

## CRS State Profile: Louisiana

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 Louisiana**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
391,362	\$284,871,427	\$35,071,512

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.**

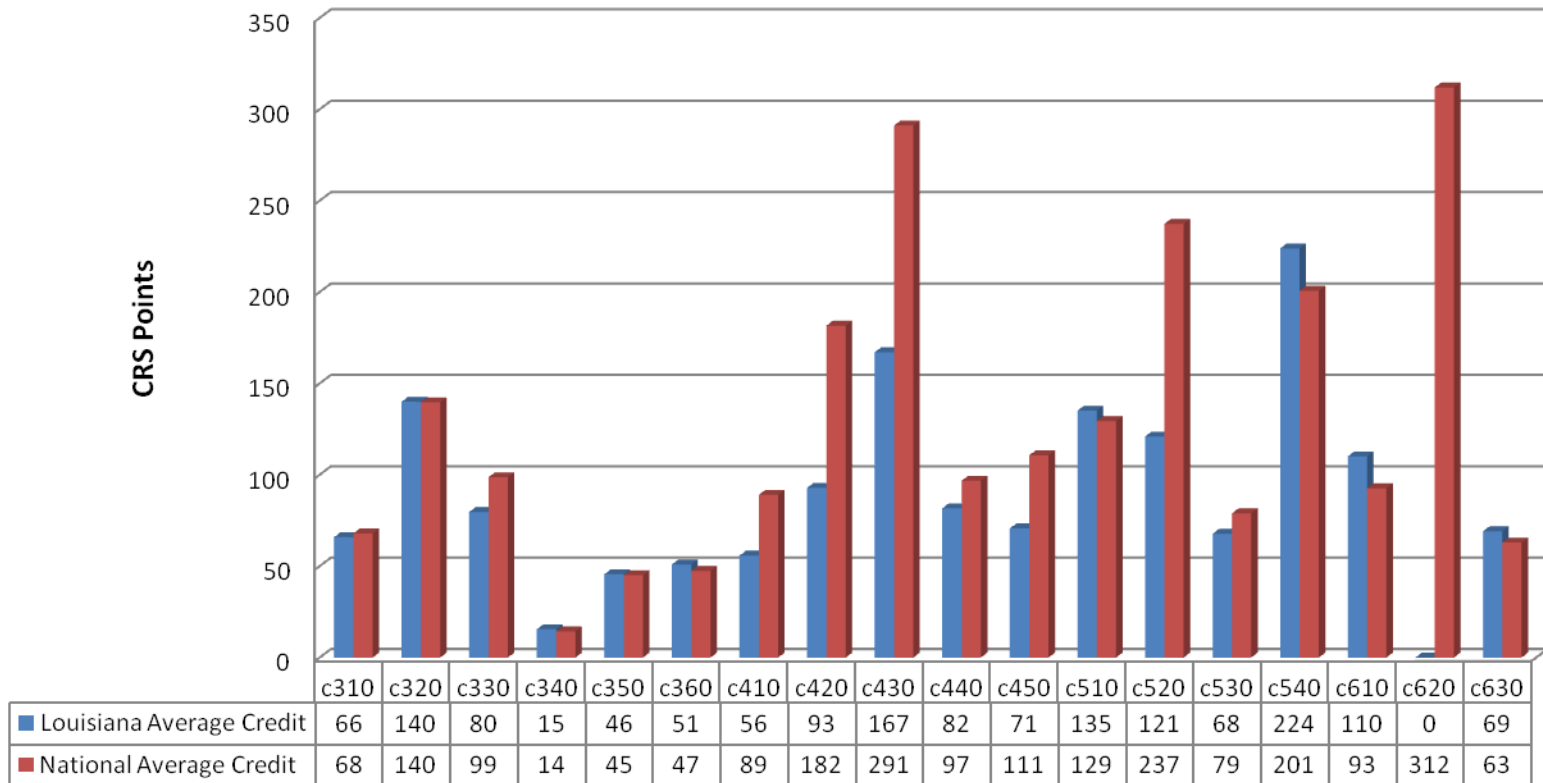
Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Ascension Parish	66	140	54	25	83	61	0	44	214	126	45	98	105	0	330	85	0	68	1,690
Baker	112	140	139	15	12	0	0	0	95	0	0	143	0	0	215	85	0	68	1,025
Bossier City	56	140	111	15	38	0	0	36	238	89	75	168	65	0	195	9	0	68	1,382
Caddo Parish	70	140	56	15	16	0	19	54	113	104	95	98	140	8	0	55	0	68	1,055
Calcasieu Parish	60	140	25	25	37	0	0	44	132	120	75	135	115	84	215	102	0	68	1,392
Carencro	66	140	27	10	45	0	0	181	195	19	75	132	0	0	40	0	0	74	1,047
Denham Springs	70	140	71	15	20	0	0	0	100	10	105	121	0	13	265	0	0	68	1,071
Deridder	56	140	8	25	29	0	0	102	155	0	0	0	0	0	0	0	0	68	606
East Baton Rouge Parish	56	140	71	25	81	17	48	54	266	128	113	143	290	84	263	210	0	68	2,063
French Settlement	56	0	57	15	50	0	10	0	95	10	0	121	0	0	180	0	0	68	700
Gonzales	56	140	20	25	27	0	10	36	98	53	75	98	0	0	210	0	0	68	1,008
Gretna	86	140	58	25	52	58	35	73	105	89	17	165	0	0	268	0	0	68	1,239
Harahan	56	140	177	5	60	59	179	87	95	0	0	182	0	0	30	60	0	74	1,204
Houma	56	140	158	10	59	63	0	36	241	90	145	126	40	0	280	0	0	74	1,554
Jefferson Parish	56	140	154	5	67	66	157	446	139	81	15	164	105	84	330	130	0	74	2,213
