

CRS State Profile: Washington

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 Washington

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
24,852	\$18,935,292	\$4,879,490

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.

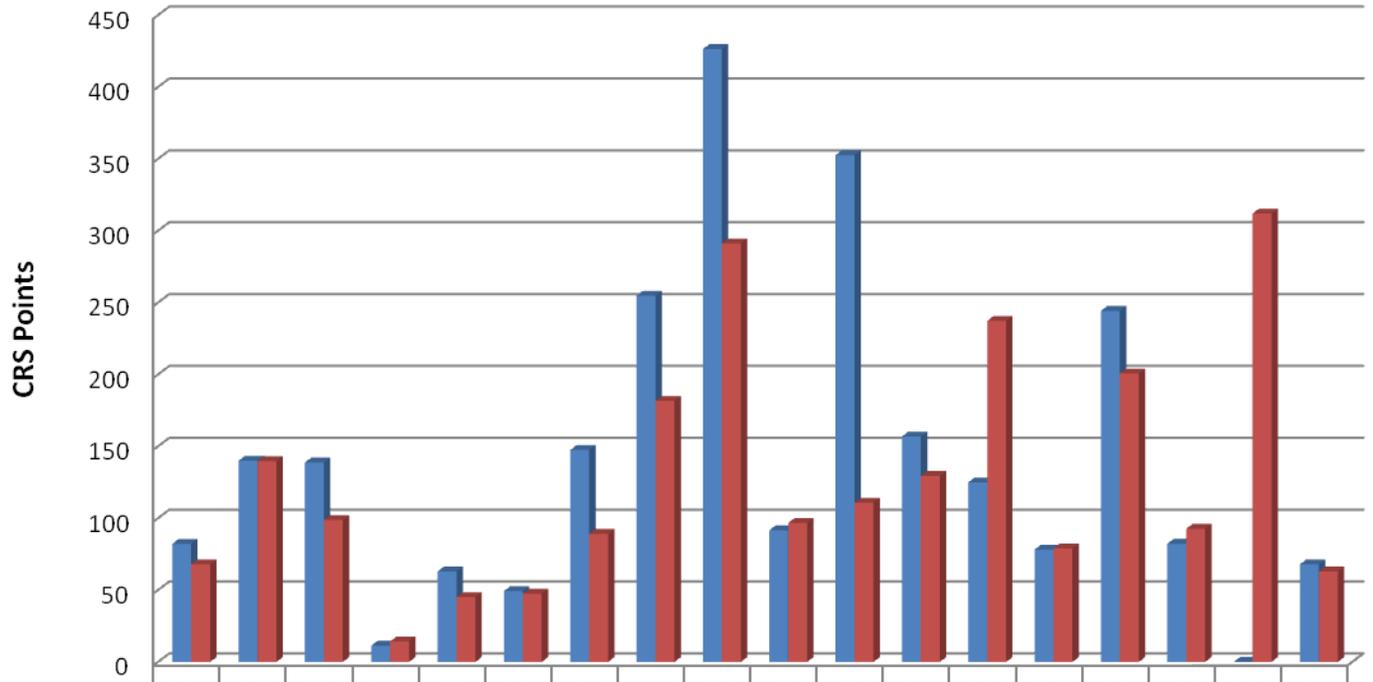
Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Auburn	56	140	247	15	97	49	10	254	467	107	450	0	0	0	280	130	0	69	2,525
Bellevue	56	140	109	10	30	49	214	716	259	97	480	0	0	0	315	35	0	69	2,774
Burlington	84	140	297	10	83	62	29	58	299	116	490	199	0	0	330	160	0	69	2,556
Centralia	56	140	153	10	66	56	19	126	405	87	210	130	60	409	330	110	0	69	2,522
Chehalis	56	140	114	15	64	7	203	237	272	106	138	130	264	44	220	95	0	69	2,270
Clark County	66	140	108	10	62	52	19	408	613	122	395	0	0	4	330	99	0	69	2,825
Ephrata	66	140	108	10	59	66	0	102	335	15	450	0	0	0	200	0	0	69	1,800
Everson	112	140	90	10	28	66	0	51	381	86	340	0	0	0	160	25	0	63	1,715
Fife	81	140	94	15	97	0	206	261	277	128	450	0	0	0	250	0	0	63	2,538
Index	112	140	158	10	23	0	0	181	230	130	380	156	0	8	280	110	0	69	2,135
Issaquah	112	140	195	10	92	49	162	398	359	97	340	88	202	59	15	95	0	69	2,605
Kent	81	140	177	10	97	0	490	83	504	105	450	0	0	0	0	70	0	69	2,422
King County	56	140	214	15	97	62	369	459	774	136	450	242	260	84	330	84	0	69	4,082
La Conner	70	140	16	10	38	59	0	131	237	57	80	189	0	8	265	40	0	69	1,505
Lewis County	67	140	93	10	30	59	0	298	355	55	340	44	100	42	126	21	0	63	1,949
