

# National Flood Insurance Program (NFIP) Update: Recent Changes to Mapping and Insurance

Richard Zingarelli  
State NFIP Coordinator



---

---

---

---

---

---

---

---

## Elements of the NFIP



- Insurance
- Mapping
- Regulations

Insurance backed by the Federal government is made available to residents of communities that participate in the NFIP

Participating communities must regulate development within mapped flood zones to meet minimum NFIP requirements



---

---

---

---

---

---

---

---

## NATIONAL FLOOD INSURANCE PROGRAM

- FEMA produces Flood Insurance Studies (FIS) and Flood Insurance Rate Maps (FIRMs) for the National Flood Insurance Program (NFIP)
- The FIS and FIRMs:
  - identify the areas where communities must regulate development in accordance with the minimum floodplain management requirements of the NFIP
  - are used to determine where flood insurance is required as a condition of a federally insured loan
  - are used to determine flood insurance premiums



---

---

---

---

---

---

---

---

## Key changes to maps in RiskMAP

- Available as GIS-usable datalayer(s)
- Switch to “county-wide” format
- Paneling scheme based on USGS quads
- Use of orthophoto base map
- Datum conversion from NGVD29 to NAVD88
- Flood zone designations (labels) changed
- Redelineation based on better topography
- **Incorporation of primary frontal dune**
- **Changes to wave height / setup / runoff**




---

---

---

---

---

---

---

---

## Different Levels of Updates

- Conversion
  - Digital format
  - New datum
- Redelineation
  - Use new topography to redraw boundaries
- Restudy
  - Revised analysis / new flood study




---

---

---

---

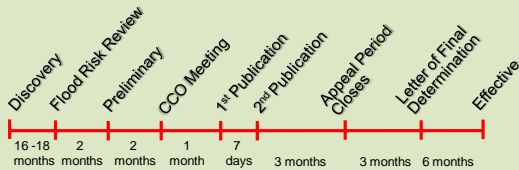
---

---

---

---

## Typical Mapping Study Timeline



FEMA engineering and mapping takes a minimum of 3 years to complete.




---

---

---

---

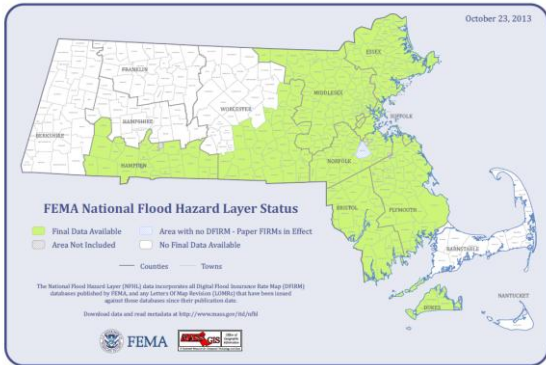
---

---

---

---

## Status of Map Revisions (current)




---

---

---

---

---

---

---

---

## Status of Map Revisions (current)

- “Effective” county-wide maps (w/eff. date):
    - Bristol, July 7, 2009
    - Dukes, July 6, 2010
    - Essex, July 3, 2012
    - Hampden, July 16, 2013
    - Middlesex, June 4, 2010
    - Norfolk, July 17, 2012
    - Plymouth, July 17, 2012\*
    - Suffolk, September 25, 2009
    - Worcester (partial), July 4, 2011
- \* corrections made in Marion, Mattapoisett, and Wareham effective February 5, 2014




---

---

---

---

---

---

---

---

## Status of Map Revisions (current)

- **Map revisions with effective date established (date Letter of Final Determination (LFD) issued):**
  - Barnstable, July 16, 2014 (LFD January 16, 2014)
  - Bristol, July 16, 2014 (LFD January 16, 2014)
  - Essex, July 16, 2014 (LFD January 16, 2014)
  - Norfolk (Quincy and Milton), June 9, 2014 (LFD December 9, 2013)
  - Nantucket, June 9, 2014 (LFD December 9, 2013)
  - Middlesex (Concord River watershed communities), July 7, 2014 (LFD January 7, 2014)
  - Worcester (Concord River watershed communities), July 16, 2014 (LFD January 16, 2014)




