

CRS State Profile: Florida

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 Florida

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
1,903,435	\$923,900,922	\$176,797,176

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
Alachua County	66	140	72	5	90	17	53	304	472	132	105	141	10	0	255	43	0	71	2,115
Altamonte Springs	46	140	139	0	20	35	0	182	264	76	119	0	0	0	190	0	0	67	1,400
Anna Maria	76	140	151	66	90	66	25	132	495	237	280	141	0	0	330	85	0	71	2,618
Apopka	56	140	115	0	54	0	0	109	402	69	101	0	0	0	238	0	0	71	1,525
Atlantic Beach	56	140	17	0	73	0	0	567	196	118	285	0	0	0	215	0	0	71	1,889
Atlantis	56	140	264	0	77	0	0	254	182	69	111	149	0	0	220	125	0	71	1,817
Aventura	56	140	120	5	78	13	0	136	241	159	118	0	0	0	195	95	0	71	1,512
Baker County	54	140	15	0	20	0	0	235	305	57	75	0	0	0	215	0	0	71	1,308
Bal Harbour	56	140	51	10	22	0	10	181	178	70	200	109	0	0	315	110	0	71	1,587
Bay County	54	140	157	15	89	19	81	178	927	169	101	117	15	25	345	55	0	71	2,748
Bay Harbor Islands	66	140	141	5	89	52	10	44	209	174	91	0	18	0	220	130	0	71	1,529
Belleair Beach	56	140	142	10	74	62	47	36	168	100	81	97	0	84	330	100	0	71	1,615
Boca Raton	66	0	138	10	44	3	0	73	153	61	111	0	0	0	255	130	0	71	1,179
Bonita Springs	56	140	143	0	89	53	44	254	228	123	141	97	30	11	138	150	0	71	2,037
Boynton Beach	81	140	261	0	80	66	0	68	258	205	111	0	0	0	228	130	0	71	1,847
Bradenton Beach	50	140	213	66	89	52	25	299	307	223	100	141	0	4	315	105	0	71	2,449
Bradenton	49	140	171	0	85	71	0	235	177	163	156	141	0	13	270	75	0	71	2,007
Brevard County	60	140	24	10	73	0	0	256	513	167	131	102	0	0	141	0	0	71	1,859
Broward County	56	140	189	0	83	49	10	126	183	87	185	107	0	0	300	55	0	71	1,683
Callaway	56	140	56	10	60	35	10	104	339	129	101	117	0	0	324	0	0	71	1,641
Cape Canaveral	56	140	71	20	74	0	25	74	190	73	275	102	0	0	330	0	0	71	1,584
Cape Coral	75	140	315	10	94	66	50	437	202	193	160	204	0	84	324	197	0	71	2,977
Charlotte County	115	140	148	20	100	71	50	404	427	162	171	86	105	8	252	145	0	71	2,620
Citrus County	50	140	40	20	60	20	10	329	355	103	140	186	35	84	249	95	0	71	2,193
Clay County	50	140	66	0	66	0	0	300	292	89	101	0	10	0	0	78	0	71	1,528
Clearwater	53	140	178	0	72	52	140	75	183	121	96	117	30	0	180	53	0	67	1,582
Cloud Lake	56	140	268	0	28	48	0	413	266	0	66	0	0	0	70	90	0	71	1,687

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Coconut Creek	66	140	59	0	96	0	10	242	187	61	170	106	0	0	210	80	0	71	1,599
Collier County	69	140	116	0	84	13	10	413	161	104	111	127	0	0	267	138	0	71	2,176
Columbia County	52	140	36	0	49	0	0	119	481	0	76	143	0	0	0	0	0	71	1,329
Cooper City	66	140	145	0	80	49	10	112	290	69	141	107	0	0	315	75	0	71	1,714
Coral Gables	66	140	45	10	50	0	10	353	179	79	118	109	0	0	255	33	0	71	1,592
Coral Springs	66	140	38	0	64	10	10	83	179	77	21	0	0	0	220	0	0	71	1,056
Cutler Bay	66	140	218	10	48	62	10	355	299	95	111	102	0	0	240	85	0	71	2,024
Dania Beach	66	140	10	10	41	0	10	36	250	69	21	107	0	0	0	0	0	71	859
Davie	63	140	210	0	69	35	10	76	386	104	91	70	0	0	249	0	0	67	1,710
Daytona Beach Shores	56	140	22	10	72	35	0	670	206	77	101	134	0	0	215	40	0	71	2,377
Daytona Beach	56	140	191	0	22	35	38	332	330	132	131	102	0	0	285	0	0	67	2,023
Deerfield Beach	66	140	157	0	81	0	10	119	239	97	141	0	0	0	230	40	0	71	1,518
Delray Beach	49	0	100	0	28	0	0	36	169	69	66	0	0	0	210	110	0	71	986
Destin	60	140	76	0	57	59	0	167	513	115	250	92	0	0	330	70	0	71	2,115
Doral	66	140	80	0	27	0	0	54	240	77	111	0	0	0	30	55	0	67	1,009
Dunedin	52	140	199	10	80	52	0	344	198	113	175	97	15	84	273	80	0	71	2,017
Edgewater	56	140	54	0	41	59	0	303	204	0	148	134	0	0	300	0	0	71	1,668
Escambia County	62	140	107	15	84	0	39	184	485	136	118	135	5	8	263	153	0	71	2,062
Fanning Springs	56	140	35	0	17	0	0	46	225	80	101	0	0	0	280	0	0	71	1,128
Fellsmere	56	140	29	5	0	0	0	0	163	0	21	0	0	0	218	0	0	67	743
Fernandina Beach	56	140	33	0	55	0	0	452	215	0	109	0	0	0	188	100	0	67	1,609
Flagler Beach	66	140	16	10	47	0	25	417	244	81	100	143	0	0	195	150	0	71	2,140
Fort Lauderdale	70	140	224	10	90	68	35	106	331	111	111	107	0	0	285	110	0	71	2,014
Fort Myers Beach	48	140	175	0	78	24	0	206	186	101	91	97	100	0	30	130	0	67	1,671
Fort Myers	56	140	281	0	75	64	0	44	255	136	122	154	0	0	225	110	0	71	1,922
Fort Pierce	80	140	195	10	61	66	25	280	181	123	208	114	60	67	273	0	0	71	2,257
Fort Walton Beach	76	140	219	10	79	66	0	239	212	231	159	187	10	0	297	110	0	71	2,157

