

Maine Beaches Conference 12 July 2013 Concurrent Session Notes: Understanding Flood Zones

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Everyone lives in a flood zone!! FEMA-delineated flood zones only indicate different levels of risk.

Maps are only as good as underlying data. Approx. 33,000+ structures at risk of flooding in Maine. Base Flood Elevation (BFE) is the elevation of the flood having a 1% chance of being equaled or exceeded in any given year. BFE is the regulatory requirement for the elevating or flood proofing of structures, and is depicted on FIRMS. Used by Insurance- accurate numerical value for determining flood risk and Regulation- accurate numerical value for permits approvals. In Design or planning, should only be used as an approximate or predicted elevation.

Flood Zone Determinations are the official declaration whether or not a property lies within a Special Flood Hazard Area. Many items are not being evaluated in current maps and BFEs. Insurance companies will still use current data as accurate.

Quadrant maps can be off 20% in terms of contour. FIRMs become outdated and inaccurate due to changes in the watershed, new technologies and new data collected. If your property is ever put in a flood zone, you can probably prove that its not needed. The property owner must prove map error using technical data. 26% of flood insurance claims take place in areas mapped outside of a SFHA, where there were no federal requirements for insurance.

Freeboard is a factor of safety usually expressed in feet above a flood level for purposes of floodplain management. Compensates for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions. Not required by NFIP standards; communities can adopt more stringent requirements.

Tidal marshes act as buffers for the mainland by slowing and absorbing storm surges, thereby reducing erosion of the coastline.

In a Standard Flood Hazard Determination Form (SFHDF), a lender requests determination from a private company.

Sue Baker

NFIP is voluntary, based on a mutual agreement between FEMA and your community. All development requires a local permit. Goal is to break the cycle of flooding-damage-repair.

Minor improvements include normal maintenance, building improvements under 50%, non-structural activities such as filling, grading, water supply, and sewer disposal.

Elevation options include foundation openings that allow water to go in and out unassisted. First floor must be one foot above flood mark. Elevated open foundation required in V-Zones.

Homeowner insurance does not cover flooding. Disaster assistance will never make you whole again. No matter where you live, flood insurance is always available. If you own a home outright, flood insurance is not mandatory but is mandatory for federally-backed loans. Max limits: \$250,000 residential/\$500,000 non-residential/\$100,000 contents/avail to renters. Take action within the 45 days of receiving letter that says you must have flood insurance.

Biggert-Waters Flood Insurance Reform Act of 2012 addresses properties constructed prior to 12/31/74 or the date of a community's first FIRM, whichever is later. Beginning 2014, new FEMA FIRMs; full risk rates will be phased in over 5 years at a rate of 20%. Reform will help fix problem of National Flood Insurance Program Solvency. Homeowners will have to fix home to new building design standards.

Peter Slovinsky

We have been looking at 100 years of data from Portland Tide Station and storm surge (difference between predicted water level and actual). Highest Portland surge since 1912 was 6.52 feet. See presentation slides.