

CRS State Profile: California

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 October 1, 2011. NFIP Insurance policies in force are as of October 1, 2011. Insurance premiums and CRS discounts are estimates for October 1, 2011 based on policies in force on October 1, 2011.

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 California

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
173,922	\$124,209,085	\$14,550,271

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 October 1, 2011 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 96 points. If your state's average is significantly lower than 96 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 96 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
Alameda County	117	140	44	66	17	66	30	40	885	129	101	0	0	0	280	0	0	74	1,989
Anaheim	115	140	173	66	66	0	12	42	150	137	94	0	25	0	285	0	0	74	1,379
Concord	65	140	174	40	51	62	0	0	122	122	87	0	0	0	280	0	0	74	1,217
Contra Costa County	71	140	47	40	44	0	123	399	530	110	105	0	0	0	280	48	0	74	2,011
Corte Madera	56	140	161	66	48	62	0	514	144	136	82	0	0	0	330	85	0	74	1,898
Cupertino	56	140	108	40	69	3	0	233	205	45	64	0	0	0	315	35	0	64	1,377
East Palo Alto	56	140	138	15	78	0	0	37	188	57	62	0	0	0	253	0	0	64	1,088
Fairfield	56	140	170	40	35	52	56	195	277	105	90	0	0	0	268	0	0	64	1,548
Fountain Valley	70	140	130	40	51	64	0	50	194	65	74	0	0	0	268	135	0	64	1,345
Fremont	137	140	111	15	52	3	87	264	170	134	91	0	0	0	253	0	0	64	1,521
Fresno	56	140	0	15	19	0	0	530	201	17	29	0	0	0	0	0	0	64	1,071
Fresno County	70	140	116	71	56	52	0	51	1,018	63	70	194	0	0	253	0	0	64	2,218
Gilroy	56	140	28	40	28	0	12	44	200	42	97	0	0	0	294	175	0	74	1,230
Huntington Beach	56	140	177	66	55	62	0	198	193	104	68	0	0	0	220	185	0	64	1,588
Irvine	56	140	24	66	17	0	13	0	133	127	114	0	0	0	279	0	0	74	1,043
Kern County	105	0	0	40	18	0	12	55	938	91	158	0	0	0	40	0	0	74	1,531
Lake County	56	140	120	40	65	0	0	67	802	100	0	95	35	0	30	0	0	64	1,614
Lake Elsinore	56	140	68	40	0	0	0	0	129	102	0	0	0	0	15	0	0	74	624
Lathrop	112	140	150	40	55	45	0	194	218	44	56	0	0	0	30	0	0	74	1,158
Live Oak	56	140	78	15	64	3	0	0	117	0	0	0	0	0	0	0	0	64	537
Long Beach	127	140	78	66	58	13	11	155	77	238	120	0	0	0	327	19	0	74	1,503
Los Altos	56	140	119	15	30	3	0	39	107	95	64	0	0	0	315	35	0	64	1,082
Los Angeles	54	140	106	40	43	48	0	312	235	74	65	182	0	0	268	65	0	64	1,696
Los Angeles County	114	140	151	15	67	38	0	50	288	125	112	31	0	0	300	35	0	64	1,530
Manteca	112	140	11	40	5	3	0	0	119	58	56	0	0	0	205	26	0	74	849
Milpitas	112	140	212	66	96	62	20	105	405	177	90	187	0	0	324	95	0	74	2,165
Mission Viejo	86	140	2	40	16	3	0	41	202	103	68	0	0	0	253	0	0	64	1,018

