



The REALTOR® Building
1136 12th Avenue, Suite 220
Honolulu, Hawaii 96816

Phone: (808) 733-7060
Fax: (808) 737-4977
Neighbor Islands: (888) 737-9070
Email: har@hawaiiirealtors.com

March 19, 2008

The Honorable Cindy Evans, Chair
House Committee on Public Safety & Military Affairs
State Capitol, Room 309
Honolulu, Hawaii 96813

RE: H.C.R. 255 & H.R. 216, Urging the City and County of Honolulu, the County of Hawaii, and Kauai County to Provide an Increase in Information that will Inform and Enable Homeowners to Gain Knowledge of the Flood Zone that Homes are Located in and the Risks of Flooding

Hearing Date: Thursday, March 20, 2008 @ 9:00 a.m., Room 309

Dear Chair Evans, Vice-Chair Har and Members of the House Committee on Public Safety & Military Affairs:

On behalf of our 10,000 members in Hawaii, the Hawaii Association of REALTORS® (HAR) supports H.C.R 255 & H.R. 216.

For many years, members of HAR have worked with the National Association of REALTORS®' reform initiatives on flood insurance. We share the concern regarding claims that are repeatedly paid on the same properties, and the Community Rating System (CRS) is a part of this much needed reform.

Maui County spent approximately half a million dollars and three years conducting the shoreline project/research that is necessary to responsibly create the ordinances that qualify a community for this preferential treatment.

At a DLNR workshop, a University of Hawaii Professor that led the project for Maui County reported that flood insurance premiums in Maui county have collectively gone down \$440,000 in the first year. He went on to explain that Kauai & Honolulu Counties have bills before them to begin financial planning on ways to pay for the research that must be done prior to any ordinances being passed. However, funding such an initiative can be a difficult task.

Thank you very much for this opportunity to submit testimony.

March 19, 2008

Testimony: House Concurrent Resolution 255/House Resolution 216 House, Flood Zones - Public Safety & Military Affairs (PSM)

Hearing Date: Thursday, March 20, 2008

Following pages are from website: <http://www.fema.gov> regarding the National Flood Insurance Program and the Community Rating System (CRS)

Currently there are over 54,000 flood insurance policies in Hawaii but only Maui County are participants in the Community Rating System (CRS) since 1995.

By: Wendell Lum (member, Kaneohe NB & its OMPO rep.)



The National Flood Insurance Program

The Mitigation Directorate, a component of the Federal Emergency Management Agency (FEMA), manages the National Flood Insurance Program (NFIP). The three components of the NFIP are:

- Flood Insurance
- Floodplain Management
- Flood Hazard Mapping

Nearly 20,000 communities across the United States and its territories participate in the NFIP by adopting and enforcing floodplain management ordinances to reduce future flood damage. In exchange, the NFIP makes Federally backed flood insurance available to homeowners, renters, and business owners in these communities. Community participation in the NFIP is voluntary.

Flood insurance is designed to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods. Flood damage is reduced by nearly \$1 billion a year through communities implementing sound floodplain management requirements and property owners purchasing of flood insurance. Additionally, buildings constructed in compliance with NFIP building standards suffer approximately 80 percent less damage annually than those not built in compliance.

In addition to providing flood insurance and reducing flood damages through floodplain management regulations, the NFIP identifies and maps the Nation's floodplains. Mapping flood hazards creates broad-based awareness of the flood hazards and provides the data needed for floodplain management programs and to actuarially rate new construction for flood insurance.

- The NFIP Program Description offers a more detailed overview and history of the program.
- Buying flood insurance is the best thing you can do to protect your home, your business, family, and financial security.



The National Flood Insurance Program

Floodplain Management

- What is Floodplain Management?
- Community Assistance Program
- Additional Areas of Interest
- Other Federal Programs that help the NFIP

To receive NFIP e-mail updates

What is Floodplain Management?

Floodplain management is the operation of a community program of corrective and preventative measures for reducing flood damage. These measures take a variety of forms and generally include requirements for zoning, subdivision or building, and special-purpose floodplain ordinances.

A community's agreement to adopt and enforce floodplain management ordinances, particularly with respect to new construction, is an important element in making flood insurance available to home and business owners. Currently over 20,100 communities voluntarily adopt and enforce local floodplain management ordinances that provide flood loss reduction building standards for new and existing development.

To help State and local officials in implementing the NFIP, see our

1. NFIP Policy Keyword Index
2. NFIP Floodplain Management Requirements

To encourage communities to establish sound floodplain management programs that recognize and encourage community floodplain management activities that exceed the minimum NFIP requirements, the Community Rating System (CRS) was created. This program provides communities with discounts to flood insurance rates.

Additional floodplain management resources are available to download or can be ordered from the FEMA Publication Distribution Center by calling 1-800-480-2520 and requesting the publication by its FEMA number.

Community Assistance Program

The Community Assistance Program (CAP) is a product-oriented financial assistance program directly related to the flood loss reduction objectives of the National Flood Insurance Program (NFIP). States that are participating in the NFIP are eligible for this Federally funded assistance. The CAP is intended to help States identify, prevent, and resolve floodplain management issues in participating communities before a flood event.



Significant Flood Events

1978 - January 31, 2008

A significant event is one with 1,500 or more paid losses, or occasionally one added for other reasons. Events have been named according to the most popular name at the time the events occurred, or if there is no apparent name, one has been created for this report. Event naming is a subjective thing; an event may begin as a hurricane, change to a tropical storm or be nothing but a heavy rain in some states. But this report attempts to use a single name, and include counties in federally declared disaster areas.

EVENT	YEAR	# PD LOSSES	AMOUNT PD (\$)	AVG PD LOSS
MASSACHUSETTS FLOOD FEB. 1978	Feb-78	2,202	\$20,145,418	\$9,149
LOUISIANA FLOOD MAY 1978	May-78	7,343	\$43,422,439	\$5,913
WV, IN, KY, OH FLOODS DEC 1978	Dec-78	1,879	\$11,934,512	\$6,352
PA, CT, MA, NJ, NY, RI FLOODS	Jan-79	8,826	\$31,487,015	\$3,568
ND, MN FLOODS	Apr-79	2,141	\$10,360,266	\$4,839
TEXAS FLOOD APRIL 1979	Apr-79	1,954	\$20,131,418	\$10,303
FLORIDA FLOOD APRIL 1979	Apr-79	1,488	\$2,029,163	\$1,364
TROPICAL STORM CLAUDETTE	Jul-79	9,664	\$147,295,363	\$15,242
HURRICANE FREDERIC	Sep-79	2,947	\$45,809,311	\$15,544
TEXAS FLOOD SEPTEMBER 1979	Sep-79	6,261	\$47,085,222	\$7,520
NJ, CT & NY FLOODS APRIL 1980	Apr-80	2,159	\$7,156,481	\$3,315
LOUISIANA FLOOD APRIL 1980	Apr-80	12,831	\$86,279,354	\$6,724
HURRICANE ALLEN	Aug-80	3,636	\$27,454,134	\$7,551
TEXAS FLOOD EVENT JUNE 1981	Jun-81	2,143	\$13,414,893	\$6,260
TEXAS FLOOD AUGUST 1981	Aug-81	2,740	\$20,958,042	\$7,649
LOUISIANA FLOOD APRIL 1992	Apr-82	3,187	\$20,785,522	\$6,522
RI, MA, CT FLOODS JUNE 1982	Jun-82	2,189	\$15,684,431	\$7,165
THE 'NO-NAME STORM'	Jun-82	2,921	\$10,474,435	\$3,586
MO, IL FLOODS DECEMBER 1982	Dec-82	3,172	\$29,851,938	\$9,411
LOUISIANA FLOOD DECEMBER 1982	Dec-82	1,636	\$12,917,415	\$7,896
LOUISIANA FLOOD APRIL 1983	Apr-83	11,581	\$104,833,841	\$9,052
ALICIA	Aug-83	10,518	\$119,388,681	\$11,351
NEW JERSEY FLOOD MARCH 1984	Mar-84	4,096	\$22,163,537	\$5,411
NEW JERSEY FLOOD APRIL 1984	Apr-84	2,471	\$33,300,119	\$13,476
KENTUCKY FLOOD MAY 1984	May-84	2,654	\$32,623,472	\$12,292
ELENA	Aug-85	8,234	\$81,322,383	\$9,876
GLORIA	Sep-85	6,088	\$39,194,422	\$6,438
ISABEL OCTOBER 1985	Oct-85	1,612	\$5,769,195	\$3,579
JUAN	Oct-85	6,187	\$90,987,478	\$14,706
CALIFORNIA FLOOD FEBRUARY 1986	Feb-86	2,003	\$34,838,406	\$17,393
LOUISIANA FLOOD APRIL 1988	Apr-88	3,003	\$17,124,219	\$5,702
TEXAS FLOOD MAY 1989	May-89	2,562	\$59,020,120	\$23,037
TROPICAL STORM ALLISON 1989	Jun-89	3,128	\$39,305,870	\$12,566
HURRICANE CHANTEL	Aug-89	2,919	\$39,510,677	\$13,536
HUGO	Sep-89	12,843	\$376,494,566	\$29,315

