

CRS State Profile: Indiana

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 Indiana

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
11,359	\$9,882,138	\$927,403

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
Allen County	56	140	53	15	63	10	198	0	489	128	30	71	0	0	0	0	0	0	1,312
Anderson	56	140	0	15	15	0	0	0	394	89	30	0	0	0	0	0	0	0	739
Bartholomew County	56	140	2	10	16	0	215	36	430	69	75	0	0	0	0	0	0	0	1,107
Columbus	56	140	2	10	48	0	215	36	430	69	103	0	0	0	0	0	0	0	1,169
Decatur	56	140	5	5	14	10	160	44	331	63	86	0	1,172	62	0	0	0	0	2,175
Evansville	45	140	26	10	25	49	287	112	268	96	105	146	0	0	30	24	0	0	1,380
Fort Wayne	56	140	53	15	30	10	209	138	452	120	50	71	0	0	30	100	0	0	1,543
Hamilton County	56	140	36	15	24	14	249	80	359	121	50	0	0	0	0	0	0	0	1,506
Hancock County	71	140	18	10	22	0	216	36	323	107	161	0	0	0	65	0	0	0	1,363
Hendricks County	56	140	0	15	0	0	257	0	305	97	54	0	0	0	0	0	0	0	1,196
Indianapolis	56	0	6	10	37	11	216	112	257	105	184	117	0	0	0	0	0	0	1,128
Kokomo	108	140	78	10	22	0	288	247	236	137	105	81	214	0	55	0	0	0	1,730
Kosciusko County	56	140	0	15	40	10	208	0	395	97	50	103	0	0	0	0	0	0	1,144
Milford Junction	56	140	0	15	18	10	168	0	395	102	50	103	0	0	0	0	0	0	1,086
Noblesville	56	140	110	10	19	0	168	66	389	90	75	0	1,422	0	0	0	0	0	2,940
North Webster	56	140	0	15	18	13	89	0	395	97	50	103	0	0	0	0	0	0	1,002
Syracuse	56	140	0	15	18	17	79	0	395	102	50	103	0	0	0	0	0	0	1,000
Vanderburgh County	56	140	26	10	25	49	210	120	264	91	138	146	0	0	70	51	0	0	1,412
Indiana Average Credit	59	140	35	12	27	18	202	93	362	99	80	104	936	62	50	58	0	0	1,385
Indiana % of Communities	100%	94%	67%	100%	94%	61%	94%	61%	100%	100%	100%	56%	17%	6%	28%	17%	0%	0%	
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
Allen County	268	\$178,920	\$14,350
Anderson	149	\$97,154	\$4,509
Bartholomew County	326	\$242,699	\$22,521
Columbus	708	\$661,999	\$57,692
Decatur	69	\$48,845	\$4,692
Evansville	524	\$324,683	\$20,679
Fort Wayne	986	\$859,115	\$79,106
Hamilton County	94	\$74,209	\$10,390
Hancock County	244	\$171,173	\$14,673
Hendricks County	181	\$114,540	\$8,336
Indianapolis	5,915	\$5,689,137	\$564,672
Kokomo	134	\$189,472	\$18,789
Kosciusko County	630	\$470,897	\$45,546
Milford Junction	3	\$1,127	\$78
Noblesville	274	\$190,647	\$15,541
North Webster	12	\$7,375	\$679
Syracuse	29	\$23,579	\$2,307
Vanderburgh County	813	\$536,568	\$42,844
CRS Communities	11,359	\$9,882,138	\$927,403
Non-CRS Communities	19,700	\$16,035,764	\$0
All Communities	31,059	\$25,917,902	\$927,403

Figure 1. State and National Average Points per Activity

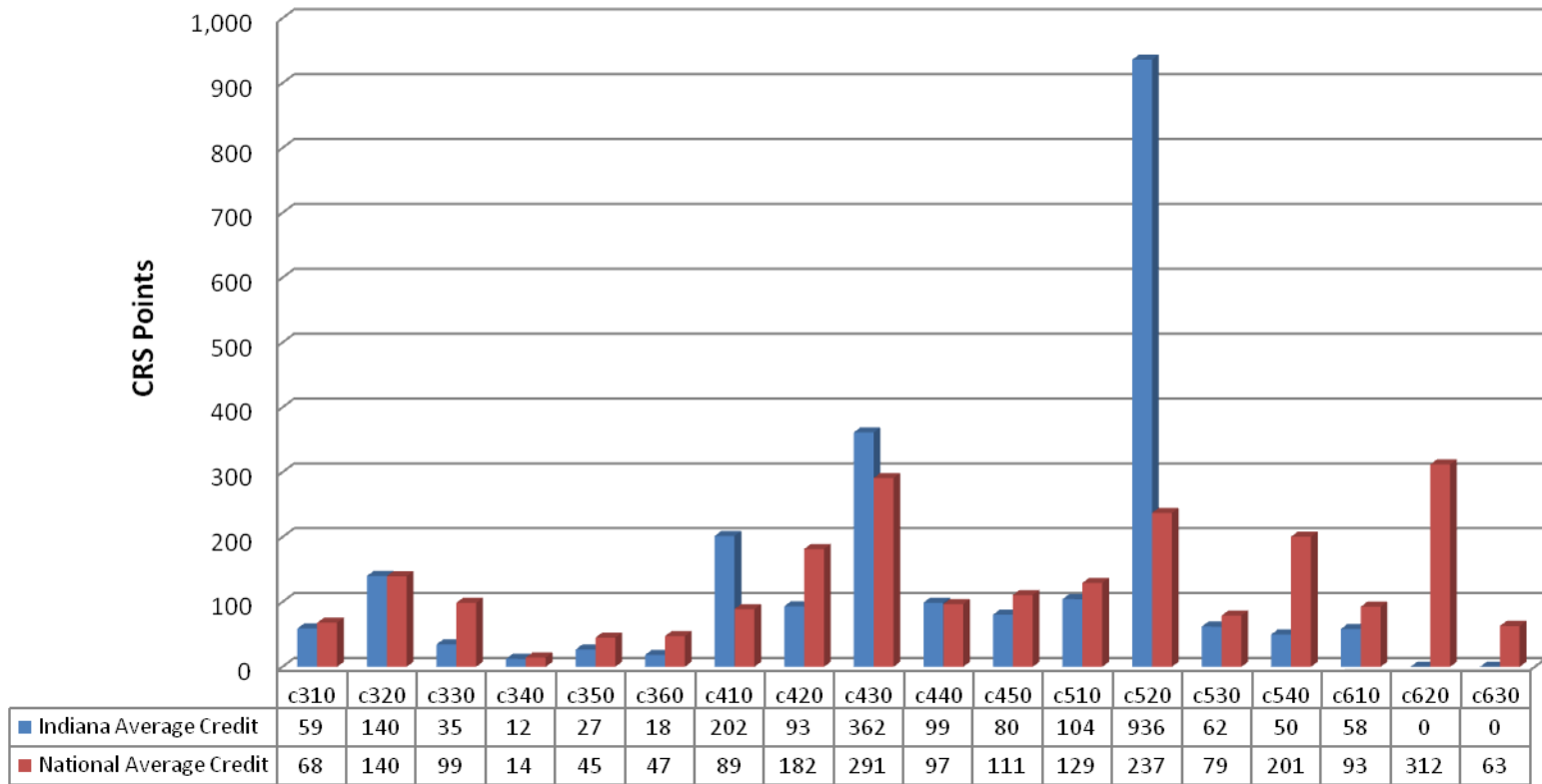


Figure 2. State and National % of Communities for Each Activity

