

# FEMA Flood Insurance Forum

City of Quincy, Central Middle School  
February 20, 2014 at 7:00 PM



Congressman Stephen F. Lynch  
Mayor Thomas P. Koch

# FEMA Representatives

Richard Verville, Branch Chief  
Hazard Mitigation Assistance Branch  
DHS/FEMA Region I Mitigation Division

Kerry Bogdan, Senior Engineer  
Risk Analysis Branch  
DHS/FEMA Region I Mitigation Division

Robert Desaulniers, Insurance Specialist  
Floodplain Management and Insurance Branch  
DHS/FEMA Region I Mitigation Division



# National Flood Insurance Program (NFIP)

- Established by Congress in 1968
- Created Flood Insurance Rate Maps (FIRMs)
- Provides federally backed flood insurance
- Communities must adopt floodplain management ordinances to participate
- Goal is to reduce flooding over time & provide means for people to rebuild after flooding

Quincy's FIRMs originally effective in December 1974



# Flood Insurance Rate Maps (FIRMs)

- Depicts properties that are required to have flood insurance
- Portrays Special Flood Hazard Areas (SFHA)
  - Areas subject to waves during storms
  - Flood boundary for 100-year storm event
  - Flood boundary for 500-year storm event
- Establishes “Zones” of predicted flooding conditions
- Have routine been updated every 6 to 10 years since 1968

