

Flood Insurance and the Community Rating System

Sue Baker, Maine Floodplain Management Program

MAPPING

New maps: Maps came out in April, but not effective yet. Each town office should have them by now.

Using better topography - 2 foot contours.

Paneling scheme is new - north is always north now.

The datum has changed from NGCD29 to NAVD88

New aerial image base map

Panel numbers have changed.

Digital FIRM

Limit of moderate wave action LiMWA

Not mandatory unless they've adopted the state building code.

UPS AND DOWNS OF NEW MAPS

Changes to the flood zones and base flood elevations

May be be properties newly mapped in, and newly mapped out

Overall upside is new maps will much more accurately reflect which properties should be in and out of flood zones.

ORDINANCE REQUIREMENTS

Definition of Development: Any change to improved or unimproved real estate. Any man-made change is considered development

Why does all development require a permit?

So communities can keep track of what they're permitting. To protect life and property, balance needs of environment with pressures of development.

Minor improvements: Normal maintenance under 50% of the building value. Must be non-structural.

New Construction: 50% or more of the value of the building. Lowest floor must be elevated to 1' above base flood elevation.

Elevation in A Zones: 3 ways to accomplish elevation.

- 1) Fill: raise home with fill.
- 2) Hydraulic openings (flood vents): water can flow through the building.
- 3) Open foundation system: posts, piers, columns, etc. (mandatory in V-zone)

FLOOD INSURANCE

- Flooding is not covered by home owners insurance.
- Disaster assistance will never make you whole again

- No matter where you live in a participating community, flood insurance is available.
- Max limits: \$250,000, \$500,000 non-residential, \$100,000 contents available to renters. If you have a \$1M dollar house you can only get \$250,000. You would have to go outside to insure the rest.
- Flood insurance premiums tailored to the height of the house, among other factors.
- Pre-FIRM buildings constructed prior to 1974, FEMA rates are rising faster.
- With new regulations it may be beneficial to have an elevation certificate.
- Tough situation with historic buildings - they can lose their historic status with improvements, substantial improvements can be expensive.

FEMA Community Rating System and Coastal Georgia

Madeleine Russell, Georgia Sea Grant

CRS Users Group.

Gets everyone policy discounts because the community take actions to reduce everyone's risks.

"Floods are an act of God, flood losses are largely an act of man." Gilbert White. White went to congress in 1968 to raise the issue.

Georgia has an enormous salt marsh at a very consistent, low elevation.

CRS rating from 1-10. Every time you drop a class you get a 5% improvement in rates.

Tybee Island Sea Level Rise Adaptation Plan

- Installed tide gates, living shorelines (from oysters), and sea walls; high tide cannot come into the storm drain system anymore.
- Community led
- CRS rating improved to a Class 5

St. Mary's Flood Resiliency Project

- Initiated by a single citizen.
- City brought in Georgia Sea Grant
- 2 ft. freeboard in ordinance.
- Stormwater planning and green infrastructure
- CRS rating improved to a Class 7

CRS Resources

- Changes fast...
- New (700-page) resource manuals come out every few years.

Q: Who makes determination of CRS rating?

A: Your community's ISO representative.

Actions that technical experts and communities can take:

- Sharing resources
- Technical expertise
- Collaboration
- But... political will is the hardest part.

Q: Any CRS communities in Maine?

A: Yes, there are 17 CRS communities in Maine.

The Community Rating System in Coastal New England: Regional Approaches and Lessons Learned.

Abbie Sherwin, Maine Coastal Program, DACF

Julie LaBranche, Rockingham Planning Commission

Shannon Jarbeau, Barnstable County, Cape Cod

Abbie Sherwin (Maine)

Overview of what Maine is doing with regard to CRS.

Overview of CRS:

- Voluntary credit based program associated with Flood Insurance Program. Provides discounted flood insurance for communities that take actions to mitigate flood risk.
- Incentivizes resilient actions.
- Four broad categories: public information, mapping, flood damage reduction, warning and response.

Maine: Interest in increasing participation in CRS. Low participation in the state at the moment. Only 17 municipalities, only 9 in the coastal zone.

Abbie interviewed people from across the coast to gauge interest and experience with the program.

CHALLENGES

- Lack of awareness and knowledge
- Relatively small number of policies (more policies in Cape Cod than all of Maine)
- Perceived incentive disparity: the perception of putting resources towards a program that only benefits wealthy residents.
- FIRM delays.
- Strained resources and lack of capacity (local and state levels, GIS experience).

PROGRESS AND ASSISTANCE

- Several informational presentations around the state. (Emphasized benefits beyond cost savings).
- Developed checklist that can be used as a scoping tool for potential CRS credit.
- Open space mapping. Instruction manual for how Maine communities can do this on their own.

Julie LaBranche (New Hampshire)

Overview of what NH is doing with regard to CRS.

Case studies: Rye and Hampton. Both communities took advantage of a small \$10,000 grant to do an assessment of how feasible it would be to enter CRS. Provided technical assistance to both communities on a variety of topics.

CATALYSTS FOR APPLYING TO CRS

- Experienced municipal staff
- Number of NFIP policies (highest number in NH)
- Broad municipal support.
- Track record of being proactive
- Observed coastal flooding and impacts.
- Recent vulnerability assessment, maps, and data.

OBSTACLES IN QUALIFYING TO CRS

- Repetitive loss properties
- Non-compliant, permitted structures in the floodplain.
- Record-keeping deficiencies and organization.
- Incomplete elevation certificates
- FEMA letter of good standing.

BENEFITS OF CRS

- Decreased premiums.
- Incentive to implement adaptation and resiliency measures.
- Support for policies, investments, and regs.
- Public awareness.
- Improved inter-municipal and state coord.
- Focus on importance of ecosystem services.
- Increased advocacy for state and federal assistance programs.

Shannon Jarbeau, Barnstable County (Cape Cod, MA)

First full-time, permanent CRS coordinator in the country.

PROGRAM CREATION:

- New maps in 2014, same time flood insurance reforms were being rolled out.
- 8,000 structures added to the floodplain.
- 43% of policies on Cape Cod experiencing highest possible rate increase.
- Ranked in top 1% of counties in nation with number of subsidized policies.
- Town survey (15 towns on Cape Cod) indicated interest in regional CRS program. Survey responses indicated position should be permanent.
- Found seed funding from Woods Hole Sea Grant.

HOW DOES REGIONAL COORDINATOR WORK?

- CRS is a lot of work... Communities don't have to do this with a full-time CRS person.
- Walk towns through CRS application process.
- Provide GIS services, templates, by-law reviews.
- Periodically remind coordinators of records, outreach, etc.
- Assist with interim efforts to improve credit (hazard mitigation plans), annual reviews, 5-year cycle visits.
- Provide trainings through user groups - local, regional, multi-state.
- Provide basic NFIP technical assistance to municipalities and citizens.

PROGRESS

- 8 CRS towns
- 3,000 policyholders saving \$275,000
- Up next, 3 CRS applications in progress.
- 1 5-year cycle visit in October.

QUESTIONS AND ANSWERS

Q: Elevation certificate is where the property owner wants a more specific elevation?

A: Required any time there is new or substantial improvement in the program.

Q: Which 4 communities in Southern Maine?

A: York, South Berwick, Saco, and South Portland (might be one or two more). For a long time Maine had the most CRS communities in New England, but now Massachusetts has the most.