

# Draft FEMA National Flood Insurance Program White Paper

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Upper San Joaquin River

## Regional Flood Management Planning



June 2023

Upper San Joaquin River Regional Flood Management Plan





# FEMA National Flood Insurance Program White Paper

## Introduction

The purpose of this white paper is to better inform communities in the Upper San Joaquin River (USJR) region about Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP). Less than 2% of homes in California have flood insurance (FEMA 2021a) and many homeowners are unaware that homeowners' insurance typically does not provide flood coverage. During the late 2022/early 2023 winter storms, many homeowners in the USJR region found their homes flooded or damaged, and they were without insurance to help them recover.

This white paper includes general information about the NFIP, participation in the NFIP, and covers specific topics and recommendations relevant to the USJR Regional Flood Management Planning (RFMP) region.

Communities in the USJR region have historically experienced significant losses due to flooding events and would benefit from effective use of NFIP coverage. The NFIP stipulates that, if additional flood protection measures exceeding minimum requirements are implemented in an area, a community may be accepted in the NFIP's Community Rating System (CRS). Becoming a member of the CRS incentivizes additional flood protection measures in turn by providing decreased insurance premiums.

This white paper also provides recommendations for improvements to the NFIP that would benefit USJR region communities. Recommendations include providing greater coverage for agricultural and rural communities in the region and encouraging more CRS participation low-income and disadvantaged communities (DACs) to decrease flood insurance premiums.

## Background

When Congress enacted the National Flood Insurance Program Act of 1968, FEMA established the NFIP in response. The NFIP's two primary goals were to: (1) reduce future flood damage, and (2) protect property owners.

As part of the 1973 Flood Insurance Protection Act, insurance lenders were mandated to require flood insurance on all loans secured for properties located in high-risk flood areas (California Department of Water Resources [DWR] 2022).

Congress made additional changes to the NFIP in 1994, 2004, 2012, and 2014 with the goals of improving financial stability, extending public outreach with regard to flood insurance consultation, and providing improved maps, reports, and studies (FEMA 2021c).

## Benefits of Participating in the National Flood Insurance Program

By participating in the NFIP, communities provide flood insurance to homeowners who typically would not be able to purchase flood insurance. The majority of home and commercial property insurance policies do not cover flood damage. Participating in the NFIP provides all residents/businesses in a community with the option to purchase flood insurance.

NFIP policies are written and backed by FEMA but are sold by private insurance companies; therefore, home and business owners can purchase flood insurance through their current insurance provider, or they can seek out a new provider. Most federal flood insurance is sold and serviced directly by private “write your own”-type insurance companies. These companies write and service policies on a non-risk-bearing basis through a special arrangement with the Federal Insurance Administration. Without NFIP coverage as an option, anyone who wanted to purchase flood insurance but did not live in a participating community would need to purchase it from a private company directly. However, private companies do not commonly offer flood insurance not backed by FEMA.

There are many incentives for purchasing flood insurance and affordable premium pricing is influential one. Reasonable pricing of flood insurance plays a key factor in whether a homeowner or business purchases insurance. Another factor is FEMA’s pressure or requirement to have flood insurance coverage. Word of mouth (for example, when a neighbor purchases a policy) is another incentive. A purchaser may perceive the need or benefit of flood insurance through the actions of others. Additionally, home and business owners will purchase flood insurance in anticipation of a record storm or El Niño year (Schaefer 2023).

## Coverage Requirements

Some homeowners with government-backed mortgages in high-risk flood areas (as indicated on the most current applicable FEMA flood map) are required to have NFIP coverage. Although coverage is not required for homes outside of a high-risk area, some mortgage lenders still may require insurance.

Agricultural buildings and accessory structures that comply with the *Floodplain Management Requirements for Agricultural Structures and Accessory Structures* (FEMA 2020c) are eligible for coverage under the NFIP; however, agricultural land is not covered by the NFIP.

The *Floodplain Management Requirements for Agricultural Structures and Accessory Structures* have specific guidance for various types of agricultural structures, including:

- How to identify structures and accessory structures that may be wet floodproofed rather than traditional dry floodproofing, or may have elevation requirements
- Guidance on construction methods and requirements
- Options for communities to authorize wet floodproofing including permitting, granting variances on a case-by-case basis, or seeking FEMA-approved exceptions

According to the *Floodplain Management Requirements for Agricultural Structures and Accessory Structures* (FEMA 2020c), agricultural structures and accessory structures must be wet floodproofed in accordance with this guidance to receive coverage; however, this does not necessarily mean that credits or reductions to premiums will be applied.

