

## 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 May 1, 2010. NFIP Insurance policies in force are as of May 1, 2010. Insurance premiums and CRS discounts are estimates for May 1, 2010 based on policies in force on May 1, 2010.

Figure 1 shows the number of NFIP flood insurance policies in CRS communities in your state. Figure 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.

**Figure 1. Policies, Premiums and CRS Savings for CRS Communities in California**

<b>POLICIES IN FORCE</b>	<b>PREMIUM</b>	<b>CRS SAVINGS</b>
163,039	\$113,514,304	\$13,022,891

Figure 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

Figure 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, 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 4 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 94 points. If your state's average is significantly lower than 94 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 94 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 for that activity.

Figure 5 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 William L. Trakimas, CFM at 317-848-2898.

## 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

**FIGURE 2.**

Community Name	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, City	115	140	173	66	66	0	12	42	150	137	94	0	25	0	285	0	0	74	1,379
Concord, City	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, Town	56	140	161	66	48	62	0	514	144	136	82	0	0	0	330	85	0	74	1,898
Cupertino, City	56	140	108	40	69	3	0	233	205	45	64	0	0	0	315	35	0	64	1,377
Fairfield, City	112	140	27	45	34	59	58	242	251	173	92	0	0	0	230	0	0	74	1,537
Fountain Valley, City	70	140	130	40	51	64	0	50	194	65	74	0	0	0	268	135	0	64	1,345
Fremont, City	112	140	0	40	21	62	205	419	78	39	90	0	0	0	225	0	0	74	1,505
Fresno County	70	140	0	40	23	0	12	42	853	113	354	0	0	0	213	0	0	74	1,934
Fresno, City	56	0	0	40	25	0	12	639	16	130	354	0	0	0	238	0	0	74	1,584
Gilroy, City	56	140	28	40	28	0	12	44	200	42	97	0	0	0	294	175	0	74	1,230
Huntington Beach, City	56	140	177	66	55	62	0	198	193	104	68	0	0	0	220	185	0	64	1,588
Irvine, City	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	71	140	111	40	32	0	23	50	602	128	91	0	0	0	0	0	0	74	1,362
Lake Elsinore, City	56	140	68	40	0	0	0	0	129	102	0	0	0	0	15	0	0	74	624
Lathrop, Town	112	140	150	40	55	45	0	194	218	44	56	0	0	0	30	0	0	74	1,158
Long Beach, City	127	140	78	66	58	13	11	155	77	238	120	0	0	0	327	19	0	74	1,503
Los Altos, City	56	140	154	40	30	59	11	40	16	113	90	0	0	0	324	0	0	74	1,147
Los Angeles County	94	140	89	40	22	59	11	49	47	106	221	30	0	0	303	11	0	74	1,296
Los Angeles, City	54	140	106	40	43	48	0	312	235	74	65	182	0	0	268	65	0	64	1,696
Manteca, City	112	140	11	40	5	3	0	0	119	58	56	0	0	0	205	26	0	74	849
Milpitas, City	112	140	212	66	96	62	20	105	405	177	90	187	0	0	324	95	0	74	2,165
Mission Viejo City	86	140	2	40	16	3	0	41	202	103	68	0	0	0	253	0	0	64	1,018
Monterey County	127	140	151	40	24	62	154	41	868	129	322	69	0	0	238	114	0	70	2,549
Moreno Valley, City	56	140	55	40	12	59	22	0	271	175	109	0	0	0	186	0	0	74	1,199
Morgan Hill, City	67	140	117	40	65	52	81	361	190	79	97	0	0	0	324	24	0	74	1,711
Mountain View, City	52	140	119	40	13	0	11	109	77	134	86	0	0	0	315	10	0	74	1,180
Murrieta, City	56	0	9	40	12	0	14	49	33	181	109	0	0	0	230	0	0	74	807
Napa, City	60	140	46	40	52	66	39	260	133	106	90	109	50	84	330	155	0	74	1,834
Newport Beach, City	56	140	8	66	25	0	11	84	121	145	103	0	0	0	263	0	0	74	1,096
Novato, City	90	140	87	40	46	3	133	669	216	106	65	102	0	0	315	53	0	64	2,129

