

CRS State Profile: Colorado

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 Colorado

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
12,540	\$10,037,460	\$1,114,829

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
Alamosa County	56	140	43	20	0	49	11	48	36	35	0	0	0	0	0	0	0	75	513
Alamosa, City	56	70	6	20	0	0	11	39	58	35	0	0	0	0	250	0	0	75	620
Arapahoe County	56	140	38	25	0	0	275	0	363	85	315	0	0	0	0	0	0	71	1,368
Arvada, City	71	140	65	20	32	62	381	454	295	253	200	0	85	0	255	130	0	71	2,514
Aurora, City	56	140	46	20	0	0	0	399	136	61	0	0	0	0	318	19	0	75	1,270
Boulder County	71	140	66	20	25	0	38	485	620	86	0	0	0	0	0	0	0	75	1,626
Boulder, City	86	140	45	25	48	0	0	183	340	138	111	0	100	0	300	51	0	75	1,642
Brush, City	56	140	18	25	0	0	0	40	207	36	0	0	0	0	210	0	0	75	807
Canon City, City	56	140	0	20	22	0	0	41	115	102	63	0	0	0	225	0	0	75	859
Centennial, City	66	140	42	25	0	0	0	509	322	123	328	0	0	0	0	0	0	71	1,626
Cherry Hills Village, City	56	140	61	20	0	0	0	185	170	0	146	0	0	0	215	0	0	75	1,068
Colorado Springs, City	127	140	123	20	62	59	13	46	345	142	0	0	0	0	0	0	0	75	1,152
Delta, City	56	140	5	25	0	0	0	521	158	126	47	0	0	0	265	95	0	71	1,509
Denver, City And County	56	0	57	25	0	0	12	289	204	102	193	0	0	0	40	110	0	75	1,163
Douglas County	56	140	2	25	0	10	0	54	434	0	122	0	0	0	0	0	0	75	918
Durango, City	60	140	0	20	6	0	0	42	124	55	0	0	0	0	20	0	0	75	542
Eagle County	56	0	0	20	7	0	413	66	225	156	90	0	0	0	0	0	0	75	1,108
El Paso County	127	140	123	20	62	59	13	46	345	142	0	0	0	0	0	0	0	75	1,152
Englewood, City	56	0	54	20	19	0	12	354	81	115	24	0	0	0	230	0	0	75	1,040
Fort Collins, City	113	140	190	30	66	59	282	407	496	180	504	143	161	25	330	135	0	75	3,336
Fountain, City	127	140	123	20	62	59	13	46	345	142	0	0	0	0	0	0	0	75	1,152
Fremont County	56	140	0	20	22	0	0	41	0	102	0	0	0	0	200	0	0	75	656
Frisco, Town	56	140	6	20	0	0	0	69	339	41	14	0	0	0	250	0	0	75	1,010
Golden, City	56	140	78	25	0	0	12	52	36	38	0	0	0	0	255	0	0	75	767
Green Mountain Falls, Town	99	140	121	20	69	0	0	43	412	124	0	0	0	0	0	0	0	75	1,103
Gunnison County	70	140	28	25	23	0	0	50	160	65	108	0	0	0	260	0	0	75	1,004
Gunnison, City	56	140	5	20	8	0	0	0	291	100	0	0	0	0	238	0	0	75	933
Jefferson County	108	0	54	25	28	0	144	0	268	0	125	0	0	0	0	0	0	75	827
Lakewood, City	60	140	46	25	25	45	662	194	244	179	166	0	0	0	315	25	0	71	2,197
Littleton, City	56	140	71	20	23	59	65	827	231	57	104	0	0	0	180	0	0	75	1,908
Longmont, City	56	140	0	20	0	0	58	284	176	107	131	0	0	0	196	0	0	75	1,243
Louisville, City	56	140	7	30	0	45	0	548	169	0	25	0	0	0	0	0	0	75	1,095
Manitou Springs, City	127	140	123	20	62	59	13	46	345	142	0	0	0	0	0	0	0	75	1,152

FIGURE 2.

