

CRS State Profile: Michigan

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 Michigan

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
4,345	\$3,434,671	\$448,420

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

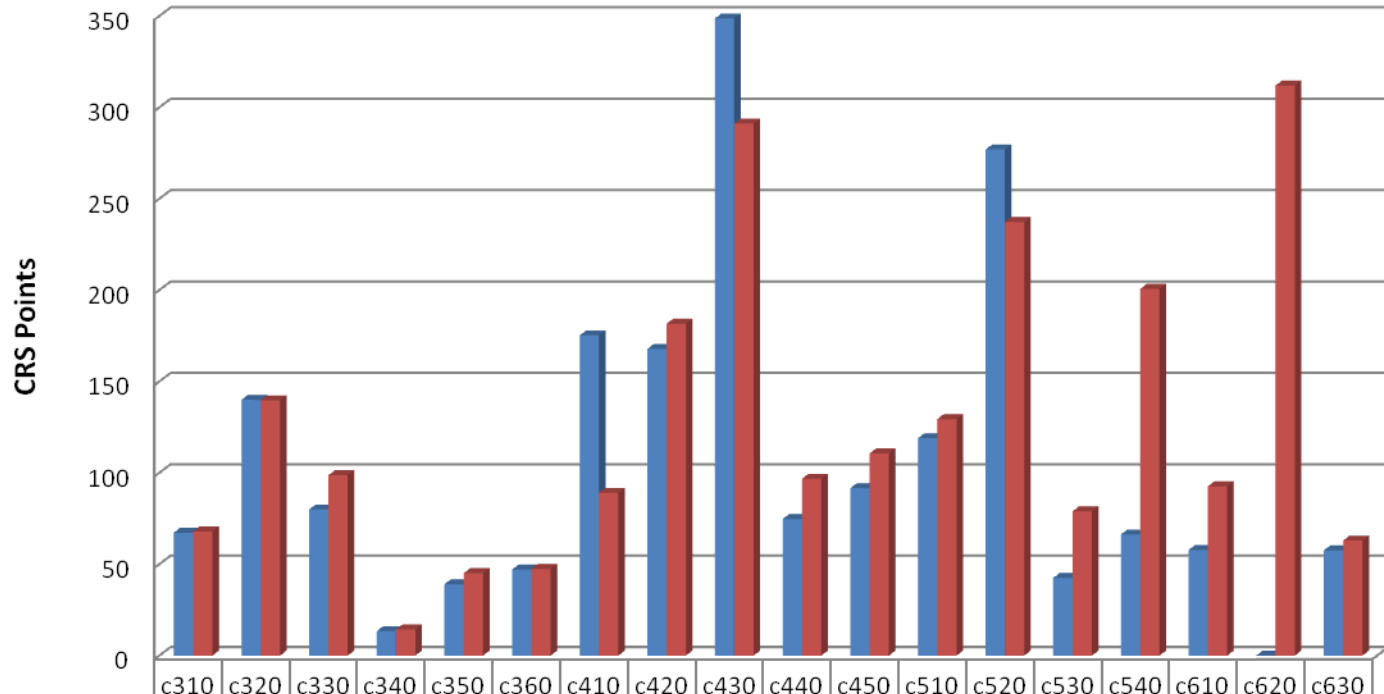
- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Bedford	71	140	20	10	27	0	179	87	436	0	75	0	0	0	15	0	0	57	1,203
Brooks	56	140	82	15	0	0	144	73	277	0	50	0	0	0	30	6	0	58	1,002
Commerce	56	140	78	10	40	35	218	36	427	96	83	0	0	0	15	0	0	57	1,334
Dearborn Heights	105	140	176	15	50	0	231	261	306	104	58	0	0	0	30	0	0	58	1,534
Fraser	56	0	5	10	0	0	175	46	382	0	55	0	0	0	15	0	0	57	801
Gibraltar	56	140	115	15	16	0	113	0	450	0	70	0	0	0	280	0	0	58	1,313
Hamburg	71	140	67	10	34	0	335	54	358	46	140	0	0	0	30	19	0	57	1,650
Luna Pier	66	140	98	15	48	66	200	138	296	15	0	0	0	0	30	0	0	58	1,197
Midland	88	140	196	25	71	59	207	257	351	122	138	119	217	6	300	120	0	58	2,528
Novi	56	140	21	10	42	52	182	116	412	128	213	0	0	0	30	0	0	57	1,512
Park	56	0	0	10	0	0	41	104	279	0	105	0	0	0	15	0	0	57	768
Plainfield	56	0	0	10	0	0	150	0	490	48	25	0	104	0	15	0	0	58	1,028
Portage	112	140	49	15	13	0	76	432	184	112	94	0	0	0	30	0	0	58	1,361
Richfield	112	140	0	15	0	0	168	626	178	40	50	0	0	0	15	0	0	58	1,434
Saginaw	56	140	26	15	58	35	150	36	287	70	54	0	0	0	30	0	0	58	1,015
Saugatuck	56	140	107	15	54	0	255	264	256	0	50	0	0	0	15	0	0	58	1,394
Shelby Charter	56	140	57	15	45	35	241	326	247	55	109	0	0	0	30	0	0	58	1,502
Sterling Heights	56	140	15	10	38	49	148	240	452	120	114	0	0	0	30	49	0	58	1,616
Taylor	71	140	52	10	16	45	153	36	427	60	220	0	0	0	30	0	0	57	1,317
Taymouth	56	0	100	10	0	0	173	36	541	55	105	0	0	0	15	0	0	57	1,148
Vassar	56	140	171	25	48	48	167	153	253	85	0	0	510	79	228	95	0	58	2,129
Zilwaukee	56	140	84	10	25	0	150	36	382	40	25	0	0	0	230	0	0	57	1,235
Michigan Average Credit	67	140	80	13	39	47	175	168	349	75	92	119	277	43	66	58	0	58	1,365
Michigan % of Communities	100%	82%	86%	100%	73%	41%	100%	91%	100%	73%	91%	5%	14%	9%	100%	23%	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%	