## National Flood Insurance Program Eligibility Requirements and Enrollment

Once an NFIP application is submitted to and accepted by FEMA, a community commits to maintaining their status as an NFIP community. A community can be suspended for failure to maintain their status according to the eligibility requirements. If a community is suspended from the NFIP, they are no longer eligible for flood insurance, and must take steps to regain status as an NFIP community. For example, a community might be suspended from the NFIP because they failed to submit copies of adequate floodplain management regulations, or because they failed to enforce floodplain management ordinances (FEMA 2011a).

A community applies for NFIP insurance on behalf of all community members. To qualify and provide flood insurance, a community must complete an application that includes:

- A legal statement describing a direct need for the availability of flood insurance, and an explicit desire to participate in the NFIP
- A copy of the floodplain management regulations the community has adopted, often in the form of a hazard mitigation plan (refer to Appendix A)
- A summary of any State or federal activities with respect to floodplain, mudslide, or flood-related erosion area management in the community
- A commitment to maintain and comply with all NFIP eligibility requirements

NFIP policies are available to any homeowner or business in any of the 23,000 communities (defined as cities, counties, towns, and similar) participating in the NFIP. Typically, federally backed insurance lenders issue policies to individuals and businesses. All communities in California *except* five are eligible to participate in the NFIP. The only communities *not* eligible are those that have been sanctioned for a violation of NFIP policies (FEMA 2022d; 2022f). The City of Gustine in Merced County, which is in the USJR region, is not in compliance and currently sanctioned, and may not participate in the NFIP.

## Community Rating System

The CRS is a voluntary incentive program recognizing and encouraging community floodplain management practices that exceed the NFIP's minimum requirements. Over 1,500 communities participate in the CRS nationwide.

In CRS program communities, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from a community's efforts to address CRS' three goals:

- Reduce and avoid flood damage to insurable property

- Strengthen and support the insurance aspects of the NFIP
- Foster comprehensive floodplain management

NFIP insurance premium discounts range from 5% to 45%, and from 5% to 10% for Non-special Flood Hazard Areas (non-SFHAs) (FEMA 2022f). Special Flood Hazard Areas (SFHAs) are defined as areas that will be inundated by the flood event having a 1% chance of occurrence or exceedance in any given year.

The CRS has rate classes that are dictated by the number of credit points a community receives. Credit points are earned by implementing measures in four activity categories: public information, mapping and regulations, flood damage reduction, and flood preparedness. CRS communities can receive discounted insurance premiums by improving flood preparedness (Figure 1) (FEMA 2018).

Figure 1. Community Property Owner Discounts by Rate Class, Flood Hazard Area, and Credits

Rate Class	Discount for SFHA*	Discount for Non-SFHA**	Credit Points Required
1	45%	10%	4,500 +
2	40%	10%	4,000–4,499
3	35%	10%	3,500–3,999
4	30%	10%	3,500–3,499
5	25%	10%	3,000–2,999
6	20%	10%	2,500–2,499
7	15%	5%	1,500–1,999
8	10%	5%	1,000–1,499
9	5%	5%	500–999
10	0	0	0–499

Source: FEMA 2018.

\* Special Flood Hazard Area

\*\* Preferred risk policies are available only in the B, C, and X zones for properties that have minimal risk of flood damage. A preferred risk policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

Note:

SFHAs are often labeled as zones beginning with the letter “A” or “V” (that is, Zone A, Zone AH, Zone V20). Moderate flood hazard areas are denoted by zone designations B and X and are defined as areas between the limits of the base flood and 500-year flood. Areas of minimal flood hazard (non-SFHA and of higher elevation than areas of 0.2% annual chance flood) are labeled as either Zone C or Zone X (FEMA 2020b).

Fresno County is the only USJR region community currently enrolled in the CRS. Fresno County entered the CRS program in October of 1991, is currently in Class 7, offers a 15% discount for SFHAs and a 5% discount for non-SHFAs.

