

Mystic River Building & Point One Architects Hold Workshop on Coastal Building



Mystic River Building Westbrook Custom Home

FEMA regulations are getting complicated . . . and people are getting into trouble. This is because shoreline towns are enforcing regulations that will affect how a home is built and how an older home is remodeled.

Many realtors and inland or out of state architects and builders are not experienced at Connecticut coastal construction, and therefore not prepared to advise a client about the nuances that can dramatically affect the design and cost of building or remodeling a home on the Connecticut shoreline.

Earlier this summer, Connecticut coastal expert, Rick Staub A.I.A. LEED of Point One Architects presented a workshop, hosted by master builder, Nort Wheeler at his Mystic River Building Company headquarters.

The workshop attracted more than 50 area residents and realtors who were preparing to purchase, build or remodel a home in coastal towns.

Rick gave clear and easy to understand guidelines to alert attendees on what to expect, and preempt them from making costly mistakes.



Some Highlights . . .

The all important 50% Rule

If the work you plan to undertake costs 50% or more of the value of your existing house, not including land cost, FEMA regulations apply.



Point One designed waterfront pool house.

Key things to know about the FEMA regulations:

- ▶ Towns are required to adopt FEMA regulations, but they sometimes add their own more stringent rules ex. Greenwich added 1 foot to the FEMA required elevation.
- ▶ Be aware of your town's regulations.

For example, previously, homes needed to meet the 11-foot height mark in order to be insured. The bottom floor, plus mechanicals, needed to be at least that high above sea level in areas denoted as part of the flood plain.

In some locations, particularly close to the beach and south of the Post Road, FEMA's new maps increased required heights by a foot or more. In response, Fairfield has dictated that homes along Fairfield Beach Road to the west of Reef Road be raised to the 15-foot mark. East of Reef will need to meet a 13-foot mark.
- ▶ Learn how to interpret the flood maps to determine your flood zone.

Zoning

Properties developed prior to the implementation of town zoning regulations probably don't meet current zoning requirements. These "Existing Non-Conforming" beach community properties (there are 48,000 of them) require special consideration for new work to be approved by the town.

Flood Insurance Implications

Rick explained how flood insurance is based; whether you will need it; and what parts of a house will be affected. In many instances, insurance companies do not provide coverage along the shore. Homeowners have been left scrambling after construction to find a carrier to cover them, and the cost of this coverage is much higher than they are used to paying inland.

Design

Rick gave a primer on VIEWS Sun + light, DURABLE BUILDING MATERIALS, the importance of HOME ACCESS with an elevated home and COST.

He ended the presentation with this caveat:

"Building and renovating on the coast gets pricey, but good coastal designers know this, and are constantly looking for ways to design more efficiently and protect their client's investment."

The workshop was advertised in The New London Day and was a great marketing tool for both Point One Architects and Mystic River Building Company. ■