



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

FRANKLIN COUNTY, MISSOURI

**PRELIMINARY DFIRM FINAL CONSULTATION
COORDINATION OFFICER (CCO)**

January 12, 2010

Meeting Agenda

- NFIP & Map Modernization
- Mapping Project Overview
- Determining Your Flood Risk
- Letters of Map Change
- Map Adoption Period
- Public Comment Process
- Breakout for Questions



Welcome & Introduction

- **FEMA – Region VII**
 - **Arthur Freeman** – Regional Project Officer
 - **Connie Wisniewski** – Program Specialist Mitigation Division
- **FEMA RVII – Regional Management Center (RMC VII)**
 - **Amanda Wilson** – Program Specialist
- **Cooperating Technical Partner - CTP**
 - **Dale Schmutzler** – State Floodplain Management Section Chief
 - **Karen McHugh** - Floodplain Management Officer
- **AMEC Earth and Environmental (Mapping Contractor)**
 - **Dennis Lawlor/Stephen Noe** – Project Manager
 - **Alicia Williams** – Post Preliminary Process Manager
 - **Kyle Heidtbrink** – Post Preliminary Phase Manager



What is the NFIP?

The NFIP is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding.

Participation in the NFIP is voluntary based on an agreement between local communities and the federal government that states if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction, the federal government will make flood insurance available within the community.



NFIP Goals

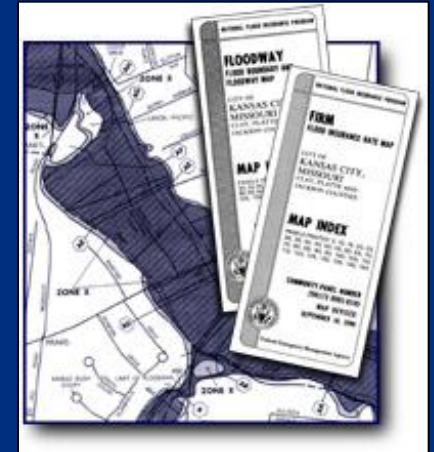
- Reduce the **loss of life** and property caused by flooding
- Reduce rising **disaster relief costs** caused by flooding
- Short range goal is to provide **flood insurance**
- Long range goal is encourage **wise use of the floodplain**



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Accomplishing NFIP Goals

- Publish maps - **identify risk**
- **Educate** the public on their own risk
- Provide federally-backed **flood insurance** coverage
- Encourage **development** away from flood prone areas