## Flood Insurance Rate Mapping

FEMA's Flood Map Service Center develops flood insurance rate maps (FIRMs). The Flood Map Service Center provides, evaluates, and updates FIRMs on a regular basis. FIRMs are used to assess flood risk and inform decisions on insurance rates. FEMA must review a community's FIRMs every 5 years and determine whether an update to their current FIRM is needed. If FEMA does not update FIRMs every 5 years, flood risk is then classified as unknown (FEMA 2021d).

A FIRM is the official map of a community on which FEMA has delineated SFHAs, base flood elevations and the risk premium zones that apply to a community. The risk premium zones are based on a 100-year (that is, a 1% annual chance) flood event (DWR 2020a; FEMA 2020a). A FIRM is the most common type of map created by FEMA. FIRMs also show flood risk zones and their boundaries.

If FEMA decides to update or change a FIRM, FEMA must provide a formal Notice to Congress (FEMA 2022e) that includes the following information:

- Communities that (in the next 3 months) will receive updated draft FIRMs from FEMA
- Communities that have received preliminary or revised preliminary FIRMs from FEMA
- Dates when FEMA will publish community notices about FIRM releases and the appeal period
- Communities that received Letters of Final Determination regarding updated FIRMs
- Communities whose FIRMs are considered final (also called effective maps)

FEMA must send a Letter of Final Determination to the Chief Executive Officer of a community stating that a new or updated FIRM or Digital FIRM will become effective in the next 6 months. The Letter of Final Determination also notifies each affected flood-prone community participating in the NFIP that it must adopt a compliant floodplain management ordinance by the FIRM's effective date to remain a participant in good standing in the NFIP (FEMA 2022c).

## Flood Insurance Rating and Map Types

This section describes FEMA's new rating system and the different types of FIRMs, including varying terms for improvements, and the flood map types now retired by FEMA.

### Risk Rating 2.0

In recent years, FEMA developed Risk Rating 2.0, a new rating system to ensure FEMA is setting fair rates by incorporating many flood assessment variables and equitably distributing premiums across all policyholders. As of October 1, 2021, new NFIP policies were subject to these new rating guidelines. Policies renewing on or after April 1, 2022, are also subject to the new rating guidelines (FEMA 2022b). Under Risk Rating 2.0, insurance rates are capped, and may not increase more than 18% per year (FEMA 2022a).

## Flood Hazard Boundary Map

A Flood Hazard Boundary Map (FHBM) is an official community map issued by FEMA where the boundaries of flood, mudflow and related erosion areas with special hazards are designated (FEMA 2020e). An FHBM can serve as a community's FIRM if an accompanying letter from FEMA states that the FHBM is to be considered a FIRM (FEMA 2011b).

## Flood Boundary and Floodway Map—Retired

A Flood Boundary and Floodway Map (FBFM) is a version of FIRM that shows only a floodway and flood boundaries. FBFMs are no longer produced and are only seen on older versions of flood maps (FEMA 2020d).

## Upper San Joaquin River Communities Status and Participation Summary

Table 1 summarizes the current NFIP status, CRS enrollment status, and date of implementation for the most recent FIRMs organized by city and/or county in the USJR region.

Table 1. NFIP Enrollment and Flood Map Date by USJR Community

County/City	NFIP Status	CRS Enrollment	Current FIRM Date
Fresno County	Participates	Yes	02/18/2009
City of Firebaugh	Participates	No	02/18/2009
City of Mendota	Participates	No	02/18/2009
Madera County	Participates	No	09/26/2008
City of Chowchilla	Participates	No	09/26/2008*
City of Madera	Participates	No	09/26/2008
Merced County	Participates	No	12/02/2008
City of Atwater	Participates	No	12/02/2008
City of Dos Palos	Participates	No	NSFHA
City of Gustine	Sanctioned	No	12/02/08
City of Livingston	Participates	No	12/02/2008*
City of Los Banos	Participates	No	NSFHA
City of Merced	Participates	No	12/02/2008



Source: FEMA 2022f; 2023

Notes:

Flood Map Date is the oldest recorded flood map in region.

NFIP Status = participates, does not participate, or suspended/sanctioned.

NSFHA = No Special Flood Hazard Area; does not require flood insurance.

\*No elevation determined

## Considerations for Disadvantaged Communities

A significant number of communities in the USJR region are considered DACs based on income level, and they need significant financial support.

