

Flood Insurance Update on last two weeks

- Congressman Stephen Lynch and the House of Representatives passed Bill 3370 to Revise the Biggert-Waters Legislation.
- City Continues to prepare its Letter of Map Revision Appeal – neighborhood by neighborhood
- City Engineers office continued to provide assistance at the customer counter;
- City Web Site:
 - Proposed June 9, 2014 FEMA Flood Map info
 - Guidelines, Brochures and other Resources

Congress Passes Bill 3370 - “Homeowner Flood Insurance Affordability Act.”

1. Reinstates Grandfathering Permanently

Meaning: all houses previously in the Flood Plain, both before and after December 31, 1974 have protection from immediate rate spikes due to the new maps.

Your current level of risk stays the same if/when New Maps take effect

The grandfathering stays with the property, not the policy. Future buyers get the benefit passed to them.



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2. Caps Annual Rate Increases

Meaning: Most Quincy houses will have a rate increase cap at 15%.

- Some may be capped to 18%

The cap stays with the property, not the policy.



FLOOD ELEVATION 10

Current Maps / Reality

VS.



FLOOD ELEVATION 13 (10 +3)

Proposed June 9, 2014 Maps

The “Risk Level” is locked at current (lower) level

Future Rate Increases are capped annually at
15% for most Quincy properties

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3. Refunds policyholders who purchased / modified homes after Biggert-Waters was passed on July 6, 2012 and started paying higher rates.

Meaning: If your rates went up in the past 20 months – contact your insurance agent, if the Senate and President sign Bill 3370 into Law.

Refunds properties with a successful Letter of Map Amendment appeal.

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4. Establishes Map Certification Process & Technical Map Advisory Council

Meaning: FEMA must sit with the City to review the methodology and draft maps to explain their approach and highlight changes.

Gives the City “Credit” for locally funded sea walls and flood protection projects

Unresolvable Concerns or Disagreements go to an Advisory Council.

Successful Appeals are reimbursed.



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5. Protects Properties Newly Mapped into a Flood Zone

Meaning: New properties added to the Flood Plain are protected from immediate rate spikes. These properties receive a significantly lower preferred risk premium level and rate increase cap.

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6. Permanently Removes the “Sales Trigger”

Meaning: The Sales, Major Refinance, or Substantial Improvement of your home does not immediately cause rate increases.

The future purchaser is treated the same as the current property owner.

Congressman Passes Bill 3370 - “Homeowner Flood Insurance Affordability Act.”

7. Requires the Affordability Study

Meaning: FEMA cannot skyrocket the rates and then see if they were “affordable” after the fact.

The affordability study must be completed in two years after passage.

8. Adds numerous other provisions

Basement Exemptions, Monthly installments, and more



Bill 3370 -

“Homeowner Flood Insurance Affordability Act.”