Map Modernization

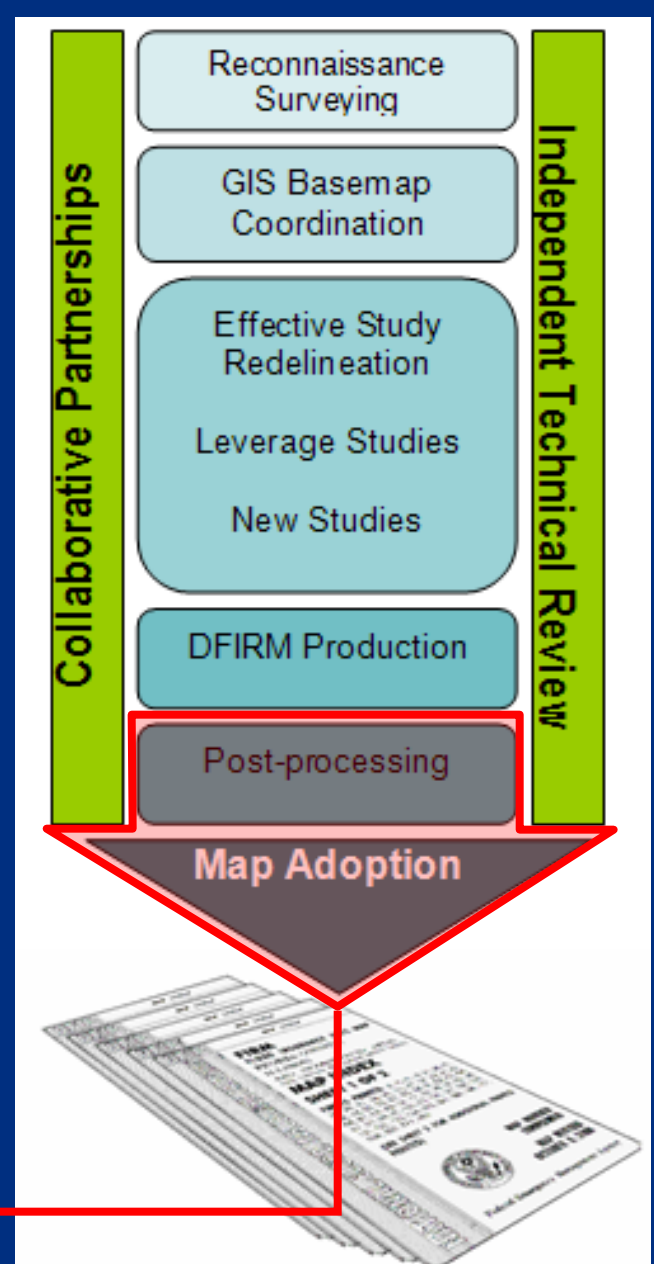


- Flood Maps support the National Flood Insurance Program
- 5-Year Congressionally mandated program to modernize FEMA's inventory of flood maps
- New digital format improves accuracy, makes maps easier to use and readily available.
- **Franklin County** selected in 2008 for DFIRM production
- Flood hazard information will be available in GIS format

Project Tasks

1. Scoping
2. Basemap Preparation
3. New Approximate Studies
4. Leverage Studies
5. Redelineations
6. New Detailed Studies
7. DFIRM and FIS Production

Entering this Phase



Background

- Scoping Meeting
 - September 17, 2007
- Map Production
 - October 2007 to November 2009
- Preliminary Map Distribution
 - November 13, 2009
- Preliminary DFIRM Community Coordination Meeting
 - January 12, 2010

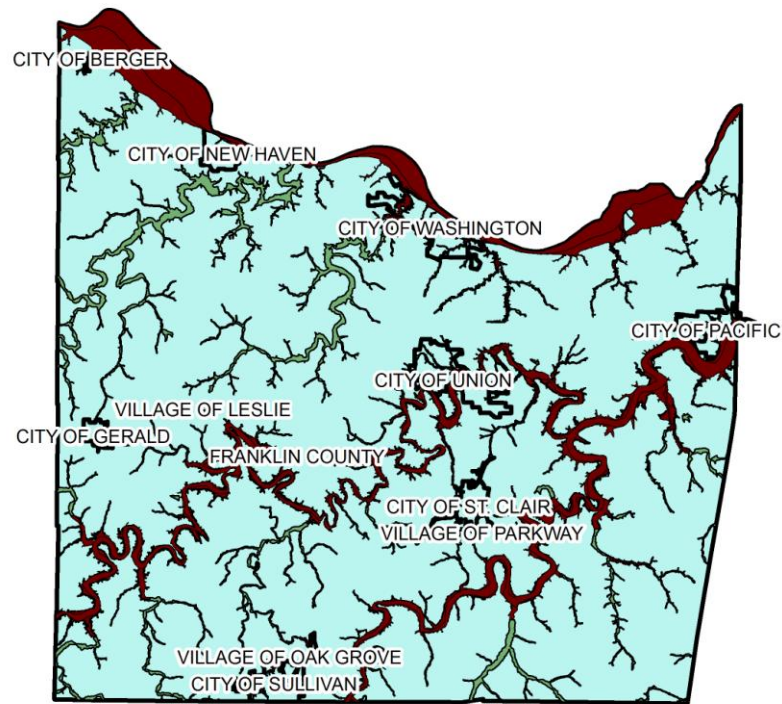


Community Status

Flood Insurance Policies, by community

- Franklin County – 227 – Participating
- Berger - 1 – Participating
- Gerald – 1 – Participating
- Leslie - 0 – Non-Participating
- Miramiguoa Park - 0 – Non-Participating
- New Haven – 10 - Participating
- Oak Grove – 0 – Non-Participating (**Sanctioned**)
- Pacific – 245 – Participating (*share with St. Louis County*)
- Parkway – 0 – Non-Participating
- St. Clair – 1 - Participating
- Sullivan – 3 – Participating (*share with Crawford County*)
- Union – 36 - Participating
- Washington – 26 - Participating

