



4th Gilbert F. White
2013 National Flood Policy
Forum
George Mason University

Presented by

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ASFPM



Photo Courtesy of U.S. Coast Guard



Photo courtesy of [Julie G/Creative Commons](#)



← Uptown & The Bronx 1 →

South Ferry
24 hour booth
Elev to mezz

M5
M15
M20

R

South Ferry
24 hour booth
Elev to mezz

M5
M15
M20

R

Porter to Staten Island &
Statue of Liberty Ellis Island



BEFORE Sandy (March 18, 2007)

Photo courtesy of NOAA's Remote Sensing Division

acquired March 18, 2007



AFTER Sandy (October 31, 2012)

Photo courtesy of NOAA's Remote Sensing Division

acquired October 31, 2012





Photo courtesy of FEMA (Liz Roll)

Photo courtesy of FEMA (Wendell A. Davis Jr.)



Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*

**PREMIUM AT 4 FEET BELOW
BASE FLOOD ELEVATION**

\$9,500/year
\$95,000/10 years



**PREMIUM AT
BASE FLOOD ELEVATION**

\$1,410/year
\$14,100/10 years



**PREMIUM AT 3 FEET ABOVE
BASE FLOOD ELEVATION**

\$427/year
\$4,270/10 years



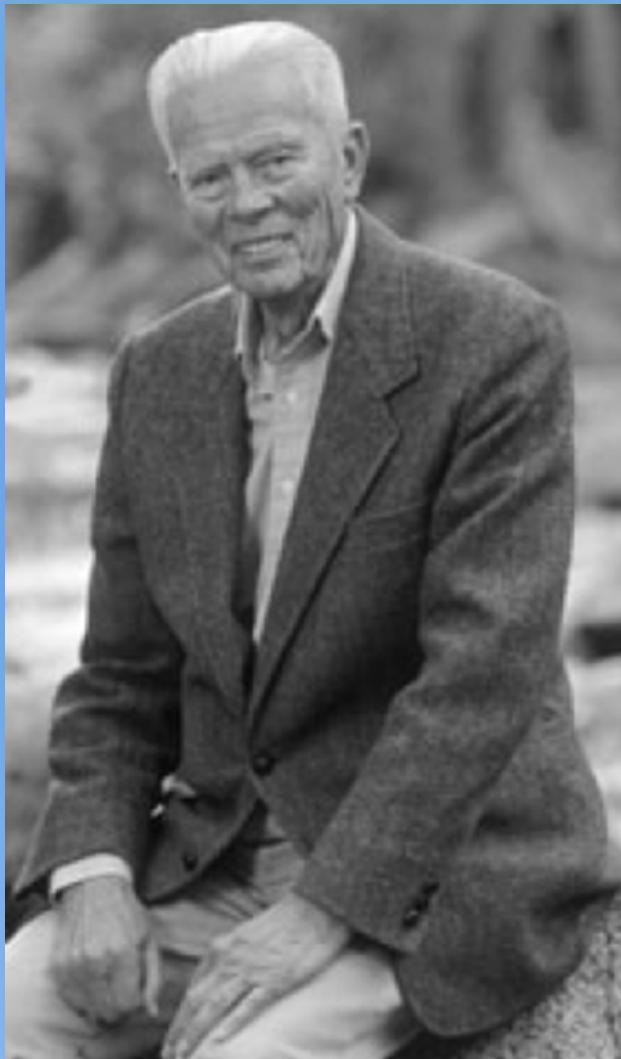
*\$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.



*Photo courtesy of Roderick Scott
L & R Resources, LLC*



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L & R Resources, LLC*



National Flood Policy 1939

Gilbert F. White

The U.S. national flood policy is essentially one of:

- **Protecting the occupants of the floodplain against floods;**
- **Aiding them when they suffer flood losses, and**
- **To encourage more intensive use of floodplains**

Has it changed in 70 years?



Principles for Managing Coastal Risk and Resources

1. Those who live or develop at risk pay for the risk
2. Hazards insurance is actuarial
3. Insurance subsidy for low income is done with tax dollars-means tested, not through the insurance
4. No development in community should adversely impact other properties. Mitigate impacts before development occurs—No Adverse Impact (NAI)
5. Utilize and integrate natural systems into managing coastal risk

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