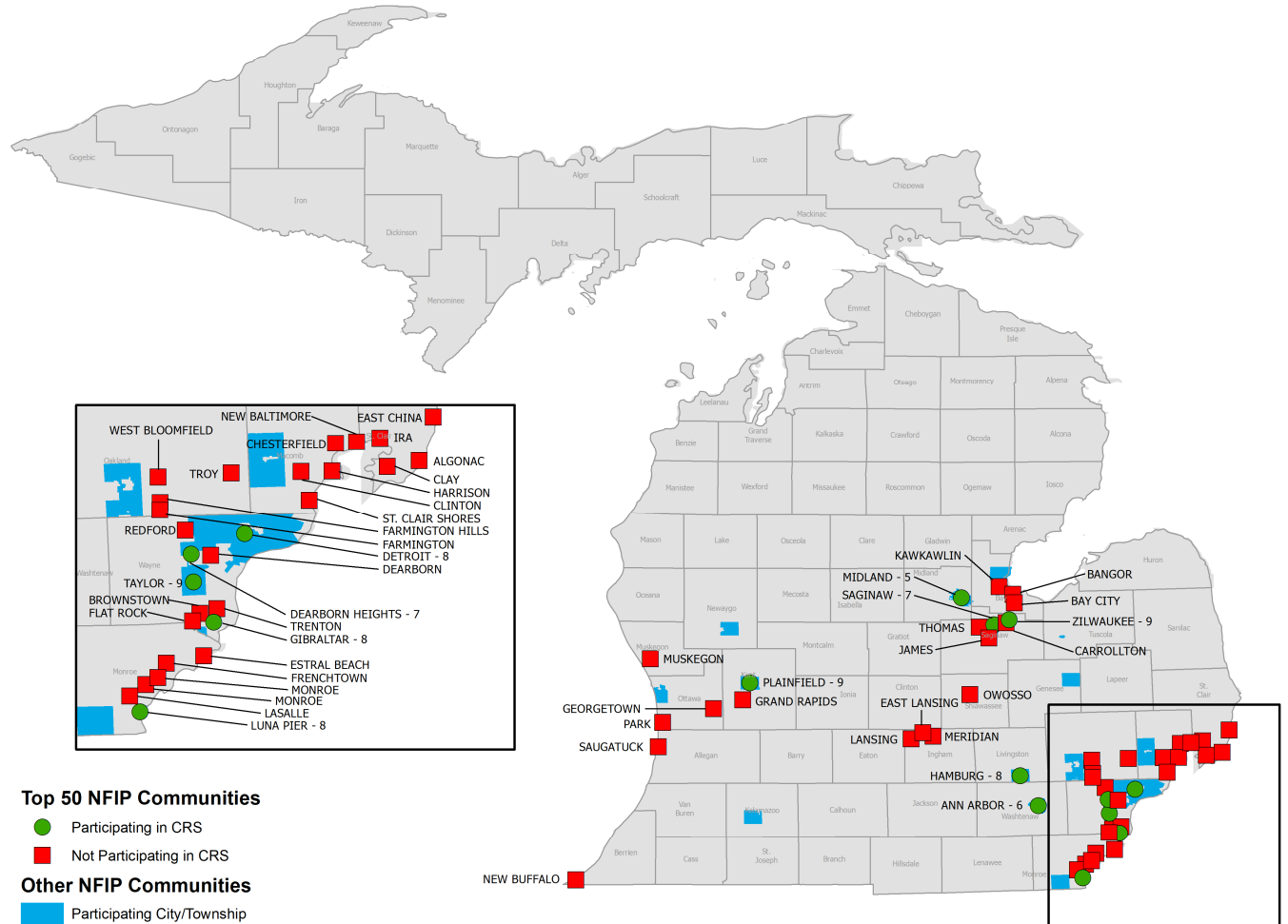


Michigan

Top 50 National Flood Insurance Program (NFIP) Policy Count Communities* and Community Rating System (CRS) Participation

*Ranked by the total number of NFIP insurance policies in-force

Rank	CID	Community Name	Policies	Class
1	260221	Dearborn Heights	759	7
2	260194	Clay	749	--
3	260123	Harrison	539	--
4	260127	St. Clair Shores	364	--
5	260222	Detroit	343	8
6	260190	Saginaw	328	7
7	260213	Ann Arbor	318	6
8	260090	Lansing	312	--
9	260019	Bangor	308	--
10	260120	Chesterfield	304	--
11	260140	Midland	293	5
12	260146	Frenchtown	271	--
13	260150	Luna Pier	256	8
14	260191	Algonac	233	--
15	260244	Trenton	223	--
16	260226	Gibraltar	204	8
17	260728	Taylor	201	9
18	260172	Farmington Hills	189	--
19	260093	Meridian	176	--
20	260218	Brownstown	171	--
21	260154	Monroe	168	--
22	260285	Zilwaukee	167	9
23	260199	Ira	154	--
24	260180	Troy	142	--
25	260220	Dearborn	127	--
26	260802	James	126	--
27	260038	New Buffalo	124	--
28	260020	Bay City	122	--
29	260118	Hamburg	121	8
30	260197	East China	121	--
31	260603	Thomas	114	--
32	260589	Georgetown	112	--
33	260106	Grand Rapids	111	--
34	260224	Flat Rock	110	--
35	260187	Carrollton	104	--
36	260089	East Lansing	101	--
37	260261	Estral Beach	99	--
38	260153	Monroe	98	--
39	260171	Farmington	98	--
40	260305	Saugatuck	98	--
41	260121	Clinton	97	--
42	260238	Redford	97	--
43	260182	West Bloomfield	92	--
44	260161	Muskegon	89	--
45	260148	Lasalle	88	--
46	260185	Park	86	--
47	260596	Owosso	85	--
48	260658	Kawkawlin	85	--
49	260109	Plainfield	84	9
50	260125	New Baltimore	83	--



CRS Class Data: October 1, 2021 / Policy Data: July 31, 2021

For a full list of CRS communities, visit <https://www.fema.gov/flood-insurance/rules-legislation/community-rating-system>

As of July 2021, 1061 communities in Michigan participate in the National Flood Insurance Program (NFIP). Of these communities, 23 (or 2%) participate in the Community Rating System (CRS). Of the top 50 Michigan communities (in terms of flood insurance policies-in-force), 11 participate in the CRS. The remaining 39 communities present an outreach opportunity for encouraging participation in the CRS.



Benefits of Joining the CRS

- * Activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage, and environmental protection.
- * Residents know the community is working to protect them from flood losses.
- * Public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.
- * Money stays in the community instead of being spent on insurance premiums.