South Carolina Association for Hazard Mitigation

FEMA Region 4 2024 Updates

FEMA's 2022-2026 Strategic Goals

Goal 1: Instill equity as a foundation of emergency management

Goal 2: Lead whole of community in climate resilience

Goal 3: Promote and sustain a ready FEMA and prepared nation

FEMA NFIP Status

National – NFIP Status Dashboard

As part of FEMA's 2022-2026 Strategic Plan, FEMA is striving to build a climate resilient nation by helping our local communities identifying actions they can take now to reduce their hazard risk, enhance local planning, improve outreach through risk communications, and increase local resilience to natural hazards. Below is an overview of some key floodplain management statistics.

The information presented below are estimates as of March 2024.

22,675 NFIP Participating Communities Nationally

5,449 Non-NFIP Participating Communities

849
Flood-related presidential disaster declarations since 1953

Five Region 4 States are rated Proficient in the Tiered State Framework (TSF)with three states rated advanced:

Florida (3)
Mississippi (7)
South Carolina (3)

Only 10 States Nationally are rated Advanced

75,684
Structures
National Violation Tracker (NVT)

$79.7 Billion
Total paid losses

2,591,284
Number of Losses

879,766
Total for Past 5 Years

General Technical Assistance (GTAs) to 9,080 communities

4,676,873
Flood insurance policies in force

150,846
Repetitive Loss (RL) paid losses

51,807
RL properties

1,322,715
Policies in A-Zone

15,039
Policies in the V-Zone

1,499
Community Rating System (CRS) Communities Nationwide
As of April 2024

45 Tribal Nations Participating in the NFIP

2 Tribal Nations Participating in FEMA Region 4

334.9 Million
Total National Population

FEMA

FEMA NFIP Status

Region 4 – NFIP Status Dashboard

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3,415 NFIP Participating Communities in Region 4

295 Non-NFIP Participating Communities

100

Flood-related presidential disaster declarations since 1953

Five Region 4 States are rated Proficient in the Tiered State Framework (TSF)with three states rated advanced:

Florida
Mississippi
South Carolina

35,366
Structures
National Violation Tracker (NVT)

$19.7 Billion
Total paid losses

695,781
Number of Losses

72,221
Total for Past 5 Years

General Technical Assistance (GTAs)

2,232,793

Flood insurance policies in force

150,846
Repetitive Loss (RL) paid losses

51,807
RL properties

633,040
Policies in A-Zone

7,675
Policies in the V-Zone

528

Community Rating System (CRS) Communities in Region 4 as of April 2024

2,927,923
Estimated structures in the SFHA

67.8 Million
Total Region 4 State Population

FEMA

Federal Emergency Management Agency

FEMA NFIP Status

State of South Carolina – NFIP Status Dashboard

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The information presented below are estimates as of March 2024.

239
NFIP Participating Communities in SC

29
Non-NFIP Participating Communities in SC

3
Flood-related presidential disaster declarations

Advanced State
Rank 3rd in the Tiered State Framework (TSF)

5,512 Structures
National Violation Tracker (NVT)

$1,006,260,415
Total paid losses
48,636
Number of Losses

3,459
Total for Past 5 Years
General Technical Assistance (GTAs)

196,283
Flood insurance policies in force

10,635
Repetitive Loss (RL) paid losses
3,742
RL properties

105,649
Policies in A-Zone
5,980
Policies in the V-Zone

48
Community Rating System (CRS) Communities in SC

138,258
Estimated structures in the SFHA

5,373,555
Total State Population

The National Violation Tracker (NVT)

The National Violation Tracker - Background

- Federal Emergency Management Agency (FEMA), states, and other stakeholder organizations identify issues reflecting community non-compliance with the National Flood Insurance Program (NFIP).
- Implemented on October 1, 2022.

National Violation Tracker - Purpose

- A standardized, centralized system for the documentation and tracking of known FPM violations.
- Basis for CRS Exclusion list
  - Properties on the list are excluded from receiving a Community Rating System (CRS) discount on their NFIP flood insurance policies.
  - List is updated twice a year

National Violation Tracker – NVT Data Sources

- Properties identified through:
  - CRS – EC reviews
  - Minus rated policies (aka submit for rate)
  - Potential Violation identified during Letters of Map Change applications reviews
  - CAVs/CACs
- An Information Sharing Access Agreement (ISAA) is required to obtain a copy of the list
  - Submit a request for the data to fema-r4-nfip-data-request@fema.dhs.gov

National Violation Tracker

Mitigating Structures

- How to be eligible for re-instatement of a CRS discount:
  - Bring structure into full compliance with 44 CFR 60.3
  - Bring structure into full compliance with locally adopted higher standards, or
  - Determination that no violation existed.
- FPA works the property owner to bring structure into compliance
- The FPA contacts their State NFIP Coordinator or FEMA regional office to update the violation status
- A structure brought into compliance will receive the CRS discount at the next policy renewal date, following it’s update on the CRS Exclusion list.

