TODAY’S AGENDA

Review the Updated Flood Risk Data for Your County
Next Steps in the Map Adoption Process
Understanding Floodplain Management Ordinance Requirements
Hazard Mitigation Planning
The National Flood Insurance Program, or NFIP, balances three related areas that must support each other.
The Status of This Study

Last Time We Met
- Floodplain Management Workshop
- Flood Insurance Rate Map (FIRM) Production
- Preliminary FIRM

Now We Are Here
- Community Coordination Officers Meeting and Open House
- Comment and Appeal Periods
- Letter of Final Determination
- Effective FIRM

Lake-Wide Storm Surge and Waves Study
- County-Based Overland Analyses
- Workmap Production
- Flood Risk Review Meeting
- Comment Period
Reviewing the Updated Flood Risk Data for Your County
Why is FEMA Updating Your Flood Maps?

The Great Lakes Coastal Flood Study provides updated flood risk information for areas around each of the Great Lakes using uniform methodology, updated terrain data, and modern wave modeling techniques.

Many factors contribute to flood map revisions:

- Population growth & increased development
- Movement in rivers & shorelines
- Changing technology and improved modeling techniques and data
Program Goals and Status
Regional Study Approach

- Lake-wide water level and wave analysis
  - 150 storms from 1960 to 2009
  - Modeling conducted by STARR in 2017
- Greater consistency in assumptions
- Reduces number of boundary conditions

Local/County-Level Activities

- Mapping tasks performed at the county level
- Nearshore wave transformations
- Episodic erosion
- Wave setup and runup
- Overland wave propagation

Wave Runup Schematic

From FEMA Great Lakes Coastal Guidelines “D.3” Update
The Great Lakes Coastal Flood Study in Mason County

Mason County Coastal Flood Hazard Analysis:

- 32 Miles of coastline
- 9 Coastal transects
- Transects placed at representative shoreline reaches based on:
  - Topography
  - Exposure
  - Shoreline material
  - Upland development
- Riverine-Coastal Special Flood Hazard Area integration
- Topography
  - 2012 U.S. Army Corps of Engineers LiDAR
Special Flood Hazard Areas (SFHAs)

Zone VE
- Coastal high-hazard zone, where wave action and/or high-velocity water can cause structural damage during the 1-percent-annual-chance flood
- Wave heights or wave runup > 3 feet
- Subdivided into elevation zones, and Base Flood Elevations (BFEs) are assigned

Zone AE
- Applied in areas subject to lower wave energy or inundation by the 1-percent-annual-chance flood
- Wave heights or wave runup < 3 feet
- Subdivided into elevation zones, and BFEs are assigned

Zone AO
- Applied in areas of sheet flow and shallow flooding
- Given an associated depth instead of a BFE
Wave Runup Mapping

- Wave runup is very sensitive to shoreline characteristics, especially slope
- Single Base Flood Elevation (BFE)
- Gutters perpendicular to the shore divide the BFEs
- Transitional zones capture changes in shoreline characteristics between transects
Wave Overtopping

- Wave overtopping occurs when the wave runup elevation exceeds the barrier’s crest elevation.

- When overtopping occurs, the zone behind the barrier is designated as:
  - **AE** if the landward slope is positive
    - BFE established based on runup elevation
  - **AO** if the landward slope is negative
    - Sheet flow depth established

- The overtopping rate determines VE splash zones and sheet flow depths.

http://journalstar.com/ap/business/two-story-waves-on-great-lakes-halt-shipping/article_bcf2bb34-b528-52f5-8cd4-0c57e7ea8922.html
Summary of Mason County’s Letter of Map Changes (LOMCs)

All LOMCs were addressed in the preliminary Summary of Map Actions (SOMA) and placed into one of four categories:

1. Incorporated
2. Not incorporated (validated)
   • LOMCs on revised panels
   • LOMCs on unrevised panels
3. Superseded
4. To be redetermined

Be sure to review the preliminary SOMA for completeness.