Lower Elwha Indian Reserv.	70	140	4	10	24	0	0	698	29	57	0	0	0	0	0	0	0	69	1,195
Lummi Nation	70	140	101	10	37	59	0	219	58	15	260	96	5	0	30	10	0	69	1,284
Monroe	147	140	152	10	72	52	10	524	213	105	380	156	0	0	255	80	0	69	2,563
Mount Vernon	74	140	104	10	44	49	0	113	383	84	385	204	100	8	285	130	0	69	2,308
North Bend	70	140	220	10	70	35	0	281	350	85	340	165	0	0	315	75	0	69	2,321
Orting	64	140	154	15	70	66	102	105	410	121	450	167	0	0	330	95	0	69	2,513
Pierce County	112	140	198	15	97	64	369	116	1,238	136	450	219	300	0	0	100	0	69	4,038
Renton	71	140	8	10	45	0	120	297	417	97	340	0	230	0	300	40	0	63	2,294
Skagit County	91	140	171	15	68	0	0	76	1,020	82	340	204	190	4	150	119	0	69	3,028
Snohomish County	56	140	32	15	77	0	38	329	715	123	426	248	100	0	250	93	0	69	3,053
Snoqualmie	107	140	276	10	72	52	0	199	527	114	110	187	218	434	225	95	0	69	2,920
Sultan	121	140	110	10	77	4	10	250	261	82	340	228	5	9	0	0	0	63	1,908
Sumas	56	140	110	10	46	28	31	264	306	78	340	0	35	42	220	95	0	69	2,064
Thurston County	147	140	231	15	96	62	303	298	725	99	450	182	100	84	330	55	0	69	3,725
Wahkiakum County	56	140	98	10	47	56	0	72	169	47	320	80	15	8	0	0	0	69	1,217
Westport	142	140	181	10	86	66	0	544	220	71	370	126	0	0	230	95	0	63	2,405
Whatcom County	66	140	118	10	43	0	98	90	701	100	445	80	50	4	0	65	0	69	2,352
Yakima County	59	0	0	10	44	3	0	171	562	83	95	87	15	0	0	0	0	69	1,280

