

CRS State Profile: Colorado

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 Colorado

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
15,136	\$11,454,269	\$1,524,479

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
Alamosa	56	140	0	15	0	0	0	36	45	0	0	0	0	0	238	0	0	71	606
Arapahoe County	56	140	38	25	0	0	235	0	310	73	269	0	0	0	0	0	0	71	1,368
Arvada	71	140	65	20	32	62	305	363	236	202	160	0	85	0	255	130	0	71	2,514
Aurora	56	140	32	15	0	0	100	210	228	170	150	0	0	0	315	83	0	71	1,725
Boulder County	74	140	54	20	38	0	70	486	346	78	160	138	0	0	0	0	0	71	1,767
Boulder	86	140	122	15	69	0	287	254	357	133	120	237	100	0	330	130	0	72	2,464
Brush	56	140	18	25	0	0	0	36	185	32	0	0	0	0	210	0	0	75	807
Canon City	56	140	0	20	22	0	0	36	100	89	55	0	0	0	225	0	0	75	859
Centennial	66	140	42	25	0	0	0	435	275	105	280	0	0	0	0	0	0	71	1,626
Cherry Hills Village	56	140	42	15	7	0	0	0	232	115	75	0	0	0	188	0	0	71	1,013
Colorado Springs	142	140	104	15	70	61	0	36	351	120	280	0	0	8	300	0	0	71	1,848
Delta	56	140	5	25	0	0	0	445	135	108	40	0	0	0	265	95	0	71	1,509
Denver City And County	56	0	32	15	0	0	0	247	221	0	241	0	0	0	100	0	0	71	1,032
Douglas County	56	140	32	25	0	0	0	36	260	97	278	0	0	0	0	40	0	71	1,371
Durango	56	140	20	15	6	0	0	0	206	71	55	0	0	0	0	0	0	71	693
Eagle County	56	0	0	20	7	0	275	44	150	104	60	0	0	0	0	0	0	75	1,108
El Paso County	142	140	104	15	68	59	89	36	336	120	185	0	0	0	180	0	0	71	1,691
Englewood	56	140	42	15	20	0	0	500	161	75	91	0	0	0	220	0	0	71	1,531
Fort Collins	118	140	189	15	65	59	215	415	463	198	328	192	160	25	330	130	0	71	3,405
Fountain	142	140	114	15	70	59	60	36	356	120	215	0	0	0	180	0	0	71	1,728
Fremont County	56	140	0	20	22	0	0	36	0	89	0	0	0	0	200	0	0	75	656
Frisco	56	140	6	20	0	0	0	54	265	32	11	0	0	0	250	0	0	75	1,010
Golden	86	140	130	15	35	45	90	175	206	75	103	0	0	0	330	0	0	71	1,545
Green Mountain Falls	142	140	104	15	70	59	0	36	361	120	215	0	0	0	180	0	0	71	1,653
Gunnison County	70	140	28	25	23	0	0	44	140	57	95	0	0	0	260	0	0	75	1,004
Gunnison	56	140	5	20	8	0	0	0	255	88	0	0	0	0	238	0	0	75	933
Jefferson County	74	140	71	61	58	0	110	94	690	139	180	0	0	0	171	98	0	71	2,140

