

The Changing NFIP, the CRS & Local Governments

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Flood Insurance Reform

- Biggert Waters 2012 (BW12)
- Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)

Bigger Waters 2012 (BW12)

- Insurance premiums should reflect full risk rates
- Phased out subsidies and discounts
- Increased premiums 25% per year

Bigger Waters 2012 (BW12)

- Affected:
 - Non-primary residences
 - New policies
 - Property transfers
 - Reinstated lapsed policies
 - Commercial policies
 - Pre-FIRM properties receiving subsidized rates
 - Repeatedly or heavily damaged properties
 - Substantially improved properties
 - Newly mapped properties

Homeowner Flood Insurance Affordability Act (HFIAA)

- Perception that the HFIAA rolled back the BW12 reforms
- Actually, only delayed parts of its implementation

Homeowner Flood Insurance Affordability Act (HFIAA)

- Repealed immediate increases under BW12 and delayed others
- Removed immediate increases for new purchasers, newly mapped properties and lapsed policies
- Limited premium increases to 18% per year for new policies transferred from existing policies and many affected properties
 - 25% increases remain for non-primary residences, substantially improved/damaged properties, severe repetitive loss, & commercial properties
- Created a \$25 or \$250 surcharge on all new or renewed policies

Homeowner Flood Insurance Affordability Act (HFIAA)

- Residential flood insurance increased on April 1, 2015
- FEMA estimated premiums would increase an average of **9.9%** for policies written or renewed after April 1
- Does not count the new fee, which means the effective increase will be **19.8%**

Connection to Local Government?

- Increased interest in flooding resilience
 - FEMA Hazard Mitigation Programs
 - Community Rating System (CRS)

Community Rating System

- Established on 1990 to reward communities exceeding minimum NFIP standards
- Awards credits in 4 broad categories:
 - Public information
 - Flood mapping and regulation
 - Flood damage reduction
 - Flood preparedness

Community Rating System

Table 1:

How much discount property owners in your community can get

Rate Class	Discount		Credit Points Required
	SFHA*	Non-SFHA**	
1	45%	10%	4,500 +
2	40%	10%	4,000 - 4,499
3	35%	10%	3,500 - 3,999
4	30%	10%	3,000 - 3,499
5	25%	10%	2,500 - 2,999
6	20%	10%	2,000 - 2,499
7	15%	5%	1,500 - 1,999
8	10%	5%	1,000 - 1,499
9	5%	5%	500 - 999
10	0%	0%	0 - 499

* *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. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.*

Community Rating System

- Nationally approximately 20,000 NFIP communities.
- More than 1,200 participate in the CRS
- These represent more than 66% of policies
- Results in more than \$220 million in savings for policy holders annually

Community Rating System

National Flood Insurance Program (NFIP) Community Rating System (CRS)