LOUISIANA FLOOD NOVEMBER 1989	Nov-89	4,455	\$48,911,213	\$10,979
LOUISIANA FLOOD JUNE 1991	Jun-91	1,921	\$15,832,279	\$8,242
BOB	Aug-91	2,821	\$49,707,690	\$17,621
HALLOWEEN	Oct-91	9,541	\$143,158,088	\$15,005
DE, NJ, PR FLOODS JANUARY 1992	Jan-92	3,211	\$30,087,521	\$9,370
TEXAS FLOOD MARCH 1992	Mar-92	2,353	\$50,956,063	\$21,656
ANDREW	Aug-92	5,589	\$169,226,364	\$30,278
NOR'EASTER - 1992	Dec-92	25,141	\$346,151,231	\$13,768
MARCH STORM	Mar-93	9,841	\$212,616,751	\$21,605
MIDWEST FLOOD	Jun-93	10,472	\$272,827,070	\$26,053
TEXAS FLOOD OCTOBER 1994	Oct-94	6,227	\$217,667,705	\$34,955
CA FLOOD JANUARY 1995	Jan-95	3,410	\$74,842,843	\$21,948
LOUISIANA FLOOD	May-95	31,343	\$585,072,008	\$18,667
OPAL	Oct-95	10,343	\$405,528,543	\$39,208
NORTHEAST FLOOD - JAN 1996	Jan-96	12,523	\$186,623,944	\$14,902
NORTHWEST FLOOD	Feb-96	2,329	\$61,903,974	\$26,580
BERTHA	Jul-96	1,166	\$10,388,364	\$8,909
FRAN	Sep-96	10,315	\$217,844,647	\$21,119
HORTENSE	Sep-96	1,381	\$20,215,202	\$14,638
JOSEPHINE	Oct-96	6,512	\$102,604,272	\$15,756
NORTHEAST FLOOD - OCT 1996	Oct-96	3,480	\$40,837,392	\$11,735
CALIFORNIA FLOOD DECEMBER 1996	Dec-96	1,858	\$39,697,267	\$21,366
SOUTH CENTRAL FLOOD	Feb-97	4,529	\$100,436,961	\$22,176
UPPER MIDWEST FLOOD	Apr-97	7,398	\$160,102,096	\$21,641
PINEAPPLE EXPRESS	Jan-98	4,228	\$57,677,068	\$13,642
NOR'EASTER	Feb-98	3,212	\$28,011,723	\$8,721
HURRICANE BONNIE	Aug-98	2,675	\$23,073,621	\$8,626
TEXAS FLOOD SEPTEMBER 1998	Sep-98	4,876	\$78,402,450	\$16,079
LOUISIANA FLOOD SEPTEMBER 1998	Sep-98	5,174	\$50,987,804	\$9,855
HURRICANE GEORGES (KEYS)	Sep-98	3,436	\$43,134,378	\$12,554
HURRICANE GEORGES-MS,PR,LA	Sep-98	848	\$14,150,532	\$16,687
HURRICANE GEORGES (PANHANDLE)	Sep-98	1,680	\$23,250,392	\$13,840
TEXAS FLOOD OCTOBER 1998	Oct-98	3,191	\$143,784,176	\$45,059
HURRICANE FLOYD	Sep-99	20,439	\$462,270,253	\$22,617
HURRICANE IRENE	Oct-99	13,682	\$117,922,109	\$8,619
FLORIDA FLOOD OCTOBER 2000	Oct-00	9,276	\$158,283,182	\$17,064
TROPICAL STORM ALLISON - 2001	Jun-01	30,637	\$1,101,928,972	\$35,967
TROPICAL STORM GABRIELLE	Sep-01	2,418	\$34,836,088	\$14,407
TEXAS FLOOD JULY 2002	Jul-02	1,895	\$70,583,720	\$37,247
TROPICAL STORM ISADORE	Sep-02	8,432	\$113,002,423	\$13,402
HURRICANE LILI	Oct-02	2,550	\$36,159,307	\$14,180
TEXAS FLOOD OCTOBER 2002	Oct-02	3,248	\$88,874,709	\$27,363
HURRICANE ISABEL	Sep-03	19,749	\$482,001,093	\$24,406
HURRICANE CHARLEY	Aug-04	2,607	\$50,384,879	\$19,327
HURRICANE FRANCES	Sep-04	4,943	\$150,300,399	\$30,407
HURRICANE IVAN	Sep-04	27,500	\$1,548,727,738	\$56,317
HURRICANE JEANNE	Sep-04	5,370	\$126,861,060	\$23,624
HURRICANE DENNIS	Jul-05	3,790	\$118,082,008	\$31,156
HURRICANE KATRINA	Aug-05	165,618	\$15,868,409,207	\$95,813
HURRICANE RITA	Sep-05	9,422	\$455,508,927	\$48,345
TROPICAL STORM TAMMY	Oct-05	4,113	\$44,603,236	\$10,844
HURRICANE WILMA	Oct-05	9,590	\$361,296,292	\$37,674

PA, NJ, NY FLOODS JUNE 2006	Jun-06	6,380	\$223,139,578	\$34,975
HURRICANE PAUL	Oct-06	1,505	\$37,160,754	\$24,692
NOR'EASTER APRIL 2007	Apr-07	8,586	\$220,153,774	\$25,641



Community Rating System

To receive CRS e-mail updates

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood losses;
2. Facilitate accurate insurance rating; and
3. Promote the awareness of flood insurance.

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

1. Public Information,
2. Mapping and Regulations,
3. Flood Damage Reduction, and
4. Flood Preparedness.

The CRS Resource Center is now available.

