

CRS State Profile: Maine

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, 2007. NFIP Insurance policies in force are as of December 31, 2006. Insurance premiums and CRS discounts are estimates for May 1, 2008 based on policies in force on December 31, 2006.

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 Maine

POLICIES IN FORCE	PREMIUM	CRS SAVINGS
2,857	\$1,884,100	\$118,793

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 2006 *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, 2007 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 79 points. If your state's average is significantly lower than 79 points, you might consider helping all of your communities with outreach. If your state's average is significantly higher than 79 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 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

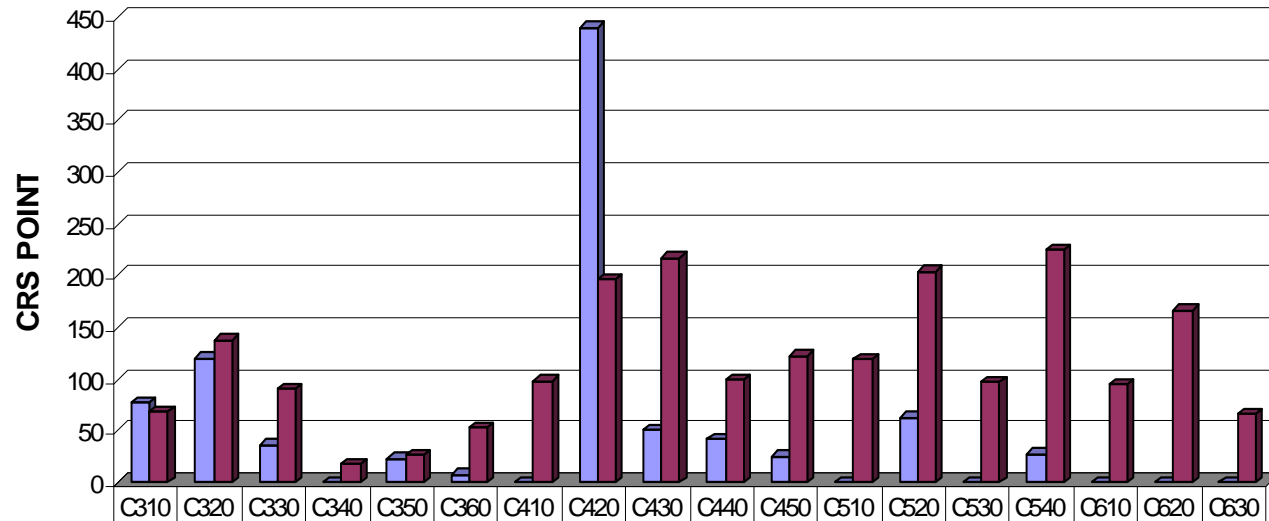
- 610 - Flood Warning
- 620 - Levee Safety
- 630 - Dam Safety

FIGURE 2.

COMMUNITY NAME	C310	C320	C330	C340	C350	C360	C410	C420	C430	C440	C450	C510	C520	C530	C540	C610	C620	C630	TOTAL POINTS
Alfred, Town of	112	70	10	0	25	0	0	771	0	0	17	0	0	0	0	0	0	0	1,005
Arrowsic, Town of	112	140	0	0	0	0	0	716	0	0	0	0	0	0	0	0	0	0	968
Auburn, City of	56	0	14	0	28	0	0	297	89	48	0	0	0	0	0	0	0	0	532
Cape Elizabeth, Town of	112	140	2	0	24	28	0	81	33	70	38	0	0	0	0	0	0	0	528
Farmington, Town of	56	70	4	0	25	0	0	311	0	57	36	0	0	0	0	0	0	0	559
Fort Fairfield, Town of	56	140	2	0	29	0	0	73	90	32	35	0	1308	0	0	0	0	0	1,765
Georgetown, Town of	56	140	0	0	23	0	0	290	78	0	0	0	0	0	0	0	0	0	587
Hallowell, City of	56	140	123	0	28	63	0	359	45	0	0	0	0	0	0	0	0	0	814
Lewiston, City of	56	140	135	0	30	63	0	355	0	76	95	0	0	0	200	0	0	0	1,150
Norridgewock, Town of	112	140	113	0	25	0	0	37	97	0	0	0	0	0	0	0	0	0	524
Ogunquit, Town of	112	140	2	0	21	0	0	788	0	0	0	0	0	0	0	0	0	0	1,063
Old Orchard Beach, Town of	56	140	2	0	25	0	0	525	119	0	0	0	0	0	0	0	0	0	867
Old Town, City of	56	140	2	0	25	0	0	602	30	113	35	0	0	0	0	0	0	0	1,003
Phippsburg, Town of	112	70	4	0	18	0	0	488	0	0	0	0	0	0	0	0	0	0	692
Portland, City of	56	140	2	0	28	0	0	452	147	102	87	0	0	0	0	0	0	0	1,014
Saco, City of	56	140	120	0	26	0	0	440	139	17	40	0	0	0	215	0	0	0	1,193
Skowhegan, Town of	56	140	2	0	25	0	0	599	0	114	36	0	0	0	172	0	0	0	1,144
South Berwick, Town of	56	140	75	0	22	0	0	762	0	0	0	0	5	0	0	0	0	0	1,060
Southwest Harbor, Town of	112	140	0	0	26	0	0	40	157	88	39	0	0	0	0	0	0	0	602
Wells, Town of	56	70	64	0	20	0	0	502	0	95	40	0	5	0	0	0	0	0	852
York, Town of	112	140	84	0	20	0	0	747	54	81	40	0	0	0	0	0	0	0	1,278
Maine Average Credit	77	120	36	0	23	7	0	440	51	43	26	0	63	0	28	0	0	0	914
Maine % of Communities	100%	95%	86%	0%	95%	14%	0%	100%	57%	57%	57%	0%	14%	0%	14%	0%	0%	0%	
National Average Credit	69	138	91	18	27	53	98	196	217	99	123	119	204	97	225	95	167	66	1,285
National % of Communities	100%	95%	87%	63%	88%	49%	39%	92%	95%	78%	82%	27%	19%	8%	76%	36%	0%	90%	