Franklin County Floodplains



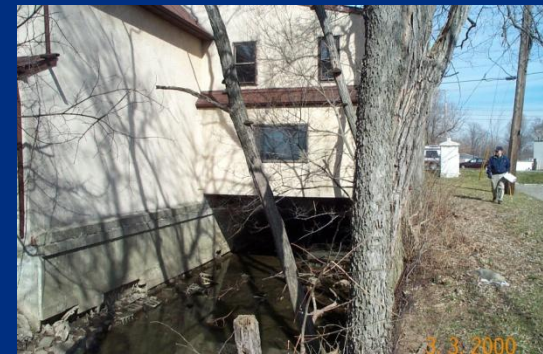
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Determining Your Flood Risk

- Nearly everyone is at risk of flooding
- High Risk – identified Zone A or Zone AE, Special Flood Hazard Area on flood maps – 100 year Flood
- Medium Risk – Shaded Zone X areas on maps
- Low Risk – Unshaded Zone X areas on maps

High Risk Areas – Zones AE and A

- Mandatory flood insurance requirements for federally-backed mortgages
- If their community participates in the NFIP, you will be required to obtain a permit from the community and possibly the State before you can develop a property or substantially improve or repair your home
- Please visit with the State NFIP Coordinator for more information

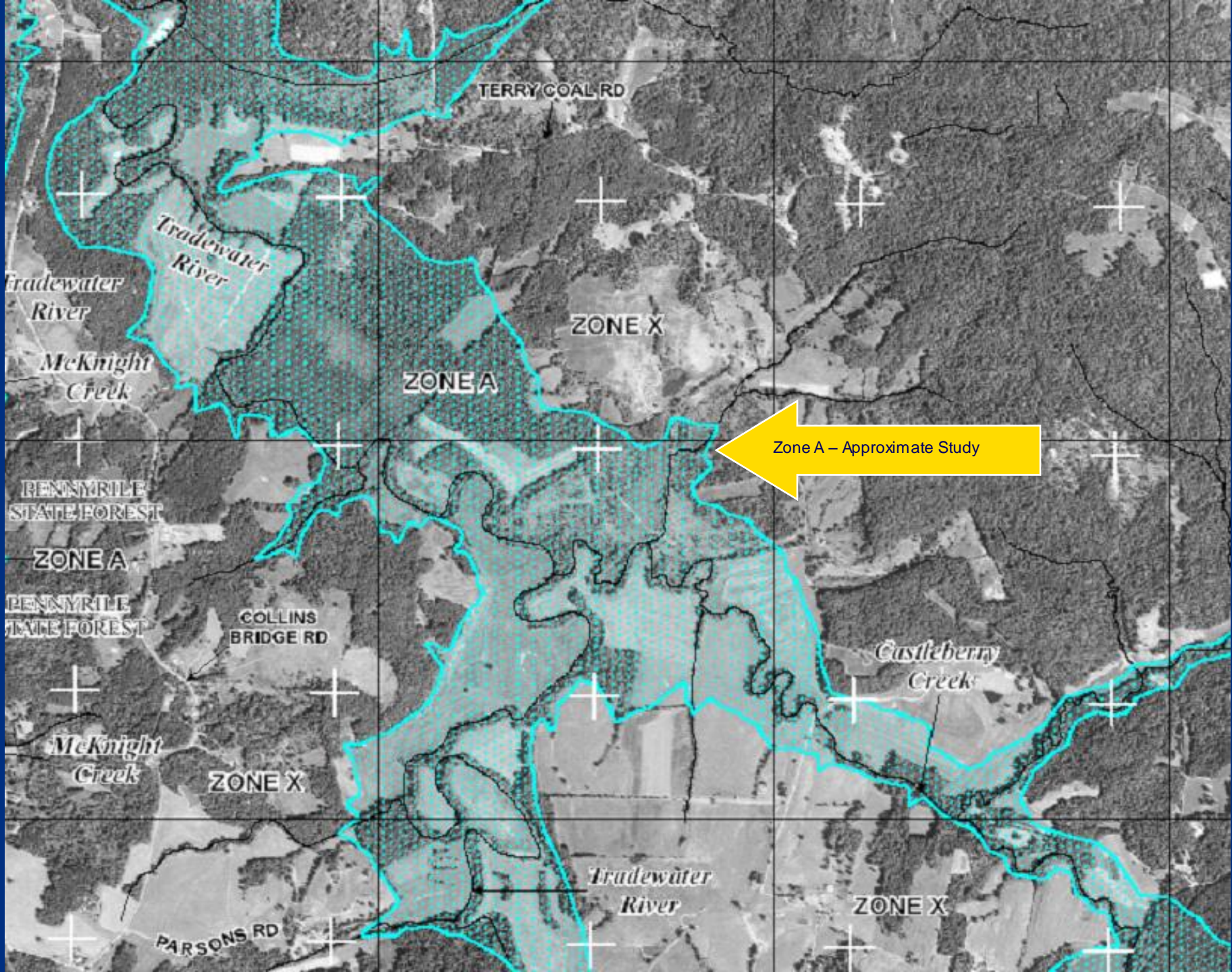


Detailed Studies – Zone AE

- Provided for streams that were identified as having special needs during scoping
- Floodways, 1% annual chance (100-year) and 0.2% annual chance (500-year) flood zones identified
- Base Flood Elevations (BFEs) provided
 - Elevation of the 1% annual chance flood
- Detailed engineering (hydrology and hydraulics) conducted
- Floodplains delineated on best available topographic data

Approximate Studies – Zone A

- Provided for streams and sinkholes that were identified as having needs during scoping
- 1% annual chance (100-year) flood zone identified
- No floodways or BFEs provided on map