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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
Franklin County	54	140	21	10	14	0	0	646	193	47	101	158	20	0	15	65	0	71	1,595
Gainesville	66	140	78	10	77	3	0	119	328	124	109	141	10	0	285	35	0	71	1,684
Gulf Breeze	56	140	14	0	21	0	0	300	181	0	115	85	0	0	0	0	0	67	1,187
Gulf County	51	0	9	10	40	0	10	123	196	95	101	142	0	0	270	0	0	71	1,212
Gulf Stream	56	140	119	0	23	0	0	515	156	0	66	0	0	0	265	125	0	67	1,701
Gulfport	50	140	289	10	90	66	50	309	189	129	105	122	0	0	255	145	0	71	2,020
Hallandale Beach	66	140	322	0	90	66	10	87	181	93	245	218	0	0	255	130	0	71	2,103
Hendry County	56	140	17	0	16	0	0	116	369	54	128	0	0	0	230	0	0	71	1,344
Hernando County	122	140	98	0	92	22	10	435	213	121	121	105	20	42	288	53	0	71	2,214
Hialeah	56	140	132	0	63	0	10	36	276	69	118	109	0	0	300	135	0	71	1,567
Highland Beach	56	140	45	0	26	0	0	36	164	0	91	0	0	0	0	0	0	67	692
Highlands County	50	140	18	0	0	0	0	65	471	0	101	0	0	0	40	0	0	67	1,105
Hillsboro Beach	45	140	141	0	56	0	0	203	183	62	66	0	0	0	30	0	0	67	1,101
Hills County	103	140	242	0	89	66	98	216	496	153	148	140	75	38	162	190	0	71	2,673
Holly Hill	56	140	58	0	64	0	0	36	219	81	101	0	0	0	170	23	0	67	1,089
Hollywood	66	140	195	5	78	0	35	251	264	145	151	107	0	0	315	110	0	71	2,044
Holmes Beach	77	140	195	61	85	66	25	200	286	133	210	141	5	55	330	75	0	71	2,378
Homestead	56	140	5	0	28	0	10	435	180	58	41	48	0	0	0	0	0	71	1,369
Hypoluxo	56	140	228	0	59	0	0	36	164	0	111	0	0	0	30	115	0	71	1,082
Indian River County	54	140	53	10	56	0	0	315	557	92	112	109	0	0	162	83	0	71	2,028
Indian River Shores	66	140	156	0	79	49	25	258	311	89	165	0	0	0	40	75	0	71	1,728
Indian Rocks Beach	79	140	315	10	92	66	0	145	187	0	200	97	0	0	330	110	0	71	1,863
Indian Shores	94	140	139	0	80	71	0	170	476	101	210	51	15	4	330	85	0	67	2,071
Jackson County	51	140	0	0	20	0	0	46	681	95	101	68	0	0	80	65	0	71	1,474
Jacksonville Beach	64	140	49	10	74	49	10	565	228	111	101	171	0	42	230	110	0	71	2,127
Jacksonville	56	140	174	5	76	48	38	144	522	179	101	62	35	0	218	83	0	71	2,080
Jefferson County	50	0	0	10	20	0	0	225	457	0	100	0	0	0	0	0	0	71	1,012