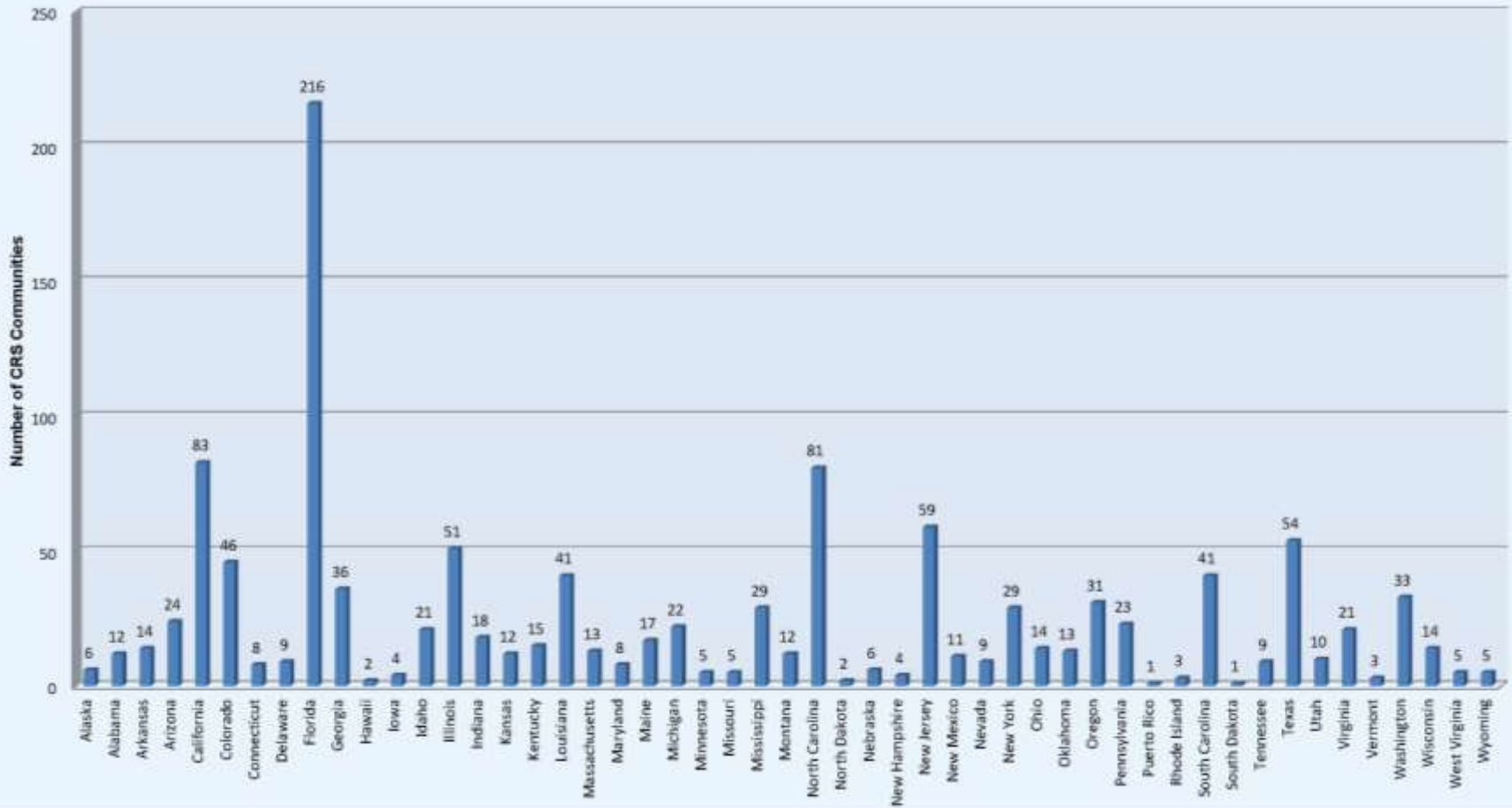
May 2012



CRS Classifications			
★ 1-4 (Advanced Classes)	0.9 % of Total		
● 5-7 (Intermediate Classes)	43.26 % of Total		
● 8-9 (Introductory Classes)	55.83 % of Total		
Insurance Services Office (ISO) Territories			
1	2	3	4
5	6	7	8
9	10	11	
Participating Communities			
NFIP	CRS	CRS as a % of NFIP Total	
21,700	1,271	5.97 %	
Policies in Force			
5,963,481	3,779,513	63.38 %	
Insurance in Force			
\$1.27 Billion	\$682 Billion	53.65 %	

Community Rating System

CRS Communities by State
Information based on October 2011 data



Community Rating System

- Georgia CRS Profile (2013 data)
 - Policies in force 67,918
 - Premiums paid: \$47,441,506
 - 36 CRS communities
 - CRS Savings: \$6,639,495

