

## CRS State Profile: Massachusetts

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 Massachusetts**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
11,162	\$12,699,409	\$1,091,272

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

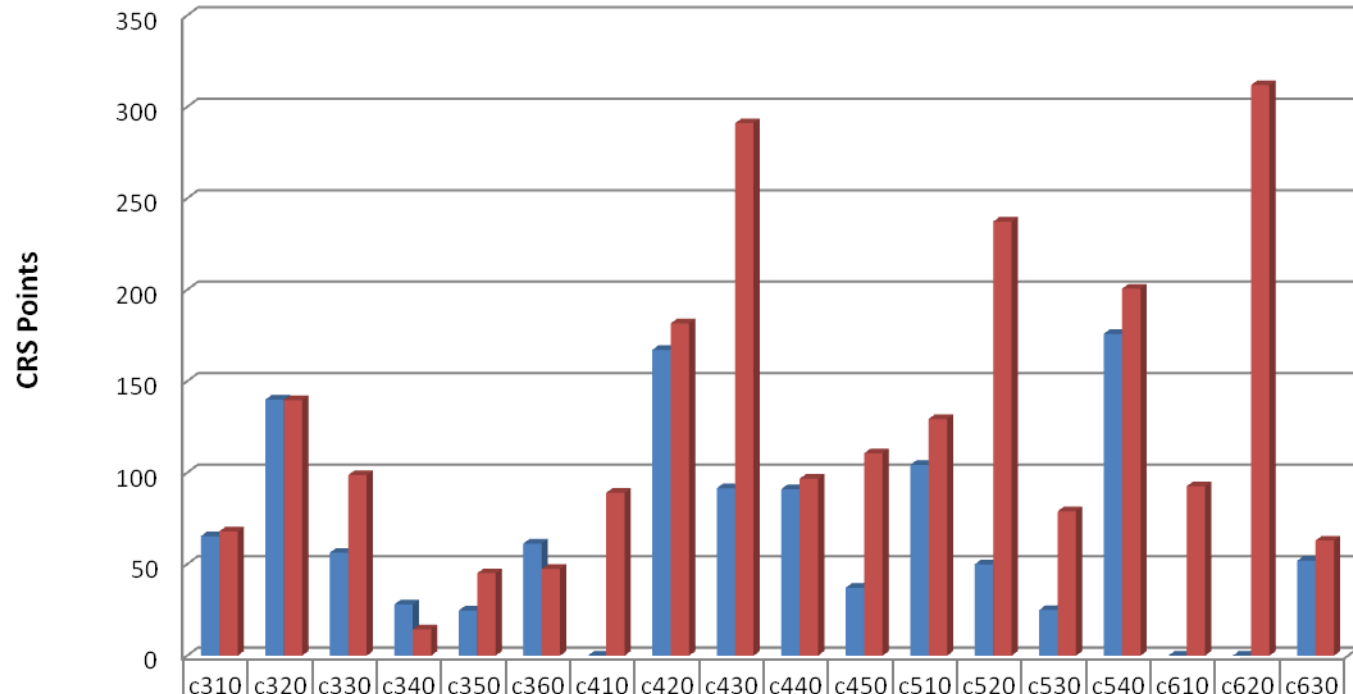
- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

**Table 2.**

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Braintree	56	140	11	0	17	0	0	384	90	81	30	145	0	0	0	0	0	52	1,024
Chatham	112	140	89	0	19	66	0	409	117	105	30	0	35	0	0	0	0	52	1,174
Harwich	56	140	12	0	24	0	0	46	99	69	35	0	0	0	0	0	0	52	561
Haverhill	56	140	54	0	20	0	0	141	64	73	0	0	0	0	0	0	0	52	608
Hull	112	140	148	0	22	0	0	175	64	144	60	69	0	25	250	0	0	52	1,301
Norton	56	140	90	10	51	0	0	46	119	0	0	0	0	0	0	0	0	52	572
Orleans	56	140	24	0	21	0	0	36	104	46	15	0	0	0	0	0	0	52	516
Plymouth	56	140	20	0	4	0	0	46	124	111	15	0	0	0	0	0	0	52	583
Provincetown	56	140	54	0	20	59	0	36	99	81	0	0	0	0	200	0	0	52	821
Quincy	56	140	52	46	23	59	0	373	44	87	55	0	15	0	210	0	0	52	1,229
Scituate	56	140	79	0	59	0	0	268	101	103	60	99	100	0	30	0	0	52	1,173
Worcester	56	140	43	0	17	0	0	46	74	102	35	0	0	0	190	0	0	52	778
Massachusetts Average Credit	65	140	56	28	25	61	0	167	92	91	37	104	50	25	176	0	0	52	862
Massachusetts % of Communities	100%	100%	100%	17%	100%	25%	0%	100%	100%	92%	75%	25%	25%	8%	42%	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%	91%	

