



FEMA

Consultation Coordination Officer Meeting

Morris County, New Jersey

March 29–30, 2016

RiskMAP

Increasing Resilience Together



Agenda

- Introduction—Government Roles
- Project Overview
- National Flood Insurance Program (NFIP)
- Next Steps
- Review and Summary
- Questions

Governmental Roles

- Federal
 - Risk Identification and Mapping
 - Building /Development Standards
 - Flood Insurance
 - Flood Mitigation
- State
 - Building Code
 - Technical Assistance
 - Flood Mitigation
- Local
 - Adoption and Enforcement of Development and Building Standards
 - Flood Mitigation

Risk Communications

KNOW YOUR RISK

Do your residents know about their flood risk?

KNOW YOUR ROLE

Do your residents know what mitigation actions they should/can take?

TAKE ACTION

Encourage your residents to take the actions that can build their resiliency to flooding.



Agenda

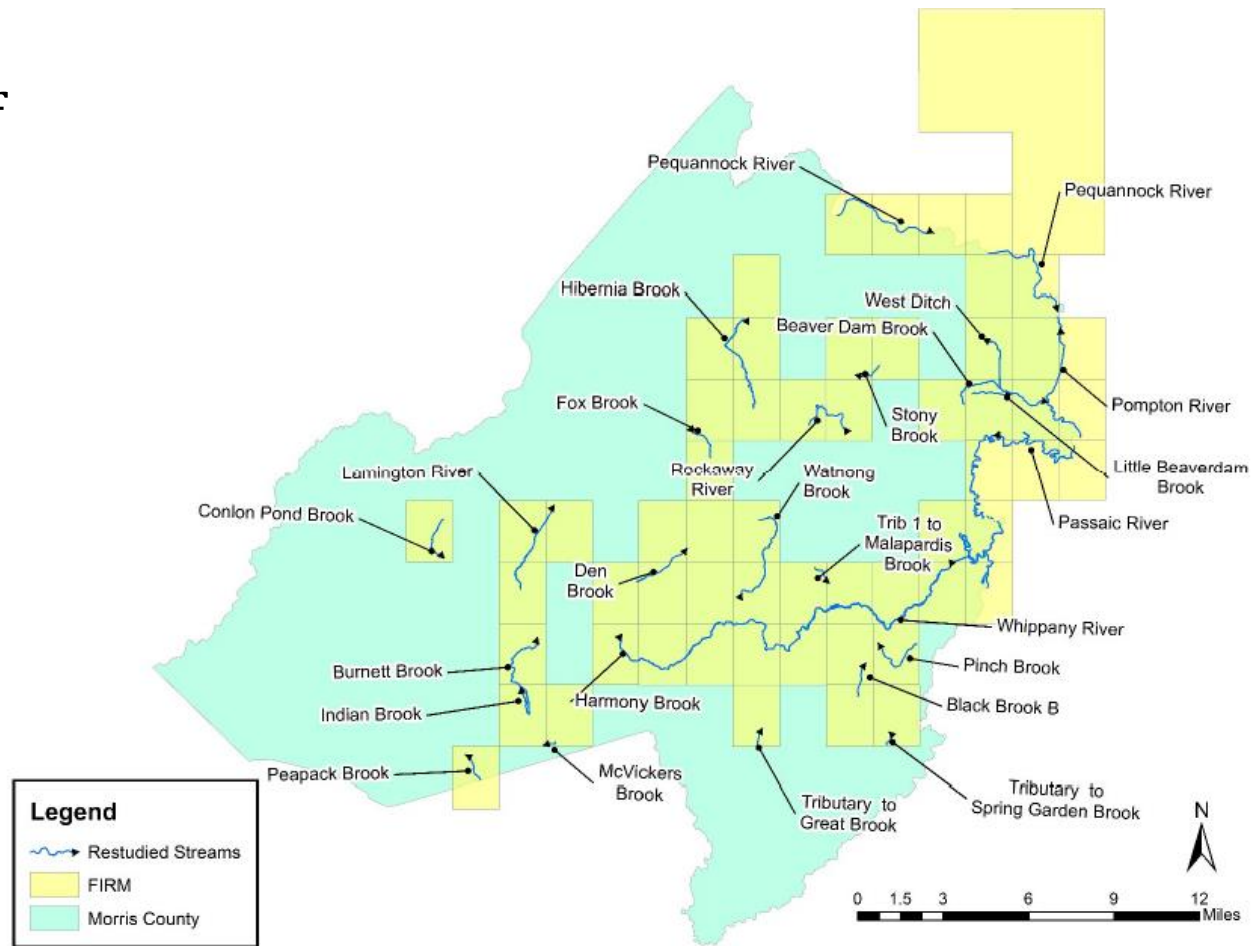
Government Roles

■ **Project Overview**

- Floodplain Management
- National Flood Insurance Program (NFIP)
- Next Steps
- Review and Summary
- Questions

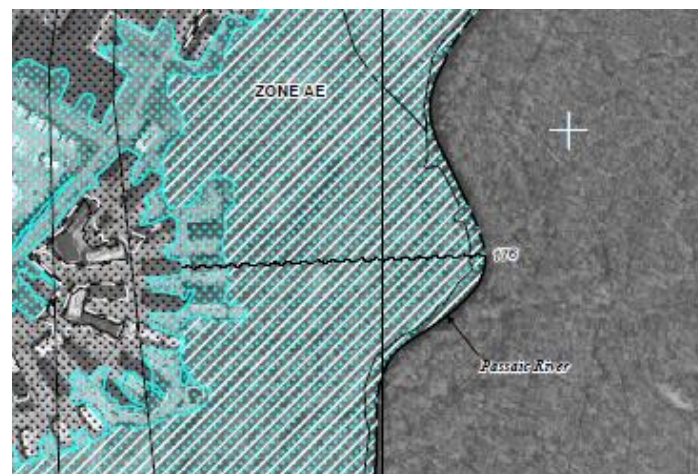
Morris County, NJ —FIRM Overview

- Revised flood hazard data for 95.7 miles of detailed streams.
- Updated 2012 NJ orthophotography.
- Updated 2012 U.S. Geological Survey topography.
- Converted datum (from NGVD29 to NAVD88).