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Juno Beach	100	140	316	10	83	38	0	773	187	77	111	149	0	0	300	130	0	71	2,669
Jupiter Island	54	140	87	10	18	0	0	218	175	85	66	0	0	0	190	0	0	71	1,223
Jupiter	66	140	173	0	54	66	0	169	393	97	111	149	0	0	230	130	0	71	2,026
Kenneth City	56	140	36	0	63	3	0	36	182	54	101	97	0	0	315	0	0	71	1,168
Key Biscayne	50	140	192	0	83	63	10	46	157	99	180	159	0	0	210	100	0	67	1,619
Key Colony Beach	56	140	34	0	24	0	0	75	181	0	111	106	0	0	230	130	0	67	1,154
Kissimmee	66	140	96	0	33	0	0	123	274	82	101	0	0	0	270	0	0	71	1,547
Lake Clarke Shores	56	140	118	0	77	0	0	0	202	0	111	0	0	0	210	105	0	67	1,158
Lake County	70	140	68	0	52	0	0	177	384	128	101	0	0	0	0	44	0	67	1,587
Lake Mary	85	0	47	0	78	0	0	36	271	61	101	0	0	0	200	70	0	67	1,105
Lake Park	46	140	54	0	86	0	0	166	163	42	111	0	0	0	190	0	0	71	1,180
Lake Worth	71	140	148	0	90	0	0	113	249	69	111	0	18	0	240	0	0	71	1,445
Lakeland	86	140	201	5	79	35	0	58	425	97	101	67	0	0	270	14	0	67	1,781
Lantana	45	140	81	0	78	52	0	44	193	54	111	0	0	0	315	0	0	67	1,272
Largo	71	140	193	0	90	49	0	241	304	113	176	51	40	0	330	110	0	67	2,009
Lauderdale By The Sea	66	140	180	0	86	52	10	109	183	69	111	0	0	0	280	0	0	71	1,600
Lauderhill	56	140	113	0	75	0	10	141	178	93	91	107	0	0	300	105	0	71	1,516
Layton	60	140	40	0	10	0	0	363	240	0	91	106	0	0	30	70	0	67	1,217
Lee County	116	140	144	20	92	53	48	302	486	169	141	154	0	61	285	222	0	71	2,893
Levy County	50	140	17	5	51	0	0	181	677	93	76	68	0	0	0	55	0	67	1,706
Lighthouse Point	70	140	163	0	81	62	0	44	210	69	111	70	0	0	330	0	0	67	1,507
Longboat Key	70	140	192	0	69	66	25	244	325	105	81	141	0	84	330	140	0	71	2,286
Lynn Haven	56	140	123	5	45	66	10	36	174	105	101	117	0	0	243	40	0	71	1,405
Madeira Beach	61	140	168	10	76	66	126	125	298	189	81	97	0	84	330	130	0	71	2,085
Madison County	56	140	6	0	11	0	0	54	490	32	76	0	0	0	120	0	0	67	1,097
Manalapan	56	140	42	10	53	0	0	54	157	0	41	149	0	0	210	0	0	71	1,024
Manatee County	82	140	209	0	99	66	0	90	508	128	282	141	160	84	282	120	0	71	2,723

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Mangonia Park	56	140	53	0	23	10	0	0	239	0	111	0	0	0	230	0	0	67	1,010
Marco Island	104	140	143	55	85	31	0	348	187	118	111	127	0	0	270	95	0	71	2,221
Margate	56	140	129	10	82	38	10	213	163	88	111	106	0	0	150	95	0	71	1,584
Marion County	56	140	15	0	25	0	0	107	658	105	101	0	0	0	0	0	0	67	1,545
Martin County	66	140	36	10	51	0	0	396	211	97	165	98	80	13	285	98	0	71	1,990
Mary Esther	111	140	126	10	20	14	0	36	255	118	101	187	0	0	324	0	0	71	1,543
Melbourne	56	140	58	10	59	0	0	36	361	105	101	102	15	17	309	0	0	71	1,519
Miami Beach	66	140	142	10	84	62	35	179	287	215	200	109	0	0	285	185	0	71	2,163
Miami Gardens	60	140	300	0	93	71	0	181	225	184	169	96	0	0	255	115	0	71	2,059
Miami Lakes	66	140	185	15	93	52	10	119	787	205	170	109	0	0	315	95	0	71	2,599
Miami Shores Village	56	140	44	5	59	38	0	160	188	70	111	0	0	0	210	100	0	71	1,320
Miami	45	140	121	0	70	56	0	66	215	79	111	68	0	0	210	180	0	71	1,503
Miami-Dade County	138	140	169	5	90	71	118	417	324	200	195	112	120	8	300	159	0	71	2,799
Milton	56	140	125	0	25	62	0	36	355	165	190	273	0	0	265	95	0	71	2,045
Miramar	66	140	86	0	18	0	10	179	237	69	111	70	0	0	165	0	0	67	1,387
Naples	90	140	89	10	74	66	13	264	228	109	166	127	0	42	330	95	0	71	2,257
Neptune Beach	56	140	4	0	0	0	0	573	159	0	41	0	0	0	195	0	0	67	1,335
New Port Richey	49	140	215	15	81	71	10	90	299	136	125	133	0	68	300	160	0	71	2,162
New Smyrna Beach	56	140	39	10	28	0	0	563	165	107	100	117	0	0	240	0	0	71	1,795
Niceville	56	140	66	5	27	49	0	351	273	0	101	187	0	0	273	0	0	71	1,657
North Miami Beach	77	140	217	0	89	52	0	54	194	46	111	112	0	0	270	65	0	71	1,550
North Miami	65	140	277	20	60	57	10	358	397	167	413	140	20	0	330	164	0	67	2,861
North Palm Beach	60	140	47	0	23	0	0	413	177	0	111	0	0	0	330	110	0	67	1,640
North Port	71	140	120	15	102	52	10	455	197	76	150	162	0	0	270	110	0	71	2,135
North Redington Beach	99	140	198	10	71	0	75	84	177	115	215	97	0	34	330	110	0	71	1,826
Oakland Park	66	140	160	0	78	52	10	54	250	107	111	70	0	0	225	130	0	72	1,642
Ocala	56	140	7	0	23	4	0	155	217	97	41	0	25	0	55	0	0	71	1,033