Tybee Island, Georgia

Sea Level Rise Adaptation Plan

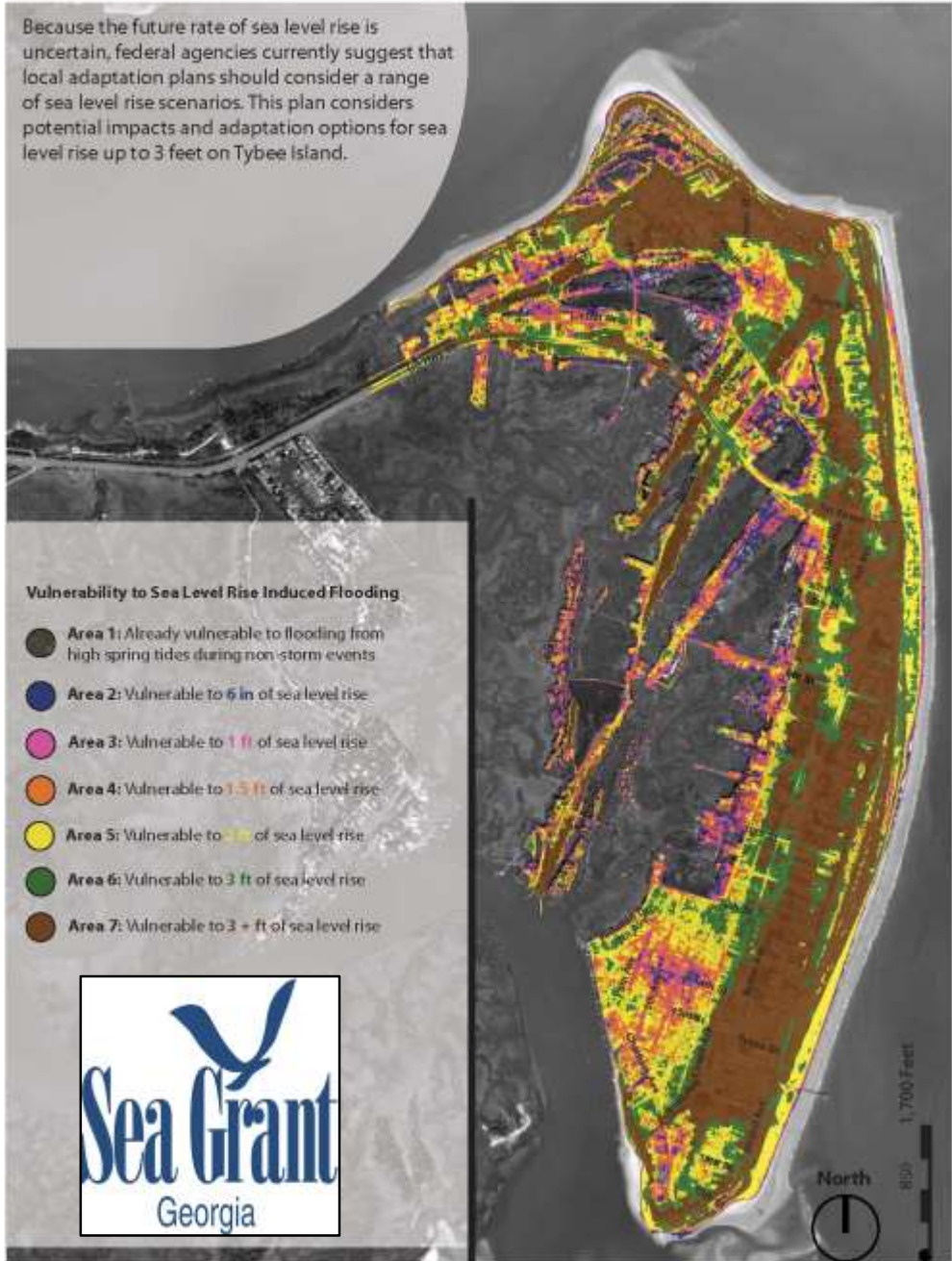


Figure 0-2: Tybee Sea Level Rise Adaptation Plan Flooding

Tybee Island, Georgia

Sea Level Rise Adaptation Plan

- Incorporated data about spring tide flooding in CRS renewal application
- Moved down two classes
- Will be tied for best rating in Georgia
- Additional stormwater controls and flood proofing will generate additional credits in the future

Tybee Island, Georgia

Sea Level Rise Adaptation Plan

- Mapping the Tybee Island's high spring tide events.



