

CRS State Profile: Texas

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 Texas

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
368,688	\$191,847,911	\$18,021,587

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
Arlington	81	140	0	10	71	59	55	184	307	117	60	175	170	0	330	0	0	46	1,958
Austin	127	0	40	10	75	59	0	235	298	125	315	132	100	0	330	65	0	46	2,297
Bastrop County	104	140	54	10	21	45	155	44	405	128	0	0	0	0	150	35	0	55	1,653
Baytown	56	140	182	15	33	0	40	61	295	129	110	106	908	0	180	0	0	46	2,423
Beaumont	56	140	142	10	26	0	0	153	223	92	70	98	0	0	30	0	0	55	1,123
Bellaire	70	140	115	5	18	0	221	36	175	107	0	152	0	0	230	0	0	55	1,426
Benbrook	127	140	184	15	66	59	16	254	435	115	131	0	0	0	330	0	0	46	2,117
Bevil Oaks	147	140	189	5	88	0	0	0	375	72	0	163	0	0	280	85	0	46	1,613
Bryan	56	140	211	15	64	59	85	87	347	114	288	96	0	0	330	0	0	46	2,057
Burleson	56	140	142	15	23	59	10	152	378	69	71	0	0	0	285	0	0	46	1,656
Carrollton	56	140	8	15	62	0	38	580	267	97	120	0	0	0	280	0	0	46	2,183
Cleburne	56	140	41	15	28	49	0	421	60	117	50	0	0	0	250	0	0	46	1,390
College Station	127	0	6	10	0	0	0	170	463	133	135	100	0	0	330	0	0	46	1,727
Conroe	56	140	90	10	51	0	200	36	288	105	134	137	0	0	330	0	0	46	1,997
Coppell	142	140	15	10	46	24	76	279	250	104	95	0	0	0	200	0	0	55	1,581
Corpus Christi	56	140	65	25	21	0	0	36	0	8	0	0	0	0	200	0	0	55	611
Dallas	122	140	149	15	97	63	123	400	387	149	153	114	175	0	290	110	0	46	2,752
Deer Park	74	140	30	15	52	0	10	218	165	105	75	106	0	0	280	0	0	46	1,424
Denton	122	140	143	15	7	59	29	534	265	133	105	0	0	0	315	0	0	46	2,371
Dickinson	56	140	168	15	34	66	0	0	430	105	125	170	0	0	30	0	0	46	1,485
Duncanville	112	140	106	15	41	55	118	290	225	86	55	0	0	0	330	0	0	46	1,719
El Paso	68	140	0	10	12	0	0	46	150	105	60	0	0	0	250	0	0	46	937
Fort Worth	56	0	68	15	39	0	0	171	272	120	105	130	10	0	0	0	0	46	1,186
Friendswood	81	140	202	10	90	0	60	222	282	124	155	0	1,104	26	300	205	0	46	3,164
Garland	74	140	182	15	18	59	56	312	342	101	105	124	10	0	280	0	0	46	1,928
Grand Prairie	112	140	141	15	90	62	109	131	553	131	175	148	10	0	330	130	0	46	2,575
Guadalupe County	71	140	29	10	66	0	0	36	210	87	147	114	0	0	0	0	0	55	1,119
Haltom City	76	140	194	15	20	52	0	203	233	97	105	113	100	0	330	0	0	46	1,871
Harris County	69	140	114	5	73	0	0	199	355	123	105	116	100	0	250	115	0	55	1,967
Houston	56	140	188	5	82	66	101	58	441	117	190	85	300	0	330	130	0	55	2,516
Hurst	112	140	119	15	38	0	10	145	319	99	80	0	60	0	250	0	0	46	1,582
Kemah	97	140	118	5	20	49	0	102	264	46	0	0	1,203	354	280	105	0	55	2,903
La Porte	56	140	130	25	23	49	20	232	198	97	220	102	0	0	200	165	0	55	1,858
League City	104	140	183	15	78	66	60	90	522	120	168	112	0	4	330	0	0	46	2,182
Lewisville	56	140	167	25	24	59	10	94	327	132	88	0	0	0	280	0	0	55	1,763
Live Oak	71	140	27	10	53	0	0	457	140	108	20	114	0	0	330	0	0	46	1,631
Lubbock	56	140	6	10	18	0	135	204	251	117	0	0	0	0	203	0	0	55	1,259

