

## CRS State Profile: Oregon

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 Oregon**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
17,275	\$13,016,584	\$1,986,781

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

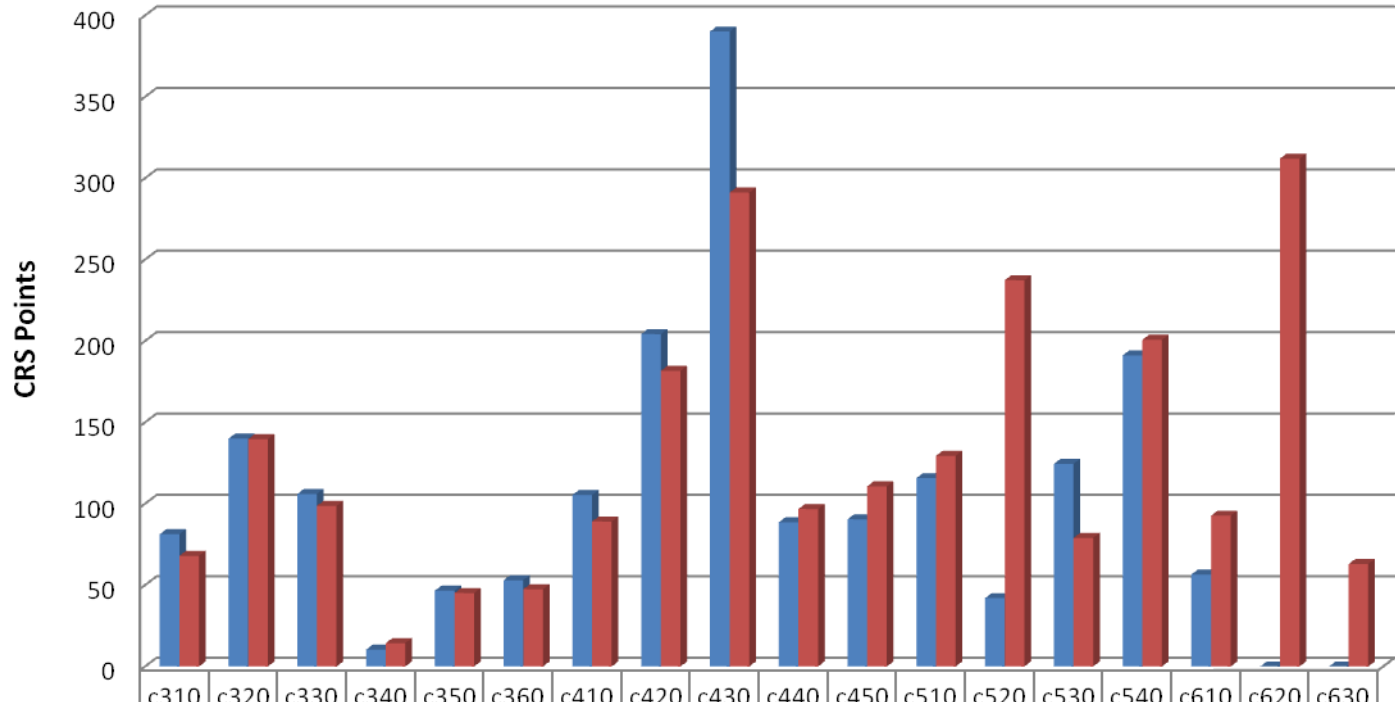
- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

