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*Most Widely Accepted
and Trusted*



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SAL DESIMONE

**FLOODPLAIN MANAGER FOR THE CITY OF
AVALON, NJ
FORMER PRESIDENT OF THE NEW JERSEY
BUILDING OFFICIALS ASSOCIATION**

ICC-ES EVALUATED SMART VENT®

PROTECTS OWNERS' PROPERTY, MONEY AND LIVES

The U.S. Congress passed the Biggert-Waters Flood Insurance Reform Act ([BW-12](#)) in July 2012, only a few months before Hurricane Sandy devastated the northeastern United States, and jurisdictions across the country are now asking what more can be done to protect properties that might be caught in the path of such natural disasters. The second-costliest hurricane in United States history, Sandy's effects were felt in 24 separate states, with the most significant and tragic losses occurring in New Jersey and New York. As such, it is building officials and companies in these areas that have begun a significant push to comply with BW-12 and to reevaluate how building codes must change to improve both personal and building safety in the event of flood risk.

When BW-12 took effect on January 1, 2013, FEMA stated that any homeowner who had a subsidized insurance rate on a non-primary residence received a 25 percent annual increase until their premiums reflected the full risk. Starting on October 1, 2013, this same increase will also affect both business and non-residential owners with subsidized rates. By late 2014, FEMA has stated that it will call for a phase out of all grandfathered rates and everyone will receive a 20 percent increase, with some premiums expected to increase by thousands of dollars.



In an effort to encourage the use of newer technologies and products that will better ensure safety, FEMA is making an effort to “reward” residential and commercial building owners by giving them better insurance premium rates when their buildings comply with updated building codes and flood-loss prevention vents. To this end, FEMA has begun to update its flood insurance rate maps (FIRMs) nationwide and they have also released updated Advisory Base Flood Elevations (ABFEs). These ABFEs dictate the base level at which a building must be constructed. As areas affected by Sandy are being rebuilt, construction companies can now rely on these ABFEs and know that once the new FIRMs are released, their buildings will meet compliance.

ICC Evaluation Service has published an evaluation report for Smart Vent, a company that is addressing the second portion of this compliance – updated flood vents. To date, this is the only ICC-ES evaluated vent of its kind on the market ([ESR-2074](#)). Having an ICC-ES evaluation report means that the flood vent satisfies building requirements in all 50 states and serves as the form of certification required for code officials, surveyors, insurance agents and all professionals involved. Twelve years ago, during the coastal building boom in New Jersey, standard air vents were being used as foundation flood vents. Recognizing the potential problems with this by seeing structure’s foundation damage caused by clogged air vents with flood debris in the field, Smart Vent developed the first patented dual-function flood vent. Soon after the development of this first vent came an insulated model that has proven ideal for use in garages, home entries and storage areas that were conditioned, and commercially in warehouses and marinas. The evaluation of these flood vents includes use for under-floor ventilation.

“Smart Vents’ evaluation report is a perfect example of the type of innovative products ICC-ES evaluates,” said President of ICC-ES, Shahin Moinian. “Our technical staff is highly qualified to meet the needs of manufacturers who develop unique and innovative products for the built environment.”

As previously stated, FEMA aims to incentivize builders and owners to comply with these updated standards by having all risk be reflected in the flood insurance premiums that people must pay. Currently, many residential and commercial building owners are paying grandfathered rates or minimal premiums that were established before the updated FIRMs came out. Speaking about this, Smart Vent Certified Floodplain Manager & Director of Marketing Brian Shaw stated, “It’s very much of a non-talked-about issue, but in areas like Avalon, NJ there are people who’ve been paying \$5,000-plus a year for the last 10 years and didn’t realize they could be saving money. Now, after they have installed code-compliant SMART VENTS, their premiums are closer to \$800 per year.”

Sal DeSimone, who previously served as the president of the New Jersey Building Officials Association (NJBOA) and now serves as the Floodplain Manager for the city of Avalon, spoke about the great benefit that the installation of Smart Vents has allowed Avalon to receive the coveted level of Class 5 on the Community Rating System (CRS). The CRS measures how much damage a town will sustain in the event of a major natural disaster with the flood mitigation requirements of installation of flood vents, building or rebuilding higher or using breakaway walls to reduce premiums. By implementing one of these measures, residential and commercial property owners will now see a 25 percent decrease in their premiums.

“Avalon is the first and only shore town, to date, to have a triple-A bond rating because of this CRS program and that goes right back to the installation of Smart Vents,” said DeSimone. “When I see building plans with Smart Vents, all I need to ask is, ‘How many do you need?’ I rely on Smart Vent because it is the only ICC-ES evaluated flood vent that meets all of the standards of building codes; and that meet all the standards that we need to ensure life safety. I have also seen nature test them through many floods and they work.”

**This article is intended to provide information about products for which ICC-ES Evaluation Reports have recently been issued. It should not be construed as a product endorsement or a recommendation for use.*