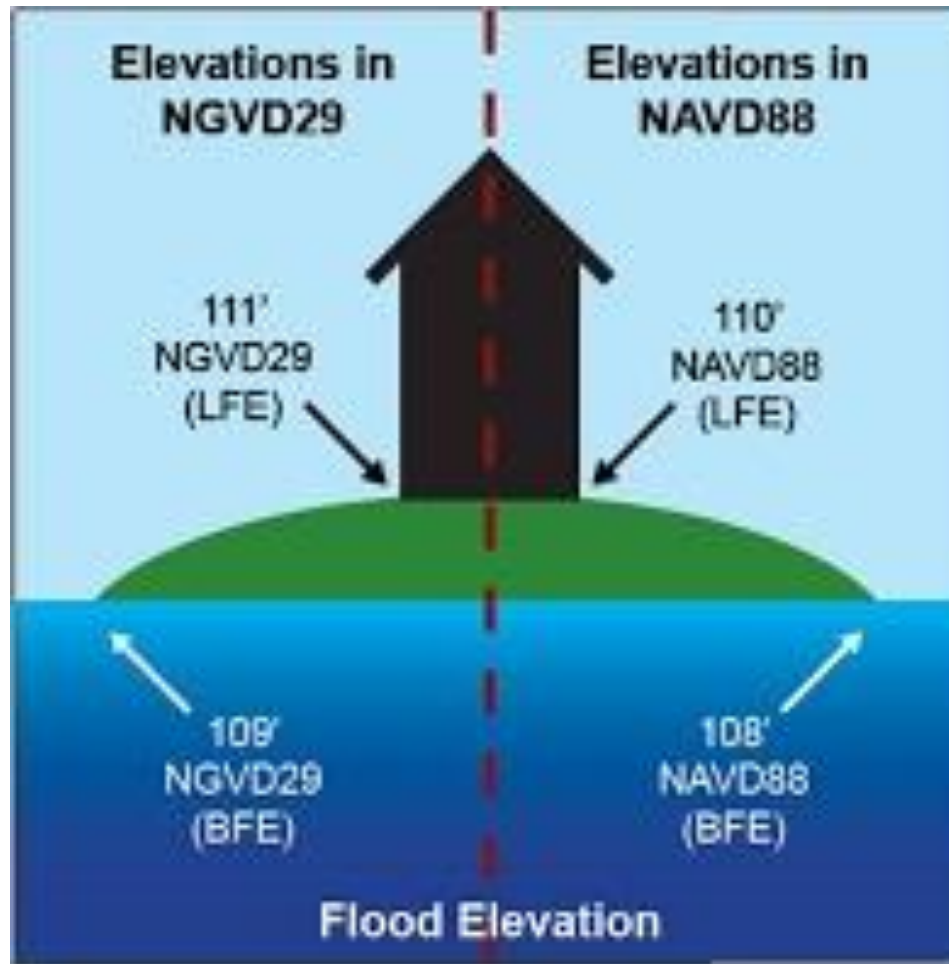
Engineering Methods

- **Analyzed Passaic River using Unsteady HEC-RAS Model**
 - Shared analysis affects Morris, Essex, and Passaic Counties
 - Effective steady state model did not consider flow reversal or storage
 - Revised model better reflects existing conditions
- **Analyzed remaining revised flooding sources using Steady State HEC-RAS Model**



Datum Conversion (-0.8 feet)

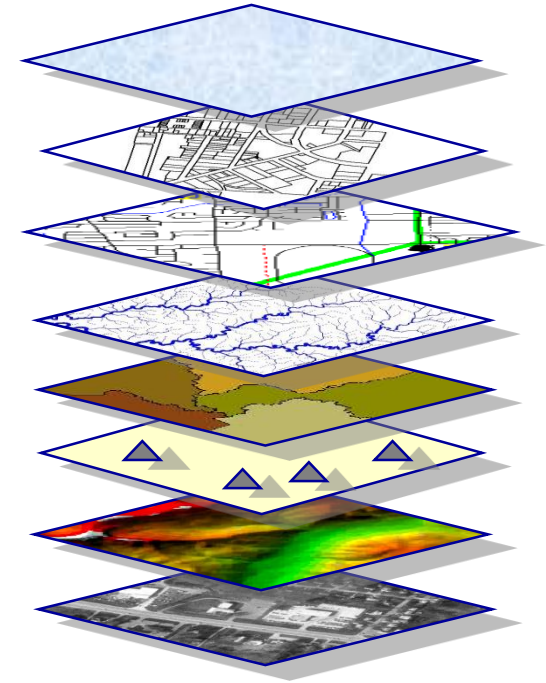
**North American Vertical Datum of 1988 (NAVD 88) =
National Geodetic Vertical Datum of 1929 (NGVD 29) - 0.8 feet**