Enrolling in FEMA's CRS can help USJR region DACs. Enrollment would help reduce insurance premiums and help mitigate flood risk mitigation throughout the region (San Joaquin River Flood Control Protection Agency 2021b). The NFIP's CRS is not used in many DACs despite its potential benefit. People in DACs do not use the CRS because there is little funding to invest in additional flood protection measures beyond minimum requirements. CRS' goal as a program is to remove barriers to access and help people by increasing flood preparedness and reducing insurance premiums.

To promote equity in flood programs, FEMA has begun to research ways to effectively serve DACs. In August 2021, FEMA released a Request for Information (RFI), asking for more information about how people use the CRS program. FEMA, through this RFI, is assessing existing programs and policies to determine their programs, policies, and activities address the disproportionately high and adverse climate-related impacts on DACs (FEMA, 2021e).

The January 2021 Executive Order (EO) 13985, *Advancing Racial Equity and Support for Underserved Communities Through the Federal Government* is the driving force creating better access to the NFIP for DACs. EO 13895 Section 5 focuses on conducting equity assessments in federal agencies. EO 13598 implementation in the NFIP program focuses on increasing access of to flood insurance in rural communities and in DACs.

## Recommendations for National Flood Insurance Program Improvement

As a region, USJR has specific challenges that require tailored support from FEMA. At the State level, California has received significantly lower monetary benefit (that is, insurance claim payouts) from the NFIP compared to other states, despite the high amount that California pays into the NFIP. Also, insurance rates have not improved in relation to the amount of NFIP funds used in the USJR region. For example, California's rates have not been lowered even though most NFIP insurance claims occur in other states (Miller et al. 2021).

### Agricultural Floodplain Management Alliance Recommendations

In 2012, the Agricultural Floodplain Management Alliance (AFMA) advocated for restructuring the NFIP to better suit the unique needs of agricultural regions in floodplains. After FEMA's

2001 Map Modernization Program, many previously NFIP-compliant regions were remapped into an SFHA, greatly restricting development that would be needed to modernize agricultural operations. In 2012, AFMA suggested the following legislative changes to address constraints on agricultural communities after being mapped into a SFHA. These changes sought reinvestment in economically feasible opportunities while allowing access to flood insurance.

- **New Flood Zone**—Establish a FEMA flood zone for agriculturally based communities and allow replacement or reinvestment development in historically agricultural floodplains. This would not require expensive structure elevation or dry floodproofing, but would require wet floodproofing certain structures.
- **Adjust NFIP Rates**—Congress should instruct FEMA, regarding these special agricultural zones, to adjust the NFIP rate to be more actuarially structured to evaluate flood risk based on existing levees that provide historical protection, as opposed to assuming no protection exists. This would lower base rates in lower risk areas while not affecting rates for frequent claim and higher risk areas (AFMA 2012).

### Geologic Hazard Abatement Districts

Establishing geologic hazard abatement districts (GHADs) in the USJR region would help to facilitate community based flood insurance. GHADs allow smaller, high-risk areas that are not already in an NFIP community to purchase flood insurance. GHADs could provide benefits like NFIP coverage at minimal cost through reduced premiums, and could lower the cost of submitting claims. GHADs could also offer more flexible services, including the ability to vote to expand services or a geographic reach, and provide a broader range of remedial measures. GHADs would also help lower the cost of administering claims and could expedite initial payouts for deductible claims (Schaefer 2023).

### Flood Insurance Premium Calculator

Further, the California Department of Insurance (CDI) Climate Insurance Working Group published their report *Protecting Communities, Preserving Nature, and Building Resiliency: How First-of-Its-Kind Climate Insurance Will Help Combat the Costs of Wildfires, Extreme Heat, and Floods* (CDI 2022) detailing several improvement suggestions for the NFIP. First, CDI recommends that the Insurance Commissioner, in collaboration with FEMA, creates an NFIP flood insurance premium calculator so people can enter their address and receive a direct quote on the premium for flood insurance. A flood insurance premium calculator would help to reduce uncertainty about cost and improve transparency for potential policyholders. This could be done in conjunction with expanding of the current Insurance Finder Tool, which is now focused on homeowners insurance, by including flood insurance options from the NFIP and the private insurance market. Launch of this combined tool could be incorporated with a communications strategy to reach a wider audience, and the Insurance Commissioner could meet with local communities to learn how to make this kind of more accessible for everyone.

