30	37	268	160	0	64	2,525
Salinas	56	140	18	15	22	3	0	170	453	92	75	0	0	0	300	0	0	64	1,432
San Carlos	56	140	0	15	28	3	0	0	172	0	20	0	0	0	15	0	0	64	516
San Diego County	56	140	153	15	76	62	80	90	590	120	90	77	0	0	255	40	0	64	2,005
San Joaquin County	65	140	131	66	35	62	0	141	717	82	108	0	0	0	158	71	0	74	2,112
San Jose	80	140	114	15	51	0	58	196	224	70	95	0	100	0	285	120	0	64	1,658
San Juan Capistrano	56	140	14	15	34	0	0	36	172	84	20	0	0	0	30	0	0	64	683
San Leandro	48	140	105	15	47	3	0	36	174	123	45	0	0	0	205	0	0	64	1,032
San Luis Obispo	88	140	137	15	28	3	0	216	191	169	285	0	25	0	65	98	0	64	1,619
San Mateo County	66	140	115	40	10	0	0	0	177	67	60	0	0	0	15	61	0	64	824
San Ramon	137	140	170	15	49	49	184	418	179	99	60	0	0	0	300	16	0	64	2,031
Santa Barbara County	105	140	12	15	47	0	0	36	935	107	84	127	0	0	300	40	0	64	2,057
Santa Clara	51	140	123	15	41	0	0	51	115	109	75	0	0	0	315	28	0	64	1,149
Santa Clarita	56	140	124	40	18	62	19	36	273	136	66	132	0	0	15	0	0	74	1,239
Santa Cruz County	56	140	95	15	37	0	0	109	246	112	89	144	10	59	15	35	0	64	1,242
Santa Cruz	66	140	5	15	15	0	0	370	220	102	75	114	0	0	255	40	0	64	1,504
Simi Valley	112	140	128	40	33	62	0	94	242	145	107	0	0	0	253	83	0	74	1,583
Solano County	71	140	12	71	71	0	33	179	536	95	80	0	0	0	0	0	0	74	1,500
Stockton	59	140	137	15	62	3	6	36	149	61	25	0	0	0	253	0	0	64	1,079
Sunnyvale	71	140	111	66	51	59	10	152	155	119	80	0	0	0	315	85	0	74	1,525
Sutter County	71	140	200	40	78	3	175	235	659	81	45	93	0	0	15	130	0	64	2,245
Tehama	66	140	185	15	57	66	0	537	257	84	75	206	0	598	330	75	0	64	2,879
Trinity County	56	140	131	40	0	0	0	36	276	46	0	0	0	0	15	0	0	64	807
Vacaville	80	140	130	40	31	0	19	145	125	73	68	0	0	0	285	75	0	64	1,326
Ventura County	56	140	136	15	70	3	134	366	253	120	146	179	0	0	315	110	0	64	2,229
Visalia	56	140	15	15	34	0	0	58	278	97	45	128	0	0	15	0	0	64	1,026
Walnut Creek	56	140	25	40	37	0	0	58	296	53	60	0	0	0	300	0	0	64	1,203

