

Post Disaster Floodplain Management:

What Communities Need to Know **NOW**



FEMA

January 10 & 11, 2013



Agenda Topics

- Disaster Assistance
- National Flood Insurance Program
- Mapping and ABFEs
- Floodplain Management
- Substantial Damage
- Insurance Implications
- Long Term Recovery



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Please mute your phones

Apply for Disaster Assistance NOW

- Apply for assistance at a **Disaster Recovery Center**,

1-800-621-3362 or <http://www.disasterassistance.gov/>

- **Small Business Administration Disaster Loan:**

www.DisasterLoan.sba.gov/ela



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Public Assistance Deadline Extended

Deadlines for Requests for Public Assistance have been extended:

Jan 28th: Atlantic, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union

Jan 30th: Bergen and Somerset

Feb 3rd: Burlington, Camden, Cumberland, Gloucester, Hunterdon, Mercer, Morris, Passaic, Salem, Sussex and Warren



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National Flood Insurance Program

- Created by the National Flood Insurance Act of 1968
- Participation is **voluntary**
 - Adopt and enforce regulations
 - Eligible for flood insurance
- **Benefits** of participation:
 - Flood insurance
 - Grants and loans
 - Disaster assistance
 - Federally-backed mortgages



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Components of the NFIP

Mapping Flood
Hazards



Insurance and
Outreach



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Regulations and Mitigation
Practices

Reference Your FIRMS

- Zones
- FIRMs www.msc.fema.gov
- Advisory BFE maps www.Region2Coastal.com
- Community Identified Flood Hazard Areas
- Make a FIRMette from the FEMA Map Services Center:
<http://www.msc.fema.gov>



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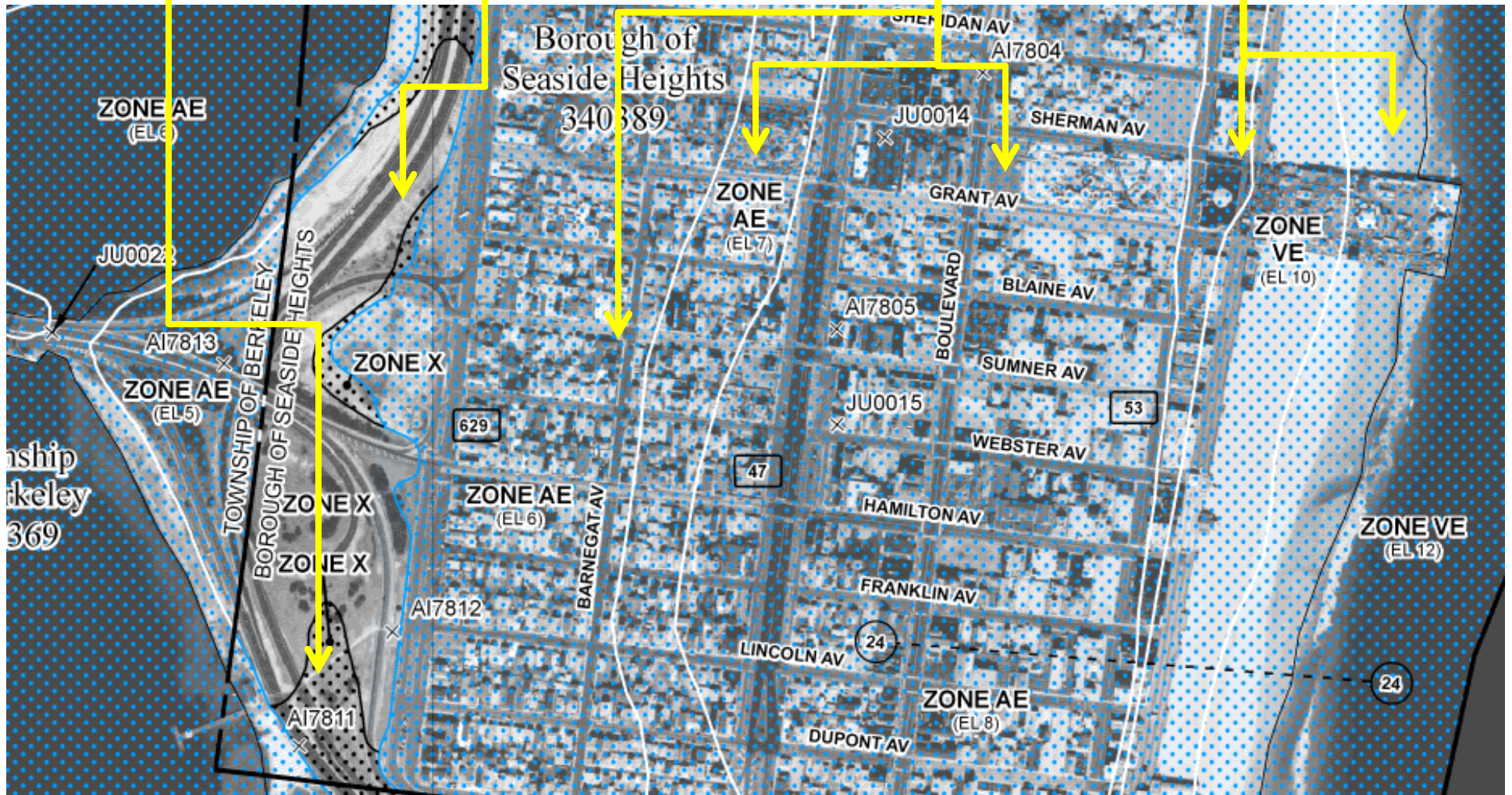
Effective FIRMS...

