

Key Terms

Flood Insurance Rate Map (FIRM)

Portrays 100-year rainfall event and used to determine if structure is located within SFHA.

Groundwater

Water found underground in the soil or in crevices in rock. Can cause basement flooding. Not considered when mapping FIRMs.

Surface Water

Water originating from rainfall or waves that can cause coastal and inland flooding.

Pre-FIRM

Building constructed on or before December 31, 1974.

Post-FIRM

Building constructed after December 31, 1974.

Base Flood Elevation (BFE)

The elevation of the crest of the 100 year flood.

Special Flood Hazard Area (SFHA)

Flood zones depicted on a FIRM as either an "A" or a "V" Zone.

AE Zone

SFHA where BFEs are provided.

VE Zone

SFHA subject to coastal high hazard flooding.

Severe Repetitive Loss (SRL)

Property with four or more claims of more than \$5,000, or two to three claims that exceed the structure's value.

Repetitive Loss (RL)

Property with two or more claims of at least \$1,000 within a 10 year period since 1978.

City Offices

City of Quincy Engineering Department

55 Sea St.

Quincy, MA 02169

617-376-1937

Links

<http://www.QuincyMA.Gov/Government/PWD/Engineering.cfm>

Contains information related to the City of Quincy Engineering Department including hours and contact information.

FloodSmart.Gov

Contains information on insurance agents, flood risks, the costs of flooding, and the NFIP.

Msc.Fema.Gov

Allows you to view and print July 2012 FIRMs.

<http://www.H2OPartnersUSA.com/Manual-Changes/Index.html>

Contains detailed information and case studies concerning changes to the Flood Insurance Manual, and how BW-12 may affect your property. However, You should always contact your insurance agent when making flood insurance related decisions.

<http://www.Fema.Gov/Flood-Insurance-Reform-Act-2012>

Contains detailed information on BW-12 and its effects on different stakeholders.

<https://hazards.fema.gov/femportal/onlinelomc/signin>

Contains information on the online-LOMA process and allows you to submit an appeal to your property's flood zone designation.



City of Quincy



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



Important Changes

Biggert-Waters National Flood Insurance Reform Act of 2012

BW-12 was instituted on October 1, 2013 to make the National Flood Insurance Program (NFIP) more financially stable. It will lead to the elimination of some subsidized premiums and grandfathered rates within Special Flood Hazard Areas (SFHAs). These changes will be phased in over time at a maximum increase of 25% per year.

Talk to your insurance agent to see how these changes will affect you.

Flood Insurance Rate Maps (FIRMs)

FIRMs are maps used by FEMA to determine if your structure is located within a SFHA. In the City of Quincy, the most up to date FIRMs became effective in July 2012, but a new set was developed and FEMA intends to make them effective on June 9, 2014. New flood zone designations will take effect, leading to insurance changes for many coastal residents.

It is important to know where you stand on these June 2014 maps, especially if there was a change in the flood zone designation of your property, or if you were mapped into a SFHA for the first time.

In Quincy, the two most prominent zones requiring flood insurance are VE and AE Zones. If you are located in an X Zone, flood insurance is not required, but can still be purchased.

You can view and print the July 2012 FIRM for your area at [<https://msc.fema.gov>]. FEMA has not placed the new June 2014 FIRMs online. These can be viewed at the City Engineer's Office at 55 Sea Street.

What You Can Do If Your Property is in the SFHA on the New June 9, 2014 FIRMs

Preferred Risk Policy (PRP)

Eligible properties include those who have not had two claims of over \$1,000 or three total claims, and were mapped into a SFHA since October 1, 2008. If you are eligible, you will be able to pay a much lower premium. These policies will increase by 20% each year until they reach the true actuarial rates for an X Zone. Contact your insurance agent to determine your eligibility for this program.

Flood Proofing

Flood proofing your structure could reduce the amount of your insurance premium. Examples include: raising your home, adding flood vents to foundation walls, and/or using breakaway walls. Speak with your insurance agent to determine the impacts that these updates could have on your policy.

Elevation Certificate

This certificate is an official FEMA form completed by a licensed surveyor and used by your insurance agent to better understand your flood risk. With this certificate, your flood insurance premium is calculated by comparing your home's elevation to the BFE for your property. It is also necessary when appealing your flood zone designation. Speak with the City Engineer's Office for more information.

Appeals Process

An appeal to a flood map can be made through a Letter of Map Amendment (LOMA) submitted to FEMA. A LOMA is granted when one property is shown to be improperly mapped in a flood zone because the topography used to delineate the flood boundary was not detailed enough to identify higher elevations adjacent to a structure.

Attention to Detail

Always be aware of your current flood risk and how changes will affect you. Also, it is vital not to lapse on your coverage, because this lapse could cause a large increase in your flood insurance that could be otherwise avoided.

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 below BFE
- B. First floor elevation at BFE
- C. First floor elevation above BFE

By constructing or rebuilding above the BFE, as opposed to below, you can significantly lower your flood insurance premium, possibly saving you tens of thousands of dollars over ten years.