**LFE-Lowest Floor Elevation
BFE-Base Flood Elevation**

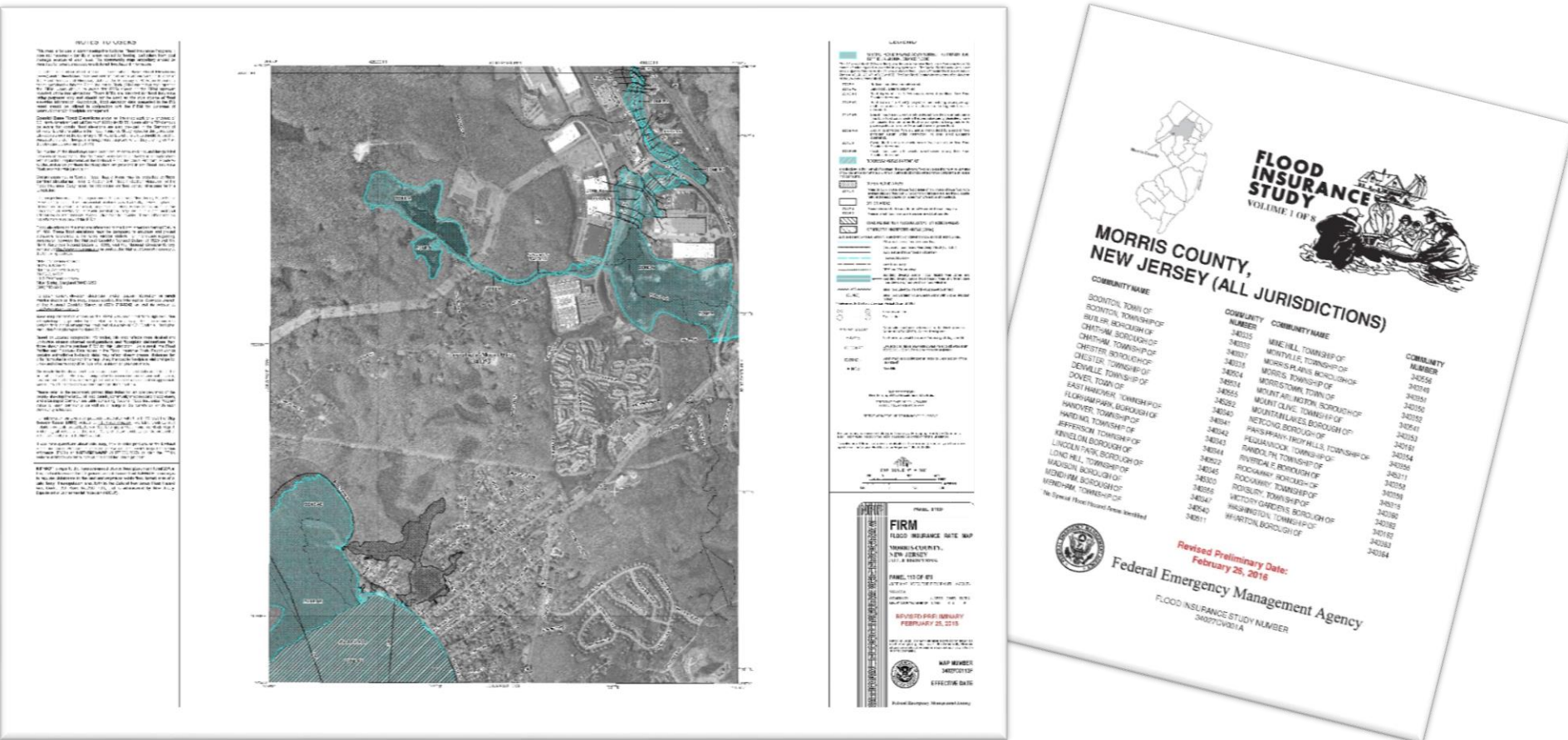
Components of a FIRM

- Base map
- Topographic data
- Flood hazard data
- FIRM Database
- Metadata
- Flood Insurance Study (FIS) report
- Model data





Morris County, NJ Maps

Revised Preliminary Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS)



Summary of Map Actions

- FEMA periodically issues Letters of Map Change (LOMCs), which include Letters of Map Amendment, Letters of Map Revision, and Letters of Map Revision Based on Fill.
- LOMCs are legally binding changes to the map.
- Many LOMCs are not typically reflected in the new FEMA maps because of scale constraints.
- The Summary of Map Actions contains an assessment of all existing LOMCs and how they are affected by the new FEMA maps.

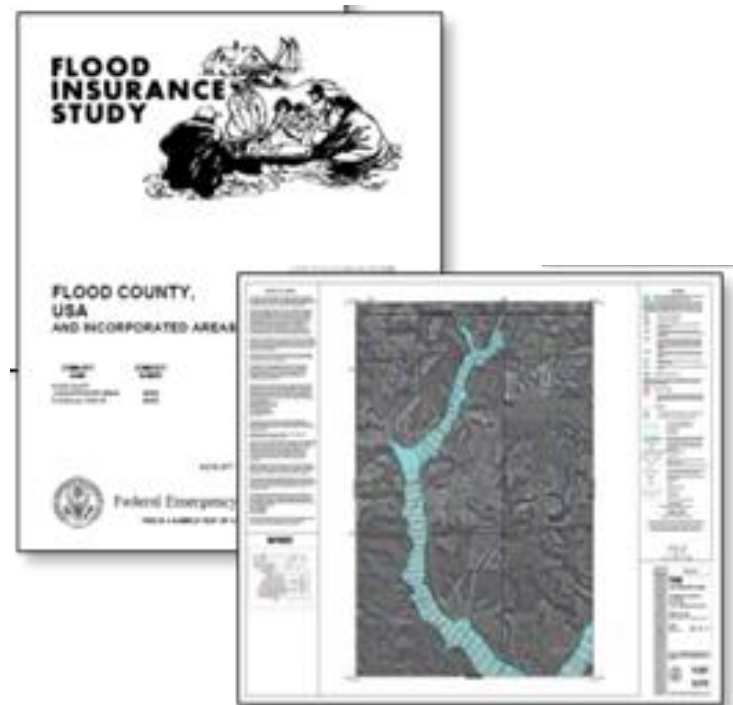
Page 1 of 2		Date: November 17, 2011		Case No.: 12-06-0254A		LOMA	
 Federal Emergency Management Agency Washington, D.C. 20472							
LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)							
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION			
COMMUNITY	CITY OF DALLAS, DALLAS COUNTY, TEXAS			Lot 18, Block B/8119, White Rock North, Seventh Installment, as shown on the Plat, recorded in Volume 48, Page 125, in the Office of the County Clerk, Dallas County, Texas			
	COMMUNITY NO.: 480171						
	NUMBER: 48113C0215J						
AFFECTED MAP PANEL	DATE: 8/2						
FLOODING SOURCE: MCCREE BRANCH				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 32.678, -96.722 SOURCE OF LAT & LONG: ESRI; FEMA GEOCODE/GOOGLE MAPS DATUM: NAD 83			
DETERMINATION							
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)
18	B/8119	White Rock North, Seventh	9011 Spring Branch	Structure (Residence)	X (shaded)	491.3 feet	492.0 feet
Special Flood Hazard equalled or exceeded				a) ... area that would be inundated by the flood having a 1-percent chance of being equalled or exceeded			
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)							
PORTIONS REMAIN IN THE SFHA STUDY UNDERWAY							
<p>This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equalled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.</p> <p>This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA-MAP) or by letter addressed to the Federal Emergency Management Agency, LOMA Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.</p>							
 Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration							