Shaded
Zone X

Zone X

Zone AE

Zone VE



... Vs. ABFE Maps

Zone VE

Zone AE

Zone VE



Adoption of ABFE Maps

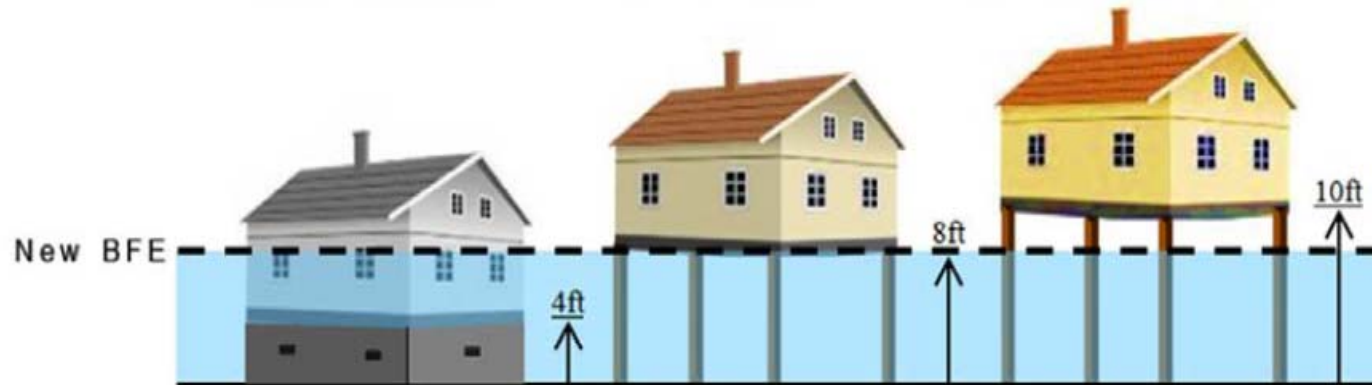
- Adoption of ABFEs is **voluntary**
 - Floodplain ordinance / building code amendment.
 - www.nj.gov/dep/floodcontrol/modelord.htm
- **Benefits** of adoption now:
 - Residents can access ICC for zone/elevation changes
 - CRS credit
 - Represents the best available data and risk levels



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Elevating Above the BFE Saves \$\$