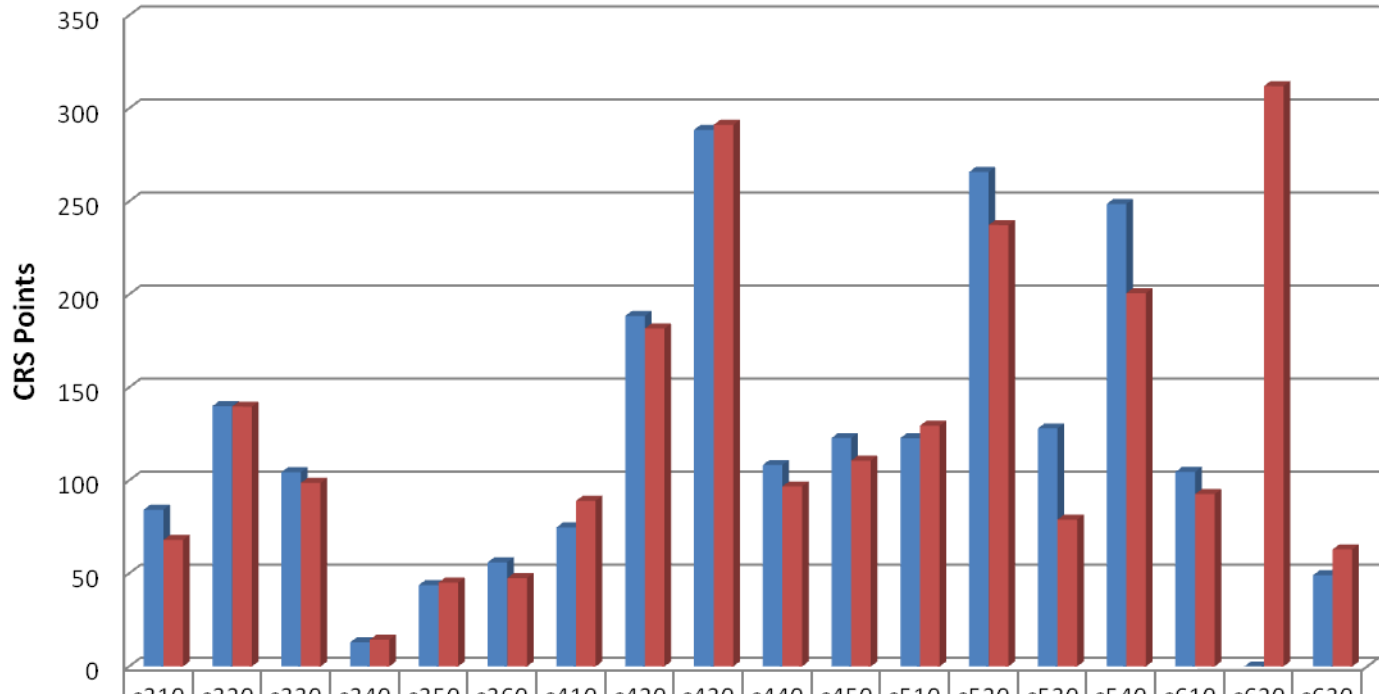
Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Midland	112	140	0	10	0	0	139	102	291	123	55	0	0	0	312	0	0	55	1,403
Missouri City	85	140	171	10	80	0	0	36	290	147	188	105	0	0	30	24	0	46	1,656
Nassau Bay	70	140	152	5	58	24	0	200	340	182	35	85	0	0	300	110	0	55	1,901
North Richland Hills	127	140	4	10	91	59	123	412	293	115	181	0	0	0	330	0	0	55	2,177
Odessa	147	140	36	66	25	0	25	65	333	133	105	0	100	0	312	0	0	55	1,556
Pasadena	56	140	39	5	20	0	0	241	257	154	60	85	300	0	250	0	0	46	1,788
Pearland	71	140	178	10	0	59	0	80	296	81	50	145	271	0	225	0	0	46	1,773
Pflugerville	142	140	85	15	55	59	0	297	260	82	75	0	0	0	15	0	0	46	1,521
Plano	56	140	0	15	5	59	87	515	242	115	399	140	0	0	195	0	0	46	2,666
Port Arthur	127	140	8	5	20	0	0	44	95	0	0	163	0	0	230	0	0	55	894
Richardson	56	140	32	15	40	59	55	413	249	128	35	0	0	0	280	0	0	46	1,891
San Marcos	70	140	97	10	50	59	0	83	307	113	290	0	0	0	280	0	0	55	1,879
Seabrook	56	140	79	10	25	59	109	46	245	189	0	106	0	0	200	140	0	46	1,563
Sugar Land	56	140	41	5	12	0	32	94	316	97	245	105	0	0	0	0	0	46	1,550
Sunset Valley	137	140	103	10	22	59	0	413	202	91	65	0	15	0	300	0	0	46	1,874
Sweetwater	112	140	0	5	21	0	10	94	15	60	0	0	0	0	135	0	0	55	647
Tiki Island	56	140	144	15	51	66	0	54	303	10	30	170	0	0	200	0	0	46	1,345
Wharton	56	140	0	15	19	0	0	36	312	79	50	134	15	0	300	20	0	46	1,236
Wichita Falls	56	140	103	15	58	0	0	80	326	125	94	106	100	0	30	130	0	46	1,409
Texas Average Credit	84	140	104	13	44	56	75	188	289	108	123	123	266	128	249	105	0	49	1,779
Texas % of Communities	100%	95%	89%	100%	95%	54%	55%	96%	98%	98%	84%	59%	34%	5%	95%	27%	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%	

