## Federal Flood Hazard (Article 25) Zoning Updates Info Session

Rachel Elmkies, AICP Zoning Reform Planner II



April 4, 2024

#### **Zoom Controls to Listen to Interpreters**

**(EN)** Look for the interpretation icon **(globe)** at the bottom of your screen and select the language you want to hear.

**(Caboverdean)** Djobe íkune di interpretason **(un globu)** na parti inferior di tela y selesiona bu língua ki bu kre skuta reunion.

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**(Español)** Busque el ícono de la interpretación **(globo)** en el borde inferior de su pantalla y seleccione el idioma en el que desea escuchar.

(Tiếng Việt) Tìm biểu tượng phiên dịch (hình quả địa cầu) ở phía cuối màn hình của bạn và chọn ngôn ngữ bạn muốn nghe.

(简体中文)查找屏幕底部的翻译图标(地球仪),然后选择您想听到的语言。

(繁體中文) 查找屏幕底部的翻譯圖標(地球儀), 然後選擇您想听到的語言。



#### **Zoom Meeting Info + Tips**

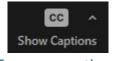
- **The BPDA will be recording this meeting** and posting it on the BPDA's project webpage. If you do not wish to be recorded during the meeting, please turn off your microphone and camera.
- **Zoom controls are available at the bottom of your screen.** Clicking on these symbols activates different features.
- Use raise hand function (dial \*9 if joining by phone) and wait to be called upon to unmute (dial \*6 if joining by phone) before asking your question or providing comment.



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## Federal Flood Hazard (Article 25) Zoning Updates Info Session

Rachel Elmkies, AICP Zoning Reform Planner II



April 4, 2024

#### **Overview**

Presentation: 6:05 to 6:35 PM

- 1. What is NFIP and why are we participating?
- 2. What are FIRMs?
- 3. What is this update?
- 4. Why are we doing this update?
- 5. What does this mean for me and my property?
- 6. Flood insurance

*Questions/Discussion: 6:35 to 7:00PM* 

#### What is the NFIP?



- National Flood Insurance
   Program (NFIP) created in 1968
   to help minimize losses to life
   and property as a result of
   floodplain development
- Federal government knew many people would not be able to afford flood insurance
- Boston is already an NFIP community

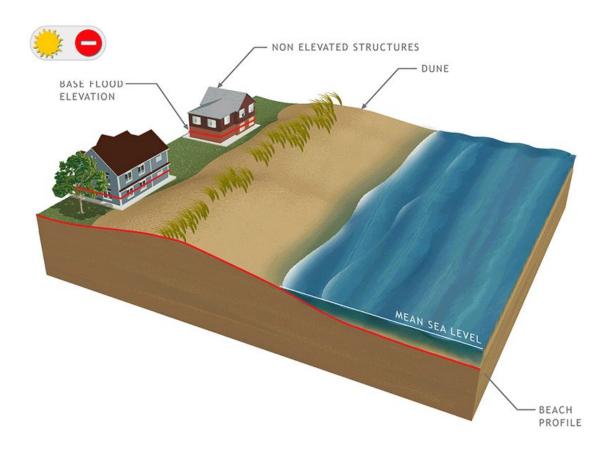
### Why are we already participating?

- 1. Ability to get subsidized flood insurance
- 2. Ability to renew subsidized flood insurance
- 3. Access to federal funds to rebuild after a flood



Image: <u>ashlandva.gov</u>

#### Key terms



**Base Flood** Elevation (BFE): The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for high risk zones.

Image: <u>nad.usace.army.mil</u>

### Key terms

#### Flood Insurance Rate Maps (FIRMs):

Official map of a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), the Base Flood Elevations (BFEs), and the risk premium zones applicable to the community.