Kenner	86	140	64	15	83	56	10	123	303	92	95	165	20	0	210	100	0	68	1,630
Lafayette Parish	66	140	18	15	59	0	0	36	251	123	74	120	0	0	315	0	0	68	1,329
Lafayette	80	140	18	15	59	0	0	36	201	123	74	120	0	0	315	0	0	68	1,288
Lake Charles	50	140	132	15	61	17	0	36	123	64	55	115	0	0	318	0	0	68	1,208
Livingston Parish	56	140	57	15	0	0	10	58	98	15	75	136	0	0	30	0	0	68	845
Lutcher	56	140	75	15	23	0	0	0	98	0	30	141	0	0	230	0	0	68	881
Mandeville	66	140	78	15	48	53	10	275	183	97	65	141	30	0	210	0	0	68	1,605
Morgan City	56	140	124	15	51	0	0	36	103	57	80	122	0	0	280	0	0	68	1,132
Orleans Parish	56	140	205	5	20	66	0	58	62	48	75	0	0	0	230	0	0	74	1,039
Ouachita Parish	56	140	77	15	50	0	0	149	167	10	0	148	0	0	30	0	0	68	923
Rayne	112	140	3	15	0	0	0	36	143	78	50	0	0	0	200	0	0	67	856
Ruston	56	0	68	15	20	0	0	36	241	101	60	0	0	0	240	0	0	68	949
Scott	80	140	15	15	29	0	0	36	141	139	79	120	0	0	240	0	0	68	1,161
Shreveport	110	140	58	15	16	62	60	44	194	194	78	101	245	0	190	150	0	68	1,725
Slidell	66	140	200	15	69	13	0	36	201	97	65	172	100	84	240	0	0	68	1,645
Sorrento	50	140	35	15	25	0	0	36	107	0	30	98	0	0	230	0	0	68	892
St Charles Parish	95	140	54	25	69	66	0	144	145	100	50	136	65	0	330	185	0	68	1,730
St Tammany Parish	51	140	30	10	25	0	0	148	225	105	55	230	265	17	209	0	0	68	1,716
St James Parish	66	140	94	25	41	35	0	295	275	89	20	141	0	0	230	0	0	68	1,547

