

# Community Coordination and Outreach Meeting

What the New Preliminary Flood Insurance Rate Maps (FIRMs) Mean for Your Community



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# This is a Meeting to...

- Present the new products
- Explain the maps and data
- Inform you of the ordinance adoption process
- Discuss the National Flood Insurance Program (NFIP)
- Update community contact information
- **Answer your questions**



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# RiskMAP Meetings

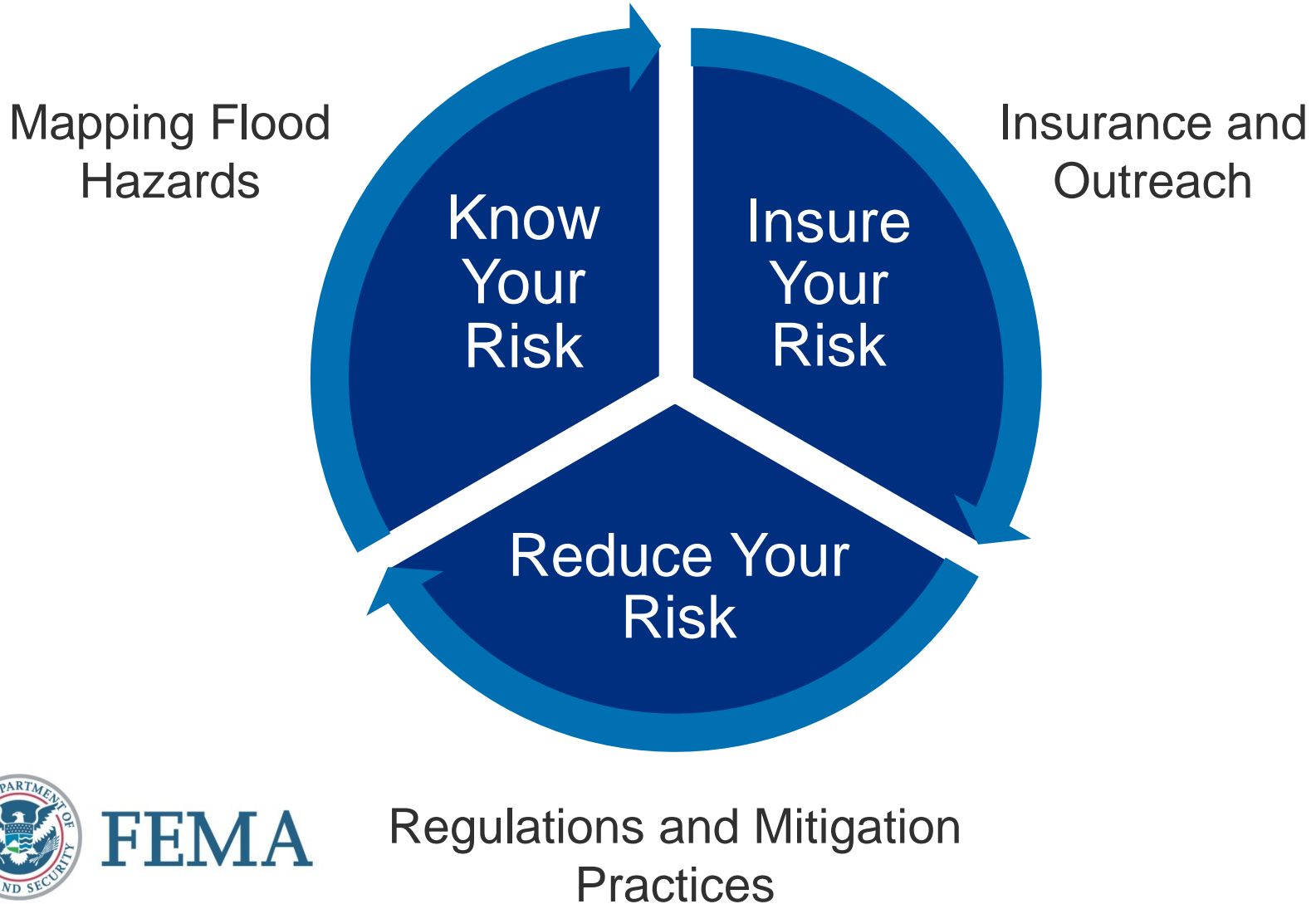
- Initial Risk MAP Coordination Meeting – 7/12/2011
- Flood Risk Review Meeting – 8/7/2013
- Final Community Coordination Meeting – today
- Open House - TBD
- Building Resilience - TBD



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# Three-Legged Stool of the NFIP



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# Community Responsibilities

## Review FIRMs

- Review preliminary FIRMs and **make corrections, comments and appeals** when appropriate

## Conduct Outreach

- **Conduct outreach** to those citizens affected by changes on the FIRMs

## Update Ordinance

- **Adopt a floodplain ordinance** that meets the National Flood Insurance Program (NFIP) requirements



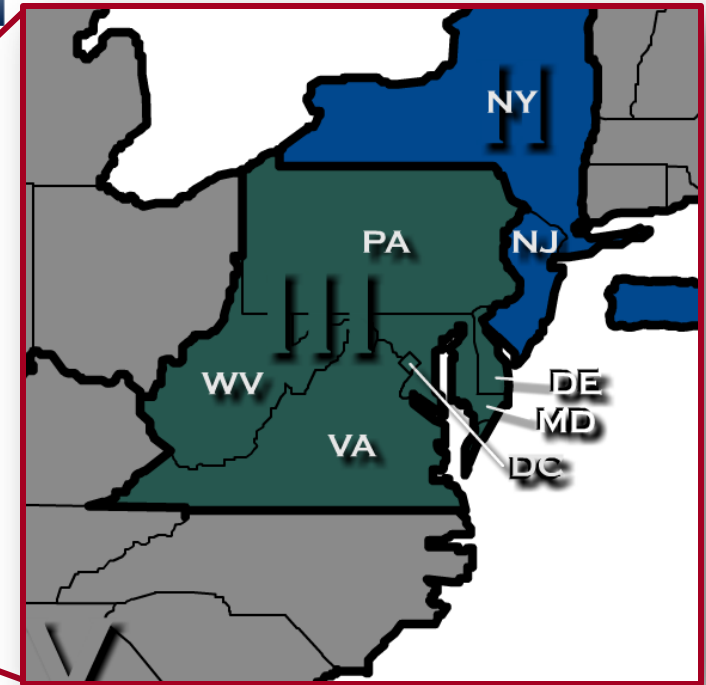
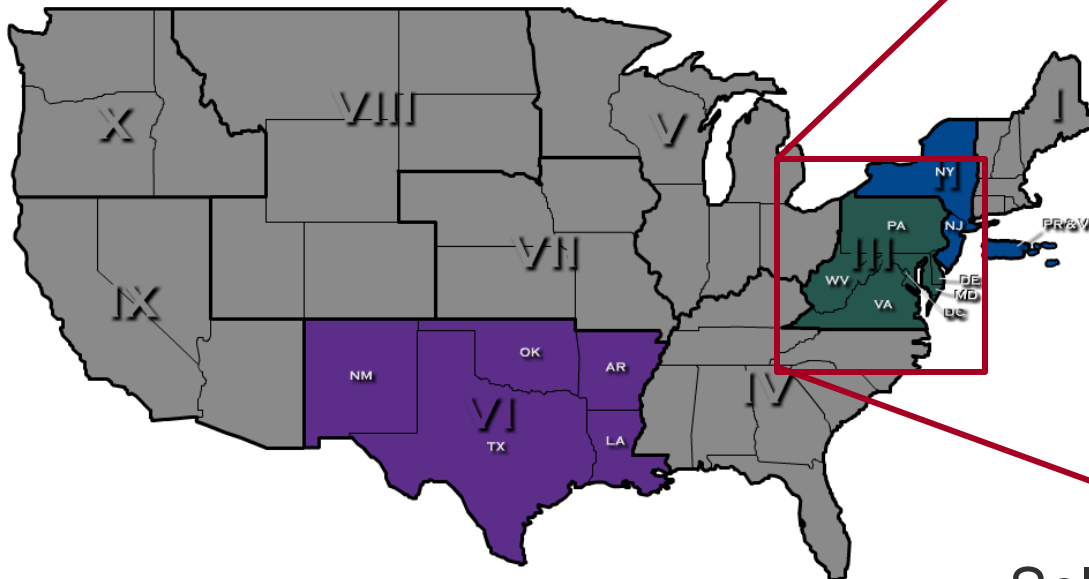
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# Preliminary Maps: Paper and Online

