Managing Coastal Hazards in a Changing Climate: Available Tools & Techniques













The bad news













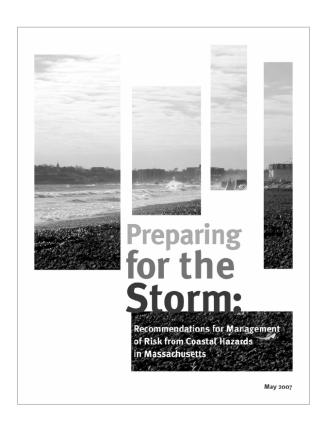






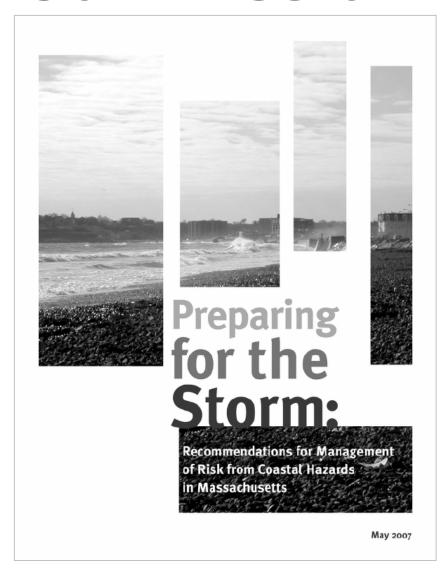




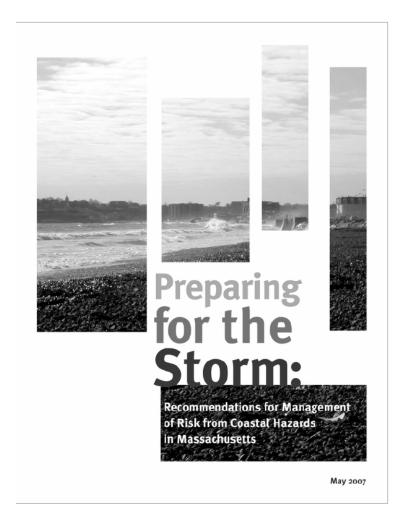




The Coastal Hazards Commission

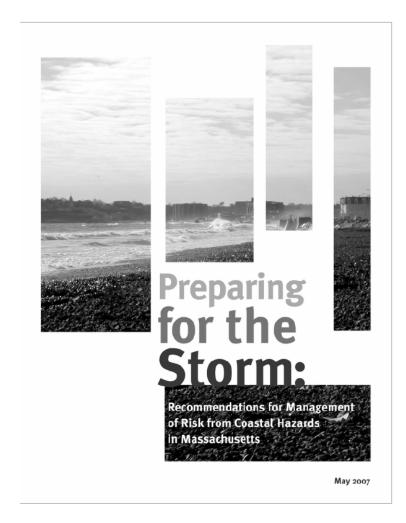


29 Recommendations



Recommendation #4: "Map and model climate change and sea-level rise data related to coastal hazards in Massachusetts."

mass.gov/czm/chc



Priority Recommendations:

- •Work with FEMA to update FIRMs
- Hazard mitigation plans
- Regional sand management
- Storm-ResilientCommunities

mass.gov/czm/chc



supporting community efforts to manage coastal floodplains

The way people & things are property







appetizers

COMMETTER SMART

EXAMPLE THE PRIVATE PROCESSOR / DACK PART / EXCELSES) PREPRICTORS ENGINE ORIGINAL

AND PRIVATE PROCESSOR / DACK PART / EXCELSES)

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EGGPLANT MUSHICOM LASIAGNA. RCOTA CHESI / RESISTAÇÃ / SALMACONO MARIANA

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VERMONE CHESSAR / APPLI WOOD BACCON / COMMUNICS

sides

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dinner prix fixe

GLASS OF HOUSE RED OR WHITE WINE

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2nd COURSE

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3rd COURSE

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CUP OF COFFEE OR TEA WITH DESSERT

desserts

LEMON ECOTTA CHESE CAKE

WARM-CHOCOLATE CALE

CARAMELETO BANANA CARE

ESSERT OF THE DAY

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RCTION OF LOCALLY MADE GREATO AND SORBET