Credit points earned, classification awarded, and premium reductions given for communities in the National Flood Insurance Program Community Rating System.			
Credit Points	Class	Premium Reduction	
		SFHA*	Non-SFHA**
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

*Special Flood Hazard Area
 **Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. The CRS credit for AR and A99 zones are based on non-SFHAs (B, C, and X). Credits are: classes 1-6, 10% and classes 7-9, 5%. Premium reductions are subject to change.

CRS Communities and their Classes (PDF 197KB, TXT 94 KB)

These pages are from the most recent Flood Insurance Agent's Manual containing current and historical listings of all CRS communities, their class, and insurance discount.

Download CRS Resources from the FEMA Library.

Bookmarks

Options

- I. GENERAL DESCRIPTION
- II. ELIGIBILITY
- III. CLASSIFICATIONS AND DISCOUNTS
- IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Georgia (continued)							
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130201	Jekyll Island, State Park Auth	10/1/93	05/1/06	6	20	10	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/07	7	15	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
135196	Worth County	05/1/03	05/1/03	9	5	5	C
Hawaii							
150003	Maui County	10/1/95	10/1/00	8	10	5	C
Idaho							
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Blaine County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	8	20	10	C
160206	Bonner County	10/1/05	10/1/05	9	5	5	C
160209	Caribou County	05/1/06	05/1/06	9	5	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	04/1/01	8	10	5	C
160004	Garden City, City of	10/1/98	05/1/03	8	10	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/07	9	5	5	C
160023	Ketchum, City of	10/1/92	10/1/07	9	5	5	C
160076	Kootenai County	10/1/92	10/1/00	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/99	8	10	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/06	7	15	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/94	9	5	5	C

Loss Statistics**from Jan 1, 1978 through report "AS OF" date below**

LOSS STATISTICS
COUNTRY-WIDE
AS OF 01/31/2008

STATE NAME	TOTAL LOSSES	CLOSED LOSSES	OPEN LOSSES	CWOP LOSSES	TOTAL PAYMENTS	
ALABAMA	35,501	28,362		113	7,026	920,185,055.07
ALASKA	398	254		0	144	3,783,981.94
AMERICAN SAMOA	2	0		0	2	.00
ARIZONA	3,775	2,659		12	1,104	30,166,000.10
ARKANSAS	4,422	3,484		2	936	36,432,524.11
CALIFORNIA	43,144	29,374		96	13,674	475,886,525.77
COLORADO	1,994	1,044		2	948	8,676,946.95
CONNECTICUT	15,526	11,740		13	3,773	128,192,267.49
DELAWARE	3,464	2,513		13	938	50,307,044.85
DISTRICT COLUMBIA	91	52		0	39	1,464,952.27
DUMMY-UNKNOWN	4,402	3		0	4,399	20,008.38
FLORIDA	222,605	142,757		292	79,556	3,449,436,904.17
GEORGIA	12,042	9,385		12	2,645	167,161,329.00
GUAM	145	98		0	47	1,573,941.09
HAWAII	3,872	2,372		48	1,452	62,734,244.17
IDAHO	596	428		2	166	4,740,508.18
ILLINOIS	33,928	26,259		322	7,347	233,645,109.56
INDIANA	11,339	8,532		278	2,529	88,267,830.35
IOWA	6,811	5,202		12	1,597	65,554,887.02
KANSAS	6,032	4,590		25	1,417	72,938,083.98
KENTUCKY	17,601	14,925		17	2,659	203,938,083.82
LOUISIANA	372,821	300,445		2,198	70,178	15,439,872,439.70
MAINE	4,118	3,015		2	1,101	36,201,089.35
MARYLAND	14,006	10,369		71	3,566	234,990,238.45
MASSACHUSETTS	26,529	21,160		15	5,354	279,062,496.92
MICHIGAN	8,928	6,014		16	2,898	39,698,979.00
MINNESOTA	9,294	7,766		6	1,522	111,349,605.25
MISSISSIPPI	51,908	44,317		346	7,245	2,793,932,260.15
MISSOURI	36,343	31,047		31	5,265	433,950,570.36
MONTANA	1,338	1,039		1	298	5,410,632.20
NEBRASKA	3,421	2,595		2	824	21,602,115.88
NEVADA	1,408	977		3	428	37,342,222.89
NEW HAMPSHIRE	3,196	2,392		22	782	38,691,031.03
NEW JERSEY	82,168	64,410		42	17,716	845,129,215.41
NEW MEXICO	879	529		0	350	8,034,981.60
NEW YORK	79,552	61,020		45	18,487	590,332,397.29
NORTH CAROLINA	60,960	44,109		42	16,809	751,843,670.09
NORTH DAKOTA	9,350	7,757		0	1,593	133,724,659.53
OHIO	20,663	16,208		74	4,381	221,616,308.68
OKLAHOMA	9,535	7,913		31	1,591	131,054,570.08
OREGON	4,590	3,439		130	1,021	71,332,957.58
PENNSYLVANIA	54,047	44,227		88	9,732	735,148,590.68
PUERTO RICO	21,847	16,110		8	5,729	107,105,430.16
RHODE ISLAND	3,287	2,192		3	1,092	34,066,097.89
SOUTH CAROLINA	26,991	17,914		5	9,072	426,494,890.71
SOUTH DAKOTA	1,828	1,442		1	385	16,313,886.95
TENNESSEE	6,762	5,305		6	1,451	61,182,559.17
TEXAS	180,954	146,210		127	34,617	2,969,970,854.34
UNKNOWN	27	17		0	10	204,995.67

UTAH	792	511	2	279	5,281,208.09
VERMONT	1,057	756	0	301	6,999,349.21
VIRGIN ISLANDS	2,783	1,588	0	1,195	43,806,853.00
VIRGINIA	30,999	24,236	120	6,643	444,486,164.78
WASHINGTON	10,288	8,143	245	1,900	167,285,464.33
WEST VIRGINIA	23,337	19,730	17	3,590	259,490,299.12
WISCONSIN	4,828	3,486	8	1,334	32,569,747.35
WYOMING	363	202	0	161	1,388,443.88

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TOTAL	1,598,887	1,222,623	4,966	371,298	33,542,073,505.04
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LOSS STATISTICS
 ALABAMA
 AS OF 01/31/2008

