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Keynote Address--Linking Mitigation & Resilience

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Linking Mitigation and Resilience

March 21, 2013



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Topics

- DHS and FEMA on Resilience
- R6 Mitigation Actions on Resilience
- Best Practices from Around the US



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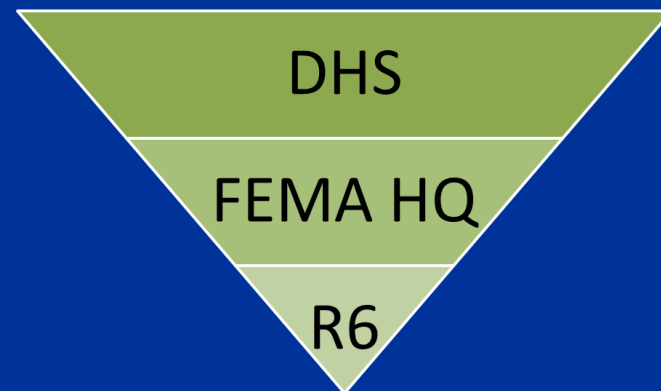


SO, ... HOW'S YOUR DAY GOING?

DHS on Resilience

Mission 5: Ensuring Resilience to Disasters

<http://www.dhs.gov/xlibrary/assets/dhs-strategic-plan-fy-2012-2016.pdf>



FEMA

FEMA on Resilience

- FEMA Administrator's Intent Priority #1:
 - Strengthen the Nation's Resilience to Disasters
 - <http://www.fema.gov/library/viewRecord.do?id=4903>
- FEMA Mitigation and Insurance on Resilience, Strategic Goal #3
 - Advance Disaster-Resilient, Sustainable Communities
 - <http://www.fema.gov/library/viewRecord.do?id=4903>



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R6 Mitigation Actions for Resiliency

- Risk Map
- Disaster Opportunities
- Hazard Mitigation Assistance
- Floodplain Management
- Flood Insurance



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BW 12 – What's Changing

- Subsidies to be phased out
 - Non-primary residences
 - Business properties
 - Severe repetitive loss properties (1-4 residences), and properties where claims payments exceed fair market value
- New policies to be issued at full-risk rates
 - After the sale/purchase of a property
 - After a lapse in insurance coverage
 - After substantial damage/improvement
 - For properties uninsured as of BW-12 enactment
 - As new or revised Flood Insurance Rate Maps are issued (grandfathered rates planned to be phased out over 5 years)



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BW 12 – Timeline

DATE	BW-12 IMPLEMENTATION STEP
July 6, 2012	BW-12 becomes law; reauthorizes the NFIP for five years and requires FEMA to eliminate discounts and subsidies
January 2013	Subsidized rates phased out for non-primary residences
February 2013 and ongoing	FEMA anticipates issuing additional guidance and details on BW-12 implementation
Planned August 2013	Subsidized rates anticipated to phase out for business properties, SRL properties, and others. Move to full-risk rates after sale/purchase of property, substantial damage/improvement or policy lapse.
Planned 2014	FEMA anticipates implementing phase-in of full risk rates for properties affected by map changes



Saving Money on Flood Insurance

FEMA has programs to help owners reduce their risk and save money on flood insurance

- Community-wide discounts through the Community Rating System (CRS)
- FEMA grant programs support rebuilding and relocating
- Use of higher deductibles to lower premium costs

The Smartest Way to Save is to Build
HIGHER!!



FEMA

BW 12 – Bottom Line

The elimination of subsidies and discounts could mean big increases for some property owners

- Properties that do not meet current requirements (e.g., below the current Base Flood Elevation) could see rates increase dramatically.

Properties that meet current requirements still could see increases when new maps show higher risk



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Best Practices from Around the US

- University of New Orleans
- Louisiana State University
- Kentucky State University
- University of Tennessee
- University of California, Los Angeles
- University of Miami





Conclusion

Resilience is the end goal and Mitigation Actions is the way to ensure we reach the goal.

If we work together, as a Whole Community, we can be successful.



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Questions?



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