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Monterey County	127	140	151	40	24	62	154	41	868	129	322	69	0	0	238	114	0	70	2,549
Moreno Valley	56	140	55	40	12	59	22	0	271	175	109	0	0	0	186	0	0	74	1,199
Morgan Hill	67	140	117	40	65	52	81	361	190	79	97	0	0	0	324	24	0	74	1,711
Mountain View	52	140	119	40	13	0	11	109	77	134	86	0	0	0	315	10	0	74	1,180
Murrieta	56	0	9	40	12	0	14	49	33	181	109	0	0	0	230	0	0	74	807
Napa	63	140	130	40	82	49	107	353	412	90	71	52	60	55	90	155	0	64	2,013
Newport Beach	56	140	8	66	25	0	11	84	121	145	103	0	0	0	263	0	0	74	1,096
Novato	90	140	87	40	46	3	133	669	216	106	65	102	0	0	315	53	0	64	2,129
Oceanside	116	140	24	40	24	62	21	49	148	50	89	0	0	0	285	0	0	74	1,122
Orange	56	0	2	40	21	0	11	41	185	87	91	0	0	0	238	0	0	74	846
Orange County	112	0	38	66	61	0	114	96	398	165	91	0	0	0	294	0	0	74	1,509
Palm Springs	60	140	131	15	13	35	52	483	664	97	103	0	0	0	268	9	0	64	2,134
Palo Alto	56	140	114	15	65	0	14	360	170	90	64	0	0	0	315	40	0	64	1,507
Petaluma	56	140	130	15	57	52	0	474	216	92	83	169	55	0	285	130	0	64	2,018
Placer County	92	140	0	40	35	0	164	52	694	179	115	115	0	1,016	30	0	0	74	2,746
Pleasant Hill	56	140	53	66	24	62	12	0	6	107	106	68	0	0	330	0	0	74	1,104
Pleasanton	66	140	146	15	10	52	0	0	171	94	80	0	0	0	253	0	0	64	1,091
Poway	56	140	23	66	10	0	11	132	312	44	98	0	95	0	30	0	0	74	1,091
Redding	70	140	24	45	22	0	252	604	145	124	150	92	0	0	250	14	0	74	2,006
Redlands	56	70	4	15	13	0	0	44	121	117	24	0	0	0	15	26	0	64	569
Richmond	56	140	11	40	11	3	0	0	35	94	64	0	0	0	0	0	0	74	528
Riverside County	66	140	18	40	46	0	0	0	143	95	0	0	0	0	0	0	0	64	612
Roseville	112	140	142	40	68	3	616	766	468	173	706	255	356	1,106	253	185	0	74	5,463
Sacramento	74	140	126	66	97	66	0	438	274	183	228	174	30	102	325	160	0	74	2,557
Sacramento County	141	140	211	40	75	66	130	52	1,008	123	329	199	160	84	268	130	0	64	3,220
Salinas	56	140	14	40	19	0	12	329	546	108	92	0	0	0	238	0	0	74	1,668
San Diego County	56	140	147	40	37	0	0	81	501	134	89	149	0	0	75	8	0	64	1,521

Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
San Joaquin County	65	140	131	66	35	62	0	176	896	103	135	0	0	0	158	71	0	74	2,112
San Jose	80	140	114	15	51	0	62	210	240	75	102	0	100	0	285	120	0	64	1,658
San Juan Capistrano	56	140	16	66	29	62	11	298	88	169	91	0	0	0	255	0	0	74	1,355
San Leandro	48	140	105	15	47	3	0	39	186	132	48	0	0	0	205	0	0	64	1,032
San Luis Obispo	88	140	137	15	28	3	0	240	212	188	316	0	25	0	65	98	0	64	1,619
San Mateo County	66	140	115	40	10	0	0	0	182	69	62	0	0	0	15	61	0	64	824
San Ramon	137	140	170	15	49	49	213	485	208	115	70	0	0	0	300	16	0	64	2,031
Santa Barbara County	105	140	12	15	47	0	0	37	972	111	87	127	0	0	300	40	0	64	2,057
Santa Clara	45	140	122	40	49	62	11	39	58	162	86	0	0	0	315	25	0	74	1,228
Santa Clarita	56	140	124	40	18	62	21	39	298	148	72	132	0	0	15	0	0	74	1,239
Santa Cruz	112	140	14	40	26	0	11	306	325	111	89	92	0	0	140	40	0	74	1,520
Simi Valley	112	140	128	40	33	62	0	105	271	162	120	0	0	0	253	83	0	74	1,583
Solano County	71	140	12	71	71	0	38	206	616	109	92	0	0	0	0	0	0	74	1,500
Stockton	59	140	137	15	62	3	8	45	186	76	31	0	0	0	253	0	0	64	1,079
Sunnyvale	71	140	111	66	51	59	11	163	166	127	86	0	0	0	315	85	0	74	1,525
Sutter County	71	140	200	40	78	3	207	277	778	96	53	93	0	0	15	130	0	64	2,245
Tehama	60	140	133	40	13	66	0	596	224	94	50	0	0	556	230	25	0	74	2,301
Trinity County	56	140	131	40	0	0	0	36	279	46	0	0	0	0	15	0	0	64	807
Vacaville	80	140	130	40	31	0	21	162	140	82	76	0	0	0	285	75	0	64	1,326
Ventura County	56	140	136	15	70	3	150	410	283	134	164	179	0	0	315	110	0	64	2,229
Visalia	56	140	15	15	34	0	0	68	325	113	0	0	0	0	0	0	0	64	830
Walnut Creek	56	140	25	40	37	0	0	67	343	61	70	0	0	0	300	0	0	64	1,203
Watsonville	56	140	41	40	50	66	12	288	255	146	97	0	0	0	265	0	0	74	1,530
West Sacramento	112	140	78	15	34	7	0	0	267	73	0	0	0	0	238	0	0	64	1,028
Yolo County	66	140	150	40	9	52	0	0	292	82	208	128	0	4	65	0	0	64	1,300
Yuba City	56	140	326	25	102	66	0	99	350	158	88	93	0	0	330	130	0	64	2,027
Yuba County	71	140	32	40	28	7	11	40	763	35	66	168	0	21	265	10	0	74	1,771

Table 2.

