

# South Carolina Flooding and Enhanced Use of Data

Subcommittee on Disaster Reduction

November 5, 2015



**FEMA**

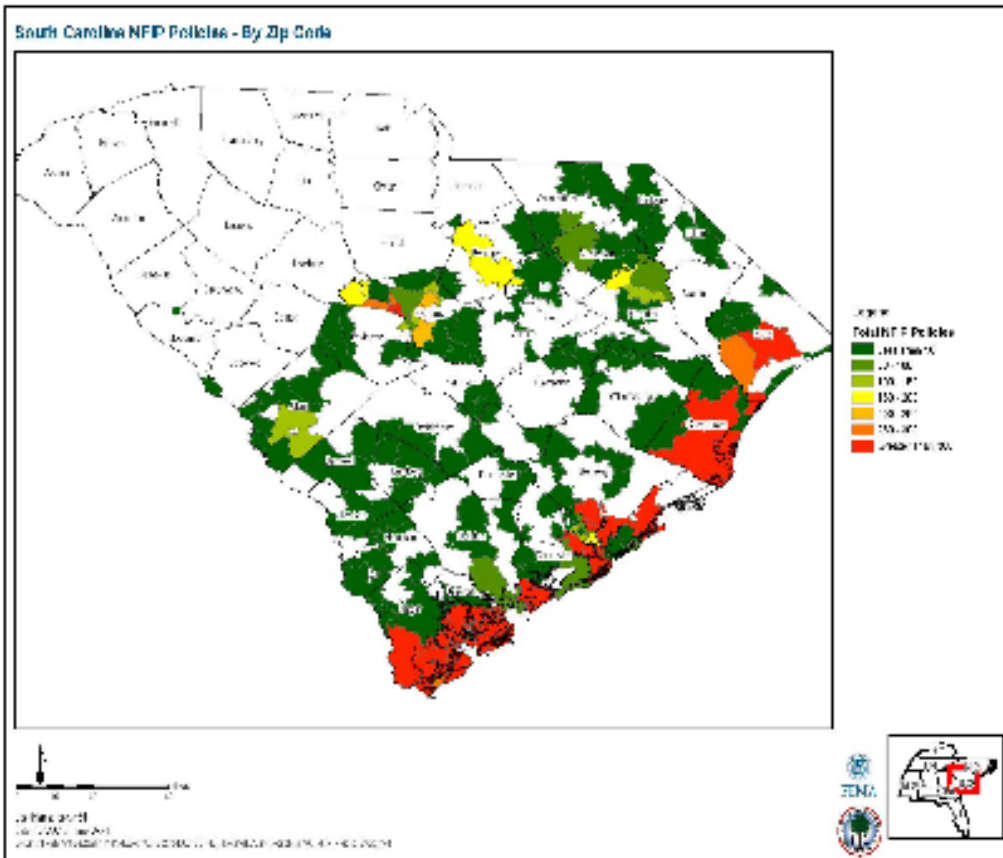
# Implementing What We Have Learned

- Recent flooding disaster in South Carolina (Oct) has provided opportunities to improve FEMA's engagement and situational awareness in NFIP claims process
  - Collaboration and coordination between previously disparate parts of disaster recovery
    - Integrating previously separate Flood Response Office (FRO) and Joint Field Office (JFO)
    - Deploying FEMA insurance division experts to the affected areas
  - Analysis of flood insurance recovery process as it unfolds
    - Requesting the write-your-own insurance companies (WYOs) to provide more granular claims data as a flood event unfolds
    - Increasing real time geospatial coordination with NFIP data
    - Conducting pilot analyses (both geospatial and non-geospatial) with new granular insurance data to understand customer experience and claims process

# South Carolina Flooding

Storyboard FEMA-4241-DR-SC: Mitigation

10/26/2015 as of 1400 EDT



National Floodplain Insurance Program Claims (NFIP Claims for South Carolina Only) (NFIP Claims numbers only published M-F, numbers as of Friday 10/23/2015)	
Total No. of Claims	5,108
No. of Claims Closed with Payment	214
No. of CWOPs	573
Total No. of closed Claims	787
% Closed	15.41%
Advanced/Partial Payments	\$8,795,041.14
Amounts Paid on Closed Claims	\$4,609,123.16
Total Paid on All Claims	\$13,297,729.66
Average Closed Claim with Payment	\$21,537.96

