

Flood Preparedness 2013

*FEMA's Role
in*

Community Resilience, Mitigation, and Encouraging Best Practices



Region VII Regional Administrator Beth Freeman
January 23, 2013

NFIP Reauthorization Status

- On July 6, 2012, the President signed into law MAP-21 (P.L. 112 – 141).
- This bill extends the authorization for the National Flood Insurance Program (NFIP) through September 30, 2017 and provides reforms to the NFIP.
- The bill is being cited as the Biggert-Waters Flood Insurance Reform Act or BW 12.



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Results of BW: Implementation of Subsidy Phase-Out Provisions

	IMPLEMENTATION DATE	
	In Bill	Scheduled
Subsidies: Phased-Out and Eliminated		
• Start of Phase Out through 25% Annual Increases		
o Residences other than primary (HR5740)	07/01/12	01/01/13
o Severe Repeated Loss & High Payout Repeated Loss (205)	10/04/12	08/01/13
o Commercial (205)	10/04/12	08/01/13
o Substantial Damage/Improvement (205)	10/04/12	08/01/13
• Begin Phase Out through 20% Annual Increases		
o Upon Remapping of Property - Eliminating Grandfathering of previous rates 2014		
• Elimination of Subsidy		
o Property Sale (205)		
o Policy Lapse (205)		
o New Policies (205)		



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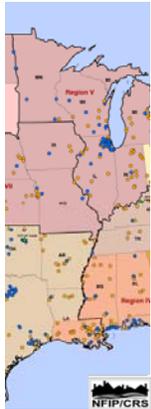
Community Rating System

- Recognizes and encourages floodplain management activities that exceed the minimum NFIP Requirements
- Encourages a comprehensive approach to floodplain management
 - o Planning, Awareness and Community Activities
 - Public Information & Outreach
 - Mapping and Regulations
 - Flood Damage Reduction
 - Flood Preparedness
- Communities benefit by receiving insurance premium rate reductions



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



CRS Classifications

- ★ 1-4 (Advanced Classes: 0 % of Total)
- 5-7 (Intermediate Classes: 19 % of Total)
- 8-9 (Introductory Classes: 81 % of Total)

REGION VII			
	NFIP	CRS	ONE -- % of NFIP Total
Participating Communities	2,099	27	1.3 %
Policies in Force	73,326	13,894	18.5 %
Insurance in Force	\$12.2 Billion	\$2.7 Billion	22.1 %

Data Source: FEMA, May 2012

Flood Response and Recovery

Hazard Mitigation



Mississippi River and HMGP Buy-Outs

- More than 5,000 flood-prone properties acquired within the Mississippi River corridor




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Risk Mapping, Assessment, and Planning (Risk MAP)

Deliver quality data, increase public awareness
= action that reduces risk to life and property.




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Risk MAP Meetings

- Kickoff
- Discovery
- Flood Risk Review
- Resilience
- Final




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Presidential Policy Directive 8 (PPD-8): National Preparedness

- Strengthening the security and resilience of the Nation by preparing for the full range of 21st century risks that threaten national security
 - Weapons of mass destruction
 - Cyber attacks
 - Terrorism
 - Pandemics
 - Transnational threats
 - Catastrophic natural disasters



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PPD-8: National Preparedness Goal

- Concrete, measurable, prioritized objectives to mitigate specific threats and vulnerabilities – including regional variations of risk – and emphasize **actions** intended to achieve an integrated, layered, accessible and all-of-nation/whole community preparedness approach while optimizing the use of available resources.



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PPD-8: National Preparedness System

- The National Preparedness System includes guidance for:
 - Planning
 - Organization
 - Resources
 - Training and Exercises



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Whole Community Partnerships