COMMUNITY NAME	TOTAL LOSSES	CLOSED LOSSES	OPEN LOSSES	CWOP LOSSES	TOTAL PAYMENTS
ALABASTER, CITY OF	34	27	0	7	281,077.29
ALBERTVILLE, CITY OF	3	3	0	0	65,500.43
ALEXANDER CITY, CITY OF	1	1	0	0	17,959.43
ANNISTON, CITY OF	25	15	0	10	90,250.07
ARAB, CITY OF	1	1	0	0	92,461.25
ARDMORE, TOWN OF	5	3	0	2	31,743.73
ASHFORD, TOWN OF	2	2	0	0	8,423.46
ASHVILLE, TOWN OF	1	1	0	0	13,213.87
ATHENS, CITY OF	20	16	0	4	52,605.83
ATMORE, CITY OF	59	48	0	11	635,142.13
ATTALLA, CITY OF	20	19	0	1	98,990.55
AUBURN, CITY OF	26	23	0	3	85,057.23
AUTAUGA COUNTY *	28	22	0	6	487,503.85
BALDWIN COUNTY*	8,637	6,757	37	1,843	206,704,703.57
BARBOUR COUNTY*	19	6	0	13	9,505.15
BAY MINETTE, CITY OF	10	8	0	2	37,558.75
BAYOU LA BATRE, CITY OF	529	465	4	60	27,568,292.06
BESSEMER, CITY OF	130	106	0	24	669,712.16
BIBB COUNTY*	2	0	0	2	.00
BIRMINGHAM, CITY OF	905	696	0	209	8,874,881.32
BLOUNT COUNTY*	2	1	0	1	9,501.92
BREWTON, CITY OF	133	116	0	17	5,751,608.93
BRIGHTON, TOWN OF	15	12	0	3	50,899.06
BROOKSIDE, TOWN OF	27	22	0	5	324,977.26
BUTLER, CITY OF	21	16	0	5	143,785.61
CALERA, TOWN OF	3	2	0	1	3,969.73
CALHOUN COUNTY *	23	17	0	6	194,563.95
CARROLLTON, TOWN OF	4	4	0	0	7,239.23
CASTLEBERRY, TOWN OF	1	1	0	0	6,624.00
CHAMBERS COUNTY*	7	6	0	1	523,495.11
CHEROKEE COUNTY*	4	2	0	2	22,709.47
CHICKASAW, CITY OF	202	175	1	26	5,591,334.32
CHILDERSBURG, CITY OF	8	4	0	4	42,986.64
CHOCTAW COUNTY*	18	13	0	5	98,789.01
CITRONELLE, CITY OF	1	1	0	0	292.20
CLANTON, CITY OF	5	4	0	1	51,944.85
CLAYTON, TOWN OF	1	1	0	0	604.00
CLIO, TOWN OF	1	1	0	0	16,346.57
COFFEE COUNTY *	20	17	0	3	494,139.23
COLBERT COUNTY*	24	22	0	2	438,493.44
COLLINSVILLE, TOWN OF	3	3	0	0	4,010.56
COLUMBIA, TOWN OF	22	18	0	4	734,776.49
COOSA COUNTY *	4	2	0	2	48,435.51
COOSADA, TOWN OF	1	1	0	0	2,558.36

COURTLAND, TOWN OF	7	7	0	0	67,030.32
COVINGTON COUNTY *	33	22	0	11	318,701.71
CREOLA, CITY OF	5	2	0	3	2,612.27
CULLMAN, CITY OF	3	3	0	0	17,270.76
DALE COUNTY *	46	42	0	4	1,230,367.83
DALEVILLE, CITY OF	56	51	0	5	1,630,736.69
DALLAS COUNTY*	69	53	0	16	516,206.93
DAPHNE, CITY OF	61	37	0	24	654,823.64
DAUPHIN ISLAND, TOWN OF	2,235	1,906	12	317	70,156,584.34
DECATUR, CITY OF	53	36	0	17	416,520.39
DEMOPOLIS, CITY OF	11	7	0	4	14,658.71
DORA, CITY OF	1	1	0	0	3,534.00
DOTHAN, CITY OF	40	35	0	5	453,311.94
EAST BREWTON, CITY OF	29	27	0	2	619,159.43
ELBA, CITY OF	429	373	0	56	14,280,715.69
ELMORE COUNTY*	11	7	0	4	229,610.51
ENTERPRISE, CITY OF	36	28	0	8	213,585.18
ESCAMBIA COUNTY *	1	1	0	0	9,463.90
ETOWAH COUNTY *	5	3	1	1	32,172.01
EUFULA, CITY OF	2	2	0	0	22,649.50
EUTAW, CITY OF	18	16	0	2	97,882.60
FAIRFIELD, CITY OF	10	8	0	2	21,457.34
FAIRHOPE, CITY OF	144	104	0	40	5,276,225.05
FALKVILLE, TOWN OF	1	1	0	0	10,231.98
FLOMATON, TOWN OF	1	1	0	0	15,000.00
FLORALA, CITY OF	1	1	0	0	57,171.00
FLORENCE, CITY OF	22	18	0	4	281,446.03
FOLEY, CITY OF	23	20	0	3	796,153.01
FORT PAYNE, CITY OF	21	17	0	4	437,744.83
FULTONDALE, CITY OF	4	3	0	1	41,688.91
GADSDEN, CITY OF	40	29	0	11	185,868.09
GARDENDALE, CITY OF	7	7	0	0	301,575.61
GENEVA COUNTY *	33	33	0	0	925,482.54
GENEVA, CITY OF	72	65	0	7	1,055,183.94
GILBERTTOWN, TOWN OF	1	1	0	0	2,125.53
GLENCOE, CITY OF	3	3	0	0	18,118.57
GORDO, TOWN OF	1	1	0	0	68.03
GORDON, TOWN OF	2	1	0	1	18,290.42
GRAYSVILLE, CITY OF	2	1	0	1	34,028.00
GREENE COUNTY *	114	96	0	18	577,297.39
GREENSBORO, CITY OF	3	2	0	1	11,610.96
GULF SHORES, TOWN OF	6,043	4,953	6	1,084	164,031,407.94
HALE COUNTY*	107	94	0	13	366,931.06
HAMILTON, CITY OF	11	8	0	3	110,712.06
HARTFORD, CITY OF	4	4	0	0	47,624.97
HARTSELLE, CITY OF	12	11	0	1	98,524.28
HEADLAND, CITY OF	1	1	0	0	9,541.57
HELENA, TOWN OF	3	3	0	0	44,929.18
HENRY COUNTY*	3	2	0	1	24,433.75
HOBSON CITY, TOWN OF	2	1	0	1	3,292.26
HOKES BLUFF, TOWN OF	2	2	0	0	3,924.22
HOLLYWOOD, TOWN OF	2	1	0	1	14,088.12
HOMWOOD, CITY OF	42	32	0	10	194,860.52
HOOVER, CITY OF	56	47	0	9	405,131.62
HOUSTON COUNTY *	16	13	0	3	179,498.72
HUEYTOWN, CITY OF	86	80	0	6	727,756.63
HUNTSVILLE, CITY OF	383	316	0	67	5,351,436.68
HURTSBORO, TOWN OF	2	1	0	1	3,672.98
IRONDALE, CITY OF	8	7	0	1	646,108.08
JACKSON COUNTY *	10	7	0	3	53,438.88
JACKSON, CITY OF	2	2	0	0	1,941.57
JACKSONVILLE, CITY OF	7	3	0	4	1,594.70
JASPER, CITY OF	2	2	0	0	9,235.00

