

## Resilient Port Norfolk Pilot Program - FAQs

- *Why should I apply for an assessment?*
  - The City of Boston is projected to see 9 inches of sea-level rise by the 2030s. In the event of a “1% annual flood” (1-in-100 chance of occurring annually; also referred to as a “100-year storm event”) in the 2030s, the [MA Coast Flood Risk Model](#) (MC-FRM) projects that a number of homes in Port Norfolk could experience flooding ranging from 6 inches to 3 feet.
  - A home flood risk assessment will equip residents with knowledge of potential vulnerabilities and recommended measures for improving their flood resilience. Additionally, assessments will include a professional elevation certificate that could contribute to lower insurance premium costs.
- *Who is eligible to apply?*
  - Any Port Norfolk resident or residential building owner is eligible to apply.
  - If your home is part of a larger condo association and you are selected for an assessment, we will need approval from the larger condominium association and/or other owners in the event access to shared or separately owned spaces is required.
  - If you are renting your home and you are selected for an assessment, we will require your landlord’s consent to an assessment of their property.
- *How will households be selected to receive an assessment?*
  - All households are encouraged to apply, but homes falling in the “near-term” (2030) flood risk area identified in the [2020 Coastal Resilience Solutions for Dorchester report](#) (p. 122) will be prioritized to receive an assessment. Homes in the “long-term” (2070) flood risk area will be selected next if funding exceeds the number of interested households in the near-term area.
  - In the event there is additional funding after selecting all interested applicants from the 2030 or 2070 flood risk areas, we will select applicants based on a variety of factors such as building typology.
- *Who will conduct the in-home assessment?*
  - A professional engineering firm selected via a competitive bidding process will schedule and conduct the in-home assessment with selected households. This same firm will generate a report that identifies measures to improve your home’s flood resilience.
- *What areas of the home will need to be accessed for the assessment?*
  - It is anticipated that most of the assessment will require access to basement and first floor levels, but additional access may be required to provide the most accurate recommendations. More detailed information will be provided once an engineering consultant has been selected.
- *What is an Elevation Certificate?*
  - An [elevation certificate](#) is an official document created by a professional surveyor/engineer. It documents the location and first floor height of your home

## Resilient Port Norfolk Pilot Program - FAQs

relative to the ground. While not guaranteed, this could lower your insurance premium.

- *Could an Elevation Certificate ever increase my insurance premium?*
  - Per the [NFIP's October 2025 Flood Insurance Manual](#) (p. 127), "When Elevation Certificate (EC) information is provided, FEMA's system compares the EC information with the FEMA-determined First Floor Height and provides the lowest premium for the policyholder."
- *What are some examples of recommendations that may come out of the assessment?*
  - Installation of sump pumps and foundation waterproofing, Installation of backwater valves, Elevation and/or replacement of critical below-grade utility systems and outlets, Landscape and other drainage improvements, Installation of flood-resistant materials, etc.
- *How will you maintain data privacy when collecting information about individuals' homes? Will the City have access to the information collected on my home?*
  - Though City staff will work with the consultant to design the report template, completed reports will be delivered directly from the consultant to residents. City staff will be available to answer residents' questions on their reports, but they will not receive copies of the reports. To inform future City-run programs, the consultant may provide City staff with aggregated data on assessment findings, but these will not be personally identifiable.
- *Why aren't you doing retrofits or construction as part of this pilot?*
  - This is a pilot program with a relatively small budget that will expire at the end of 2026. The City will continue to pursue funding opportunities for future flood resilient retrofit programs. Residents who receive an assessment may be pointed towards complementary City or State programs (Mass Save, Boston Home Center, etc.) that could offer alternate pathways to funding combined resilience and decarbonization measures like replacing gas heating with elevated electric systems.
- *How will the RFP for a consultant be publicized?*
  - The RFP will be publicized on the [City of Boston's Supplier Portal](#), as well as the Planning Department's [Procurement Portal](#). Advertisements will be placed in several local publications, including the Boston Herald, City Record, El Mundo, Bay State Banner, and others.
- *What if I apply for the assessment but decide I don't want to do it?*
  - Residents may decide to opt out of the assessment program at any time.
- *How can I prepare for flooding in/near my home if I'm not selected for an assessment?*
  - This City of Boston [webpage](#) provides links to flood resilience resources and advice, including preventative measures and [tips for dealing with a flood](#).

## Resilient Port Norfolk Pilot Program - FAQs

- *What is the National Flood Insurance program?*
  - The City of Boston created [this resource](#) to assist Boston residents in understanding flood insurance. The [National Flood Insurance Program \(NFIP\)](#) is managed by the Federal Emergency Management Agency (FEMA) and is delivered to the public by a network of insurance companies and the NFIP Direct system. The NFIP provides flood insurance to property owners, renters, and businesses. [Visit floodsmart.gov](#) to learn more about how to assess your flood risk, obtain flood insurance, reduce your flood insurance costs, and more.