FLOOD HAZARD MITIGATION

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MANDEVILLE, LA
FLOOD HAZARD MITIGATION

• FOR OVER 40 YEARS THE OLDER HISTORIC PRE-FLOOD MAP BUILDINGS HAVE HAD SUBSIDIZED FLOOD POLICY RATES
• FLOODING IS THE MOST EXPENSIVE DISASTER TYPE IN THE US
• THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) IS OVER $20 BILLION IN DEBT TO THE US TREASURY
• 2015/2016 THE SUBSIDIZED RATES START TO RE-ADJUST TO ACTUARIAL RATES
• FLOOD MITIGATION PROJECTS REDUCE THE RISK OF FLOODING AND KEEP FLOOD POLICY RATES REASONABLE
• EVERY DOLLAR SPENT ON FLOOD MITIGATION PROJECTS SAVES $4 DOLLARS IN DISASTER RECOVERY COSTS
FLOOD HAZARD MITIGATION

NEWPORT, RI

FLOOD MAP
FLOOD HAZARD MITIGATION

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)
FLOOD HAZARD MITIGATION

NFIP INCREASES BEGINNING 4/2016

• 12%/YR FOR PRIMARY RESIDENTIAL - $2500/YR MAX
• 19%/YR FOR NON PROFITS
• 25%/YR FOR NON-PRIMARY RESIDENCES SEVERE REPETITIVE LOSS, INCOME PRODUCING RESIDENTIAL, COMMERCIAL
FLOOD HAZARD MITIGATION

PRE-FLOOD MAP BUILDINGS POLICY RATES ARE INCREASING
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HOW DO WE DETERMINE THE ELEVATION OF A BUILDING?
FLOOD HAZARD MITIGATION

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS
The Townsendhouse finished floor is 6ft below the required minimum flood map elevation.
FLOOD HAZARD MITIGATION

TYPES OF FLOOD MITIGATION PROJECTS THAT RESULT IN LOWERING FLOOD RISK AND FLOOD POLICY COSTS

• ACQUISITION/DEMOLITION
• RELOCATION
• DRY FLOOD PROOFING (COMMERCIAL ONLY)
• ELEVATION/FLOOD VENTING
ELEVATION
FLOOD HAZARD MITIGATION

LOW ELEVATION WITH FLOOD VENTED ENCLOSURE
FLOOD HAZARD MITIGATION
ELEVATED WITH ENCLOSURE

NON-ENGINEERED

ENGINEERED

SLATS CLOG WITH DEBRIS

SMART VENTS PIVOT OPEN FOR A MANDATORY 3” DEBRIS CLEARANCE

TOTAL FLOOD COVERAGE:
19.48 SQ FT

TOTAL FLOOD COVERAGE:
200 SQ FT
FLOOD HAZARD MITIGATION

LOW ELEVATION WITH OPEN FOUNDATION
FLOOD HAZARD MITIGATION

HIGH ELEVATION OPEN FOUNDATION
DRY FLOOD PROOFING
FLOOD HAZARD MITIGATION

ENTRANCE CLOSURE
FLOOD HAZARD MITIGATION

ENTRANCE CLOSURE OR BUILDING ENCLOSURE
FLOOD HAZARD MITIGATION

• FLOOD MITIGATION COSTS VARY BY TYPE, WET/DRY. A LICENSED DESIGN PROFESSIONAL, ARCHITECT/STRUCTURAL ENGINEER NEED TO BE ENGAGED TO PROVIDE DESIGN ASSISTANCE AND PLANS FOR PERMITTING

• PROJECT FINANCING CAN BE CASH, GRANTS, EQUITY, HUD 203K, ICC

• POSSIBLE FUTURE FUNDING – MULTI BANK LOW INTEREST LOAN POOLS, REVENUE BONDING
FLOOD HAZARD MITIGATION

+2 MILLION PRE-FLOOD MAP BUILDINGS WITH AN UNKNOWN NUMBER OF HISTORIC DESIGNATED ONES NEED FLOOD MITIGATION AS THE HISTORIC ERA OF CLIMATE CHANGE CONTINUES AND THE SEA LEVEL RISES
FLOOD HAZARD MITIGATION

MITIGATION PROVIDES RESILIENCY AND SUSTAINABILITY
IN A NEW ERA

1840’S BRICK BETWEEN POST – SEVERE REPETITIVE LOSS,
MANDEVILLE, LA
FLOOD HAZARD MITIGATION

GETTING STARTED

• GET ELEVATION CERTIFICATE
• GET FOUNDATION DRAWINGS AND ELEVATIONS
• GET ESTIMATES FOR CONSTRUCTION/LIFTING AND LOWERING HOME
• ARRANGE FINANCING
• EXECUTE PROJECT
• FINAL ELEVATION CERTIFICATE
• GET LOWER FLOOD INSURANCE POLICY RATES
### FLOOD HAZARD MITIGATION

#### SCOPE OF WORK SPREAD SHEET

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<th>Task</th>
<th>Party</th>
<th>Quantity</th>
<th>Cost</th>
<th>Total</th>
<th>Actual Quantity</th>
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<td>Grade out yard &amp; dirt as needed</td>
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<td>Site Supervision - Related to work</td>
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The flood hazard mitigation industry is here to assist you in making your community more resilient from the costly damages of flooding and helping to keep flood insurance policy rates reasonable.