

## CRS State Profile: Illinois

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 Illinois**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
13,136	\$10,744,518	\$1,713,486

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
Adams County	152	140	79	15	47	10	270	44	320	141	0	63	106	0	0	0	0	57	1,444
Addison	56	140	150	15	22	49	266	373	290	186	205	50	185	0	210	15	0	57	2,283
Bartlett	56	140	51	25	46	49	147	408	283	80	175	0	0	84	0	0	0	57	1,624
Calumet City	56	140	145	15	63	3	265	189	476	0	98	235	120	4	268	0	0	57	2,134
Carpentersville	56	140	6	15	62	10	291	283	361	109	200	141	0	0	0	0	0	57	2,117
Champaign	56	140	15	15	11	0	280	73	291	67	109	0	0	0	115	0	0	57	1,287
Country Club Hills	56	140	29	10	53	49	248	36	358	97	139	0	0	0	30	0	0	59	1,304
Crystal Lake	56	140	174	15	54	49	247	225	461	93	192	124	0	0	0	0	0	57	2,094
Deerfield	56	140	167	20	58	52	180	97	401	202	225	0	0	0	155	0	0	57	2,008
Dekalb	56	0	6	15	0	0	160	334	283	52	104	221	35	0	0	0	0	57	1,482
Des Plaines	52	140	108	10	52	49	160	189	326	195	130	223	10	84	268	0	0	59	2,055
Downers Grove	56	140	12	10	15	35	172	377	287	98	280	0	25	0	238	0	0	59	1,901
Flossmoor	112	140	197	25	56	63	238	103	574	15	144	0	0	0	30	0	0	57	1,754
Glen Ellyn	56	140	19	15	19	49	0	322	229	0	155	169	0	0	0	0	0	57	1,286
Glendale Heights	56	140	23	20	34	59	195	457	212	73	205	169	0	0	280	0	0	59	2,074
Glenview	56	140	151	15	31	59	160	332	457	107	180	178	0	0	30	71	0	57	2,024
Gurnee	56	140	151	15	75	45	239	247	335	117	225	132	97	0	0	0	0	57	2,152
Hampshire	56	140	0	15	0	0	214	36	504	83	170	141	0	0	0	0	0	57	1,728
Hoffman Estates	56	140	105	15	0	49	254	189	483	79	134	0	0	0	228	0	0	57	1,789
Jersey County	66	140	183	15	18	53	121	76	504	120	114	152	1,372	19	30	0	0	57	3,087
Lake County	56	0	12	15	0	0	150	380	475	128	219	152	105	0	0	0	0	59	2,008
Lake-In-The-Hills	112	140	60	15	0	0	203	406	386	0	175	124	0	0	255	0	0	57	2,133
Lansing	64	140	252	10	59	35	160	218	251	61	128	0	0	0	225	0	0	57	1,660
Lasalle County	56	140	16	10	52	0	228	54	248	0	0	113	35	0	0	0	0	59	1,022
Lincolnshire	127	140	172	10	61	66	475	362	426	210	359	152	0	13	285	160	0	57	3,240
Lisle	127	140	106	10	43	49	210	174	384	128	185	169	0	0	243	0	0	59	2,114
Mchenry County	56	140	10	15	46	0	129	46	468	97	115	124	0	4	15	0	0	57	1,569
Moline	56	140	37	10	53	0	159	51	445	91	85	145	0	0	15	0	0	57	1,344
Mount Prospect	118	140	39	15	39	49	191	203	475	120	106	0	0	0	330	0	0	57	1,882
Northbrook	76	140	109	10	37	59	161	257	253	185	208	0	0	0	30	0	0	59	1,584
Oak Brook	56	140	31	10	42	49	150	443	199	15	165	0	0	0	200	0	0	59	1,636
Orland Hills	112	140	225	15	54	56	174	676	203	99	269	190	0	0	280	0	0	57	2,592

