

BUILDING A FLOOD SMART SEACOAST

Ways to Protect Your Property from Coastal Flooding

SUMMER 2018 WORKSHOP SERIES



Flood Insurance Elevating Structures

SEABROOK-HAMPTONS
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New Hampshire
Coastal Program

DEPARTMENT OF
ENVIRONMENTAL SERVICES

The National Flood Insurance Program (NFIP) and Flood Insurance

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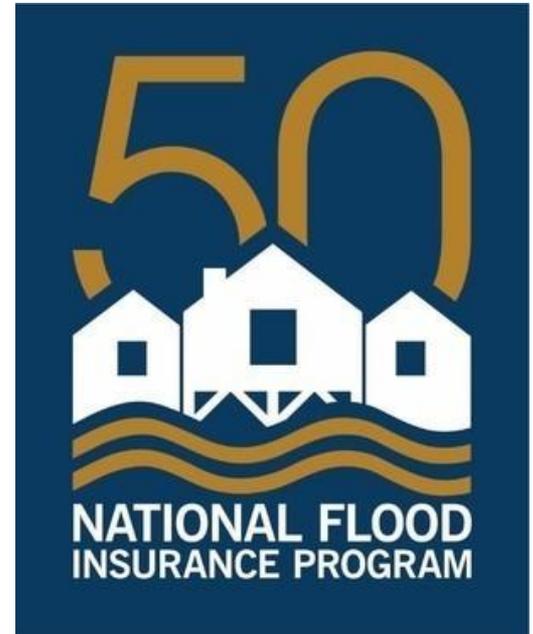
What is the National Flood Insurance Program?



Federal, State, and Local Roles in the NFIP

Federal Role (FEMA)

- Provide flood insurance to all residents in a participating community
- Provides Flood Insurance Rate Maps for participating communities
- Establish minimum development/building standards and guidance
- Monitor compliance



Federal, State, and Local Roles in the NFIP

State Role

- Technical assistance to all stakeholders
- Education and outreach
- Model floodplain regulations
- Assist communities in evaluating compliance of floodplain activities



Federal, State, and Local Roles in the NFIP

Local Role

- Adopt floodplain regulations that include at least minimum NFIP requirements
- Ensure that permits are applied for, for all development in mapped FEMA floodplains
- Ensure floodplain development is built according to approved permits and floodplain regulations
- Take enforcement actions; correct violations
- Keep records of required documentation on file

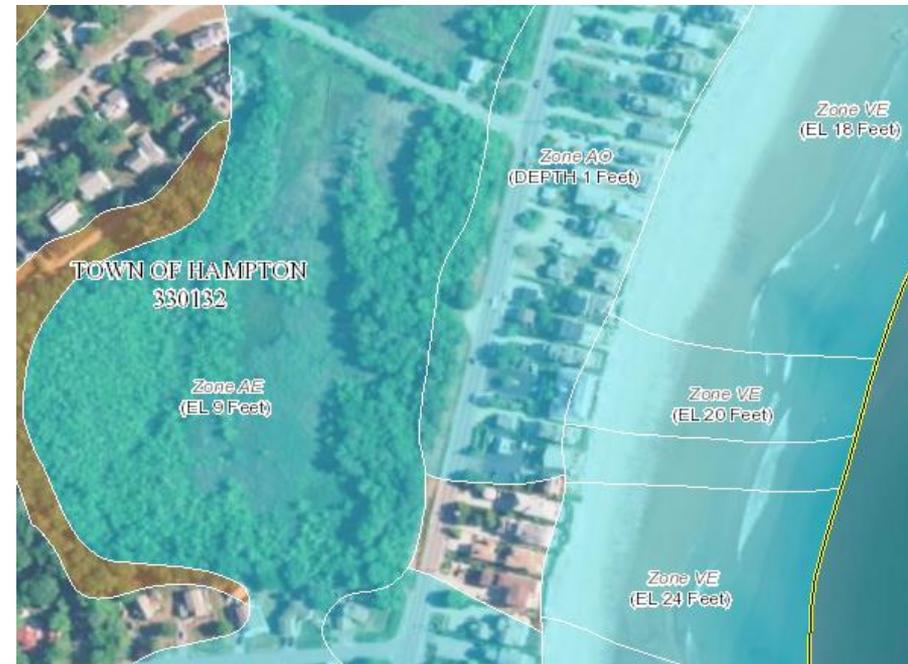
Know Your Risk

Floodplain Mapping



FEMA Flood Insurance Rate Maps

- Current FIRM date for Rockingham County is May 15, 2005
- Shows the location of Special Flood Hazard Areas (1% annual chance floodplain)
- Used by lenders, insurance agents, community officials



FEMA Flood Insurance Rate Maps

- Preliminary maps for Coastal Rockingham County released in 2014 & 2016 (update)
- Preliminary maps anticipated to become effective in 2019
- Maps available on FEMA Map Service Center



TOWN OF HAMPTON
330132

Zone AE
(EL 9 Feet)

Zone AO
(DEPTH 1 Feet)

Zone VE
(EL 18 Feet)

Zone VE
(EL 20 Feet)

Zone VE
(EL 24 Feet)

Reduce Your Risk

Development Requirements in the Floodplain



When do a Community's Floodplain Regulations apply?