Website: [www.rampp-team.com/public.htm](http://www.rampp-team.com/public.htm)



Status of Mapping Projects

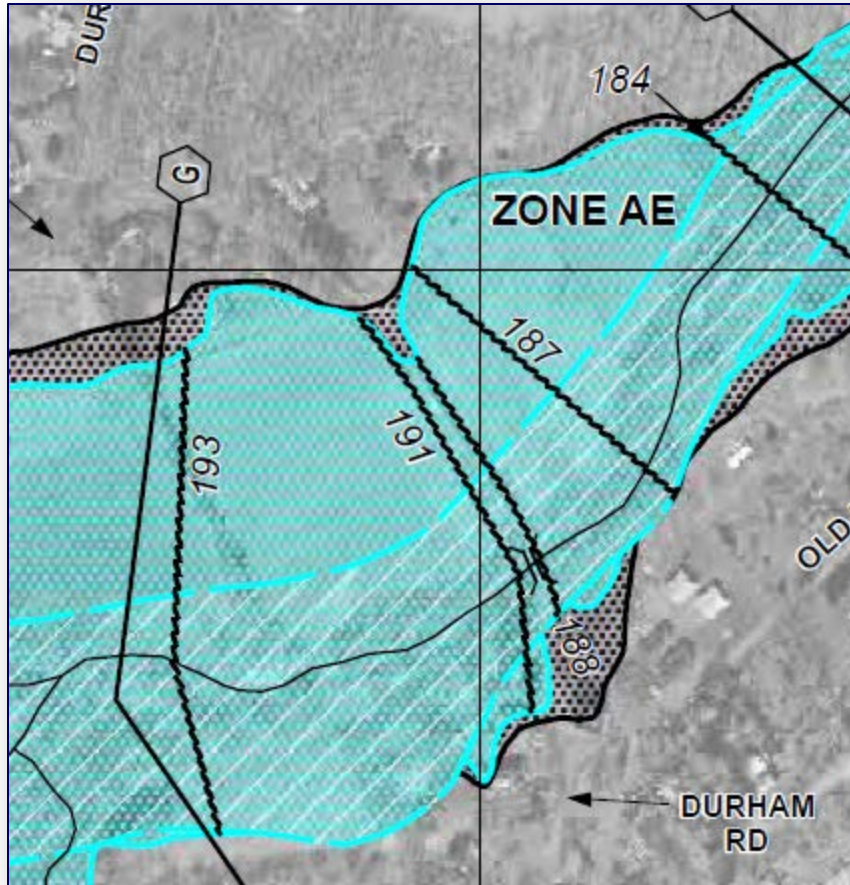


- Select your state and county to view map panels



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# Map Improvements Enhance Reliability



- Countywide maps
- Update coastal floodplains
- Digital Flood Insurance Rate Map (FIRM)
- Compatible with GIS (Geographic Information Systems)
- Digital files to be available when maps become effective