# City of Quincy's Actions

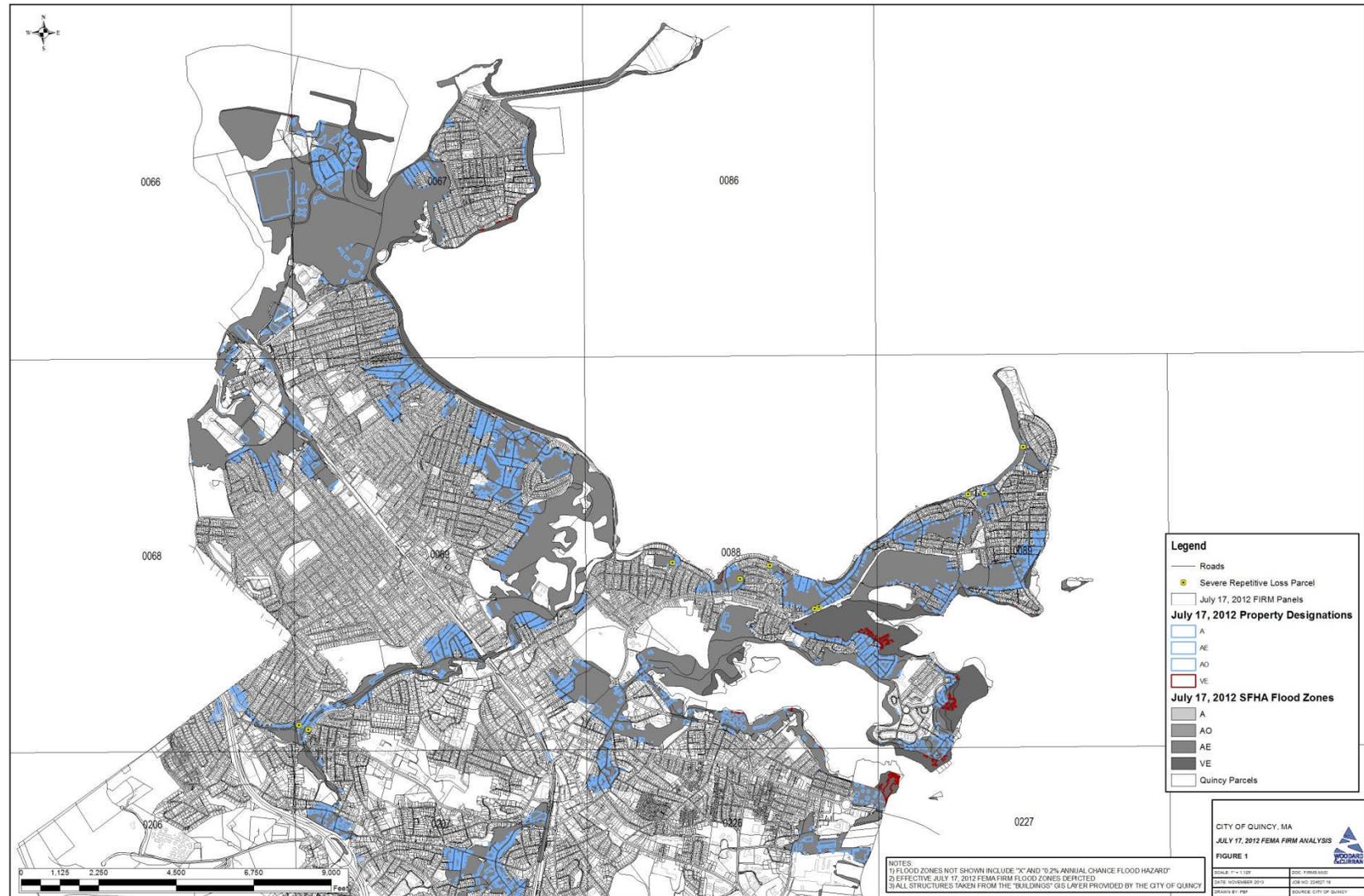


# Quincy's FIRMs

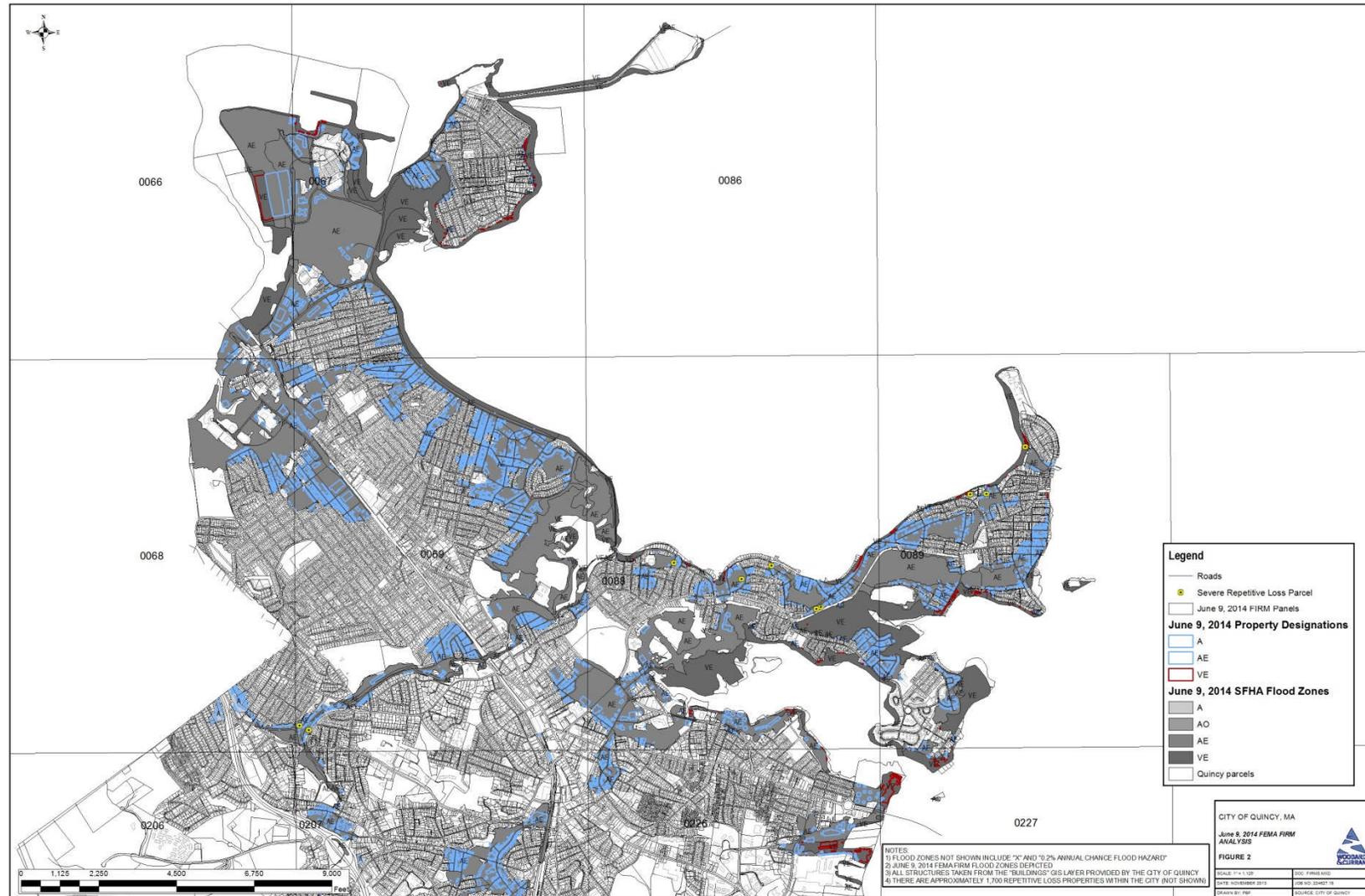
- Map that is in effect today is dated July 17, 2012
  - Located on FEMA web site
  - Approved by City Council on June 25, 2012
  - Generally depicts those properties that the City's history of flooding and DPW responses show are subject to flooding
- FEMA issued NEW Maps to be effective June 9, 2014
  - New maps have significantly changed in some neighborhoods