Process Moving Forward

Must be passed by the Senate, who have been considering a similar Bill

Must be Signed by President Obama

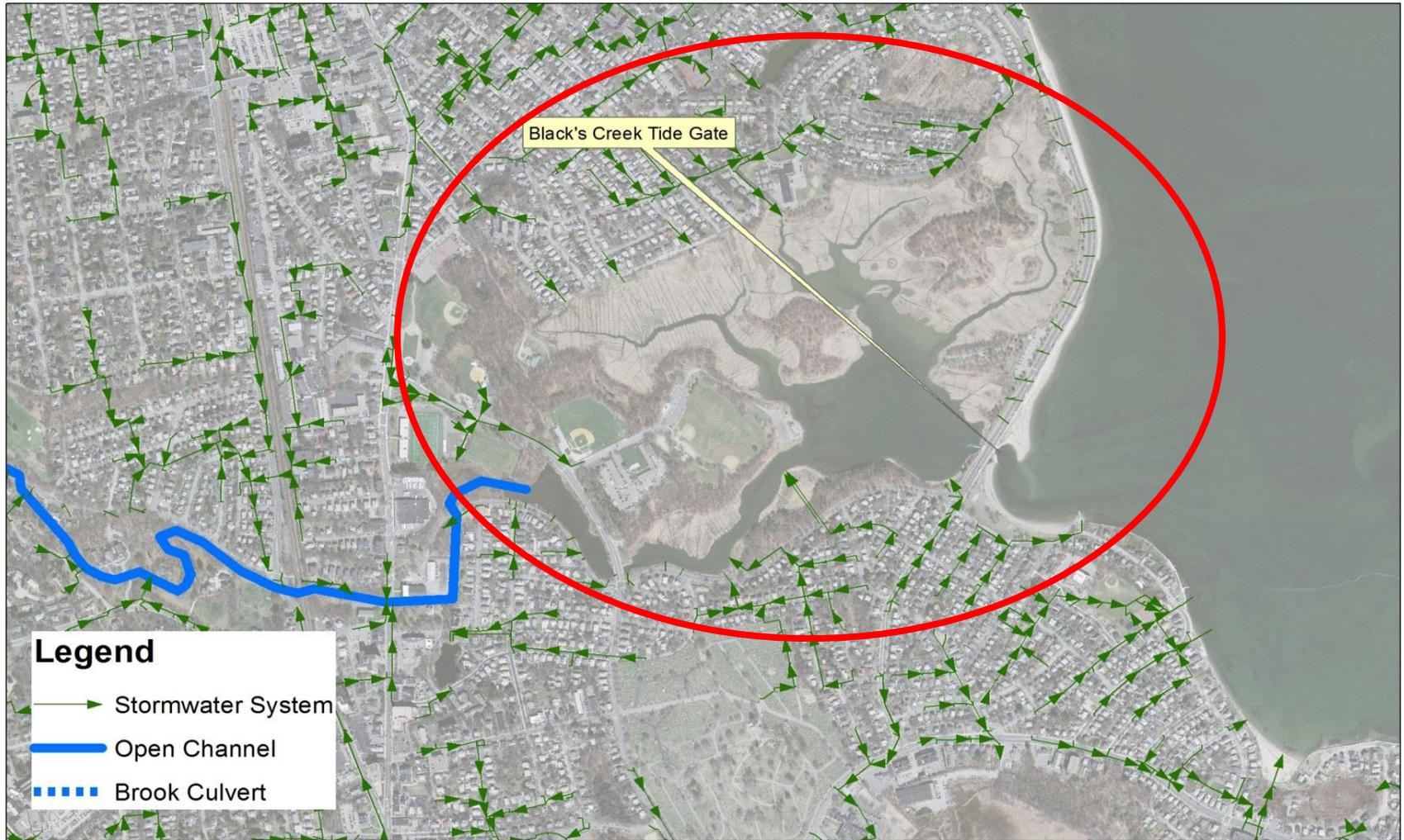
Must be interpreted and implemented by FEMA

Quincy's Appeal

Letter of Map Revision Appeal

- City Engineer's office has signed up 200+ properties for Elevation Certificates
- 60 Elevation Certificates compiled to reuse existing data;
- Public Land Surveying Crews being schedule for end of March
 - Will go neighborhood by neighborhood
- SWAN modeling of coastline
 - Merging results with City of Boston

Example of Appeal Findings



Proposed Flood Level Increases from 10' to 14'
BUT City limits tide level at 10.75 feet with Gates •