JEFFERSON COUNTY *	295	232	0	63	3,775,730.86
KINSTON, TOWN OF	1	1	0	0	31,000.00
LANETT, CITY OF	4	3	1	0	144,686.58
LAUDERDALE COUNTY *	84	63	0	21	506,696.32
LAWRENCE COUNTY *	7	6	0	.1	50,396.14
LEE COUNTY *	1	0	0	1	.00
LEEDS, CITY OF	59	47	0	12	729,420.31
LIMESTONE COUNTY *	14	10	0	4	71,733.59
LINCOLN, CITY OF	3	3	0	0	3,282.48
LINDEN, CITY OF	1	1	0	0	2,857.29
LIVINGSTON, CITY OF	2	2	0	0	75,711.67
LOWNDES COUNTY *	7	6	0	1	170,038.89
LOXLEY, TOWN OF	2	2	0	0	8,814.47
LUVERNE, CITY OF	1	1	0	0	63,305.59
MADISON COUNTY *	56	37	0	19	496,521.33
MADISON, CITY OF	7	6	0	1	40,096.88
MARENGO COUNTY *	6	4	0	2	8,033.90
MARSHALL COUNTY *	3	3	0	0	70,345.56
MIDFIELD, CITY OF	21	18	0	3	101,765.43
MIDLAND CITY, CITY OF	1	1	0	0	12,334.58
MILLBROOK, CITY OF	1	0	0	1	.00
MILLPORT, TOWN OF	2	2	0	0	3,224.50
MOBILE COUNTY*	5,224	4,061	17	1,146	108,730,057.68
MOBILE, CITY OF	4,860	3,872	28	960	126,805,241.13
MONROE COUNTY *	30	26	0	4	111,280.02
MONTGOMERY COUNTY *	20	14	0	6	255,292.04
MONTGOMERY, CITY OF	162	102	0	60	1,528,974.74
MOODY, TOWN OF	7	4	0	3	118,363.12
MORGAN COUNTY *	16	13	0	3	294,694.82
MOULTON, CITY OF	3	3	0	0	40,074.90
MOUNDVILLE, TOWN OF	1	1	0	0	1,567.88
MOUNT VERNON, TOWN OF	3	3	0	0	6,790.62
MOUNTAIN BROOK, CITY OF	80	62	0	18	1,813,334.80
MUSCLE SHOALS, CITY OF	45	36	0	9	254,771.93
NEW HOPE, TOWN OF	6	6	0	0	45,113.96
NEWTON, TOWN OF	7	7	0	0	254,570.30
NORTHPORT, CITY OF	26	18	0	8	90,123.64
ODENVILLE, TOWN OF	4	3	0	1	11,505.62
ONEONTA, CITY OF	18	15	0	3	548,058.71
OPELIKA, CITY OF	2	1	0	1	600.00
OPP, CITY OF	2	2	0	0	40,665.40
ORANGE BEACH, CITY OF	1,232	934	4	294	120,072,984.01
ORRVILLE, TOWN OF	3	2	0	1	14,392.64
OWENS CROSS ROADS, CITY	48	44	0	4	437,690.79
OXFORD, CITY OF	28	19	0	9	53,676.57
OZARK, CITY OF	10	7	0	3	274,450.46
PELHAM, CITY OF	365	343	0	22	4,421,963.41
PELL CITY, CITY OF	16	12	0	4	46,103.93
PHENIX CITY, CITY OF	12	10	0	2	22,622.82
PICKENS COUNTY *	60	52	0	8	374,959.60
PICKENSVILLE, TOWN OF	1	1	0	0	15,848.19
PIEDMONT, CITY OF	2	2	0	0	9,372.84
PRATTVILLE, CITY OF	24	22	0	2	383,540.10
PRICHARD, CITY OF	151	123	0	28	754,844.20
RAINBOW CITY, CITY OF	13	12	0	1	183,812.54
REFORM, TOWN OF	14	11	0	3	102,409.03
RIVERSIDE, TOWN OF	1	0	0	1	.00
ROBERTSDALE, CITY OF	9	8	0	1	1,541,323.12
ROOSEVELT CITY, TOWN OF	42	33	0	9	245,774.24
RUSSELL COUNTY *	3	1	0	2	2,635.60
SAMSON, CITY OF	3	3	0	0	50,760.87
SARALAND, CITY OF	358	264	0	94	2,702,408.64
SATSUMA, CITY OF	79	69	0	10	738,546.84

SCOTTSBORO, CITY OF	14	11	0	3	91,481.39
SELMA, CITY OF	93	78	0	15	872,343.09
SHEFFIELD, CITY OF	4	2	0	2	8,150.94
SHELBY COUNTY*	27	22	0	5	310,753.18
SILVERHILL, TOWN OF	7	6	0	1	366,778.96
SPANISH FORT, CITY OF	13	10	1	2	1,178,946.97
ST. CLAIR COUNTY *	16	10	0	6	137,101.96
STEVENSON, CITY OF	8	7	0	1	108,854.67
SULLIGENT, TOWN OF	7	5	0	2	34,762.00
SUMTER COUNTY*	8	6	0	2	35,508.79
SYLACAUGA, CITY OF	6	2	0	4	16,493.32
TALLADEGA COUNTY *	23	14	0	9	96,339.05
TALLADEGA, CITY OF	9	6	0	3	37,753.83
TALLASSEE, CITY OF	1	1	0	0	1,064.93
TARRANT, CITY OF	38	32	0	6	895,973.53
TOWN CREEK, TOWN OF	2	2	0	0	393.46
TRUSSVILLE, CITY OF	18	17	0	1	706,078.13
TUSCALOOSA COUNTY *	2	1	0	1	14,303.70
TUSCALOOSA, CITY OF	84	52	1	31	777,954.39
TUSCUMBIA, CITY OF	20	17	0	3	157,101.15
UNION SPRINGS, CITY OF	1	1	0	0	653.95
VERNON, CITY OF	4	4	0	0	36,665.73
VESTAVIA HILLS, CITY OF	11	8	0	3	390,613.10
VINCENT, TOWN OF	1	1	0	0	10,617.61
WALKER COUNTY *	8	5	0	3	51,428.21
WARRIOR, CITY OF	1	1	0	0	5,000.00
WASHINGTON COUNTY*	14	14	0	0	103,893.19
WETUMPKA, CITY OF	4	4	0	0	102,931.73
WILCOX COUNTY*	15	6	0	9	51,855.21
WILSONVILLE, TOWN OF	1	1	0	0	1,393.12
WINFIELD, CITY OF	5	5	0	0	37,365.44
WOODVILLE, TOWN OF	1	1	0	0	4,184.27
TOTAL FOR ALABAMA	35,501	28,362	113	7,026	920,185,055.07

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LOSS STATISTICS
ALASKA
AS OF 01/31/2008

COMMUNITY NAME	TOTAL LOSSES	CLOSED LOSSES	OPEN LOSSES	CWOP LOSSES	TOTAL PAYMENTS
ANCHORAGE, MUNICIPALITY	37	12	0	25	145,849.70
ANIAK, CITY OF	26	21	0	5	213,753.10
BETHEL, CITY OF	13	9	0	4	67,008.58
CORDOVA, CITY OF	2	1	0	1	64,528.91
EMMONAK, CITY OF	2	1	0	1	10,000.00
FAIRBANKS-NORTH STAR BO	153	95	0	58	707,237.61
GALENA, CITY OF	22	18	0	4	280,345.97
JUNEAU, CITY AND BOROUGH	19	11	0	8	60,799.62
KENAI PENINSULA BOROUGH	46	33	0	13	425,684.81
KETCHIKAN GATEWAY BOROUGH	2	0	0	2	.00
KOTZEBUE, CITY OF	1	0	0	1	.00
KWETHLUK, CITY OF	2	1	0	1	3,714.08
MATANUSKA-SUSITNA, BOROUGH	45	33	0	12	1,114,335.22
NENANA, CITY OF	2	0	0	2	.00
NOME, CITY OF	13	12	0	1	491,203.44
PETERSBURG, CITY OF	1	0	0	1	.00
SHISHMAREF, CITY OF	2	2	0	0	133,490.46

LOSS STATISTICS
GUAM
AS OF 01/31/2008

COMMUNITY NAME	TOTAL LOSSES	CLOSED LOSSES	OPEN LOSSES	CWOP LOSSES	TOTAL PAYMENTS
GUAM, TERRITORY OF	145	98	0	47	1,573,941.09
TOTAL FOR GUAM	145	98	0	47	1,573,941.09