- Lesser detailed engineering (hydrology and hydraulics) conducted than in detailed studies.
- Floodplains delineated on best available topographic data



Medium Risk Areas – Shaded Zone X

- Provided when a detailed study has been conducted
- Indicates areas of the 0.2% annual chance (500-year) flood
- No mandatory flood insurance purchase requirements

Low Risk Areas – Unshaded Zone X

- Areas outside the 1% and 0.2% annual chance flood zone
- No mandatory flood insurance purchase requirements



Grandfathering Rules

- If you are in a newly identified flood zone or the BFE has increased at your location, FEMA's Grandfathering Rules may apply
- If you have an existing policy rated under a Zone B, C or X rate and the flood zones change so your structure is now located within Zone A or Zone AE, the insured would continue to be rated under the Zone B, C and X rates as long as the coverage remains continuous
- The flood insurance must be purchased at least 30 days prior to the new maps going effective

Letters of Map Change

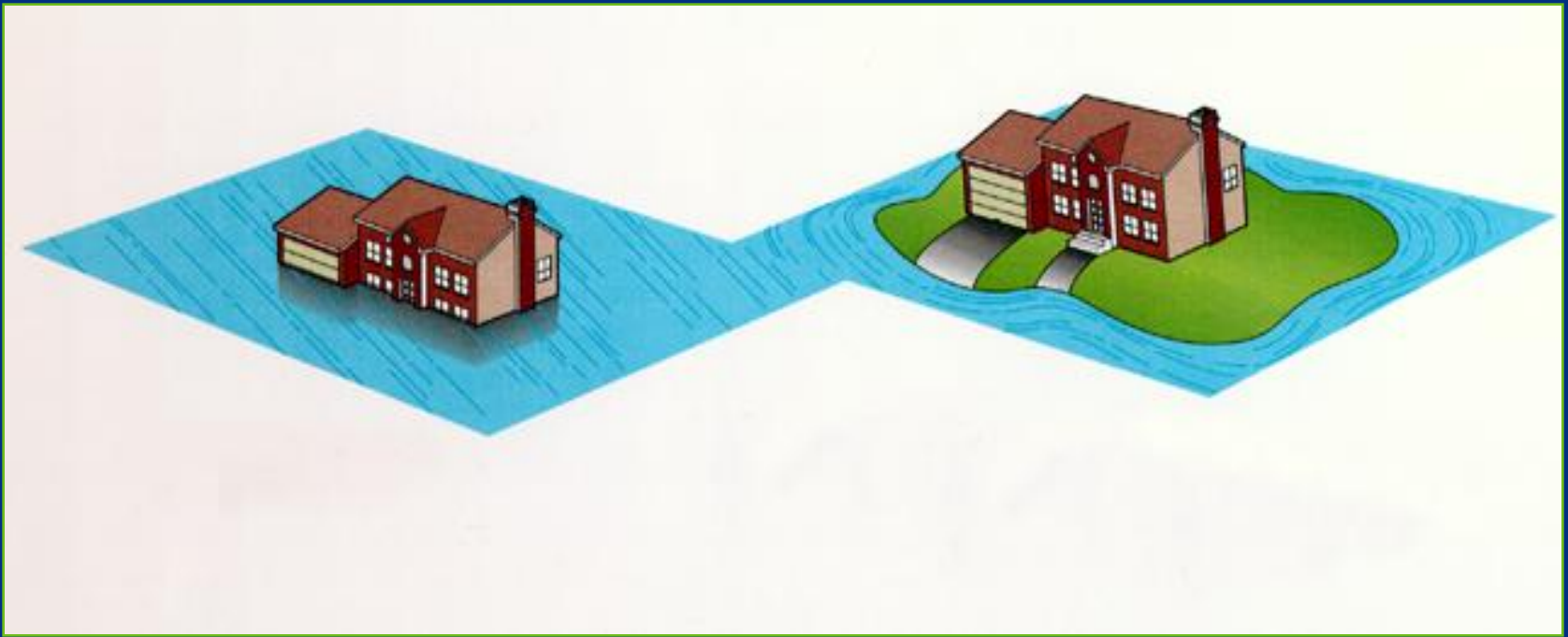
- Due to scale limitations on the flood maps, some areas that are identified as a flood zone may be incorrect
- In order to remedy this, FEMA has devised the Letter of Map Change process
- This process provides an administrative procedure where by FEMA will review information submitted by an owner of property who believes that his or her property has been inadvertently included in a designated flood zone