Summary of Map Actions *(continued)*

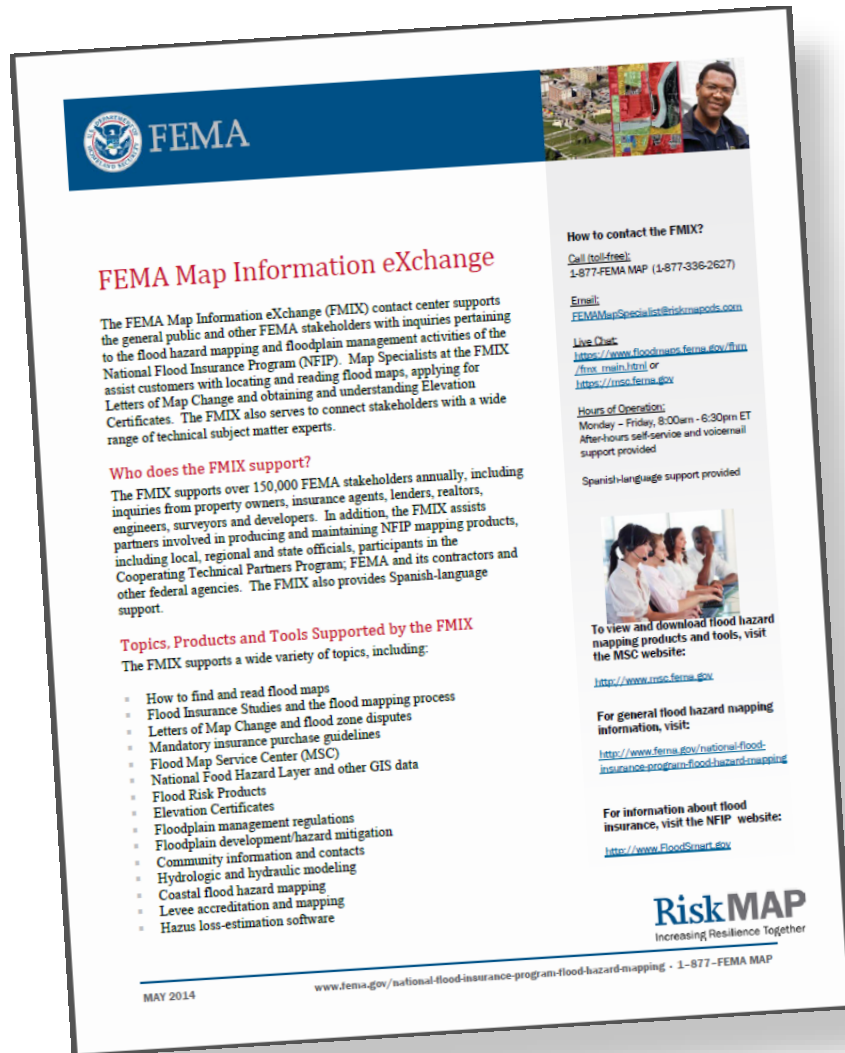
- Summary of Map Actions Categories:
 - Category 1: Shown on the new FIRM panel.
 - Category 2: NOT shown on the new FIRM panel due to scale limitations (revalidated after the new FIRMs become effective).
 - Category 3: Superseded, and no longer valid, due to revised flood hazards.
 - Category 4: Must be redetermined.

Map Adoption

- After appeals are resolved, communities receive a Letter of Final Determination (LFD).
 - Maps become effective 6 months after LFD is issued.
- Before the FIRM effective date, communities must adopt FIRM(s) and FIS into their local floodplain ordinances.
- The 6-month compliance and adoption period is an appropriate time to update existing local laws.



Mapping Resource



The flyer is titled "FEMA Map Information eXchange" and features the FEMA logo at the top left. It includes a photograph of a man in a blue shirt and a map of a flooded area. The text describes the FMIX contact center's role in supporting the general public and FEMA stakeholders with inquiries about flood hazard mapping and floodplain management. It lists various services provided, such as flood insurance studies, letters of map change, and flood risk products. The flyer also includes contact information for the FMIX, including a toll-free phone number, email, and live chat options. The RiskMAP logo is at the bottom right, with the tagline "Increasing Resilience Together".

FEMA

FEMA Map Information eXchange

The FEMA Map Information eXchange (FMIX) contact center supports the general public and other FEMA stakeholders with inquiries pertaining to the flood hazard mapping and floodplain management activities of the National Flood Insurance Program (NFIP). Map Specialists at the FMIX assist customers with locating and reading flood maps, applying for Letters of Map Change and obtaining and understanding Elevation Certificates. The FMIX also serves to connect stakeholders with a wide range of technical subject matter experts.

Who does the FMIX support?

The FMIX supports over 150,000 FEMA stakeholders annually, including inquiries from property owners, insurance agents, lenders, realtors, engineers, surveyors and developers. In addition, the FMIX assists partners involved in producing and maintaining NFIP mapping products, including local, regional and state officials, participants in the Cooperating Technical Partners Program, FEMA and its contractors and other federal agencies. The FMIX also provides Spanish-language support.

Topics, Products and Tools Supported by the FMIX

The FMIX supports a wide variety of topics, including:

- How to find and read flood maps
- Flood Insurance Studies and the flood mapping process
- Letters of Map Change and flood zone disputes
- Mandatory insurance purchase guidelines
- Flood Map Service Center (MSC)
- National Flood Hazard Layer and other GIS data
- Flood Risk Products
- Elevation Certificates
- Floodplain management regulations
- Floodplain development/hazard mitigation
- Community information and contacts
- Hydrologic and hydraulic modeling
- Coastal flood hazard mapping
- Levee accreditation and mapping
- Hazus loss-estimation software

How to contact the FMIX?

