

## CRS State Profile: Mississippi

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 Mississippi**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
52,866	\$28,794,380	\$2,621,761

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

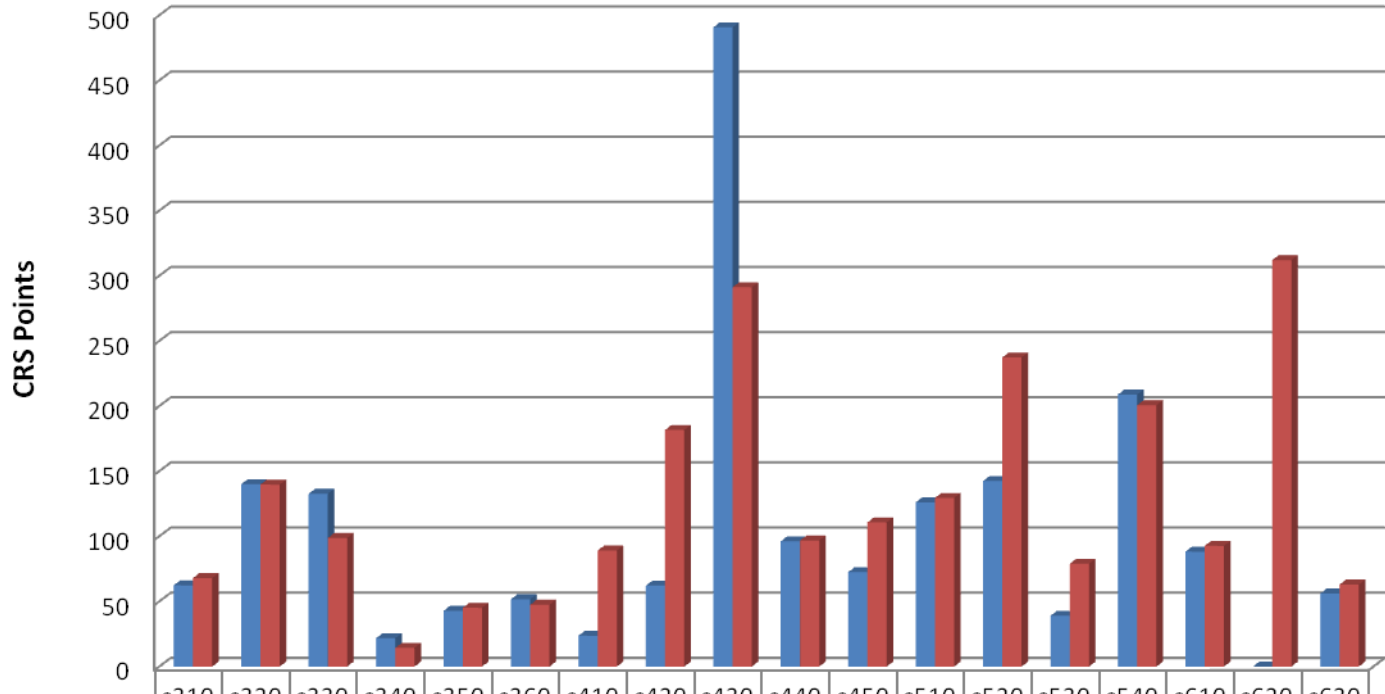
- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