**FIGURE 2.**

Community Name	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	Total Points
Orange, City	56	0	2	40	21	0	11	41	185	87	91	0	0	0	238	0	0	74	846
Palm Springs, City	56	140	4	50	26	48	73	69	320	155	156	0	0	0	285	9	0	74	1,465
Palo Alto, City	71	140	154	40	37	0	50	376	45	157	90	0	0	0	324	70	0	74	1,628
Petaluma, City	56	140	141	50	50	48	12	311	229	149	94	142	55	0	306	180	0	74	2,037
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, City	56	140	53	66	24	62	12	0	6	107	106	68	0	0	330	0	0	74	1,104
Pleasanton, City	112	140	151	45	50	66	44	42	162	86	93	0	0	0	330	0	0	74	1,395
Poway, City	56	140	23	66	10	0	11	132	312	44	98	0	95	0	30	0	0	74	1,091
Redding, City	70	140	24	45	22	0	252	604	145	124	150	92	0	0	250	14	0	74	2,006
Redlands, City	56	0	2	66	25	0	35	44	106	18	98	0	0	0	15	26	0	74	565
Richmond, City	56	140	11	40	11	3	0	0	35	94	64	0	0	0	0	0	0	74	528
Roseville, City	112	140	142	40	68	3	616	766	468	173	706	255	356	1,106	253	185	0	74	5,463
Sacramento County	141	140	211	40	75	66	130	52	1,008	123	329	199	160	84	268	130	0	64	3,220
Sacramento, City	74	140	126	66	97	66	0	438	274	183	228	174	30	102	325	160	0	74	2,557
Salinas, City	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
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, City	56	140	120	40	30	62	39	349	95	130	84	0	100	0	324	120	0	74	1,763
San Juan Capistrano, City	56	140	16	66	29	62	11	298	88	169	91	0	0	0	255	0	0	74	1,355
San Leandro, City	71	140	47	40	28	0	11	40	60	168	90	112	0	0	238	0	0	74	1,119
San Luis Obispo, City	142	140	142	40	0	13	11	41	217	155	165	0	25	0	50	0	0	74	1,215
San Ramon, City	127	140	64	40	26	59	229	42	16	130	94	0	0	0	291	24	0	74	1,356
Santa Barbara County	105	140	32	40	40	0	11	80	847	130	204	127	0	0	285	0	0	74	2,115
Santa Clara, City	45	140	122	40	49	62	11	39	58	162	86	0	0	0	315	25	0	74	1,228
Santa Clarita, City	56	140	124	40	18	62	21	39	298	148	72	132	0	0	15	0	0	74	1,239
Santa Cruz, City	112	140	14	40	26	0	11	306	325	111	89	92	0	0	140	40	0	74	1,520
Simi Valley, City	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, City	112	140	74	40	25	66	29	0	168	173	93	0	0	0	15	0	0	74	1,009
Sunnyvale, City	71	140	111	66	51	59	11	163	166	127	86	0	0	0	315	85	0	74	1,525
Sutter County	71	140	117	40	56	3	0	437	183	38	53	0	0	0	0	0	0	74	1,212
Tehama, City	60	140	133	40	13	66	0	596	224	94	50	0	0	556	230	25	0	74	2,301
Vacaville, City	70	140	18	50	18	0	40	267	13	83	92	0	0	0	300	0	0	74	1,165
Walnut Creek, City	112	140	18	40	42	62	41	280	216	128	133	0	0	0	265	0	0	74	1,551