Community Name	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	Total Points
Mesa County	56	0	0	20	0	0	12	115	251	88	99	0	0	0	0	0	0	75	716
Monument, Town	89	140	116	20	69	0	0	43	412	82	0	0	0	0	0	0	0	75	1,046
Morrison, Town	56	140	52	20	0	0	0	0	102	0	91	0	0	0	100	18	0	71	650
Palmer Lake, Town	77	140	121	20	69	0	0	43	412	82	0	0	0	0	0	0	0	75	1,039
Parker, Town	127	140	4	20	21	0	0	1,088	180	134	233	0	0	0	200	0	0	75	2,222
Pitkin County	56	70	0	20	0	0	0	683	158	20	36	0	0	0	100	0	0	75	1,218
Silverthorne, Town	56	140	0	20	0	0	0	0	177	72	30	0	0	0	200	0	0	75	770
Steamboat Springs, Town	56	140	41	20	19	0	0	281	234	76	73	0	0	0	225	0	0	75	1,240
Telluride, Town	56	140	0	20	19	59	15	533	53	140	68	0	0	0	250	0	0	75	1,428
Thornton, City	56	140	53	25	7	0	138	544	238	101	39	0	0	0	268	0	0	75	1,684
Vail, Town	56	70	0	20	0	0	38	1,088	60	60	23	0	0	0	200	0	0	75	1,690
Westminster, City	112	140	62	25	15	59	346	948	117	53	106	0	0	0	230	0	0	75	2,288
Wheat Ridge, City	56	140	73	20	30	48	74	527	130	142	190	0	0	0	330	130	0	75	1,965
Colorado Average Credit	71	120	47	22	20	16	66	267	231	90	83	3	8	1	145	16	0	74	1,279
Colorado % of Communities	100%	89%	78%	100%	59%	30%	52%	89%	98%	89%	65%	2%	7%	2%	65%	20%	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%	

FIGURE 3.			
Community Name	NFIP Policies	Annual Premium	CRS Reduction
Alamosa County	40	\$25,891	\$1,078
Alamosa, City	45	\$19,459	\$456
Arapahoe County	237	\$128,406	\$5,608
Arvada, City	520	\$492,892	\$141,124
Aurora, City	289	\$211,594	\$17,362
Boulder County	789	\$650,971	\$87,580
Boulder, City	2,948	\$2,110,634	\$281,247
Brush, City	126	\$83,742	\$4,157
Canon City, City	157	\$128,015	\$5,657
Centennial, City	20	\$5,791	\$0
Cherry Hills Village, City	45	\$43,175	\$3,419
Colorado Springs, City	1,055	\$925,391	\$80,736
Delta, City	9	\$9,648	\$1,568
Denver, City And County	1,200	\$1,358,424	\$127,055
Douglas County	147	\$94,045	\$2,915
Durango, City	110	\$144,923	\$7,021
Eagle County	101	\$60,392	\$2,553
El Paso County	505	\$396,254	\$16,923
Englewood, City	24	\$35,367	\$3,116
Fort Collins, City	416	\$265,339	\$54,123
Fountain, City	67	\$53,254	\$4,729
Fremont County	139	\$92,453	\$3,900
Frisco, Town	125	\$46,774	\$3,018
Golden, City	85	\$108,478	\$5,091
Green Mountain Falls, Town	19	\$18,954	\$1,829
Gunnison County	191	\$130,066	\$10,063
Gunnison, City	88	\$36,964	\$1,406
Jefferson County	442	\$385,822	\$16,201
Lakewood, City	389	\$342,456	\$68,230
Littleton, City	98	\$81,805	\$10,541
Longmont, City	255	\$245,100	\$23,495
Louisville, City	31	\$24,603	\$1,735
Manitou Springs, City	160	\$198,159	\$20,372
Mesa County	128	\$81,272	\$3,066
Monument, Town	4	\$1,372	\$0
Morrison, Town	11	\$18,978	\$958
Palmer Lake, Town	21	\$15,581	\$1,262
Parker, Town	44	\$18,928	\$1,080
Pitkin County	142	\$134,605	\$11,179
Silverthorne, Town	91	\$50,011	\$1,912
Steamboat Springs, Town	358	\$187,466	\$18,009
Telluride, Town	340	\$250,017	\$24,660
Thornton, City	57	\$47,136	\$5,478
Vail, Town	202	\$60,637	\$3,361
Westminster, City	90	\$51,418	\$5,663
Wheat Ridge, City	180	\$164,797	\$23,895
CRS Communities	12,540	\$10,037,460	\$1,114,829
Non-CRS Communities	6,280	\$4,827,817	\$0
All Communities	18,820	\$14,865,277	\$1,114,829

FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY

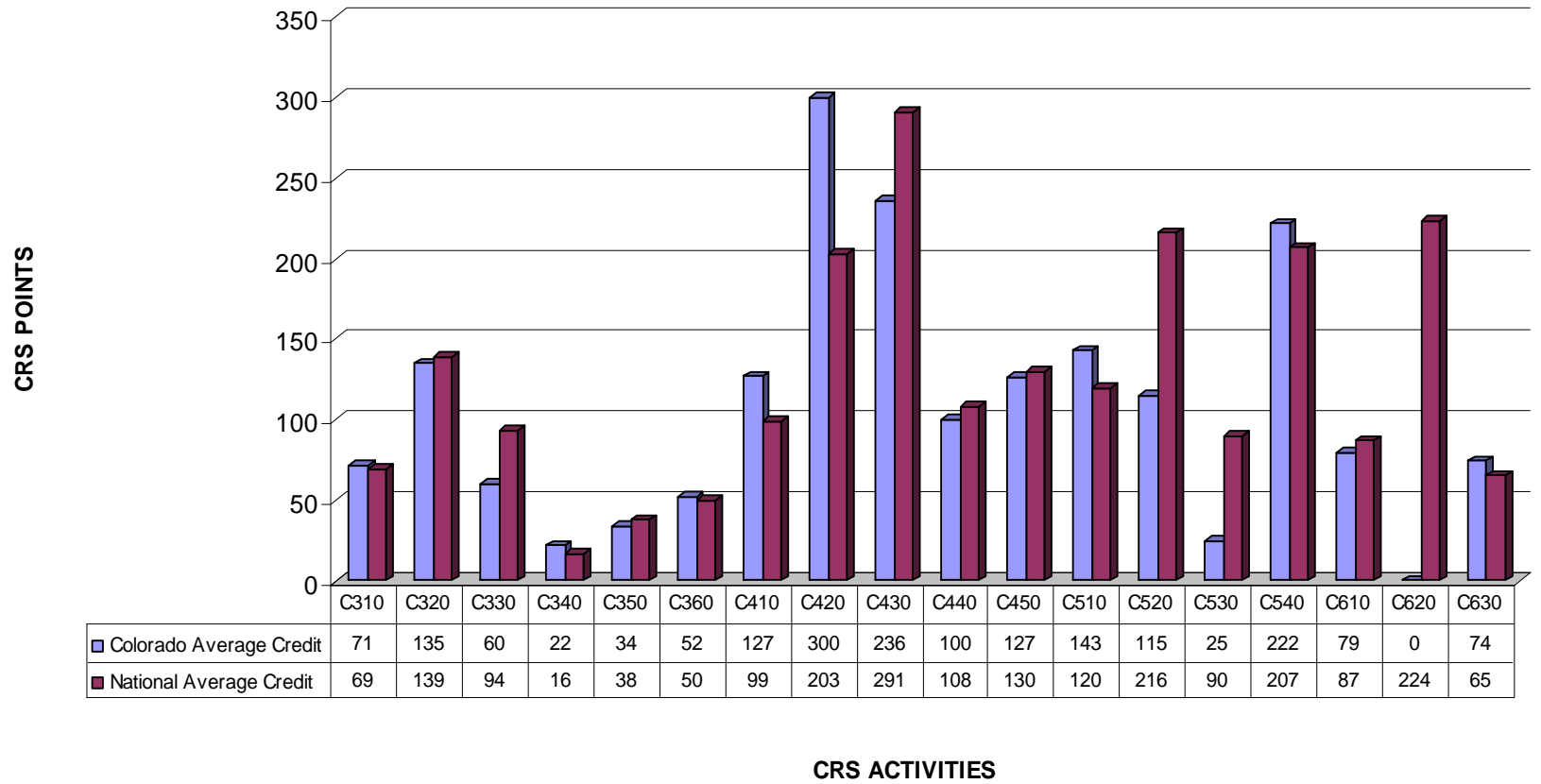


FIGURE 5. STATE AND NATIONAL % OF COMMUNITIES FOR EACH ACTIVITY

