

## What is the St. Marys Flood Resiliency Plan?

In 2013, St. Marys was selected as one of five locations in the country to undergo community planning through the National Sea Grant's Coastal Community Climate Adaptation Initiative Program.

A coalition of organizations from Georgia, North Carolina and Florida are partnering to develop a local flood resiliency and adaptation plan for St. Marys, addressing how to make the city more resilient to the climate-related hazards of flooding, storm surge and sea level rise.

## The plan will pair local knowledge with academic expertise to help make St. Marys safer and more prepared for flood events.

Based on the information gathered, researchers will link recommendations with the Federal Emergency Management Agency's Community Rating System (CRS) to target adaptation options that could reduce flood insurance rates for local residents.

A "sister" planning project in Hyde County, North Carolina, is occurring at the same time, so that these two communities can learn from each other and share information.

The findings and results from both St. Marys and Hyde County will be shared with citizens and government officials in Georgia, North Carolina and nationwide, serving as a planning model for other coastal cities and counties.

Established in 1787, St. Marys is home to valuable historical assets that city officials are keen to protect.

**"On-the-ground insights allow us to capture common local concerns and observations associated with flooding and other climate hazards."**

— Jason Evans, Stetson University

Communities across Georgia are paying close attention to the recent changes to the National Flood Insurance Program (NFIP). **THE COSTS OF NATURAL DISASTERS IN RECENT YEARS, PARTICULARLY HURRICANES KATRINA AND SANDY, HAVE LEFT THE NFIP \$24 BILLION IN DEBT.** To restore financial stability to program, recent legislation removes subsidies for federal flood insurance mandates that FEMA raise federally sponsored flood insurance rates to levels that more accurately reflect the real risk of flooding.

## Reforms to the National Flood Insurance Program

Flooding has been, and continues to be, a serious risk in the United States—so serious that most insurance companies have specifically excluded flood damage from homeowners insurance. To address the need, in 1968 the U.S. Congress established the NFIP as a Federal program. It enabled property owners in participating communities to purchase flood insurance if the community adopted floodplain management ordinances and minimum standards for new construction. However, owners of existing homes and businesses did not have to rebuild to the higher standards, and many received subsidized rates that did not reflect their true risk.

## Making Changes for a Resilient Future

Under the Community Rating System (CRS), the flood insurance premiums of a community's residents and businesses are discounted to reflect that community's work to reduce flood damage to existing buildings, manage development in areas not mapped by the NFIP, protect new buildings beyond the minimum NFIP protection level, preserve and/or restore natural functions of floodplains, help insurance agents obtain flood data, and help people obtain flood insurance.

## Why Plan?

Due to its low elevation, coastal Georgia is extremely vulnerable to sea level rise, flooding and storm surge. Since 1897, a NOAA tide gauge at Fernandina Beach, just south of St. Marys, has measured an average rise in sea level of more than nine inches.

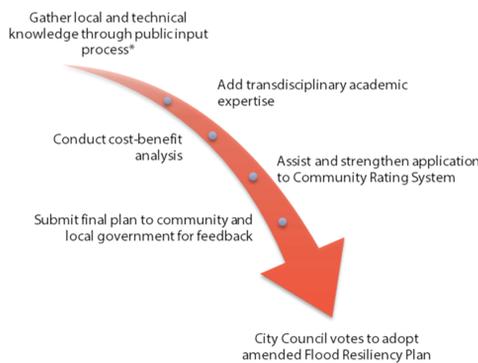
This rise makes especially high tides, called King tides, **EVEN HIGHER**. It makes surges that accompany storms and hurricanes **EVEN MORE INTENSE**. It can produce challenges for stormwater drainage systems. It can result in **INCREASED LOSSES** of infrastructure and create additional **SAFETY AND ECONOMIC RISKS** to coastal citizens.