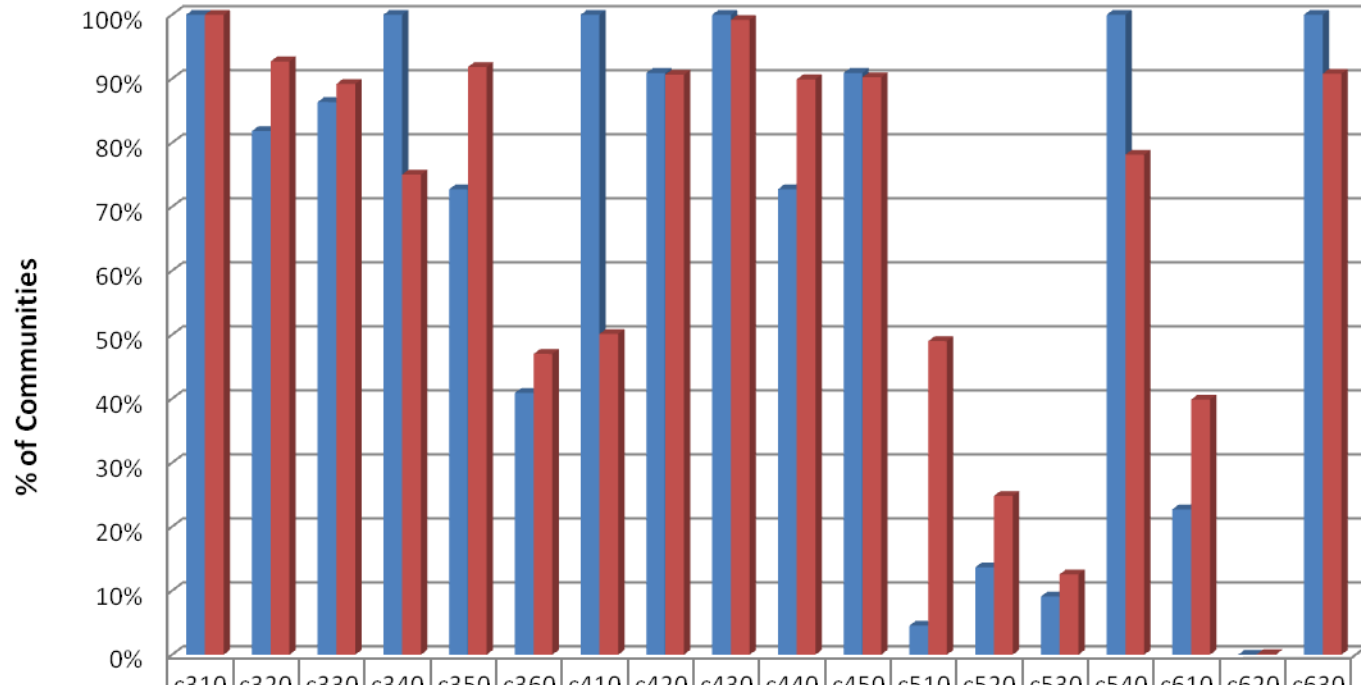
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Bedford	155	\$134,175	\$13,258
Brooks	21	\$23,053	\$2,224
Commerce	39	\$20,121	\$1,107
Dearborn Heights	1,244	\$1,005,504	\$160,714
Fraser	135	\$87,839	\$4,306
Gibraltar	398	\$330,402	\$33,607
Hamburg	196	\$207,719	\$21,045
Luna Pier	332	\$242,892	\$25,367
Midland	274	\$237,205	\$66,387
Novi	60	\$36,236	\$3,865
Park	48	\$49,861	\$2,294
Plainfield	115	\$102,241	\$9,788
Portage	30	\$15,641	\$386
Richfield	3	\$1,465	\$71
Saginaw	334	\$199,156	\$19,249
Saugatuck	104	\$41,711	\$4,213
Shelby Charter	35	\$26,639	\$3,410
Sterling Heights	103	\$105,333	\$12,800
Taylor	327	\$276,418	\$26,591
Taymouth	25	\$19,709	\$1,935
Vassar	81	\$65,830	\$14,608
Zilwaukee	286	\$205,521	\$21,198
CRS Communities	4,345	\$3,434,671	\$448,420
Non-CRS Communities	22,112	\$18,751,111	\$0
All Communities	26,457	\$22,185,782	\$448,420

Figure 1. State and National Average Points per Activity



■ Michigan Average Credit	67	140	80	13	39	47	175	168	349	75	92	119	277	43	66	58	0	58
■ 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



■ Michigan % of Communities	100%	82%	86%	100%	73%	41%	100%	91%	100%	73%	91%	5%	14%	9%	100%	23%	0%	100%
■ National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%