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Appendix A  
Upper San Joaquin River RFMP  
County Hazard Mitigation Plans





# Upper San Joaquin River RFMP County Hazard Mitigation Plans

Hazard mitigation plans help communities in many ways to prepare for emergencies and floods. Hazard mitigation plans also help communities maintain eligibility in Federal Emergency Management Agency (FEMA) funding programs and help satisfy National Flood Insurance Program (NFIP) requirements, including potential CRS enrollment. By participating in the NFIP, communities agree to recognize flood hazards in their planning processes. This translates into local mitigation strategies that reflect a long-term goal of increasing resiliency to future flooding (DWR 2020). Many communities also used county/state hazard mitigation plans as a way to increase their resiliency in ways that also qualify them for the CRS.

Upper San Joaquin River (USJR) region county hazard mitigation plans are briefly described here.

## Fresno County

- Title: *Fresno County Multi-Jurisdictional Hazard Mitigation Plan* (Fresno County 2018)
- Release date: April 2018

### Summary

The *Fresno County Multi-Jurisdictional Hazard Mitigation Plan* states “This plan was prepared pursuant to the requirements of the Disaster Mitigation Act of 2000 so that Fresno County would be eligible for the FEMA Hazard Mitigation Assistance grants, including Pre-Disaster Mitigation and Hazard Mitigation Grant programs as well as lower flood insurance premiums (in jurisdictions that participate in the National Flood Insurance Program’s Community Rating System).”

### CRS Enrollment

Fresno County, and the city of Fresno, are currently the only USJR communities participating in the CRS, and they receive discounted flood insurance rates. The *Fresno County Multi-Jurisdictional Hazard Mitigation Plan* meets CRS planning requirements and earns points under Activity 510, which lowers flood insurance premiums in CRS communities.

## Annexes

Each jurisdiction participating in the *Fresno County Multi-Jurisdictional Hazard Mitigation Plan* developed its own annex, which provides a more detailed assessment of the jurisdiction's unique risks and their mitigation strategy to reduce long-term losses. The following annexes are included in the Multi-Hazard Mitigation Plan:

- Annex C, City of Firebaugh
- Annex H, City of Mendota

## Madera County

- Title: *Madera County Local Hazard Mitigation Plan Update* (Madera County 2017)
- Release date: October 2017

### Summary

The *Madera County Local Hazard Mitigation Plan Update* was prepared pursuant to the requirements of the Disaster Mitigation Act of 2000 so that Madera County would be eligible for FEMA's Pre-Disaster Mitigation and Hazard Mitigation Grant programs.

### CRS Enrollment

Although Madera County is not enrolled in the CRS, the *Madera County Local Hazard Mitigation Plan Update* restates that enrollment in the NFIP and CRS is a goal set by the *Madera County, CA General Plan* (Madera County 1995). This goal is detailed in General Plan Policy 6.B.20, and recommends adopting more stringent standards to further promote sound floodplain management, promote the purchase of flood insurance, undertake outreach campaigns to inform the public of the risk of flooding, and coordinate with federal, State, and local agencies on efforts to enhance effectiveness when implementing of the NFIP (Madera County 2017).

### Annexes

- Annex A, City of Chowchilla
- Annex B, City of Madera

### Related Documents

*Madera County Operational Area Emergency Operations Plan* (Madera County 2010)

## Merced County

- Title: *Merced County Multi-Jurisdictional Hazard Mitigation Plan* (Merced County 2022)
- Release Date: 2022

### Summary

Merced County and participating jurisdictions developed the *Merced County Multi-Jurisdictional Hazard Mitigation Plan* to satisfy eligibility requirements for certain federal disaster assistance, and specifically, for FEMA Hazard Mitigation Assistance grants including the Hazard Mitigation Grant Program, Flood Mitigation Assistance, and the Building Resilient Infrastructure and Communities program, as well as to better prepare the County and jurisdictions for disasters.

### CRS Enrollment

As of 2021, neither Merced County nor any of the incorporated jurisdictions in the county participate in the CRS. Should Merced County or any incorporated jurisdictions in the county decide to join the CRS, it would enhance existing mitigation capabilities and make flood insurance more affordable in the future (Merced County 2022).

### Annexes

- Annex A, City of Atwater
- Annex B, City of Dos Palos
- Annex C, City of Gustine
- Annex D, City of Livingston
- Annex E, City of Los Banos
- Annex F, City of Merced

### Related Documents

*Merced County Department of Public Health Medical/Health Emergency Operations Plan* (Merced County 2017)

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