Home Elevation	4ft	8ft	10ft
Total Cost of Foundation	\$18,000	\$29,000	\$30,000
Increase in Monthly Mortgage Payment	n/a	\$49*	\$54*
Annual Flood Insurance Premium	\$31,500	\$7,000	\$3,500
Monthly Cost (mortgage increase + flood insurance)	\$2,625	\$632	\$346
Months to Recover Foundation Cost	n/a	14	13
Savings Over 10 Years	n/a	\$239,160**	\$273,480**

\$2,279 per month savings compared to the current BFE

Federal Minimum Requirements

- **Require permits** in SFHA
- **Siting:**
 - Development in floodway must prove no rise in BFE
- **Foundation:**
 - Solid foundation walls permitted...
 - ...so long as there are openings to resist hydrostatic pressure
- **Enclosed Spaces:**
 - Only used for parking, access, and limited storage
 - Consider non-conversion agreement
- **Elevation:**
 - Top of lowest floor elevated above the BFE
 - Freeboard
 - Elevate and anchor utilities



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V Zone Construction Requirements

- **Siting:**

- Landward of the reach of mean high tide
- Alteration of sand dunes and mangrove stands prohibited

- **Foundation:**

- Structural fill prohibited
- Piers, piles, or columns
- No solid foundation walls



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V Zone Construction Requirements



- **Enclosed Spaces:**
 - Only used for parking, access, and limited storage
 - Enclosures permitted: breakaway walls, open lattice, screening
- **Elevation:**
 - Bottom of lowest horizontal structural member elevated above the BFE
 - Freeboard

What is Development?

Definition:

- Modifications or improvements to structures, excavation, filling, paving, drilling, driving of piles, mining, dredging, land clearing, grading and the permanent storage of materials/equipment.



Permits are Required in the SFHA

- **All development** in the SFHA requires a permit
 - Replacement of utilities, drywall, electrical, flooring, etc.
- You can waive permit fees; you **cannot** waive the permit requirement
- If you have adopted Advisory BFEs , use **BOTH** effective maps and ABFEs and permit to most restrictive
- Discuss insurance ramifications with applications – even if **NOT** substantially damaged



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Substantial Improvement/Damage

Definition:

- Cost to restore the structure to its **pre-damaged** condition equals or exceeds **50%** of its **pre-damage market value**