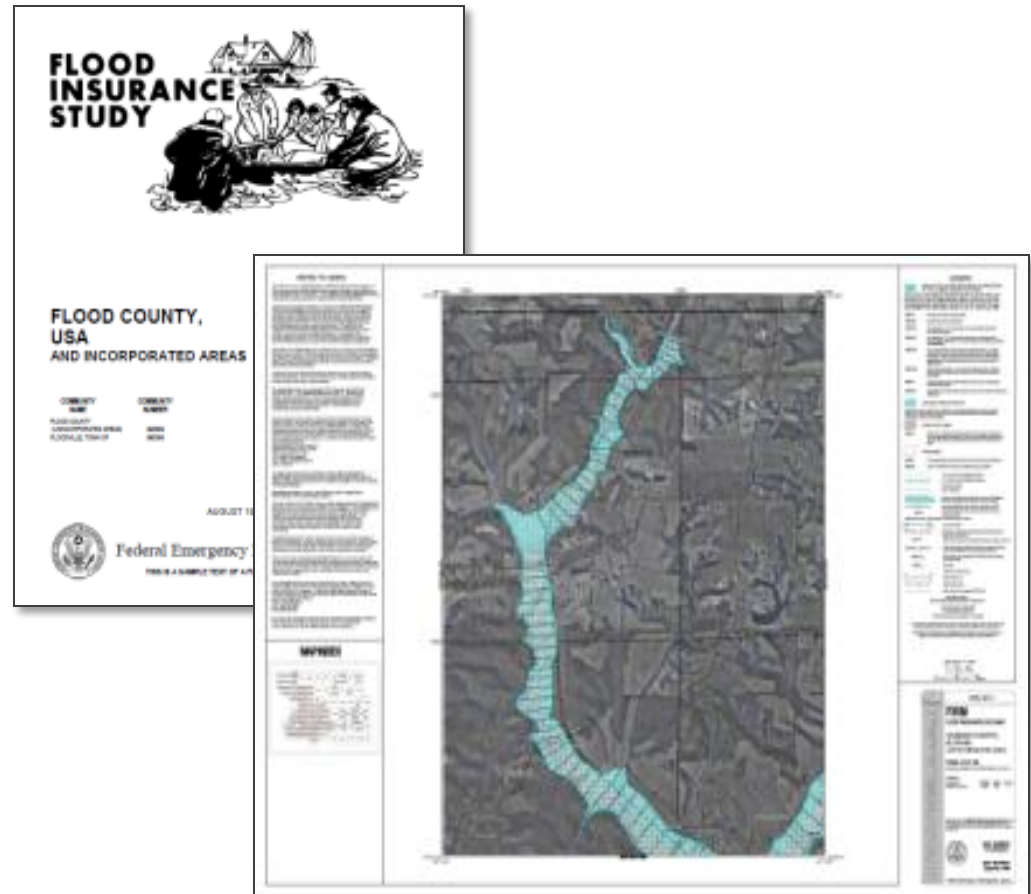


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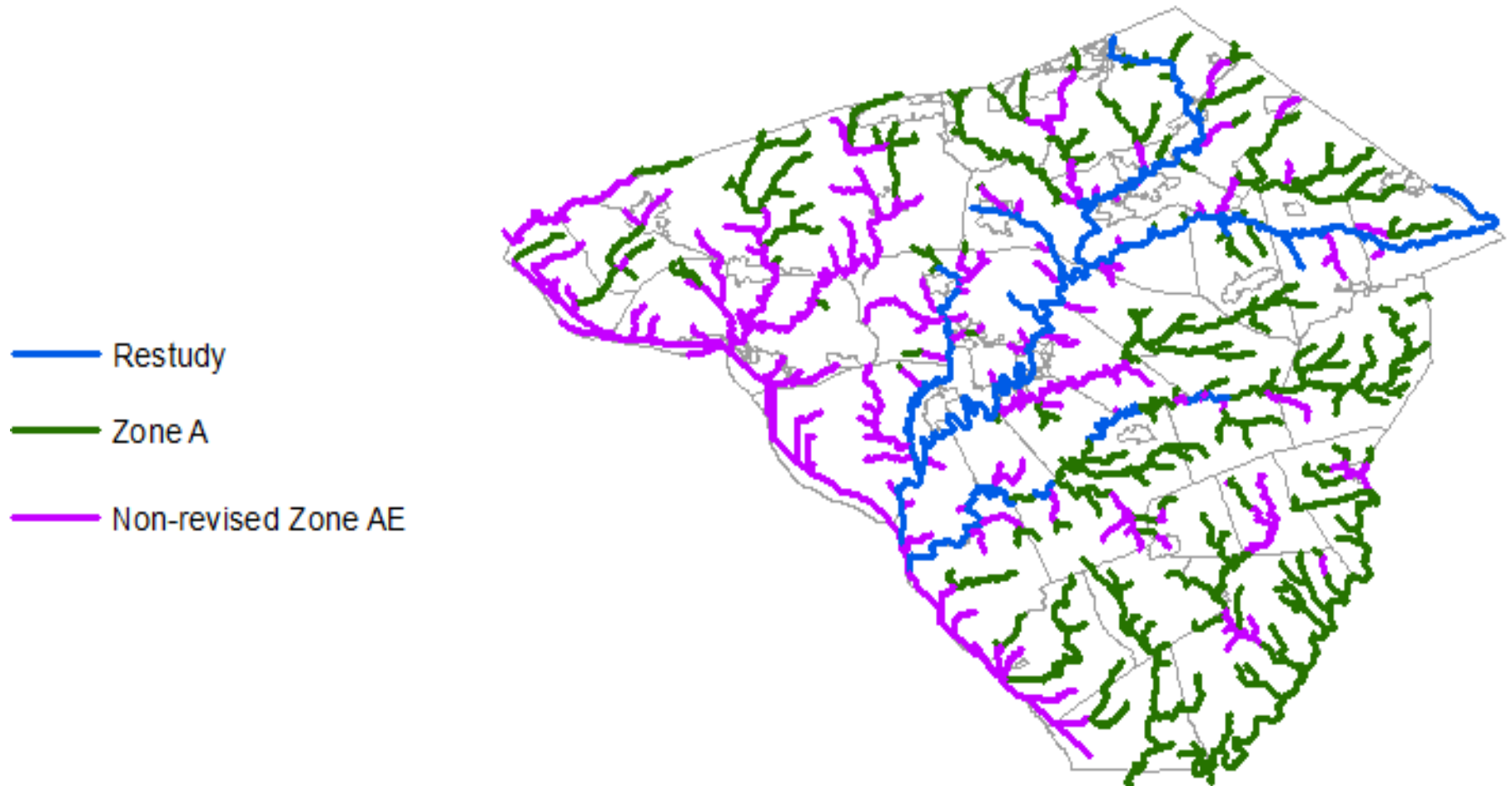
# Flood Study Update

- Kim Dunn – RAMPP





# Effective vs. New Flood Study



# Mapping

- New Detailed Study (Zone AE):
  - Cocalico Creek (USGS study)
  - Conestoga Creek (USGS study)
  - Landis Run
  - Lititz Run
  - Little Cocalico Creek
  - Little Conestoga Creek
  - Pequea Creek
  - Shirks Run

# Mapping *(continued)*

- All other Zone AE streams: Unchanged from 2005 redelineation by Lancaster County
- New Zone A:
  - All streams draining 1 square mile or more.
  - Effective floodplains associated with streams draining less than 1 square mile were removed

# Methods of Restudy

## ■ Enhanced Study

- USGS Regression equations used for hydrology
- Hydraulics- overbank areas – LiDAR

Channel – modeled from field measurements

Structures- modeled from field measurements

## ■ Base Level Study

- USGS Regression equations used for the hydrology
- Hydraulics- cross-sections generated from LiDAR: do not include information below normal water surface