Substantial Damage Initiatives 2024

Substantial Damage

What is Substantial Damage ?

In accordance with the National Flood Insurance Program (NFIP) regulations, Substantial Damage is:

- *Damage of any origin sustained by a structure when the cost of restoring the structure to its pre-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.*

Substantial Damage - Flood Insurance

- The Substantial Damage requirements and pre-FIRM & post-FIRM standards
- The Risks Behind Non-Compliant Structures
- Flood Insurance Benefits and ICC
  - ICC claims cannot be paid for rebuilding activities that do not meet NFIP minimum requirements after reconstruction.

Substantial Damage Administrative Procedures (SDAP) Program

- **Challenges:**
  - SI/SD Assessments Post Disaster.
  - Absent Comprehensive and complete SI/SD procedures at critical times
  - Inconsistent and ineffective enforcement of local SI/SD provisions.
- **Goals:**
  - Local Communities will have a plan for potential disasters
  - Strong and efficient SI/SD operations
  - NFIP compliance
- **Solution:**
  - Using the SDAP Plan Template as the foundation of their experience, flood-prone communities are shepherded through a process where they are assessed, trained, and provided technical assistance, resulting in a completed SDAP Plan that they can use when the next disaster strikes, and update over time.

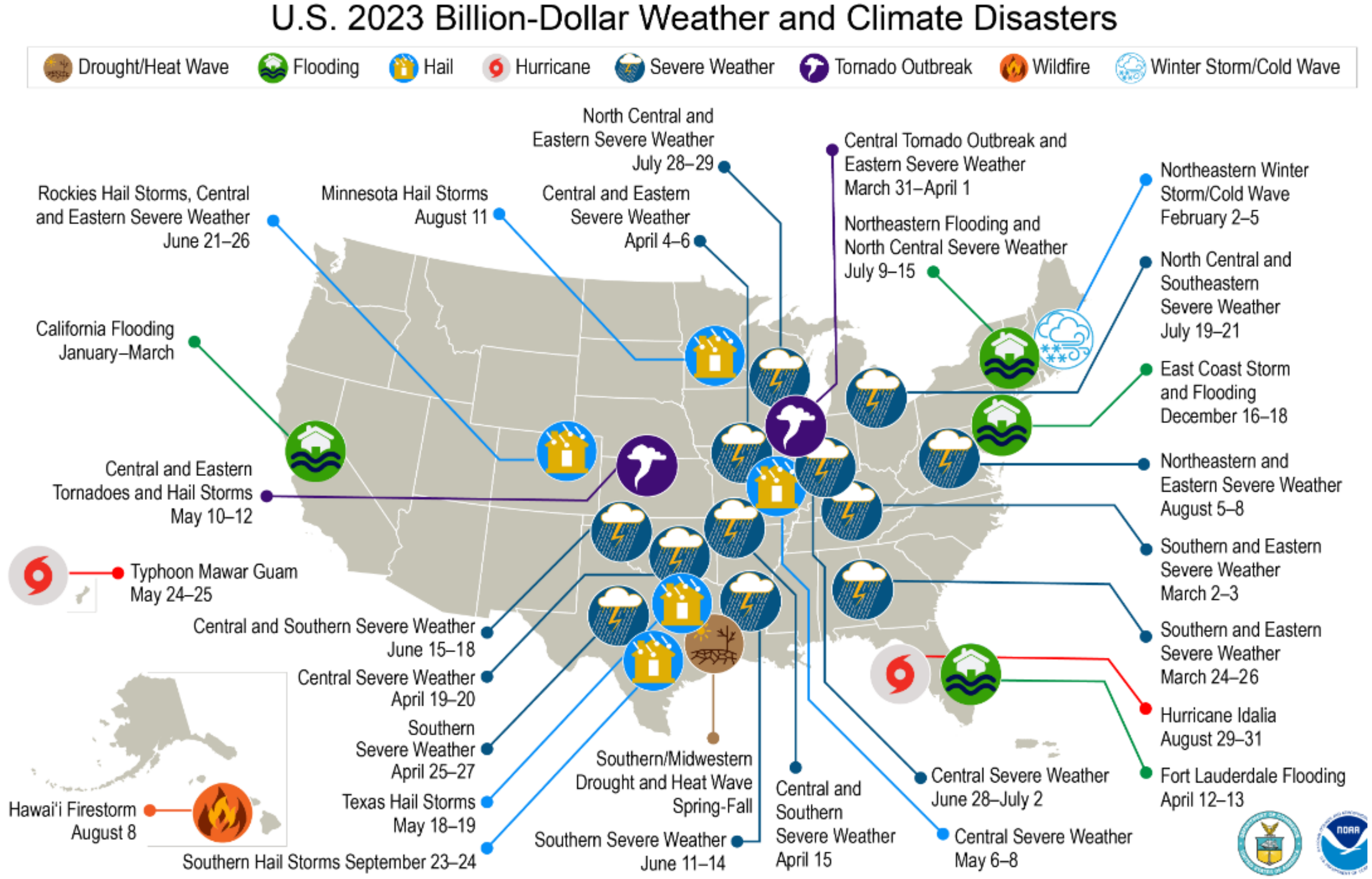
What’s Next for SDAP?