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LOSS STATISTICS
HAWAII
AS OF 01/31/2008

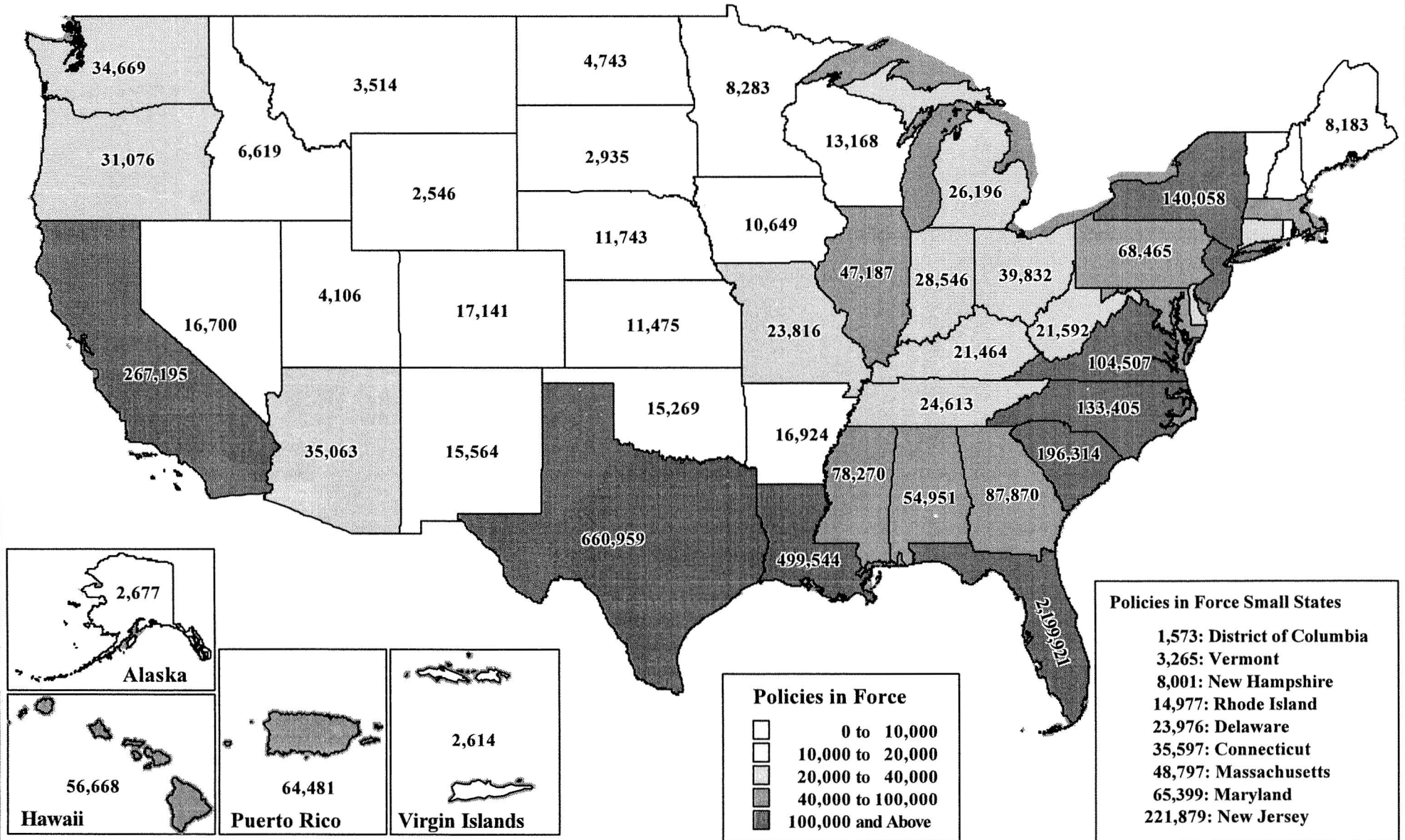
COMMUNITY NAME	TOTAL LOSSES	CLOSED LOSSES	OPEN LOSSES	CWOP LOSSES	TOTAL PAYMENTS
HAWAII COUNTY *	556	393	2	161	6,719,044.90
HONOLULU , CITY AND COU	1,838	1,199	4	635	17,556,866.51
KAUAI COUNTY*	1,029	595	1	493	35,749,279.08
MAUI COUNTY *	389	185	41	163	2,709,053.68
TOTAL FOR HAWAII	3,872	2,372	48	1,452	62,734,244.17

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LOSS STATISTICS
IDAHO
AS OF 01/31/2008

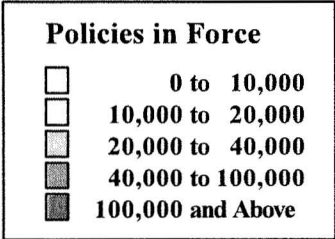
National Flood Insurance Program Total Number of Policies in Force