---

---

---

---

---

---

---

---

### Status of Map Revisions (ongoing)

- “Preliminary” maps (w/prelim. date):
  - Coastal studies:
    - Dukes, June 3, 2013
    - Plymouth, May 1, 2013 and October 12, 2012
    - Suffolk, November 15, 2013
  - Watersheds (riverine):
    - Shawsheen, Middlesex, February 11, 2011
    - Narragansett, Bristol, Norfolk, and Plymouth, TBD



---

---

---

---

---

---

---

---

### Status of Map Revisions (future)

- Future map update efforts will be determined by FEMA in consultation with states
- National mapping priority will be mapping of areas behind non-accredited levees
- Regional and state priorities will be evaluated based on funding levels available
- National funding levels for map updates will be determined by Congress; those funds will then be distributed on a regional basis



---

---

---

---

---

---

---

---

### Biggert-Waters Reform Act of 2012

- Law enacted by Congress and signed by President on July 6, 2012
- One intent of the law is to make the NFIP more financially stable
- This is done by eliminating premium subsidies for certain classes of policies
- Resulting increased premiums are generally phased in over several years



---

---

---

---

---

---

---

---

## Pre-FIRM Subsidies

- As an overall class, pre-FIRM policies are subsidized compared to actuarial rates
- BW-12 phases out these subsidies through annual premium increases of 25%
  - Non-primary residences
  - Non-residential structures
  - Severe repetitive loss structures
- New policies after date of BW-12 (July 6, 2012) are at actuarial rates



---

---

---

---

---

---

---

---

## Grandfathering

- Grandfathering has allowed premiums to be calculated based on earlier FIRM
  - Existing policy grandfathering
  - Built in compliance grandfathering
  - No grandfathering if not built in compliance
- BW-12 requires grandfathering be phased out in 5 years after map change
- Grandfathering remains until procedures and rate tables are developed by NFIP (target date of October 2015 to begin phase out)



---

---

---

---

---

---

---

---

## Homeowner Flood Insurance Affordability Act of 2014

- Law enacted by Congress and signed by President on March 21, 2014
- General intent of act and major provisions are understood—but details still being analyzed
- Act eliminates, delays, and/or slows down many provisions of Biggert-Waters
- Timeframes for implementation unclear



---

---

---

---

---

---

---

---

## Homeowner Flood Insurance Affordability Act of 2014

- What it does:
  - Eliminates 5 year phase-out of grandfathering
  - Eliminates “point of sale” trigger to full actuarial rates for pre-FIRM policies
  - Restores ability to assign policy to buyer
  - Requires NFIP to refund premiums that were paid but will be reduced by act’s provisions
  - Establishes annual Reserve Fund surcharge of \$25 for primary homes and \$250 for non-primary homes and non-residential policies



---

---

---

---

---

---

---

---

## Homeowner Flood Insurance Affordability Act of 2014

- What it doesn't do:
  - Does not eliminate 25% per year premium increases on non-primary homes and non-residential policies
  - Does not eliminate phase out of pre-FIRM policy subsidies; but does slow it by limiting increases to 15% or 18% per year in most cases
  - Does not delay premium increases until completion of affordability study
  - **Does not delay roll out and finalization of updated Flood Insurance Rate Maps**



---

---

---

---

---

---

---

---

## For More Information

Richard Zingarelli  
State NFIP Coordinator  
Department of Conservation & Recreation  
251 Causeway Street, Suite 800  
Boston, MA 02114  
(617) 626-1406  
[Richard.Zingarelli@state.ma.us](mailto:Richard.Zingarelli@state.ma.us)



---

---

---

---

---

---

---

---