

# The Index

## Georgia Department of Natural Resources Floodplain Management Office Newsletter

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### LINKS OF INTEREST:

[www.GeorgiaDFIRM.com](http://www.GeorgiaDFIRM.com)  
[www.FloodSmart.gov](http://www.FloodSmart.gov)  
[www.FEMA.gov/Risk-Mapping-Assessment-Planning](http://www.FEMA.gov/Risk-Mapping-Assessment-Planning)  
<http://MSC.FEMA.gov>  
[www.FEMA.gov/BW12](http://www.FEMA.gov/BW12)

*The Index is a publication of GA DNR Floodplain Management; for editorial comments or questions, please contact Tom Shillock at (his new number) 404-651-8496, or write to [Tom.Shillock@dnr.state.ga.us](mailto:Tom.Shillock@dnr.state.ga.us). If you would like to join the mailing list, please contact Garrett Skinner at [Garrett.Skinner@AtkinsGlobal.com](mailto:Garrett.Skinner@AtkinsGlobal.com).*

### REMINDER: GA DNR-EPD HAS MOVED TO:

200 Piedmont Ave., S.E. Suite 418  
Atlanta, GA 30334

### CRS IN GEORGIA – BY THE NUMBERS

**45** – highest percent discount on flood insurance; awarded to communities with a Class Rating of 1 (Roseville, CA is the only CRS community with that rating)

**42** – number of CRS communities out of the 542 participating communities in Georgia

**5** – highest ranking reached to-date by a CRS community (way to go City of Griffin; 25% discount on policies in Zone A's!)

**\$6.6 million** – estimated savings a year that Georgia CRS communities provide their policyholders; that's about \$100 annual savings per policy that receives CRS discounts.



## COMMUNITY RATING SYSTEM (CRS):

### An Important Program for Helping Reduce Flood Risk in Georgia

With the passage of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the more recent passage of the Homeowner Flood Insurance Affordability Act (HFIAA) last month, there is an increased interest in the National Flood Insurance Program's (NFIP's) Community Rating System (CRS). CRS is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the Federal minimum requirements of the NFIP to provide protection from flooding. In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums for buildings in the community.



These reduced premiums reflect the reduced flood risk resulting from community efforts toward achieving the three CRS goals:

- Reduce flood damage to insurable property
- Strengthen and support insurance aspects of the NFIP, and
- Encourage a comprehensive approach to floodplain management.

Participation in the Community Rating System (CRS) is voluntary. By participating, communities earn credit points that determine classifications. There are 10 CRS Classes: Class 1 requires the most credit points and provides the largest flood insurance premium reduction (45 percent), while Class 10 means the community does not participate in the CRS or has not earned the minimum required credit points, and residents receive no premium reduction. Currently, 42 communities participate in Georgia with the City of Griffin holding the highest rating of 5; the policyholders in high-risk areas in their community get a 25% discount on their flood insurance policies.

### SO WHY JOIN?

There are multiple benefits when a community joins. These include:

- Local flood programs are better organized and the community has incentive to maintain them.
- The community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
- Residents become more knowledgeable about flood risk and become more interested in supporting and improving flood protection measures as a result of CRS public information activities.
- Money stays in the community instead of being spent on insurance premiums.

So, if you haven't joined CRS, reach out to your ISO/CRS regional representative today. You may already have enough points to get you on your way to a rating of 9!

## CRS TRAINING OPPORTUNITIES

The CRS offers webinars and workshops to help communities with their CRS requirements. If you are interested in having a webinar on the new *Coordinator's Manual*, the FEMA Elevation Certificate, or any other activity, contact your ISO/CRS regional representative. The following one-hour topical webinars are scheduled, and can be scheduled as needed. Many of these will be recorded, so they can be accessed later. To register, go to [www.CRSresources.org/training](http://www.CRSresources.org/training). Registration is free, but required, as space is limited.

