Introduction to the National Flood Insurance Program: A Guide for Coastal Property Owners

MAINE BEACHES CONFERENCE 2017
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NFIP Goal: Break the Cycle
How the NFIP Works

- Mutual agreement between the Feds (FEMA) and a community
- Community agrees apply standards to development in mapped floodplains
- Ordinance Adoption
- In return, federally backed flood insurance is made available
- 3 basic parts: Mapping - Regulations - Insurance
Status of Updated Digital FIRMs

Waldo, Lincoln & Sagadahoc County effective July 2015

Fort Kent, Hancock and Knox county maps effective July 2016

Waldo, Lincoln & Sagadahoc County effective July 2015

Cumberland and York County preliminary maps issued 4/14/2017

Washington County – effective July 18, 2017

Lower Penobscot watershed project started – not yet funded through preliminary
What is changing on the FIRM?

- All new coastal flood hazard analysis
- Model backed Zone A
- Re-delineation of flood hazard boundary lines to 2 foot topography
- New paneling scheme
- Datum change: NGVD to NAVD
- Aerial photo base map
- Zone designation changes
- Panel numbers
Digital FIRM (DFIRM)
Components

Ortho Photo + Topography + Flood Data = Digital FIRM
Flood Zones

A, A1-30, AE, AO & AH

V1-30 & VE
Limit of Moderate Wave Action (LiMWA)

- Areas subject to wave heights between 1.5 feet and 3 feet.
- Defines Coastal A Zone
- Optional ordinance language to build to V zone standards
- **Mandatory** ordinance language if the community has adopted IBC/IRC
Ups and Downs

- There are some changes to the flood zones and base flood elevations.
- Because of the improved elevation data, there will be properties newly mapped in, and newly mapped out, even in areas where the base flood elevation remains the same.
- The overall upside is that the new maps will much more accurately reflect which properties should be in and out of the SFHA.
Regulations
Local Ordinance

Definition of Development:

“means ANY CHANGE TO IMPROVED OR UNIMPROVED REAL ESTATE, including but not limited to the construction of buildings or other structures; construction of additions or substantial improvements; mining, dredging, filling, grading, paving, excavation, drilling operations or storage of equipment or materials; … (cont.)
...and the storage, deposition, or extraction of materials, public or private sewage disposal systems or water supply facilities.”

[This is very broad, including structural & nonstructural, with $500 recommended minimum threshold]
All Development Requires a Local Permit

Why?
To meet the NFIP objectives:

- Protect life and property (investments)
- Protect the natural and beneficial functions of floodplains
- Balance the needs of the environment with the pressure of development
Ordinance Standards in Mapped Floodplains

Minor Improvements

Normal maintenance/building improvements under 50% of the building value

Non-structural: filling, grading, water supply, sewage disposal

- Adequately anchored
- Flood damage materials below the base flood elevation
- Construction methods and practices to minimize flood damage
- Design and locate electrical, heating, plumbing so they will not be damaged
New Construction
Substantial Improvements

- New Buildings/Placement of Manufactured homes
- Substantial Improvement:
  50% or more improvement in the value of the building only
  
  **Lowest Floor** must be elevated to 1’ above the base flood elevation

  2’ or 3’ freeboard in some coastal communities
Elevation in A Zones
Zone A, AE, A1-30

3 ways to accomplish elevation

- Fill
- Solid foundation walls with openings/flood vents
- Open foundation: posts, piers, columns
Elevation Options
Zones A, A1-30, AE, & AH

Slab on fill
BFE
Elevation Options
Zones A, A1-30, AE, & A

Continuous Foundation Wall with crawlspace on natural ground
Elevation Options
Zone A, A1-30, AE, and AH

Open foundation (posts, piles, piers, columns)
Georgetown
Elevation in V Zones
V1-30 or VE

Open foundation system only!
Flood Insurance

- Flooding is **not** covered by home owners insurance
- Disaster assistance will never make you whole again
- No matter where you live in a participating community, flood insurance is available
- Max limits: $250,000 residential
  $500,000 non-residential/$100,000 contents/avail to renters
FLOOD INSURANCE

Mandatory Purchase Requirement

Any federally backed lending institution shall not make, increase, extend or renew any loan in the SFHA unless the building, mobile home, and any personal property securing the loan is covered by flood insurance for the life of the loan.
Pre-FIRM (Flood Insurance Rate Map)

Constructed prior to 12/31/74 or the date of a community’s first FIRM, whichever is later
  - Subsidized rates

Post-FIRM

Constructed or substantially improved after 12/31/74 or the date of a community’s first FIRM, whichever is later
  - Actuarially rated
Prior to the move to actuarial insurance rating, Elevation Certificates were not necessary for pre-FIRM buildings.

At some point, an EC will be necessary to properly rate the building (secondary homes, business properties).

Not all bad news!
Some will find they are pre-FIRM and elevated to today’s standard which means the rate will go down.
Some will qualify for removal via LOMA process.
Know the risk....

...where you live or work

...build/improve sustainably

...take steps to protect your investment
Questions?

MAINE FLOODPLAIN

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MANAGEMENT PROGRAM