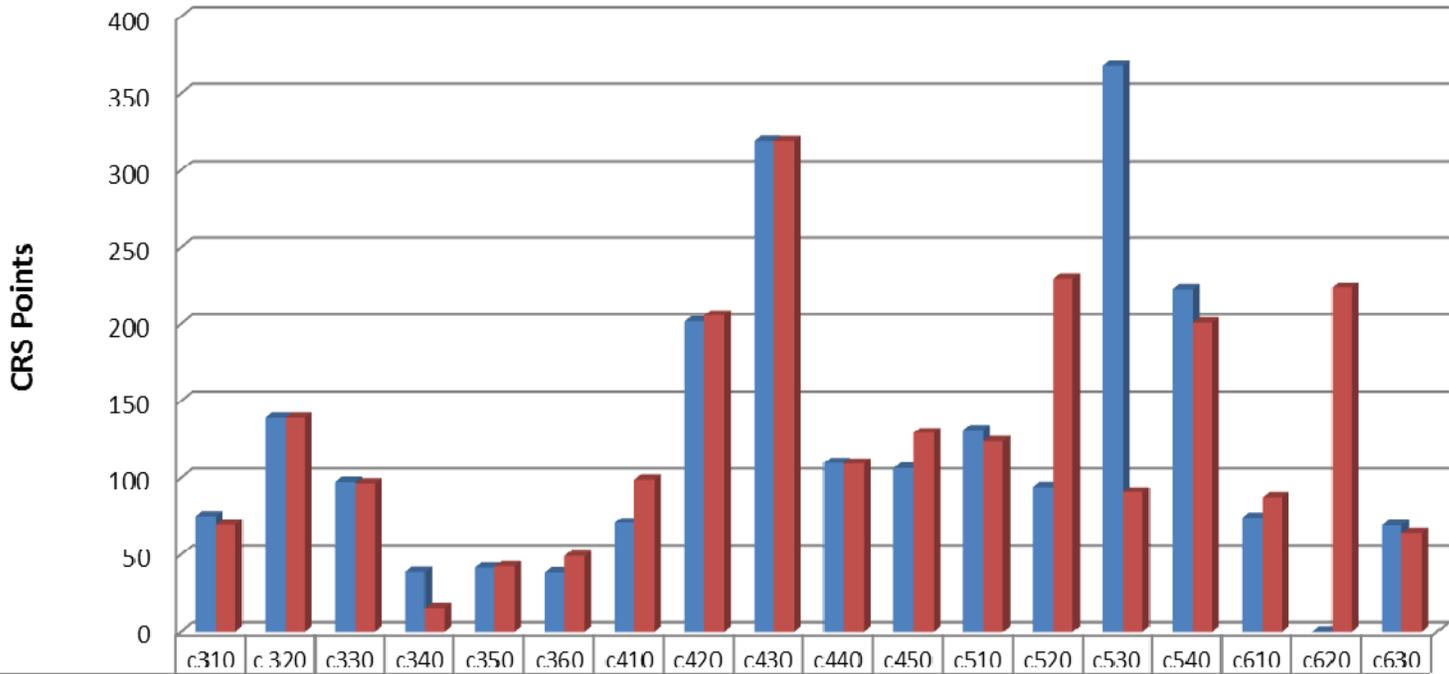
Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Yucaipa	66	0	121	15	53	3	0	0	292	0	31	0	0	0	15	0	0	64	660
California Average Credit	75	139	97	39	42	39	71	202	319	110	106	131	94	368	222	74	0	69	1,530
California % of Communities	100%	94%	96%	100%	98%	62%	54%	83%	100%	98%	91%	29%	12%	10%	93%	51%	0%	100%	
National Average Credit	69	139	96	16	43	49	99	205	319	109	129	124	230	90	201	87	224	64	1,481
National % of Communities	100%	93%	90%	71%	92%	46%	50%	91%	98%	87%	86%	43%	23%	11%	78%	41%	0%	91%	