- For any development occurring in a Special Flood Hazard Area including but not limited to:
 - New construction
 - Existing buildings that were **substantially damaged** or that will be **substantially improved**
 - Filling
 - Grading
 - Excavation
 - Paving



What is Substantial Improvement/Damage?

Substantial Improvement:

Any reconstruction, rehabilitation, addition of a structure, the cost of which equals or exceeds 50% of the market value of the structure. Includes structures that have incurred substantial damage.

Substantial Damage:

Damage of *any origin* sustained by a structure where the cost of restoring it to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

Substantial Improvement and Substantial Damage determinations are made by community officials.

Minimum NFIP Building Requirements include:

All development in the FEMA floodplain must be:

- Reasonably safe from flooding;
- Designed and constructed with methods and practices that minimize flood damage;
- Designed and adequately anchored to prevent flotation, collapse, or lateral movement;
- Constructed with flood damage-resistant materials;
- Constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment that are designed and/or located to prevent water from entering or accumulating within the components during floods.

Minimum NFIP Building Requirements include:

In A/AE/AO zones:

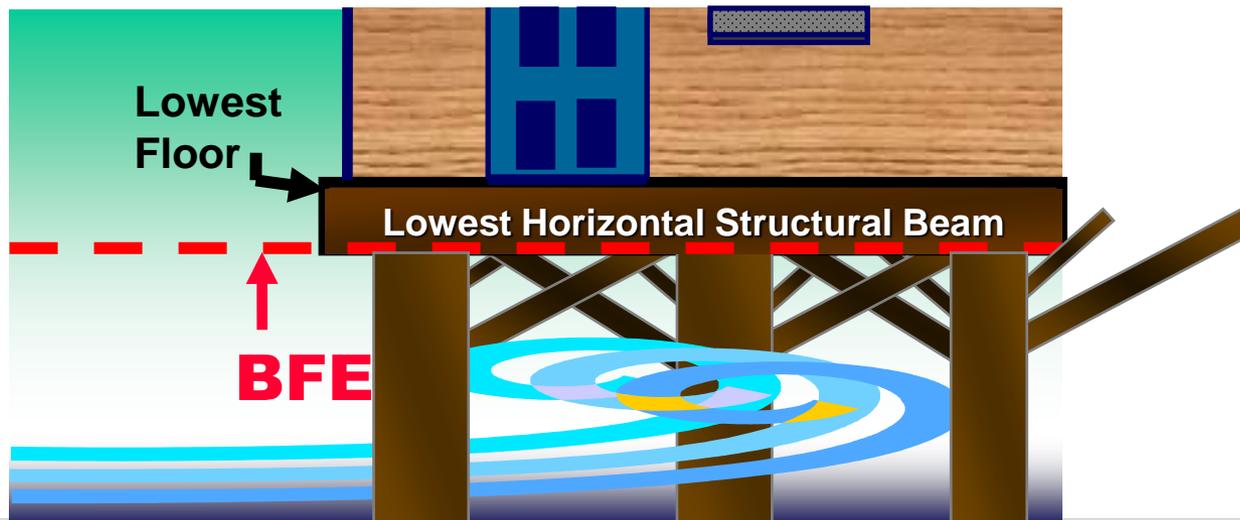
- The top of the lowest floor must be elevated to the Base Flood Elevation or higher (if community enforces higher standard).
- Non-residential buildings may instead be floodproofed to the Base Flood Elevation or higher.
- Any enclosed areas below the Base Flood Elevation must:
 - be used solely for parking, storage or building access.
 - not be below grade on all sides.
 - have flood openings that allow for entry/exit of floodway and meet FEMA standards.



Minimum NFIP Building Requirements include:

In Coastal High Hazard Areas (Zone VE):

- Buildings must be elevated on pilings/columns with the bottom of lowest horizontal structural member of the lowest floor elevated to the Base Flood Elevation or higher.



Minimum NFIP Building Requirements include:

In Coastal High Hazard Areas (Zone VE):

- The space below the lowest floor must be free of obstructions or constructed with non-supporting breakaway walls, open lattice-work, or insect screening, and be used only for parking, building access, or storage.



Other Flood Reduction Measures

(Outside of floodplain or not a substantial improvement)

- Maintain proper water runoff and drainage
- Anchor outdoor fuel tanks
- Keep valuable possessions elevated
- Prevent sewer backups
- Use flood-resistant building materials
- Review flood insurance policy to ensure enough coverage and understand what is covered

Insure Your Risk

Flood Insurance



Flood Insurance Statistics

- Total Current Number of Policies in NH:
8,172
- **Hampton**
 - Total Current Number of Policies: **1,828**
 - Total Current Coverage: **\$353 million**
 - Total Losses since 1978: **764**
 - Total Amount Paid since 1978: **\$5.8 million**
 - Total Repetitive loss structures: **43**

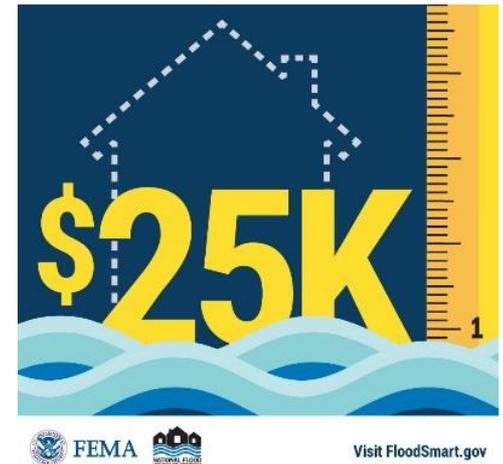
Why Do You Need Flood Insurance?