Call (toll-free):
1-877-FEMA MAP (1-877-336-2627)

Email:
FEMAMapSpecialist@riskmapcds.com

Live Chat:
https://www.floodmaps.fema.gov/fhm/fmx_main.html or
<https://nisc.fema.gov>

Hours of Operation:
Monday - Friday, 8:00am - 6:30pm ET
After-hours self-service and voicemail support provided

Spanish-language support provided

To view and download flood hazard mapping products and tools, visit the MSC website:
<http://www.nisc.fema.gov>

For general flood hazard mapping information, visit:
<http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping>

For information about flood insurance, visit the NFIP website:
<http://www.FloodSmart.gov>

RiskMAP
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MAY 2014
www.fema.gov/national-flood-insurance-program-flood-hazard-mapping • 1-877-FEMA MAP

Contact the FEMA Map Information eXchange (FMIX)

Phone:

**1-877-FEMA MAP
or (1-877-336-2627)**

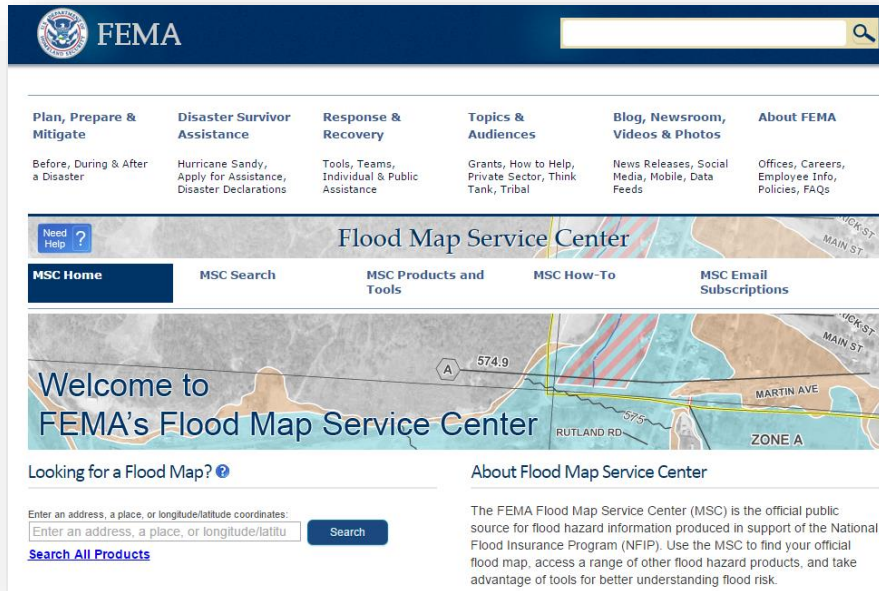
Email

FEMAMapSpecialist@riskmapcds.com

Live chat

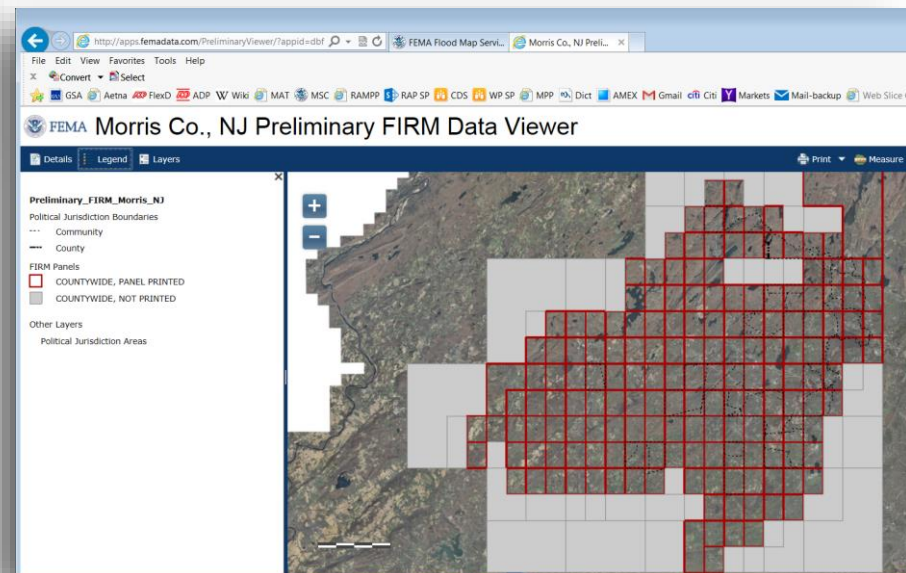
https://www.floodmaps.fema.gov/fhm/fmx_main.html

Accessing Preliminary Data



FEMA Map Service Center:
<https://msc.fema.gov/>

Online Preliminary FIRM Data Viewer:
<http://bit.ly/1puArso>



Agenda

☑ Government Roles

☑ Project Overview

■ National Flood Insurance Program

- Next Steps
- Review and Summary
- Questions

The National Flood Insurance Program (NFIP)

- The NFIP is a voluntary program based on a mutual agreement between the Federal government and the local community.
- The program aims to reduce the impact of flooding on private and public structures by providing affordable flood insurance to property owners and encouraging communities to adopt and enforce floodplain management regulations.