## Planning is necessary in order to:

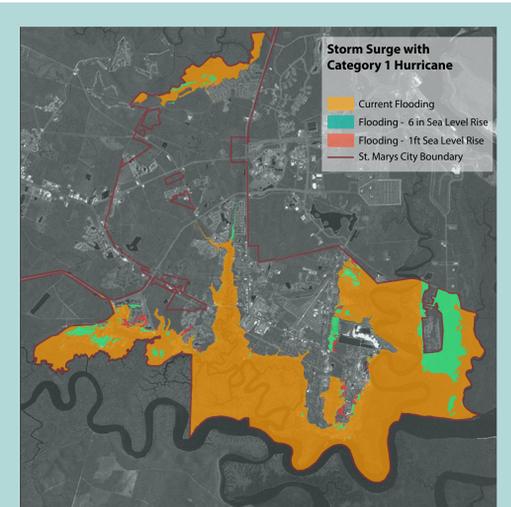
- Insure the safety of residents and visitors
- Reduce the loss of property
- Maintain the quality of life
- Protect the history of the community
- Decrease disruption of commerce
- Aid decision-making, such as prioritizing, budgeting, investment and development
- Minimize threats to public health

## Methodology

- Made public input process more robust
- Linking recommendations with FEMA's Community Rating System (CRS), in order to support St. Marys' application to participate in CRS for the first time



\*20 in-depth interviews; town hall meeting; extensive conversations with city department leaders; two-day formal vulnerability brainstorming sessions with stakeholder advisory committee, administering Vulnerability and Consequence Adaptation Planning Scenario Process (VCAPS).



St. Marys is one of the most vulnerable cities in Georgia to anticipated coastal changes, such as increased coastal flooding, rising seas and intensified storm surges.

## Sea Grant Integrative Climate Adaptation Approach



\* Geography (human, technical and physical), ecology, law, communications, economics, planning, marine science, graphic design and political science

Home- and business-owners in coastal Georgia are concerned about how these reforms will affect their pockets.

## Will they be unable to pay the new rates? What will the new rates be? When will they go into effect?

Many are worried that these reforms could potentially impact the viability of local businesses or hinder the coastal real estate market, as purchasing homes will entail paying flood insurance premiums that reflect the true risk of the property.

## Reducing Impact of Legislation on Coastal Economy

Without adequate planning, impact of this legislation on the coastal economy could include:

- a decreased pool of willing real estate buyers
  - property value depreciation
  - increased difficulty in obtaining financing
  - increased foreclosure risk
  - increased costs of vacation rentals, which could lead to decreased tourism
  - an overall reduced tax base
- While questions remain about the timing and implementation of reforms, plans can be made now to prepare communities for new coastal flood maps and the economic impact of flood insurance changes.

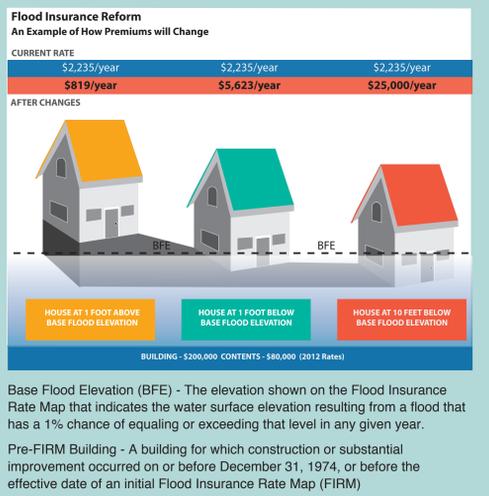
## Benefits

### How does the CRS benefit property owners?

- Safer communities
- Reduced flood losses
- Lower flood insurance premiums

### How does the CRS benefit communities?

- Lower flood insurance premiums (more money stays in the community)
- Ensure residents understand that their community is working to protect them from flood losses
- Enhance public safety
- Reduce damage to property and public infrastructure
- Avoid economic disruption and losses
- Protect the environment
- Create a better organized floodplain management system
- Provide a method for evaluating the effectiveness of its efforts
- Develop public information activities to inform the community on flood protection measures
- Instill community pride



## Goals

The CRS recognizes, encourages, and rewards—by the use of flood insurance premium adjustments—community and state activities that go beyond the minimum required by the NFIP to:

- Reduce and avoid flood damage to insurable property
- Strengthen and support the insurance aspects of the NFIP
- Foster comprehensive floodplain management

## 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
4. Flood Preparedness