WE SHALL CHARGE WE ME WOOD TO ALL CHECK - THE THE MERSON AND THE SHOWNOW

specialty cocktails hot beverages

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BASPIERRY MOJEO

THE BLACK APPLE MAKEN

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draught beer

NUE MOON SAM ADAMS MAGIC HAT ## COOKS UGHT STELLA AUTOS

boffled beer

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non-alcoholic

VOSE WATER TOM VOSS WATER HOW NO BULL POYCH CLAUSTHALDS NEW YORKSONGLE SOFF DRINKS INCH

by the bottle

AVAILABLE FROM OUR WINE UST

PERMITH BLACK COVIES SELECTION OF GOURNAT TEAS

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DOUBLE STREETS

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THE CLASSIC RESP COPPER

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CASA SANTA EUROMA CONTINUES

MILENOS CHARLES AND MARIOS CO. AN CHECKS I THEY HAVE MARRIED THE THEORY IN THE SECURIOR

01.Interpreting FIRMs & FIS reports 02. Limitations of FIRMs & FISs 03.Use shoreline change history in decisions 04.Use sea-level rise data and projections in decisions 05.Consider storm surge in land-use decisions 06.Use Coat al 1 zar & Coat racterization Atlas data 07.Use best available data for coastal hazards 08. Make hazard information available & accessible 09. Share emergency information 10. Create a community master plan 11. Create a multi-hazard mitigation plan 12.Create risk mitigation strategies 13.Create a multi-objective management plan 14. Establish an Area of Critical Environmental Concern 15. Pass strict zoning ordinances and regulations 16. Consider potential future conditions when siting new development 17. Keep public infrastructure outside of hazard-prone areas 18. Incorporate NFIP requirements into local ordinances and regulations 19. Change local regulations to allow more appropriate development 20. Create permanent no-build areas 21. Encourage freeboard 22. Use a cumulative definition of substantial improvement/damage 23. Require foundation/building certification 24. Conduct inspections of lower-area enclosures 25.Use flood and erosion control structures 26.Use nonstructural shore protection 27. Use hybrid shore protection 28. Retrofit existing structures 29. Relocate existing structures 30. Acquire existing structures 31. Protect critical access routes 32. Keep roads and utilities out of damage-prone areas 33. Regularly inventory hazard risk to all public property 34.Insure public buildings 35.Improve construction and design of critical facilities 36. Site critical facilities out of harm's way 37. Create a disaster response plan 38.Improve disaster response coordination 39.Create a post-disaster response plan 40.Plan for outside help 41. Assess damage to buildings 42. Raise general hazard awareness 43. Train town officials through FEMA's Emergency Management Institute 44. Train town officials through NOAA S Coastal Services Center 45. Train town officials through the Massachusetts Emergency Management Agency (MEMA) 46. Massachusetts Office of Coastal Zone Management 47. Woods Hole Sea Grant 48. FEMA 49. The Association of State Floodplain Managers 50. Massachusetts Emergency Management Agency (MEMA) 51. Other organizations with outreach & education resources 52. Train town officials through other state agencies



Adverse

Impact



Good neighbor policy

 No using land in a way that harms others or other's property

Legal issues

Communities' legal rights &

Communities' legal responsibilities



Nuisance law

Owners may not use their property in ways that will injure their neighbors. . . Thus, even in those cases in which regulation removes all value from the property, the owner will not receive compensation if the regulation prohibits an injurious use.

 Roger Pilon, Senior Fellow and Director, Cato Institute



Lingle v. Chevron (2005)



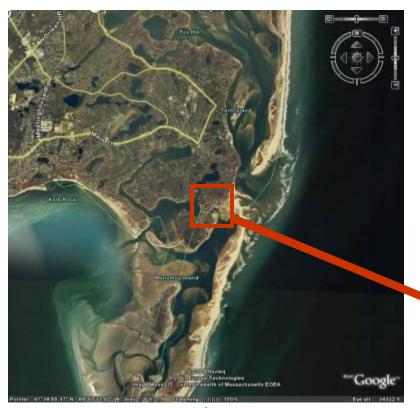


The take-home lesson:

Local governments have the <u>right</u>, and <u>responsibility</u> to manage coastal floodplains.

Communities are over 100 times more likely to be successfully sued for permitting damaging projects that for prohibiting them





Boston Massachusetts Rhode Island Martha Gnewid Fixega filand Bleckidand

Gove vs. Zoning Board of Appeals of the Town of Chatham (July 2005)



"It is undisputed that [lot 93] falls within a floodplain,

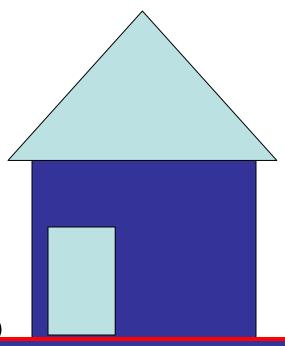
and that its potential flooding would adversely affect the surrounding areas if the property were developed with a house.

Reasonable government action mitigating such harm . . . typically does not require compensation."