# July 17 2012 FIRMs

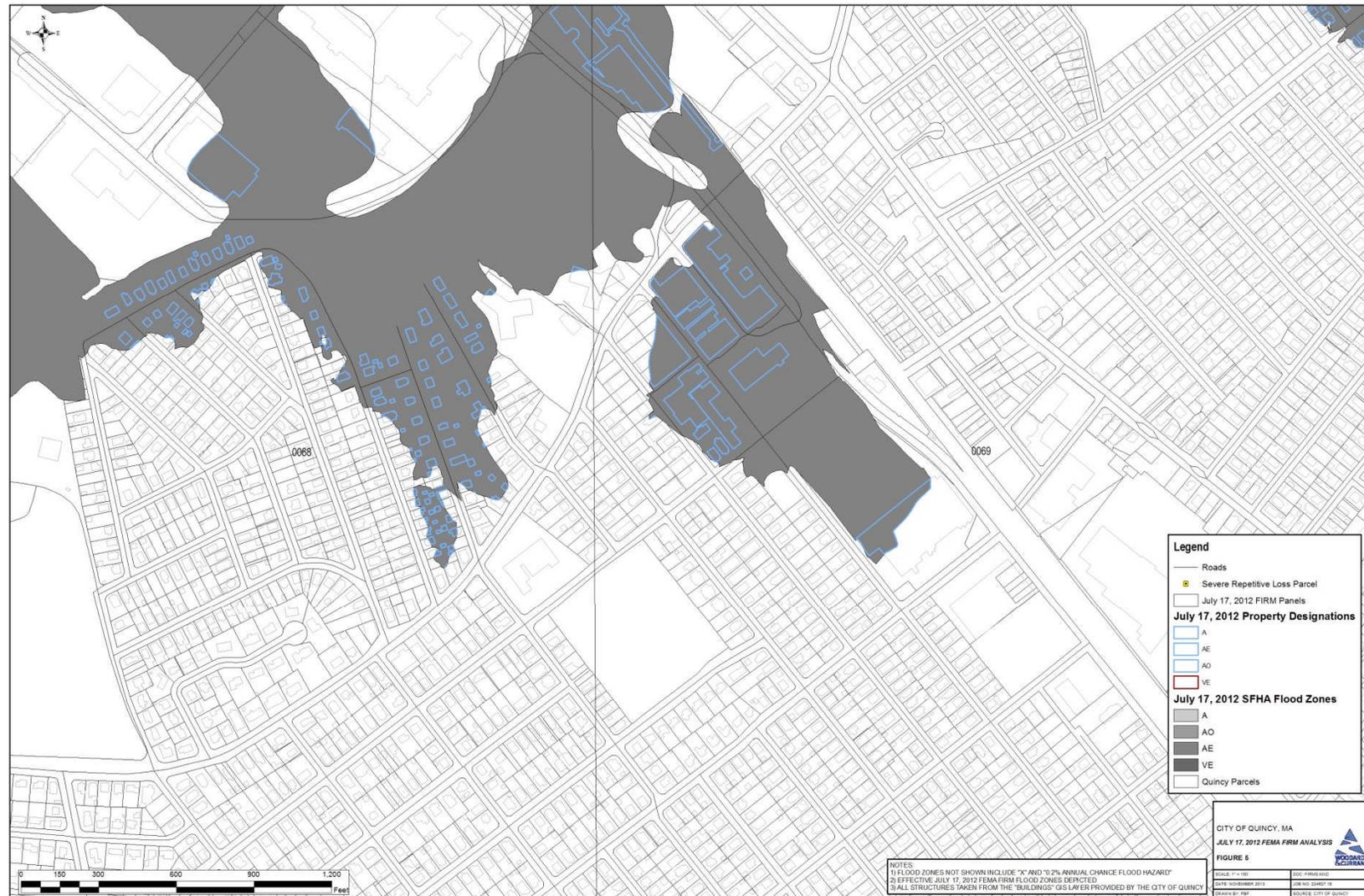


# Proposed June 9, 2014 FIRM

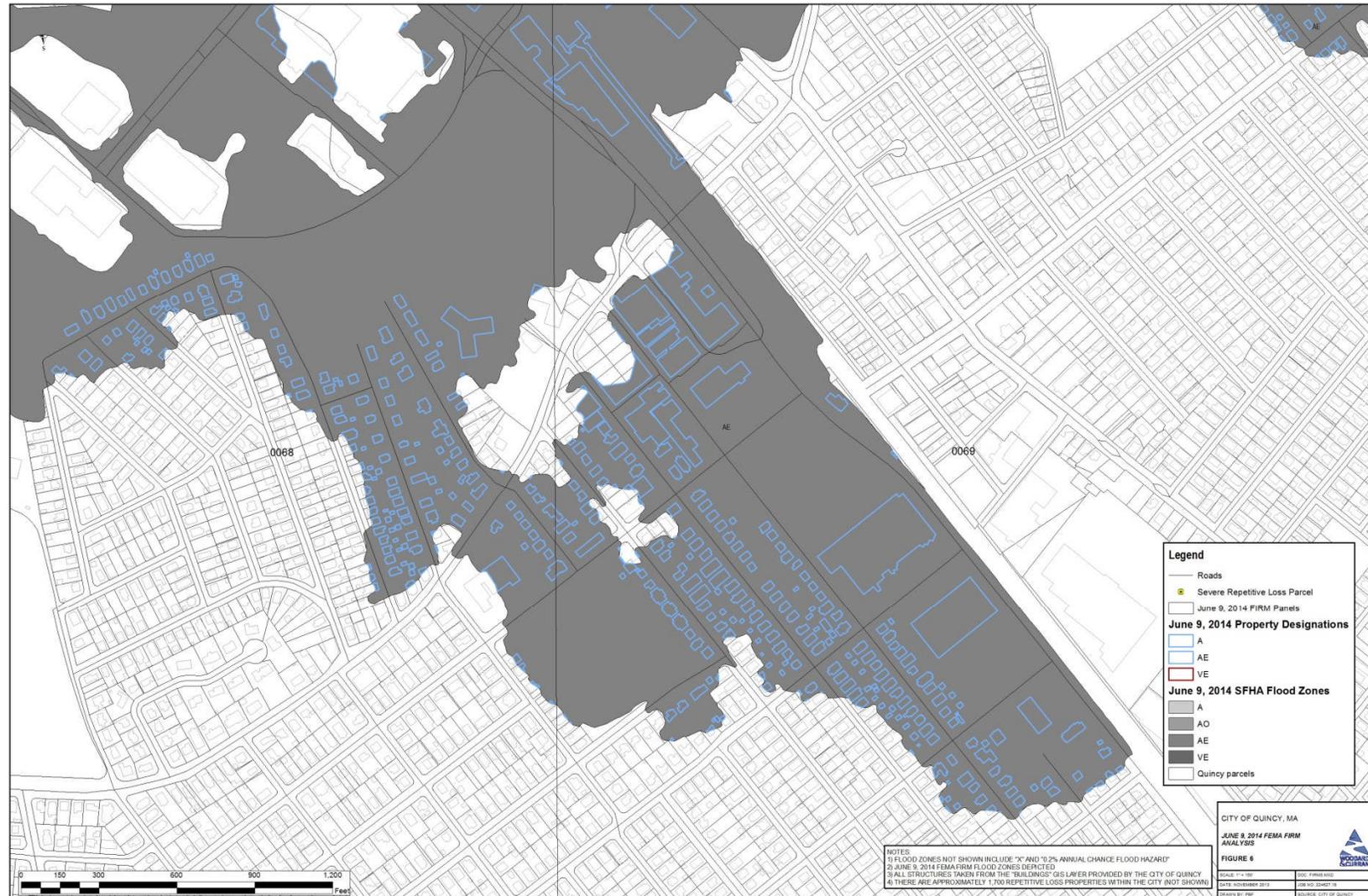


# July 17 2012 FIRM

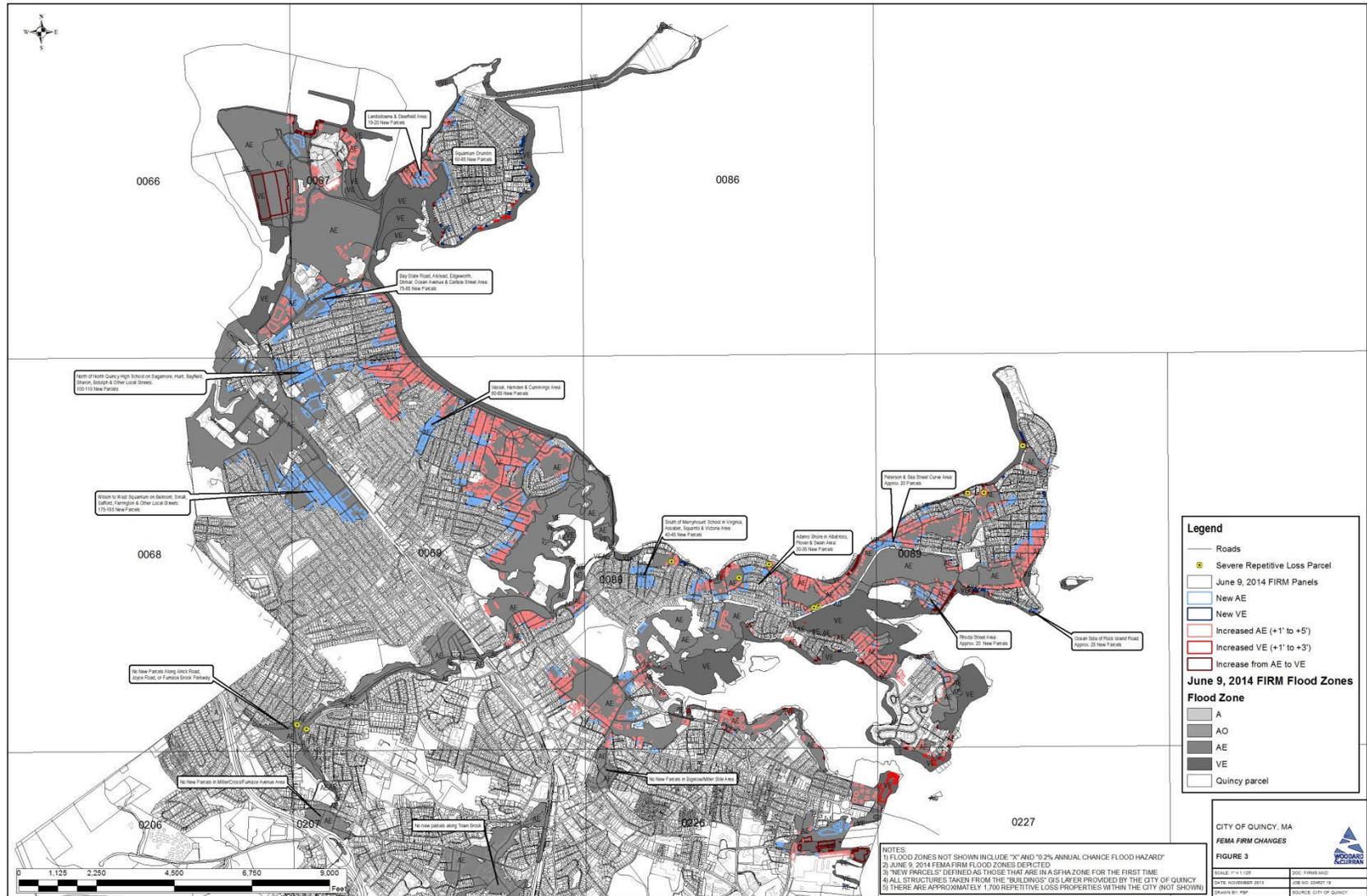
## Fayette St. & Farrington St. Area



# Proposed June 9, 2014 FIRM Fayette St. & Farrington St. Area



# Flood Insurance Policy Changes



# Quincy By The Numbers

- July 2012 FIRMs - Total Policies: **3,200**
- Proposed June 9, 2014 FIRMs – Total Policies: **4,600**
- Changes by Category:
  - Policies with Increased Flood Designations: 2,700
  - Policies with no change in designation: 500
  - Projected NEW First Time Policy Holders: 1,400
  - Impacted parcels: 4,600**

Rate Increases probable for all policies (new & existing)



# Quincy Actions to Date

- Work with Congressman Lynch's Office to push FEMA to address the two "blended" issues
  1. Get the NEW FIRMs Correct
  2. Do not skyrocket flood insurance rates
- Align with the Metro Mayors Council & Coastal Coalitions' efforts to force FEMA to review their methodology for new maps
- Participation in FEMA's Community Rating System (CRS)
- Preparing a Letter of Map Revision (LOMR) for incorrectly mapped neighborhoods
- Prepare Public Education handouts for property owners



# Flood Risk vs. Cost



- The pictures above represent the three risk levels that are used by FEMA to calculate your actuarial risk of flooding:
  - A. First Floor Elevation (FFE) below Base Flood Elevation (BFE)
  - B. First Floor Elevation at Base Flood Elevation
  - C. First Floor Elevation above Base Flood Elevation
- By constructing or rebuilding FFE above the BFE, as opposed to below, you can significantly lower your flood insurance, possibly saving you up to tens of thousands of dollars over ten years.



