HOME ELEVATION: MOST VIABLE SOLUTION FOR RESIDENTIAL FLOOD MITIGATION
- Sean O’Leary, Certified Floodplain Manager
- Elevating homes in NJ, NY, PA, DE since 2013
- Worked with some of the largest grant writers in the country through NJ RREM Program, NY Rising and Build it Back, NY GOSR, as well as FEMA’s FMA and HMGP Programs
- Assisted in the development of the State of NJ and FEMA Region II 10 Year Vision for Safer Homes and a Stronger Community issued August 2017
- Presented at over two dozen local events as well as half a dozen national conferences on Elevation and Flood Mitigation
FEMA’s Flood Mitigation Assistance Grant Program

- In Fiscal Year 2018, $160,000,000 in Flood Mitigation Assistance (FMA), is available to assist States, Tribal, Territorial and local governments in reducing or eliminating claims under the National Flood Insurance Program (NFIP).
  - Focused on mitigating Repetitive Loss (RL) and Severe Repetitive Loss (SRL) properties
    - SRL – 4 flood claims each exceeding $5K and totaling more than $20K OR 2 flood claims with a cumulative amount exceeding the market value of the structure
    - RL – 2 flood claims where each claim exceeded 25% of the market value of the home
- $70 Million goes to Advance Assistance and Community Flood Mitigation Projects
- $90 Million goes to FMA Priorities
  - Technical Assistance, Planning, and SRL and RL Priorities
Options for Mitigation

- Demo and Rebuild
- Acquisition and Demolition
- Home Elevation
Demolition and Rebuild

- Home demolished and rebuilt to ASCE-24
  - Home must be built above the Base Flood Elevation
- Least common of the FMA Projects
  - For the funds allotted, the home can be smaller than previous home
  - Often times the existing home had interior renovations, new homes don’t account for them
  - New building might not fit “neighborhood feel”
Acquisition and Demolition

- Identify collection of RL and SRL Properties
- Buy out homes and land using FMA Funds
- Demolish the home and clear the land
- The land is maintained by the community as green space
  - Parks, sports recreation areas, wildlife management
Acquisition Affects on Community

- Costs Incurred for a Community
  - The community will now be required to maintain the land. The best case scenario would be for the land to be converted into a park or public space. This requires insurance costs as well as public works crews maintaining the landscaping.

- Best Intentions don’t always happen though
  - Study by the UNC Policy Collaboratory Published August 2018 concluded that most buyouts are spatial due to homeowner hold outs and as a result a checkerboard pattern of vacant lots occur
Acquisition Affects on Community

- Other Unintended Negative Affect
  - Possibility of resident not staying in the community.
    - Loss of tax base
      - Affects either the community budget or the other tax payers
      - Would a community maintain the police force? The fire dept? The senior citizen bus shuttle? Community events? All this can suffer with a decreased budget.
    - If budget is maintained, taxes go up affecting property value and remaining residents.
  - Loss of state aid
    - Example would be school aid for lost residents with children
  - Loss of income in the community
    - Grocery stores, boutiques, restaurants, movie theatres all affected.
Acquisition Affects on Community

- Not feasible for Costal Floodplains
  - Average Home Prices per Zillow.com
    - Brooklyn NY - $782,300
    - Ocean City NJ - $608,800
    - Miami Beach FL – $373,400

- The NFIP also suffers in that it might not have to ever pay a claim again but it also collects no more premiums on the policy
Home Elevations

- Why do I feel Home Elevation is the Most Viable Option for Residential Flood Mitigation?

  - Home Elevations can occur on almost every structure
    - Crawl Space, Slab, Structural Slab, Masonry, Basements, Attached Garage

  - Home Elevations are built with ASCE-24 Building Codes
    - Footings, CMU Block, Pilings

  - Home Elevation has many advantages compared building new with FMA Funds
    - Keep the existing size, interior renovations, neighborhood look

  - Home Elevation preserves the existing building material
    - Preserves housing stock and keeps debris from the landfill
Home Elevations

- 9 of the 10 Most Significant Flood Events by NFIP Payouts per The Insurance Information Institute were caused by Hurricanes, Tropical Storms, or Superstorm Sandy and affected Coastal Floodplains and Riverine Floodplains.

- There are an estimated 6.9 Million Homes in the Atlantic and Gulf Coastal Floodplain with an estimated property value of $1.6 Trillion Dollars according to a CoreLogic report.
  - 1. Miami FL – 788,679 Homes
  - 2. New York NY – 726,048 Homes
  - 3. Tampa FL – 726,048 Homes
  - Also in Top 15 – Houston, Jacksonville, Philadelphia, Boston
    - If we abandoned these homes, what would the affects be on our National and Global Economy?
In Conclusion

- Demo and Rebuild is not a preferred option for many communities due to constraints.

- Acquisition and Demolition serves a purpose for the NFIP, but checkerboarding, negative affects on the community, and property values can play against it.

- Home Elevation can be cost effective, preserves communities and the housing stock, and can happen on almost any structure.