- Anywhere it can rain, it can flood
- Everyone lives in a flood zone
- Homeowners and renters insurance does not typically cover flood damage.
- If your house is located in a floodplain, there is a 26% chance that your house will be damaged by a flood during the course of a 30-year mortgage



Why Do You Need Flood Insurance?

- Just 1 inch of water in an average-sized home can cause more than \$25,000 in damage.
- Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration for Individual Assistance



Who Must Buy Flood Insurance?

Per the Flood Disaster Protection Act of 1973:

A property owner who:

- Has a loan/mortgage from a Federally-regulated or insured lender, **AND**
- Their lender has determined at a minimum that the structure is located in a Special Flood Hazard Area.

Or if you've received federal disaster assistance in the form of a FEMA grant or Small Business Administration loan

Who can Get Flood Insurance and How?

- Any property owner, business owner, or renter in a community that participates in the NFIP.
- Contact your insurance agent or call the NFIP Help Center at 1-800-427-4661 to find an agent



What is Flood Insurance?

- Covers damages from overflow of inland or tidal waters and unusual and rapid accumulation or runoff of surface waters from any source.



What is Flood Insurance?

- The flood must be a general and temporary condition of partial or complete inundation of ***two or more acres of normally dry land area or of two or more properties (at least one of which is yours).***



What is Flood Insurance?

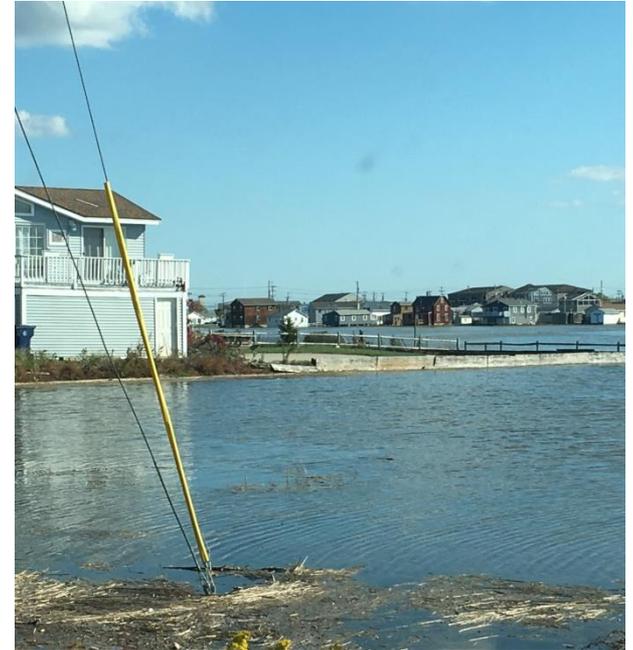
- There is a **30-day** waiting period before a policy goes into effect (*some exceptions apply*)
- Building and/or Contents coverage available
- Policy term is for one year
- Separate deductibles at various costs apply to building and contents coverages



Visit [FloodSmart.gov](https://www.floodsmart.gov)

Preferred Risk Policy (PRP)

- Floods don't stop because of a line on a map
- More than 20% of flood claims come from properties outside of floodplain areas
- The PRP offers low-cost coverage to property owners/rents in areas outside of the FEMA floodplain.



Flood Insurance Coverage Limits

Coverage Type	Flood Coverage Limit
One to four-family structure	\$250,000
One to four-family home contents	\$100,000
Other residential structures	\$500,000
Other residential contents	\$100,000
Business structure	\$500,000
Business contents	\$500,000
Renter contents	\$100,000

Many private insurance companies offer Excess Flood Protection, which provides limits over and above those of the NFIP. For more information, contact your insurance agent or company.

What is covered under NFIP Building Coverage?

- A building and its foundation
- Electrical and plumbing systems
- Central air-conditioning equipment, furnaces, and water heaters
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Window blinds
- Detached garages (up to 10 percent of Building Property coverage)
- Debris removal

What is covered under NFIP Contents Coverage?

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable appliances
- Clothes washers and dryers
- Food freezers and the food in them
- Certain valuable items such as artwork (up to \$2,500)



Grandfathering and Map Changes

A lower-cost rating option for property owners who already have a flood insurance policy when **a new flood map becomes effective** or

Have built their home in compliance with the flood map in effect at the time of construction.

With grandfathering, the rate is initially based on the previous flood zone that applied for the property (if it's a lower risk zone), with rate increases occurring gradually after the 1st year.

How are NFIP Flood Insurance Premiums Determined?

