



FEMA

Physical Map Revisions as a Result of Updated Coastal Flood Hazards

RiskMAP
Increasing Resilience Together

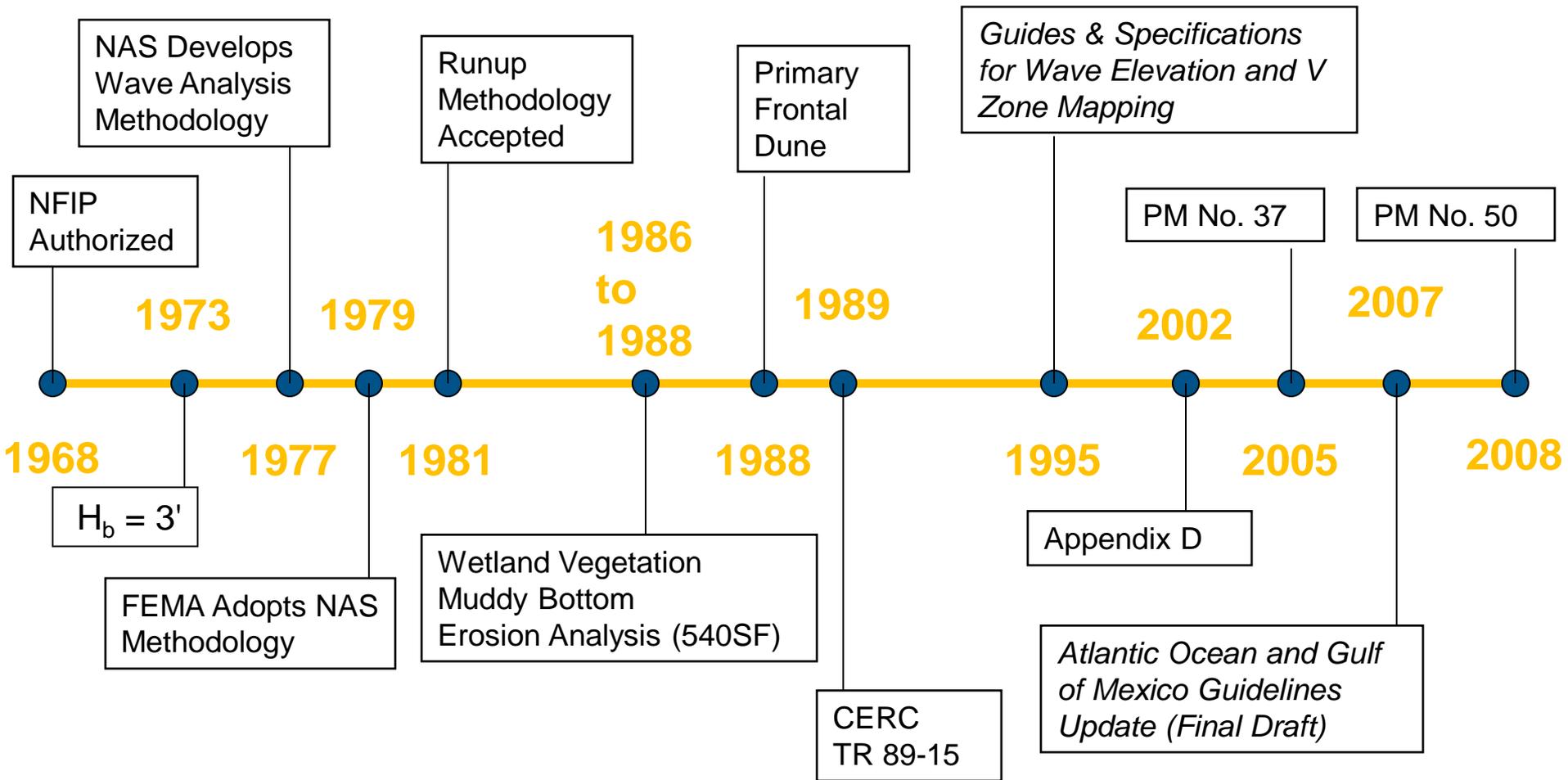


Agenda

- **Coastal Flood Hazard Analysis Recap**
- **Effect on Existing Letters of Map Change**
- **Insurance**
- **Questions**