Community	NFIP Policies	NFIP Premium	CRS Discount
Arlington	1,687	\$897,765	\$92,676
Austin	5,740	\$3,802,884	\$702,849
Bastrop County	324	\$209,099	\$15,338
Baytown	4,745	\$2,399,524	\$157,683
Beaumont	8,370	\$3,925,063	\$75,723
Bellaire	4,814	\$4,166,487	\$333,461
Benbrook	371	\$277,162	\$52,512
Bevil Oaks	333	\$174,816	\$16,929
Bryan	557	\$289,059	\$39,162
Burleson	116	\$62,113	\$7,216
Carrollton	347	\$263,964	\$39,069
Cleburne	142	\$89,228	\$7,510
College Station	581	\$292,263	\$22,594
Conroe	583	\$316,170	\$17,835
Coppell	251	\$110,487	\$3,957
Corpus Christi	21,167	\$10,167,478	\$297,491
Dallas	3,849	\$2,693,168	\$570,440
Deer Park	4,940	\$2,182,827	\$44,393
Denton	530	\$390,790	\$73,142
Dickinson	2,205	\$1,120,119	\$44,594
Duncanville	192	\$146,937	\$20,667
El Paso	4,895	\$3,310,568	\$147,633
Fort Worth	2,388	\$1,794,911	\$143,397
Friendswood	7,561	\$3,047,854	\$119,629
Garland	494	\$375,419	\$51,903
Grand Prairie	300	\$150,174	\$16,065
Guadalupe County	1,947	\$1,657,697	\$136,523
Haltom City	329	\$369,013	\$58,325
Harris County	87,330	\$39,204,418	\$1,235,230
Houston	133,514	\$72,427,816	\$11,311,875
Hurst	245	\$192,676	\$26,933
Kemah	598	\$523,266	\$122,946
La Porte	5,381	\$2,821,212	\$124,016
League City	16,044	\$6,175,436	\$151,988
Lewisville	169	\$110,640	\$10,674
Live Oak	68	\$28,012	\$1,953
Lubbock	2,114	\$1,703,672	\$163,712
Midland	1,064	\$910,980	\$88,251
Missouri City	4,154	\$1,604,446	\$36,020
Nassau Bay	1,305	\$838,152	\$96,418
North Richland Hills	268	\$141,881	\$20,573
Odessa	1,036	\$826,321	\$132,535
Pasadena	10,960	\$5,104,614	\$219,413
Pearland	7,529	\$3,407,514	\$171,842
Pflugerville	96	\$37,764	\$1,653
Plano	795	\$386,782	\$63,821
Port Arthur	6,227	\$3,052,546	\$71,374
Richardson	306	\$212,010	\$23,349

