

# FEMA, State and ISO recognize Palm Coast's excellent floodplain management rating

**Palm Coast** - Officials from FEMA, ISO and the Florida Division of Emergency Management presented the City of Palm Coast's new floodplain management rating - which is among the top 13 in the nation - at the Palm Coast City Council meeting this month.

Members of the City's Floodplain Management Team and Laura Nelson, Senior Mitigation Planner with Flagler County Emergency Management, accepted a plaque noting the ranking from Susan Wilson, the Region IV Chief of FEMA's Floodplain Management Insurance Branch; Jesse Munoz, the Region IV Mitigation Division Director for FEMA; Danny Hinson, the Community Rating System (CRS) Coordinator for the Florida Division of Emergency Management; and Sue Hopfensperger, the CRS reviewer from the Insurance Services Office (ISO).

"Palm Coast is amongst a group in our eight-state region - a group of five communities that are CRS Class 3 or 4," Wilson told the Palm Coast City Council. "As the City Manager already mentioned, this is one of only 13 communities nationwide that is a CRS Class 4 or better. We are very proud to have Palm Coast as a CRS Class 4 in our region."

The presentation recognized the City's improvement in its floodplain management rating - a measure that shows how well a city is reducing the risk of flood and a rating that provides residents premium discounts on flood insurance.

The deeper discounts for flood insurance in the Special Flood Hazard Area - the high-risk areas - will amount to a savings of \$100,000 a year for Palm Coast property owners, Wilson said.

"While NFIP policy-holders receive those premium discounts, all citizens, residents, property owners, as well as renters, benefit from a safer built environment and enjoy a City that's less vulnerable to flood damage and will be more resilient after future flood events," she said.

The National Flood Insurance Program increased Palm Coast's rating in the CRS to a Class 4 effective May 1, 2017. The CRS recognizes and encourages community floodplain management activities that exceed the minimum National Flood Insurance Program (NFIP) standards.

Scores range from 1 to 10, with the lower the number the better the ranking. Some 1,444 communities in the nation participate in the Community Rating System. In Florida, Class 3 is the best ranking, and it is held by Ocala - with Palm Coast now in the elite with a Class 4.

The program is aimed at keeping the public safe, preventing structural flooding during major rainstorms and protecting the environment. Palm Coast's floodplain management activities

are reviewed annually, and an ISO (Insurance Services Office) representative performs a community visit every three years.

Higher ratings are based on floodplain management activities that the City voluntarily participates in above and beyond what is required by FEMA under the NFIP. Some activities that contributed to the better rating include preserving natural environment, especially in areas that fall in Special Flood Hazard Areas, which are A and AE zones with approximately 59 percent protected within the City; improving and maintaining drainage systems; following floodplain management practices for permits and development; organizing and planning emergency preparedness; providing public information and education; and offering public service for flood map information.

Flooding is an issue across Florida, but especially coastal communities such as Palm Coast. Here, flooding may be caused by two sources: the Intracoastal Waterway overflowing its banks during severe storms and/or high tide and by an unexpected downpour of rain from a tropical storm, hurricane or a major rain event such as what was experienced in Palm Coast in September 2014.

Standard homeowners insurance does not cover a flooded home, and the City urges all homeowners to buy flood insurance regardless of whether they live in a flood zone or flood-prone area. FEMA data shows that 20 percent of all flood claims come from properties outside the high-risk zone or Special Flood Hazard Area.

Homeowners should contact their insurance company for information on specific policies that might protect properties from disastrous damage costs. The National Flood Insurance Program Call Center at 888-379-9531 can provide an agent referral, if needed.

With the increase to a Class 4 rating, eligible Palm Coast property owners in a Special Flood Hazard Area now receive a 30-percent discount on their premiums (up from 25 percent) which is an average savings of \$120 per policy. Properties outside of a Special Flood Hazard Area will continue to receive a 10-percent discount on their already lower premiums; this represents a majority of the Palm Coast community. Most of our residents may even be eligible for a preferred risk policy, the most affordable policy for properties located in low-risk floodplain designations, the X zones. As a result of Palm Coast's CRS participation, policy holders realize an annual savings of \$103,236. Today, there are 4,419 flood insurance policies in force in the City of Palm Coast.

City Administration Coordinator Denise Bevan, who leads the Floodplain Management Team, credited a number of factors to the increased rating - the biggest being the improvement of the local mitigation strategy to better align with floodplain management activities. The City is an active participant of the local mitigation strategy working group led by Flagler County Emergency Management.

"We're required to update the LMS (local mitigation strategy) every five years, and through that review, we identified a variety of mitigation projects that can reduce all types of hazards, including flooding, in the County," Bevan said, "Thanks to the hard work of Laura Nelson, the

mitigation planner at Flagler County Emergency Management, the updated plan was approved by the State just in time for our review through the CRS."

The City also gained points because of Flagler County's efforts as a StormReady community, which is based on preparedness for severe weather. The City also worked with Flagler County to secure the StormReady designation for our community. Other point increases since the last rating change (in 2014) were for community outreach and in the open space category - protecting high-risk floodplains.

There are some pre-requisites required to reach a Class 4 that are fairly rare for a community to have, Bevan said. One is a watershed master plan. Palm Coast was fortunate that, because it was developed by ITT as a master plan community, a lot of the information needed for that plan was previously established.

To learn more about the National Flood Insurance Program and how it affects you, visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

Have questions or want to know your floodplain designation? Call Denise Bevan, City Administration Coordinator and floodplain administrator, at 386-986-2458.

**NEWS RELEASE - City of Palm Coast**

Contact: Cindi Lane, Communications & Marketing Manager

386-986-3708

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