No structures are modeled

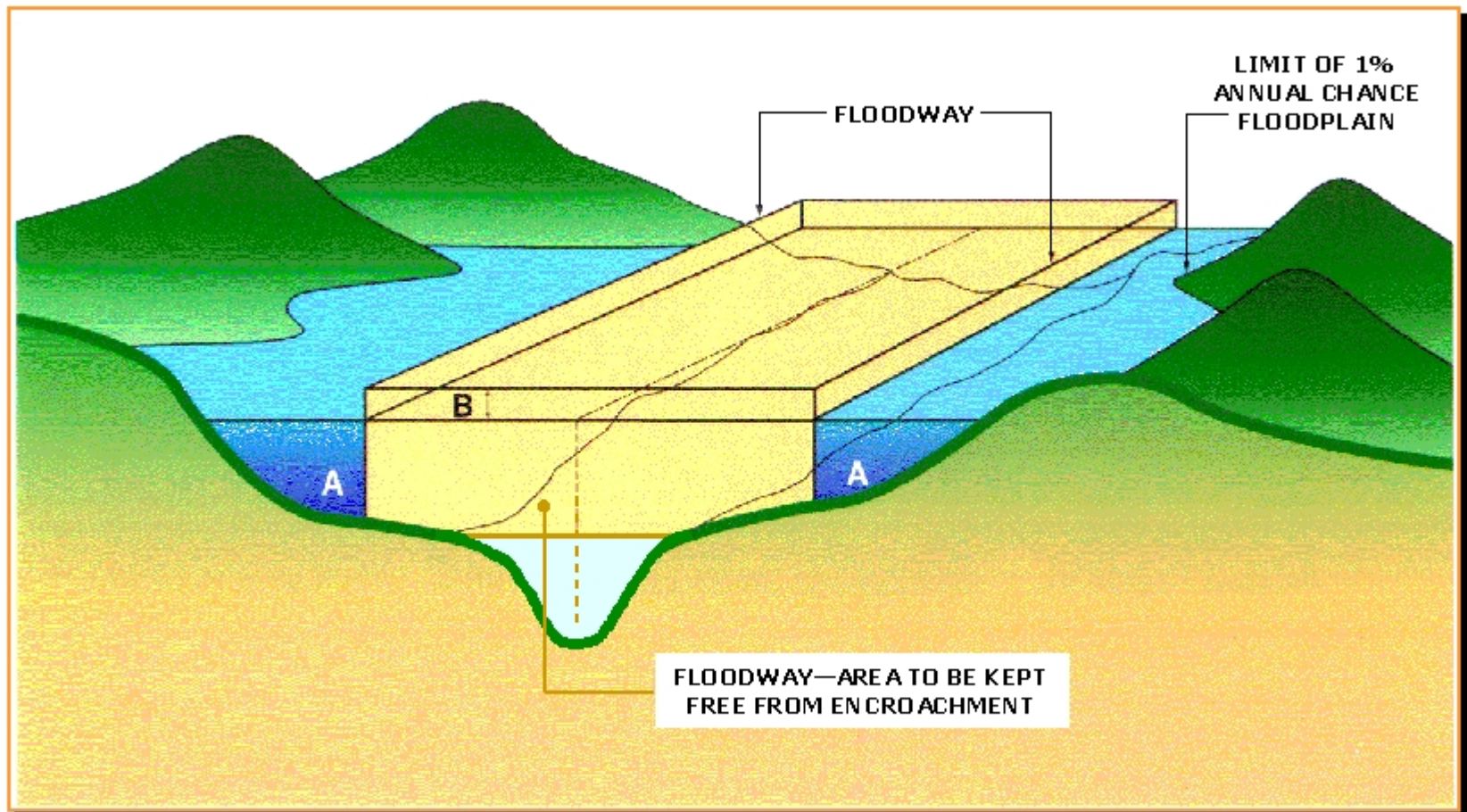
No Floodway or Base Flood Elevations

# Enhanced Study Streams

- Overbank geometry still from LiDAR
- Bridges and culverts modeled
- Floodway modeled
- Base Flood Elevations (BFEs) shown on FIRM



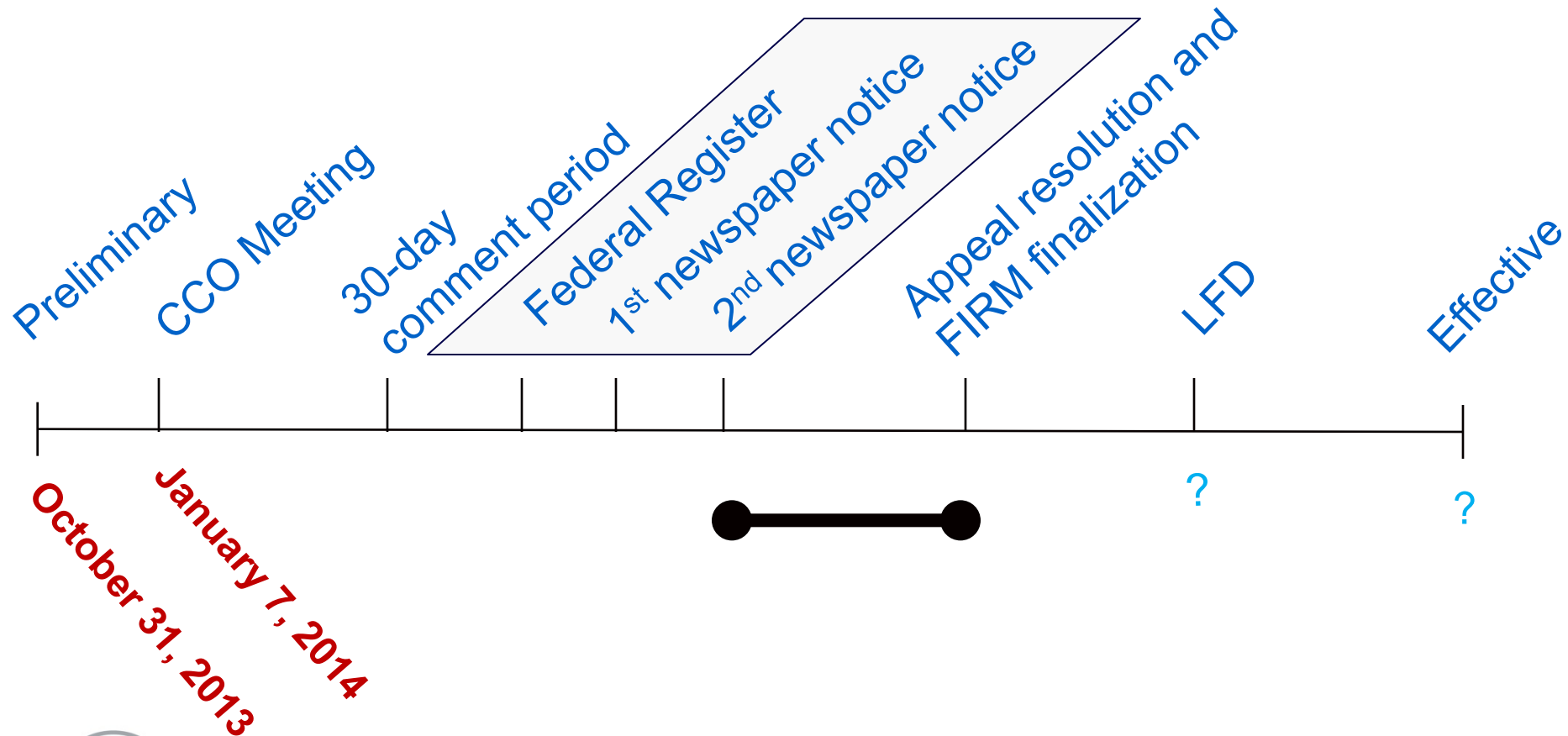
# Floodway Concept





# Preliminary to Effective FIRMs

## General Timeline



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# Review Your Maps for Accuracy

Provide comments on technical and non-technical data

## Comments

- Submit within **30 days** of CCO meeting
- Comments are objections to a **base map feature change or any non-appealable change**
- Includes: incorrect or misspelled road/stream names, municipal boundary changes, etc.

