

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 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 Colorado

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
13,530	\$10,604,760	\$1,327,320

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
Alamosa	56	140	0	15	0	0	0	38	48	0	0	0	0	0	238	0	0	71	606
Arapahoe County	56	140	38	25	0	0	275	0	363	85	315	0	0	0	0	0	0	71	1,368
Arvada	71	140	65	20	32	62	381	454	295	253	200	0	85	0	255	130	0	71	2,514
Aurora	56	140	46	20	0	0	0	399	136	61	0	0	0	0	318	19	0	75	1,270
Boulder	86	140	45	25	48	0	0	183	340	138	111	0	100	0	300	51	0	75	1,642
Boulder County	74	140	54	20	38	0	76	525	374	84	173	138	0	0	0	0	0	71	1,767
Brush	56	140	18	25	0	0	0	40	207	36	0	0	0	0	210	0	0	75	807
Canon City	56	140	0	20	22	0	0	41	115	102	63	0	0	0	225	0	0	75	859
Centennial	66	140	42	25	0	0	0	509	322	123	328	0	0	0	0	0	0	71	1,626
Cherry Hills Village	56	140	42	15	7	0	0	0	271	135	88	0	0	0	188	0	0	71	1,013
Colorado Springs	157	140	123	25	82	59	12	43	669	143	244	119	0	0	330	40	0	71	2,257
Delta	56	140	5	25	0	0	0	521	158	126	47	0	0	0	265	95	0	71	1,509
Denver	56	0	57	25	0	0	12	289	204	102	193	0	0	0	40	110	0	75	1,163
Douglas County	56	140	32	25	0	0	0	54	390	146	417	0	0	0	0	40	0	71	1,371
Durango	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	157	140	123	25	82	59	106	43	621	143	244	0	0	0	0	40	0	71	1,854
Englewood	56	140	42	15	20	0	0	585	188	88	106	0	0	0	220	0	0	71	1,531
Fort Collins	113	140	190	30	66	59	282	407	496	180	504	143	161	25	330	135	0	75	3,336
Fountain	157	140	123	25	82	59	71	43	621	143	113	0	0	0	0	40	0	71	1,688
Fremont County	56	140	0	20	22	0	0	41	0	102	0	0	0	0	200	0	0	75	656
Frisco	56	140	6	20	0	0	0	69	339	41	14	0	0	0	250	0	0	75	1,010
Golden	86	140	130	15	35	45	96	187	220	80	110	0	0	0	330	0	0	71	1,545
Green Mountain Falls	162	140	121	25	82	0	0	43	621	143	113	0	0	0	0	40	0	71	1,561
Gunnison	56	140	5	20	8	0	0	0	291	100	0	0	0	0	238	0	0	75	933
Gunnison County	70	140	28	25	23	0	0	50	160	65	108	0	0	0	260	0	0	75	1,004
Jefferson County	74	140	71	61	58	0	127	108	794	160	207	0	0	0	171	98	0	71	2,140

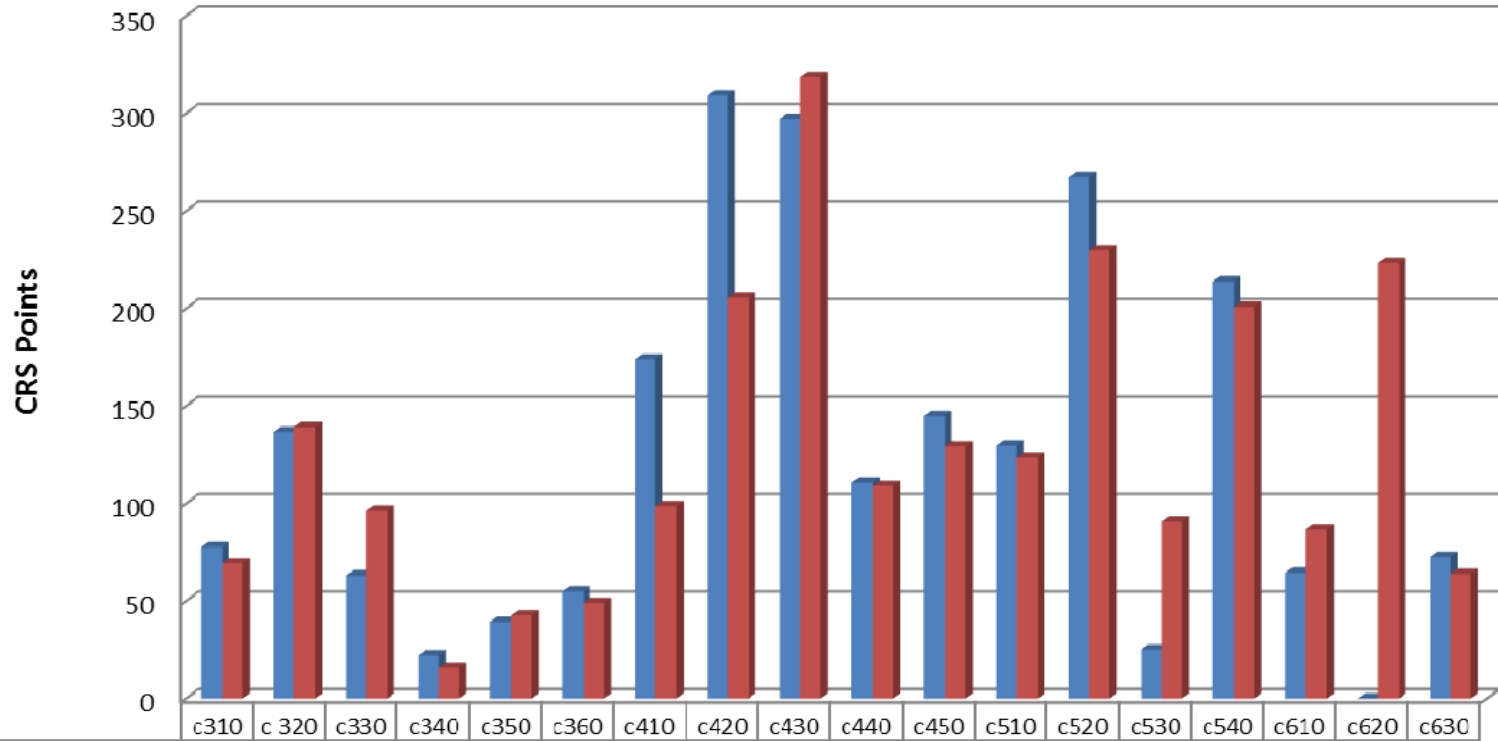
Table 2.