If you note a LOMC is missing from the list, submit the omission with your comments.
Next Steps in the Map Adoption Process
Timeline for Mason County

Timeline:
- **Flood Risk Review Meetings**: September 19, 2017
- **Floodplain Management Workshop**: July 16, 2019
- **Preliminary Map Issued**: August 26, 2019
- **CCO and Public Open House Meetings**: September 18, 2019
- **90-Day Appeal Period**
  - **End of 90-Day Appeal Period**: TBD
- **FEMA Issues Letter of Final Determination**
  - **Effective Date**: TBD
4 Four-Step Pre-Adoption Process

1. Inform the Community
2. Gather Comments and Additional Data
3. Appeal Process
4. LFD Issued
#1: Inform the Community – Today’s Open House

- Viewing via paper maps or map viewer
- Opportunity to share program information with property owners
- Comment sheets collected
- Attendees notified as process moves forward
#2: Gather Community Comments

- Homeowners may choose to submit comments through community officials.
- FEMA requests that community officials forward their initial round of comments to FEMA no later than September 30, 2019.
#3: Appeal Process

- Appeal Period is 90 days
- **Publication of notice in Federal Register**
  - Notification to communities by letter including local newspaper publications
- **All are welcome to submit information**
  - FEMA recommends directing comments through local community officials to provide a consolidated picture
- **Appeals should be submitted to STARR II or FEMA Region V**
  - Additional instructions will be provided to Community CEO
- **FEMA will evaluate all appeals and comments for resolution after the Appeal Period**
#4: Issuing the Letter of Final Determination

- **Flood Risk Review Meetings**: July 12, 2017
- **Floodplain Management Workshop**: July 16, 2019
- **Preliminary Map Issued**: August 26, 2019
- **CCO and Public Open House Meetings**: September 18, 2019
- **90-Day Appeal Period**: TBD
- **End of 90-Day Appeal Period**: TBD
- **FEMA Issues Letter of Final Determination**: TBD
- **Effective Date**: TBD
Understanding Floodplain Management Ordinance Requirements
Participation in the National Flood Insurance Program

- The NFIP is a voluntary program.
- Participation requires that communities adopt and enforce floodplain management regulations.
- The floodplain management regulations need to be based on the risk data provided by FEMA (the FIRM and FIS).
- Participation in the NFIP makes Federal flood insurance available to insure buildings and personal property inside buildings within your communities.
- Federally regulated lenders require flood insurance coverage for buildings in the SFHA that secure loans; insurance is also required as a condition of receiving Federal financial assistance to purchase, repair, improve, or rehabilitate buildings within the SFHA.
- Many forms of disaster assistance are either a type of Federal loan or other Federal financial assistance.
Ordinance Adoption During Map Updates

Timeline Prior to Effective Date

• 6 months prior: FEMA 6-month LFD Letter
• 4 months prior: Draft Ordinance (suggested)
• 3 months prior: FEMA 90-day Reminder Letter
• 1 month prior: FEMA 30-day Reminder Letter

Community must update ordinance to reference the effective date of the FIRM & FIS report (or community may be suspended from NFIP) before the end of the 6-month period.
Where to Find Minimum NFIP Requirements

- NFIP Minimum Floodplain Management Standards are found in Part 60 of Title 44, Code of Federal Regulations.
- Coastal-specific standards are found in Part 60.3(e).
- With the community ordinance referencing the applicable FIRM and FIS, the Michigan Building Code meets NFIP minimum floodplain standards.
  - 2015 I-Codes checklist: https://www.fema.gov/media-library/assets/documents/100537
  - 2018 I-Codes checklist: https://www.fema.gov/media-library/assets/documents/156934
** Differences in Development Requirements  

**A Zones**

- Fill outside the floodway, or which can be shown to not cause a rise to the base flood elevation, allowed
- Fully-enclosed foundation wall (flood openings required) construction allowed
- Lowest floor elevated to or above the BFE
- As-built lowest floor elevation required to be on file with permit records

**VE Zones (and AE zones to the water side of a LiMWA)**

- Fill not allowed for structural support of buildings
- Open foundation on columns or piles free of obstructions or designed with break away walls
- Bottom of lowest horizontal structural member to or above BFE, with as-built elevation on file
- Professional Engineer or Architect shall certify the design, including wind loading, of the structure and be on file with the permit records
Understanding Flood Insurance
Structures built on or before December 31, 1974, or before the effective date of the initial FIRM of the community, whichever is later.

Structures built after December 31, 1974, or on or after the effective date of the initial FIRM of the community, whichever is later.
Flood Insurance Basic Concepts

- **Pre-FIRM (subsidized) rates**
  - For structures built before the first maps of the community
  - Do not reflect the structure’s true risk negatively or positively
  - Based on building type, occupancy
  - Subsidies are being phased out, with some categories increasing more quickly

- **Post-FIRM (actuarial) rates**
  - Uses the structure’s elevation information to determine risk
  - Based on elevation difference between Base Flood Elevation and lowest floor
  - Required for Post-FIRM structures, and optional for Pre-FIRM structures, if there is an elevation certificate
The new FIRM may:

- Map a property into the SFHA for the first time
  - Lender may require them to get an insurance policy
- Remove a property from the SFHA
  - Lender may drop the insurance requirement
- Change the flood zone affecting property
  - From an “A” zone to a “VE” zone (or AE to AO, etc.)
  - Rating will not change unless the policy is allowed to lapse or the building is substantially improved
    - If the new zone results in a less costly premium, the policy can be endorsed to revise the rate to the new zone with a prorated refund for the difference for the remainder of the policy year. Insured needs to ask the AGENT to do this!
Insurance Rating and Product Possibilities

- **Newly Mapped (Zone A, AE, AO, and AH)**
  - Pricing starts at Preferred Risk Rates - bundled standard Preferred Risk Policy for the first year
  - Multiplier added after the first year
  - Must be Newly Mapped into SFHA from previous FIRM
  - Must have two or fewer losses from NFIP or disaster assistance

- **Grandfathering**
  - Keeps lower rate zone and/or BFE

- **Two Ways**
  - Continuous coverage (Pre & Post)
    - Coverage obtained prior and through a map change
  - Built-in-compliance
    - Post-FIRM ONLY
    - Built in compliance with the map at the time
    - Not substantially improved later

FEMA
Insurance Rating and Product Possibilities

- **Newly Mapped**
  - **Exceptions**
    - Can’t be community’s first FIRM
    - Multi-unit buildings insured under the RCBAP
    - Policy is first purchased more than 12 months after the effective date of the FIRM
    - Building can’t be altered/substantially improved

- **Grandfathering (Standard)**
  - **Exceptions**
    - Can’t have lapse in coverage
    - Building can’t be altered/substantially improved
Risk Rating Redesign

To stay up-to-date with Risk Rating 2.0, and for the latest details, please visit [www.fema.gov/nfiptransformation](http://www.fema.gov/nfiptransformation).
Resources for Insurance

- Floodsmart.gov
- FEMA.gov

- Grandfathering
- Newly Mapped PRP
- Flood Insurance Reform

- Flood Insurance Manual
  - https://www.fema.gov/flood-insurance-manual
  - General Rules
  - Newly Mapped
  - Rating

- Flood Insurance Rate Maps
  - www.msc.fema.gov
NFIP Floodplain Management and Insurance

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Hazard Mitigation Planning
What is Hazard Mitigation?

Any sustained action taken to reduce long-term risk to people and property from hazards and their effects.

Mitigation actions include:

- Removing existing structures from floodprone areas
- Elevating or floodproofing structures
- Stormwater management
- Floodwater storage and diversion
- Flood insurance
- Building, zoning, and floodplain management codes
- Wetland and riparian area protection
- Water/sanitary sewer system protective measures
Benefits of Hazard Mitigation Planning

- Increases public awareness and understanding of risk areas and vulnerabilities by engaging the whole community
- Provides eligibility for certain FEMA programs
- Builds partnerships with diverse stakeholders
- Identifies potential risk reduction measures
- Improves communication and sharing of risk data and related products to all levels of government and the public
Federal Planning Regulations

The Disaster Mitigation Act of 2000

- Establishes eligibility for FEMA Hazard Mitigation Assistance (HMA) programs
  - Plan approval is a precondition for receiving HMA grants
- Requires local governments to submit a plan to their State and FEMA for review

Title 44 Code of Federal Regulations (CFR) 201.6

- Publishes requirements for approval of local mitigation plans
Contact your State Hazard Mitigation Officer (SHMO) to learn more about the application process.
EMHSD Mitigation Contacts and More Information

Web: https://www.michigan.gov/msp/0,4643,7-123-72297_60152---,00.html
Phone: (517) 284-3745

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Want More Information?

Hazard Mitigation Planning: https://www.fema.gov/hazard-mitigation-planning
Hazard Mitigation Assistance (HMA): https://www.fema.gov/hazard-mitigation-assistance
Mitigation Planning Resources: https://www.fema.gov/hazard-mitigation-planning-resources
Question & Answer Session
FEMA Engineering Library Data Requests

- Requests must be in writing to:
  FEMA Engineering Library
  3601 Eisenhower Ave., Ste. 500
  Alexandria, VA 22304-6426

  or

  Fax: (703) 202-4090

- Request must include:
  FIS Data Request Form
  Applicable Fees
  Payment Information Form

- Once the research has been completed, an information specialist will contact you to discuss the path forward.
Questions and Additional Information

Visit:
www.greatlakescoast.org
www.fema.gov/preliminaryfloodhazarddata

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We Hope You Will Stay for the Open House