AS OF SEPTEMBER 30, 2007



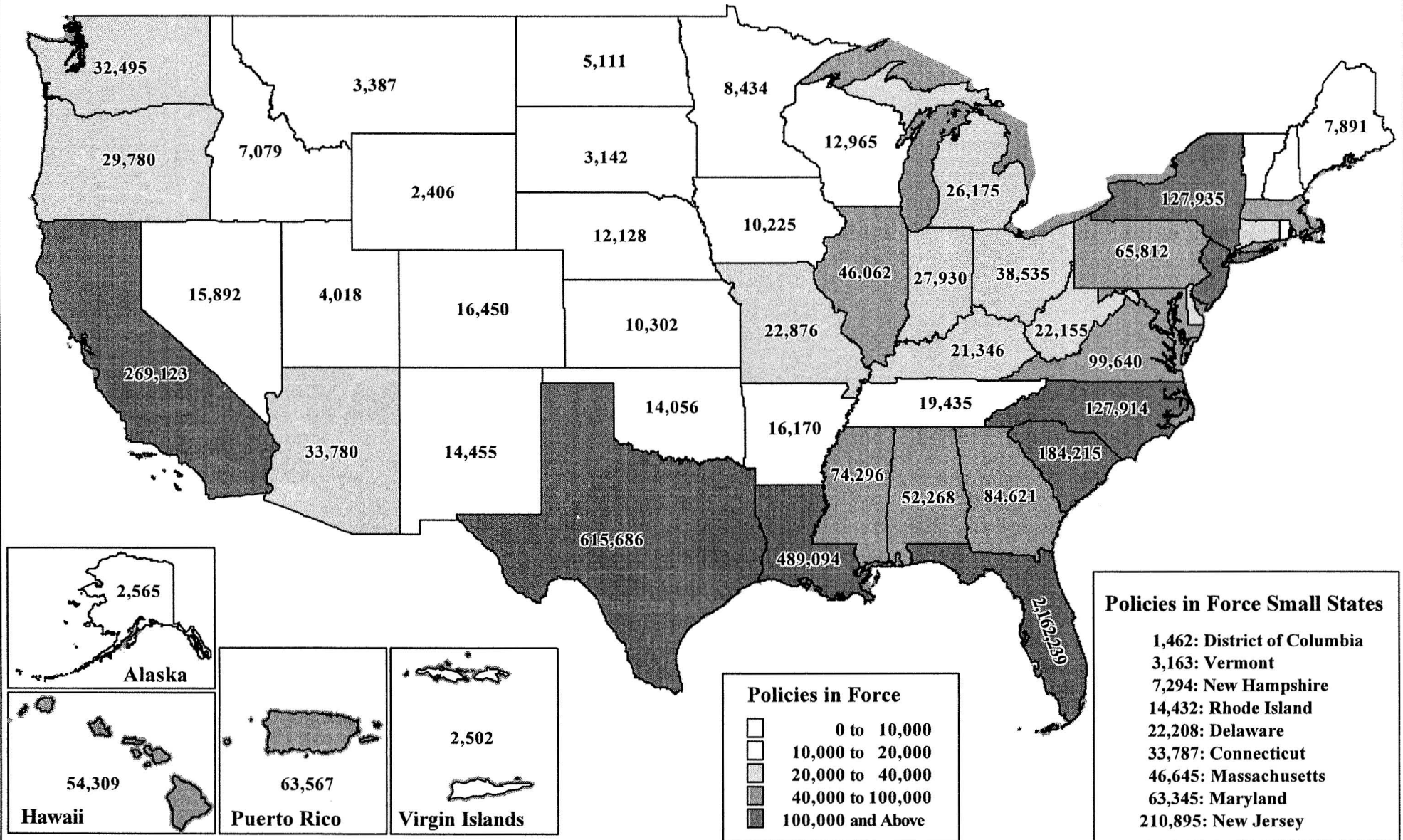
Policies in Force Small States

- 1,573: District of Columbia
- 3,265: Vermont
- 8,001: New Hampshire
- 14,977: Rhode Island
- 23,976: Delaware
- 35,597: Connecticut
- 48,797: Massachusetts
- 65,399: Maryland
- 221,879: New Jersey



National Flood Insurance Program Total Number of Policies in Force

AS OF SEPTEMBER 30, 2006



Policies in Force Small States

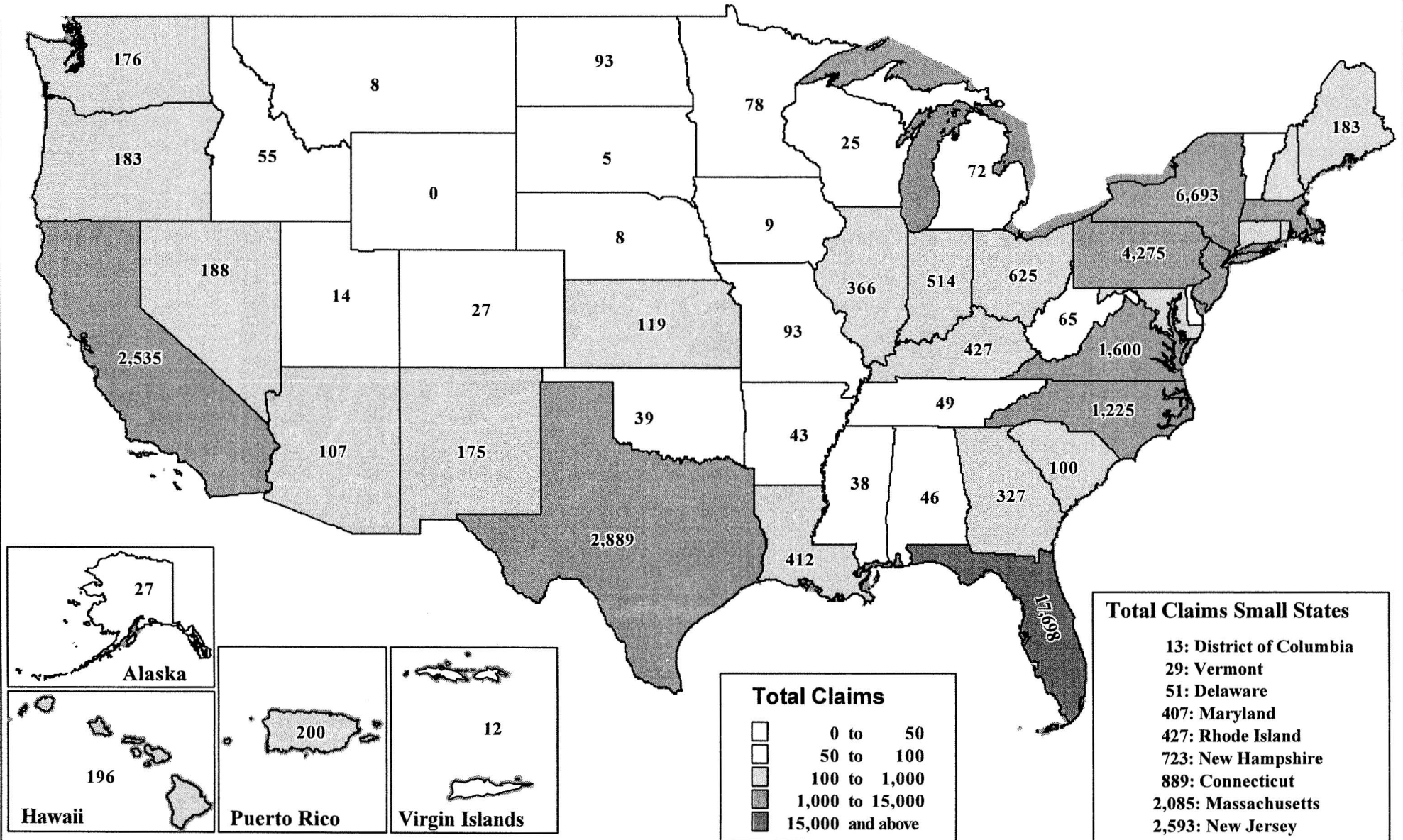
- 1,462: District of Columbia
- 3,163: Vermont
- 7,294: New Hampshire
- 14,432: Rhode Island
- 22,208: Delaware
- 33,787: Connecticut
- 46,645: Massachusetts
- 63,345: Maryland
- 210,895: New Jersey

Policies in Force

- 0 to 10,000
- 10,000 to 20,000
- 20,000 to 40,000
- 40,000 to 100,000
- 100,000 and Above

