

County risks suspension of flood insurance

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One hundred and fourteen homeowners in George County were given an unpleasant surprise when they opened their mail last week.

They each received a 90-day notice of probation letter from the Federal Emergency Management Agency (FEMA) telling them George County was at risk of being put on probation. The probation would be implemented if the County did not adhere to National Flood Insurance Program (NFIP) guidelines by taking action against the 13 homeowners who are not in compliance. Those actions beyond warnings may include court proceedings and removal from the NFIP.

“The George County Board of Supervisors is taking this FEMA letter and probation period very seriously,” said Board President Larry McDonald. “As soon as official notification came in, the Board scheduled an update with our Floodplain Administrator and placed this topic on the next meeting’s agenda for action.”

If the County is placed on probation, each policyholder in the program (114 in George County) will be assessed an additional \$50 for the current year and be at risk of having their flood insurance policy suspended.

Similar letters have gone to the Board of Supervisors and to the county’s Congressional Delegation.

This has been an ongoing issue for nearly four years, since a FEMA audit in 2014. In that assessment FEMA found George County had 103 properties, primarily private residences, in the NFIP, and that for 22 of those properties FEMA could not determine if they followed NFIP standards. Those standards include having wells and air-conditioning units above anticipated flood levels, having the structure raised above the base flood level and having flood water passages in ground-level walls to minimize hydrostatic pressure on the structure.

“This probation directly deals with the last of 13 properties identified during a FEMA visit and review more than three years ago,” McDonald said. “The homes or structures on these properties are in violation of the Floodplain Ordinance required by FEMA. Some of these violations are minor, such as an outside AC unit needing to be raised a few inches. But, some cases are far more difficult to fix, for example, a home needing to be raised several feet.

“The county has given each of these property owners multiple notices, warnings and as much time as possible to resolve their ordinance violations. This letter from FEMA is clearly ending this time frame.”

When George County joined the federally-backed flood insurance program in 1988, it adopted a floodplain ordinance specifying construction standards in those high-risk areas. The ordinance was updated in 1994 and once again following the FEMA assessment in 2014.

The County was warned FEMA and NFIP could take this action during meetings held in 2016. The county's Emergency Management Administrator Nancy Smith has been working to bring the county in compliance, but supervisors have been reluctant to sue violators.

For the 13 homeowners, it may now be necessary. Those homeowners could have their flood insurance policies suspended. Smith said the suspension would be attached to their deed and any deficiencies would have to be corrected before the homeowner or any subsequent buyer could obtain flood insurance. If the county does not act now, it may also be dropped from the program. Countywide suspension will have severe consequences. The county would no longer be eligible for federal assistance in the event of severe flooding or any other natural disaster, including tornadoes and hurricanes, Smith said.

Homeowners could also find their home loans were being called. National banking regulations require flood insurance on properties in flood zones as a condition for loans on those properties.

"The Board during our meeting directed the County's Floodplain Administrator to send out a 'final notice packet' to each of these property owners," McDonald added. "Also, several supervisors, including myself, agreed to personally reach out to residents on the list in a last effort.

"After this warning, the Board's options will be limited. We could be forced to start proceedings to remove some of these properties from the flood program. The Board will take all necessary steps to keep and safeguard flood insurance for the vast majority of our property owners in the floodplain."

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