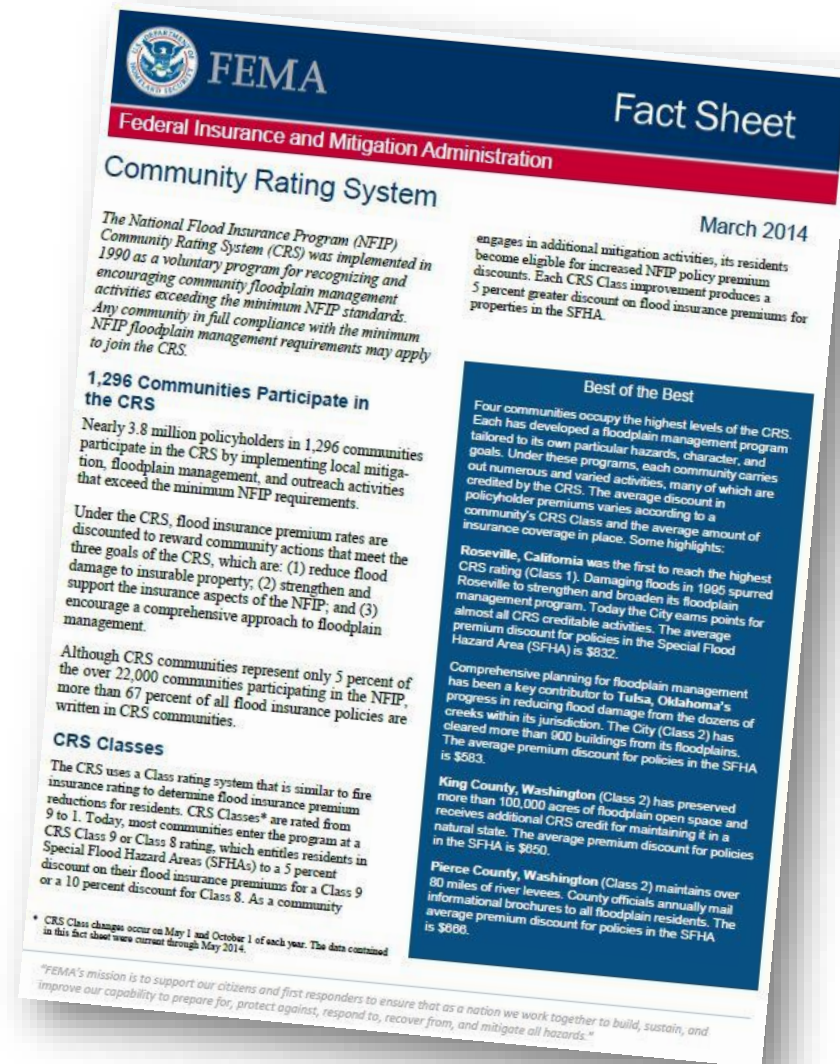
The screenshot displays the FloodSmart.gov website, which is the official site of the National Flood Insurance Program (NFIP). The page features a navigation menu on the left with links to HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, POLICYHOLDER RESOURCES, PREPARATION & RECOVERY, and RESOURCES. The main content area includes a large banner titled "How will the New Flood Maps Affect Your Flood Risk?" with a search bar and a "SEARCH YOUR AREA" button. Below the banner, there are several sections: "LATEST NEWS" with a link to "Nominate your community for the National Association of Flood and Stormwater Management Agencies' Excellence in Communications Awards Program by August 8"; "GET COVERAGE FOR AS LOW AS \$129 PER YEAR" with a "LEARN MORE" button; "WHAT COULD FLOODING COST ME?" with a "LEARN MORE" button; and a "One-Step Flood Risk Profile" form with fields for Address, City, State, Zip code, and Residential? (Yes/No), along with a "GO!" button. The top right corner of the website shows the call toll free: 1-888-379-9531 or have us call you, and a search bar.

Minimum Standards for NFIP Building Requirements

- Zone A Building Requirements:
 - A BFE must be provided for developments that are more than 5 acres or 50 lots.
- Zone AE Building Requirements:
 - The lowest enclosed area, **including the basement**, must be at or above the BFE.
 - Non-residential buildings may be floodproofed.
 - No development that would raise the BFE in the regulatory floodway is permitted.
 - FEMA encourages States and local communities to adopt higher safety standards, such as building structures with freeboard above the BFE.

Community Rating System (CRS)

- The CRS provides incentive for local officials to implement requirements that exceed NFIP minimum criteria.
- CRS provides flood insurance program credits to communities for activities undertaken to:
 - Reduce flood losses;
 - Facilitate accurate insurance rating; and
 - Promote awareness of the benefits of flood insurance.



Floodplain Management Considerations

Floodplain administrators and other community officials are encouraged to take ownership of map adoption and ordinance updates. Topics for discussion with stakeholders include:

- local repetitive loss properties;
- cumulative standards to address non-compliant structures; and
- the Homeowner Flood Insurance Affordability Act (HFIAA).

Buying NFIP Flood Insurance

Can you buy NFIP Flood Insurance if...

1. You live in a Flood Hazard Area?
 - **YES!**
2. You Don't Live in a Flood Hazard Area?
 - **YES!**

As long as your community participates in the NFIP, you can purchase flood insurance. Exceptions include:

- properties placed in Section 1316 (in violation of State or local floodplain management regulations), or
- structures built over water.

Legislative Reforms

NFIP Challenges

- Before Hurricane Sandy, NFIP was \$18 billion in debt to Treasury (\$16 billion from Katrina).
- Subsidized flood insurance rates do not adequately reflect actual flood risk.

July 2012: Biggert-Waters Flood Insurance Reform Act

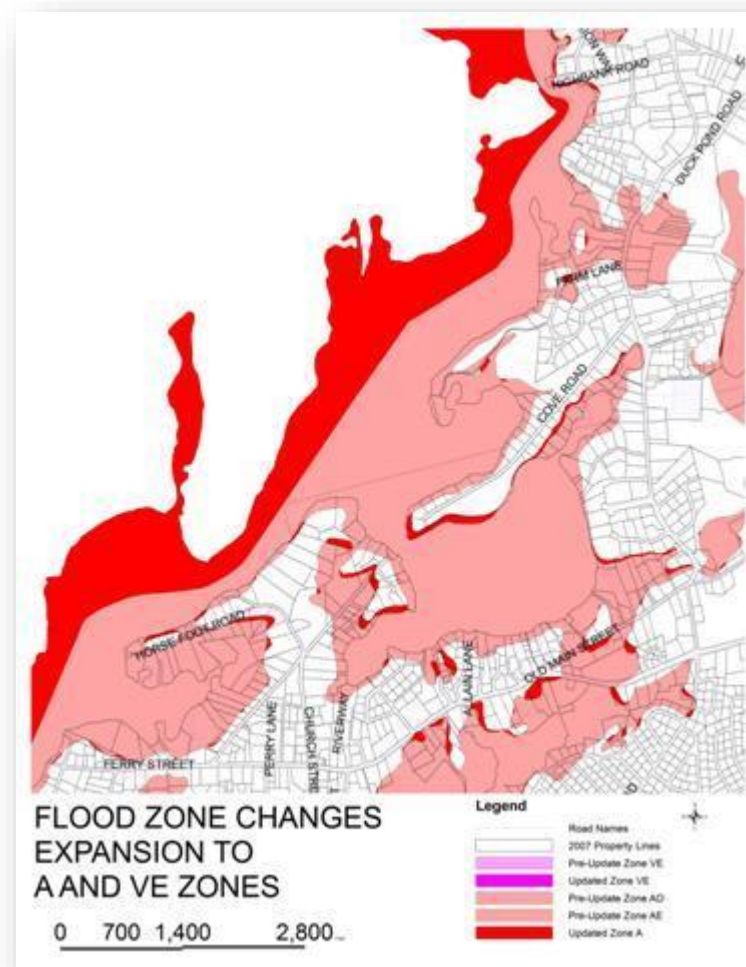
- Prohibits premium subsidies on new or lapsed policies.
- Phases out subsidies for all policies.
- Requires banks to enforce purchase requirements more vigorously.
- Analyzes affordability impacts by April 2013.

