

Florida Floodplain Managers Association
2019 Annual Conferences
Abstracts

Title: Floodplain Management and Construction Requirements and the Effects on NFIP Flood Insurance

Length: 90 minutes

Subject: General Floodplain Management

Target Audience: Certified Floodplain Managers, Building/Code Officials, Local Govt. Officials

Presenter Name: Bruce Sherlock
Flood Mitigation Expert
Floodproofing.com + Smart Vent Products, Inc.

Biography: Bruce is a member of the Association of State Floodplain Managers (ASFPM), Tampa Baywatch, and Suncoast Floodplain Society. Bruce graduated from Western Kentucky University with a Bachelor of Science Degree in Education (TMR-EMR) in 1978 and holds the position of Floodplain Mitigation Specialist for Floodproofing.com + Smart Vent Products, Inc. for over 10 years.

He has studied the science of Flood Mitigation and travels the Southeast attending conferences and seminars educating on proper floodplain construction with an emphasis on code complaint flood vents and wet floodproofing techniques. Bruce works with architects, surveyors, code officials, builders, insurance agents, and realtors on a daily basis providing technical support on a wide range of flood related issues.

Co-Presenter: None

Biography:

Abstract: Floodplain Management and Construction Requirements and the Effects on NFIP Flood Insurance

Summary:

Participants of this course will learn the basics of floodplain management and the Construction codes that apply when building in a Special Flood Hazard Area.

This course will provide an in-depth look into how the Elevation Certificate (FEMA form 086-0-33) is utilized by the Insurance Industry to rate a property's flood risk for NFIP Flood Insurance. In addition, it will explain how a local municipality can use the form to enforce their Floodplain Management Ordinance and check floodplain compliance. At the end of the course participants will have a better understanding on how the Elevation Certificate should be completed, correctly, and more accurately, which will improve their residents flood insurance premiums and ensure a flood resilient structure is built. Case studies will be used to illustrate what flood loss preventive solutions are available and how to identify possible solutions using the Elevation Certificate that can dramatically lower an owner's NFIP premium. FEMA's Technical Bulletin 1 Wet Floodproofing and Technical Bulletin 3 Dry Floodproofing techniques will be reviewed along with International Code Council Construction Code and ASCE 24-14 standards.

Agenda:

- Review the Biggert-Waters and Homeowners Flood Insurance Affordability Act, who is it affecting, what changes are taking place, and how is Elevation Certificate demand rising as a result.
- Mitigation options Wet and Dry Floodproofing techniques and what codes apply.
- Explain how the NFIP rates the flood risk for a property using the Elevation Certificate. We will identify what sections of the Elevation Certificate are most critical when rating risk. During this section we will play the role of a Floodplain Manager to understand how they will be using the Elevation Certificate to ensure compliance with their Floodplain Ordinance.
- Completing the Elevation Certificate accurately with a review of how to choose the right Building Diagram using Section C and examples. How to document flood vents with a review of compliant vs. non-compliant openings and FEMA's Technical Bulletin 1. Examples of incorrectly completed Elevation Certificates will be used to illustrate completeness and compliance.
- Utilizing actual case studies participants will be educated on how to review a Elevation Certificate and identify flood mitigation solutions that can bring a property into NFIP compliance and the effects it will have on the NFIP premium.