

How Planning for Sea Level Rise Creates Flood Insurance Reductions

The Georgia Context

Hunter Leigh Jones, J.D.

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FEMA's Community Rating System



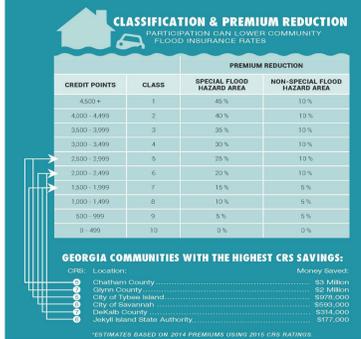
FEMA'S COMMUNITY RATING SYSTEM (CRS)
CARL VINSON INSTITUTE OF GOVERNMENT | GEORGIA SEA GRANT

The Community Rating System (CRS) is a FEMA program that provides reductions in flood insurance premiums in communities that exceed minimum floodplain management standards. Many property owners are seeing significant increases to flood insurance rates due to changes to the National Flood Insurance Program (NFIP), and many others are being required to purchase flood insurance for the first time as FEMA updates its floodplain maps. In addition, many areas are experiencing increasing incidents of flooding due to rising sea levels and more frequent extreme precipitation events. These factors are greatly increasing local governments' interest in the CRS as the most direct means of addressing their constituents' concerns about flooding and flood insurance costs.

The CRS works by awarding points for 19 different local government activities in four categories:

1. PUBLIC INFORMATION
2. MAPPING AND REGULATION
3. FLOOD DAMAGE REDUCTION
4. WARNING AND RESPONSE

Communities enter the program as a Class 10. As they receive credits and their CRS Class improves, they receive an additional 5% reduction in flood insurance premiums for all local policies in FEMA's floodplain. Policies for structures outside of the floodplain receive either a 5% (Classes 9, 8, and 7) or a 10% (Classes 6 through 1) reduction.



For more information: cviog.uga.edu | georgiasagrant.uga.edu



CRS IN GEORGIA

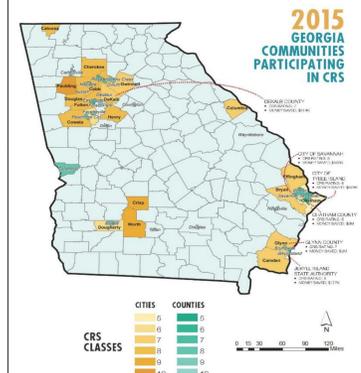
Georgia has approximately **91,000 FLOOD INSURANCE POLICIES**, WORTH MORE THAN **\$23 BILLION**.

These premiums are covered by the NFIP, and **PROPERTY OWNERS PAY ALMOST \$69 MILLION IN PREMIUMS ANNUALLY**.

Currently, **49** communities in Georgia participate in CRS, **19 COUNTIES AND 30 CITIES**.

IN 2014, THE CRS PROGRAM SAVED GEORGIA PROPERTY OWNERS MORE THAN \$7 MILLION.

Millions more will be saved as flood insurance rates rise and local interest in the CRS grows.



For information about the University of Georgia's research and outreach efforts concerning the CRS, please contact:

Blake Jones, Planning & Environmental Services | Scott Pappas, Planning & Environmental Services | Kelly Spratt, Local Government Outreach Coordinator
bjones@uga.edu | (706) 542-2641 | spappas@uga.edu | (706) 542-2252 | kspratt@uga.edu | (706) 542-2258



Sea level rise measures in the CRS Manual

Series 300: Public Information Activities

Measures	Maximum CRS credits available
Map Information Service: community must provide inquirers with information (not shown on the community's FIRM) about areas that are predicted to be susceptible to flooding in the future due to sea level rise	20
Hazard Disclosure: local real estate agents must disclose to prospective buyers a property's potential for flooding due to sea level rise	8

Series 400: Mapping and Regulation

Measures	Maximum CRS credits available
Program Prerequisite: community must demonstrate that it has programs which minimize increases in future flooding	Prerequisite to become a Class 4 or better community
Program Prerequisite: community must be using regulatory flood elevations in the V and coastal A zones that reflect future conditions, including sea level rise	Prerequisite to become a Class 1 or better community
Floodplain Mapping: community's regulatory map must be based on future-conditions hydrology, which means that flood discharges associated with a fully developed watershed must be used and must be created without consideration of projected construction of flood detention structures or hydraulic modifications within a stream or other waterway	160
Stormwater Management: community's stormwater program must regulate runoff from future development	380
Stormwater Management: community's watershed master plan must manage future peak flows so that they do not exceed present values	315

Series 500: Flood Damage Reduction Activities

Measure	Maximum CRS credits available
Floodplain Management Planning: flood hazard assessment and problem analysis address areas likely to flood and flood problems that are likely to get worse in the future	Step 4: 35 Step 5: 52
Step 4 (assess the hazard): community planners must review, analyze, and summarize data from existing flood studies to assess the sources, frequency, extent, and causes of flooding	
Step 5 (assess the problem): community planners must assess the impact of the flood-related hazards identified in Step 4 on the community	

Georgia laws that may further sea level rise protection

Coastal Marshlands Protection Act (CMPA)

- Protects the state's coastal marshlands which help with flood control and provide habitat for wildlife.
- Requires that the Coastal Marshlands Protection Agency of the Department of Natural Resources issue permits to property owners before they can fill, drain, dredge, or otherwise alter marshlands along the Georgia coast

Connection to sea level rise measures in CRS

- Open Space Preservation (Series 400), which awards up to 1,450 credits for communities that preserve open space in the floodplain, provided future development, fill and materials storage are prohibited on these parcels
- Up to 120 credits for shoreline protection programs that protect or restore channels and shorelines to their natural state - credit based on shoreline protection practices put in place by property owners or on protection requirements embodied in local regulations.

Erosion and Sedimentation Act (ESA)

- Regulates land-disturbing activity, such as clearing, dredging, grading, excavating, transporting, and filling of land, which may result in soil erosion.

Connection to sea level rise measures in CRS

- Potential for ESA's requirements to integrate with some of the measures found in Series 400. For example, a community's adherence to state-mandated regulation standards may qualify for bonus credit under Series 400.
- Additionally, a community may qualify for credits for erosion and sedimentation control regulations under Section 450, which includes a maximum of 40 credits for erosion and sedimentation control regulations. However, a community is only eligible for this additional credit if the state mandate exceeds the requirements for a NPDES permit.

Shore Protection Act (SPA)

- Protects sand dunes and beaches along the Georgia coast.
- Requires property owners to obtain a permit for certain activities and structures on the beach, such as construction of a structure that will alter the natural shoreline topography and vegetation.

Connection to sea level rise measures in CRS

- Natural Shoreline Protection (Series 400), which awards up to 120 credits for communities that allow natural channels and shorelines to follow their natural processes and to encourage natural shorelines that provide water quality benefits for runoff.
- Communities following SPA regulations are unlikely to be credited for this natural shoreline protection measure under current regulations. However, a community that adopts stricter regulations or that makes it a dedicated practice to not issue any permits that affect natural shoreline protection may be eligible for credit under this measure.