- Flood zone
- Building occupancy type
- Foundation type
- Amount of coverage and deductible
- Age of building in relation to the community's 1st flood map (Pre-FIRM vs. Post-FIRM)
- Elevation of lowest floor in relation to Base Flood Elevation (Post-FIRM buildings only)



Initial Community Flood Insurance Rate Map (FIRM)

Pre-FIRM

Post-FIRM

Pre-FIRM

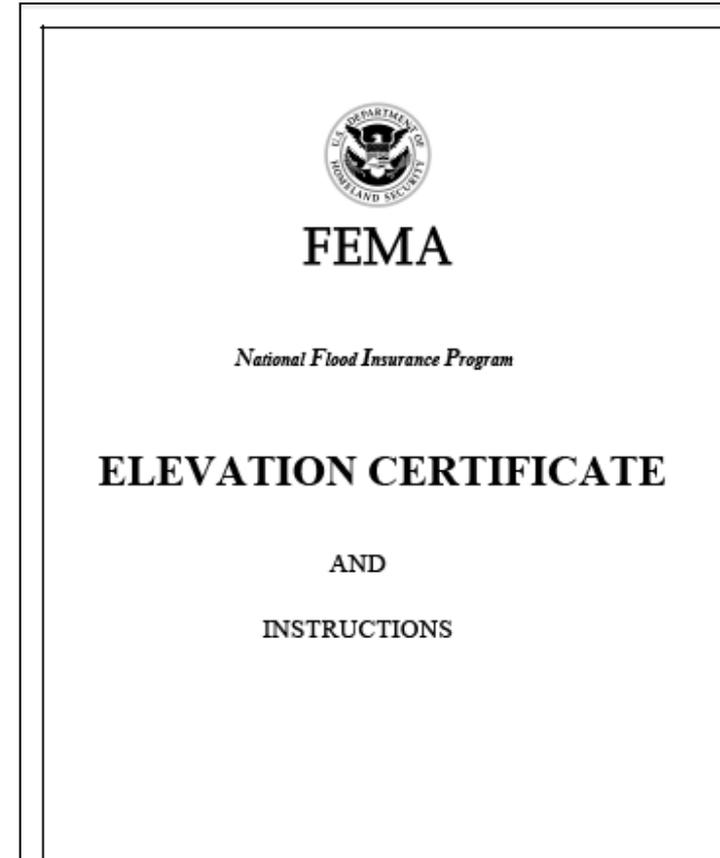
- Built before 1st map
- Pay less than full risk
- About 40% of structures in NH

Post-FIRM

- Built or substantially improve after 1st map
- Already pay full risk
- About 60% of structures in NH

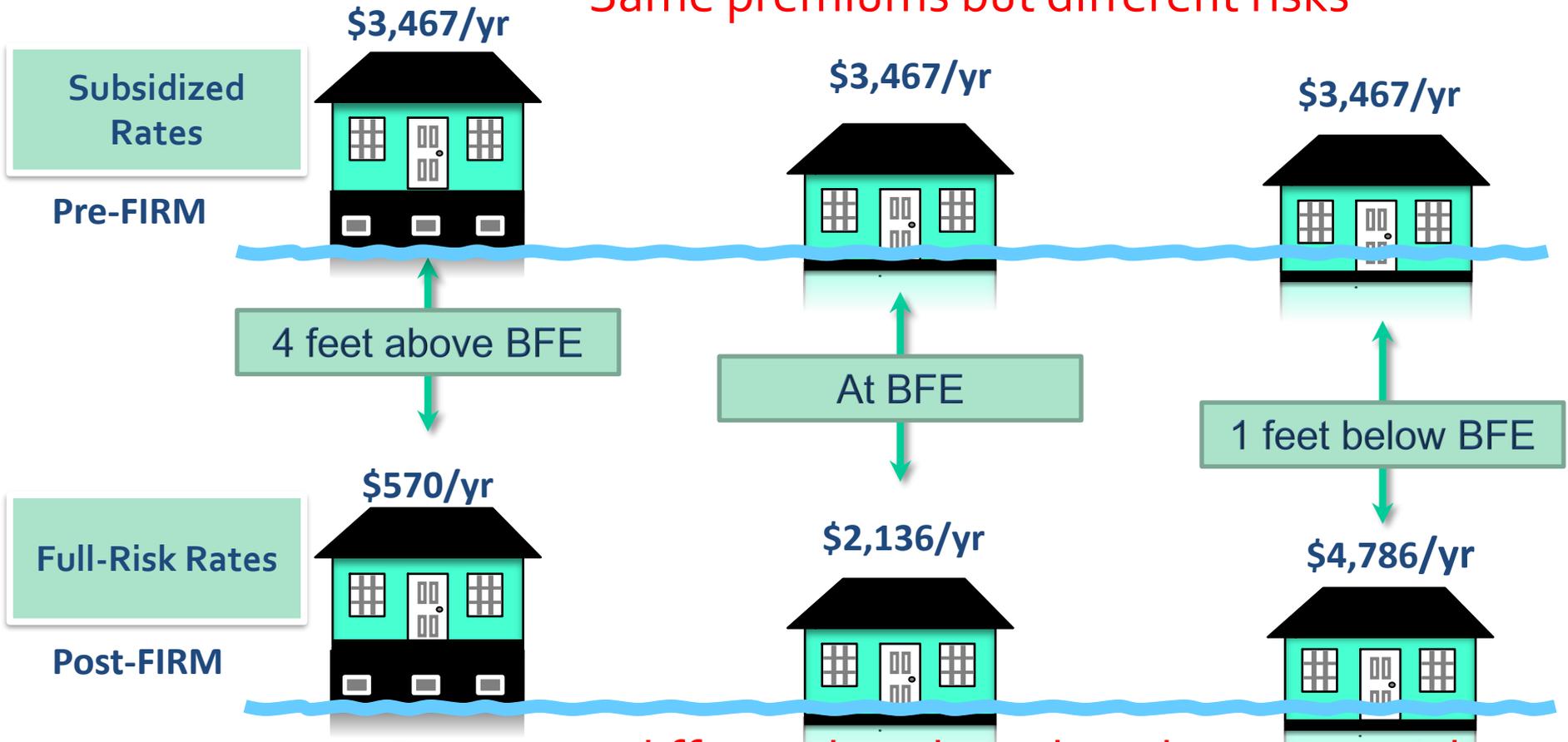
Full Risk Rates

- Full-risk rates are property-specific and elevation-rated
- Completion of a FEMA Elevation needed to determine a structure's full risk rate