LOMA

Letter of Map Amendment

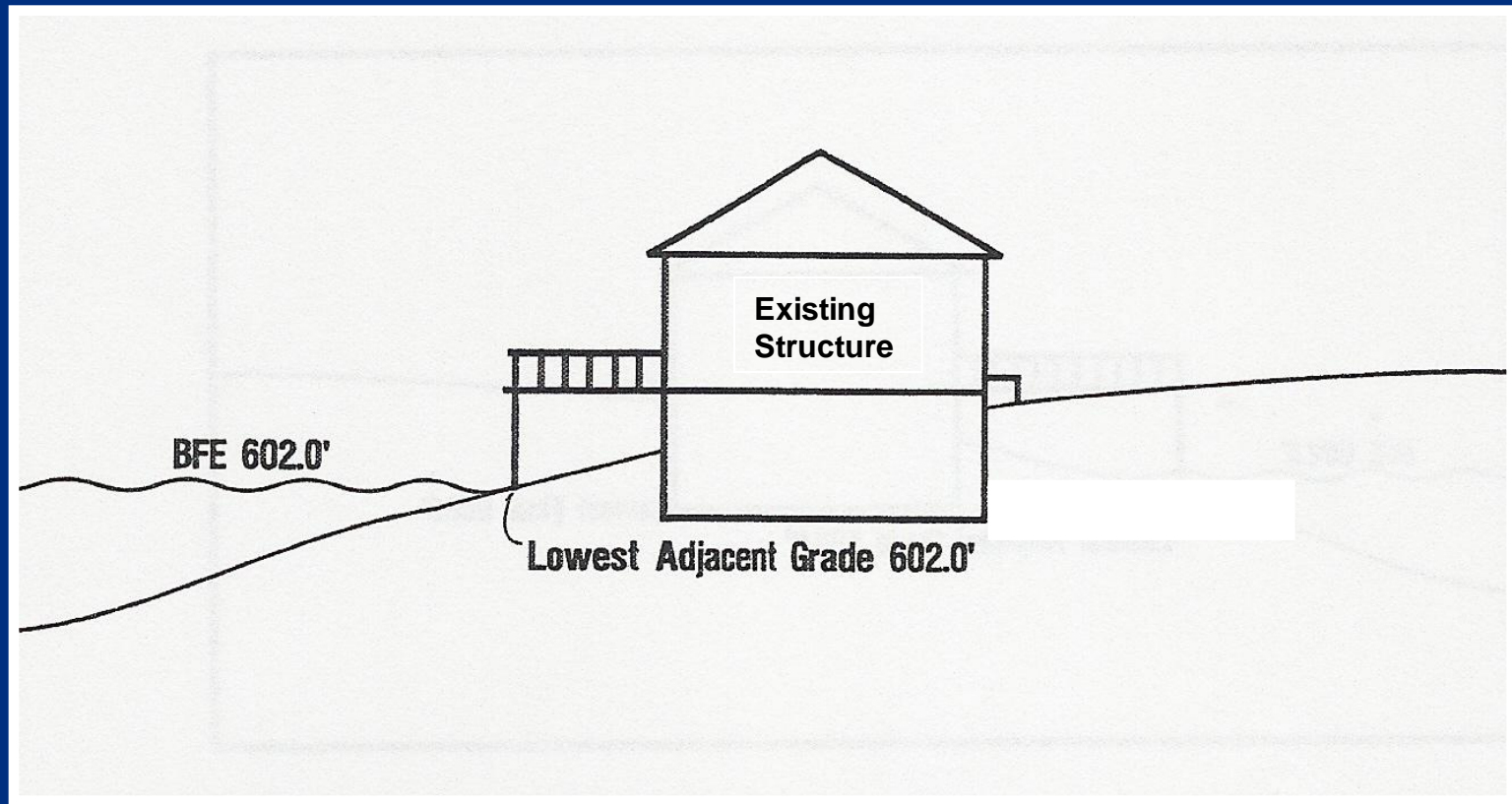
- A letter from FEMA stating that an existing structure or parcel of land that has not been elevated by fill would not be inundated by the 1% annual chance (100-year) flood

