

HISTORIC DISTRICT COMMISSION
HISTORICAL HOMES & FEMA RELIEF FORUM
Provincetown Town Hall

TUESDAY, DECEMBER 11, 2018

Presenters: Sarah Korjeff, Historic Preservation Specialist/Planner Cape Cod Commission; Shannon Jarbeau, CRS & Flood Plain Coordinator; Lisa Hassler, Realtor, Historic Homes of Cape Cod.

AGENDA

- * Clarify the 4 FEMA Definitions of Historic Homes.
- * Explain FEMA Relief of the 50% Substantial Improvement for Contributing Historic Homes.
- * Describe Maintaining Contributing Status of Historic Homes.
- * Discuss FEMA'S Value of Contributing Historic Homes.
- * Explain Flood Mitigation Options for Contributing Historic Homes.
- * Impact and Benefit of FEMA Relief of 50% Substantial Improvement for Historic Homes in Sandwich.

Introduced by Thomas Biggert, Chairman, Pilgrim Monument Rep., HDC.

Moderated by Marcene Marcoux, Vice Chair, Chamber of Commerce Rep., HDC.

Mr. Biggert opened the meeting at 3:30pm, introduced Dr. Marcoux who, he acknowledged, has worked hard to create today's program.

Dr. Marcoux introduced the panel and referenced the November 5, 2018 meeting with the panelists at Provincetown Public Library in preparation for today's presentation; quoted poet t.s.elliott from The Four Quartets.

Historic Homes – Geographical Background

Ms. Korjeff opened the forum by stating that today's slide presentation had been given across the Cape on numerous occasions, but that Provincetown appears to be grappling the most with this issue at this time; said the National Flood Insurance Program (NFIP) has special provisions for certain historic structures; that the Cape has about 11,000 properties inventoried through the Massachusetts Cultural Resource Information System (MACRIS), in the Massachusetts Historic Commission database and that 2,300, or almost 20%, are in flood zones on Cape Cod; the four towns which stand out are Barnstable with 233; Truro, with 318; Falmouth, with 460; Provincetown, with 530.

Ms. Korjeff said that properties being inventoried is only the first step and that National Register designation and other designations contribute to a property's historic identification; Cape Cod has over 40 nationally registered historic districts as well as 150 individual designations which have an even greater qualification criteria. Ms. Korjeff noted that being Nationally registered is one of the main ways for inclusion in the National Flood Insurance Program (NFIP).

Among the 2300 inventoried historic properties in the flood zone on Cape Cod, almost 900 of these are also designated in the National Register of Historic Properties, including: Falmouth, with 58; Sandwich, with 66; Barnstable, with 87; Yarmouth, with 90 and Provincetown with 511.

Various zone designations of Provincetown were shown on slides with aerial views and indications that more properties will be effected in the future by sea rise. In Barnstable, currently 193 historic properties are within flood hazard areas, but that by 2074, an additional 140 properties anticipated to be affected, an increase of 73%.

Regulations: Substantial Improvement

Ms. Jarbeau introduced regulations by attributing parts of today's presentation to the work done by Eric Carlson, Assistant Director of the Flood Hazard Management Program of the Department of Conservation and Recreation (DCR).

As stated by Ms. Jarbeau, the definition for what qualifies as Substantial Improvement occurs when any structure is repaired, reconstructed, rehabilitated or otherwise altered wherein these changes equal or exceed more than 50% of the market value of the structure, at which point, the structure typically has to be brought up to Code which, in the flood plain means elevation.

However, Ms. Jarbeau went on to explain, an historic structure which is listed on the National Register or contributing to a National Historic District designation may be exempt from this substantial improvement rule providing that the work done to the structure does not remove it as a contributing structure while, at the same time, improvements that are done on the structure must also serve to give the structure as much FEMA flood safety code standardization as possible.

As presented, the 44 Code of Federal Regulations, as it relates the National Flood Insurance Relocation, notes a variance may be given as long as it will not preclude that structure as a contributing structure and as long as the variance is the minimum necessary to preserve the historic nature of the structure.

