GEORGIA SEA GRANT: PREPARING COASTAL GEORGIA COMMUNITIES FOR CLIMATE HAZARDS

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Low-lying communities in coastal Georgia are experiencing increasing vulnerability to flooding events due to higher storm surges, heavy rainfall, antiquated storm water infrastructure and continued development within flood prone areas. These events have resulted in loss of property, health and safety issues, disruption of commerce and governmental services, huge public expenditures and impairment of the tax base. Moreover, for many coastal residents and business owners, flood insurance premiums have risen dramatically. These rate increases may reduce the number of policyholders and have serious impacts on coastal economies through increased foreclosures on private and commercial properties, property value depreciation, and a decreased pool of willing real estate buyers. Potentially, the implementation of new flooding regulations could have a tremendous impact on future development of the entire coast.

Recognizing a need for scientific based outreach regarding flooding and storm surge events, Georgia Sea Grant created a Coastal Resiliency and Hazards program, based at the UGA Marine Extension Station in Brunswick, Georgia and coordinated by the Local Government Outreach Specialist. The Georgia Sea Grant Strategic Plan identifies Hazard Resilience in Coastal Communities as a focus area, the goals of which are to promote widespread understanding of climate-related risks and to increase community capacity to prepare for hazardous events.

One way to achieve these goals is through the NFIP's Community Rating System (CRS) program, which incentivizes local governments to adopt requirements that are above the minimum standards for floodplain management. Participation in this program not only increases a community's preparedness for flooding, it also reduces flood insurance premiums for property holders within that community. Through funding from NOAA's Climate Adaptation Initiative grants, Georgia Sea Grant has partnered with North Carolina Sea Grant and state agencies to develop a community resiliency model with wide-ranging applications, adaptable to a diverse spectrum of communities.

Two success stories showcasing Georgia Sea Grant's efforts are Tybee Island at the far northern end of the Georgia coast and the City of St. Mary's, at the southern end. In the City of Tybee Island, our research team assisted the community in identifying vulnerable areas, canvassing stakeholders, generating cost/risk analysis, modeling the effects of king tides and facilitating public information meetings. Tybee recently earned a CRS rating of 5, which resulted in tens of thousands of dollars in savings for residents on their flood insurance. In the City of St. Mary's, residents attended informational meetings about climate hazards and identified areas of localized flooding. Individual interviews were conducted with long-term residents who offered firsthand accounts of historic flooding events. St. Mary's is presently in the process of entering the CRS program for the first time. In both communities, residents considered options for preserving the downtown historic areas, modifying critical infrastructure, and incorporating long-term climate variability into planning scenarios. This presentation will focus on the Georgia Sea Grant's approach to

coastal resiliency from a regional perspective.