March 2014: Homeowner Flood Insurance Affordability Act

- Repeals triggers for new or lapsed policies.
- Caps rate increases at 18% annually (some exceptions).
- Enables newly mapped properties to purchase preferred risk rate for 1 year.
- Authorizes additional funds for affordability study.

Grandfathering (Section 4)

- HFIAA restores FEMA's ability to grandfather properties into lower risk classes.
- For properties newly mapped in a flood hazard area, the law sets first-year premiums at the Preferred Risk Policy rates.
- With limited exceptions, flood insurance premiums cannot increase more than 18% annually.
- Grandfathered policy holders are not entitled to refunds.



Refunds, Rates, and Surcharges

Mandatory Surcharges (Section 8)

- A surcharge applies to all policies.
- A policy for a primary residence will include a \$25 surcharge.
- All other policies will include a \$250 surcharge.
- The fee will be included on all policies, including full-risk rated policies, until all Pre-FIRM subsidies are eliminated.
- Surcharges are not considered insurance premiums and therefore are not subject to premium increase caps required under Section 5 under the new Act.

Increased Cost of Compliance (ICC)

- Upon receiving a letter of substantial damage determination from the community, an NFIP insured may qualify for up to \$30,000 to relocate, elevate, or demolish his or her structure.
- The local community should track damages for all structures in flood hazard areas through Substantial Damage Estimating.
- Cumulative standards are optional but effective higher regulatory standards used to address repetitive loss properties.
- ICC remains available for substantial damage even if the community does not adopt cumulative damage definition.

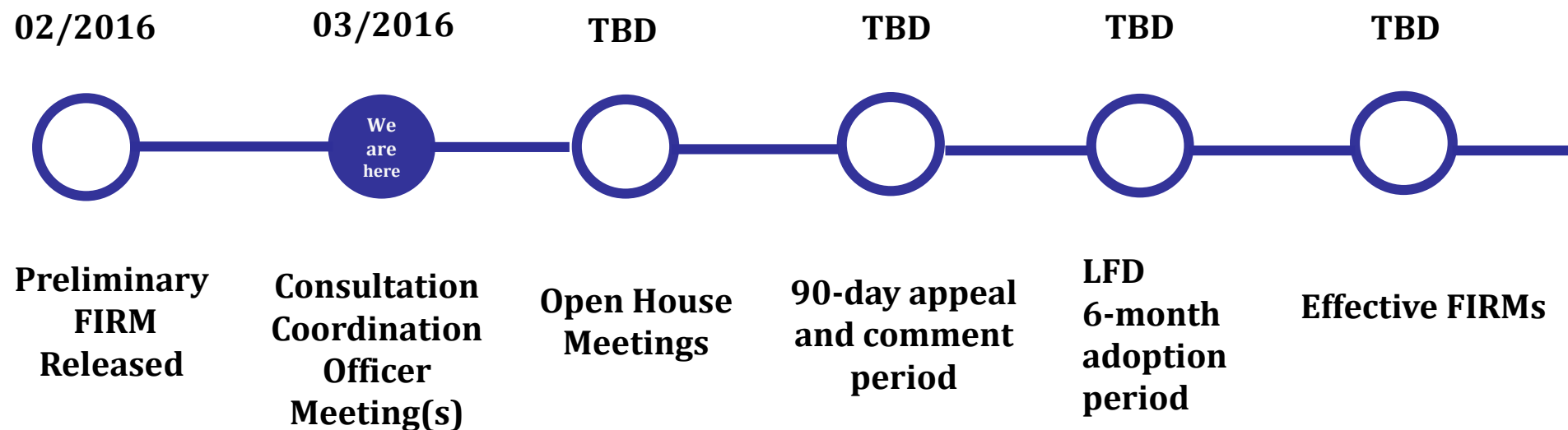
Agenda

- ☑ Government Roles
- ☑ Project Overview
- ☑ National Flood Insurance Program

■ **Next Steps**

- Review and Summary
- Questions

Timeline for Morris County, NJ

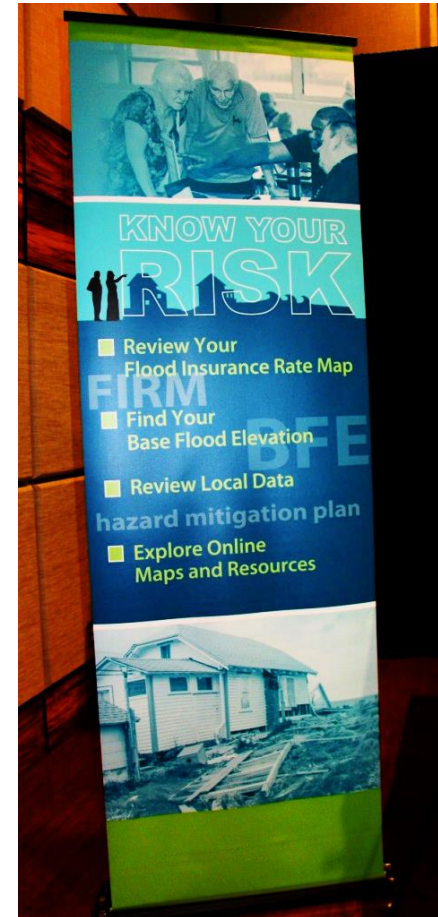


Requirement to purchase flood insurance occurs when maps are effective.