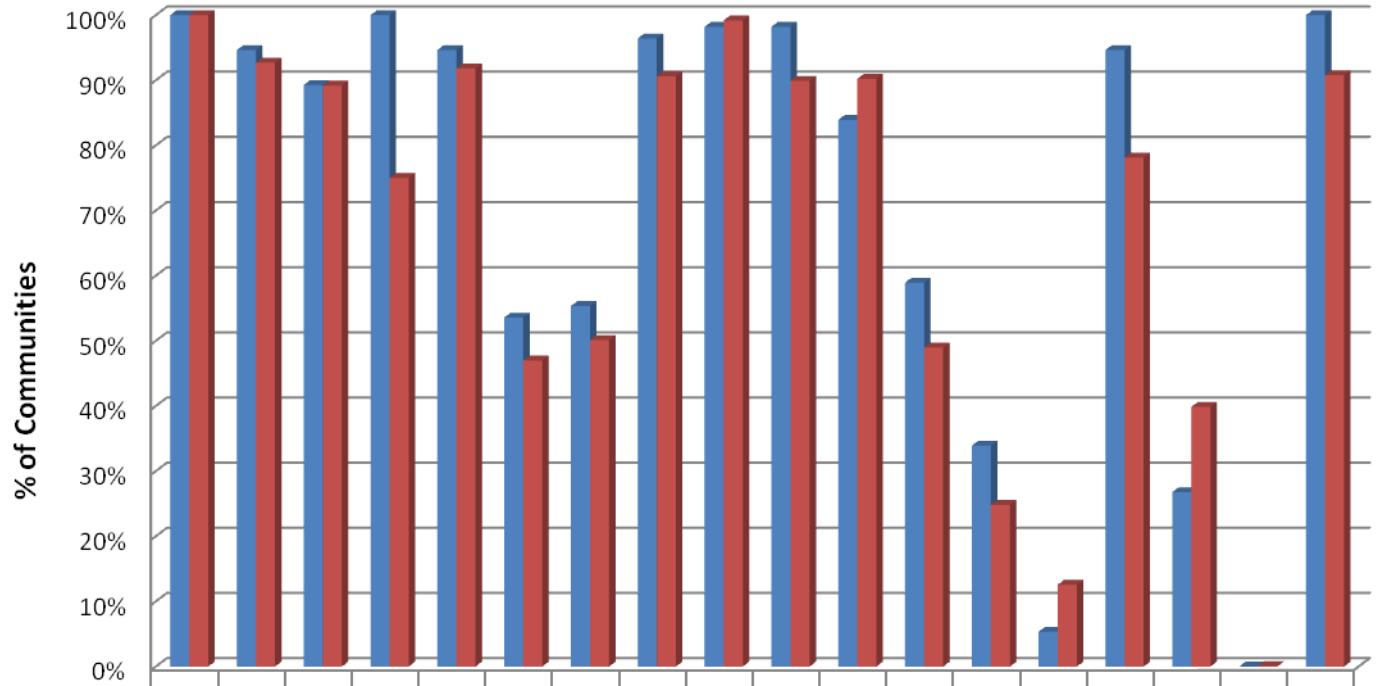
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
San Marcos	461	\$256,770	\$35,030
Seabrook	3,541	\$2,682,047	\$275,804
Sugar Land	3,438	\$1,320,813	\$11,337
Sunset Valley	33	\$31,241	\$2,779
Sweetwater	39	\$36,283	\$1,695
Tiki Island	567	\$2,056,527	\$226,023
Wharton	562	\$334,572	\$25,230
Wichita Falls	1,086	\$736,461	\$60,400
CRS Communities	368,688	\$191,847,911	\$18,021,587
Non-CRS Communities	289,707	\$170,293,156	\$0
All Communities	658,395	\$362,141,067	\$18,021,587

Figure 1. State and National Average Points per Activity



	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630
■ Texas Average Credit	84	140	104	13	44	56	75	188	289	108	123	123	266	128	249	105	0	49
■ 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



■ Texas % of Communities	100%	95%	89%	100%	95%	54%	55%	96%	98%	98%	84%	59%	34%	5%	95%	27%	0%	100%
■ National % of Communities	100%	93%	89%	75%	92%	47%	50%	91%	99%	90%	90%	49%	25%	13%	78%	40%	0.1%	91%