Mitigation Options

Among the options highlighted by Ms. Jarbeau were: relocation, which may indicate just the stairs or deck; elevation above the base flood zone or to a lower level, where applicable; filling-in a basement to avoid flooding which weakens or possibly cracks the structure; dry-flood proofing, which involves placing a barrier such as an impervious membrane, or temporary walls or panels installed – inserted for when a flood is anticipated; wet flood-proofing, such as flood vents where there is no basement but a crawl-space wherein vents can be implemented to allow the passage or flow of water to help balance or equalize the pressure on the foundation.

Ms. Jarbeau said that original or new flood resistance materials may be used for areas below the base flood elevation and that an Elevation Certificate may be obtained for about \$1,000 for owners who feel they may be close to the flood plane and could potentially be removed from that designation based on the ground height.

Other mitigation options cited by Ms. Jarbeau include the relocation of important contents; facilitating positive drainage on the outside, including getting mechanicals and utilities above ground; using window wells to protect against small floods and sand-bagging. Ms. Jarbeau attributed this information to the NFIP structures bulletin, which is available online and in copies available for the public following the meeting.

Flood Insurance

Ms. Jarbeau stated that anyone in a flood plain with a federally-backed mortgage is required to carry flood insurance and highly recommends an owner carry flood insurance even if they are not legally required to carry it, but have a structure situated in a high flood plain. Ms. Jarbeau spoke of a structure not brought up to code that becomes less safe from flooding and there is a risk to the historic property as well as to the people associated with it; referenced the price-structure of flood insurance with a variable between \$400 to \$10,000 a year, based on zonal location.

Relocation Options

Ms. Korjeff referenced relocated historic structures on the Cape, such as the original Harbor Lifesaving Station, originally situated in Chatham then floated up to Provincetown; almost all Atlantic-facing lighthouses being re-located; Long Point Community, initially a fishing community with properties floated back to the mainland.

Newport, R.I. Conference

Held in 2016, Ms. Korjeff referenced a published conference report titled "Keeping 74 Bridge Street Above Water," which detailed the struggles to preserve an historic Rhode Island property owned by the Newport Preservation Society as well as a geographical area that is predicted to be under water in the future. Various solutions derived from the conference included elevations a bit higher and filling the foundation; Town settled on elevating all the properties to keep the neighborhood on the same level in the future.

National Alliance of Preservation Commission Hand-Out

Ms. Korjeff mentioned the meeting's hand-out from organizers based in Louisiana and the safeguards they have put in place in the Mandeville, LA area concerning hundreds of structures to various degrees of hazard mitigation.

Possible Next Steps

Ms. Jarbeau recommended the Town address and develop design issues going forward that could serve to provide a uniform look as properties become affected by flood mitigation measures over time; including keeping good photographic documentation of before and after changes, as well as Elevation Certificates whereby a possible group purchase of survey certificates might be obtained if it can be determined that the same area needs multiple certificates.

Reference was made by Ms. Jarbeau to a recent study from the Center for Coastal Studies in the form of a pilot program targeting Provincetown and which addressed storm-type pathways and the path of least resistance that a storm might follow that can be useful in informing owners how their properties might be impacted by an encroaching

or predicted storm. Additionally, Ms. Jarbeau said that a joint grant had been established between the Cape Cod Commission and the Center for Coastal Studies from the Seaport Economic Council to complete mapping for the whole of Cape Cod Bay.

The slide presentation by Ms. Korjeff and Ms. Jarbeau was completed at 4:08pm.

Presentation by Lisa Hassler, Realtor

Dr. Marcoux introduced Ms. Lisa Hassler.

Ms. Hassler said she began studying exemptions of historic homes as her specialty is selling historic properties and also that she serves on the Historical Commission of Sandwich; referenced a waterfront home from 1700 that was having a difficult time finding a sale based on its listing as a designated 'tear-down'. Ms. Hassler said her research led her to the 50% exemption rule in the FEMA guidelines online and advised owners of historic properties and real estate agents alike to familiarize themselves with the FEMA codes governing historic properties to increase the options on these homes.