- **Introduction to the CRS**
  - May 20, 2014; 1:00 pm EDT
  - July 15, 2014; 1:00 pm EDT
- **Activity 430 (Higher Regulatory Standards)**
  - May 21, 2014; 1:00 pm EDT
- **Preparing for a Verification Visit with the 2013 Coordinator's Manual**
  - June 17, 2014; 1:00 pm EDT

## FUNDING OPPORTUNITY: FY 2014 HAZARD MITIGATION ASSISTANCE (HMA) GRANTS APPLICATION PERIOD OPENS

FEMA recently announced the Funding Opportunities for FY 2014 Pre-Disaster Mitigation and Flood Mitigation Assistance. All 50 States, the District of Columbia, American Samoa, Guam, the U.S. Virgin Islands, Puerto Rico, the Northern Mariana Islands and federally-recognized tribal governments are eligible to apply. Local governments are considered sub-applicants and must apply to their applicant state/territory. Applicants are encouraged to review the Hazard Mitigation Assistance Unified Guidance for detailed information regarding eligibility and to contact their FEMA Regional Office for additional information. Grant applications must be submitted to FEMA through the Mitigation eGrants system on the FEMA Grants Portal accessible on the Internet at <https://portal.fema.gov> no later than 3:00 PM EDT on July 25, 2014.

## CRS RESOURCES

[CRSResources.org](http://CRSResources.org) – frequent updated CRS information is provided here.

[CRSResources.org/200-2](http://CRSResources.org/200-2) – updated summary of NFIP- and CRS-related information for Georgia (and other states); also includes a list of CRS credits available to communities in Georgia for state laws and regulations.

[CRSResources.org/Training](http://CRSResources.org/Training) – listing of upcoming webinars and other activities designed to improve floodplain management programs and working with in CRS.

[FloodSmart.gov/CRS](http://FloodSmart.gov/CRS) – explains in plain language what the CRS is, how it works, its benefits, and why to join. Good for stakeholders, community officials, laypeople and others somewhat new to CRS.

[Janice.Mitchell@fema.dhs.gov](mailto:Janice.Mitchell@fema.dhs.gov) – email for FEMA's Region IV Coordinator Janice Mitchell; she can also be reached at (770) 220-5441.

[JBratcher@iso.com](mailto:JBratcher@iso.com) – email for ISO's CRS regional representative, Mike Bratcher; he can also be reached at (910) 298-2303.

## HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014 BECOMES LAW

President Obama signed the **Homeowner Flood Insurance Affordability Act of 2014** (HFIAA-14) into law on March 21, 2014. This law amended the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and modified certain aspects of the law. Primary changes in the act concern adjusting premium rate increases for certain subsidized policyholders, issuing refunds to certain policyholders, applying a new annual surcharge, restoring grandfathering, certifying the mapping program, and creating a flood insurance advocate to ensure fair treatment of all National Flood Insurance Program (NFIP) policyholders.

FEMA has actively begun analyzing and prioritizing implementation of the new law. They are working with the private Write Your Own (WYO) insurance companies to seek their input and expertise prior to issuing business practice bulletins. It is not possible for changes to happen immediately. While the new law does require some changes to be made retroactively, applying to certain policies written after July 6, 2012, other changes require establishment of new programs, processes, and procedures.

The first change occurring is stopping the charging of full-risk rates for all pre-FIRM properties per Section 3 of HFIAA-14 which includes primary residences and businesses. Effective May 1, 2014, policies on pre-FIRM buildings that are newly purchased or newly written or lapses will be written using the appropriate October 2013 pre-FIRM subsidized rate table (when more favorable). Details of this implementation can be found in [WYO Bulletin W-14016](#).

Note that the passage of HFIAA-14 does NOT affect the 25% annual increase that secondary homes, non-residential buildings, Severe Repetitive Loss properties of 1-4 families, and buildings where cumulative flood insurance claim payments meet or exceed fair market value. Those will still occur. An unrelated change put in place before the passage of HFIAA-14 was reducing the time in which a building is lived from less-than-80% to less-than-50% to be a non-primary residence. This becomes effective June 1, 2014.