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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