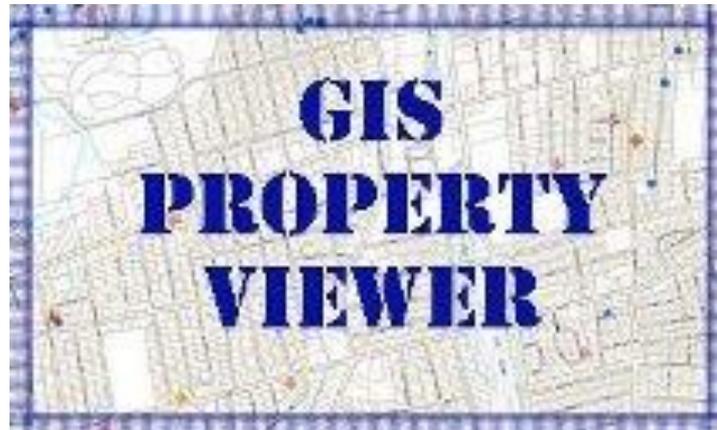
City Support Services

City Engineer's office at 55 Sea Street has handouts and staff assistance at the customer counter;

- Copies of the Proposed June 9, 2014 Maps
- Copies of Assessors Data Showing Year Built
- Assessors Maps from 1964 (before Flood Insurance Program in 1968) showing pre-existing houses.
- City Web Site:
 - Proposed June 9, 2014 FEMA Flood Map info
 - Guidelines and Brochures