Why Chatham won:

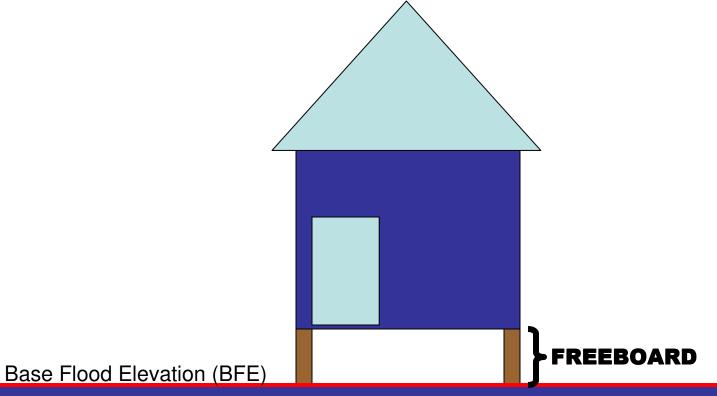
- 1. Bylaw designed to protect people and property
- 2. Allows for alternative uses
- 3. Bylaw fair and consistently applied
- 4. Testimony of risk to emergency workers
- 5. Town willing to defend itself

What is freeboard?



Base Flood Elevation (BFE)

What is freeboard?







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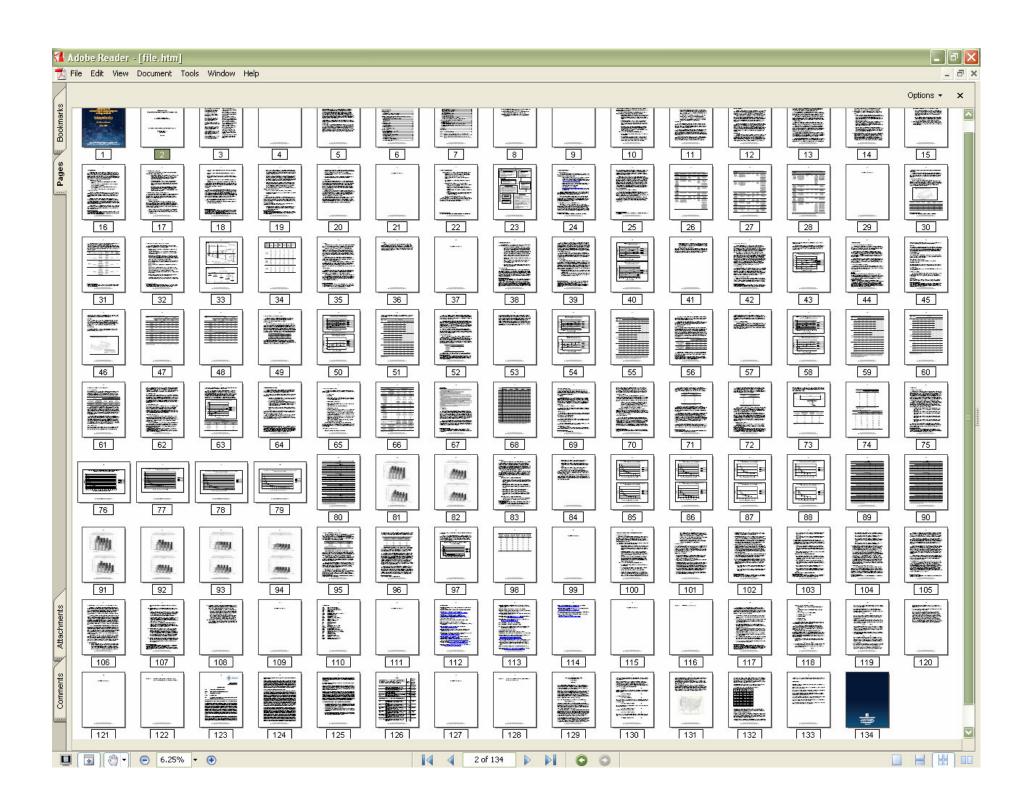
Evaluation of the National Flood Insurance Program's Building Standards

Christopher P. Jones, William L. Coulbourne, Jamie Marshall, and Spencer M. Rogers, Jr.