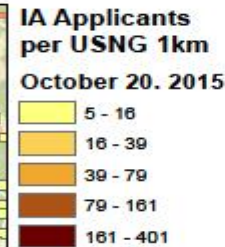
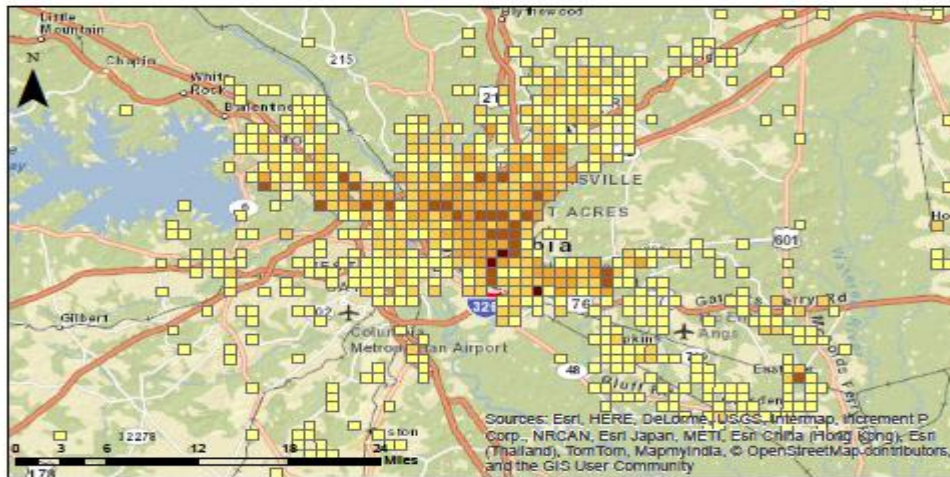
  

National Floodplain Insurance Program	
HM CEO advisors located in DRCs & Box Stores provided personal and property risk reduction information and counseling on safe re-building, mold remediation and flood insurance to 3369 survivors and interested parties.	
Status of Hazard Mitigation Plans	
<ul style="list-style-type: none"> <li>• 1 county is expired (Greenwood)</li> <li>• 5 counties expire in 3 months (Berkeley, Calhoun, Colleton, Dorchester &amp; Horry)</li> <li>• 1 county expires in 3-9 months (Bamberg)</li> <li>• 4 counties expire in 9-12 months (Lexington, Williamsburg, Richland &amp; Newberry)</li> </ul>	

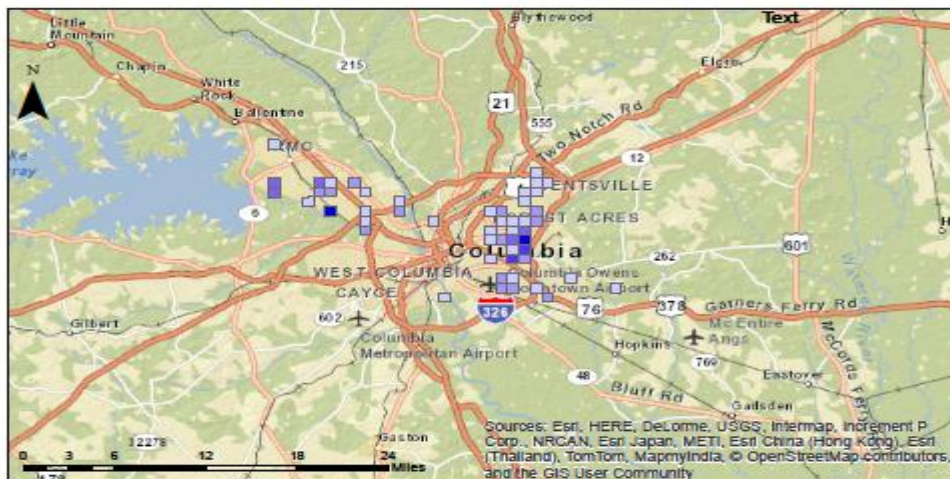
Storyboard reflects NFIP policies by zip code and total claims within the state. Previous level of granularity reflected NFIP real time data deficiencies.

# South Carolina Flooding: NFIP and IA data

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The Individual Assistance (IA) applicant information was taken from the FEMA GeoPlatform South Carolina Flooding GeoFramework Journal on October 20, 2015. The Quick Claims data was pulled from BureauNet on the same day and aggregated to match the IA layer.



This comparison shows new capabilities to analyze claims at a structure specific level for DR-4241. This analysis shows that flood insurance will play a relatively small role in recovery compared to other events. This is due to the relatively low flood insurance penetration rate in the effected areas and the reach of the event outside the special flood hazard area.



1km grids with less than five (5) applications or quick claims were removed to protect privacy.