Subsidized vs. Full-Risk Rates

Same premiums but different risks



Premiums differ and are based on the various risks

Building- \$200,000 Contents- \$80,000; Single-story, primary residence with no basement/crawlspace/enclosure rates; Zone AE; Standard deductible-Building./Contents., no Homeowner Flood Insurance Affordability Act (HFIAA) Surcharge; April 2016 rates

Overview of Recent Flood Insurance Changes

- **Biggert-Waters Flood Insurance Reform Act of 2012**
 - Implementation began in October 2013
 - Some rate increases to full risk were immediate and significant
- **Homeowners Flood Insurance Affordability Act of 2014**
 - Implementation began in June 2014
 - Repealed and modified provisions of Biggert-Waters
 - Slowed rate increases but still moving to full risk rates

How can you save on Flood Insurance?

Elevate your home above the Base Flood Elevation.

By doing so, you'll save \$ in two ways:

1. Your house will sustain less damage when it does flood.
2. You can reduce your flood insurance premium – the higher your lowest floor is above the BFE, the lower your premium will be.



Flood Insurance Premium Comparison		
Zone	Freeboard	Premium
AE	At BFE (no freeboard)	\$2,147
AE	BFE + 1 foot	\$1,106
AE	BFE + 2 feet	\$734
AE	BFE + 3 feet	\$614

Premiums are for a single-family house, one floor, slab on grade, stem wall foundation, or crawlspace with proper flood openings, \$200,000 in building coverage, \$80,000 in contents coverage, \$1,000 deductible, no CRS discount, April 2017 *Flood Insurance Manual*

Loan and Grant Funding Options

- Federal Housing Administration's 203(k) Loan Rehabilitation Program
- FEMA Hazard Mitigation Assistance Grants
 - Community must be Applicant and involves a meeting a match amount
 - Three FEMA grants:
 - Hazard Mitigation Grant Program (*following a disaster*)
 - Flood Mitigation Assistance Program (*competitive*)
 - Pre-Disaster Mitigation (*competitive*)

Increased Cost of Compliance Coverage (ICC)

- Most NFIP policies include ICC coverage which provides up to \$30,000 for costs to bring a building in compliance with the community floodplain ordinance.
- Available if your community has declared your structure to be **substantially damaged due to a flood**.
- Eligible activities include:
 - Elevation
 - Relocation
 - Demolition
 - Dry Floodproofing (Non-residential)

How Do I File My Flood Claim?

- **Step 1 – File a Claim**
 - Report to your insurance company immediately
- **Step 2 – Prepare for Your Inspection**
 - Take pictures of damage before clean up
 - Follow clean up procedures; prevent mold
- **Step 3 – Work with your Adjustor**
 - Adjustor will explain claim process/ICC
- **Step 4 – Complete a Proof of Loss**
 - Needs to be filed within 60 days of date of loss

2017 NFIP Reauthorization & Reform

- **NFIP Reauthorization 2017**
Biggert-Waters Flood Insurance Reform Act of 2012 extended the NFIP authority through September 30, 2017.
- Currently, Congress has reauthorized the NFIP until July 31, 2018.