Questions from the Public

Tom Thompson sought confirmation of the designation that is 50% of the market value, and also a definition of FEMA'S role in public safety and insurance concerns. Ms. Jarbeau replied that owner gets to use whatever market value they choose, either the assessor's value rating or a flood insurance claim or through other means; adding that an owner could then be taxed on what that value is determined to be; said that public safety is extremely important and that FEMA has made this exemption because they are trying to balance public safety in regard to things like hazardous areas and fire paths in balance with community character.

Ted Jones asked if there is a good working definition as to what makes a building contributing in an historic district. Ms. Korjeff said it's not so much a definition as how the property is acknowledged by the National Register inventory or on the nomination form as indicated in the data sheet. Mr. Jones asked if Provincetown would be changing the way it deals with properties being elevated based on today's presentation? Ms. Korjeff responded that it might if Provincetown chooses to change its guidelines.

Chris Nagle said he is struck by Truro having 311 inventoried properties and yet none that are in the National Registry. Ms. Korjeff quoted 318 inventoried properties in the flood hazard area, but as they aren't among the top-five of National Registry districts, the ones in Truro weren't mentioned. Mr. Nagle suggested having renewed guidelines made available for home-owners in Truro.

Darren Divine spoke of plant-based growths that can bind the sand and make an impact over the next 50 years. Ms. Korjeff added to this thought by mentioning temporary barriers which are proving useful for mitigating circumstances in the Mid-West.

Mary from the East End asked for clarification on what constitutes an historic designation and what steps are needed to bring these properties to code. Ms. Korjeff said the first step is to consult the National Historic Commission online and search for a particular street address, then pull up National District Nomination form and refer to the data sheet at the end of the file; that a building which is at least 50 years old and/or

may be associated with a noted historic figure or event are factors in an historic designation.

Building Commissioner, Annie Howard, said that the Building Department at Town Hall does maintain the list and clarified that a property which is determined to be non-contributing will still have to meet current building code, referenced FEMA Code P467-2 pertaining to historic properties.

Philip Cozzi identified himself as the neighbor living at 508 Commercial St., asked per the status on 509 Commercial St. Ms. Jarbeau said she hadn't enough of a handle on property to weigh in. Ms. Korjeff said there was no question that 509 Commercial St. as a contributing building could qualify for the exemption under substantial improvement, but that that regulations regarding the State's Building Code is also a factor in terms of changes to the foundation wherein if more than 50% of the foundation is being changed, then elevation above base flood elevation is mandated. Ms. Jarbeau pointed out that the 50% exemption is a Federal Rule and the foundation issue is a State Rule, but that they haven't developed a historic exemption for the State rule.

Historic Commission board member, Michaela Carew-Murphy, referenced the result of a raise at 101 Commercial which then acted as a kind of barrier and asked what responsibility the Town has for the surrounding buildings of those which are raised and are then jeopardized from a lack of protection. Ms. Jarbeau replied that elevation is ultimately the answer as the water level continues to rise; that permitting could be addressed in terms of temporary barriers, but that a false sense of security can develop when worst storm surges than anticipated hit the property. Ms. Korjeff said that short term solutions are an important step and referenced good results recently in Chatham.

Bobby Anthony asked what determines if a building gets raised. Ms. Jarbeau said it is a combination of FEMA and the State, not the Town, which makes the determination to elevate, based on the flood zone; e.g., FEMA sets the flood levels and then the State mandates a raise of two feet above the highest flood level and one foot above the next highest flood level, as minimums, although, Ms. Jarbeau said, owners may choose to elevate higher. Ms. Howard articulated these base flood elevations as the V or Z zone which are federal regulations. Ms. Carew-Murphy asked how the elevation was derived for the property at 509 Commercial St. AH responded that the base flood is at 13' based on flood maps and in the V zone the lowest elevation brings it up two additional feet to 15'. Ms. Jarbeau clarified that the 13' surveyor's level is tied to the sea not ground level.

Mary-Jo Avellar, Town Moderator, spoke of tide levels in the East End when she was a child and how there were no beaches there when the tide was high.

Dr. Marcoux thanked the presenters and dispersed to them small, donated gifts, compliments of Liz at Angel Food Market; thanked the public for its participation; and concluded the meeting at 4:45pm..

Respectfully Submitted,
Jody O'Neil