**Table 2.**

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Albany	81	140	82	10	28	62	20	363	538	70	115	117	0	0	230	100	0	0	2,078
Ashland	66	140	131	10	62	48	151	413	208	91	221	0	0	0	65	19	0	0	1,744
Benton County	80	140	152	10	72	38	20	68	775	130	89	124	0	0	192	20	0	0	2,008
Cannon Beach	112	140	57	10	79	66	0	97	347	85	80	0	0	0	280	120	0	0	1,503
Central Point	122	140	213	10	49	52	70	264	431	128	110	188	20	0	218	0	0	0	2,125
Clackamas County	64	140	163	10	58	67	110	320	714	100	80	152	0	21	230	6	0	0	2,447
Corvallis	122	140	139	10	61	66	413	290	276	83	80	0	0	0	270	65	0	0	2,048
Douglas County	56	140	5	10	21	0	0	36	616	68	25	0	0	0	0	0	0	0	1,014
Eugene	147	140	124	10	52	0	27	176	240	99	80	136	0	0	270	15	0	0	1,572
Grants Pass	56	140	63	10	29	0	0	116	158	99	0	0	0	0	15	0	0	0	719
Heppner	70	140	87	10	48	62	10	36	269	96	50	0	0	0	30	110	0	0	1,027
Jackson County	70	140	76	10	22	13	0	68	977	112	0	0	0	0	0	0	0	0	1,614
Lane County	56	140	135	10	62	49	0	126	533	119	50	73	0	71	0	28	0	0	1,527
Marion County	157	140	4	10	27	0	294	36	802	88	109	118	5	4	215	10	0	0	2,231
Medford	70	140	115	10	49	62	0	167	236	47	68	0	0	0	220	43	0	0	1,311
Nehalem	95	140	144	15	59	52	0	421	232	86	75	57	0	297	30	120	0	0	1,855
Oregon City	56	140	90	10	42	59	37	173	243	95	120	0	20	0	330	95	0	0	1,617
Polk County	55	140	6	10	28	0	0	36	504	104	55	113	0	0	15	0	0	0	1,199
Portland	80	140	131	15	93	0	113	559	405	121	130	192	100	0	265	54	0	0	2,610
Rockaway Beach	56	140	128	10	83	66	0	152	270	55	80	80	0	0	230	115	0	0	1,505
Rogue River	112	140	122	10	59	53	0	218	351	118	75	0	0	0	300	40	0	0	1,682
Roseburg	70	140	155	10	19	71	0	177	158	62	75	0	0	0	30	45	0	0	1,036
Salem	70	140	147	10	54	54	60	321	298	154	118	79	0	0	330	60	0	0	2,038
Scappoose	70	140	137	10	18	59	0	95	408	97	141	0	0	4	240	0	0	0	1,575
Scio	56	140	155	10	53	0	0	123	333	32	80	0	0	0	0	14	0	0	1,052
Sheridan	70	140	44	10	23	0	0	239	177	15	86	111	0	0	200	0	0	0	1,213
Stanfield	112	140	99	10	17	0	0	384	100	65	80	0	65	0	0	0	0	0	1,148
Talent	70	140	17	10	36	0	0	36	303	55	0	0	0	0	0	0	0	0	730
Tillamook County	56	140	153	10	49	8	45	412	411	95	80	80	0	350	0	52	0	0	2,015
Tillamook	56	140	97	10	63	59	0	525	207	65	80	151	120	42	0	0	0	0	1,677
Troutdale	112	140	112	10	54	0	0	206	268	104	108	155	0	0	300	95	0	0	1,739
Oregon Average Credit	81	140	106	10	47	53	105	204	390	89	90	116	42	125	191	57	0	0	1,595
Oregon % of Communities	100%	100%	100%	100%	100%	65%	42%	100%	100%	100%	90%	52%	19%	23%	74%	68%	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%	