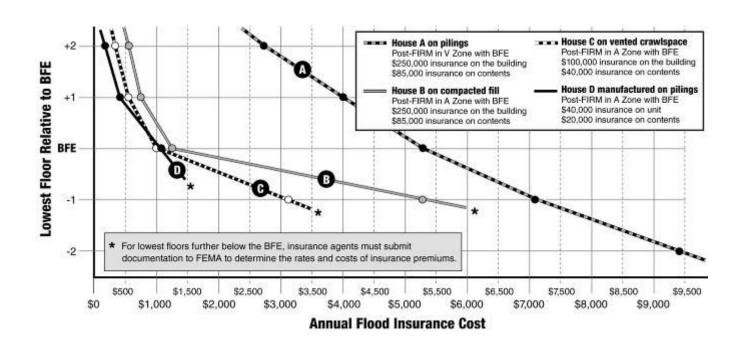
Christopher Jones and Associates

October 2006

Prepared under subcontract to the American Institutes for Research as part of the 2001–2006 Evaluation of the National Flood Insurance Program



Freeboard benefits



Graph: www.rcquinnconsulting.com

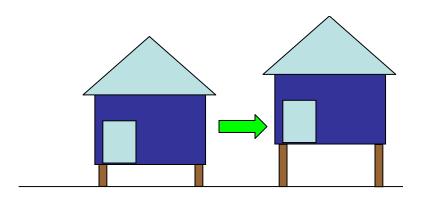
NFIP Premium Comparison:

2-story on open foundation (Coverage: \$200,000 structure, \$80,000 contents, with a \$1,000 deductible)



30 years @ 5% interest: \$133,103.59

@ 10% interest: \$345,240.05



- Home on piles in V zone
 - Adds 1/4 to 1/2% to construction costs
 - 6-16 months to recover costs

Quincy





2003-2007: ~\$1 million (federal) & 46 properties







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Technical Assistance: hazard identification & mapping | planning | regulations & development standards
mitigation & shore protection | infrastructure | emergency services | education & outreach

Welcome to StormSmart Coasts

StormSmart Coasts is designed to support local efforts to protect people and property in coastal floodplains. Developed for municipal officials, StormSmart Coasts also has useful information for anyone looking to reduce coastal flood damage.

Created by the Massachusetts Office of Coastal Zone Management, the StormSmart Coasts program offers technical assistance on: https://doi.org/no.com/hazardidentification-and-mapping; planning; regulations-and-development-and-development-and-and-development-and-and-development-and-and-development-and-and-development-and-and-development-and-and-development-and-and-development

It also provides background on:

- The <u>No Adverse Impact</u> approach to land management (a legally-robust way to protect people and property rights developed by the Association of State Floodplain Managers)
- Legal information on how communities can protect themselves while protecting people and property
- Information on potential funding sources for floodplain management projects.

This project is in development. Please don't hesitate to contact us with any questions or ideas.

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Chatham Quincy & Scituate



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StormSmart Hazard Identification & Mapping

In an increasing number of communities along the coast of Massachusetts, erosion and flooding impacts are occurring even with relatively minor storms. Knowing what and where these potential coastal hazards are greatly enhances your community's ability to address them. Accurate maps and information are needed to: protect public and private investment, guide development and redevelopment, plan for further economic growth and infrastructure, and protect public trust lands, such as town beaches and parks.

Below is a menu of hazard identification and mapping options. Those likely to lead to a true No Adverse Impact level of protection are designated as NAI.

Using FIRMs & FIS to map and identify hazards

Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) reports produced by the Federal Emergency Management Agency (FEMA) are the foundation for most local coastal hazard identification and mapping efforts. The information below helps communities get the most out of FIRMS and FIS reports, while understanding their limitations.

- Interpreting FIRMs & FIS reports
- . Limitations of FIRMs & FIS

Enhancing FIRMs & FIS

While FIRMS and FIS reports are a great starting place for hazard identification and mapping, incorporating the additional information listed below can greatly increase your community's safety:

- Existing sources of additional information
- Developing best available data
- Using best available data

Sharing hazard information

This information will help you make your hazard identification maps and information available to the people who need them.

- Making hazard information available & accessible
- Sharing emergency information

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Interpreting FIRMs and FIS reports

As a part of the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA) periodically conducts Flood Insurance Studies (FISs) and uses the results of these studies to produce FIS reports and Flood Insurance Rate Maps (FIRMs). FIRMs show the estimated extent of flooding during a hypothetical "100-year storm" (also called a 1% storm)—a storm that has an estimated 1% chance of being equaled or exceeded during any given year. (Note: a 100-year storm can occur more than once a century.)

Correctly interpreting FIRMs and FIS reports can be complicated. Following are some resources to help.