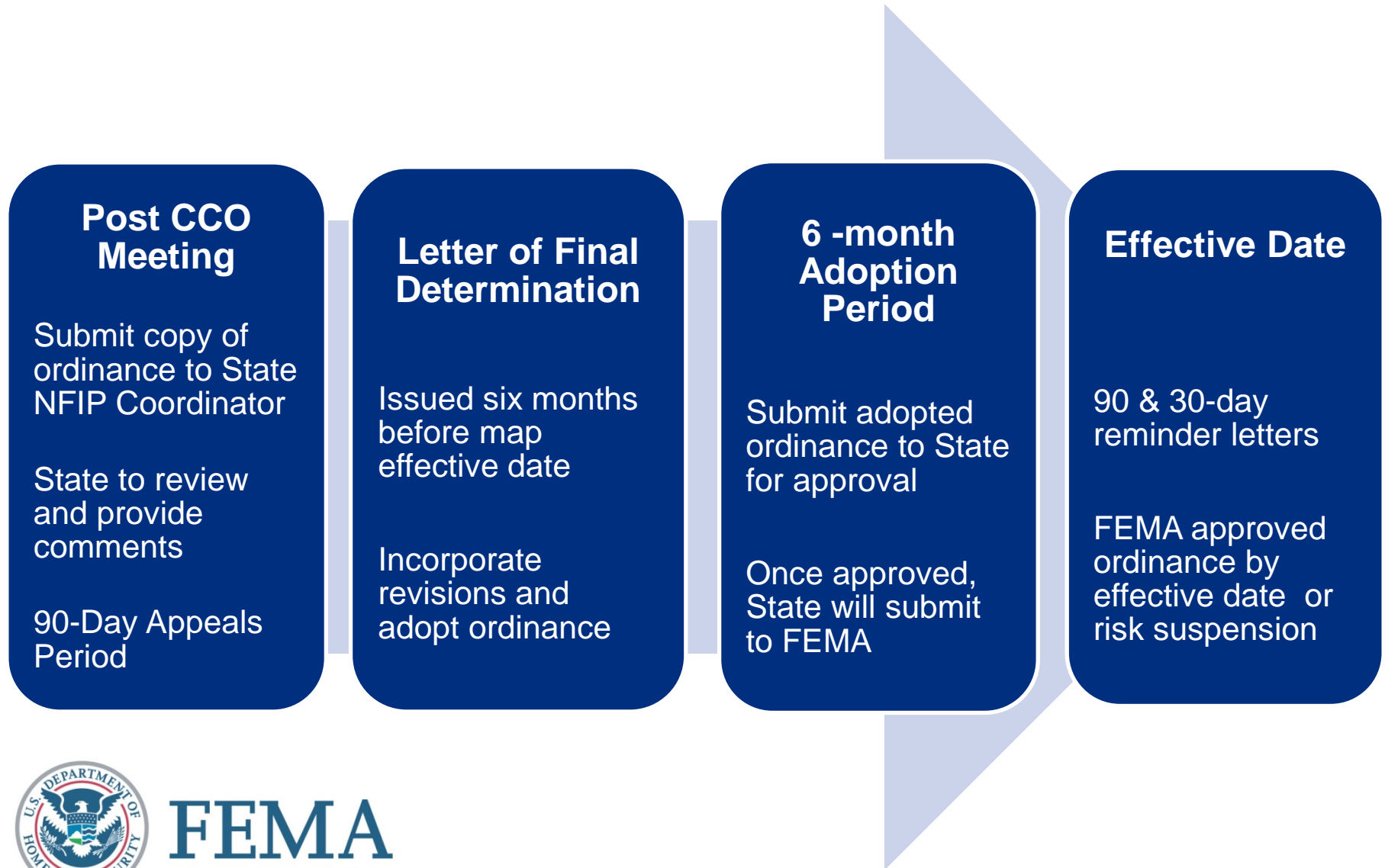
## Appeals

- Formal objection to addition/modification of:
  - Preliminary BFEs/flood depths
  - SFHA boundaries/zones
  - Regulatory floodway boundaries
- Submit during 90-day appeals period
- Must be based on scientific/technical data



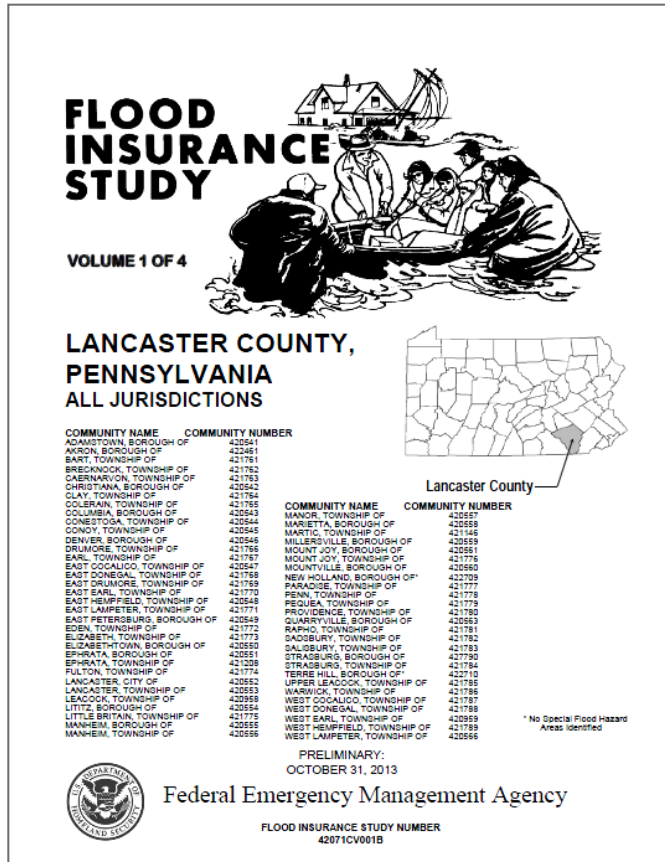
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# Ordinance Update Process



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# Use of Prelim Data for Permitting



- Recommend using the preliminary FIRM and FIS data for permitting.
- Use whichever information is more restrictive to **minimize legal liability.**
- **DO NOT throw away** existing effective maps.