National Flood Insurance Program Total Number of Claims

OCTOBER 1, 2005 THRU SEPTEMBER 30, 2006

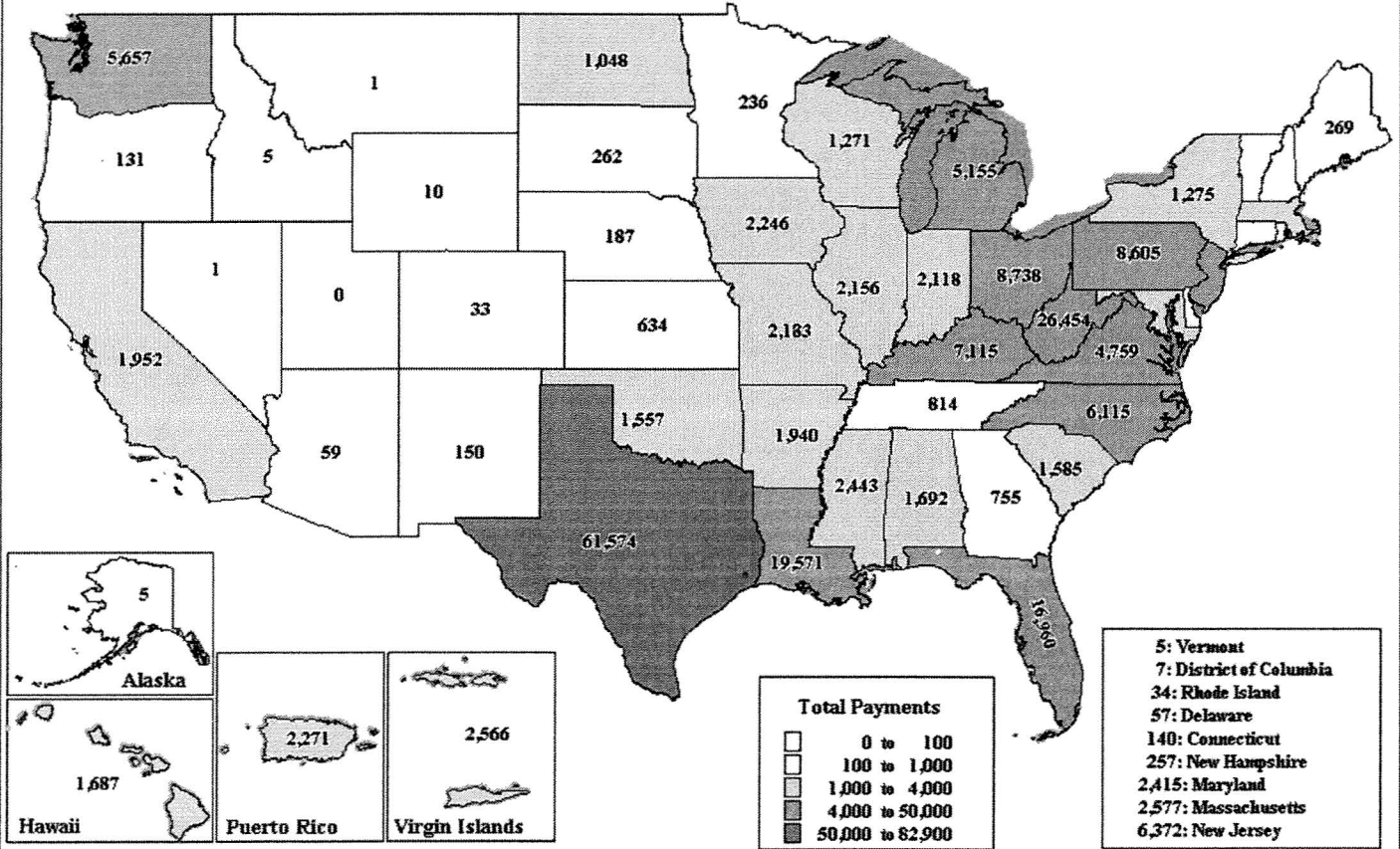


National Flood Insurance Program

Total Claim Payments

(THOUSANDS OF DOLLARS)

SEPTEMBER 30, 2003 THRU SEPTEMBER 30, 2004



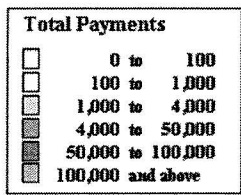
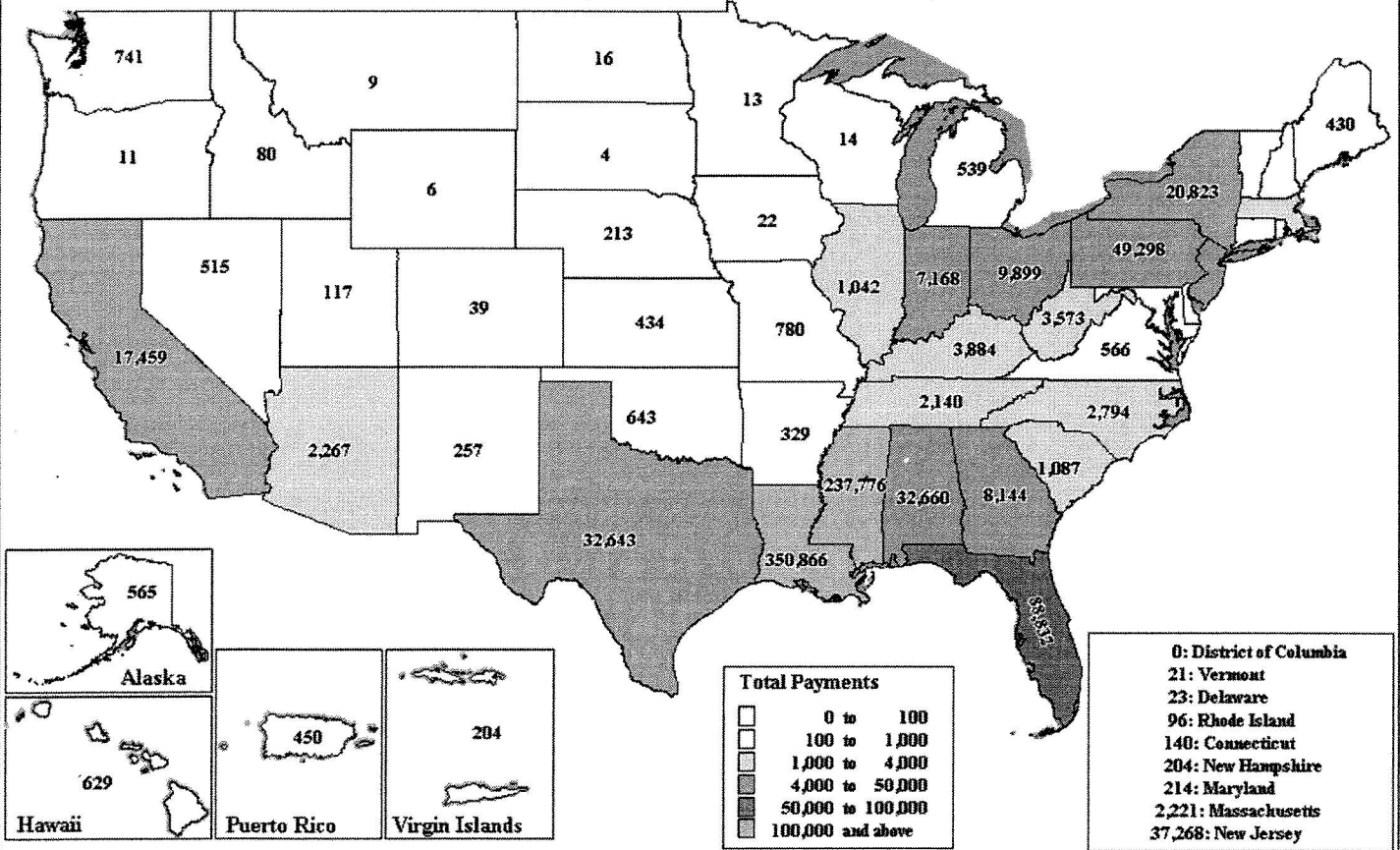
Source Report: W2RC1040

National Flood Insurance Program

Total Claim Payments

(THOUSANDS OF DOLLARS)

SEPTEMBER 30, 2004 THRU SEPTEMBER 30, 2005



- 0: District of Columbia
- 21: Vermont
- 23: Delaware
- 96: Rhode Island
- 140: Connecticut
- 204: New Hampshire
- 214: Maryland
- 2,221: Massachusetts
- 37,268: New Jersey

Source Report W2RC1040