Flood Insurance Moonshots



Contact Information

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FloodSmart.gov

ReadyNH.gov

NH Floodplain Management Program

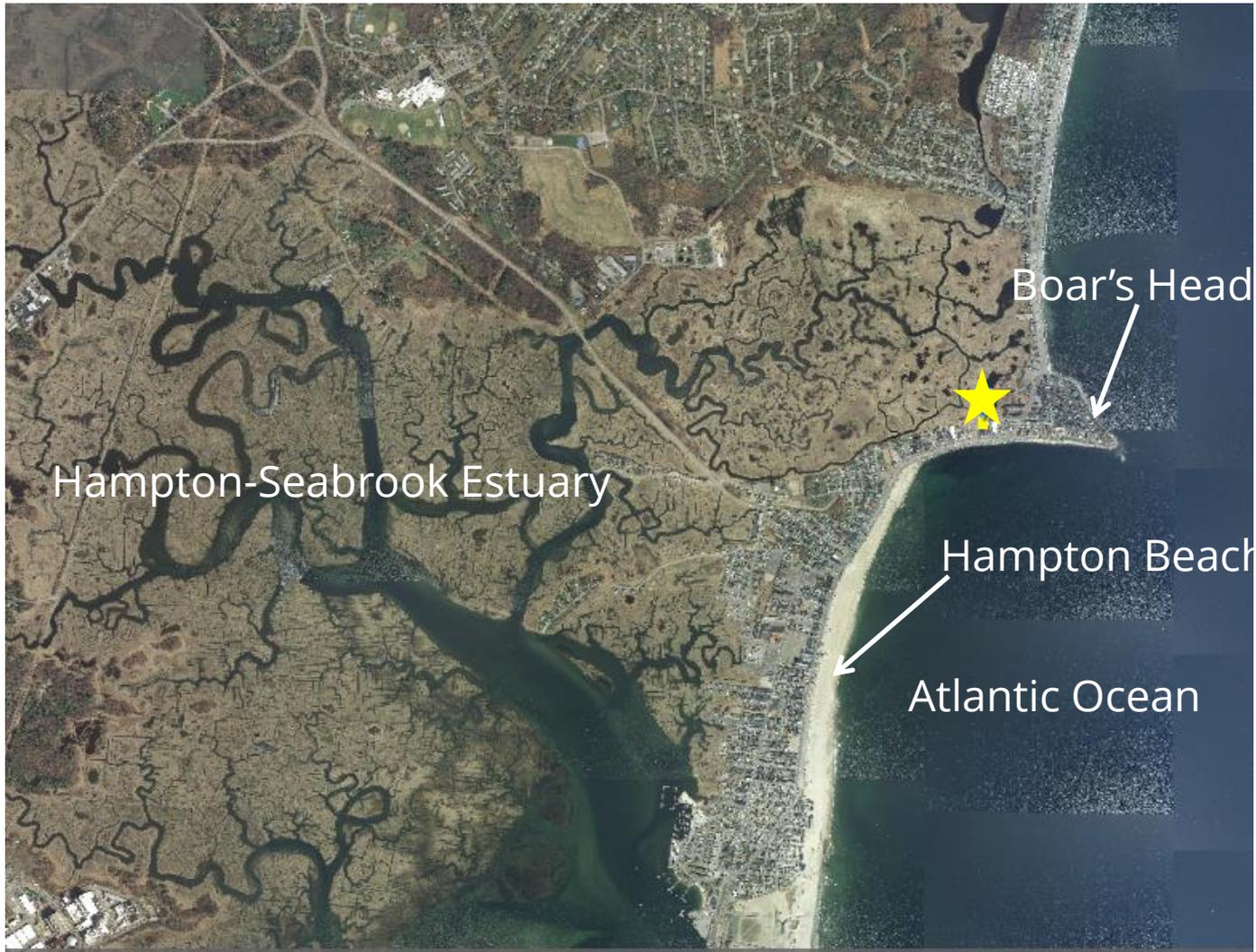
(www.nh.gov/osi/planning/programs/fmp)