Mapping Tybee's open space



Ongoing Sea Grant CRS Partnership

- St. Marys, Georgia
- Hyde County, North Carolina
- McIntosh County, Georgia
- Regional Sea Grant Proposal
 - McIntosh County, Georgia
 - Nags Head, North Carolina
 - Beaufort, South Carolina
 - Monroe County, Florida

Tybee Island, Georgia

CRS Extension Activities

- Funded by Coastal Incentive Grant administered by Georgia DNR Coastal Resources Division (CRD)
- Three Goals:
 - Assess the value of CRS credits
 - Determine when the CRS directly provides a positive economic return
 - Promote extension of CRS activities along the GA Coast

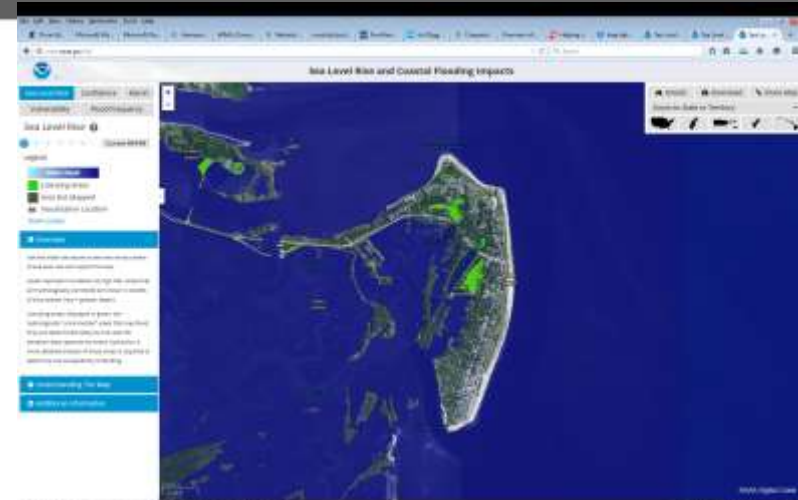
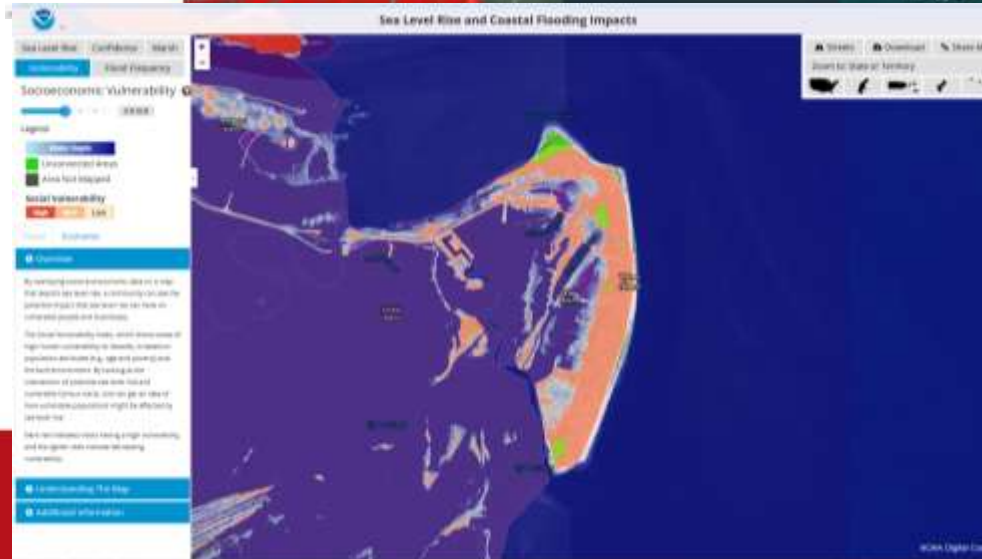
Tybee Island, Georgia

CRS Extension Activities

- Perform cost-benefit analysis of local government participation in the CRS for coastal communities
- Connecting existing mapping and coastal hazard information with creditable CRS activities
 - focusing on public outreach activities in Credit Series 300: Public Information
- Developing a CRS Public Information Toolkit to facilitate credits under Series 300.
- Providing one-on-one trainings on the use of the Public Information Toolkit and other CRS implementation topics
- Promote expansion of CRS Users Group(s) drawing lessons learned from the successful Chatham CRS Users Group