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# Regulatory Requirement Highlights

- Permits required for **ALL development**
- Building requirements: Zones A, AE, AO, AH
  - Residential buildings: lowest floor, including basement, **elevated to or above BFE**
  - Non-residential buildings: **elevated or floodproofed**
  - **No increase in BFE** for development within floodway



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# Regulatory Requirement Highlights

- Enforcement of substantial damage / substantial improvement
- Consider incorporating **higher standards**, for instance:
  - If other community flooding is known (and not mapped due to scale) you can adopt and regulate to a more restrictive map
  - Freeboard
  - Repetitive Loss



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# Flood Insurance

- **FloodSmart.gov**
- **Mandatory purchase** of flood insurance for those in the SFHA

The image shows a screenshot of the FloodSmart.gov website. A red-bordered navigation menu is overlaid on the left side of the page. The menu includes the following sections: HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, PREPARATION & RECOVERY, and RESOURCES. The RESOURCES section lists links for Agent Site, Agent Locator, File Your Claim, Frequently Asked Questions, Glossary, Flood Facts, Media Resources, Toolkits, and Email Updates. The website header includes the FloodSmart.gov logo, the tagline 'The official site of the NFIP', a toll-free number (1-888-379-9531), and a search bar. The main content area features a large banner titled 'How will the New Flood Maps Affect Your Flood Risk?' with a 'SEARCH YOUR AREA' button. Below the banner are links for Hurricanes & Tropical Storms, TV Commercials, New Flood Maps, and Video Testimonials. The footer contains three columns of content: 'LATEST NEWS' with a link to learn more about hurricane preparedness, 'GET COVERAGE FOR AS LOW AS \$129 PER YEAR' with a link to learn more, and 'WHAT COULD FLOODING COST ME?' with a link to learn more. On the right side of the footer is a 'One-Step Flood Risk Profile' section titled 'HOW CAN I GET COVERED?' with a form to rate risk, estimate premiums, and find an agent.

**HOME**

**FLOODING & FLOOD RISKS**

**ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM**

**RESIDENTIAL COVERAGE**

**COMMERCIAL COVERAGE**

**PREPARATION & RECOVERY**

**RESOURCES**

- > Agent Site
- > Agent Locator
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- > Email Updates

**FloodSmart.gov**  
The official site of the NFIP

Call toll free: 1-888-379-9531 or have us call you

Search FloodSmart.gov

**HOME**

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**How will the New Flood Maps Affect Your Flood Risk?**

Flood risk changes from year-to-year. Enter your zip code to see if there have been any recent map changes in your area.

**SEARCH YOUR AREA**

Hurricanes & Tropical Storms TV Commercials New Flood Maps Video Testimonials

**LATEST NEWS**

As Hurricane Irene approaches, learn about ways to prepare your possessions and your home [before the storm](#).

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#)

**There is a 30-day waiting period on new flood insurance policies.**

**GET COVERAGE FOR AS LOW AS \$129 PER YEAR**

Find out about our Preferred Risk Policy for homes in moderate-to-low risk areas.

**LEARN MORE**

**WHAT COULD FLOODING COST ME?**

This interactive tool shows the cost of a flood to your home, inch-by-inch.

**LEARN MORE**

**One-Step Flood Risk Profile**

**HOW CAN I GET COVERED?**

- Rate your risk
- Estimate your premiums
- Find an agent

State/Territory

Residential? ☐ Yes ☐ No

**GO!**



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# What Policyholders Need to Know

- Flood risks are changing.  
Risks may have increased since the last maps.
- Flood insurance rates will reflect those changes.  
With new maps, rates on many properties may rise.
- You can no longer rely on subsidized rates.  
Most subsidized rates for older properties will be eliminated, or phased out over time.
- Building or rebuilding higher lowers your risk and could save you money.  
Consider flood insurance when making construction decisions.



# BW-12: What's Changing

- Some subsidies will begin to be phased out:
  - Non-primary residences (beginning 1/1/2013)
  - Business properties (beginning 10/1/2013)
  - Severe repetitive loss properties and properties where NFIP claim payments exceed fair market value (beginning 10/1/2013)
- Most new business or lapsed / reinstated policies effective on or after 7/6/2012 will be issued or renewed at full risk rates (beginning 10/1/2013)
- Additional BW-12 changes tentatively planned for late 2014 will be announced at a later date.



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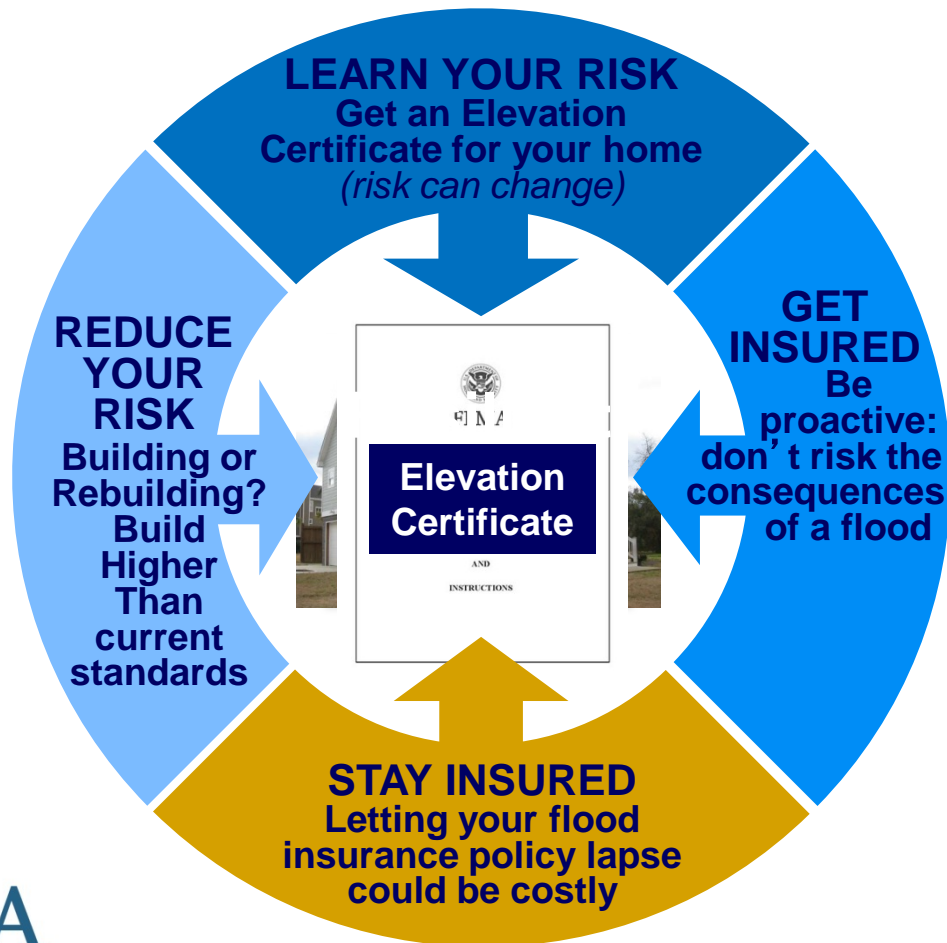
# What About Today's New Policies?