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Ocean Ridge	56	140	165	0	85	7	0	61	257	77	111	62	0	0	330	115	0	67	1,650
Okaloosa County	75	140	215	10	83	66	89	367	671	131	204	92	55	17	327	185	0	71	2,958
Okeechobee County	60	140	15	0	0	0	0	160	463	0	121	0	0	0	0	0	0	71	1,194
Oldsmar	68	140	227	10	89	66	0	269	376	148	287	127	0	8	330	185	0	71	2,444
Orange County	81	140	80	5	65	59	98	586	270	162	101	115	0	0	270	153	0	71	2,584
Orlando	56	140	184	0	54	59	38	148	337	75	290	0	0	0	330	0	0	67	2,017
Ormond Beach	56	140	144	15	76	59	0	312	328	103	111	134	0	0	192	140	0	71	2,027
Osceola County	56	140	114	0	94	66	0	177	389	125	159	132	0	0	270	50	0	71	2,226
Oviedo	56	140	85	0	14	45	0	230	303	97	101	0	0	0	0	0	0	67	1,277
Palm Bay	62	140	79	10	95	68	0	237	287	110	183	102	0	0	312	110	0	71	2,045
Palm Beach County	117	140	147	15	96	66	0	235	523	143	166	149	0	0	285	186	0	71	2,627
Palm Beach Gardens	56	0	16	0	66	0	0	131	178	85	111	62	0	0	240	0	0	71	1,097
Palm Beach Shores	48	140	153	0	72	17	0	54	164	54	66	0	0	0	230	115	0	71	1,261
Palm Beach	56	140	138	10	44	53	0	123	273	56	166	149	0	0	200	130	0	71	1,709
Palm Coast	56	140	145	0	55	53	0	312	261	105	130	46	0	0	270	60	0	67	2,105
Palm Springs	56	140	148	0	76	0	0	36	179	61	111	149	0	0	243	0	0	71	1,333
Palmetto	50	140	31	0	30	0	0	36	260	78	101	0	0	0	255	75	0	71	1,250
Panama City	52	140	139	15	60	45	10	97	650	121	101	117	0	0	309	110	0	71	2,165
Parker	56	140	76	10	16	35	10	76	179	136	101	117	0	0	268	110	0	71	1,466
Pasco County	118	140	100	0	73	0	34	206	413	143	165	158	0	34	243	169	0	71	2,356
Pembroke Pines	60	140	184	0	50	62	10	141	281	54	111	0	0	0	230	0	0	67	1,515
Pensacola Beach – Sria	56	140	143	15	9	0	0	319	310	23	100	135	0	4	0	150	0	71	1,520
Pensacola	56	140	55	10	32	0	0	152	291	107	118	135	0	0	280	70	0	71	1,524
Pinellas County	52	140	167	0	81	66	20	76	255	121	101	97	130	55	297	73	0	71	1,825
Pinellas Park	70	140	186	0	76	67	0	240	208	195	190	51	100	0	300	91	0	67	2,015
Plantation	86	140	173	0	84	57	10	90	596	69	166	157	0	0	300	0	0	71	2,065
Polk County	70	140	101	5	60	51	55	214	483	123	156	121	110	0	205	46	0	71	2,218

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Pompano Beach	48	140	191	10	86	66	10	51	204	64	111	112	0	0	324	0	0	71	1,519
Ponce Inlet	56	140	51	0	63	53	25	81	891	89	195	0	0	0	268	0	0	67	2,196
Port Orange	56	140	78	0	50	0	0	479	222	69	145	133	0	0	243	70	0	71	1,912
Port Richey	57	140	195	10	77	49	10	76	392	0	100	133	0	59	268	130	0	71	1,941
Port St. Lucie	56	140	68	0	56	0	0	36	289	61	190	0	0	0	300	0	0	71	1,452
Punta Gorda	50	140	52	10	88	36	0	433	297	119	156	86	25	34	246	110	0	71	2,144
Redington Beach	72	140	147	10	80	0	75	84	204	20	195	97	0	8	230	110	0	71	1,543
Redington Shores	63	140	159	10	78	66	119	74	255	94	81	118	0	0	230	130	0	71	1,713
Rockledge	56	140	16	0	51	0	0	164	238	46	106	0	0	0	155	0	0	71	1,131
Safety Harbor	56	140	35	0	73	0	0	160	174	69	118	51	0	0	276	70	0	67	1,310
Sanibel	70	140	228	20	82	71	25	554	346	149	81	97	40	0	158	165	0	71	2,691
Santa Rosa County	109	140	187	10	79	71	25	397	439	143	101	273	25	0	265	95	0	71	2,706
Sarasota County	73	140	118	10	91	66	64	345	329	149	186	124	100	0	285	155	0	71	2,510
Sarasota	50	140	147	0	92	66	64	178	227	149	145	114	0	84	255	130	0	71	2,057
Satellite Beach	45	140	25	10	18	0	0	261	218	0	156	102	0	0	218	0	0	71	1,346
Sebastian	50	140	58	5	37	0	0	278	176	96	101	0	0	0	285	110	0	71	1,563
Seminole	56	140	63	10	83	0	0	417	403	121	131	70	0	0	270	130	0	71	2,169
Sewall'S Point	56	140	167	0	15	35	0	0	239	77	240	76	20	0	330	130	0	71	1,707
Shalimar	56	140	7	0	16	0	0	0	238	77	131	92	0	0	280	0	0	71	1,156
South Daytona	66	140	161	0	86	38	0	54	254	158	150	0	15	0	282	130	0	71	1,673
South Miami	66	140	177	0	56	0	10	44	223	97	111	109	0	0	300	110	0	71	1,562
South Palm Beach	56	140	181	0	23	0	0	0	164	0	111	0	0	0	200	0	0	67	1,080
South Pasadena	56	140	136	0	76	0	0	44	188	85	81	0	0	0	230	100	0	67	1,219
St Cloud	56	140	100	0	20	0	0	144	202	83	110	0	0	0	270	0	0	67	1,462
St. Augustine Beach	56	140	164	15	20	0	0	0	179	54	46	0	0	0	205	0	0	71	1,081
St. Augustine	45	140	281	10	85	45	0	341	204	113	101	105	0	0	220	85	0	71	2,202
St. Johns County	70	140	34	10	60	0	25	359	501	133	100	105	0	0	180	70	0	71	2,384