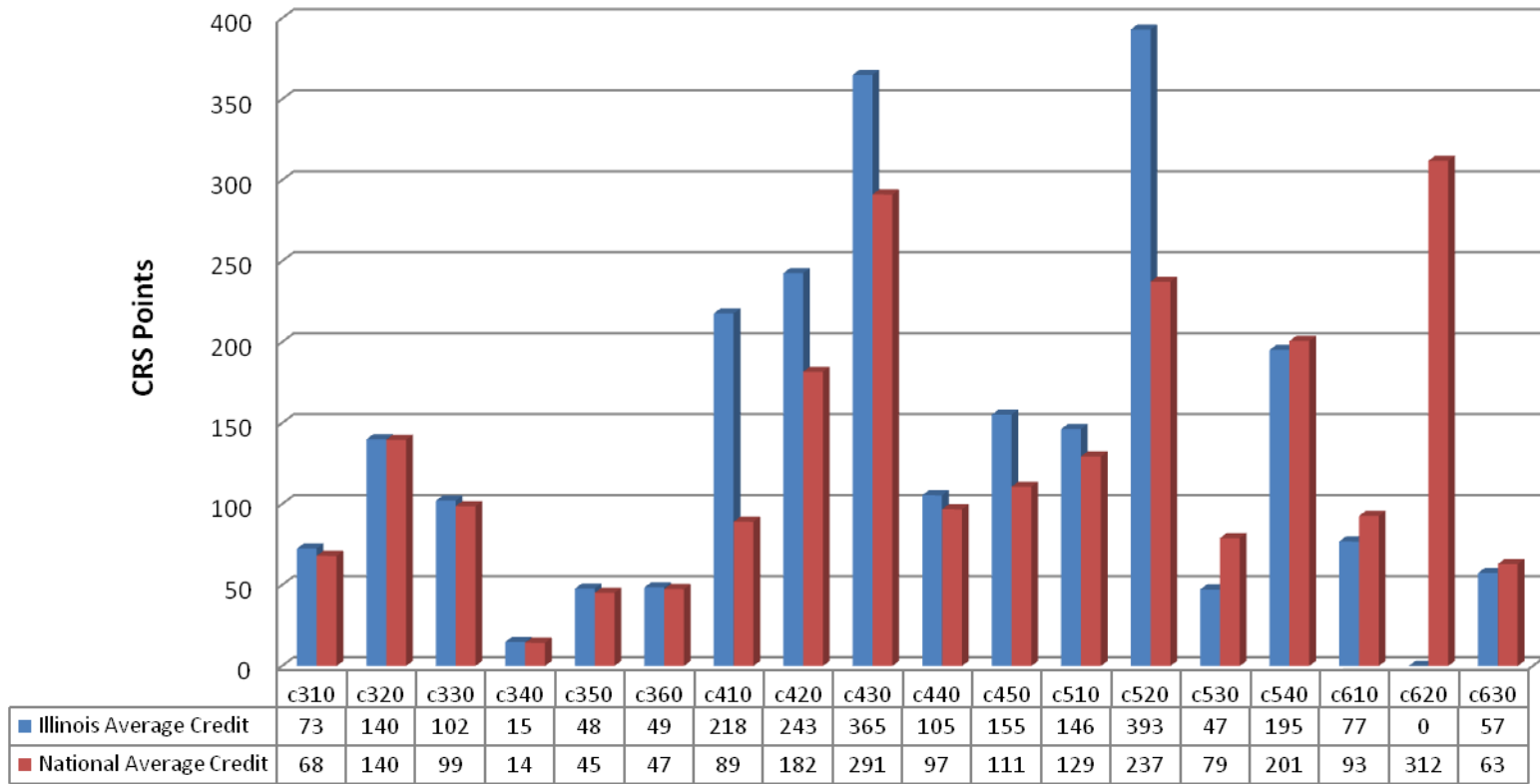
**Table 2.**

Community	c310	c 320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Ottawa	84	140	206	10	71	66	160	58	530	86	50	108	1,730	0	100	0	0	57	3,474
Palatine	56	140	42	10	45	59	201	305	426	91	104	0	0	8	330	18	0	59	1,894
Peoria County	110	140	131	15	69	63	222	54	528	89	55	0	1,172	170	160	0	0	57	3,054
Prospects Heights	56	140	44	10	30	49	160	0	695	15	85	0	0	0	255	0	0	59	1,598
River Forest	56	0	125	15	18	59	235	776	98	97	21	0	0	80	0	0	0	57	1,637
Riverwoods	56	140	5	10	0	49	160	218	238	157	115	0	0	0	0	0	0	59	1,375
Rock Island County	56	140	115	15	44	54	254	44	520	112	178	145	159	0	0	24	0	57	1,917
Roxana	112	140	100	15	45	35	194	36	34	15	0	0	0	0	250	0	0	57	1,041
Sangamon County	71	140	83	10	57	0	146	54	314	73	15	138	580	0	0	0	0	57	1,749
South Elgin	66	140	220	25	78	67	235	655	329	130	147	141	89	0	255	0	0	57	3,009
South Holland	71	140	286	25	93	71	213	482	321	128	211	208	0	0	280	165	0	57	2,751
St Charles	116	140	155	25	46	62	203	319	358	215	243	141	82	37	238	0	0	57	2,839
Sugar Grove	56	140	106	25	23	0	273	312	365	101	175	141	0	0	0	0	0	57	2,154
Sycamore	56	140	17	15	56	49	165	36	409	50	123	189	0	0	213	0	0	57	1,709
Tinley Park	112	140	165	15	55	59	183	167	376	120	161	0	0	0	315	0	0	57	2,107
Westchester	56	140	151	25	67	10	231	94	306	77	0	87	0	0	0	85	0	57	1,386
Wheeling	66	140	170	15	63	59	313	232	302	218	146	50	30	0	300	0	0	57	2,210
Whiteside County	70	140	101	15	46	0	257	36	401	108	59	0	45	17	0	0	0	57	1,352
Willowbrook	56	140	97	10	46	35	528	225	322	77	205	169	0	0	225	0	0	57	2,205
Wood Dale	56	140	107	15	38	49	231	609	250	69	175	0	1,490	0	150	0	0	57	3,450
Woodstock	112	140	44	10	53	49	260	0	580	91	138	0	0	0	0	0	0	57	1,843
Illinois Average Credit	73	140	102	15	48	49	218	243	365	105	155	146	393	47	195	77	0	57	1,984
Illinois % of Communities	100%	94%	98%	100%	89%	79%	98%	96%	100%	92%	92%	60%	36%	21%	66%	13%	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%	

Community	NFIP Policies	NFIP Premium	CRS Discount