Community	c310	c320	c330	c340	c350	c360	c410	c420	c430	c440	c450	c510	c520	c530	c540	c610	c620	c630	Total Points
Littleton	56	140	71	20	23	59	65	827	231	57	104	0	0	0	180	0	0	75	1,908
Longmont	56	140	0	20	0	0	58	284	176	107	131	0	0	0	196	0	0	75	1,243
Louisville	56	140	0	25	0	0	0	494	194	57	59	0	0	0	200	0	0	71	1,296
Loveland	56	0	0	20	0	0	0	88	281	94	131	0	980	0	15	115	0	71	1,851
Manitou Springs	157	140	123	25	82	59	12	43	621	143	113	0	0	0	0	40	0	71	1,629
Mesa County	56	140	0	15	28	0	0	0	128	0	91	118	0	0	0	0	0	71	647
Monument	162	140	116	25	82	0	12	43	621	143	113	0	0	0	0	40	0	71	1,568
Morrison	56	140	52	20	0	0	0	0	102	0	91	0	0	0	100	18	0	71	650
Palmer Lake	162	140	121	25	82	0	0	43	621	143	113	0	0	0	0	40	0	71	1,561
Parker	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	56	140	0	15	0	0	0	0	307	81	0	0	0	0	188	0	0	71	858
Steamboat Springs	56	140	41	20	19	0	0	281	234	76	73	0	0	0	225	0	0	75	1,240
Telluride	56	140	4	20	23	0	0	688	6	68	71	0	0	0	200	0	0	71	1,347
Thornton	56	140	53	25	7	0	138	544	238	101	39	0	0	0	268	0	0	75	1,684
Vail	56	70	0	20	0	0	38	1,088	60	60	23	0	0	0	200	0	0	75	1,690
Westminster	56	140	57	15	23	45	462	724	152	174	152	0	0	0	180	0	0	71	2,251
Wheat Ridge	56	140	53	15	43	52	182	488	231	136	119	0	10	0	315	110	0	71	2,021
Colorado Average Credit	78	137	63	22	39	55	174	310	297	111	145	130	267	25	214	65	0	73	1,473
Colorado % of Communities	100%	93%	74%	100%	65%	24%	43%	87%	98%	93%	85%	9%	11%	2%	74%	41%	0%	100%	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
Alamosa	44	\$19,702	\$547
Arapahoe County	189	\$88,464	\$3,434
Arvada	520	\$507,920	\$144,108
Aurora	279	\$187,994	\$13,594
Boulder	3,222	\$2,332,160	\$305,800
Boulder County	901	\$737,365	\$95,107
Brush	124	\$86,698	\$4,274
Canon City	132	\$108,601	\$4,727
Centennial	68	\$28,042	\$785
Cherry Hills Village	44	\$39,609	\$2,974
Colorado Springs	1,170	\$948,113	\$125,888
Delta	15	\$12,058	\$1,763
Denver	1,233	\$1,371,546	\$125,664
Douglas County	159	\$95,130	\$4,072
Durango	115	\$131,451	\$6,218
Eagle County	98	\$60,555	\$2,484
El Paso County	519	\$397,951	\$50,019
Englewood	29	\$29,030	\$2,504
Fort Collins	456	\$273,488	\$51,963
Fountain	69	\$55,098	\$7,200
Fremont County	137	\$98,791	\$4,238
Frisco	141	\$53,552	\$3,162
Golden	89	\$124,281	\$18,416
Green Mountain Falls	17	\$17,386	\$2,669
Gunnison	82	\$33,379	\$1,309
Gunnison County	206	\$145,156	\$11,297
Jefferson County	456	\$385,727	\$69,347
Lakewood	431	\$360,076	\$68,227
Littleton	123	\$99,334	\$13,116
Longmont	254	\$240,725	\$22,408
Louisville	33	\$26,449	\$1,864
Loveland	112	\$88,467	\$9,258
Manitou Springs	157	\$199,052	\$33,048
Mesa County	217	\$120,914	\$5,135
Monument	5	\$1,782	\$0
Morrison	10	\$19,034	\$962
Palmer Lake	23	\$16,973	\$2,088
Parker	41	\$19,069	\$1,357
Pitkin County	144	\$141,786	\$11,985