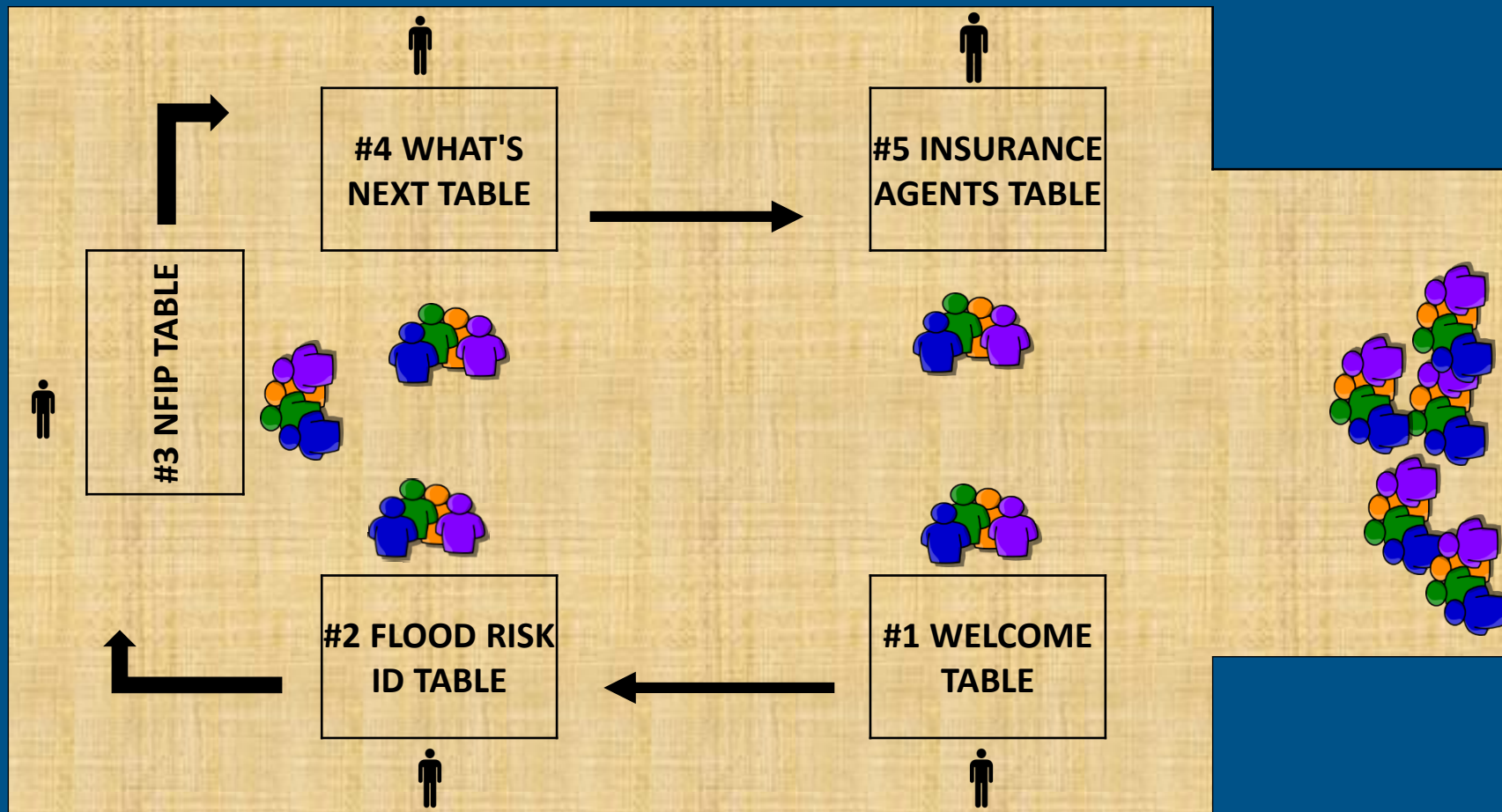
Open House Meeting

This event provides local residents, businesses, and property owners the opportunity to visit with Municipal, County, State, and Federal officials to:

- Understand the flood hazard zones on new FIRMs;
- Learn how their flood risk will affect their floodplain management and flood insurance requirements; and
- Learn about options if their property is affected by a high-risk flood zone.



Open House Room Layout



Regulatory Process

Comment and Appeal Periods

- Local constituents must submit their concerns through the local community.
- Local officials will review the concerns prior to submitting them to FEMA through the community's Chief Executive Officer.
 - Duplicate concerns should be combined, and all concerns will be divided into one of two categories: appeals or comments.

Comments vs. Appeals

COMMENT	APPEAL
Does not relate to BFEs, base flood depths, Special Flood Hazard Area (SFHA) boundaries, or SFHA zone designations.	Does relate to BFEs, base flood depths, SFHA boundaries, or SFHA zone designations.
Applicable for corporate limit revisions.	Must be submitted during 90-day appeal period.
Applicable for road name errors and revisions.	Accompanied by sufficient technical information.
Applicable for Letter of Map Change (e.g., Letter of Map Amendment).	Technical information must comply with FEMA's <i>Standards for Flood Risk Analysis & Mapping</i> .
(The above list is not exhaustive.)	

Agenda

- ☑ Government Roles
- ☑ Project Overview
- ☑ National Flood Insurance Program
- ☑ Next Steps:

- **Review and Summary**
- Questions

Creating Stronger and Safer Communities Together

- Risk changes over time.
- FEMA provides best available data.
- Community officials adopt higher standards.
- Property owners build to higher standards.
- More resilient communities are created.

Questions

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