COASTAL FLOOD HAZARD ANALYSIS RECAP

History of Coastal Floodplain Mapping

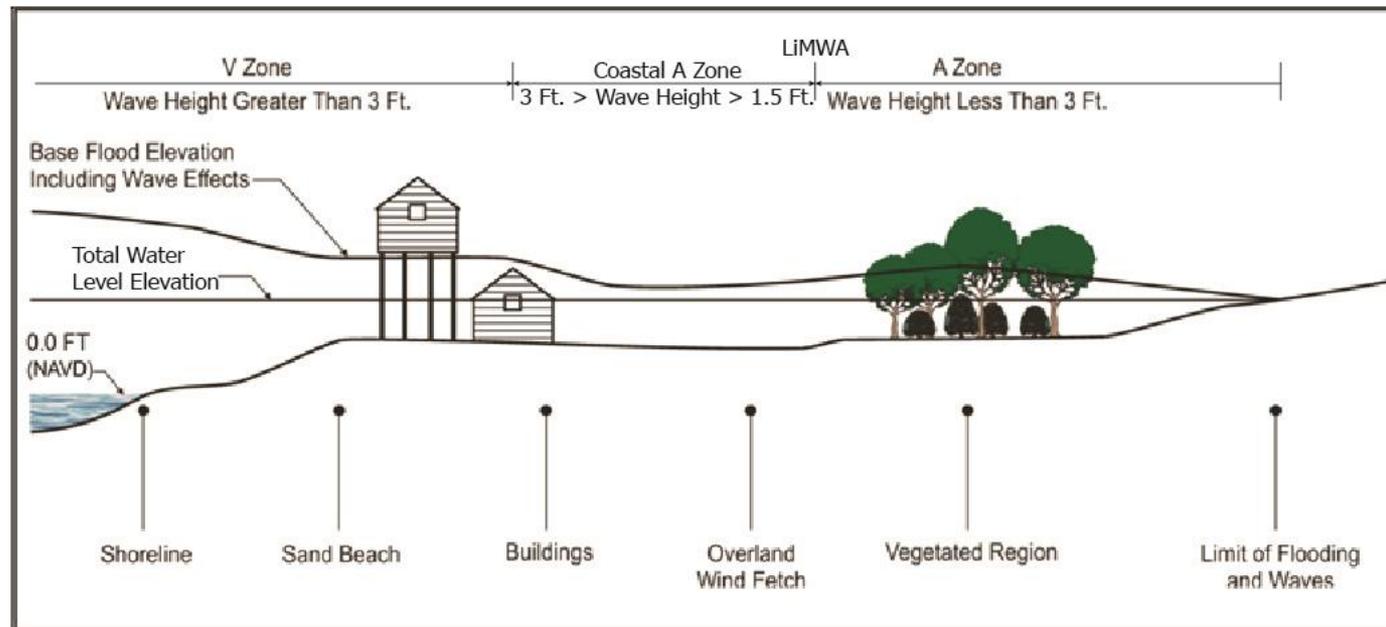


Detailed Study – Coastal Analysis

- **Coastal analysis - includes 4 main components:**
 - Stillwater Level (storm surge)
+ **Wave Set-up**
 - Overland Wave Propagation
 - **Wave Runup** and Overtopping
 - **Primary Frontal Dune**



Detailed Study – Overland Wave Propagation



FEMA Coastal Outreach Website

www.fema.gov/coastal-flood-risks

Home > Plan, Prepare & Mitigate > Protecting Homes > Flood Hazard Mapping > Coastal Flood Risks: Achieving Resilience Together

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▶ Flood Hazard Mapping

- Change my Flood Zone Designation
- Letter of Map Amendment Information

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• Risk MAP

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▶ Living with Levees

• Status of Map Changes

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Coastal Flood Risks: Achieving Resilience Together

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[Coastal Flood Risk Resources](#)

[Coastal Frequently Asked Questions](#)

[National Flood Insurance Program \(NFIP\)](#)



EFFECT ON EXISTING LETTERS OF MAP CHANGE

Post-Preliminary Processing

- **Summary of Map Actions (SOMA)**
 - Background
 - Letters of Map Change (LOMCs) are legally binding changes to the map
 - Summary of Map Actions is an assessment of all existing LOMCs compared with the new FEMA maps

Revalidation of Letters of Map Change (LOMCs)

- **The Summary of Map Actions (SOMA) is used to generate a Revalidation Letter**
- **The Revalidation Letter is issued to the community**
- **Community officials are encouraged to disseminate this information**
- **Is available at FEMA Map Service Center
msc.fema.gov**

Summary of Map Actions

- Category 1: shown on the new DFIRM panel
- Category 2: NOT shown on the new DFIRM panel due to scale limitations (revalidated after the new DFIRMs become effective)

SOMA-1

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: BARNSTABLE, TOWN OF

Community No: 250001

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected by the preparation of the enclosed revised FIRM panel(s).