- SDAPs currently in progress in other Region 4 states
- South Carolina communities express interest in participation
  - State NFIP Office will reach out to local communities to get a list of communities that would be interesting attending the SDAP workshop
- Coordination with South Carolina NFIP Coordinator
- FEMA / State SDAP Team
  - SDAP Team will begin the planning & coordination for future workshops
  - Planning, Coordination, Execution, & Follow-Up is 6 – 8 months timeline
- SDAP Presentation to follow by FEMA Emergency Management Specialist, Mrs. Peggy Curtis

Federal Flood Risk Management Standard (FFRMS)

FEMA

Flood Risk is on the Rise.



*This map denotes the approximate location for each of the **28 separate billion-dollar weather and climate disasters that impacted the United States in 2023.***

FFRMS Overview

- The Federal Flood Risk Management Standard (FFRMS) was established in 2015 through Executive Order (E.O.) 13690
- This Executive Order was later rescinded in 2017. However, on May 20, 2021, President Biden reinstated the policy by enacting Executive Order 14030: *Climate-Related Financial Risk*.
- FFRMS is a flood standard and a flexible framework that supplements E.O. 11988
- Purpose:
  - to address future and current flood risk
  - ensure projects are more resilient to those risks
- Accomplished by expanding the management of the Base Flood Elevation (BFE) to a higher flood elevation and corresponding lateral floodplain

Partial Implementation Status

- FEMA and other Federal agencies are establishing partial FFRMS implementation policies to improve resilience and address increasing flood risk in advance of the regulation change
- Three FEMA Program areas have taken steps to partially implement the FFRMS:
  - Public Assistance policy effective June 3, 2022
  - Revised Hazard Mitigation Assistance policy effective December 7, 2022 (supersedes the August 27, 2021, interim policy)
  - Grant Programs Directorate effective October 1, 2021

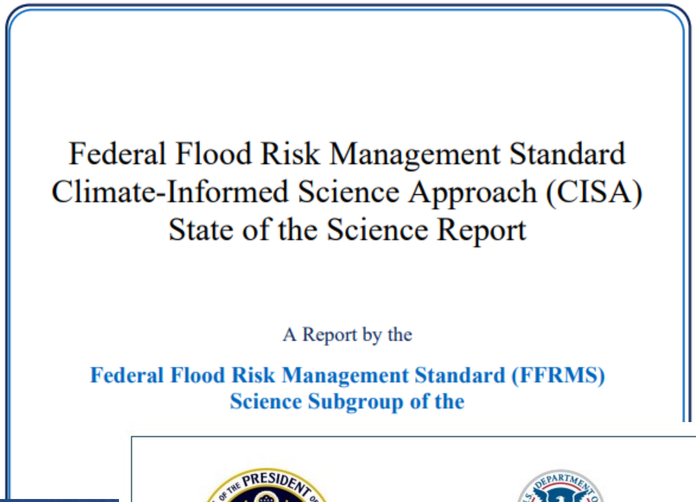
FFRMS – New and Forthcoming Resources & Developments

Available Now:

- FFRMS Climate-Informed Science Approach (CISA) State of the Science Report (March 2023)
- FFRMS Floodplain Determination Job Aid + Video (August 2023)

Currently Under Review:

- FFRMS Decision Support Tool (DST)



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FEMA