



# Town of Hull

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**BUILDING DEPARTMENT**

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December 1, 2009

Dear Building Professional,

The Board of Selectmen approved reduced building permit fees for buildings that are elevated two feet higher than federal and state regulations require, based on the FEMA flood maps.

The Town of Hull adopted this freeboard incentive program in order to encourage property owners and building professionals to protect the health and safety of Hull citizens, prevent property damage, and reduce the need for costly emergency services during storm events. "Freeboard" is elevating a building's lowest floor above predicted flood elevations by a small additional height. Freeboard tends to compensate for the many factors that could contribute to flood heights greater than those predicted for a given location.

Freeboard is important:

- Neither the current nor the draft FEMA flood maps take in to account any amount of sea level rise. They are predictions based on today's conditions.
- Massachusetts has experienced sea level rise of approximately 1 foot over the past 100 years.
- The latest sea level rise predictions for the next 100 years are in the range of 1 to 3 feet depending on the magnitude of impacts from climate change.
- As sea level increases, predicted 100-year storm heights will increase and current 100-year storms flood heights will likely occur more frequently.
- Climate change is expected to increase precipitation, which could also increase flooding.
- A likely impact of climate change is an increase in the frequency and intensity of storms.
- The draft FEMA maps are a result of sophisticated engineering modeling, but we can't be certain that they are 100% accurate. Much attention has been focused on areas where people believe the maps are overly conservative (the flood elevations are too high). However, it must be noted that it is also possible that the maps have underrepresented risk in some areas.

Freeboard benefits property owners and builders:

- Property owners will benefit from significant flood insurance savings for each foot of freeboard.
- Builders can gain a competitive advantage by advertising reduced flood insurance costs and flood risks.
- Please review the enclosed flyer for details regarding the economic benefits of freeboard.  
(Additional copies of the flyer can be downloaded from  
<http://www.mass.gov/czm/stormsmart/other/publications.htm>)

The newly adopted language reads as follows:

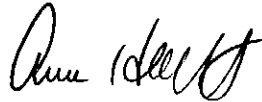
“For residential and commercial building elevation, or new construction projects, building department permit fees will be reduced by \$500 (or by the cost of the permit, if lower than \$500) if an elevation certificate is provided to verify the building is elevated a minimum of two feet above the highest federal or state requirement for the flood zone. If the base flood elevation on the FEMA November 2008 draft map is higher than the current map, eligibility for the permit fee reduction will be based on the draft map. When an updated map is officially accepted, eligibility for permit fee reduction will be based on the newly approved map. The Building Commissioner will determine whether a permit application is eligible for this freeboard incentive.”

To be eligible, projects in A zones will need to be elevated 2 feet above the base flood elevation. Projects in V zones will need to be elevated 4 feet above the base flood elevation.

We hope you will consider elevating building projects beyond current flood map requirements, and share information regarding the benefits of freeboard with your clients. If you have questions regarding the freeboard incentive program, please do not hesitate to contact us.



Peter Lombardo  
Building Commissioner



Anne Herbst  
Conservation Administrator