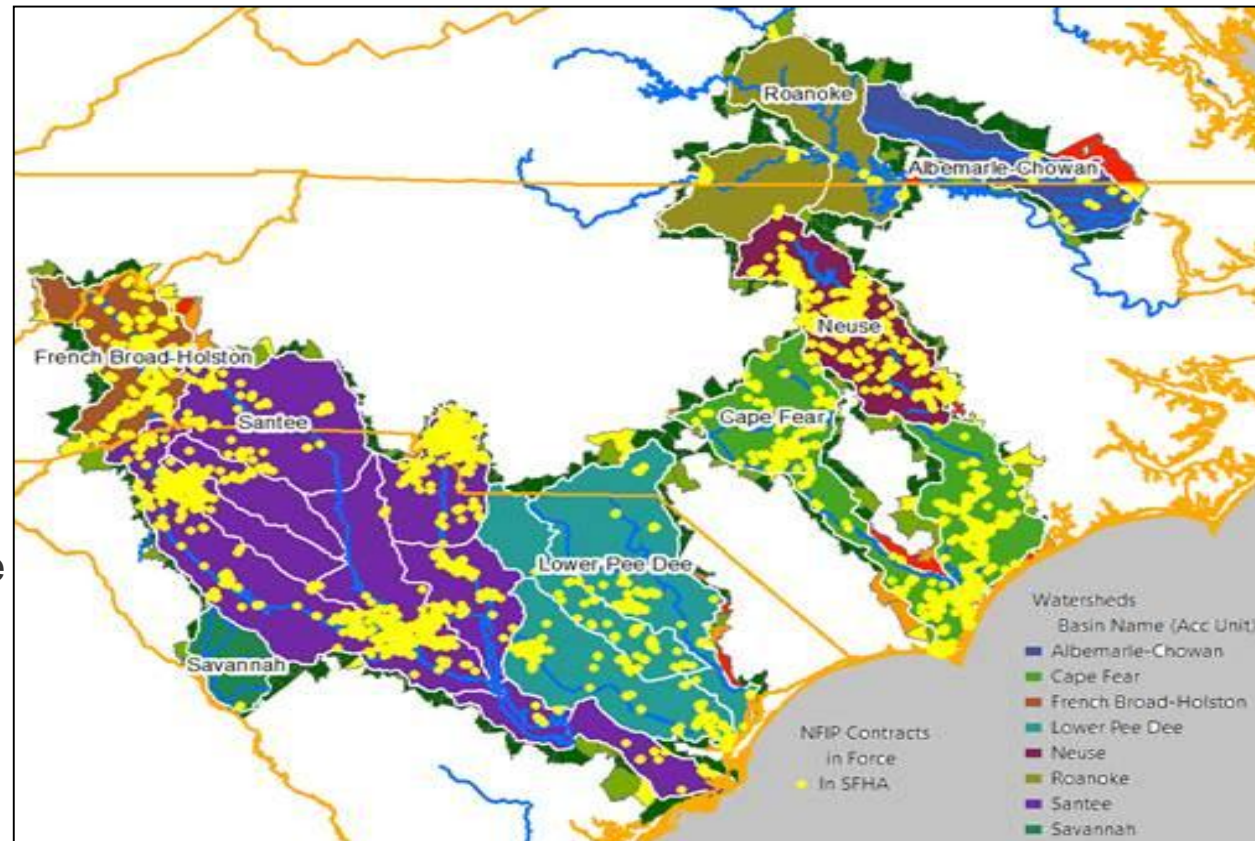
Maps reflect NFIP claims and IA applicants by location/address. It also shows concentration of claims and applicants providing a greater level of granularity and a closer to real time data picture of both IA and NFIP operations.



# NFIP Policies in South Carolina

This map shows predicted affected watersheds from early stream gauges – reflects the limited number of NFIP policies in force within the projected inland flood areas.

- This map highlights the existence of flooding risk outside the SFHA, and the lack of market penetration for flood policies in those areas.
- Early estimates of NFIP policyholders affected are refined as WYO polling information is reported.
- As of October 26 there were 4,397 claims in SC
  - 233 were closed with payment for a total of \$5,320,530.84
  - 505 were closed without payment
  - 16.78% of all claims opened were closed



# NFIP Reforms to date: Bottom Line

- The NFIP reform pilots enacted in recent months will help FEMA increase overall understanding of flood risk.
- Comparing NFIP data to other disaster data like Individual Assistance will help FEMA better prepare communities for flood events, increase market penetration of flood insurance, and ultimately reduce recovery costs.
- Increasing NFIP situational awareness through data analysis will continue to improve as FIMA further refines its data collection and analysis processes.