The University of New Orleans’ Center for Hazards Assessment, Response & Technology (UNO-CHART)

Biggert-Waters Flood Insurance Reform Act of 2012 – Current Implementation

In July 2012, Congress passed the Biggert-Waters Flood Insurance Reform Act of 2012. BW-12 was enacted to ensure the financial viability of the National Flood Insurance Program. Major components call for the elimination of subsidies currently allocated to flood insurance policyholders around the country. As of January 2013, policyholders began to see an increase (25%) in flood insurance for their non-primary residences. In October 2013, businesses, severe repetitive loss properties and those properties that have experienced losses that exceed the fair market value of their homes also began to see an increase (25%) in their premiums.

Those policyholders whose properties were not insured as of July 2012, those with newly purchased properties or those who have allowed their policies to lapse will see an immediate increase to actuarial rates; there is no 25% phase in process for these properties.

For more information, please contact UNO-CHART Research Associate Michelle Esposito at mmgremil@uno.edu.

Reducing Risk & Flood Insurance Premiums through CRS Users Groups

The Community Rating System (CRS) is a voluntary program that provides incentives for communities to go beyond the minimum floodplain management regulations established by the National Flood Insurance Program (NFIP) to minimize flood losses. With the enactment of Biggert-Waters, participation in the CRS is encouraged more than ever as it provides opportunities for participating communities to earn reductions in flood insurance premiums for residents and business owners.

CRS Users Groups are becoming more popular throughout the country as these groups serve as a support and educational resource for local CRS communities. UNO-CHART supports three CRS Users Groups in Louisiana - one in Jefferson Parish; one around the Lake Pontchartrain area, and one in the Baton Rouge region. In 2013, CRS communities participating in these groups earned close to $35 million in flood insurance premium discounts. Groups are comprised of local officials who have been designated as CRS Coordinators for their communities.

For more information on current CRS Users Groups’ activities and/or how your community can participate, please contact UNO-CHART’s Director Dr. Monica Farris at Monica.Farris@uno.edu.
The Continuity Planning for Community Organizations’ project team at UNO-CHART is holding a variety of workshops for business owners, non-profit organizations, faith-based groups, and local officials. These workshops inform organizations about the risks and vulnerabilities inherent to their specific communities, and the ways in which they can assist in mitigating those risks.

The workshops focus on mitigation, risk assessment, identification of resources, communications, information technology, and other pertinent topics. Workshops further delve into the types of hazards that affect Louisiana communities, enhancing community resilience, and understanding community networks.

Workshops are currently funded by FEMA through the Governor’s Office of Homeland Security & Emergency Preparedness; there is no charge for participation.

If you are interested in scheduling a workshop or for more information on upcoming workshops, please contact UNO-CHART Research Associate Maggie Olivier at maggie.olivier@uno.edu.

About UNO-CHART...

Founded in 2001, UNO-CHART is an applied social science hazards research center that partners with and supports Louisiana communities in efforts to achieve disaster resilience. The objectives of UNO-CHART projects are to assist residents and local and state officials in reducing risk to natural hazards, especially hurricane and climate hazards, and to help them gain a better understanding of their risk and what they can do to protect themselves from these hazards.

UNO-CHART is comprised of a multi-disciplinary group of faculty, staff, and graduate research assistants representing various academic backgrounds including sociology, political science, public administration, planning, urban studies, engineering and geography. Research efforts address repetitive flooding, disaster mitigation planning, community resilience assessments, storm mitigation efforts by coastal communities, coastal restoration, community continuity, risk literacy, risk management and hurricane evacuation of vulnerable populations.