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Alameda County	878	\$779,770	\$117,265
Anaheim	600	\$584,514	\$49,767
Concord	480	\$538,659	\$51,893
Contra Costa County	1,912	\$1,731,904	\$379,744
Corte Madera	597	\$724,636	\$111,003
Cupertino	76	\$72,364	\$5,697
East Palo Alto	773	\$885,163	\$90,825
Fairfield	575	\$489,262	\$69,253
Fountain Valley	1,258	\$1,212,668	\$85,569
Fremont	429	\$436,381	\$59,097
Fresno	406	\$298,270	\$22,653
Fresno County	1,481	\$882,140	\$161,556
Gilroy	160	\$239,894	\$23,666
Huntington Beach	7,492	\$7,604,182	\$976,616
Irvine	145	\$83,337	\$1,968
Kern County	3,612	\$2,609,595	\$251,993
Lake County	1,634	\$1,263,797	\$193,022
Lake Elsinore	119	\$114,014	\$5,425
Lathrop	194	\$80,735	\$1,199
Live Oak	113	\$70,972	\$2,004
Long Beach	4,069	\$4,011,922	\$591,497
Los Altos	107	\$108,926	\$9,941
Los Angeles	8,095	\$6,151,015	\$682,983
Los Angeles County	3,065	\$2,687,509	\$328,591
Manteca	125	\$53,286	\$695
Milpitas	2,047	\$1,855,912	\$423,874
Mission Viejo	80	\$58,944	\$2,796
Monterey County	1,942	\$1,919,347	\$542,150
Moreno Valley	105	\$89,232	\$7,633
Morgan Hill	416	\$367,358	\$50,671
Mountain View	465	\$500,533	\$48,606
Murrieta	100	\$132,635	\$6,314
Napa	1,426	\$1,462,401	\$316,320
Newport Beach	1,598	\$1,597,411	\$133,252
Novato	1,532	\$1,223,347	\$265,787
Oceanside	1,624	\$1,304,801	\$79,514
Orange	131	\$103,626	\$3,488
Orange County	817	\$708,086	\$75,401

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Palm Springs	343	\$199,067	\$37,572
Palo Alto	3,645	\$4,146,679	\$662,051
Petaluma	631	\$668,975	\$151,475
Placer County	542	\$355,826	\$67,915
Pleasant Hill	472	\$518,940	\$45,306
Pleasanton	91	\$89,295	\$5,028
Poway	261	\$286,651	\$27,861
Redding	581	\$387,547	\$67,671
Redlands	402	\$462,240	\$22,370
Richmond	83	\$115,697	\$5,018
Riverside County	2,748	\$2,194,250	\$103,963
Roseville	327	\$199,365	\$84,541
Sacramento	48,532	\$24,990,527	\$1,891,120
Sacramento County	12,133	\$6,300,090	\$928,285
Salinas	258	\$200,903	\$27,898
San Diego County	1,528	\$1,334,517	\$189,361
San Joaquin County	4,029	\$2,655,185	\$439,544
San Jose	7,579	\$7,419,312	\$1,191,461
San Juan Capistrano	390	\$438,450	\$41,227
San Leandro	861	\$956,885	\$96,286
San Luis Obispo	672	\$757,921	\$114,422
San Mateo County	364	\$465,053	\$21,461
San Ramon	67	\$58,773	\$11,258
Santa Barbara County	1,483	\$1,337,080	\$255,121
Santa Clara	1,036	\$963,097	\$91,387
Santa Clarita	788	\$954,821	\$93,809
Santa Cruz	1,344	\$1,136,456	\$92,508
Simi Valley	2,041	\$2,119,506	\$341,927
Solano County	474	\$384,206	\$53,014
Stockton	3,981	\$2,002,427	\$60,085
Sunnyvale	817	\$1,063,535	\$167,106
Sutter County	5,135	\$2,315,966	\$109,978
Tehama	95	\$58,600	\$13,700
Trinity County	114	\$82,917	\$3,502
Vacaville	1,464	\$873,124	\$57,431
Ventura County	1,422	\$1,198,536	\$216,279
Visalia	5,210	\$3,087,818	\$146,007
Walnut Creek	302	\$313,475	\$29,976

Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Watsonville	992	\$1,075,909	\$173,582
West Sacramento	2,797	\$1,150,094	\$7,375
Yolo County	1,538	\$1,160,955	\$81,451
Yuba City	2,303	\$1,043,588	\$21,622
Yuba County	3,128	\$1,408,726	\$60,087
Yucaipa	241	\$237,555	\$11,502
CRS Communities	173,922	\$124,209,085	\$14,550,271
Non-CRS Communities	94,068	\$84,000,753	\$0
All Communities	267,990	\$208,209,838	\$14,550,271

Figure 1. State and National Average Points per Activity



■ California Average Credit	75	139	97	39	42	39	71	202	319	110	106	131	94	368	222	74	0	69
■ National Average Credit	69	139	96	16	43	49	99	205	319	109	129	124	230	90	201	87	224	64

Figure 2. State and National % of Communities for Each Activity