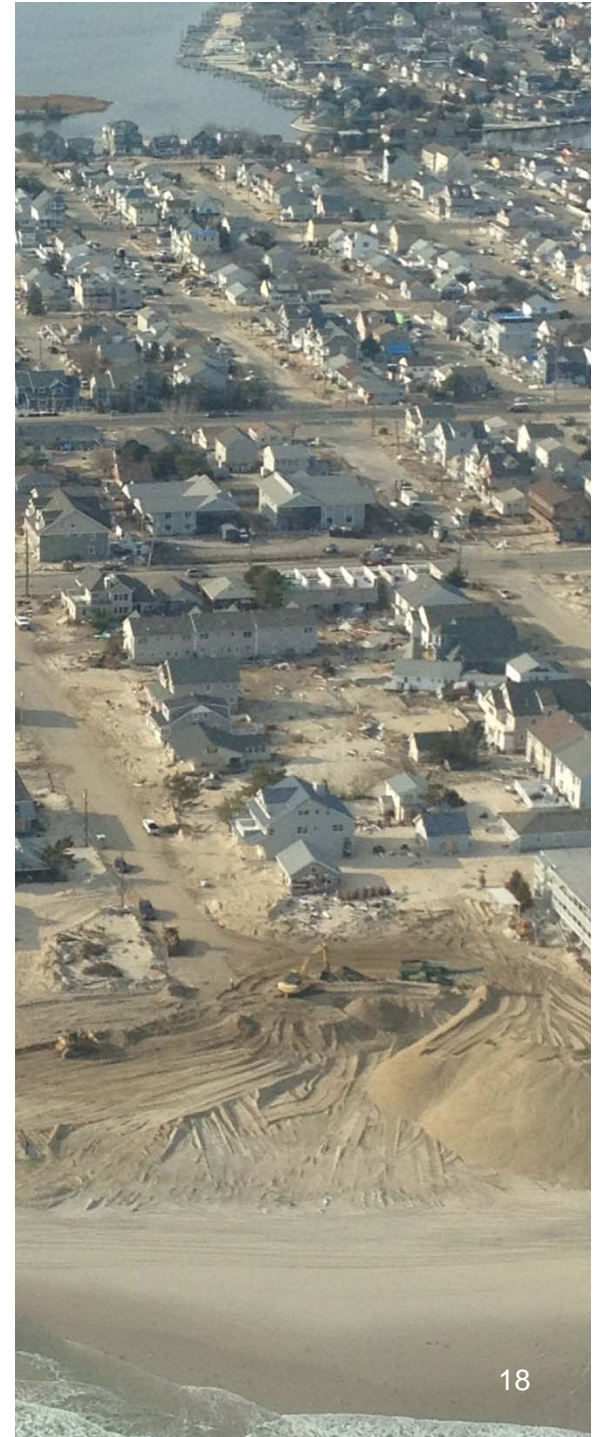


Making SD Determinations

- Substantial damage determinations are a **local responsibility**
- Ways to determine market value:
 - **Appraisal** (from licensed professional)
 - **Tax assessed value**
 - **Actual cash value**, including depreciation
 - **“Qualified estimates”** based on judgment of local official



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FEMA SD Tool

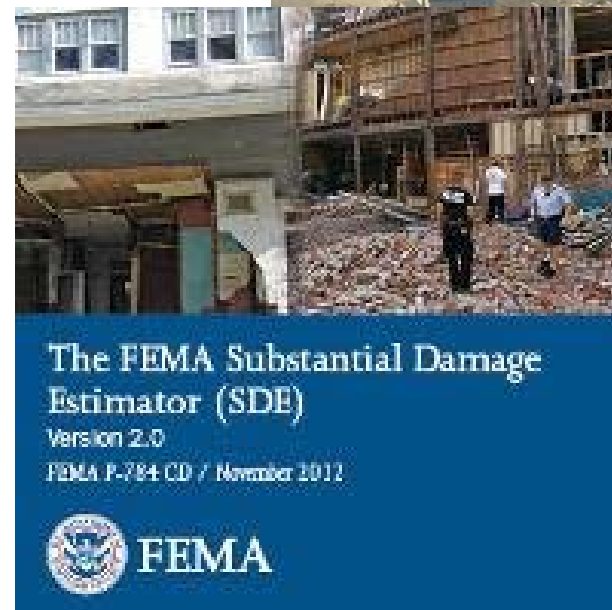
- Substantial Damage Estimator 2.0
- Downloadable for free at:
 - www.fema.gov/library/viewRecord.do?id=5929
- Still need assistance?
- Contact Wallace Wilson at:

Wallace.Wilson@fema.dhs.gov

(609) 508-2178



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	A	B	C	D	E	F	G
18	RECORD DAMAGE IN BOXES ONLY						
19		<u>% DAMAGED</u>		<u>DWELLING FACTOR</u>		<u>REPAIR FACTOR</u>	
20	FOUNDATION	0.00%		13.0000		\$0.00	
21	FRAMING/EXT MASONRY	0.00%		18.5000		\$0.00	
22	ROOFING	0.00%		5.6000		\$0.00	
23	INSULATION	0.00%		4.0000		\$0.00	
24	EXTERIOR FINISHES	0.00%		4.2000		\$0.00	
25	INTERIOR FINISHES	0.00%		4.9000		\$0.00	
26	DOORS, WINDOWS	0.00%		6.1000		\$0.00	
27	FINISHED TRIM	0.00%		5.1000		\$0.00	
28	FINISH HARDWARE	0.00%		1.2000		\$0.00	
29	CABINETS/ COUNTERTOPS	0.00%		4.9000		\$0.00	
30	FLOORCOVERINGS	0.00%		4.0000		\$0.00	
31	PLUMBING	0.00%		6.6000		\$0.00	
32	ELECTRICAL (PANEL/ OUTLETS)	0.00%		6.1000		\$0.00	
33	APPLIANCES - BUILT IN	0.00%		2.5000		\$0.00	
34	HEATING/COOLING - HVAC	0.00%		9.3000		\$0.00	
35	PAINTING	0.00%		4.0000		\$0.00	
36							
37							
38							
39							
40	MARKET VALUE FACTOR	100.00		REPAIR FACTOR		\$0.00	
41							
42	DAMAGE PERCENTAGE- STRUCTURE				0.00%		
43							