HOMEOWNER CONVERSATION

Deciding to Elevate

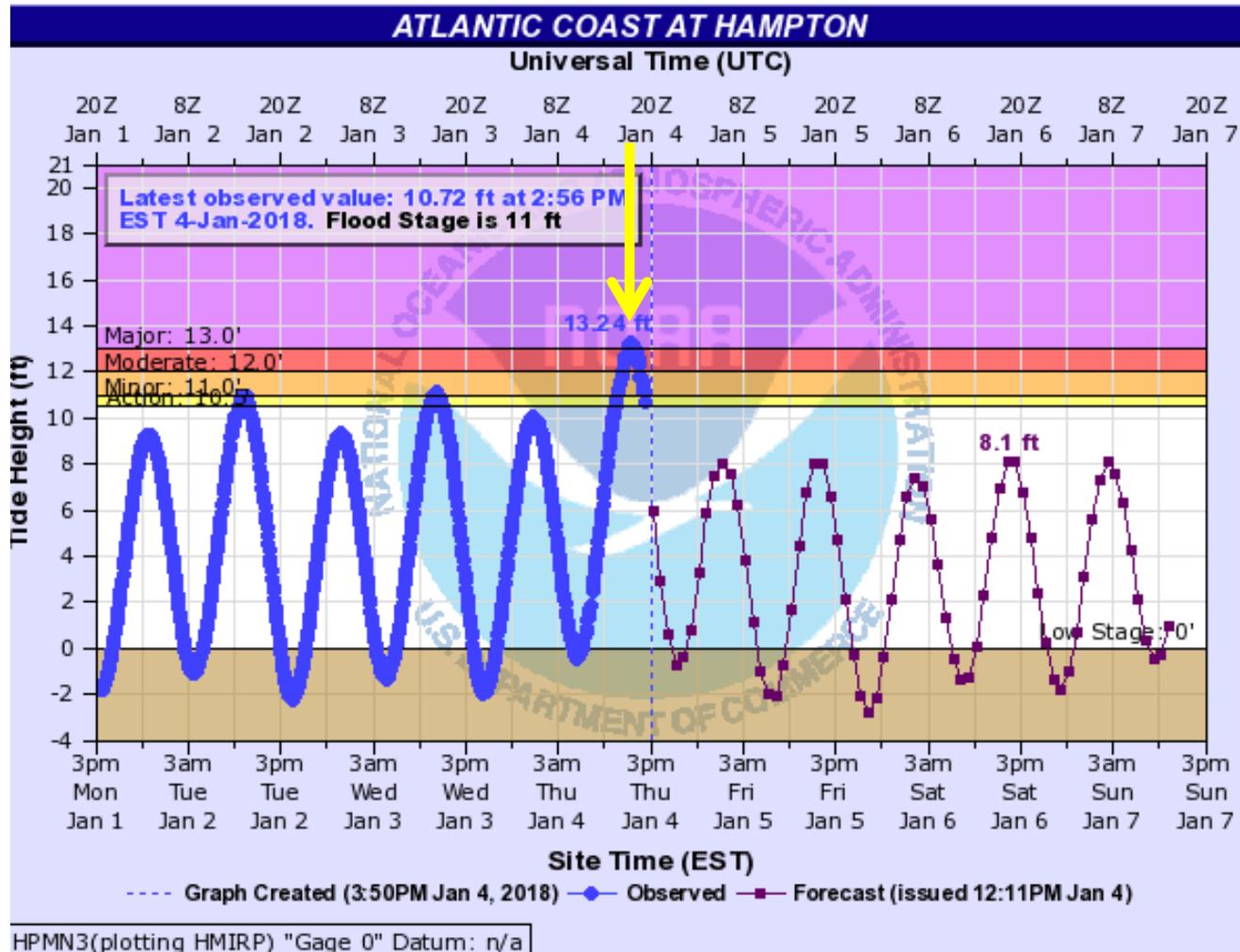
Tara's Story – Flooding January 2018



FEMA Flood Map for Tara' Neighborhood

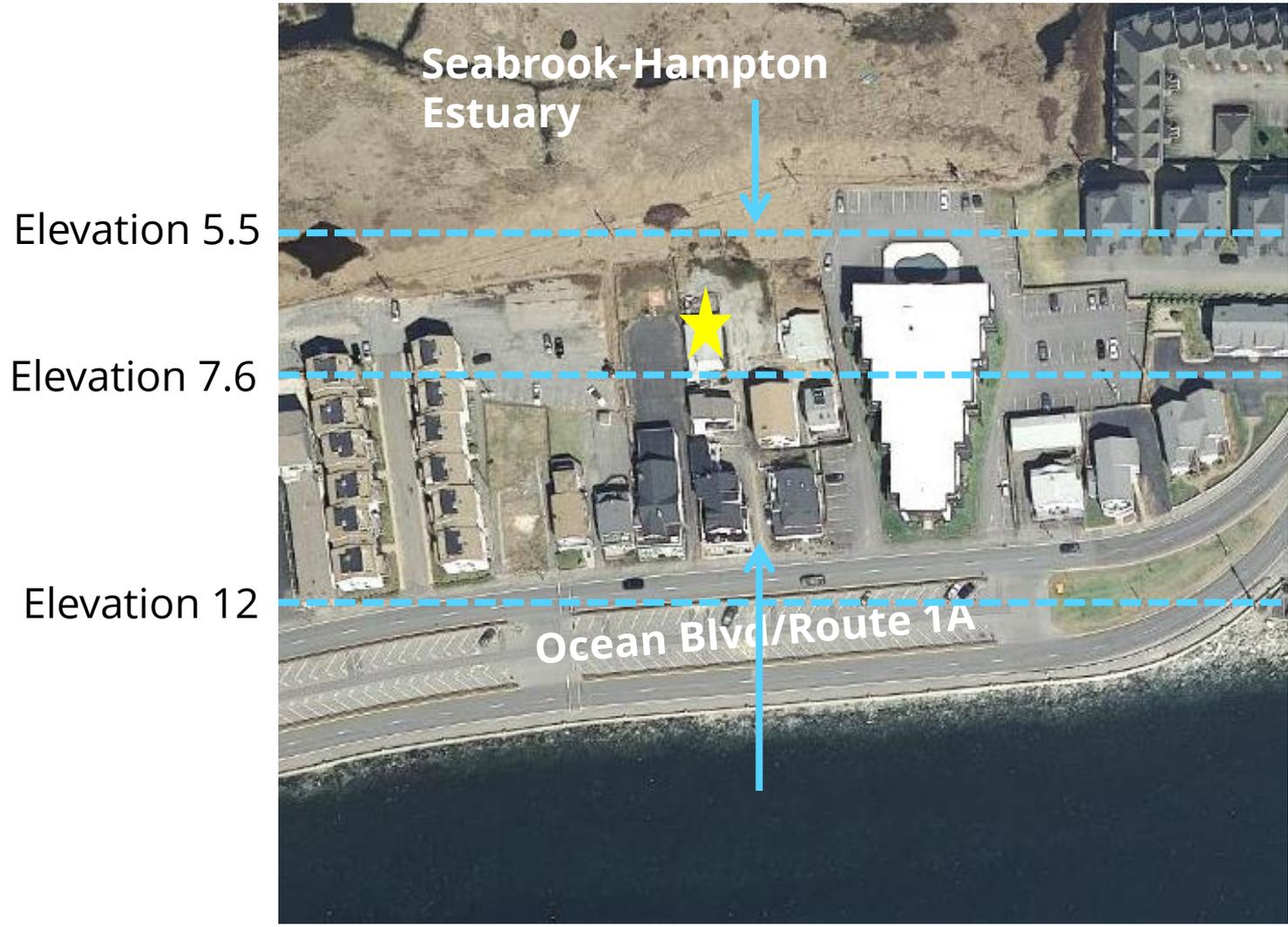


Nor'easter Grayson - January 1-7, 2018



The Perfect Storm

High Tide & Storm Surge Flooding



Tara's Story – Flooding January 2018



Tara's Story – Flooding January 2018



Tara's Story – Flooding January 2018

4:00 pm



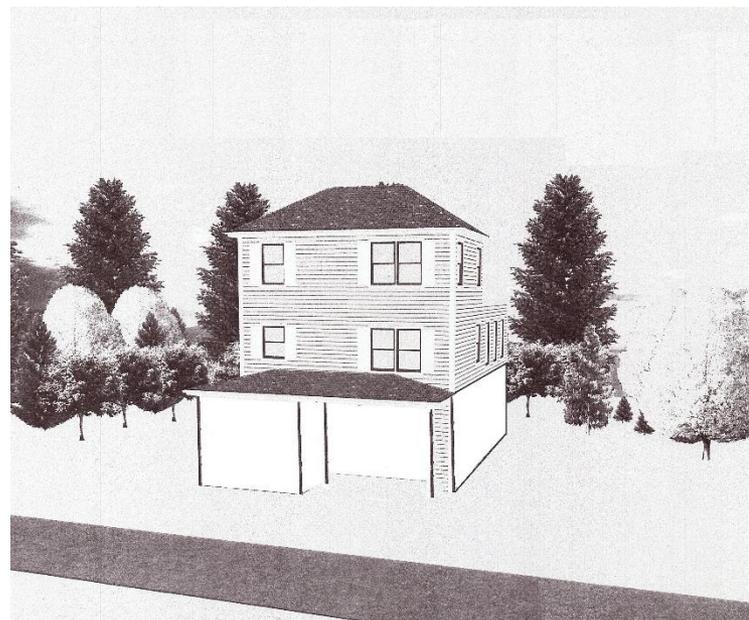
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Tara's Story – Flooding January 2018