• Level of detail



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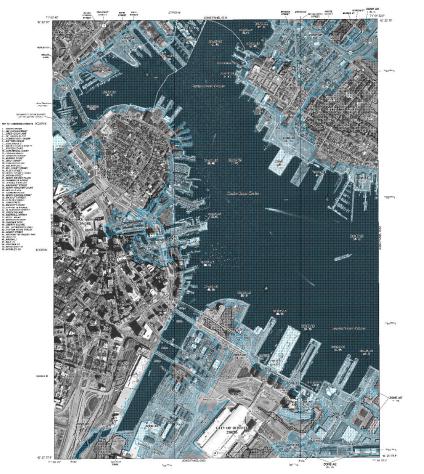
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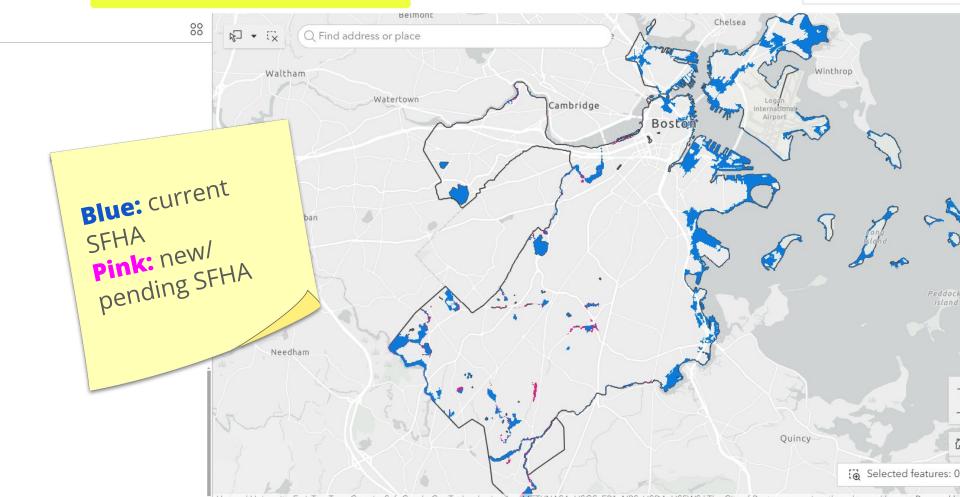
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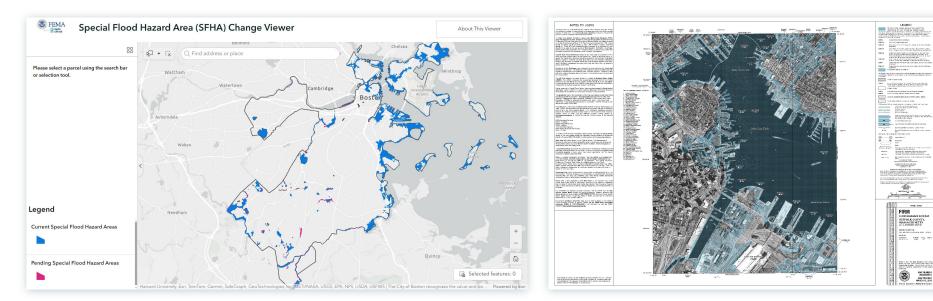




About This Viewer



#### **SFHA Change Viewer**



BPDA's SFHA Change Viewer is easier to use and allows you to search for your address to see if you'll be affected by this FEMA update

FEMA's FIRMs provide a lot of detail, which can be confusing to navigate depending on your experience

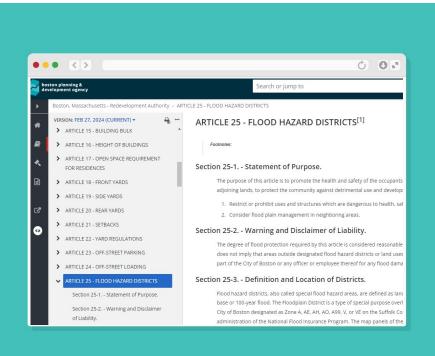
#### What is this update?

This update will allow us to remain in compliance with federal regulations and to continue to benefit from Boston's status as an NFIP Community.

Image: <u>Caught in Dot</u>

#### What does Article 25 do now?

**Regulates floodplain** development for properties in Special Flood Hazard Areas (areas with a high risk of flooding); rules are aimed at protecting safety and property of people who live there or in surrounding communities



#### Zoning text changes (Article 25)

# Zoning maps updated with new SFHAs

### What does this mean for my property?

#### Large-scale renovations:

- The Building Code requires **buildings that are substantially improved (50% or more of the assessed value of the structure)** to be brought into compliance with current state building code standards for Flood-Resistant Construction.
- For properties already in an SFHA or moving into an SFHA, this means that substantial improvements, new foundations or substantial foundation repair, and new buildings/structures must be elevated to comply with elevation requirements in state building code
- Please note that this is already required in SFHAs by state building code- the change will be that it will now also apply to properties newly moving into SFHA