Substantial Damage Letters

- Once the determination is made, send letter to property owner
- Recommendation: send for **BOTH** substantially damaged and for **less than** substantially damaged structures
- Explain **rebuilding requirements** as per your ordinance
- Sample letters available



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City of Floodville
Department of Building Inspections
200 Main Street
Floodville, NY 14008
708-852-XXXX

September 22, 2001
SD

Mr. Thomas Jones
188 Maple Street
Floodville, NY 14008

NOTICE OF DETERMINATION

Dear Mr. Smith:

As a result of a substantial damage determination, the City has determined that your structure received damages exceeding 50% of the pre-damage structure value as the result of the flooding that occurred September 3rd and 4th, 2001.

Under the requirements of the City of Floodville Floodplain Management Ordinance dated March 6,

Substantial Damage Letters

Substantial Damage determinations should go in permit file, to the property owner, and to the State:

- **Email a copy** to alan.gould@dep.state.nj.us with a subject line reading: “Sandy Substantial Damage”

OR

- **Mail a copy** to John Moyle:
Mail Code 501-01A
501 East State Street
Post Office Box 420
Trenton, New Jersey 08625-0420



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Flood Insurance Facts:

- **Anyone** in a participating community can buy flood insurance (except in COBRA Zones)
 - **Renters** and **owners**
 - **In** and **out** of the mapped floodplain
- Building and contents
- With flood insurance **YOU** are in control



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Increased Cost of Compliance (ICC)

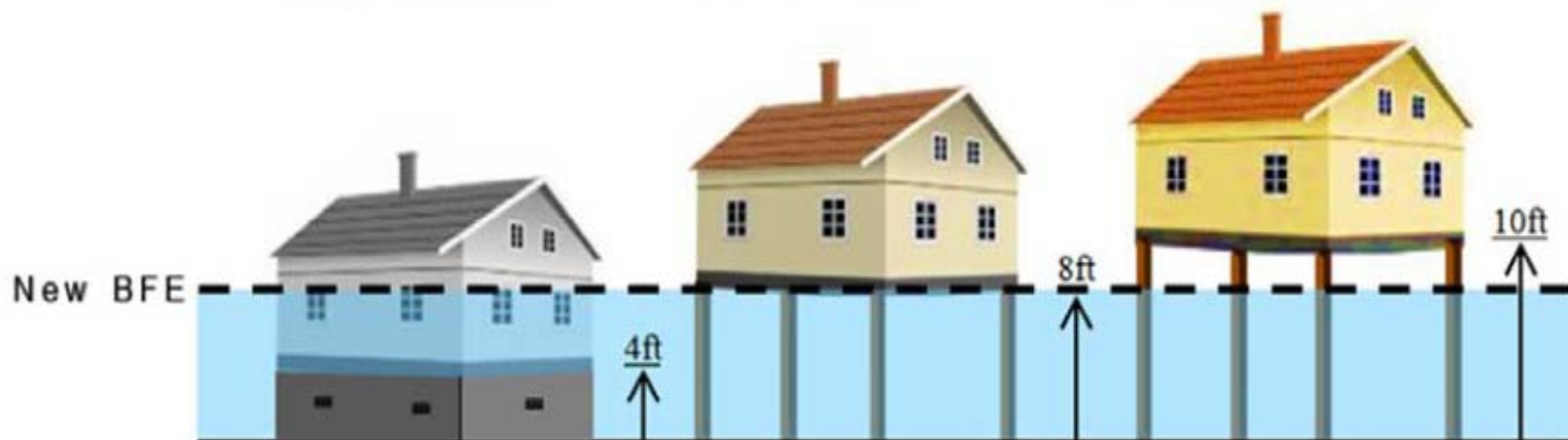
- Eligible for **up to \$30,000** to elevate, move, or demolish the structure *if*:
 1. Structure is substantially damaged
 2. Structure is located in the Special Flood Hazard Area (SFHA)
 3. Structure is insured through the NFIP