City's Web GIS

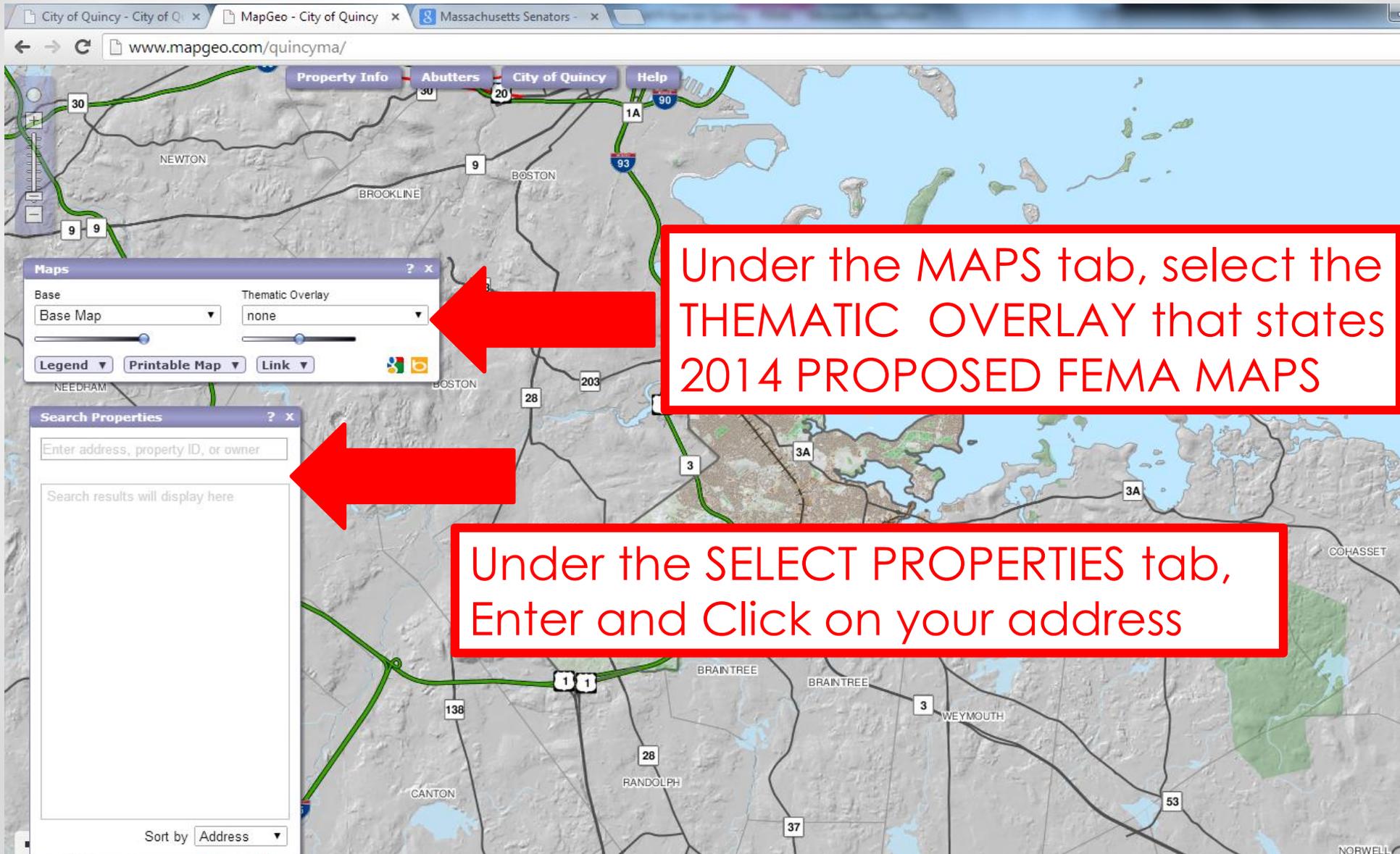
Search Your Specific Property On-Line



Click this Link on Right
Side of Homepage

City's Web GIS

Search Your Specific Property On-Line



Under the MAPS tab, select the THEMATIC OVERLAY that states 2014 PROPOSED FEMA MAPS

Under the SELECT PROPERTIES tab, Enter and Click on your address

City's Web GIS

Search Your Specific Property On-Line

The screenshot displays the City of Quincy Web GIS interface. At the top, the browser tabs show 'Central Middle School', 'City of Quincy - City of Q', and 'MapGeo - City of Quincy'. The address bar shows 'www.mapgeo.com/quincyma/#'. The map area features various streets including Hollis Avenue, Billings Road, Beach Street, West Elm Avenue, Rice Road, Femno Street, Quincy Shore Drive, Marlboro Street, Squanto Road, Sea Street, Putnam Street, Newport Avenue, Adams Street, and Holmes Street. A blue hatched area represents a flood zone, and an orange outline highlights a specific property. A yellow outline highlights a smaller area within the orange one. A red arrow points to a '3A' label on the map, with a red-bordered box containing the text 'ZOOM to selected property'. On the left side, there are two panels: 'Maps' and 'Search Properties'. The 'Maps' panel shows 'Base Map' selected under 'Base' and '2014 Proposed FEMA Flood' under 'Thematic Overlay'. The 'Search Properties' panel shows the search results for '880 Hancock Street', listing '5076-1 QUINCY CITY OF'.

Central Middle School x City of Quincy - City of Q x MapGeo - City of Quincy x

www.mapgeo.com/quincyma/#

Property Info Abutters City of Quincy Help

HOLLIS AVENUE BILLINGS ROAD BEACH STREET WEST ELM AVENUE RICE ROAD FEMNO STREET QUINCY SHORE DRIVE MARLBORO STREET SQUANTO ROAD SEA STREET PUTNAM STREET NEWPORT AVENUE ADAMS STREET HOLMES STREET

10 11 12 25

3A 3A

Base Thematic Overlay
Base Map 2014 Proposed FEMA Flood

Legend Printable Map Link

Search Properties
880 Hancock Street
1 property found Show All on Map
880 HANCOCK STREET
5076-1
QUINCY CITY OF