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Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Lakewood	60	140	46	25	25	45	619	181	228	167	155	0	0	0	315	25	0	71	2,197
Littleton	56	140	32	15	32	0	50	658	182	47	130	0	0	0	210	0	0	71	1,794
Longmont	56	140	0	15	0	0	10	297	146	97	130	0	0	0	285	0	0	71	1,253
Louisville	56	140	0	25	0	0	0	457	180	53	55	0	0	0	200	0	0	71	1,296
Loveland	56	0	0	20	0	0	0	73	234	78	109	0	980	0	15	115	0	71	1,851
Manitou Springs	142	140	114	15	70	59	0	36	356	120	215	0	0	0	180	0	0	71	1,657
Mesa County	56	140	0	15	28	0	0	0	106	0	75	118	0	0	0	0	0	71	647
Monument	142	140	114	15	70	59	0	36	356	120	215	0	0	0	180	0	0	71	1,657
Morrison	56	140	52	20	0	0	0	0	95	0	85	0	0	0	100	18	0	71	650
Palmer Lake	142	140	114	15	70	59	0	36	356	120	215	0	0	0	180	0	0	71	1,657
Parker	112	140	13	15	12	0	0	657	253	47	94	0	0	0	315	0	0	71	2,256
Pitkin County	56	140	6	15	0	0	0	674	173	15	75	0	0	0	0	0	0	71	1,356
Silverthorne	56	140	0	15	0	0	0	0	240	63	0	0	0	0	188	0	0	71	858
Steamboat Springs	56	140	41	20	19	0	0	232	193	63	60	0	0	0	225	0	0	75	1,240
Telluride	56	140	4	20	23	0	0	533	5	53	55	0	0	0	200	0	0	71	1,347
Thornton	56	140	53	25	7	0	110	435	190	81	31	0	0	0	268	0	0	75	1,684
Vail	56	140	0	15	12	0	0	725	140	55	55	0	0	0	150	0	0	72	1,830
Westminster	56	140	57	15	23	45	398	624	161	150	131	0	0	0	180	0	0	71	2,286
Wheat Ridge	56	140	53	15	43	52	170	456	216	127	111	0	10	0	315	110	0	71	2,021
Colorado Average Credit	75	140	58	19	36	56	188	262	237	97	138	171	267	17	223	89	0	72	1,503
Colorado % of Communities	100%	93%	78%	100%	67%	28%	37%	85%	98%	91%	89%	9%	11%	4%	83%	24%	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%	99.2%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%	

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Alamosa	38	\$17,381	\$518
Arapahoe County	173	\$75,683	\$2,753
Arvada	531	\$570,414	\$164,139
Aurora	306	\$171,396	\$10,490
Boulder County	869	\$746,782	\$95,879
Boulder	3,189	\$2,329,317	\$434,976
Brush	114	\$90,379	\$4,497
Canon City	155	\$138,340	\$6,470
Centennial	104	\$42,797	\$1,134
Cherry Hills Village	41	\$35,552	\$2,526
Colorado Springs	2,366	\$1,443,266	\$142,697
Delta	13	\$11,114	\$1,583
Denver City And County	1,404	\$1,374,324	\$123,540
Douglas County	205	\$97,608	\$2,672
Durango	106	\$112,855	\$4,963
Eagle County	160	\$107,466	\$7,032
El Paso County	705	\$499,454	\$57,674
Englewood	38	\$44,883	\$4,642
Fort Collins	424	\$242,251	\$41,213
Fountain	78	\$59,683	\$7,457
Fremont County	163	\$103,191	\$4,512
Frisco	152	\$65,663	\$4,517
Golden	92	\$113,864	\$16,530
Green Mountain Falls	22	\$24,002	\$3,734
Gunnison County	176	\$129,307	\$10,595
Gunnison	79	\$33,447	\$1,248
Jefferson County	501	\$412,696	\$72,566
Lakewood	449	\$418,576	\$81,182
Littleton	121	\$96,904	\$12,466
Longmont	250	\$256,849	\$24,341
Louisville	42	\$43,137	\$3,215
Loveland	116	\$89,438	\$9,596
Manitou Springs	178	\$239,868	\$39,102
Mesa County	221	\$113,532	\$4,891
Monument			
Morrison	12	\$23,434	\$1,188
Palmer Lake	23	\$16,725	\$2,148
Parker	56	\$24,852	\$1,475

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Pitkin County	126	\$159,123	\$14,123
Silverthorne	84	\$51,351	\$2,231
Steamboat Springs	237	\$170,421	\$15,930
Telluride	417	\$277,624	\$27,703
Thornton	80	\$54,606	\$5,273
Vail	220	\$78,006	\$5,340
Westminister	103	\$66,172	\$7,113
Wheat Ridge	182	\$175,819	\$36,603
CRS Communities	15,136	\$11,454,269	\$1,524,479
Non-CRS Communities	6,206	\$4,934,949	\$0
All Communities	21,327	\$16,384,501	\$1,524,479