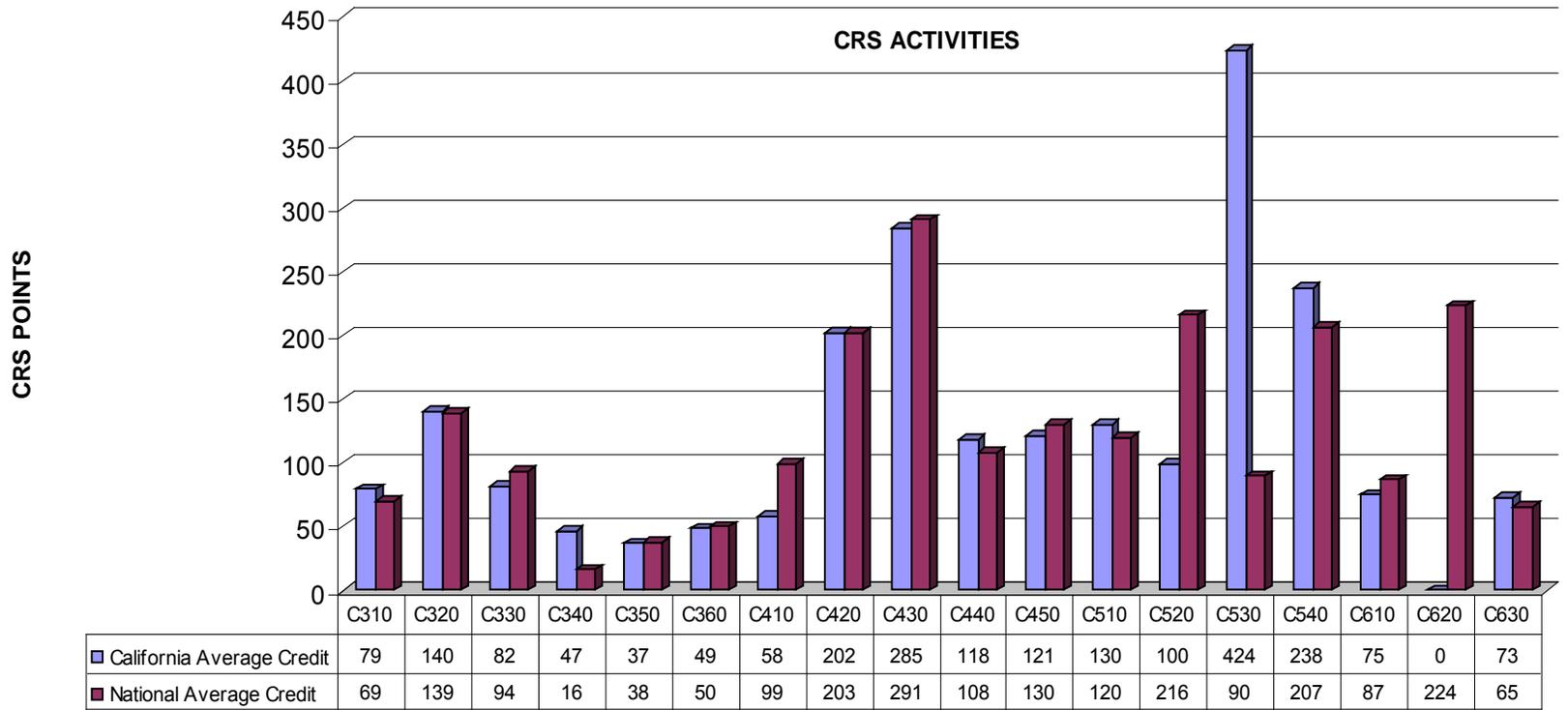
**FIGURE 2.**

Community Name	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	Total Points
Watsonville, City	56	140	41	40	50	66	12		255	146	97	0	0	0	265	0	0	74	1,530
Yuba County	71	140	32	40	28	7	11	40	763	35	66	168	0	21	265	10	0	74	1,771
California Average Credit	79	128	76	47	36	31	43	177	285	118	120	36	12	41	225	37	0	73	1,564
California % of Communities	100%	92%	93%	100%	97%	64%	75%	88%	100%	100%	99%	28%	13%	10%	94%	49%	0%	100%	
National Average Credit	69	139	94	16	38	50	99	203	291	108	130	120	216	90	207	87	224	65	1,427
National % of Communities	100%	93%	90%	67%	91%	47%	48%	91%	97%	86%	86%	40%	22%	10%	77%	39%	0%	91%	

