

The National Flood Insurance Program & Historic Structures

Flooding & PA's Historic River Towns
Lewisburg, PA
June 8, 2016

National Flood Insurance Program

- **1968**
- **Flooding as a local issue**
- **No flood insurance available**
- **“Quid Pro Quo” Program**
- **Municipalities adopt & administer the minimum provisions of the NFIP**

PROVISIONS

- **Permits required**
- **Floodway considerations**
- **Elevation of Residential Structures**
- **Elevation/Flood Proofing of Non-Residential Structures**
- **Pre-FIRM Structures are Grandfathered**

HISTORIC STRUCTURES

- **Pre-FIRM – in PA circa 1980**
- **Listed in the National Register of Historic Places**
- **Grandfathered by definition**
- **Non –contributing structures**

SUBSTANTIAL IMPROVEMENT/DAMAGE

- **50% or more of market value of structure**
- **Voluntary = Improvement**
- **Non-voluntary = Damage**

EXEMPTIONS

- **Alterations (improvements) that will not preclude the designation as an “historic structure” - also applies to substantial damage**
- **Variances for repair or rehab-----recommended approach**
- **Reduce impacts of flooding thru established mitigation measures.....**

MITIGATION ACTIONS

- **Mitigate while not transferring the problem elsewhere**
- **Elevation**
- **Drainage**
- **Protect mechanicals**
- **Flood Resistant Materials**

MITIGATION

- **Flood Damages, loss of life**
- **Long Term Preservation**
- **Reduction of Flood Insurance Premiums**

COMMUNITY RATING SYSTEM

- **Discounts on flood insurance premiums: 5-45%**
- **FPM activities that exceed NFIP minimums**
 - **Public Information**
 - **Mapping & Regulations**
 - **Flood Damage Reduction**
 - **Flood Preparedness**

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