**Table 2.**

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Bay St. Louis	67	140	156	20	22	0	0	36	673	0	154	0	0	0	240	60	0	68	1,817
Biloxi	66	140	244	25	91	49	10	36	885	114	90	195	65	0	330	110	0	52	2,502
Canton	56	0	0	15	0	0	0	0	391	0	30	106	0	0	15	0	0	52	771
Cleveland	56	140	172	5	18	54	0	131	166	77	20	0	5	0	268	0	0	68	1,180
D'Iberville	80	140	332	25	64	63	10	36	660	123	80	110	0	0	280	130	0	52	2,286
Gautier	56	140	263	5	9	7	10	36	634	112	75	99	0	0	210	0	0	52	1,769
Greenville	54	140	79	15	23	0	0	36	212	69	20	105	0	0	275	0	0	68	1,096
Gulfport	56	140	262	15	53	59	10	54	459	107	148	189	300	0	280	130	0	52	2,368
Harrison County	53	140	153	51	54	12	59	97	623	93	55	0	0	8	0	56	0	68	1,588
Hattiesburg	55	140	50	10	62	52	71	181	554	139	110	149	192	0	280	135	0	52	2,295
Hernando	56	0	0	15	0	0	0	0	362	105	65	57	0	0	0	0	0	52	979
Hinds County	56	140	19	5	17	0	0	0	195	0	75	21	0	0	134	0	0	52	714
Jackson County	56	0	0	15	38	0	0	94	181	89	55	99	20	0	0	30	0	52	759
Jackson	56	140	112	15	62	0	10	73	290	87	30	142	40	0	230	0	0	52	1,339
Lamar County	56	140	57	25	16	0	0	0	428	97	30	69	120	0	0	0	0	52	1,290
Long Beach	56	140	52	5	58	62	0	36	354	85	75	107	200	0	180	40	0	68	1,557
Madison	56	140	25	25	24	0	10	0	553	104	75	0	0	0	220	0	0	52	1,470
Meridian	56	140	153	25	46	45	10	36	260	97	50	68	0	0	163	0	0	52	1,215
Ocean Springs	56	140	194	25	43	0	10	36	756	69	69	173	10	0	240	100	0	52	2,029
Oxford	56	0	6	15	0	0	0	36	462	101	56	138	0	0	0	29	0	52	1,081
Panola County	56	140	13	15	3	0	0	0	885	0	0	73	0	0	0	0	0	52	1,246
Pascagoula	81	140	232	25	70	66	10	36	809	91	135	202	75	84	280	105	0	52	2,569
Pass Christian	71	140	158	56	70	68	0	90	679	128	115	145	0	25	280	75	0	68	2,239
Pearl River County	66	140	12	25	4	0	0	99	208	71	0	250	10	0	180	0	0	52	1,170
Picayune	71	140	0	66	47	0	20	0	450	81	24	124	3	0	243	0	0	68	1,452
Ridgeland	142	140	162	15	70	59	44	76	478	104	80	0	0	0	330	0	0	52	2,010
Starkville	56	140	26	15	20	0	0	36	480	15	49	0	0	0	30	0	0	52	983
Stone County	56	140	0	15	0	0	75	0	655	0	20	0	0	0	0	0	0	52	1,149
Tupelo	56	140	199	15	38	66	10	36	261	121	0	0	0	0	30	0	0	52	1,088
Vicksburg	56	140	36	15	59	0	10	44	581	108	89	96	812	0	15	30	0	52	2,143
Waveland	63	140	283	56	75	62	0	58	628	113	156	182	0	0	280	205	0	68	2,570
Mississippi Average Credit	62	140	133	22	43	52	24	62	491	96	73	126	142	39	209	88	0	56	1,572
Mississippi % of Communities	100%	87%	84%	100%	87%	45%	52%	74%	100%	84%	90%	74%	42%	10%	77%	45%	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%	