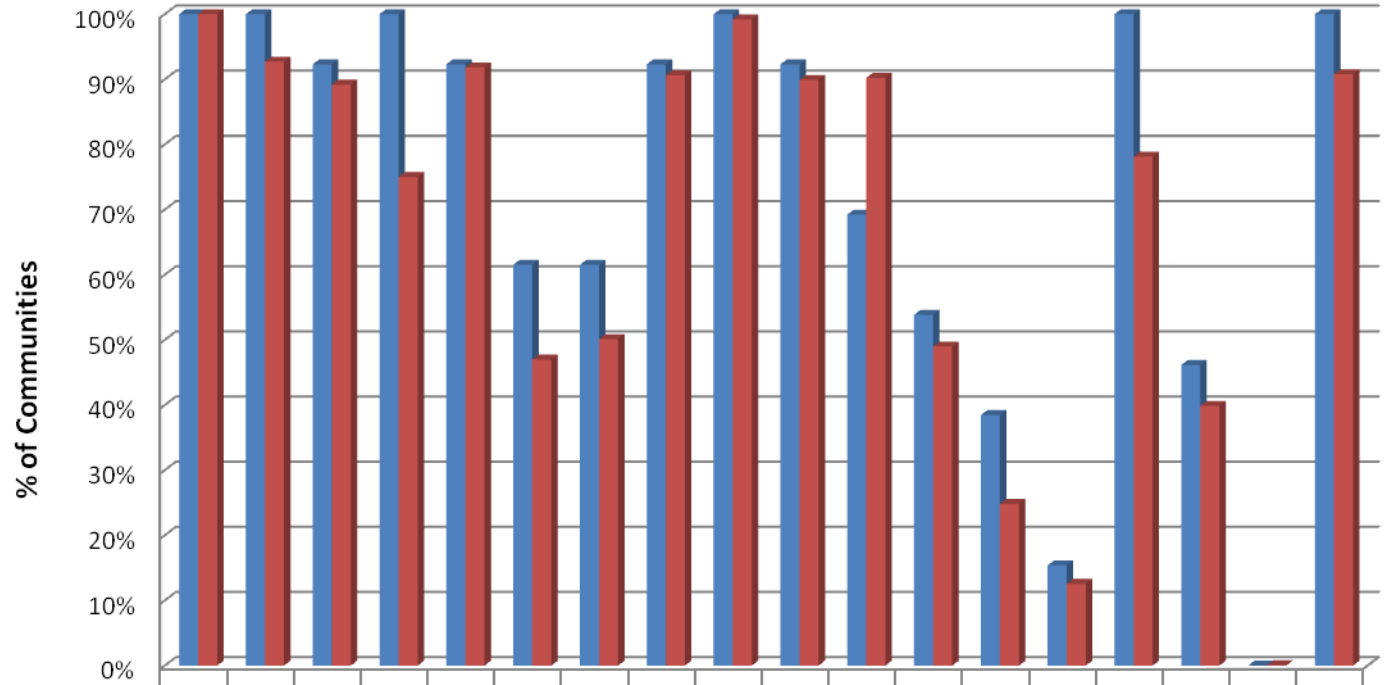
<b>Table 3.</b>			
Community	NFIP Policies	NFIP Premium	CRS Discount
Albany	285	\$233,944	\$46,443
Ashland	113	\$78,722	\$6,786
Benton County	372	\$283,407	\$58,169
Cannon Beach	461	\$452,054	\$52,405
Central Point	271	\$150,564	\$25,416
Clackamas County	1,416	\$1,138,614	\$210,924
Corvallis	441	\$340,037	\$69,251
Douglas County	1,355	\$1,062,359	\$103,967
Eugene	1,065	\$770,501	\$98,531
Grants Pass	262	\$217,263	\$9,831
Heppner	43	\$32,867	\$3,243
Jackson County	950	\$630,492	\$85,639
Lane County	2,593	\$1,885,519	\$258,788
Marion County	377	\$257,061	\$45,237
Medford	322	\$227,507	\$20,180
Nehalem	25	\$21,612	\$3,521
Oregon City	62	\$176,611	\$28,219
Polk County	233	\$202,492	\$18,610
Portland	2,160	\$1,508,741	\$320,240
Rockaway Beach	345	\$300,045	\$43,026
Rogue River	76	\$33,045	\$4,055
Roseburg	310	\$255,713	\$24,157
Salem	1,094	\$953,823	\$195,908
Scappoose	152	\$88,034	\$10,001
Scio	76	\$59,329	\$5,061
Sheridan	503	\$455,960	\$47,649
Stanfield	5	\$2,752	\$226
Talent	91	\$44,802	\$1,839
Tillamook County	1,606	\$950,664	\$161,323
Tillamook	135	\$128,770	\$17,647
Troutdale	76	\$73,281	\$10,490
CRS Communities	17,275	\$13,016,584	\$1,986,781
Non-CRS Communities	17,110	\$11,919,860	\$0
All Communities	34,385	\$24,936,444	\$1,986,781

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



■ Oregon Average Credit	81	140	106	10	47	53	105	204	390	89	90	116	42	125	191	57	0	0
■ 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**



■ Oregon % of Communities	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630
■ National % of Communities	100%	100%	92%	100%	92%	62%	62%	92%	100%	92%	69%	54%	38%	15%	100%	46%	0%	100%
	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%