NOAA Sea Level Rise Viewer

<http://coast.noaa.gov/digitalcoast/tools/slr>



Uniform Minimum Credit (UMC)

CRS provides UMC for statewide actions that support floodplain management

Georgia UMC

- Provides an automatic 15 credits
 - Landlord flood notification requirement
 - NPDES Stormwater Phase II Construction permit
- Credits awarded for enforcing the Georgia Building Code
- Credits awarded for adopting the 2001 Georgia Stormwater Manual

Activity	Element	Credit
Uniform Minimum Credit		
340	Other Disclosure Requirements (ODR)	5
450	Erosion and Sediment Control (ESC)	10
Total		15
Possible Additional Credit		
410	Cooperating Technical Partnership Agreement (CTP1)	10
430	Building Codes (BC)	0 - 48
430	Local Drainage Protection (LDP)	10
450	Stormwater Management Regulations (SMR)	18.9 - 271
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 30
Total		58.9 - 389
Model Ordinance (Metropolitan North Georgia Water Planning District)		
410	New Study (NS)	varies
410	Higher Study Standards (HSS)	varies
Total		varies

Other UMC's

Florida

Activity	Element	Coastal Credit	Non-Coastal Credit	Miami-Dade County Credit
Uniform Minimum Credit				
340	Other Disclosure Requirements (ODR)	10	0	0
430	Building Codes (BC)	48	48	48
430	State-mandated Standards (SMS)	20	20	20
430	Local Drainage Protection (LDP)	10	10	10
450	Stormwater Management Regulations (SMR)	0-29	0-29	157 - 165
450	Erosion and Sediment Control (ESC)	10	10	10
450	Water Quality Regulations (WQ)	20	20	20
	Total	118 - 147	108 - 137	265 - 273
		SWFWMD		
450	Stormwater Management Regulations (SMR)	118 - 305		
	Total	118 - 305		
Possible Additional Credit				
410CE	Coastal Erosion Mapping (MCE)	25	0	25
420DB	Open Space Preservation - Special Hazard	35	0	35
430CE	Coastal Erosion Regulations (CER)	30	0	30
430	Coastal A Zone Regulations (CAZ)	50*	0	50*
430	State-Mandated Standards (SMS)	20	0	20
440CE	Coastal Erosion Data Maintenance (CEDM)	20	0	20
540	Stream Dumping Regulations (SDR)	15	15	15
630	State Dam Safety (SDS)	0 - 15	0 - 15	0 - 15
	Total	195 - 210	15 - 30	195 - 210
Additional Provisions Encouraged by the State of Florida				
430	Freeboard (FRB)	7.5 - 100	7.5 - 100	7.5 - 100
430	Cumulative Substantial Improvement (CSI)	20 - 80	20 - 80	20 - 80

South Carolina

Activity	Element	Credit
Uniform Minimum Credit		
340	Other Disclosure Requirements (ODR)	5
430	Building Codes (BC)	48
430	State-mandated Standards (SMS)	5.8
430	Local Drainage Protection (LDP)	10
450	Erosion and Sediment Control (ESC)	10
	Total	78.8
Possible Additional Credit		
410	Cooperating Technical Partnership Agreement (CPT 1)	10
410CE	Mapping Coastal Erosion (MCE)	25
420CE	Coastal Erosion Open Space Preservation (CEOS)	35
430CE	Coastal Erosion Regulations (CER)	40
430CE	Erosion protection for new buildings	40 - 100
430CE	No new hardened structures	50
430	State-mandated Standards (SMS)	16.5 - 20
450	Water Quality (WQ)	20
630	State Dam Safety (SDS)	0 - 41
	Total	236.5 - 341

Ways that communities may already be earning CRS credits:

- Look at State Uniform Minimum Credits
- Map protected open spaces
- Examine how other hazards and resilience planning efforts or tools contribute to CRS credits
- Examining how partnerships with other local governments can bolster CRS credits
- Make existing flood risk information available

QUESTIONS?

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