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	98-01-092A	02/04/1998	80 WAIN STREET - LOT 4B - 19 ISLAK D AVENUE	2500010008D	25001C0564J
LOMA	98-01-1020A	12/30/1998	LOT 1, LAM D COURT PLAK 1619 - 1620 MAIN STREET	2500010022D	25001C0752J
LOMR-F	99-01-244A	01/06/1999	PLAK 13827, LOTS - 215 SEAWAY AVENUE	2500010016D	25001C0776J
LOMA	00-01-0306A	03/28/2000	845 MAIN STREET	2500010016D	25001C0644J
LOMA	00-01-0998A	08/22/2000	291 BRIDGE STREET	2500010018D	25001C0757J
LOMA	02-01-0994A	06/05/2002	1300 C RAINVILLE BEACH ROAD, CENTERVILLE	2500010008D	25001C0563J
LOMA	05-01-0804A	10/08/2005	COTTAGE ROAD ROAD, LOT 1528 - 220 C ROCKERS HILL ROAD	2500010021D	25001C0752J
LOMA	07-01-0535A	03/29/2007	CENTERVILLE, LOTS - 36 BROOKEN BIKENWAY ROAD	2500010008D	25001C0564J

4/25/2013

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Summary of Map Actions (continued)

- Category 3: superseded, and no longer valid, due to revised flood hazards
- Category 4: property owner must request this be re-determined

SOMA-1

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: CHATHAM, TOWN OF Community No: 250004

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected by the preparation of the enclosed revised FIRM panel(s).

1. LOMCs In Category 3

The modifications to the FIRM panel(s) shown on the enclosed revised FIRM panel(s) supersede the LOMCs in Category 3.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will Be Superseded
LOMR	10-01-0479P	12/31/2009	331 LITTLE BELLE RD RD	4
LOMA	10-01-0211A	01/05/2010	26 JESSE ANN DRIVE	4
LOMA	10-01-0860A	04/13/2010	LOT 2, LAKE COURT PLAIN 45K - 2 FOWLER LAKE	4
LOMR	09-01-1590P	08/26/2010	161 HEBBARD APODOKER ROAD	4
LOMA	11-01-1231A	03/22/2011	LOT 5 AND 6A - 36 LANSBURY	4
LOMA	11-01-2037A	07/14/2011	LOT 16 - 8250 BIRCHKETT DRIVE	4
LOMA	11-01-3004A	11/15/2011	LOT 30 - 15 NORTH BOURBONNE ROAD	4
LOMA	12-01-0078A	12/01/2011	LOTS - 144 WILD HARBOR ROAD	4
LOMA	12-01-2462A	09/27/2012	5640 OAKSTRIKE AVE, BID TO # 0, LOT 4 - 223 EDENBROOK DRIVE	4
LOMA	13-01-1074A	04/15/2013	LOT 10 - 62 Pine Ridge Lane	4
LOMR	05-01-0294P	08/10/2005	PROPERTY ON BELLS ROAD	4

4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

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FLOOD INSURANCE

FLOOD INSURANCE

- **What happens when the maps change?**
- **What you need to know about the Biggert-Waters NFIP Reform Act of July 6, 2012?**
- **What do I do now?**

What Happens When the Maps Change?

