

Reducing Rates: New Smyrna Beach Efforts Saving Citizens Money

Volusia County, FL - NEW SMYRNA BEACH, Fla. - Khalid Resheidat is a civil engineer for the City of New Smyrna Beach. His responsibilities include oversight of the city's floodplain management issues, including a list of repetitive loss properties, or properties that had been repeatedly damaged from flooding. As Resheidat learned, due to its proximity to the Atlantic Ocean, New Smyrna Beach had a history of high water events.

In 1992, Resheidat became aware of the National Flood Insurance Program's (NFIP) Community Rating System (CRS). The CRS is a voluntary program that allows participating communities to benefit financially from enacting policies or performing activities to reduce or eliminate flood risks. The NFIP provides a list of activities that qualify for the CRS, each of which earns a number of points. For every 500 points a community is awarded, its CRS rating improves by one level, and for every level improved, that community earns a 5 percent reduction in flood insurance premium costs for their citizens. There are 10 levels in the CRS (with level 10 communities considered non-participating), so a community that earns the maximum number of points (4,500) can potentially lower its residents' flood insurance costs by up to 45 percent.

"When I learned about the CRS program, it really caught my attention," said Resheidat. "We were already doing several of the activities that a community can get points for, such as utilizing elevation certificates, having information about local flood zones in the public library, or requiring open space. We had our first 500 points before we even joined."

Resheidat applied and got New Smyrna Beach into the program. The city was, in fact, one of the first communities in Volusia County to join the program. Immediately upon joining the CRS program, residents began realizing a small drop in their flood insurance premiums.

"On an individual basis, the savings might not look like much," said Resheidat. "If you're only saving \$15 on every insurance bill, you're not really going to notice it. But when you add all those savings up, even at the lower CRS levels, the entire community is saving \$150,000 or more every year."

One of the categories that the CRS provides points for is removal of repetitive loss properties from the floodplain. There are a number of methods that can be used to perform this type of mitigation: increasing the elevation of a threatened structure; relocation of a structure to a safer area; or acquisition and demolition of a structure. Once a structure has been removed from the floodplain as part of a mitigation plan, under the NFIP guidelines the land can never again be utilized for development. As much as possible the property must be returned to its natural state and, from that point on, can only be used as open space or as water retention/flood control area.

Resheidat began by addressing some of the repetitive loss issues facing the city through acquisition. One of the hardest-hit properties on the repetitive loss list had flooded numerous times since its construction. Built in the 1970s, before regulation of building in the floodplain was enforced, the structure sat two feet below the Base Flood Elevation (BFE) for the area. In other words, it was two feet lower than the expected 1 percent annual flood levels (also known as the 100 Year Flood).

"They had flooded so many times they just accepted it," said Resheidat. "It happened so often they just put tile in the house and propped all their furniture up on concrete blocks."

The city considered elevating the structure, but due to its age and poor condition resulting from repeated flooding, the final decision was made to remove the structure completely from the floodplain. The owner was approached about selling their property to the city, and once they agreed, Resheidat pursued a grant through the Federal Emergency Management Agency's Hazard Mitigation Grant Program (HMGP).



The HMGP provides states, tribes, and local communities with grant monies to perform mitigation activities. Though provided through federal funding, the program is administered by the state. HMGP grants are given on a cost-share basis, with the federal portion amounting to 75 percent, leaving the remaining 25 percent the responsibility of the recipient, be that the state, local government, or individual homeowner. Grants are awarded for actions or activities that significantly reduce or eliminate future risk to lives and property from natural hazards.

New Smyrna Beach officials have also sought additional means of accruing CRS points. They have pursued further grant assistance to acquire and remove three other repetitive loss properties from the floodplain. In addition, they have undertaken a massive flood control project covering several of the flood-threatened neighborhoods within the community. Designed as a three-stage process, two of the stages were paid for with Federal grant assistance while the city paid for the third through local funding. The project involves property acquisitions, drainage improvements and the creation of water storage areas in a number of locations. Currently, New Smyrna Beach's efforts have improved its CRS rating to level seven, which nets the city's residents a 15 percent reduction in their flood insurance premiums.

"It's kind of like building a puzzle," said Resheidat. "We have all these separate pieces in different areas; houses we've acquired and demolished, empty lots we've purchased, and at first everybody's asking why we have them. Then the pieces start to come together. An empty lot becomes a retention area with a fountain. The drainage issues are being addressed, and the neighborhoods are improving. Suddenly, people's flood insurance rates are dropping. It's all fitting together and people finally begin to understand what we're doing."

<http://www.fema.gov/national-flood-insurance-program/community-rating-system>

<http://www.fema.gov/region-vi/hazard-mitigation-grant-program>