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
St. Lucie County	70	140	183	5	20	0	0	300	241	95	173	91	0	0	285	90	0	67	2,018
St. Marks	56	140	13	0	20	0	0	36	239	0	101	158	0	0	190	0	0	67	1,174
St. Pete Beach	52	140	130	0	77	66	0	44	194	78	81	97	0	84	280	130	0	71	1,524
St. Petersburg	54	140	209	0	89	66	118	228	239	134	137	51	0	34	294	108	0	71	2,006
Sumter County	56	140	18	0	17	0	0	399	437	81	101	0	15	0	0	0	0	71	1,846
Sunny Isles Beach	56	140	54	15	71	62	10	105	187	128	200	109	0	0	315	0	0	71	1,587
Sunrise	66	140	182	0	80	52	10	80	403	106	295	107	0	0	300	0	0	71	1,955
Suwannee County	56	140	18	0	0	0	0	173	288	87	76	103	0	0	0	0	0	67	1,158
Tallahassee	60	140	180	5	24	49	60	109	386	185	160	143	110	0	315	49	0	71	2,137
Tamarac	80	140	191	0	76	62	10	97	173	122	111	107	0	492	243	70	0	71	2,152
Tampa	91	140	63	0	90	66	99	414	233	101	131	141	60	84	312	61	0	67	2,368
Tarpon Springs	48	140	126	0	17	63	0	131	244	77	116	97	0	17	327	165	0	71	1,662
Taylor County	53	140	9	5	20	0	10	131	659	69	101	147	0	50	55	35	0	71	1,633
Temple Terrace	56	140	15	0	20	0	0	363	176	61	101	0	0	0	205	0	0	67	1,358
Tequesta	56	140	96	0	27	0	0	74	220	54	111	0	0	0	200	0	0	67	1,151
Titusville	66	140	44	0	81	0	0	83	468	87	120	0	0	0	300	0	0	71	1,581
Treasure Island	86	140	171	10	71	66	25	81	458	139	81	97	10	84	324	155	0	71	2,069
Venice	46	140	243	10	86	66	10	286	247	155	243	114	0	84	330	105	0	71	2,414
Vero Beach	56	140	204	0	55	0	25	81	224	125	101	93	0	0	255	60	0	67	1,619
Volusia County	56	140	21	0	40	0	38	280	578	99	125	102	0	0	285	66	0	67	2,087
Wakulla County	56	140	15	0	20	0	0	58	519	15	101	158	5	0	180	0	0	67	1,618
Wellington	66	140	189	0	49	42	0	46	414	69	111	62	0	0	270	0	0	67	1,698
West Palm Beach	45	140	149	0	86	35	0	749	210	72	111	146	0	0	189	73	0	71	2,339
Weston	56	140	10	10	48	0	0	138	178	71	111	0	0	0	230	0	0	67	1,174
Winter Springs	56	140	9	0	39	0	38	595	233	158	101	70	0	0	300	35	0	71	2,014
Yankeetown	50	140	185	0	86	59	0	483	319	103	81	68	0	0	280	105	0	67	2,243

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Florida Average Credit	63	140	120	12	61	51	33	208	295	106	128	116	45	55	247	104	0	70	1,759
Florida % of Communities	100%	97%	99%	44%	98%	57%	43%	97%	100%	88%	100%	71%	20%	20%	93%	67%	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
Alachua County	1,585	\$819,231	\$104,519
Altamonte Springs	607	\$305,357	\$18,554
Anna Maria	1,184	\$1,440,724	\$464,521
Apopka	293	\$119,563	\$7,604
Atlantic Beach	2,928	\$1,253,061	\$49,904
Atlantis	424	\$119,896	\$7,051
Aventura	7,211	\$1,202,245	\$199,658
Baker County	143	\$73,644	\$5,298
Bal Harbour	3,097	\$870,927	\$143,542
Bay County	15,480	\$5,806,301	\$924,585
Bay Harbor Islands	1,992	\$1,252,751	\$211,739
Belleair Beach	1,171	\$1,425,283	\$243,478
Boca Raton	15,418	\$5,584,459	\$360,228
Bonita Springs	6,544	\$3,167,090	\$580,056
Boynton Beach	9,997	\$3,338,975	\$413,206
Bradenton Beach	1,672	\$1,400,371	\$336,883
Bradenton	3,922	\$2,655,880	\$519,456
Brevard County	26,824	\$10,695,668	\$828,997
Broward County	33,196	\$15,740,004	\$2,424,824
Callaway	964	\$501,794	\$42,343
Cape Canaveral	3,715	\$986,863	\$58,366
Cape Coral	33,795	\$21,376,589	\$6,182,235
Charlotte County	30,424	\$20,916,490	\$6,102,377
Citrus County	5,846	\$4,312,999	\$928,381
Clay County	5,544	\$2,595,750	\$194,792
Clearwater	12,499	\$7,546,427	\$1,155,663
Cloud Lake	10	\$6,002	\$820
Coconut Creek	4,179	\$1,123,851	\$127,245
Collier County	75,277	\$32,749,849	\$6,230,891
Columbia County	844	\$466,072	\$34,068
Cooper City	8,399	\$3,683,936	\$589,643
Coral Gables	4,289	\$2,709,601	\$378,683
Coral Springs	22,977	\$9,794,964	\$975,171
Cutler Bay	2,667	\$1,280,134	\$273,339
Dania Beach	4,726	\$2,146,238	\$102,299
Davie	17,446	\$7,411,464	\$1,176,493
Daytona Beach Shores	5,345	\$894,212	\$78,874
Daytona Beach	8,328	\$2,789,785	\$363,863