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Watsonville	56	140	24	15	29	49	24	222	164	82	90	0	0	0	238	0	0	64	1,215
West Sacramento	112	140	78	15	34	7	0	0	224	61	0	0	0	0	238	0	0	64	1,028
Yolo County	66	140	150	40	9	52	0	0	245	69	175	128	0	4	65	0	0	64	1,300
Yuba City	56	140	326	25	102	66	0	73	259	117	65	93	0	0	330	130	0	64	2,027
Yuba County	66	140	148	15	32	3	0	36	1,058	79	75	0	0	21	253	155	0	64	2,369
Yucaipa	66	0	121	15	53	3	0	0	239	0	25	0	0	0	15	0	0	64	660
California Average Credit	71	139	107	28	45	35	87	175	289	89	86	135	84	304	216	83	0	65	1,508
California % of Communities	100%	94%	94%	100%	98%	67%	30%	86%	100%	94%	92%	33%	14%	10%	93%	49%	0%	100%	
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
Alameda County	898	\$728,827	\$100,949
Anaheim	597	\$610,206	\$52,003
Burlingame	278	\$423,508	\$21,079
Concord	484	\$557,425	\$83,505
Contra Costa County	1,840	\$1,836,487	\$407,537
Corte Madera	608	\$790,574	\$121,679
Cupertino	76	\$76,836	\$6,537
East Palo Alto	899	\$990,957	\$158,200
Fairfield	335	\$253,831	\$30,679
Fountain Valley	1,111	\$1,132,496	\$81,316
Fremont	425	\$461,676	\$63,425
Fresno County	1,496	\$894,440	\$155,998
Fresno	329	\$223,057	\$13,764
Gilroy	161	\$243,598	\$23,722
Huntington Beach	7,151	\$7,908,147	\$1,039,101
Irvine	147	\$80,028	\$1,026
Kern County	3,517	\$2,576,628	\$390,247
Lake County	1,553	\$1,254,842	\$192,106
Lake Elsinore	98	\$98,869	\$4,658
Lathrop	158	\$68,596	\$536
Live Oak	105	\$69,792	\$2,027
Long Beach	3,913	\$4,404,756	\$428,749
Los Altos	106	\$114,528	\$10,465
Los Angeles County	2,276	\$2,591,333	\$324,069
Los Angeles	8,019	\$6,426,594	\$724,720
Manteca	114	\$50,263	\$689
Milpitas	1,937	\$2,032,780	\$329,749
Mission Viejo	82	\$56,203	\$2,682
Monterey County	1,632	\$1,887,279	\$532,931
Moreno Valley	114	\$92,629	\$7,805
Morgan Hill	423	\$378,433	\$51,026
Mountain View	475	\$537,431	\$53,181
Murrieta	94	\$121,538	\$5,748
Napa	1,305	\$1,444,084	\$316,826
Newport Beach	1,612	\$1,666,787	\$139,135
Novato	1,527	\$1,333,997	\$293,664
Oceanside	1,550	\$1,313,084	\$77,916
Orange County	781	\$639,233	\$98,711

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Orange	125	\$102,019	\$3,255
Oxnard	428	\$247,794	\$5,951
Pacifica	281	\$312,437	\$44,345
Palm Springs	311	\$186,394	\$35,245
Palo Alto	3,635	\$4,437,532	\$713,103
Petaluma	644	\$738,614	\$167,649
Placer County	536	\$382,931	\$76,737
Pleasant Hill	451	\$537,359	\$47,938
Pleasanton	92	\$94,238	\$3,934
Poway	302	\$344,324	\$33,968
Redding	574	\$384,945	\$69,011
Redlands	409	\$461,266	\$22,253
Richmond	100	\$115,055	\$4,817
Riverside County	2,620	\$2,193,750	\$104,275
Roseville	337	\$209,532	\$86,330
Sacramento County	11,456	\$6,027,431	\$1,118,598
Sacramento	47,175	\$23,199,920	\$1,802,406
Salinas	273	\$230,407	\$20,495
San Carlos	190	\$301,463	\$14,927
San Diego County	1,647	\$1,391,827	\$283,708
San Joaquin County	3,970	\$2,557,717	\$428,907
San Jose	7,525	\$7,666,189	\$1,234,021
San Juan Capistrano	459	\$500,774	\$24,184
San Leandro	990	\$1,059,612	\$106,657
San Luis Obispo	663	\$837,949	\$129,161
San Mateo County	366	\$490,984	\$22,705
San Ramon	60	\$57,502	\$11,925
Santa Barbara County	1,494	\$1,471,015	\$290,642
Santa Clara	1,022	\$991,451	\$94,810
Santa Clarita	724	\$960,433	\$93,209
Santa Cruz County	2,024	\$2,182,072	\$211,002
Santa Cruz	1,348	\$1,221,780	\$99,240
Simi Valley	1,879	\$2,091,881	\$339,002
Solano County	515	\$422,500	\$58,061
Stockton	3,662	\$1,872,555	\$57,894
Sunnyvale	813	\$1,093,061	\$170,009
Sutter County	4,908	\$2,260,437	\$116,875
Tehama	92	\$55,502	\$17,274
Trinity County	114	\$90,870	\$3,936

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Vacaville	1,393	\$846,729	\$56,042
Ventura County	1,463	\$1,313,281	\$240,472
Visalia	5,072	\$2,704,110	\$202,509
Walnut Creek	315	\$335,011	\$31,924
Watsonville	925	\$1,152,301	\$120,039
West Sacramento	2,700	\$1,153,677	\$7,074
Yolo County	1,351	\$962,139	\$70,279
Yuba City	2,084	\$969,250	\$18,757
Yuba County	2,620	\$1,176,169	\$84,260
Yucaipa	246	\$260,644	\$12,656
CRS Communities	170,609	\$127,028,606	\$15,360,631
Non-CRS Communities	86,227	\$80,115,717	\$0
All Communities	256,836	\$207,144,323	\$15,360,631