# Community Rating System (CRS)

- Voluntary incentive program that encourages communities to implement floodplain management initiatives that exceed the minimum requirements established by the NFIP
- The floodplain management initiatives enacted by the City leads to higher discounts for policyholders
- City of Quincy currently has a rating of 8 out of 10
  - Gives policyholders a **10% discount on flood insurance**
  - Best rating among participating communities in Massachusetts (4 others have a rating of "8")

# Massachusetts CRS Participants

**Score = 10  
(0% Discount)**

**Boston  
Gloucester  
Marshfield  
Northampton  
Tewksbury**

**Score = 9  
(5% Discount)**

**Harwich  
Haverhill  
Norton  
Orleans  
Plymouth  
Provincetown  
Worcester**

**Score = 8  
(10% Discount)**

**Quincy  
Hull  
Braintree  
Chatham  
Scituate**

May 1, 2013 CRS Report

# CRS Update to be filed in May 2014

- Goal is to use the Drainage and Sea Wall projects from the 2011 Infrastructure CIP to push Quincy score to a “7”
  - “7” will give a 15% discount on flood insurance
- Update the City’s Flood Plain Management processes for additional credit
  - City Engineering Office
  - Building Department
  - Planning Board
  - Conservation Commission

# Prepare Letter of Map Revision (LOMR)

- Appeal to change the flood designation for impacted neighborhoods
- Perform coastline modeling to demonstrate the correct limits of SFHA
- Provide available survey data and individual property Elevation Certificates for FEMA's use in correcting their FIRMs



# Resources for Property Owners

Quincy Guide to  
FEMA's Flood  
Insurance Changes

City of Quincy



Property Owners'  
Guide to FEMA's  
Flood Insurance  
Changes  
January 2014



FEMA "Need to  
Know" Pamphlet



IF YOUR HOME OR BUSINESS  
HAS BEEN FLOODED

Build Back  
Safer and Stronger

What You Need to Know



Quincy City  
Engineering  
Department

55 Sea Street  
617-376-1937

# Option for Individual Parcels: Letter of Map Amendment

- Appeal to change the flood designation for a single property
- Granted by FEMA if property is improperly mapped because topography on FIRM was not detailed enough to identify higher elevations adjacent to the structure
- Elevation Certificate is required for appeal
  - Official FEMA form completed by licensed surveyor
  - Used to calculate difference between First Floor Elevation and Base Flood Elevation
  - Copy to be filed with the City Engineering Dept



# Option for Individual Parcels: Preferred Risk Policy (PRP)

- Option for properties that are newly mapped into a Special Flood Hazard Area
- Property is locked into a lower rate for two years
- Costs for residential building and contents can be kept at lower levels
- Policy can carry over if property is sold
- Allows time for policyholder to save money before full risk rates take effect

**Talk to your insurance agent about this option**

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# Next Steps – City of Quincy

1. Continue to work with Congressman Lynch's office, Metro Mayor Council and other Coalitions to pressure FEMA to address incorrect maps
2. Continue review of the New Maps while preparing coastal model, LOMR for June 10, 2014 submission
3. Identify ways to improve Quincy's rating in the CRS Program to increase discounts above 10%
4. Keep updated information available to residents regarding flood insurance and any future changes



# Suggested Next Steps – Property Owners

- Review the proposed June 9, 2014 FIRMs at City Engineer's Office, 55 Sea Street
  - Determine zone designation of property
  - Determine Base Flood Elevation of zone if applicable
- If newly mapped into SFHA:
  - Talk to your insurance agent about PRP Eligibility
- If your designation seems incorrect
  - Obtain an elevation certificate and file a LOMA with FEMA
- If property is in an X-Zone
  - Flood insurance is not required, but consider a PRP policy
  - Locks you into lower rates if you are mapped into a SFHA in the future
  - If selling home, ensures that buyers are locked into lower rates



# Resources

- Massachusetts Coastal Coalition (MCC)
- Coalition for Sustainable Flood Insurance (CSFI)
- Floodsmart.Gov
- MSC.FEMA.Gov
- FEMA website
- City of Quincy Engineering Department
- Your local insurance agent



# Questions?

