Flood Hazard Study Outreach in the Biggert-Waters Era
Plan – Success versus Failure

June 3, 2014

Brian Caufield, P.E., CFM
Outline

- Outreach efforts in FEMA Region I
- Biggert-Waters Act of 2012 implementation
- Media coverage sways with public opinion
- Development of additional efforts
Initial Outreach Meetings

- Region I Outreach Efforts began before Risk MAP Outreach was established
- Knew first meeting was changing from Scoping to Discovery
- No guidance on what was a Discovery meeting

Outline

- What makes Risk MAP different
- Status update
- Coastal input conditions
- Difference in study approach
- Addition to the new maps
- Community data availability

Coastal Flood Hazard Analysis & Mapping
New London County, Connecticut
Discovery Meetings

- They caught us!

Why are we here?

- Risk Mapping, Assessment, and Planning (Risk MAP FY2010 - FY2014)
  - Ensure 80% of nation's flood hazards are current
  - Provide updated data for 100% of populated coastal areas
  - Mitigation Planning - Status update
  - 4-Meeting Format
- Different Study Approach - Additions to Map
- Best Available Data
- Coastal Input Conditions
- Community data available?
Study Schedule

Barnstable County Timeline

- Activities
- Project Timeline
- Products

Projected Preliminary May 2012
Projected CCO June 2012
Projected Effective June 2013

Risk MAP

Discovery Meeting
Flood Study Review Meeting
Preliminary Flood Study Review April 2012
Firm Effective
Firm Adoption
Resilience
Community Engagement
Mitigation Planning Support

CDM Smith

FEMA
Work Map Meetings

- Scheduled 1-hour time slots with each community
- Half of meeting devoted to explain:
  - Project Status Update
  - Material provided on the work map
- Half of meeting devoted to reviewing panel-by-panel
Work Map

- In essence a take on Changes Since Last FIRM
- Used Effective FIRM as baselayer
- Highlighted
  - VE/AE boundary
  - Limit of the 1% Floodplain
  - Limit of the 0.2% Floodplain
  - Locations of Primary Frontal Dunes
  - Areas of frictional dissipation on study
  - Limits of Moderate Wave Action
Community Coordination Meeting

- First of the Outreach efforts where Insurance was officially a topic within the meeting

Agenda

- Welcome and Introductions
- Project Timeline
- Coastal Flood Hazard Analysis Recap
- Flood Risk Products
- Planning
- Public Review and Appeal Period
- Effect on Existing Letters of Map Change
- Community Adoption Process
- Insurance
- Questions
Insurance Discussions in the Age Before BW-2012

- Focused on requirements for Federally backed mortgages in Special Flood Hazard Areas
- Discussed Preferred Risk Policy
- Grandfathering
  - Pre-FIRM
  - Post-FIRM
Biggert-Waters Flood Insurance Reform Act of 2012
Biggert-Waters Act of 2012

Flood Insurance: Concepts & Issues

- Concepts
  - Pre-FIRM Buildings – why are they priced differently
  - Premium subsidies – what are they?
    - Pre-FIRM subsidy
    - Grandfathering subsidies
      - Loyal Customer
      - Built-in-Compliance

- Biggert-Waters NFIP Reform Act of 2012
  - Pre-FIRM Non-Principal Residence: Phasing out subsidized portion of Premium effective January 1, 2013
  - Certain Pre-FIRM subsidies phased-out or eliminated effective October 1, 2013 (please reference the handout)

- Preferred Risk Extension Rule
  - Will be replaced in 2014

- Lender Requirements
MEDIA COVERAGE
The Boston Globe

New FEMA maps add thousands to flood zones

By Jennette Barnes | GLOBE CORRESPONDENT  AUGUST 15, 2013
Marshfield maps out plans

Efforts continue by local officials to notify Marshfield residents of the importance of checking the status of their property and how the newly drawn FEMA (Federal Emergency Management Agency) floodplain map will impact them. Once known, assistance is best sought from private insurance agents according to town of...

Newly drawn FEMA maps will affect approximately 1900 homes newly added to the flood plain zone in Marshfield.
Marshfield, Scituate residents can learn about flood map changes

Marshfield and Scituate residents who want to know how and why changes were made in the Federal Emergency Management Agency flood maps can ask the agency directly.
Frustration over cost of flood insurance comes to a head on South Shore

The Furnace Brook Middle School auditorium overflowed Wednesday with hundreds of Marshfield and Scituate residents looking for answers from the federal government about why the cost of flood insurance is skyrocketing.

Hundreds of Marshfield and Scituate residents sought answers Wednesday, Sept. 4, 2013, from the federal government about why the cost of flood insurance is skyrocketing.
Scituate, Marshfield residents assail new FEMA flood maps

Posted by Jessica Bartlett  September 5, 2013 03:07 PM

(Above) Hundreds of residents came out to Furnace Brook Middle School in Marshfield on Wednesday discuss changes to FEMA flood maps and insurance premiums. (Right) FEMA representatives and engineers said they could explain the findings but could not change the process.

By Jessica Bartlett, Town Correspondent
MARSHFIELD COMMENTARY/FEMA maps based on flawed data

FEMA did not take into account Marshfield’s seawall infrastructures and the dyke located in Brant Rock while directing STARR (Strategic Alliance for Risk Reduction) to produce new flood maps. These new flood maps are being used to create totally unaffordable flood premiums. The seawalls and dyke w...

By John Cusick
Posted Sep. 11, 2013 @ 12:01 am
Updated Sep 11, 2013 at 11:12 AM
Frustration rises on maps in Marshfield

Ocean Street resident Bob Bows purchased his Marshfield home in 1998 and at that time the 1931 structure was not in a flood zone. In 2006 the home was added to a flood plain as determined by the federal government. Over the past five years his flood insurance premiums have increased by 65 percent. Now, ...
Hingham pushes back against flood map expansion, insurance increases

Posted by Jessica Bartlett  September 16, 2013 05:20 PM
ADDITIONAL EFFORTS
Changing the Insurance Message
Developing New Outreach Communication Tools

Structure Density Overview
BFE Increases for Effective SFHA's
Developing New Outreach Communication Tools

Boston Redevelopment Authority Waterfront Development Areas
Charlestown Navy Yard (Preliminary SFHA overlay)
Developing New Outreach Communication Tools

Changes Since Last FIRM (CSLF)

- Suffolk County “Slider” view of SFHA Change
- Much simpler and interactive view of change
Developing New Outreach Communication Tools

Suffolk County Summary of Map Actions

- Make this data geographic and put on the web for easy access
Developing New Outreach Communication Tools

Session D6: Coastal Risk Communication
Increasing Outreach

• Headquarters and Regional outreach efforts to Governor Deval Patrick (Massachusetts)
• Calls with congressional staffers
SUCCESS OR FAILURE?
SUCCESS
Outcomes

• Outreach is an ever evolving process
• While Media coverage may be harsh, is a way to start dialogue on flood risks
• Communicating Gilbert White’s message

Flood are acts of God, but flood losses are largely acts of man.