Letter of Map Amendment: Natural Ground



Part 70 of the NFIP Regulations Requires that the Lowest Ground Touching the Structure be Equal to or Higher than the Base (1% Annual Chance) Flood Elevation (BFE)

Cross Sectional View of a LOMA Request



LOMR

Letter of Map Revision

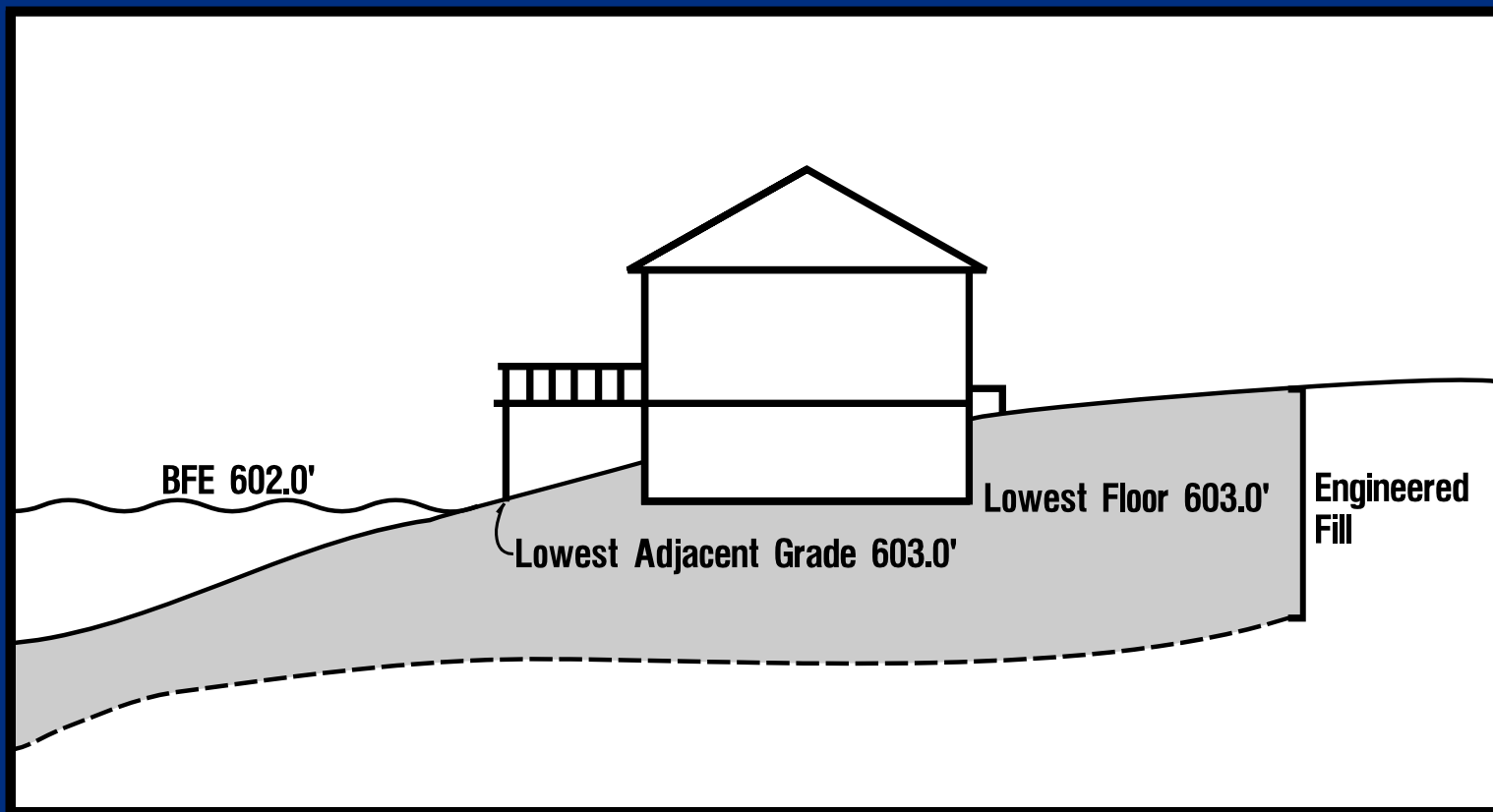
- A letter from FEMA officially revising the current National Flood Insurance Program map to show changes to floodplains, floodways, or flood elevations
- Used when there are significant changes to the flood zone or flooding characteristics (e.g. hydrology, bridges, stream channelization, retention/detention basins)

