

CRS State Profile: Pennsylvania

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 Pennsylvania

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
10,049	\$8,563,892	\$953,963

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

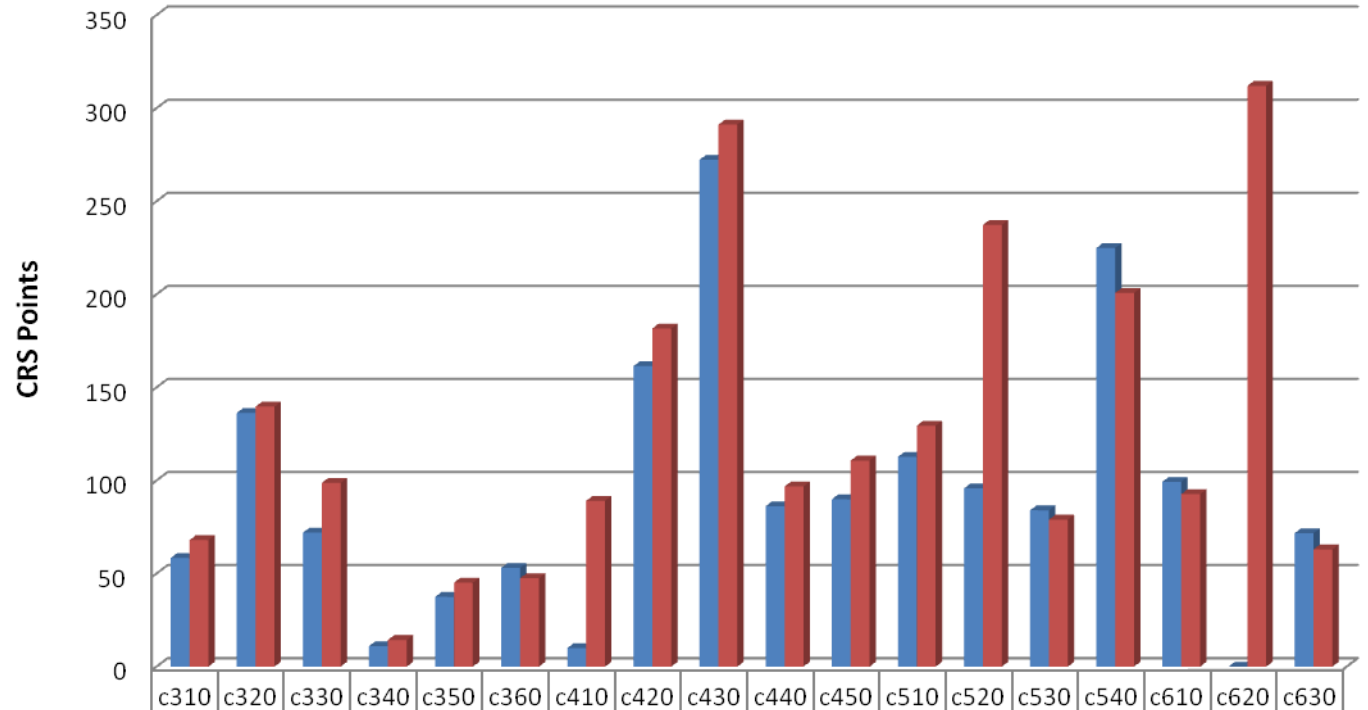
- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Altoona	56	0	11	10	37	0	0	44	327	130	105	65	188	0	0	0	0	70	1,043
Bloomsburg	49	140	180	5	46	0	0	80	162	31	35	0	10	0	190	158	0	75	1,164
Chapman Township	56	0	8	10	21	0	0	0	548	0	50	0	0	0	0	0	0	70	799
Danville	56	140	116	10	50	0	0	80	141	0	80	86	0	0	265	90	0	70	1,184
Etna	56	140	89	20	21	66	0	15	303	40	108	0	0	0	280	125	0	70	1,333
Granville	56	70	11	5	0	0	0	0	152	60	20	0	0	0	245	0	0	75	694
Hanover	56	140	10	10	20	0	0	36	130	0	60	0	0	0	15	0	0	70	547
Harrisburg	112	140	149	25	93	10	10	83	278	131	280	130	0	84	280	110	0	70	2,033
Herndon	56	0	34	10	0	0	0	710	177	55	50	0	0	0	0	0	0	70	1,162
Jersey Shore	56	140	102	10	0	0	0	36	188	84	50	122	0	0	250	0	0	70	1,108
Kingston	56	140	0	10	0	0	0	384	112	0	0	0	0	0	0	0	0	70	777
Lewisburg	56	140	35	5	22	0	0	203	248	68	20	0	0	0	250	0	0	75	1,148
Lewistown	56	140	106	20	0	0	0	131	339	160	50	0	0	0	0	0	0	70	1,072
Milton	59	140	172	20	19	52	0	258	279	97	160	89	0	0	248	160	0	70	1,823
Monroe Township	56	0	14	10	16	0	0	36	306	54	83	139	0	0	0	0	0	75	799
Newport	56	140	19	5	21	0	0	36	292	90	50	0	0	0	250	40	0	75	1,093
Northumberland	56	140	48	10	22	0	0	145	250	90	50	0	0	0	180	0	0	70	1,061
Penn	56	140	82	10	21	0	0	36	599	77	126	0	0	0	248	40	0	70	1,556
Selinsgrove	56	0	98	5	61	59	0	305	271	74	63	192	0	0	265	125	0	75	1,662
Shaler	56	140	18	5	17	59	0	44	329	83	115	0	100	0	263	0	0	75	1,304
Sunbury	56	140	40	10	85	0	0	36	276	56	50	0	0	0	248	40	0	70	1,107
Upper Augusta	56	140	149	10	22	0	0	36	304	95	50	89	0	0	225	0	0	70	1,246
Upper St. Clair	56	140	29	5	36	66	0	371	292	113	157	96	85	0	30	0	0	75	1,634
Wilkes-Barre	60	140	135	25	82	59	0	446	231	136	255	119	0	0	315	105	0	70	2,188
Pennsylvania Average Credit	58	136	72	11	37	53	10	161	272	86	90	113	96	84	225	99	0	72	1,231
Pennsylvania % of Communities	100%	79%	96%	100%	79%	29%	4%	92%	100%	83%	96%	42%	17%	4%	75%	42%	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%	