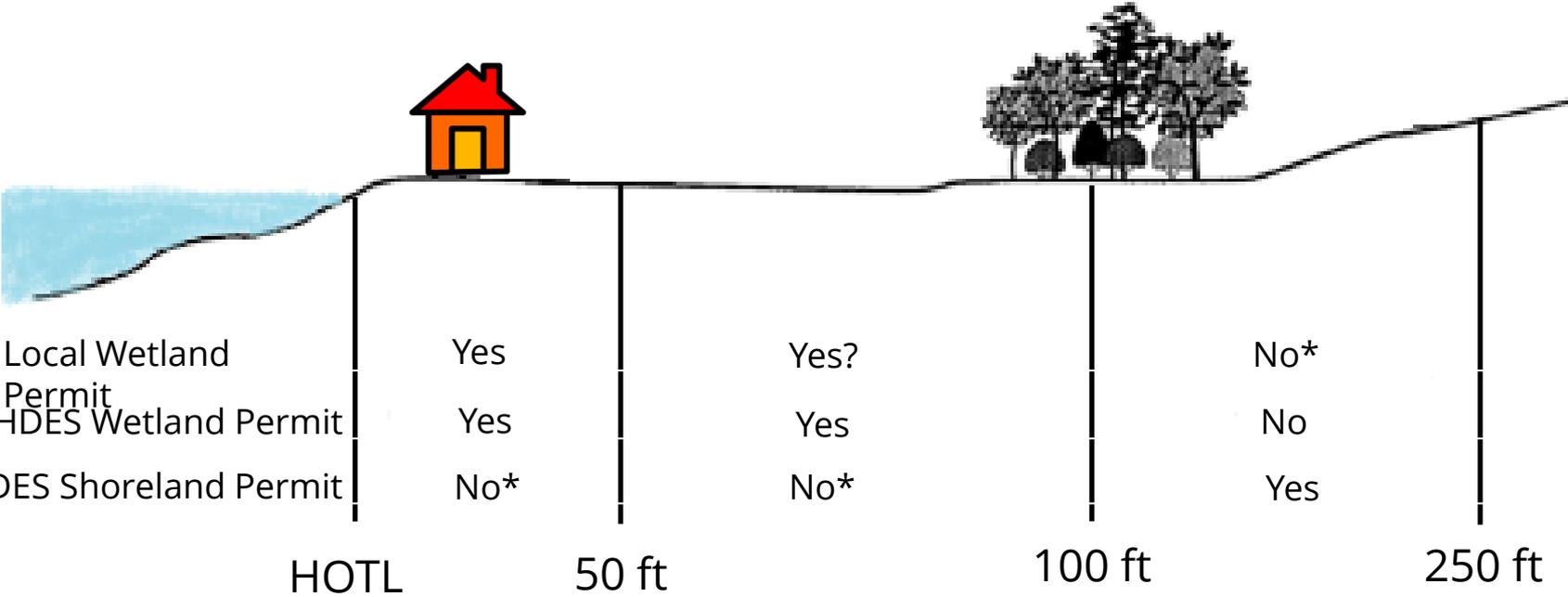
Tara's Story – Flooding January 2018



ELEVATION PANEL

Environmental Permitting – Tidal projects

How close is your structure to the edge of the saltmarsh or ocean?



Elevating Your Structure



BUILDING A FLOOD SMART SEACOAST

Ways to Protect Your Property from Coastal Flooding

SUMMER 2018 WORKSHOP SERIES



Workshop #3 – August 21

Smart Shoreline Stabilization Approaches

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