**Table 2.**

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
St. John The Baptist Parish	65	140	73	5	60	0	0	268	95	77	0	105	5	0	0	0	0	68	1,006
Tangipahoa Parish	56	0	4	15	14	0	0	58	103	107	0	67	0	0	115	0	0	68	642
Terrebonne Parish	56	140	158	10	93	63	0	46	241	90	144	122	300	168	280	0	0	74	2,021
Walker	50	140	47	5	21	66	0	36	0	10	70	0	0	0	200	0	0	74	756
West Baton Rouge Parish	56	140	99	25	69	31	122	138	403	77	0	0	0	0	330	0	0	68	1,638
Westwego	71	140	136	5	50	66	0	44	95	20	0	134	45	0	230	0	0	74	1,113
Zachary	56	140	159	25	48	0	0	36	204	109	104	202	0	0	255	150	0	68	1,583
Louisiana Average Credit	66	140	80	15	46	51	56	93	167	82	71	135	121	68	224	110	0	69	1,271
Louisiana % of Communities	100%	93%	100%	100%	95%	44%	29%	90%	98%	88%	78%	85%	39%	20%	93%	29%	0.0%	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%	

<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Ascension Parish	9,256	\$5,202,325	\$366,078
Baker	501	\$340,007	\$29,556
Bossier City	3,045	\$1,941,918	\$174,377
Caddo Parish	757	\$422,179	\$29,572
Calcasieu Parish	7,010	\$3,962,732	\$278,892
Carencro	362	\$152,321	\$7,403
Denham Springs	1,693	\$1,544,682	\$155,826
Deridder	85	\$48,339	\$1,431
East Baton Rouge Parish	26,282	\$16,472,793	\$2,984,739
French Settlement	126	\$96,181	\$4,222
Gonzales	973	\$696,274	\$51,199
Gretna	3,644	\$3,226,138	\$240,858
Harahan	2,620	\$1,533,460	\$78,839
Houma	5,665	\$3,044,989	\$184,598
Jefferson Parish	96,344	\$75,037,863	\$14,491,007
Kenner	16,026	\$14,737,181	\$2,324,153
Lafayette Parish	7,781	\$3,785,883	\$211,954
Lafayette	6,777	\$3,615,772	\$210,416
Lake Charles	5,622	\$3,173,071	\$181,156
Livingston Parish	10,075	\$6,373,362	\$287,879
Lutcher	168	\$64,211	\$133
Mandeville	2,889	\$2,158,412	\$262,119
Morgan City	2,066	\$1,540,789	\$113,500
Orleans Parish	88,803	\$78,841,716	\$7,037,025
Ouachita Parish	1,980	\$1,212,312	\$47,656
Rayne	285	\$114,264	\$2,572
Ruston	73	\$37,493	\$917
Scott	897	\$626,378	\$59,034
Shreveport	4,489	\$2,799,040	\$402,489
Slidell	7,935	\$6,416,817	\$879,469
Sorrento	250	\$154,769	\$7,595
St Charles Parish	11,919	\$8,663,423	\$555,735
St Tammany Parish	35,516	\$19,539,467	\$1,782,611
St James Parish	874	\$356,120	\$12,891
St. John The Baptist Parish	6,734	\$4,345,770	\$290,699
Tangipahoa Parish	4,513	\$2,183,456	\$65,790
Terrebonne Parish	13,749	\$8,059,805	\$1,122,218
Walker	842	\$732,599	\$35,014
West Baton Rouge Parish	732	\$355,137	\$13,306
Westwego	1,467	\$941,406	\$50,329
Zachary	537	\$320,572	\$36,255
CRS Communities	391,362	\$284,871,427	\$35,071,512
Non-CRS Communities	95,163	\$62,248,413	\$0
All Communities	486,525	\$347,119,840	\$35,071,512

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



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