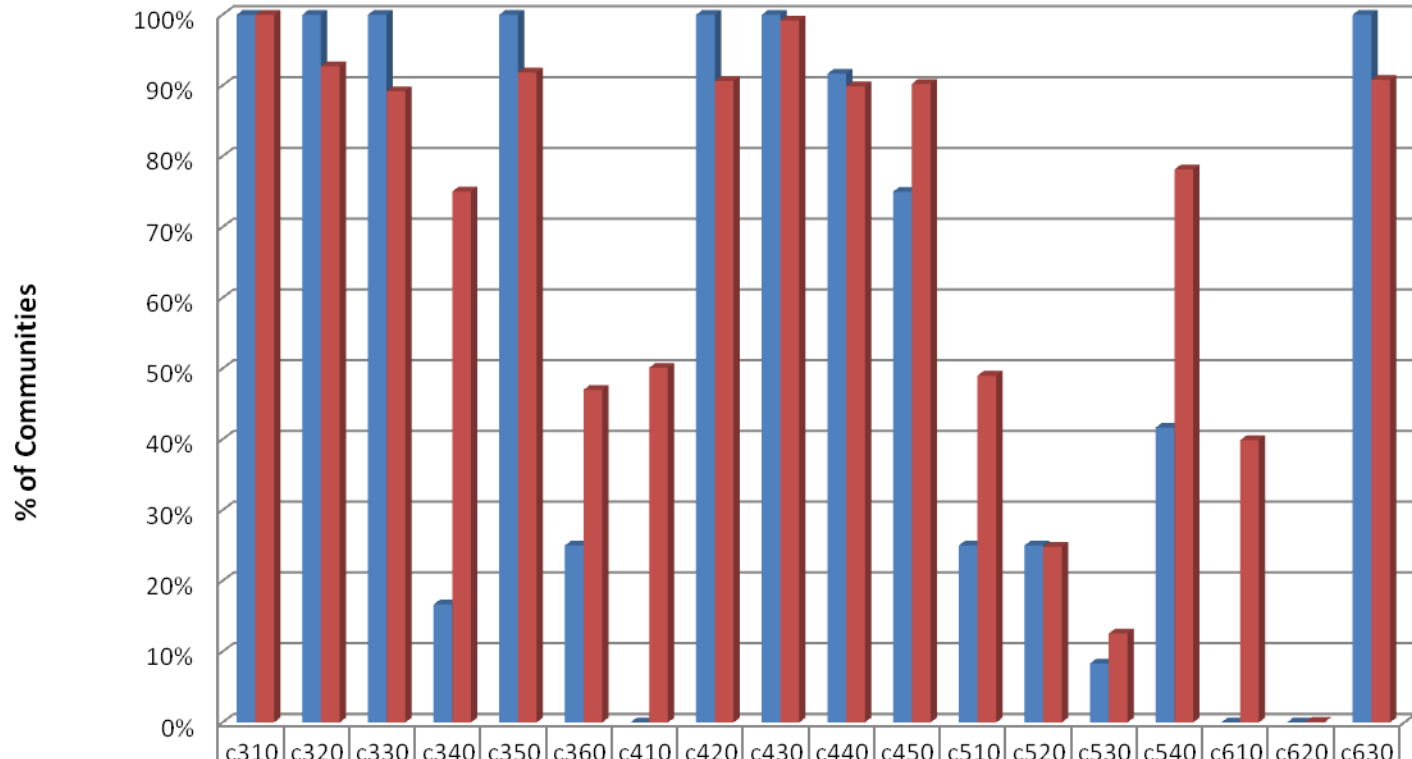
<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Braintree	283	\$291,039	\$24,974
Chatham	427	\$451,387	\$34,004
Harwich	589	\$531,081	\$23,495
Haverhill	532	\$412,243	\$19,797
Hull	2,257	\$3,258,485	\$344,440
Norton	100	\$114,114	\$5,363
Orleans	200	\$221,902	\$9,296
Plymouth	438	\$537,815	\$25,442
Provincetown	919	\$961,893	\$45,651
Quincy	3,423	\$3,115,205	\$317,669
Scituate	1,470	\$2,045,259	\$203,325
Worcester	524	\$758,986	\$37,816
CRS Communities	11,162	\$12,699,409	\$1,091,272
Non-CRS Communities	47,691	\$55,282,233	\$0
All Communities	58,853	\$67,981,643	\$1,091,272

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



■ Massachusetts Average Credit	65	140	56	28	25	61	0	167	92	91	37	104	50	25	176	0	0	52
■ National Average Credit	68	140	99	14	45	47	89	182	291	97	111	129	237	79	201	93	312	63

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



■ Massachusetts % of Communities	100%	100%	100%	17%	100%	25%	0%	100%	100%	92%	75%	25%	25%	8%	42%	0%	0%	100%
■ National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%