SoutholdVOICE.com
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where the blue meets the green

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Flood Insurance for Dummies

by John Kramer
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Most folks buy flood insurance because their bank tells them it's required to get a mortgage. Banks are required by FEMA to demand flood insurance on all mortgaged structures in a Flood Hazard Zone. You need more information; here is some you may find helpful. Your insurance agent can answer more questions as you raise them.

Rating for flood premiums is done by locating your property on flood maps. FEMA has designated Flood Hazard Zones to define property at risk of flood loss. It is based on elevation above sea level. The most likely to flood is low, the least likely is high. Most people think that because they buy a house on the water they will be required to buy flood insurance. Not true, only if your house is low.

Less than an 8′ elevation is low on the creek and bay; on the Sound, low may be 10′-15′! You can see your property on the FEMA website: www.fema.gov/hazard/flood. Here, you can enter your address and pull up the map showing your location and see the flood zones around your property. This tells you what FEMA says should be the lowest floor elevation of your house. If you see A-4 you will see an (8) under it. That means the lowest floor should be at 8′. If it is that or higher, your insurance won't be too expensive. If it is less, you will pay more for flood insurance because your home is more likely to be flooded. There are other flood zones as well. Zone X indicates property higher than 8′ and thus not in a Special Hazard Flood Zone. If you look at a map showing property on the Sound, you will see V zones with 15′ or 13′ required for the lowest floors. Even A zones, near the Sound, may require 11′.

You will note that the flood map doesn't show house locations or property lines, so it is up to you to figure out exactly what zone your house is in, and then, what the elevation of your lowest floor is, to determine your flood insurance rate. Your surveyor can determine this for you. Often a bank will buy a "flood search" as a part of your mortgage application process, but that search usually only determines whether or not the property lines of your lot fall within a flood zone, not the location of your house! Consider the Horton's Pt. Lighthouse, for example. A flood search will show that property to be in a flood zone. Why? Because the property runs from mean high water on the Sound, back landward a hundred feet or more. The structure to be insured happens to be about 80′ or more above the flood zone! Most property is not level, it usually runs down to the water, and the house is built on the high ground. If it is built on a elevation higher than 8′ (or whatever is required in that zone) you don't have to buy flood insurance; you're not in a flood hazard zone. There are many folks who buy flood insurance who may not need it because of this search that only tells that the property and not the house is in a flood zone!

In summation, the flood map tells you what flood hazard zone your property is in, and what elevation is required. Your survey, if it is not readily apparent from the map, will tell your specifically the elevation ,(and therefore the flood zone) and the elevation of your lowest floor. Those two items are what is required to determine your flood insurance premium. If your are considering new construction in a flood zone, you will find that the higher your lowest floor, the lower your insurance premium, so build as high as is practical. One more thing: FEMA rounds elevation to the nearest foot, so 8.6′ rates at 9′.

Next installment: What is flood? What is covered by flood insurance? Any reason to buy it if I am not in a flood special hazard zone?

Mission Statement

SoutholdVOICE is a citizen-run, non-profit organization of waterfront property owners and other stakeholders in Southold's extensive waterfront. Our mission is to raise awareness among the community of Southold Town regarding issues that impact shoreline and marine resources, including dredging, erosion control, ecological land use, road runoff abatement and permitting. And, to promote among the general public, environmentally sound policies regulating coastlines and waterways.

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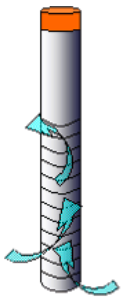
A Unique Solution to Beach Erosion

Groins, rip rap (boulders) and conventional ways to fight beach erosion have been demonstrated to be ineffective, generally just robbing Peter to pay Paul. Now a Danish company is demonstrating a system of buried tubes called Pressure Equalizing Modules (PEM) and is hoping to demonstrate at Hillsboro Beach, Florida, that their system dramatically slows the amount of beach sand erosion caused by wave action. The company is EcoShore International, Inc.



Beach nourishment is costly and controversial and lasts only to the next big storm. At Hillsboro Beach and elsewhere, retreating waves drag the sand out to sea lowering the beach. The buried PEMS, about as big around as soda bottles, have horizontal vents, thinner than a hair that admit water, but bar the sand. They are designed to let the retreating sea water drain through them but leave the sand behind. It may well be that the technology is adaptable

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to the east end beaches which have to contend with regular visits by nor'easters and lesser storms. There is more information at:
http://www.ecoshore.com/.

Each PEM tube is 2½ in. by 6 ft. They are installed to form a grid stretching from the dunes to the water line. A typical number of tubes will be 70-100 per mile of beach each placed 1-2 feet below the surface, however the exact design of the installation will vary from site to site.

The tubes act as "connectors" between different layers of ground water in the beach. With PEM installed water is able to drain from the beach via the layer with the lowest resistance (typically a coarser layer), this leads to a reduction in ground water pressure. Air entering from the top of the PEM replaces the water.

Improved drainage will reduce pore pressure and increase the inter-granular friction, and the sand grains will stay on the beach instead of being washed back to the sea.

The result is a beach where waves sink in more easily, leaving more suspended sand on the beach than they take back to sea. Over time the beach will build up.

From The Soap Box, a blog for all members of SoutholdVOICE.

Tom Gleason writes:

I have a question for all the Trustees. Are there any mechanisms in place to address systemic littoral cell destruction and subsequent shoreline erosion? As we all know, shoreline erosion problems exist everywhere - some worse than others. To date, the problems have been addressed with plenty of lip-service, however the final solution ultimately falls on an individual homeowner (or beach association) fighting to save/preserve their slice of shore. This, of course, is a counter-productive band-aid solution fraught with finger pointing and tug-of-war scenarios on who gets sand.

In Virginia (Chesapeake Bay), Washington (Puget Sound), and the Carolinas (Pamlico Sound), state-supported programs are in place to deal with shoreline destruction and littoral cell collapse. I can provide links to the documents along with before and after pictures of restored shorelines. The solutions I researched all seem to focus on semi-permeable structures to entrain sand, deflect/disperse wave energy, and elevate beaches with sand remediation. In addition, and where appropriate, vertical non-permeable structures (groins) are replaced over time with low-profile permeable and eco-friendly ones (rock based). It's a question of getting a "buy-in" by the shoreline owners and associations and having a "vehicle" to oversee the strategy and manage the project. Do we have any such vehicle that stakeholders can be united under? Perhaps the LWRP? Of course buy-in by the Army Corps and DEC is crucial. The technical articles I read on these successful projects also points out that NYS is horribly behind the times and has fundamentally adapted a policy of "do-nothing."

If any of the Southold Town Trustees wishes to respond to Mr. Gleason's question, they may easily do so by visiting SoutholdVOICE.com and click on his posting in the "Soapbox." In that way, we can all learn what, if anything, Southold plans on this issue.

Bumper Sticker

Want a bumper sticker? Free to all members who send a stamped self-addressed #10 envelope to our P.O. box. Become a member. Show the flag!

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Download a membership application online or fill out the form below and mail to SoutholdVOICE, PO Box 996, Southold NY 11971

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