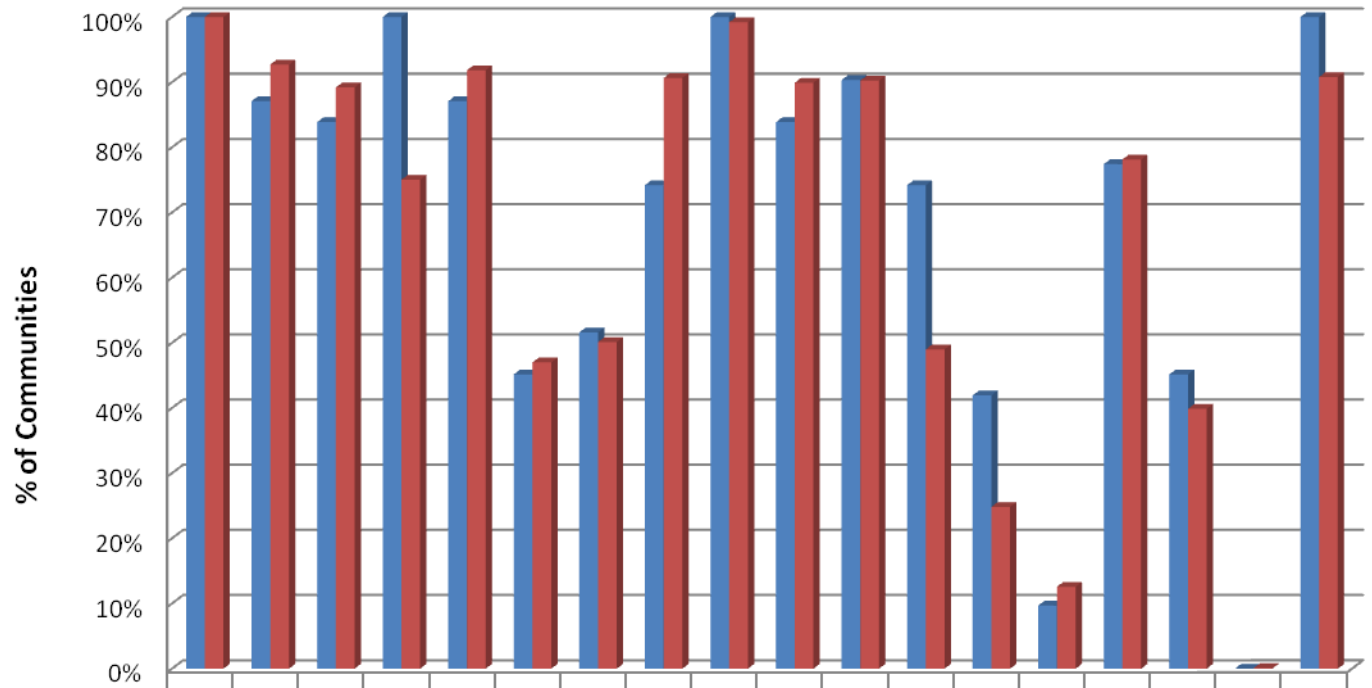
<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Bay St. Louis	2,431	\$1,284,135	\$54,189
Biloxi	5,956	\$3,024,684	\$388,184
Canton	183	\$170,970	\$8,488
Cleveland	197	\$114,863	\$5,043
D'Iberville	448	\$255,115	\$24,855
Gautier	1,913	\$883,639	\$49,229
Greenville	1,435	\$826,573	\$70,062
Gulfport	6,188	\$3,328,135	\$315,087
Harrison County	3,350	\$1,765,903	\$91,611
Hattiesburg	669	\$418,655	\$78,084
Hernando	23	\$9,748	\$149
Hinds County	387	\$204,915	\$8,222
Jackson County	6,967	\$3,527,250	\$111,718
Jackson	4,499	\$3,696,607	\$348,482
Lamar County	310	\$184,587	\$12,768
Long Beach	2,085	\$1,060,993	\$69,546
Madison	285	\$116,266	\$5,114
Meridian	426	\$305,357	\$27,247
Ocean Springs	2,993	\$1,250,292	\$81,549
Oxford	158	\$93,732	\$5,373
Panola County	68	\$40,536	\$3,676
Pascagoula	5,445	\$2,904,542	\$448,048
Pass Christian	2,147	\$1,091,340	\$192,711
Pearl River County	782	\$364,012	\$23,092
Picayune	299	\$141,487	\$6,974
Ridgeland	321	\$152,753	\$22,061
Starkville	302	\$138,509	\$6,140
Stone County	45	\$18,669	\$801
Tupelo	505	\$382,441	\$33,904
Vicksburg	169	\$161,228	\$34,436
Waveland	1,880	\$876,444	\$94,916
CRS Communities	52,866	\$28,794,380	\$2,621,761
Non-CRS Communities	22,252	\$13,552,860	\$0
All Communities	75,118	\$42,347,240	\$2,621,761

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



■ Mississippi Average Credit	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630
■ National Average Credit	62	140	133	22	43	52	24	62	491	96	73	126	142	39	209	88	0	56
	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**



■ Mississippi % of Communities	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630
■ National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%