Adams County	180	\$143,505	\$13,623
Addison	515	\$506,832	\$113,003
Bartlett	44	\$18,117	\$688
Calumet City	644	\$369,378	\$81,822
Carpentersville	34	\$34,796	\$7,386
Champaign	116	\$138,087	\$12,703
Country Club Hills	44	\$33,667	\$2,819
Crystal Lake	68	\$59,445	\$10,571
Deerfield	146	\$122,567	\$19,022
Dekalb	98	\$102,289	\$9,656
Des Plaines	2,268	\$1,535,521	\$224,570
Downers Grove	147	\$137,415	\$20,050
Flossmoor	99	\$114,409	\$15,392
Glen Ellyn	87	\$68,916	\$5,366
Glendale Heights	44	\$58,129	\$12,261
Glenview	249	\$210,263	\$35,170
Gurnee	115	\$177,236	\$17,001
Hampshire	17	\$13,395	\$1,765
Hoffman Estates	65	\$46,292	\$5,987
Jersey County	106	\$60,240	\$17,774
Lake County	978	\$965,540	\$213,222
Lake-In-The-Hills	55	\$48,242	\$10,371
Lansing	312	\$268,884	\$41,254
Lasalle County	98	\$75,869	\$6,552
Lincolnshire	109	\$118,714	\$31,242
Lisle	307	\$230,782	\$45,551
Mchenry County	591	\$600,277	\$58,826
Moline	356	\$357,201	\$34,349
Mount Prospect	172	\$154,424	\$18,837
Northbrook	151	\$81,668	\$5,062
Oak Brook	58	\$67,036	\$7,558
Orland Hills	24	\$21,892	\$6,285
Ottawa	56	\$38,256	\$4,822
Palatine	163	\$102,522	\$10,264
Peoria County	340	\$243,759	\$69,541
Prospects Heights	1,140	\$461,656	\$46,942
River Forest	44	\$29,125	\$1,933
Riverwoods	85	\$84,541	\$7,285

<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Rock Island County	433	\$321,851	\$51,612
Roxana	7	\$2,340	\$0
Sangamon County	95	\$55,559	\$3,702
South Elgin	103	\$92,998	\$25,525
South Holland	252	\$250,756	\$67,560
St Charles	76	\$86,299	\$19,859
Sugar Grove	13	\$6,124	\$273
Sycamore	54	\$49,294	\$7,716
Tinley Park	184	\$126,531	\$23,598
Westchester	457	\$618,490	\$63,764
Wheeling	784	\$930,244	\$150,913
Whiteside County	215	\$139,999	\$12,899
Willowbrook	186	\$39,312	\$7,445
Wood Dale	137	\$112,354	\$31,204
Woodstock	22	\$13,820	\$887

**Figure 1. State and National Average Points per Activity**





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