- You may be eligible for a ***Preferred Risk Policy*** if this is the first time your building is mapped into a High Hazard Flood Zone (Zones beginning with either the letter A or V)
- **If you have a mortgage**, the bank will do a **Flood Zone Determination** on all outstanding federally backed mortgages secured by buildings located in the area of the revised flood zone map
- **Grandfathering** Rules (premium subsidies) apply until phase-out in late 2014

BIGGERT-WATERS REFORM ACT of July 6, 2012

Two Types of Premium “Subsidies” to be Phased-Out

(A subsidy allows you to pay less premium than the risk requires)

- **1. PRE-FIRM (Older) Buildings –**
 - Built prior to the community having a FEMA flood zone map
 - ❖ Not rated using elevation
 - ❖ Basic premium is lower than what should be charged

2. GRANDFATHER RULES

- **Loyal Customer** (your policy has never lapsed)
- **Built-in-Compliance** (met the map/ordinance requirements at time of construction)



The phase-out: How and When?

Biggert-Waters: 2013 Changes

- **Biggert-Waters NFIP Reform Act of 2012 and Pre-FIRM (older) Buildings**
 - Pre-FIRM ***Non-Principal*** Residence effective for renewals on 1/1/13:
 - ❖ Phasing-in subsidized portion of premium with annual renewal premium increases of 25% for 4 years
 - Pre-FIRM subsidies phased-in or eliminated for renewals effective on October 1, 2013 or later:
 - ❖ Severe Repetitive Loss policies – renewal premium increase by 25% for 4 years
 - ❖ Buildings used for business – renewal premium increase by 25% for 4 years
 - ❖ All other Pre-FIRM renewal policies will see annual premium increases possibly in excess of 10% to phase-out the subsidized
 - ❖ Lapsed policies – will be rated using elevation and require an Elevation Certificate

Any new (*not renewal*) Pre-FIRM policies written after BW-12 was enacted (7/6/12) must be rated using elevation.

Biggert-Waters NFIP Reform Act

What Does an Owner of an Older (Pre-FIRM) Building Need To Do?

- Know your buildings flood zone and elevation.
- Consider an *Elevation Certificate* to measure lowest floor elevation.
- Talk to your insurance agent. They may help you qualify for a lower premium.
- Can the building be adapted to meet/exceed current floodplain ordinance requirements?
- Compare savings in insurance premium over a period of years to the cost of adaptation.

Impact of Retrofitting and Elevation in Rebuilding

Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*

**PREMIUM AT 4 FEET BELOW
BASE FLOOD ELEVATION**

**\$9,500/year
\$95,000/10 years**



BFE

**PREMIUM AT
BASE FLOOD ELEVATION**

**\$1,410/year
\$14,100/10 years**



BFE

**PREMIUM AT 3 FEET ABOVE
BASE FLOOD ELEVATION**

**\$427/year
\$4,270/10 years**



BFE

*\$250,000 building coverage only (does not include contents), AB (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.

ADDRESS YOUR RISK



Who Do I Contact With Questions?

- For general FEMA mapping and LOMC questions contact FEMA's Map Information Exchange (FMIX): 1-877-FEMA MAP (1-877-336-2627) or email a Map Specialist: FEMAMapSpecialist@riskmapcads.com
- Map Service Center (MSC): where you can view effective maps online for free <http://www.msc.fema.gov/>
- To learn more about the National Flood Insurance Program: <http://www.floodsmart.gov/floodsmart/> or call 1-800-427-4661

Points of Contact

▪ STARR Contacts

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▪ FEMA Region I Contacts

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- Bob Desaulniers, Regional Insurance Specialist
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▪ National Flood Insurance Program – iService Team

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▪ CT DEEP Contacts

- Diane Ifkovic, State NFIP Coordinator
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▪ CT DESPP HMGP Contacts

- Emily Pysh, State Hazard Mitigation Officer
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WEB LINKS

- **Preliminary Data**
 - www.fema.gov/preliminaryfloodhazarddata
- **Effective Data (including Future Effective)**
 - msc.fema.gov
- **Coastal Outreach Material**
 - www.fema.gov/coastal-flood-risks
- **Mitigation Action Tracker**
 - fema.starr-team.com
- **Multi-Hazard Planning Website**
 - www.fema.gov/multi-hazard-mitigation-planning
- **Mitigation Ideas**
 - www.fema.gov/library/viewRecord.do?id=6938
- **National Flood Insurance Program**
 - www.floodsmart.gov
- **Flood Insurance Reform Act**
 - www.fema.gov/national-flood-insurance-program/flood-insurance-reform-act-2012



FEMA

Questions?

RiskMAP
Increasing Resilience Together