- BW-12 is a complicated piece of legislation and one that will take time to interpret and implement
- For the most up-to-date information, please:
  - Contact your current insurance agent
  - Call the National Flood Insurance Program Referral Center toll-free at 1-888-379-9531, or
  - Visit [www.FloodSmart.gov](http://www.FloodSmart.gov)
  - <http://www.youtube.com/user/FLOODFORUM>



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# ADDRESS YOUR RISK

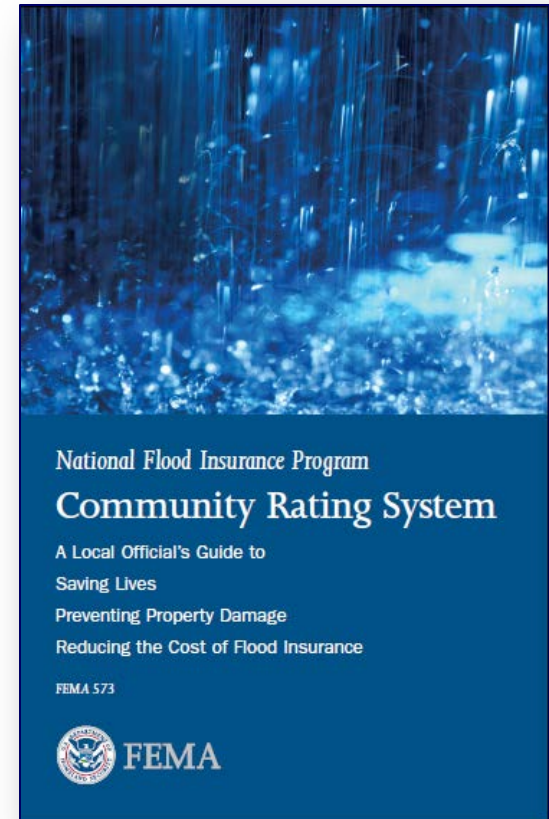


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# Community Rating System (CRS)

Provides Discounts for Exceeding Minimum Requirements

- Community engages in activities that **exceed** NFIP minimum requirements
  - Reduces flood losses
  - Facilitates accurate insurance rating
  - Promotes awareness of flood risk and flood insurance
- **5% - 45%** discount on policies
- Savings stay **in communities**

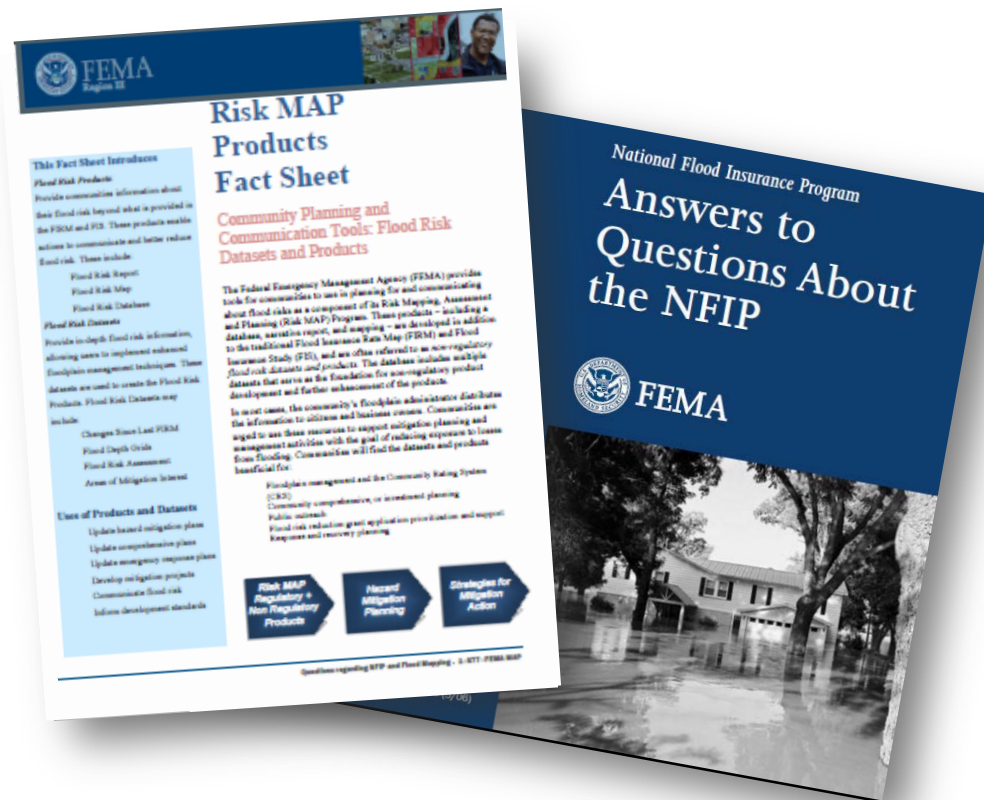


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# Resources and Outreach Tools

[www.rampp-team.com/fact\\_region3.htm](http://www.rampp-team.com/fact_region3.htm)

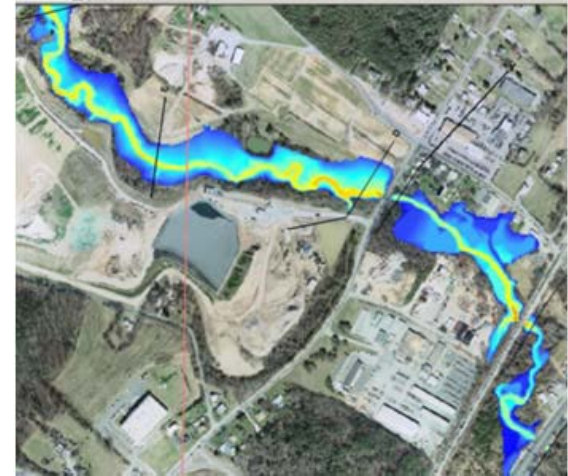
- The above websites provide additional information on:
  - How to submit comments or appeals on the FIRMs
  - Ordinance update help
  - NFIP Requirements
  - Exceeding minimum requirements



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# Non-Regulatory Products & Datasets

- Flood Risk Products
  - Flood Risk Report
  - Flood Risk Database
  - Flood Risk Map
- Flood Risk Datasets
  - Depth Grids – 1% annual chance
  - Flood Risk Assessment (refined HAZUS analysis)
- Flood Risk Products help communities to:
  - Gain an understanding of flood risk and its impact
  - Take mitigation actions to reduce risk