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ABFEs and ICC

- If your community **adopts and regulates to the ABFEs**, residents will be able to receive the ICC benefit *if*:
 1. Structure is not compliant with the zone/elevation as indicated on the ABFE maps
 2. Structure is located in the Special Flood Hazard Area (SFHA), is substantially damaged, and is insured through the NFIP

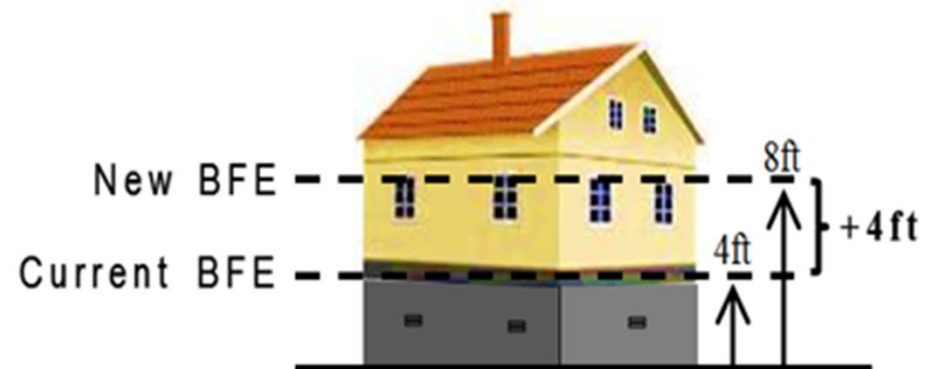


Flood Insurance Changes

- Biggert-Waters Flood Insurance Reform Act of 2012 requires the elimination of many flood insurance subsidies
- Policy rates will be revised to reflect full flood risks
- Triggers for increases:
 - Changes in ownership
 - Lapse in insurance coverage
 - Change in flood risk
 - Substantial improvement/damage