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Deerfield Beach	6,352	\$2,407,955	\$309,197
Delray Beach	8,278	\$3,855,242	\$162,034
Destin	7,200	\$2,991,973	\$470,761
Doral	2,475	\$877,401	\$65,728
Dunedin	4,447	\$3,600,535	\$778,416
Edgewater	1,346	\$579,766	\$42,609
Escambia County	13,829	\$6,499,165	\$1,015,096
Fanning Springs	14	\$7,170	\$567
Fellsmere	81	\$57,192	\$2,672
Fernandina Beach	3,650	\$1,660,356	\$123,983
Flagler Beach	2,100	\$948,150	\$149,898
Fort Lauderdale	42,098	\$17,991,658	\$3,786,828
Fort Myers Beach	2,642	\$2,045,039	\$347,781
Fort Myers	5,078	\$2,582,750	\$330,778
Fort Pierce	4,840	\$1,797,419	\$352,988
Fort Walton Beach	2,018	\$1,023,242	\$113,476
Franklin County	2,654	\$3,687,548	\$617,941
Gainesville	1,250	\$748,449	\$79,203
Gulf Breeze	892	\$554,228	\$34,541
Gulf County	1,153	\$1,034,427	\$90,164
Gulf Stream	353	\$294,031	\$37,289
Gulfport	2,851	\$1,514,605	\$321,630
Hallandale Beach	18,643	\$4,599,461	\$1,074,622
Hendry County	1,002	\$678,891	\$68,475
Hernando County	4,775	\$3,812,087	\$717,591
Hialeah	16,664	\$5,913,875	\$889,928
Highland Beach	4,134	\$834,021	\$39,619
Highlands County	1,052	\$459,276	\$30,193
Hillsboro Beach	2,111	\$780,259	\$59,337
Hills County	40,649	\$24,152,672	\$5,592,234
Holly Hill	573	\$290,446	\$18,034
Hollywood	25,077	\$12,369,045	\$2,789,512
Holmes Beach	3,664	\$3,555,263	\$856,056
Homestead	5,309	\$2,543,066	\$235,617
Hypoluxo	1,111	\$350,908	\$29,601
Indian River County	14,927	\$6,975,790	\$1,237,602
Indian River Shores	3,155	\$1,738,600	\$174,064
Indian Rocks Beach	2,960	\$2,324,646	\$392,472
Indian Shores	2,753	\$1,153,973	\$272,173

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Jackson County	131	\$74,964	\$5,188
Jacksonville Beach	6,439	\$2,465,888	\$233,655
Jacksonville	25,708	\$10,925,186	\$993,947
Jefferson County	81	\$40,355	\$2,831
Juno Beach	1,771	\$453,541	\$59,981
Jupiter Island	436	\$476,359	\$34,044
Jupiter	8,010	\$2,500,148	\$374,410
Kenneth City	357	\$198,179	\$15,785
Key Biscayne	6,708	\$3,309,847	\$563,889
Key Colony Beach	1,183	\$1,114,994	\$119,137
Kissimmee	1,037	\$502,426	\$56,887
Lake Clarke Shores	254	\$106,461	\$4,760
Lake County	3,096	\$1,389,448	\$137,778
Lake Mary	274	\$132,013	\$4,834
Lake Park	868	\$255,314	\$19,091
Lake Worth	1,617	\$852,914	\$62,320
Lakeland	1,171	\$580,251	\$64,217
Lantana	1,153	\$587,074	\$53,643
Largo	3,006	\$1,656,777	\$264,764
Lauderdale By The Sea	1,121	\$500,867	\$41,612
Lauderhill	8,194	\$3,143,441	\$492,754
Layton	96	\$122,682	\$13,209
Lee County	86,886	\$50,262,123	\$14,443,744
Levy County	391	\$372,223	\$57,606
Lighthouse Point	3,514	\$1,756,054	\$269,290
Longboat Key	11,149	\$7,291,411	\$1,740,073
Lynn Haven	1,818	\$954,334	\$53,466
Madeira Beach	3,490	\$2,793,011	\$672,473
Madison County	95	\$49,305	\$3,797
Manalapan	229	\$210,041	\$20,487
Manatee County	23,346	\$12,972,497	\$2,849,686
Mangonia Park	44	\$55,762	\$4,947
Marco Island	13,391	\$6,964,855	\$1,653,820
Margate	10,056	\$3,898,586	\$605,896
Marion County	3,685	\$1,720,921	\$134,038
Martin County	17,862	\$8,498,232	\$917,414
Mary Esther	469	\$156,000	\$4,733
Melbourne	4,305	\$1,611,597	\$48,445
Miami Beach	46,431	\$20,403,556	\$4,894,543