Figure 1. State and National Average Points per Activity

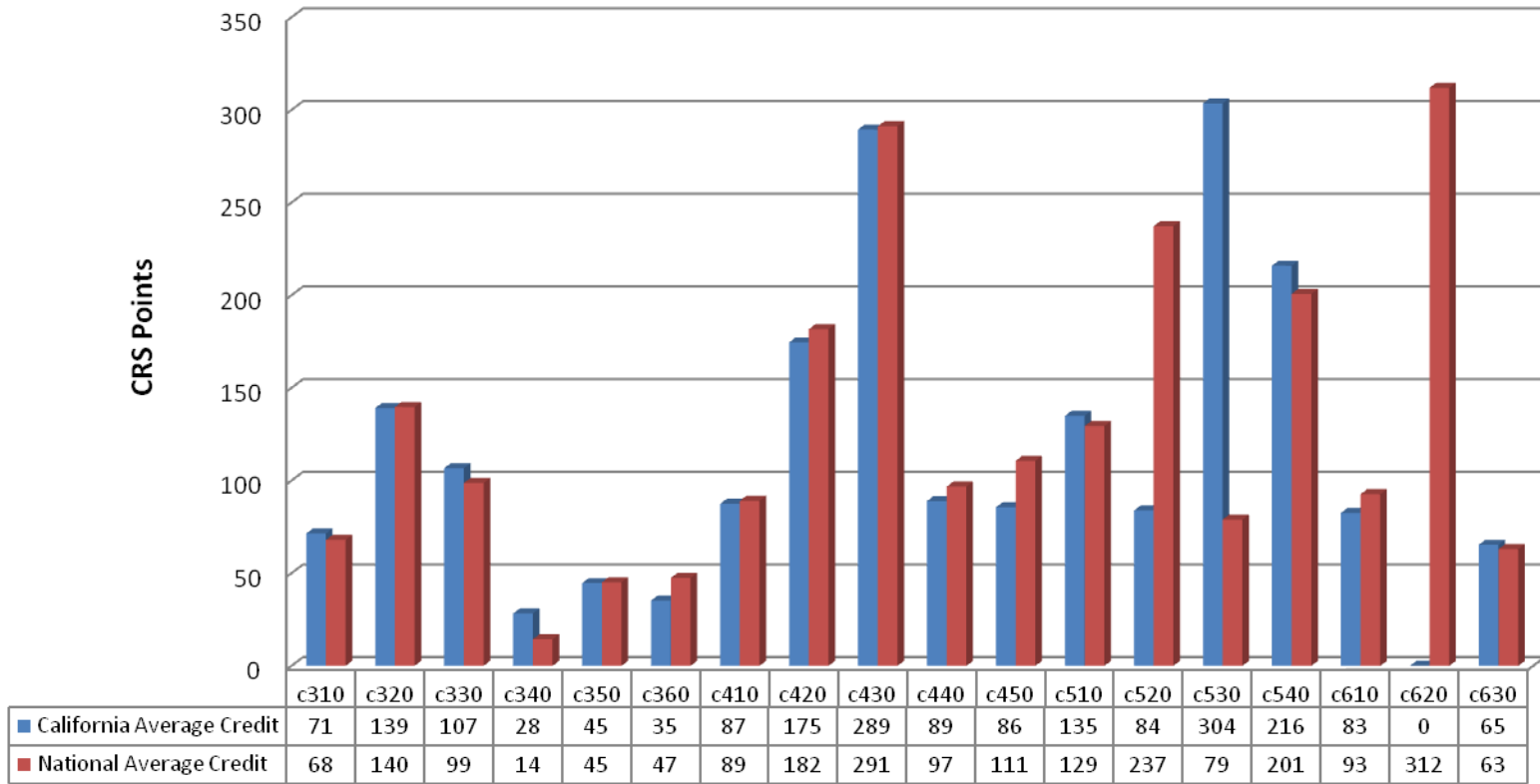


Figure 2. State and National % of Communities for Each Activity