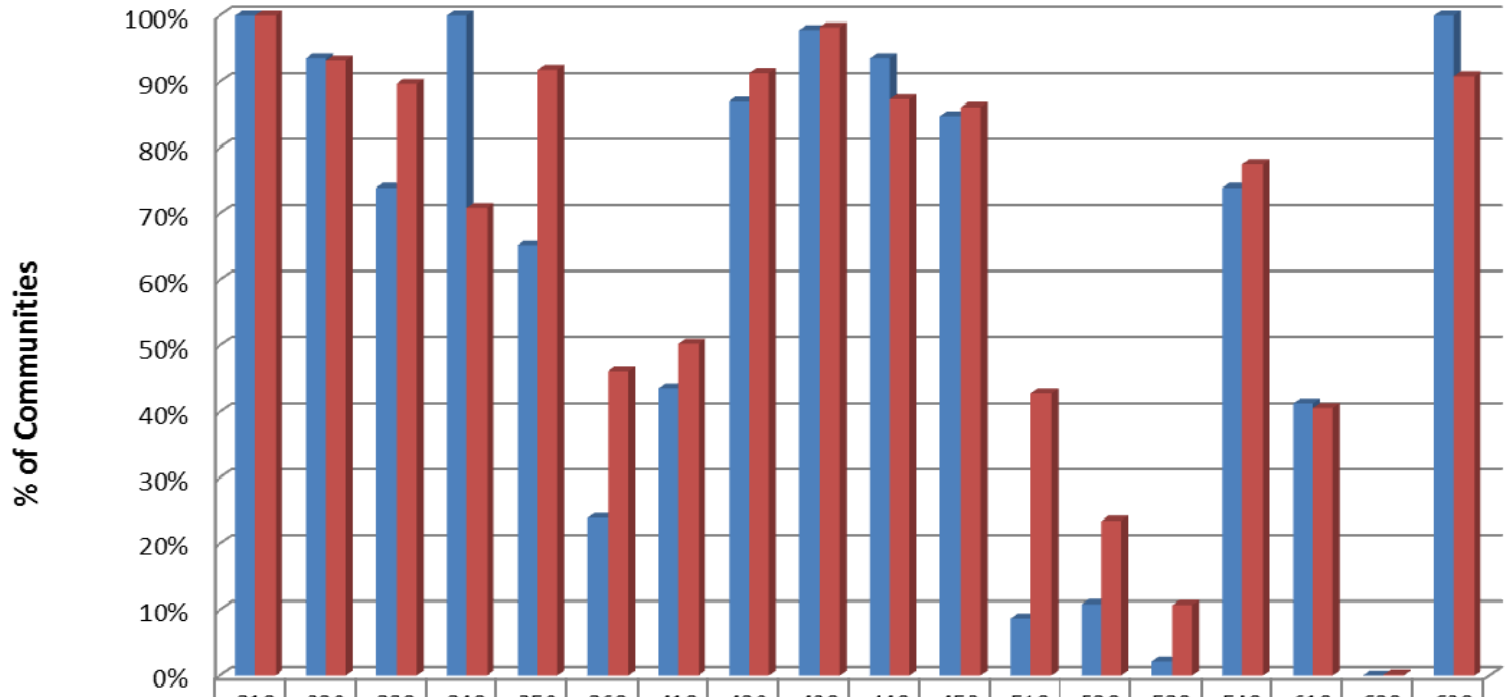
Table 3.			
Community	NFIP Policies	NFIP Premium	CRS Discount
Silverthorne	106	\$56,260	\$2,032
Steamboat Springs	394	\$235,493	\$20,113
Telluride	384	\$247,725	\$24,674
Thornton	67	\$53,832	\$5,768
Vail	235	\$74,009	\$3,234
Westminister	103	\$67,327	\$3,709
Wheat Ridge	177	\$167,208	\$34,781
CRS Communities	13,530	\$10,604,760	\$1,327,320
Non-CRS Communities	6,376	\$4,942,989	\$0
All Communities	19,906	\$15,547,749	\$1,327,320

Figure 1. State and National Average Points per Activity



■ Colorado Average Credit	78	137	63	22	39	55	174	310	297	111	145	130	267	25	214	65	0	73
■ 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



■ Colorado % of Communities	100%	93%	74%	100%	65%	24%	43%	87%	98%	93%	85%	9%	11%	2%	74%	41%	0%	100%
■ National % of Communities	100%	93%	90%	71%	92%	46%	50%	91%	98%	87%	86%	43%	23%	11%	78%	41%	0%	91%