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Miami Gardens	1,914	\$785,149	\$157,378
Miami Lakes	1,822	\$464,344	\$130,643
Miami Shores Village	935	\$783,028	\$74,289
Miami	47,929	\$17,407,975	\$2,671,028
Miami-Dade County	186,610	\$68,493,847	\$19,454,923
Milton	170	\$110,447	\$16,692
Miramar	23,378	\$10,208,824	\$1,023,150
Naples	14,316	\$10,476,602	\$2,436,158
Neptune Beach	1,419	\$655,306	\$14,149
New Port Richey	1,743	\$1,427,455	\$321,203
New Smyrna Beach	8,289	\$3,420,219	\$371,247
Niceville	534	\$232,416	\$7,182
North Miami Beach	6,469	\$2,129,831	\$330,455
North Miami	6,585	\$3,328,694	\$1,023,377
North Palm Beach	3,848	\$983,083	\$92,246
North Port	2,313	\$881,138	\$61,061
North Redington Beach	1,487	\$992,078	\$167,668
Oakland Park	6,258	\$2,734,525	\$431,122
Ocala	474	\$378,183	\$27,030
Ocean Ridge	1,348	\$676,797	\$94,780
Okaloosa County	12,034	\$5,183,607	\$879,131
Okeechobee County	2,257	\$1,079,271	\$94,145
Oldsmar	2,618	\$1,991,411	\$390,865
Orange County	11,529	\$4,655,146	\$699,007
Orlando	3,604	\$1,531,550	\$191,760
Ormond Beach	5,400	\$2,208,645	\$252,688
Osceola County	6,545	\$2,706,818	\$432,776
Oviedo	712	\$276,254	\$8,332
Palm Bay	4,898	\$1,758,866	\$170,926
Palm Beach County	72,740	\$26,501,916	\$4,030,878
Palm Beach Gardens	3,304	\$1,383,001	\$27,651
Palm Beach Shores	1,000	\$302,014	\$17,872
Palm Beach	7,652	\$4,413,531	\$619,614
Palm Coast	4,494	\$1,515,619	\$50,354
Palm Springs	1,545	\$392,195	\$36,023
Palmetto	2,472	\$1,495,973	\$152,561
Panama City	2,998	\$1,912,169	\$294,706
Parker	332	\$146,078	\$6,856
Pasco County	28,314	\$19,322,326	\$3,889,767

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Pembroke Pines	34,447	\$13,005,536	\$2,041,441
Pensacola Beach – Sria	3,428	\$2,601,498	\$443,529
Pensacola	1,957	\$1,341,775	\$82,222
Pinellas County	37,444	\$22,755,040	\$3,091,435
Pinellas Park	4,019	\$2,156,727	\$286,110
Plantation	20,263	\$7,859,492	\$1,756,449
Polk County	7,619	\$3,593,671	\$559,174
Pompano Beach	25,663	\$9,254,020	\$1,381,691
Ponce Inlet	2,585	\$781,943	\$110,054
Port Orange	3,721	\$1,791,668	\$182,918
Port Richey	1,009	\$1,111,577	\$188,014
Port St. Lucie	6,448	\$2,365,087	\$66,212
Punta Gorda	8,790	\$7,176,549	\$1,707,054
Redington Beach	785	\$1,132,314	\$194,597
Redington Shores	1,710	\$1,059,374	\$179,177
Rockledge	1,276	\$514,239	\$22,223
Safety Harbor	1,181	\$614,534	\$34,056
Sanibel	8,866	\$8,130,820	\$2,604,807
Santa Rosa County	11,338	\$5,632,102	\$986,303
Sarasota County	45,587	\$27,540,907	\$6,681,624
Sarasota	8,629	\$6,813,400	\$1,486,803
Satellite Beach	2,327	\$860,264	\$24,228
Sebastian	1,220	\$786,391	\$81,376
Seminole	4,386	\$1,970,533	\$219,338
Sewall'S Point	430	\$515,054	\$78,385
Shalimar	225	\$179,340	\$13,407
South Daytona	1,085	\$463,467	\$36,214
South Miami	919	\$636,411	\$89,295
South Palm Beach	1,583	\$305,915	\$27,989
South Pasadena	3,134	\$1,470,937	\$155,984
St Cloud	3,404	\$1,523,111	\$98,656
St. Augustine Beach	4,348	\$3,169,894	\$516,016
St. Augustine	516	\$198,057	\$9,608
St. Johns County	28,463	\$13,508,879	\$1,880,893
St. Lucie County	11,966	\$3,632,740	\$531,080
St. Marks	67	\$46,814	\$4,904
St. Pete Beach	7,200	\$6,530,025	\$1,116,604
St. Petersburg	38,322	\$31,978,462	\$7,268,399
Sumter County	3,073	\$1,063,156	\$31,517