Figure 1. State and National Average Points per Activity

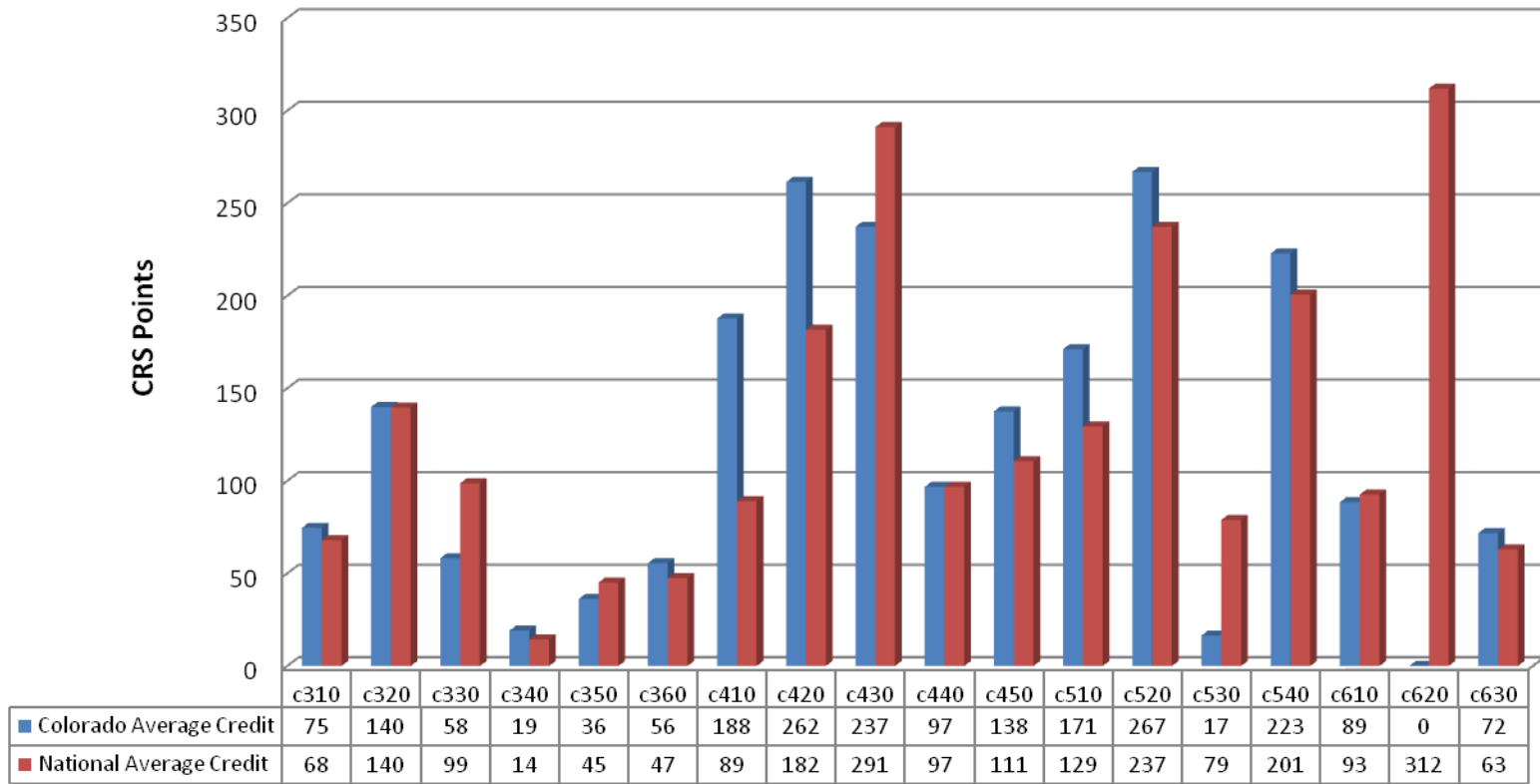


Figure 2. State and National % of Communities for Each Activity