### What does this mean for my property?

#### Flood insurance:

- If you are in an SFHA or have moved into an SFHA, you may be **required by your lender to purchase flood insurance.** Any property owner with a property that has any federal investment (most home mortgages) must purchase flood insurance that satisfies the lender, unless they can get a Letter of Map Change from FEMA stating that they are not in the floodplain.
- Within the SFHA: Regardless of whether or not you have a mortgage, if the property has ever received a federal loan for floods (either a mitigation grant or disaster assistance), ongoing flood insurance may be required.

#### **Still have questions specific to your property?**

1. Contact our region's NFIP liaison

Contact our region's NFIP liaison:

Patricia Lorizio, Regional Support Liaison | Region 1 | NFIP

(571) 419-2717 or Patricia.Lorizio@associates.fema.dhs.gov

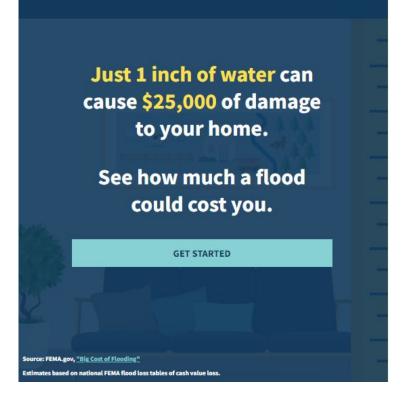
- 2. One of the flood insurance providers listed by FEMA -FloodSmart.gov/flood-insurance-provider
- 3. Call the NFIP at 877-336-2627

#### **Flood insurance**

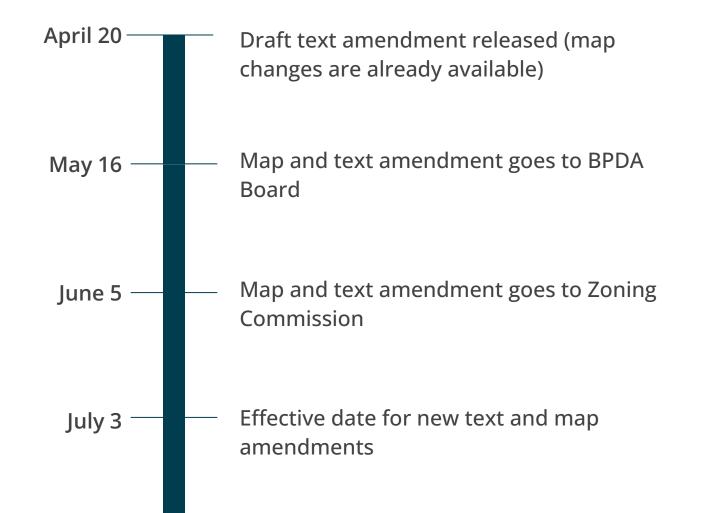
Homeowners insurance does not include damage caused by flooding

Renters and business owners can benefit, too

For structures located in the SFHA, the odds that a 1% chance annual flood will happen sometime during a 30-year mortgage is 26%



## What's Next?



# Conversation & Questions

#### Helpful links shared in the chat

FEMA flood insurance cost calculator https://www.floodsmart.gov/cost-flooding

Flood insurance information for renters: <u>https://agents.floodsmart.gov/flood-insurance-renters</u>

NFIP Map Changes and Flood Insurance: What Property Owners Need to Know Brochure <u>https://agents.floodsmart.gov/resource-library/nfip-map-changes-and-flood-insurance-what</u> <u>-property-owners-need-know-brochure</u>

Special Flood Hazard Area Change Viewer Map: <u>https://experience.arcgis.com/experience/8c985c6f61574e398ce26b080db3ac6a</u>

FEMA Map Service Center (source of FIRM information): <u>https://msc.fema.gov/portal/home</u>

#### Helpful links shared in the chat

Flood insurance information for business owners:

https://agents.floodsmart.gov/articles/ins-and-outs-nfip-commercial-coverage

Letter of map change from FEMA:

https://www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f

Flood damage resistant building materials: <u>https://www.fema.gov/sites/default/files/2020-07/fema\_tb\_2\_flood\_damage-resistant\_materials\_requirements.pdf</u>