

Elevation Grants Make Multiple Homes Safer

Nassau County, New York

FREEPORT, NY – As Hurricane Sandy barreled towards the Northeast coast during the last week of October 2012, Carl Laibach and his family watched with a growing sense of dread. From all reports, Sandy seemed likely to imitate the famed “Perfect Storm” of 1991, which caused destruction and havoc from North Carolina to Maine, and ultimately left more than an estimated \$200 million in damage in its wake as well as 13 fatalities. As Sandy bore down on the Long Island coast, the Laibachs were concerned the results would be similar to the 1991 storm. They would have one advantage, though: their house was elevated several feet above its original height.

The Laibachs moved into their home in the Village of Freeport, New York (Nassau County) in 1997. Lifelong residents of Freeport, they knew that houses in certain areas of the community were subject to frequent flooding. They also knew that the house they were considering buying was one of those structures that had seen flooding multiple times in the past, but the house and its location were so desirable, they couldn’t pass up the opportunity. Shortly after moving in they were informed that the community was participating in a grant opportunity managed by the State of New York.

“When we moved in, we got on the program to raise the house right away,” said Laibach. “Freeport [village officials] was very good at what they did: applying for the grants, picking the contractors, and managing the process. It took a couple of years to get it done, but the time went very fast, and I’m really glad we did it. Just really glad.”

Joe Madigan is Assistant Superintendent of Buildings for Freeport, as well as the village’s Floodplain Manager. As such, the responsibility for dealing with the issue of Freeport’s repetitively flooded structures falls to him and his staff. According to Madigan, approximately 3,200 structures in the little coastal community sit within the floodplain, more than 300 of which are subject to repeated flooding. Being so close to Jones Inlet, which feeds directly from the Atlantic Ocean, particularly high tides can bring what he refers to as “nuisance flooding”, which can range from several inches to as much as two feet of water, into some of these structures on a regular basis.

“Lifelong residents in the flood zone are used to this type of flooding,” said Madigan. “Their mitigation was opening the front door when the water comes up, and opening the backdoor when the water goes out. In the southern part of town, high tides are just a way of life. You just live with it.”

While many Freeport residents have come to accept the ongoing flood issue as a regular occurrence, Madigan has made it his mission to address the problem. He and the rest of his staff at the Department of Buildings actively seek methods and solutions to reduce or eliminate the ever-present flood risks facing their neighbors. Through education, grant opportunities, and the introduction of various programs, Freeport officials have made inroads against the threat posed by repeated flooding.

Freeport is an active participant in the Federal Emergency Management Agency’s (FEMA) National Flood Insurance Program (NFIP). Participation in the NFIP is the only means for people living in such communities to purchase federally-backed flood insurance policies. The only other option for

residents of non-participating communities is through a limited number of insurance companies, which may sell individual flood insurance policies but at considerably higher rates.

Another benefit to participation in the NFIP is access to the Community Rating System (CRS). The CRS is a voluntary incentive program that communities can apply for that offers an incremental discount to flood insurance costs for the completion of certain activities that exceed minimum NFIP requirements. There are ten levels in the CRS, and activities earn a number of points towards each progressive level. For each level achieved, residents of a participating community receive a five percent discount off of their flood insurance policies, up to a maximum reduction of 45 percent. Thus, a class nine community (class ten communities receive no discount) receives a five percent discount, while a class one community receives the full 45 percent. Currently, Freeport holds a rating of seven, which entitles its residents to a 15 percent discount.

“Some of the activities we do for the CRS include maintaining elevation certificates on all the structures in our floodplain,” said Madigan. “Those are stored digitally in our computer system and are available to the public. We have an outreach program where we do a couple mailings every year (one in March and another around hurricane season) and we inform our residents of their flood risks, activities they can do to mitigate for different types of flooding, and how to prepare emergency supply kits. Things like that get us points.”

In 1997, Madigan and the Building Department staff began the process of applying for grant assistance to deal with some of the repeatedly flooded homes in Freeport. They knew that several grant opportunities were available from FEMA, which provides money to states to perform various mitigation efforts. Activities such as acquisition programs, structural relocations, and demolitions can be accomplished through grants. Another popular form of mitigation is structural elevation, which keeps a building in place, but lifts it above a community’s Base Flood Elevation (BFE). The Base Flood is the area of the floodplain subject to the one-percent annual flood (commonly referred to as the 100-year flood), or the flood having a one-percent chance of being equaled or exceeded in any given year.

Madigan and his team decided to pursue grants to conduct a series of elevations to raise some of the threatened homes above potential future flood levels. The first step was identifying homeowners interested in participating in the program. The Building Department conducted an outreach effort to inform the public of the grant opportunity, sending mailings to homeowners in the floodplain. To ensure the word got out to everyone in the threatened areas, Building Department staff went door to door, spreading the message and garnering responses. From the initial list of interested homeowners, 17 were ultimately submitted for the first grant, which was from FEMA’s Flood Mitigation Assistance Program (FMA).

FMA grants are intended to assist states and communities in implementing measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the NFIP. While FEMA does provide the funds, grants are managed by the State, and states are encouraged to prioritize applications that focus on repetitive loss properties.

From 1997 to 2003, Freeport was awarded FMA grants to elevate 23 houses. In addition, two other houses were approved for elevation funds through the Hazard Mitigation Grant Program (HMGP), which is a similar program to FMA, but is only available following a major disaster declaration. In both, grant money comprises 75 percent of the cost of the project, leaving the remaining 25 percent the



responsibility of the sub-grantee (homeowner, community, etc.). Often, sub-grantee portions of the project costs can be met through the use of in-kind services, such as paying for architectural drawings or engineering fees.

Since completion of the elevations, Freeport has seen two significant storms which tested the completed projects. Hurricane Irene struck the east coast in August 2011, causing widespread destruction. Freeport was one of the hardest hit communities in New York, suffering substantial flooding. All 25 elevated houses, however, were left completely unharmed and unaffected by Irene's floodwaters.

As Sandy approached one year later, the residents of Freeport, and Joe Madigan and staff, braced themselves again. Once more, Freeport was slammed. Hundreds of buildings, commercial and residential, flooded, some being inundated with several feet of water. As before, the elevated homes weathered the flooding with no significant issues. For Madigan, the two storms prove the value of all the work they did years before.

"The homeowners [of the elevated houses] have a sense of comfort and security in knowing they're above the flood," said Madigan. "If you talk to these people today, they're ecstatic."

For Carl Laibach, all he has to do is look around his neighborhood to see the value in the elevations. His neighbor across the street, whose house flooded during Irene, has been forced to move out again due to Sandy. His next door neighbors are gone, and several houses down the street are empty. From his estimation, Sandy has cleared out more than a quarter of his neighborhood.

"This was the worst storm I've ever seen in my life," said Laibach. "You always have a lot of anxiety before something like this, because you don't know how it's going to turn out. Luckily, with the house being raised, it turned out alright. It makes it a lot easier to live in when you know that a big high-tide or even a storm like Sandy isn't going to affect you. It's also a great investment. My house is more valuable now because it's elevated. It's really a no-brainer as far as I'm concerned."