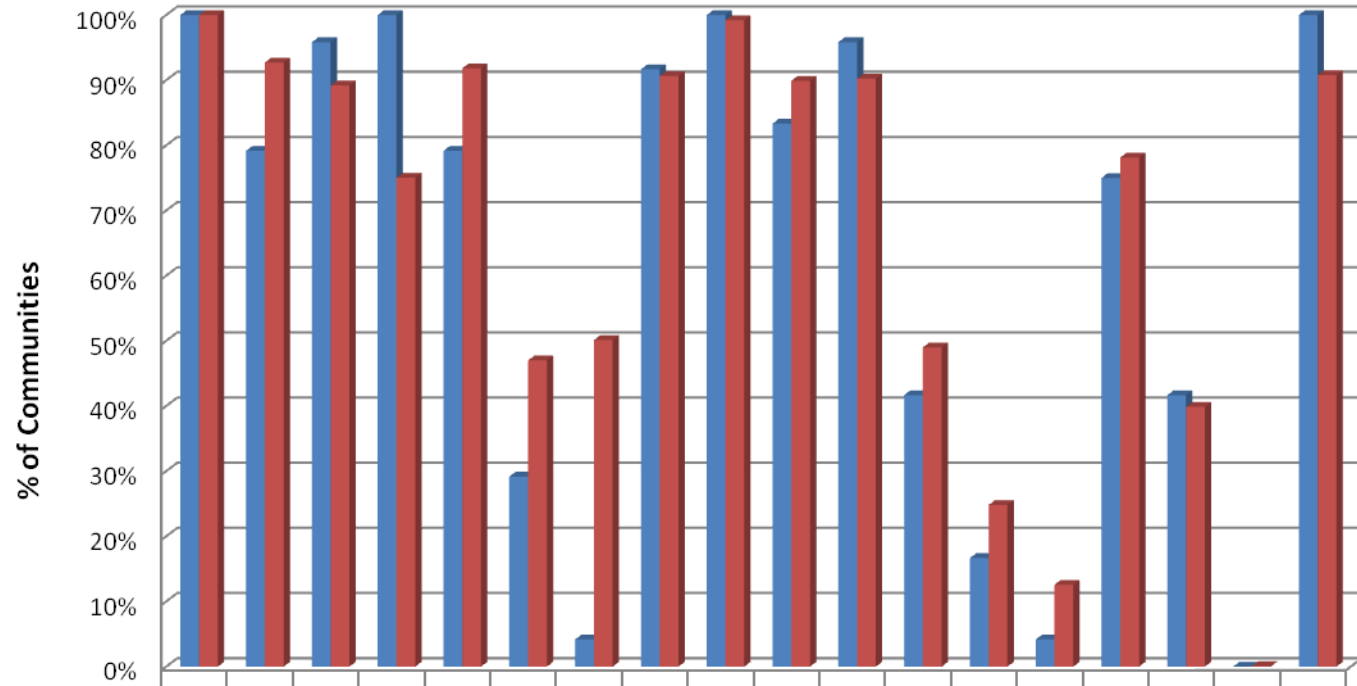
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Altoona	220	\$182,630	\$16,662
Bloomsburg	511	\$396,426	\$33,668
Chapman Township	7	\$5,227	\$260
Danville	177	\$151,563	\$12,876
Etna	196	\$218,370	\$22,659
Granville	61	\$42,172	\$1,998
Hanover	508	\$323,995	\$9,341
Harrisburg	1,224	\$1,869,249	\$415,804
Herndon	19	\$13,297	\$1,262
Jersey Shore	497	\$425,076	\$44,851
Kingston	2,612	\$1,462,008	\$24,519
Lewisburg	338	\$361,011	\$35,438
Lewistown	288	\$209,959	\$18,568
Milton	406	\$385,219	\$62,536
Monroe Township	89	\$75,477	\$3,592
Newport	92	\$87,076	\$9,009
Northumberland	27	\$19,679	\$1,041
Penn	36	\$24,853	\$3,663
Selinsgrove	238	\$175,143	\$23,917
Shaler	161	\$239,736	\$23,630
Sunbury	309	\$235,604	\$8,141
Upper Augusta	69	\$59,026	\$4,447
Upper St. Clair	88	\$215,232	\$31,928
Wilkes-Barre	1,876	\$1,385,864	\$144,150
CRS Communities	10,049	\$8,563,892	\$953,963
Non-CRS Communities	58,271	\$52,928,074	\$0
All Communities	68,320	\$61,491,966	\$953,963

Figure 1. State and National Average Points per Activity



■ Pennsylvania Average Credit	58	136	72	11	37	53	10	161	272	86	90	113	96	84	225	99	0	72
■ 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



■ Pennsylvania % 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%