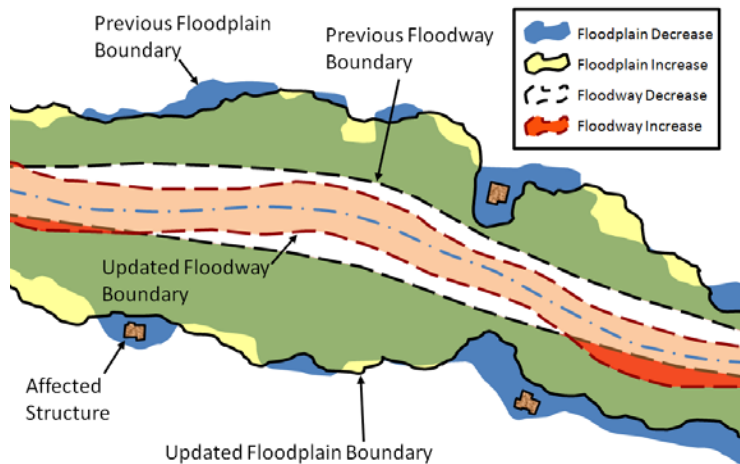


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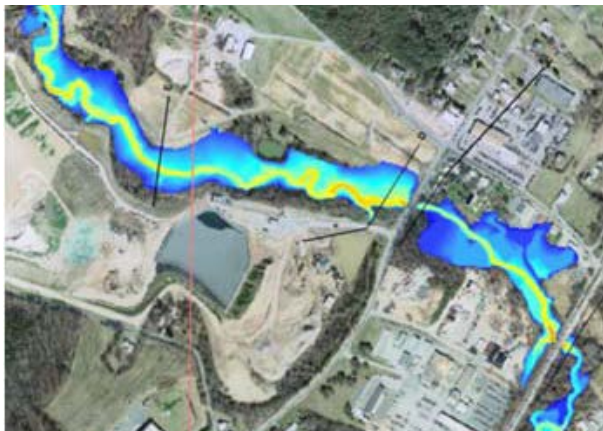
# Flood Risk Database Components

- Changes Since Last FIRM
- Flood Risk Assessment Dataset



Estimated Potential Losses for Flood Event Scenarios														
	Total Inventory		.1% (10-yr)		.5% (25-yr)		2% (50-yr)		1% (100-yr)		0.2% (500-yr)		Annualized (\$/yr)	
Census Block	Estimated Value <sup>2</sup>	% of Total	Dollar Losses <sup>2</sup>	Loss Ratio <sup>3</sup>	Dollar Losses <sup>2</sup>	Loss Ratio <sup>3</sup>	Dollar Losses <sup>2</sup>	Loss Ratio <sup>3</sup>	Dollar Losses <sup>2</sup>	Loss Ratio <sup>3</sup>	Dollar Losses <sup>2</sup>	Loss Ratio <sup>3</sup>	Dollar Losses <sup>2</sup>	Loss Ratio <sup>3</sup>
3078	\$5,175	29.8%	\$342	6.6%	\$362	7.0%	\$437	8.4%	\$413	8.0%	\$428	8.3%	\$49	1.0%
3079	\$0	0%	\$0	0%	\$0	0%	0	0%	\$0	0%	\$0	0%	\$0	—%
3081	\$6,755	38.9%	\$691	10.2%	\$915	13.5%	\$928	13.7%	\$1,001	14.8%	\$1,112	16.4%	\$122	1.8%
3083	\$2,348	13.5%	\$277	11.8%	\$357	15.2%	\$400	17.0%	\$413	17.6%	\$481	20.5%	\$48	2.0%
3121	\$2,545	14.7%	\$120	4.7%	\$109	4.3%	\$36	1.4%	\$64	2.5%	\$109	4.3%	\$21	1.0%
3123	\$544	3.1%	\$82	15.1%	\$93	17.1%	\$79	14.5%	\$87	16.0%	\$91	16.7%	\$12	2.2%
Total	\$17,367	100%	\$1,512	8.7%	\$1,836	10.6%	\$1,880	10.8%	\$1,978	11.4%	\$2,224	12.8%	\$252	1.5%

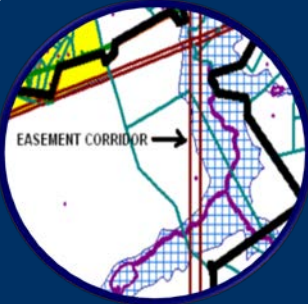
- Flood Depth Grids





# Take Mitigation Action

## Five Action Categories



### Land Use Ordinances

- Zoning
- Setbacks
- Floodplain Management
- Other



### Local Building Codes

- International Building and Residential Codes
- Local Regulations
- Other



### Management Best Practices

- Integration of natural hazards into other planning mechanisms



### Mitigation Projects

- Acquisition
- Elevation
- Floodproofing
- Other



### Community Identified Mitigation Programs

- NFIP
- CRS
- Firewise
- StormReady
- Other

# Responsibilities Before Effective Date

## Know Your Risk

- **Review FIRMs** and make corrections, comments and appeals when appropriate

## Reduce Your Risk

- **Adopt a floodplain ordinance** meeting minimum requirements of the NFIP

## Insure Your Risk

- **Conduct outreach** to those citizens affected by changes on the FIRMs



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# NFIP State Contacts

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**Daniel Fitzpatrick**  
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Harrisburg, PA 17120-0225

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# Questions?



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- Begin PA DCED presentation -



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# Community Coordination & Outreach Meeting

Lancaster/York Counties  
January 7, 2014



## National Flood Insurance Program

- 1968
- Voluntary
- Adopt minimum regulations
- Receive access to flood insurance under the program

## PA Act 166 of 1978

- Mandated participation in NFIP
- Department of Community and Economic Development - Coordinator

### GOVERNOR'S CENTER FOR LOCAL GOVERNMENT SERVICES (GCLGS)

- \* Technical Assistance
- \* Financial Assistance
- \* Special Permit Review
- \* Annual Report
- \* Other

## What's required and how do we comply w/NFIP and PA Act 166

## What's Required

- Amend Existing Land Use Related Ordinance
- Adopt New Land Use Related Ordinance
- Coordinate w/ existing comprehensive plans, et.al.

## Technical Provisions

- NFIP 44 CFR, Sec.60.3
- PA Act 166 = Title 12, Chap113
- **ORDINANCE**

## COMPLIANCE

## FEMA Compliance Deadline

- How long do Municipalities have to comply?



## FEMA Compliance Deadline

- 6 month or 180 days from date of FEMA written notification ( Letter of Final Determination – LFD) to PA Municipalities
- No postponement waivers.
- For Lancaster & York Counties
  - LFD – 10/16/2014
  - Effective Date – 4/16/2015

## FEMA Compliance Deadline

- Municipal Review Procedure
  - Submit Current Ordinance to DCED (Leslie Rhoads) for Review ASAP
- DCED Review & Comment
- Municipalities incorporate DCED comments
  - Amend Existing Zoning or
  - Adopt New Ordinances

## FEMA Compliance Deadline Procedure

- Submit adopted ordinance to DCED (Leslie Rhoads) at least 4 weeks prior to 6 months deadline to DCED.
- Final written approval by FEMA

## FEMA Compliance Deadline Procedure

- Failure to Adopt =
  - Suspension of NFIP eligibility
  - No Mortgages or Home Equity Loans in Floodplain Areas
  - No Disaster Assistance
  - No Federal Grants
  - Higher Premiums for Insured's Insurance upon Municipal Reinstatement.

## Who May Help Us Comply?

- DCED contractor-Leslie Rhoads
- FEMA
- County Planning Commission
- County Conservation District

## Contact

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