

DAUPHIN COUNTY, PA REGIONAL CRS INITIATIVE



NATIONAL ASSOCIATION OF COUNTY OFFICIALS

DAUPHIN COUNTY COMMISSIONERS

Jeff Haste, Chairman

Mike Pries, Vice-Chairman

George P. Hartwick, III, Secretary



Overview

- ✓ Pennsylvania is the 2nd most flood-prone state in the country with the 2nd largest number of municipalities
- ✓ Dauphin County has...
 - 40 municipalities
 - 3,255 flood insurance policies
 - \$4,587,503 in annual premiums
 - a history of working regionally with its municipalities
- ✓ Dauphin County is flood-prone and has a history of flooding that has resulted in serious damage and loss of life
- ✓ Dauphin County Commissioners are concerned about the impacts of recent federal legislation:
 - On property owners with flood insurance
 - On municipalities and municipal budgets
 - On school districts and their budgets
- ✓ Dauphin County Commissioners are committed to sound flood mitigation practices in the County



National Flood Insurance Reform – Major Impact

- Biggert Waters Act of 2012 (BW-12)
 - Move towards actuarial rates (elevation rated) for all policies to be phased in over a time frame
 - Resulted in some dramatic rate increases across the country
- Homeowners Flood Insurance Affordability Act of 2014
 - Repealed and modified some provisions of BW-12
 - **But, many BW-12 provisions remained**
 - Lowered rate increases (no more that 18% annually) until full actuarial rates
 - Tasked FEMA to perform an affordability study on flood insurance rates within 5 years.



Dauphin County's Comprehensive Flood Insurance Reduction Program

- County-lead and sponsored Community Rating System (CRS) program
 - Provide technical capacity and support to the 40 municipalities in the County to enter the NFIP's CRS program
 - 2 pronged approach to program
 - Baseline assessment
 - Are the communities ready to enter the program?
 - » If yes, assist them with their application and meetings with FEMA
 - » If no, provide them with some technical assistance of how to get ready
 - CRS application assistance
 - Long term solution to reduce flood insurance rates of property owners and mitigate flooding



NFIP's - CRS Program

Point Awards and Discounts

- ✓ For every CRS classification there is a corresponding rate reduction in flood insurance premiums.
- ✓ 5% per classification.
- ✓ Some rate reductions are capped due to the flood zone.

Rate Class	Discount	Points Needed
10	0 %	0 - 499
9	5 %	500 - 999
8	10 %	1000 - 1499
7	15 %	1500 - 1999
6	20 %	2000 - 2499
5	25 %	2500 - 2999
4	30 %	3000 - 3499
3	35 %	3500 - 3999
2	40 %	4000 - 4499
1	45 %	4500 +

* note: The maximum possible discount for B,C,D and X zone flood insurance policies is 10%.



Dauphin County's program

- Municipal Leaders Educational Program
 - NFIP program, CRS program and County's assistance
- Baseline assessment- will evaluate floodplain management program to determine CRS feasibility.
 - Technical staff will meet with community's floodplain administrator.
 - Will coordinate with State NFIP Coordinating Office to determine NFIP compliance status.
 - CRS Impact Analysis Report for each municipality
- Assist with preparing CRS application and meeting with FEMA (for interested municipalities only)
- Conduct educational workshop to discuss the yearly municipal responsibilities for CRS program



Benefits to the Municipalities and Residents

- Lower the costs of flood insurance premiums (can mitigate some of the impacts for flood insurance reform)
- These savings stay in the community
- Insurance savings can offset costs (taxes, rates)
 - County, school district and municipal
- Leverage regional approach to attain benefits at the local level
- Communities can measure themselves against national standards
- Public information components builds constituency
- Improved floodplain management – safer communities