- The Massachusetts Office of Coastal Zone Management article, The Art and Science of Identifying Flood Zones.
- The FEMA introductory fact sheet, <u>Using a Flood Insurance Rate Map</u> (FIRM).
- An animated FEMA tutorial on FIRMs.
- The FEMA Map Services Center maintains copies of all FIRMs and FIS reports.
- FEMA's FIRMette tutorial provides instructions for determining the flood designation for an individual parcel by creating a "FIRMette" (a section of a FIRM for a specific address or location).
- The National Flood Insurance Program website has information on FISs, FIRMs, and other floodlplain management issues.
- Contact Richard Zingarelli, Massachusetts NFIP Coordinator at Richard. Zingarelli@state.ma.us or: (617) 626-1407 for more information on these and other NFIP topics.



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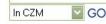
- Existing sources of additional information
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Sources for additional hazard information

Following are some sources for additional information on hazard risks your community may face.

Shoreline change history

The Massachusetts Office of Coastal Zone Management's (CZM) Historic Shoreline Change Project provides detailed shoreline change maps and accompanying data tables showing how shorelines have migrated through time.

- The CZM Historic Shoreline Change Project website provides 1:10,000 scale shoreline change maps and accompanying data tables that show
 the relative positions of historic shorelines, along with information on how to interpret these data.
- For those communities on the South Shore (between Hull and the Cape Cod Canal), more recent data is available in the <u>South Shore Coastal</u> Hazards Characterization Atlas.

Sea-level rise data and projections

While the causes and future rates are still being debated, there is a general scientific consensus that sea levels are rising (for current sea-level rise trends, see the National Oceanographic and Atmospheric Administration's <u>Sea Levels Online</u>. Consequently, the effects of future, higher, sea levels should be considered when making siting decisions.

Storm surge

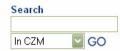
Storm surge is water that is pushed toward the shore by winds swirling around a storm. This advancing surge combines with normal tides to create the storm tide, which can increase the effective sea level 25 feet or more. Wind driven waves are added on top of the storm surge, creating tremendous potential for extensive storm damage. For information on your community's storm surge risk, see Massachusetts storm surge maps.

Coastal Hazards Characterization Atlas data

<u>The South Shore Coastal Hazards Characterization Atlas</u> was developed by the Massachusetts Office of Coastal Zone Management (CZM) to provide communities with information to help review projects that are in areas vulnerable to flooding, erosion, and other coastal hazards. CZM plans to complete atlases for remainder of the Commonwealth's coastal regions when funding is available.

Best available data

In most communities there are areas which flood that are not mapped as flood zones on the community's Flood Insurance Rate Maps (FIRMs). When your community makes decisions about land-use in floodplains, it should do so based on its actual floodplain, which includes the FIRMs' data, relevant parts of the Flood Insurance Study, and your town's experiences. During and immediately after storm events your community can record the true (as opposed to modeled) extent of a storm. This can be done in many ways - if aerial photographs are available, these can be used, as can physically recording the extent of floodwaters (high-water marks) during the peak hours of a storm event or soon after the storm when the evidence is still visible



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Using best available data

As your community's understanding of its flood and erosion risks improves, so do its chances of successfully addressing them (for how your community can learn more about its hazards, see the Existing sources of additional information and Developing best available data pages). Following are of some of the practices listed in this website where your community can put its new information to work. For example, the more detailed information your community has on which areas flood (or erode), the better it can plan for development in its master plan, the more efficiently can prepare for emergencies in its disaster response plan, and the more effectively it can help educate its citizens as to the real risks they face.

Planning

- Create a multi-hazard mitigation plan
- Create a community master plan
- Create risk mitigation strategies
- Create a multi-objective management plan
- · Establish an Area of Critical Environmental Concern

Regulations and Development Standards

- Pass strict zoning ordinances and regulations
- Consider potential future conditions when siting new development
- · Keep public infrastructure outside of hazard-prone areas
- · Create permanent no-build areas

Infrastructure

- Protect critical access routes
- Keep roads and utilities out of damage-prone areas
- Regularly inventory hazard risk to all public property
- Site critical facilities out of harm's way

Emergency Services

- Create a disaster response plan
- Improve disaster response coordination

Education and Outreach

Raise general hazard awareness

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New! Site Design Guidance Low Impact Development in Coastal Floodplains

This is only the beginning

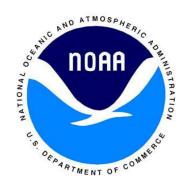
- Project launch: Spring 2008
 - Website
 - Fact sheets
 - Case studies
 - Model bylaws/ordinances/regulations
- Workshops
- Implementation







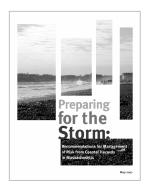






supporting community efforts to manage coastal floodplains

















FEMA

















Massachusetts
Association of Conservation Commissions





Wes Shaw

wes.shaw@state.ma.us

mass.gov/czm/stormsmart