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Washington Average Credit	82	140	139	11	63	49	147	255	426	92	353	157	125	78	244	82	0	68	2,385
Washington % of Communities	100%	97%	97%	100%	100%	76%	58%	100%	100%	100%	97%	70%	55%	48%	79%	82%	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%	

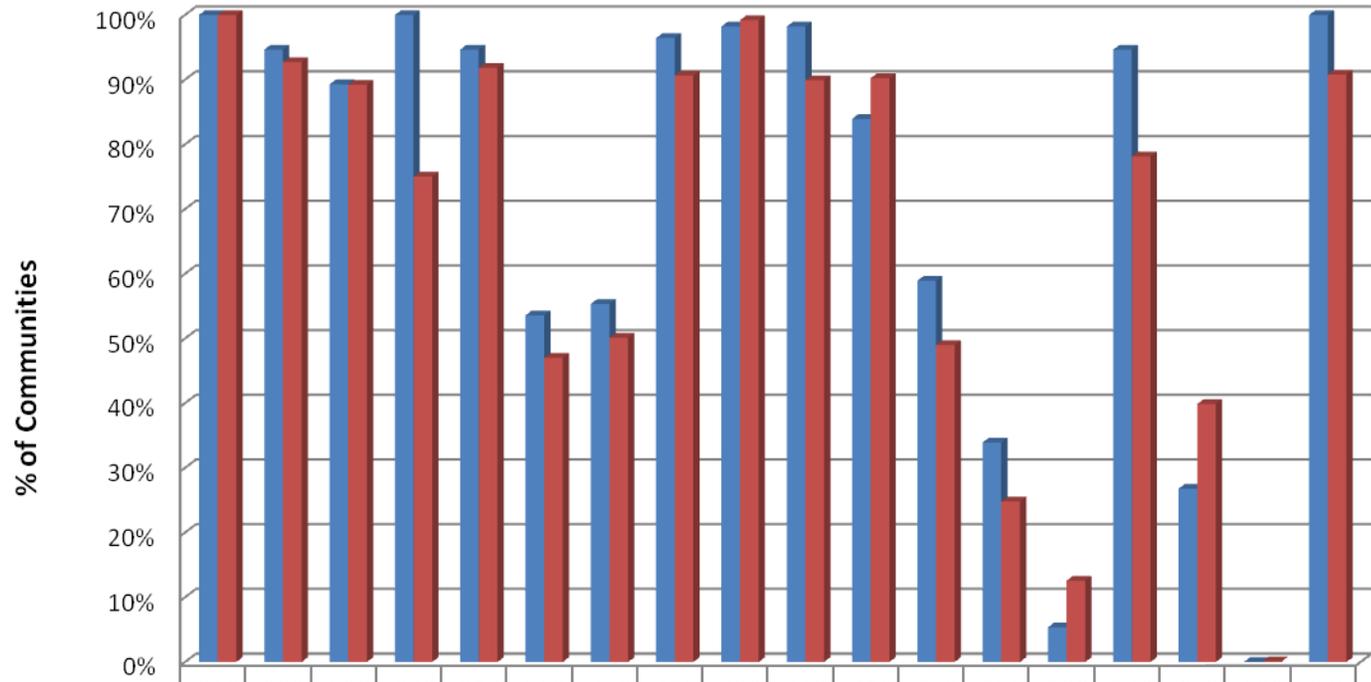
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Auburn	917	\$502,101	\$19,158
Bellevue	253	\$121,153	\$20,745
Burlington	1,343	\$1,116,805	\$344,402
Centralia	991	\$648,027	\$152,830
Chehalis	269	\$319,469	\$71,634
Clark County	779	\$442,733	\$91,239
Ephrata	278	\$304,113	\$51,635
Everson	195	\$155,221	\$23,381
Fife	90	\$50,662	\$3,205
Index	29	\$26,005	\$5,781
Issaquah	241	\$205,389	\$54,335
Kent	1,384	\$1,314,758	\$131,934
King County	2,646	\$1,864,349	\$831,742
La Conner	170	\$183,630	\$31,190
Lewis County	1,317	\$790,551	\$87,681
Lower Elwha Indian Reservation	5	\$1,639	\$33
Lummi Nation	177	\$228,289	\$22,456
Monroe	78	\$55,532	\$9,279
Mount Vernon	985	\$1,156,034	\$275,675
North Bend	573	\$595,978	\$126,778
Orting	317	\$179,889	\$40,059
Pierce County	2,138	\$1,097,167	\$331,577
Renton	256	\$275,273	\$20,854
Skagit County	3,055	\$2,556,188	\$993,899
Snohomish County	1,945	\$1,415,801	\$486,147
Snoqualmie	522	\$602,679	\$192,765
Sultan	277	\$247,094	\$38,265
Sumas	261	\$208,416	\$48,696
Thurston County	793	\$449,443	\$91,047
Wahkiakum County	189	\$126,279	\$10,813
Westport	230	\$161,272	\$31,156
Whatcom County	1,433	\$969,319	\$187,416
Yakima County	716	\$564,034	\$51,681
CRS Communities	24,852	\$18,935,292	\$4,879,490
Non-CRS Communities	20,529	\$15,297,895	\$0
All Communities	45,381	\$34,233,187	\$4,879,490

Figure 1. State and National Average Points per Activity



■ Washington Average Credit	82	140	139	11	63	49	147	255	426	92	353	157	125	78	244	82	0	68
■ 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



■ Washington % 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%