

COASTAL GEORGIA USES A COLLABORATIVE APPROACH TO REDUCE FLOOD INSURANCE RATES

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The Georgia Coast is low-lying and vulnerable to flooding. Population in coastal Georgia is rising, which brings additional concerns about loss due to flooding. To address these concerns, coastal floodplain managers successfully coordinate their efforts to build coastal resilience and reduce loss of life and property through participation in the Community Rating System (CRS) a reward system set up by the National Flood Insurance Program (NFIP) that offers reduced insurance premiums. Every block of 500 CRS points earned gives a community an additional 5% discount for policyholders. CRS was initiated nationally in 1990. By 2012, only seven coastal Georgia communities participated in CRS, however, flood insurance program reform in 2012 with the Biggert Waters Act and 2014 with the Homeowners Flood Insurance Affordability Act startled residents with hefty increases in flood insurance premiums. Communities on the Georgia Coast responded rapidly. UGA Marine Extension and Georgia Sea Grant's Local Government Outreach Program began supporting coastal CRS efforts and by 2016, 16 of the 22 coastal communities entered the CRS. This talk will highlight our systematic approach and success with Coastal Georgia CRS Communities.

We are recognized for our commitment to coastal communities, even as people in political positions change office, as environmental conditions change on the coast, and as tools are developed that contribute to our understanding and outreach capacity. We are a constant and trusted partner in local affairs. We are an extra set of hands and another pair of eyes, networking resources into projects initiated on the ground. We facilitate research into communities that have invited us to participate in developing local adaptation priorities. We live here, we play here and we work here, and we have a long-standing relationship with all of our coastal communities that is unique and mutually beneficial.

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