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Board of Building Regulations and Standards (BBRS)

COASTAL SUBGROUP MEETING

April 15, 2021 Meeting Minutes

1:00 p.m.

This was a virtual Microsoft Teams meeting.

Roll Call:

BBRS Richard Crowley, Group Chair	√ present 0 absent
CZM Lisa Berry Engler	0 present √ absent
CZM Rebecca Haney	√ present 0 absent
DCR Joy Duperault	√ present 0 absent
DCR Eric Carlson	√ present 0 absent
DEP Lealdon Langley	√ present 0 absent
HBRA John Bologna	√ present 0 absent

PJM David Macartney	√ present 0 absent
Steve Mague	0 present √ absent
AIA Andrew Kollar	√ present 0 absent
SEMBOA Mike Clancy	0 present √ absent
NAIOP Katie T. Moniz	0 present √ absent
NAIOP Jamie M. Fay	√ present 0 absent
ISD Jim Kennedy	√ present 0 absent

Chairman Crowley opened the meeting @ approximately 1:05 p.m. and took roll call.

General notes on format of these minutes

- *These minutes represent general points discussed during the meeting. The minutes are not intended to be a verbatim account of discussions.*
- *Agenda topics as numbered may not be in the same order as they appear on the meeting agenda.*
- *The meeting agenda is listed as **EXHIBIT A**; others are listed sequentially as addresses during the meeting.*

1. **Vote/Discuss Draft Meeting Minutes.** On a **MOTION** by John Bologna, 2nd by Jamie Fay, it was unanimous VOTE by ROLL CALL to approve the March 30, 2021 draft meeting minutes as presented. Dave Macartney and Joy Duperault abstained (**EXHIBIT B**).
2. **Review** Coastal A Zone BLENDED Findings_Lisa E_Anrew K 12-16-20_Working Draft_Joy D. Comments 12-18-2020 R. Haney 1-4-2021 J. Duperault 2-12-2021 G_3_10_2021 meeting_3-30-2021 J (**EXHIBIT C**). The discussion started with EXHIBIT C labeled Lessons Learned from FEMA Building Science Post-Storm Assessments and Analyses for coastal flood zones, number 6 on page 5. The group agreed with Rebecca Haney's edit to strike this provision and footnote.

Rebecca Haney explained the text in red on page 5 under the lessons learned portions of the draft report. She explained it's an example of a property that the owner experienced savings on their National Flood Insurance Policy rates after they elevated the house on open pilings in 2019. It shows a significant saving on flood insurance after a structure that had been subject to severe and repetitive property losses was elevated to comply with V Zone standards. The group discussed this example at length. The group discussion included the fact that FEMA paid for this mitigation.



John Bologna discussed a spreadsheet he received from a private insurance company that shows single-family structures in different Flood Zones with other foundation systems and the National Flood Insurance Policy premium costs (**EXHIBIT D**).

Joy Duperault talked about adding the text in red to page 5 about Risk Rating 2.0 under the lessons learned portions of the draft report. She explained that the new NFIP rating system will be applicable on October 1, 2021. FEMA's new rate structure, AKA Risk Rating 2.0, will take effect as follows: beginning on October 1, 2021, all new NFIP policies purchased will be rated under the new system. For all policies that renew on or after October 1, 2021 and on or before March 31, 2022, NFIP policyholders will have the option to be rated under the legacy system, or under Risk Rating 2.0. Beginning April 1, 2022, all NFIP policies (new or renewed) will be rated in the new system. The process leverages industry best practices and cutting-edge technology to enable more equitable, easier-to-understand rates and reflect a property's flood risk.

Jamie Fay spoke about a Coastal A Zone example, and he displayed project plans with an example that was distributed to the Subgroup members (**EXHIBIT E**). He also showed a property plot plan located in the same area as the Coastal A Zone example that he displayed. Some of the Subgroup members expressed concerns about or distributing information about a specific property could conflict with the Privacy Act if it includes policyholder information. Because of the concerns voiced, Jamie Fay stopped displaying the documents and clarified that the information was either provided to members of the Coastal Subgroup or is available through the Massachusetts Public Records Law. Chairman Crowley indicated staff would seek guidance from Board Counsel about the Privacy Act related to the documents displayed.

Note for the meeting minutes; Board Counsel was provided the EXHIBIT E document distributed to the Coastal Subgroup members. Counsel felt, although the example includes information about the cost of flood insurance before and after mitigation on an individual property, it doesn't name the address, the street, or owner of the property/policyholder. Counsel advised moving forward; subgroup members need to avoid sharing material during meetings that might invade an individual's privacy. Any material that is going to be shared should ideally be reviewed by the chair beforehand.

Next, the group moved to the Opinions portion of EXHIBIT C. Andrew Kollar spoke about a licensed professional's standard of care. John Bologna expressed concern that the last sentence in the 2nd paragraph suggests an RDP is responsible for applying the Coastal A requirements though Massachusetts did not adopt them. Andrew Kollar spoke about the RDP standard of care includes an obligation to apply design standards not explicitly stated in the code. The group had a general discussion about the minimum requirements and recommendations to the BBRs regarding the adoption of the construction flood standards in the I-Codes and ASCE 24.

3. **Adjourn.** On a **MOTION** by Andrew Kollar, seconded by John Bologna, it was unanimously **VOTED** by **ROLL CALL** to adjourn the meeting @ approximately 2:49 p.m.

Exhibits

- A. Meeting agenda.
- B. Meeting minutes, March 30, 2021.

- C. Coastal A Zone BLENDED Findings_Lisa E_Anrew K 12-16-20_Working Draft_Joy D. Comments 12-18-2020
R. Haney 1-4-2021 J. Duperault 2-12-2021 G_3_10_2021 meeting_3-30-2021 J.
- D. Premium Examples J. Bologna.
- E. Coastal A zone example.