<b>FIGURE 3.</b>			
Community Name	NFIP Policies	Annual Premium	CRS Reduction
Alameda County	946	\$858,449	\$130,850
Anaheim, City	603	\$518,207	\$42,456
Concord, City	521	\$545,737	\$52,549
Contra Costa County	2,032	\$1,771,911	\$387,304
Corte Madera, Town	579	\$681,560	\$104,411
Cupertino, City	78	\$79,283	\$6,656
Fairfield, City	605	\$478,922	\$68,194
Fountain Valley, City	1,355	\$1,223,224	\$87,086
Fremont, City	447	\$455,712	\$63,281
Fresno County	1,418	\$1,112,958	\$100,187
Fresno, City	387	\$289,054	\$23,483
Gilroy, City	142	\$242,555	\$24,545
Huntington Beach, City	8,418	\$7,699,506	\$965,048
Irvine, City	165	\$101,570	\$4,167
Kern County	3,698	\$2,610,273	\$253,566
Lake County	1,641	\$1,277,506	\$125,263
Lake Elsinore, City	123	\$107,473	\$5,100
Lathrop, Town	166	\$66,845	\$1,141
Long Beach, City	4,054	\$3,798,395	\$559,152
Los Altos, City	107	\$102,279	\$9,118
Los Angeles County	3,566	\$2,905,377	\$236,533
Los Angeles, City	8,332	\$5,867,321	\$642,825
Manteca, City	101	\$41,390	\$547
Milpitas, City	2,201	\$1,921,552	\$437,622
Mission Viejo City	68	\$45,613	\$2,172
Monterey County	2,035	\$1,940,917	\$547,648
Moreno Valley, City	122	\$85,244	\$7,120
Morgan Hill, City	411	\$355,140	\$49,136
Mountain View, City	495	\$544,908	\$54,473
Murrieta, City	111	\$147,076	\$7,030
Napa, City	1,484	\$1,705,118	\$171,770
Newport Beach, City	1,542	\$1,470,212	\$124,933
Novato, City	1,513	\$1,158,079	\$249,988
Oceanside, City	1,726	\$1,292,858	\$81,952
Orange County	861	\$697,700	\$74,618
Orange, City	133	\$81,046	\$2,678
Palm Springs, City	373	\$240,849	\$21,097
Palo Alto, City	3,700	\$4,094,162	\$651,860
Petaluma, City	645	\$651,348	\$148,250
Placer County	548	\$339,239	\$64,118
Pleasant Hill, City	489	\$500,526	\$43,023
Pleasanton, City	103	\$82,674	\$4,522
Poway, City	283	\$280,892	\$26,844
Redding, City	511	\$310,340	\$55,265
Redlands, City	403	\$451,914	\$21,918
Richmond, City	79	\$117,495	\$5,333
Roseville, City	330	\$184,130	\$75,390
Sacramento County	12,307	\$6,294,960	\$916,125

<b>FIGURE 3.</b>			
Community Name	NFIP Policies	Annual Premium	CRS Reduction
Sacramento, City	49,310	\$25,038,390	\$1,691,303
Salinas, City	286	\$210,005	\$29,368
San Diego County	1,623	\$1,313,970	\$182,256
San Joaquin County	4,029	\$2,578,800	\$417,504
San Jose, City	7,672	\$7,379,237	\$1,177,235
San Juan Capistrano, City	446	\$489,328	\$48,024
San Leandro, City	922	\$981,518	\$98,792
San Luis Obispo, City	665	\$749,116	\$73,683
San Ramon, City	71	\$61,076	\$5,628
Santa Barbara County	1,558	\$1,333,103	\$253,006
Santa Clara, City	1,099	\$964,462	\$90,488
Santa Clarita, City	913	\$985,665	\$96,471
Santa Cruz, City	1,374	\$1,104,985	\$91,961
Simi Valley, City	2,214	\$2,178,021	\$352,504
Solano County	463	\$377,475	\$51,320
Stockton, City	4,010	\$1,896,372	\$52,857
Sunnyvale, City	891	\$1,099,504	\$171,791
Sutter County	4,811	\$2,194,635	\$54,155
Tehama, City	101	\$60,434	\$14,184
Vacaville, City	1,435	\$910,959	\$61,153
Walnut Creek, City	312	\$297,367	\$44,611
Watsonville, City	961	\$1,018,224	\$163,854
Yuba City, City	2,202	\$962,146	\$9,559
Yuba County	3,714	\$1,500,013	\$52,842
CRS Communities	163,039	\$113,514,304	\$13,022,891
Non-CRS Communities	111,564	\$93,213,561	\$0
All Communities	274,603	\$206,727,865	\$13,022,891

**FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY**



**FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY**

