



**Mobile Bay National Estuary Program  
Government Networks Committee Meeting  
August 22, 2014  
Original Oyster House  
Spanish Fort, AL**



**Agenda**

**Welcome**

Commissioners Skip Gruber & Merceria Ludgood

**Review and approval of minutes**

Christian Miller, MBNEP

**RESTORE Act update**

Patti Powell and Eliska Morgan, ADCNR

**National Flood Insurance Program and the Community Rating System**

Tracie Sempier, Mississippi-Alabama Sea Grant

**Adjourn**

Next Meeting: Friday, September 26<sup>th</sup>

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*The Mobile Bay National Estuary Program Government Networks Committee was established to bring State agencies and regional government administrators together with local officials of Mobile and Baldwin counties to more effectively communicate local needs/understand State agency functions and priorities. The goal of this committee is to articulate innovative ways to improve communications and management of our coastal environment.*

**In attendance:**

Patti Powell, Alabama Department of Conservation and Natural Resources; Charles ‘Skip’ Gruber, Baldwin County Commission; Tim Kant, City of Fairhope; Merceria Ludgood, Mobile County Commission; Eliska Morgan, Gulf Coast Restore Council; Robert Craft, City of Gulf Shores; Tucker Dorsey, Baldwin County Commission; Chris Elliot, Baldwin County Commission; Dane Haygood, City of Daphne; Steve McMillan, Alabama House of Representatives; Bruce Renkert (for Mayor McMillan), City of Spanish Fort; Matthew Lambert (for Mayor Rubenstein), City of Saraland; Guy Busby, Baldwin County Legislative Delegation; Marlon Cook, GSA; Scott Hughes, ADEM; Phillip West, City of Orange Beach; Elizabeth Roney, Congressman Bradley Byrne’s office; Dan Bond, City of Gulf Shores; Carl Schneider, Smarthome Alabama; Lannie Smith, City of Orange Beach; Tom Williams, City of Satsuma; Scott Brown, ADEM; Taylor Davis, City of Foley; Chuck Lay, City of Foley; Bill Melton, Mobile County; Tina Sanchez, Mobile County; Wayne Biggs, City of Saraland; James Adams, Town of Mt. Vernon; Patsy Parker, Town of Perdido Beach; Brett Dungan, City of Bayou La Batre; Tracie Sempier, MASGC/GOMA; LaDon Swann, MASGC/Auburn; Valerie Day, Senator Jeff Session’s office; Troy Ephriam, City of Prichard

MBNEP Staff: Roberta Swann, Christian Miller

Commissioners Merceria Ludgood and Charles ‘Skip’ Gruber welcomed participants. Speakers included Patti Powell, Eliska Morgan and Tracie Sempier. The meeting was called to order by Commissioner Gruber, who welcomed the group to the meeting.

Next on the agenda, Patti Powell and Eliska Morgan gave the group an update on the RESTORE Act. Patti said that priority will be given to projects that extend across state lines and which benefit the ecosystems damaged by the spill. Eliska said that the Alabama state council met on August 4<sup>th</sup>. At the work session prior to the public meeting, elected officials indicated their concern over how RESTORE would affect their communities. Eliska stated that she and Patti would use the GNC meetings to provide regular updates on the progress of RESTORE process. The treasury Dept. has a RESTORE website with a lot of good information. Going forward the council will work to develop a project evaluation/selection process and will rely on the GNC to help prioritize projects. Anyone with questions on the process is welcome to contact Eliska Morgan by email: [Eliska.Morgan@dnr.alabama.gov](mailto:Eliska.Morgan@dnr.alabama.gov) or phone: 251.380.7944

Next, Tracie Sempier of Mississippi-Alabama Sea Grant and the Gulf of Mexico Alliance talked to the group about the National Flood Insurance Program (NFIP) and the Community Rating System (CRS). The NFIP is implemented by the U.S. Federal Emergency Management Agency and provides federally-backed flood insurance in exchange for communities adopting minimum floodplain management requirements. The CRS is an incentive program for the NFIP. Communities who don't participate subsidize those that do, as participants receive a percentage discount on insurance policies while those who don't participate have higher rates. Deductions are based on implementation of practices that go above and beyond minimum standards. There are three goals of the CRS:

1. Reduce flood losses
2. Facilitate accurate flood insurance rating
3. Promote the awareness of flood insurance

CRS activities are divided by categories, and Tracie suggested interested parties to sit down with the CRS community and discuss what you need to do. Lots of information is available online at [www.crsresources.org](http://www.crsresources.org). The CRS program is regulated by the Insurance Services Office (ISO) and CRS Specialists work with CRS communities. Program specialists for Alabama include Jonathan Smith, ISO/CRS Specialist phone:228.235.6506 email: [jlsmith@iso.com](mailto:jlsmith@iso.com) and Corey Garyotis, State NFIP Coordinator phone: 334.353.0853 [www.adeca.alabama.gov/floods](http://www.adeca.alabama.gov/floods)

Tracie points are awarded based on category type, as CRS communities accrue points and raise classes, deductions increase on premiums. Many practices can be combined. For example, communities can send out targeted outreach mailings to meet multiple goals/points to cover all six outreach targets. The Stormwater Management category is very valuable one and includes adoption of ordinances which address erosion and sediment control.

Tracie then spoke about the value of participating the community rating system, only two communities and one county in the state of Mississippi don't participate in the program. Councilman Gruber said that three communities in Baldwin County working in the program and felt it was very much worth the effort. Tracie said that new flood maps are coming for Alabama in 2015, and not accepting those maps will result in a series of negative consequences for those communities and policy holders:

- Property owners will be unable to purchase flood insurance
- Existing policies will not be renewed
- Federal Disaster Assistance will not be available to repair damaged buildings in flood hazard areas
- Federal mortgage insurance or loan guarantees will not be provided in flood hazard areas

The CRS user group encourages communities to work together to meet CRS requirements, and multi-jurisdictional efforts receive "bonus points" under CRS. Recent changes to NFIP (Biggert-Waters Act) made substantial changes designed to improve financing of NFIP. The Homeowners Flood Insurance Affordability Act of 2014 delayed some of the cost increases to policy holders. Primary residences had rate increases reduced to 18% per year. Newly mapped properties will keep their lower rates for the first year and have rate increases capped at 18% per year.

These rates may also transfer to new owners in the event of a home sale. Premium increases not changed by this include those for vacation homes, businesses, severe repetitive loss properties and Pre-FIRM buildings that have been substantially damaged or improved. Properties falling under these categories will have rate premium increases by 25% annually.

Tracie said that only four states have regulator incentive programs related to windstorm, and in 2009 Alabama passed legislation requiring insurance companies to provide discounts to homeowners in specified coastal counties that received one of four FORTIFIED designations. Homeowners can also qualify for up to a \$3,000 deduction on their state income taxes for mitigating against wind and/or flood damage, if their home meets FORTIFIED Home standards. For more information visit [www.smarthomeamerica.org](http://www.smarthomeamerica.org)

Tracie is willing to work with your communities and serve as a CRS resource. She can be contacted by phone: 228.818.8829 and email: [Tracie.Sempier@usm.edu](mailto:Tracie.Sempier@usm.edu)

Meeting adjourned at 9:00 am