



Hull, Massachusetts

Financial Incentive for Increasing Building Height (Freeboard)

Lessons Learned and Recommendations:

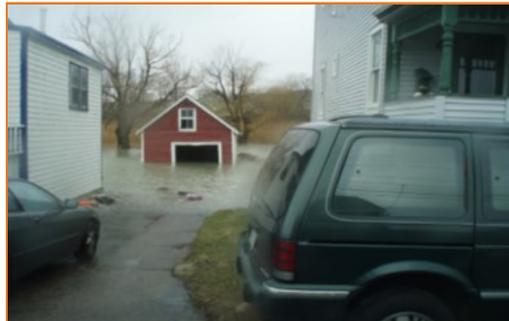
- The rebate is a good enticement, with little cost. Once people see how much they can save on flood insurance it isn't a difficult sell, and sometime they forget to come back and request the rebate.
- Many people choose to include three or four feet of freeboard in order to maximize their flood insurance savings.
- In order to get local people engaged it helps to use actual cost data on flood damage and local pictures in presentations. (see RAINE database for presentation and other materials)

What they did, and why:

Hull, Massachusetts is on a peninsula in Massachusetts Bay and is vulnerable to storm damage and flooding. Hull has the third highest number of repetitive loss properties¹ in the state. The town decided to provide a \$500 incentive in the form of a rebate on the building department fee if a home owner increased the building height or freeboard above the base flood elevation. The program was adopted in 2009. Since that time about 85 percent of the homes either have built, or propose to build with at least 2 feet (or 4 feet in the V-zone²) of freeboard in order to maximize their flood insurance savings, and hopefully protect their properties from damage.

¹ Repetitive loss = any National Flood Insurance Program (NFIP) property that has met at least one of the following criteria: 4 or more separate claim payments of more than \$5,000 each or 2 or more separate claim payments where the total of the payments exceeds the current value of the property. (NFIP Flood Insurance Manual May 2012)

² V zone = Areas along coasts subject to inundation by the 1-percent-annual-chance flood event with additional hazards associated with storm-induced waves.



Benefits:

- Increase in the number of buildings protected
- Reduce costs of coastal damage
- Protect human life and property
- Increase awareness of vulnerability
- Reduce flood insurance premiums

Cost:

Direct cost to the Town = \$2,500 per year
(approximately 5 homes at \$500 each)
Indirect cost = Time and effort to implement

“The freeboard incentive has been successful in that it focuses homeowner attention on flood risk and provides a practical response that saves significant money on flood insurance and reduces the risk of future food damages. Homeowner’s appreciate that the town in looking out for their safety and financial interest.”

Anne Herbst,
Conservation
Administrator