Date: August 18, 2008

To: Mike Martin, Building Officials Assn of Georgia
    Steve Welborn, Coastal Georgia Inspectors Assn
    Charles Kelly, Georgia State Inspectors Assn
    Gary Englebert, Metro Atlanta Inspectors Assn
    Bob Massey, Middle Georgia Inspectors Assn
    Dewayne Miller, North Georgia Code Officials Assn
    Hal Cosper, Northwest Georgia Inspectors Assn
    Carl Fortson, Southwest Georgia Inspectors Assn
    Danny Cargill, West Georgia Inspectors Assn

From: Terri L Turner, AICP, CFM; GAFM Chair

Re: Support of RB93 – Including One foot of Freeboard in the International Residential Code

On behalf of the 250+ member Georgia Association of Floodplain Management (GAFM), I would like to take this opportunity to encourage you to support RB93 in mid-September at the Final Action Hearing in Minneapolis. Many states, including Georgia, already require freeboard and more than 60% of the National Flood Insurance Program (NFIP) communities that have mapped floodplains, administer freeboard standards to varying degrees. Still, even more communities voluntarily adopt freeboard as an added factor of safety. Clearly, there is widespread recognition that additional elevation protection is needed, above and beyond the NFIP standards established some forty (40) years ago, for homes and businesses that are built in the nation's floodplains.

It is my understanding that the National Association of Home Builders (NAHB) has spoken out against the freeboard amendment. In particular, NAHB expressed concern about how costly it is to truck in large quantities of fill in order to elevate homes in the floodplain. However, there are other ways to elevate homes in floodplain other than trucking in large quantities of fill. For instance, elevating a residential structure by one foot, costs a developer a nationwide average of $1000 at the construction phase. That $1000 cost can be passed on from the builder to the homeowner in the price of the structure. The homeowner will recoup that $1000 very quickly in the reduction of flood insurance premiums for the home, because of that one foot increase in elevation. Adding one foot of freeboard lowers the cost of insurance by 20-40% per year for the life of the home. Those who are concerned about housing “affordability” should rather be concerned about whether or not homeowners can afford flood insurance payments, on top of their monthly mortgage premiums.
Additionally, there is concrete evidence that freeboard has a direct correlation to damages avoided. Requiring one foot increase in elevation may be the difference, in the future, of that home flooding or not flooding during a flood event. Developers need to stop thinking of flood protection as an additional cost to their development or a “burden” put on them by regulators. Flood protection needs to become an investment that they make in their project and in their community – for the safety and well-being of all. A little money spent by developers in the construction phase can save money, heartache and even lives of the property owners in the event of a flood.

I appreciate the opportunity to address you on this important issue and I, again, urge those of you who will be attending the Final Action Hearing in Minneapolis in mid-September to support RB93. Working together, we can make a difference in the impact of future flood disaster challenges across this nation. If I can be of further assistance, or provide additional information to you, please do not hesitate to contact me at (803) 202-1597 evenings or (803) 292-8555 during the day.

Thank you for your time and your attention to this matter.

Sincerely,

Terri L Turner, AICP, CFM
Georgia Association of Floodplain Management (GAFM) Chair

cc: Larry Larson, PE, CFM; ASFPM Executive Director (by e-mail)
Rebecca Quinn, CFM (by e-mail)
GAFM Board (by e-mail)