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Sunny Isles Beach	6,026	\$939,984	\$136,522
Sunrise	17,771	\$6,705,452	\$1,046,264
Suwannee County	463	\$232,900	\$16,599
Tallahassee	2,287	\$1,439,318	\$237,459
Tamarac	13,840	\$4,623,272	\$1,009,873
Tampa	27,757	\$21,409,336	\$4,395,185
Tarpon Springs	3,716	\$3,245,892	\$510,524
Taylor County	579	\$615,461	\$99,901
Temple Terrace	511	\$215,501	\$7,694
Tequesta	1,436	\$447,885	\$23,371
Titusville	1,504	\$576,537	\$38,399
Treasure Island	5,785	\$4,529,682	\$1,090,771
Venice	5,336	\$2,469,125	\$430,694
Vero Beach	4,508	\$2,448,941	\$248,344
Volusia County	11,587	\$4,605,015	\$656,751
Wakulla County	1,434	\$1,922,046	\$309,093
Wellington	676	\$302,271	\$19,315
West Palm Beach	6,918	\$2,344,780	\$314,512
Weston	3,673	\$1,697,590	\$171,734
Winter Springs	707	\$265,780	\$13,536
Yankeetown	205	\$231,432	\$55,604
CRS Communities	1,903,435	\$923,900,922	\$176,797,176
Non-CRS Communities	154,766	\$94,429,400	\$0
All Communities	2,058,201	\$1,018,330,322	\$176,797,176

Figure 1. State and National Average Points per Activity

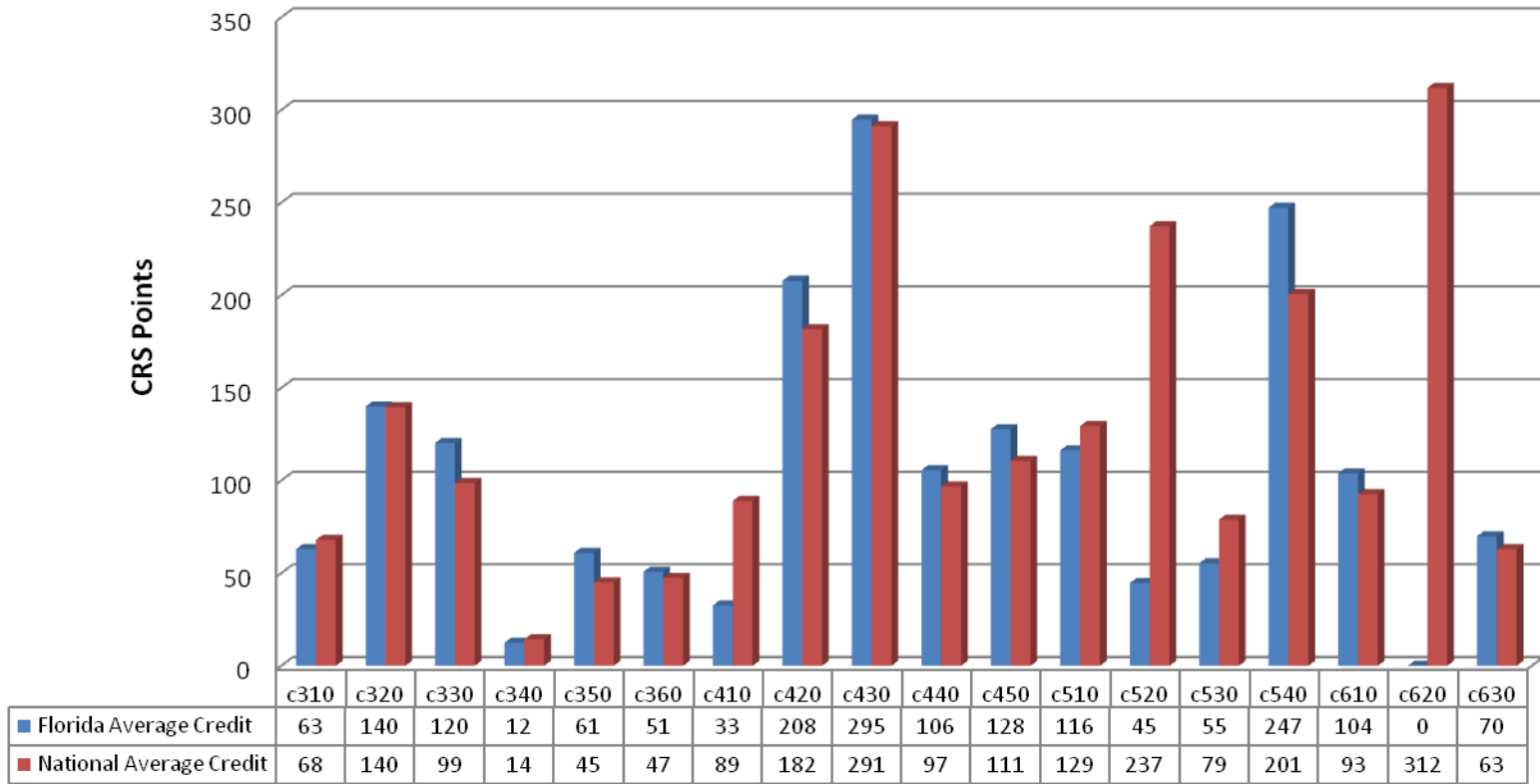


Figure 2. State and National % of Communities for Each Activity