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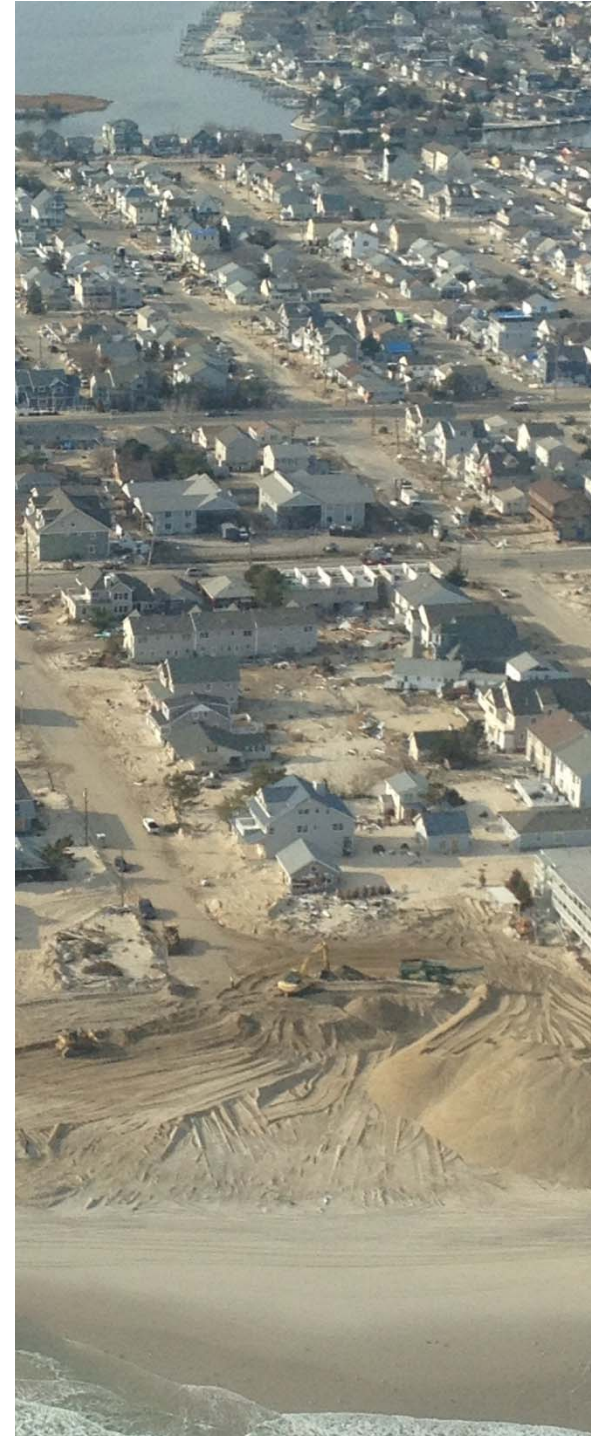


Save on Flood Insurance

- Rebuild to higher standards **NOW**
 - Adopt ABFEs
 - Freeboard - elevate above the BFE
 - Less-than substantially damaged structures should consider elevation
- Join FEMA's NFIP Community Rating System (CRS):
 - **5 - 45% decrease** in flood insurance policies for participating communities



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Grant Programs

- Hazard Mitigation Grant Program (HMGP)
 - Interested applicants should complete the Notice of Intent
 - Communities submit applications on behalf of interested applicants
 - Applicant briefings will be conducted at the County level and webinar
- Priorities are State driven
 - Follow up with the State Hazard Mitigation Officer

No guarantees that interested applicants will be eligible.
All citizens should **pursue other means of recovery** for
the short term.



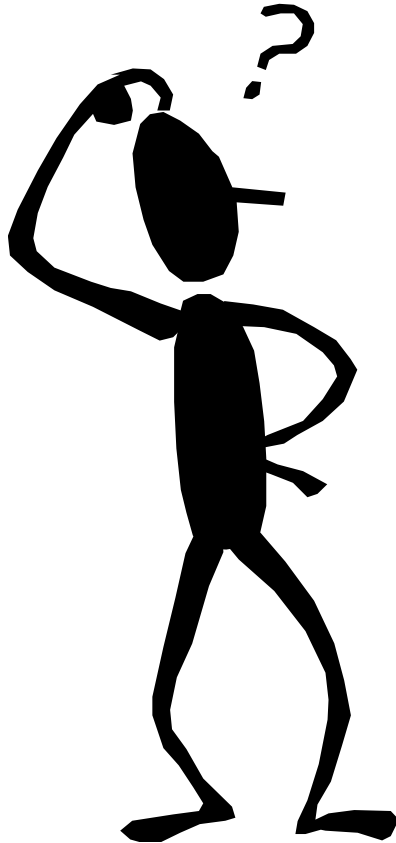
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Long Term Recovery

- Hazard Mitigation Planning
 - **Must have adopted** a Hazard Mitigation Plan (322 Plan) to receive Hazard Mitigation Grant Program (HMGP) funding
 - Have you identified projects for elevation?
- Comprehensive Plan
 - Update your plans to align with long term goals
 - **Recovery will take time**



Resources are Available



- Resources on FTP website:
Will be sent out on Friday

Send questions to:

FEMA-R3-FMI@fema.dhs.gov



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Questions and Discussion



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