FIGURE 3.			
COMMUNITY NAME	NFIP POLICIES	ANNUAL PREMIUM	CRS REDUCTION
Alfred, Town of	9	\$3,715	\$261
Arrowsic, Town of	0	\$0	\$0
Auburn, City of	103	\$72,188	\$3,551
Cape Elizabeth, Town of	47	\$43,393	\$1,773
Farmington, Town of	26	\$17,092	\$848
Fort Fairfield, Town of	19	\$10,646	\$680
Georgetown, Town of	25	\$17,563	\$766
Hallowell, City of	44	\$46,191	\$2,320
Lewiston, City of	39	\$29,133	\$2,462
Norridgewock, Town of	32	\$16,599	\$725
Ogunquit, Town of	76	\$89,990	\$7,325
Old Orchard Beach, Town of	482	\$211,442	\$9,598
Old Town, City of	55	\$56,549	\$5,347
Phippsburg, Town of	59	\$32,133	\$1,449
Portland, City of	232	\$133,344	\$11,770
Saco, City of	223	\$173,824	\$15,882
Skowhegan, Town of	38	\$25,234	\$2,479
South Berwick, Town of	16	\$9,431	\$724
Southwest Harbor, Town of	29	\$28,744	\$1,273
Wells, Town of	807	\$553,919	\$25,872
York, Town of	496	\$312,970	\$23,689
CRS Communities	2,857	\$1,884,100	\$118,793
Non-CRS Communities	5,128	\$3,558,534	\$0
All Communities	7,985	\$5,442,634	\$118,793

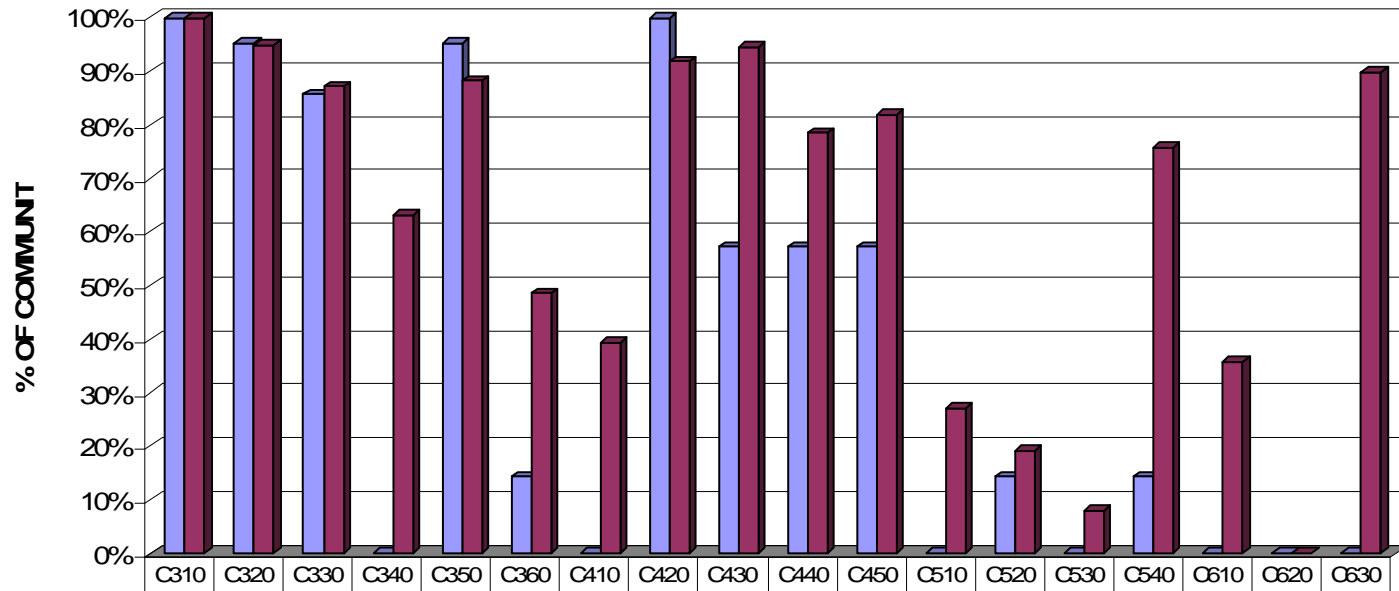
FIGURE 4. STATE AND NATIONAL AVERAGE POINTS PER ACTIVITY



■ Maine Average Credit	77	120	36	0	23	7	0	440	51	43	26	0	63	0	28	0	0	0
■ National Average Credit	69	138	91	18	27	53	98	196	217	99	123	119	204	97	225	95	167	66

CRS ACTIVITIES

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



■ Maine % of Communities	100%	95%	86%	0%	95%	14%	0%	100%	57%	57%	57%	0%	14%	0%	14%	0%	0%	0%
■ National % of Communities	100%	95%	87%	63%	88%	49%	39%	92%	95%	78%	82%	27%	19%	8%	76%	36%	0%	90%

CRS ACTIVITIES