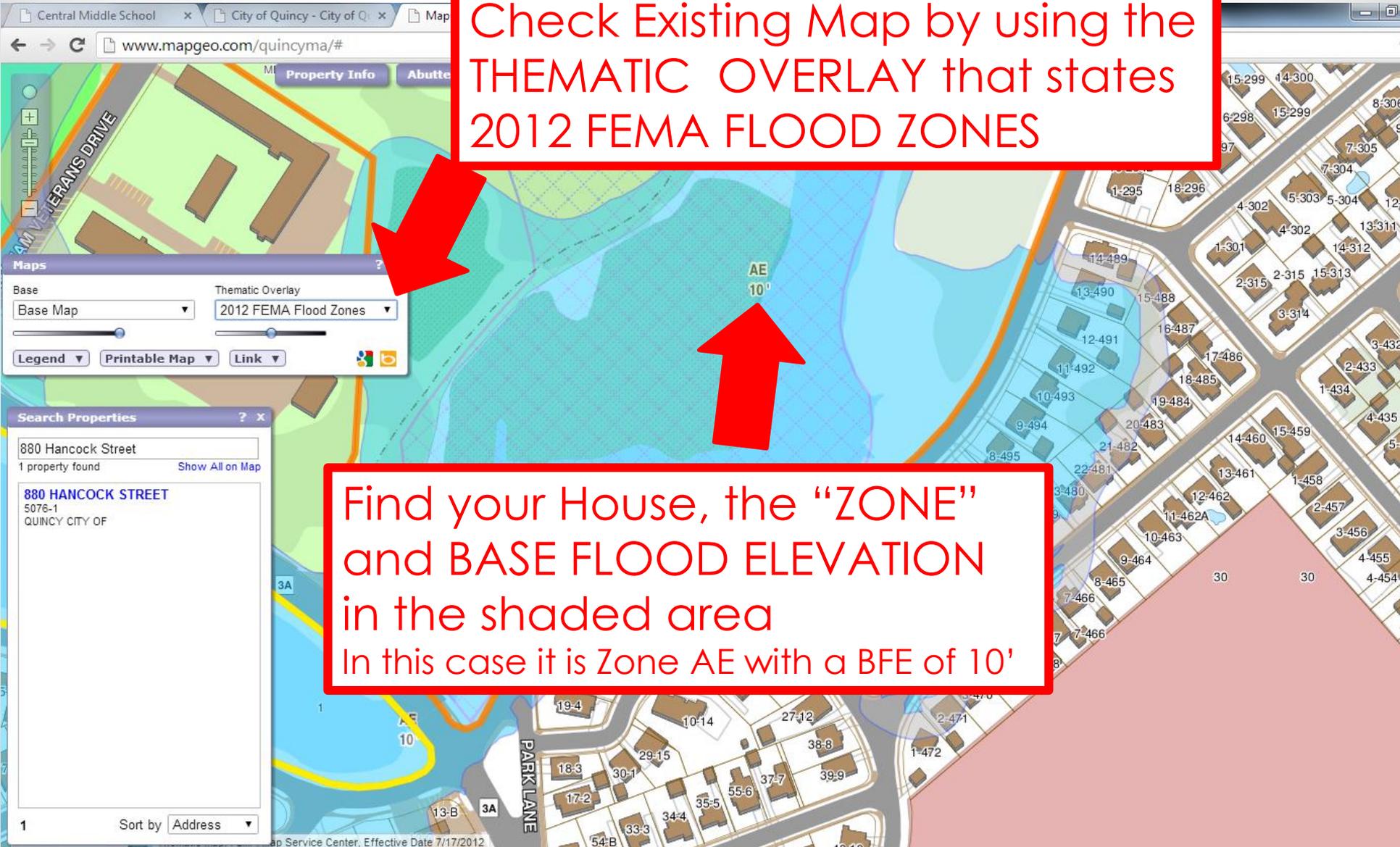
ZOOM to selected property

City's Web GIS

Search Your Specific Property On-Line

Check Existing Map by using the THEMATIC OVERLAY that states 2012 FEMA FLOOD ZONES

Find your House, the "ZONE" and BASE FLOOD ELEVATION in the shaded area
In this case it is Zone AE with a BFE of 10'



Suggested Next Steps – Property Owners

- Review the proposed June 9, 2014 FIRMs at City Engineers Office or On-Line
 - Determine zone designation of property
 - Determine Base Flood Elevation of zone if applicable
- If newly mapped into SFHA:
 - Talk to your insurance agent about Options if Maps are not delayed or appeal upheld
- If your designation seems incorrect
 - Get on the City's List at the City Engineer's Office for an elevation certificate, or file a LOMA with FEMA for your specific property
- Contact our Senators and request support

Resources

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



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)