LOMR-F

Letter of Map Revision (Based on Fill)

- A letter from FEMA stating that an existing structure or parcel of land that has been elevated by fill would not be inundated by the 100-year flood

Cross-Sectional View of a LOMR-F Request



CLOMR

Conditional Letter of Map Revision

- A letter from FEMA commenting on whether a proposed project, if built as proposed, would justify a map revision (LOMR), or proposed hydrology changes

Comments & Appeals

- In order to ensure due process FEMA has devised procedures for local governments, organizations, and citizens to submit comments & appeals to the proposed flood maps
- This process is dependent upon the level of study
 - A **30-day** comment period is initiated when there are no proposed BFE changes in a county or city
 - A 90-day comments/appeal period is initiated when there are proposed BFE changes in a county or city
 - **Franklin** County MO comments period ends on **February 12, 2010**. There are no BFE changes for the county.

Appeals

- Appeals must be based on **technical data** that show proposed BFEs to be scientifically or technically incorrect
- Appellants who contend that the BFEs are incorrect because better methodologies or data could have been used must provide alternative analysis that incorporate such methodologies, assumptions, or data and that quantify their effect on the BFEs
- All appeals must be **submitted in writing** to the community CEO for initial processing
- The community CEO will **forward all appeals to SEMA**
- A letter will be sent to all appellants explaining whether their appeal is valid or invalid with a detailed explanation of how the appeal was processed

Comments

- Comments are generally based on **non-technical errors** or oversights, or cosmetic changes to the map (e.g. corporate limits, stream and road names, and floodplain boundaries in some instances)
- If a person or entity has a problem with any of these aspects of the revised maps, they **must submit in writing**, their comments to the community CEO
- The community CEO will **forward all comments to SEMA**
- A letter will be sent to all commenter's explaining whether their comment was valid or invalid with a detailed explanation of how the comment was addressed

Comments & Appeals

- Upon resolution of comments & appeals, a Letter of Final Determination (LFD) is issued to communities indicating final BFEs and date their new map will go into effect
- The LFD is issued 6-months prior to the new maps going effective
 - Franklin County's expected LFD Date is July 19, 2010
 - Franklin County's expected Effective Date is January 19, 2011



Submit Comments To:

Dale Schmutzler

Missouri State Emergency Management Agency

2302 Militia Dr.

Jefferson City, MO 65101

(573) 526-9119

Dale.schmutzler@sema.dps.mo.gov

Map Adoption & Ordinance Questions

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Break Out Session

- Individual Questions
 - Maps
 - NFIP
 - Map Adoption

