



# **BENZIE COUNTY Community Consultation Officers (CCO) Meeting**

**August 14, 2019**



**FEMA**



# **TODAY'S AGENDA**

**Reviewing the Updated Flood Risk Data for Your County**

**Next Steps in the Map Adoption Process**

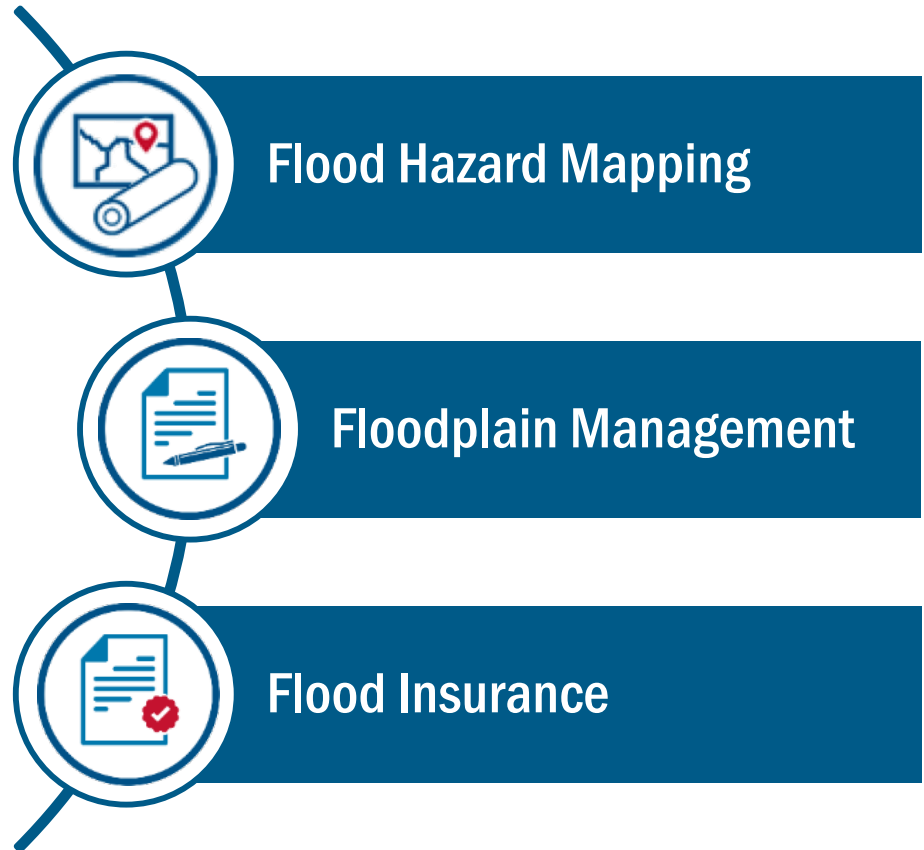
**Understanding Floodplain Management Ordinance Requirements**

**Understanding Flood Insurance**

**Hazard Mitigation Planning**

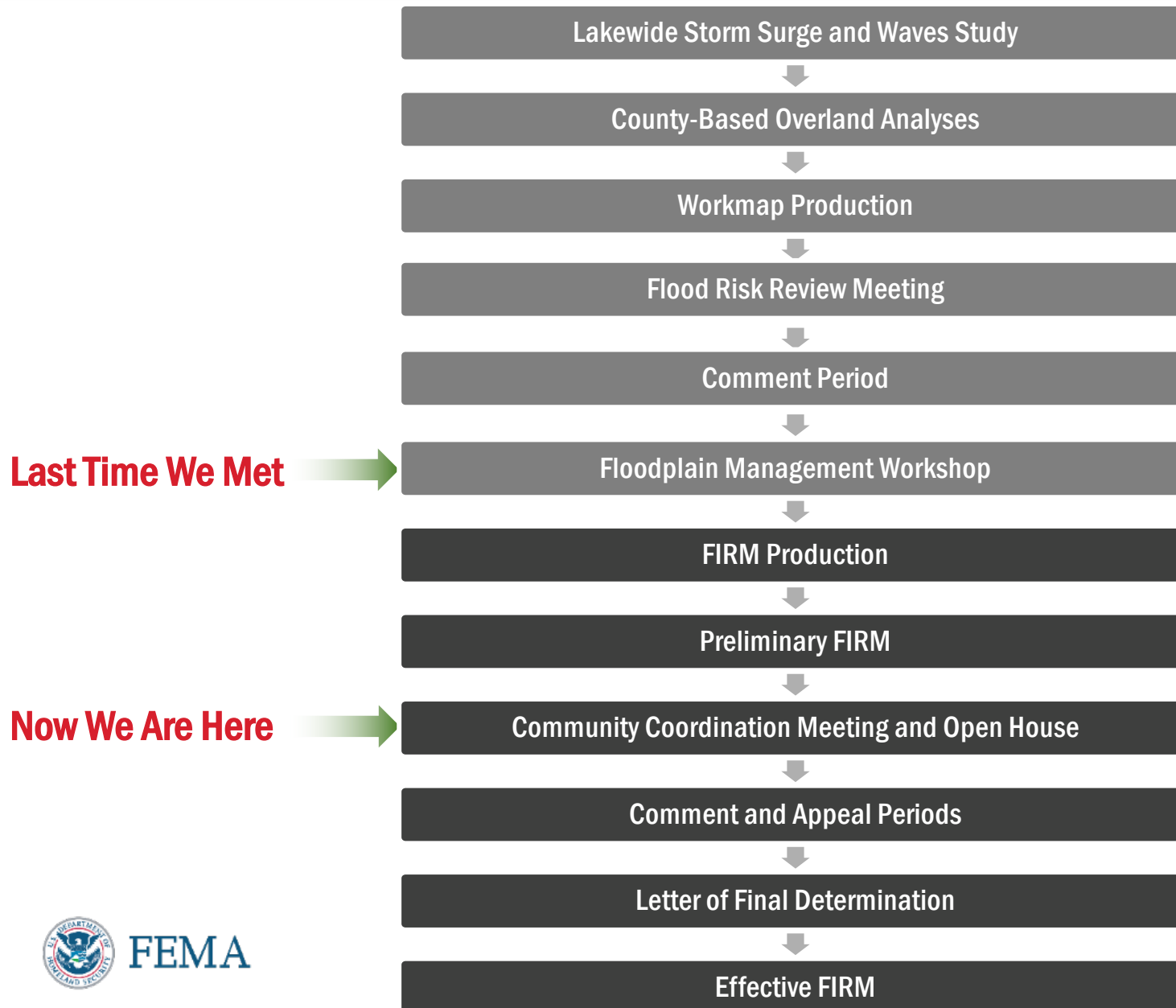
# The National Flood Insurance Program

The National Flood Insurance Program, or NFIP, balances three related areas that must support each other.



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# The Status of this Study



# **Reviewing the Updated Flood Risk Data for your County**



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# 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:

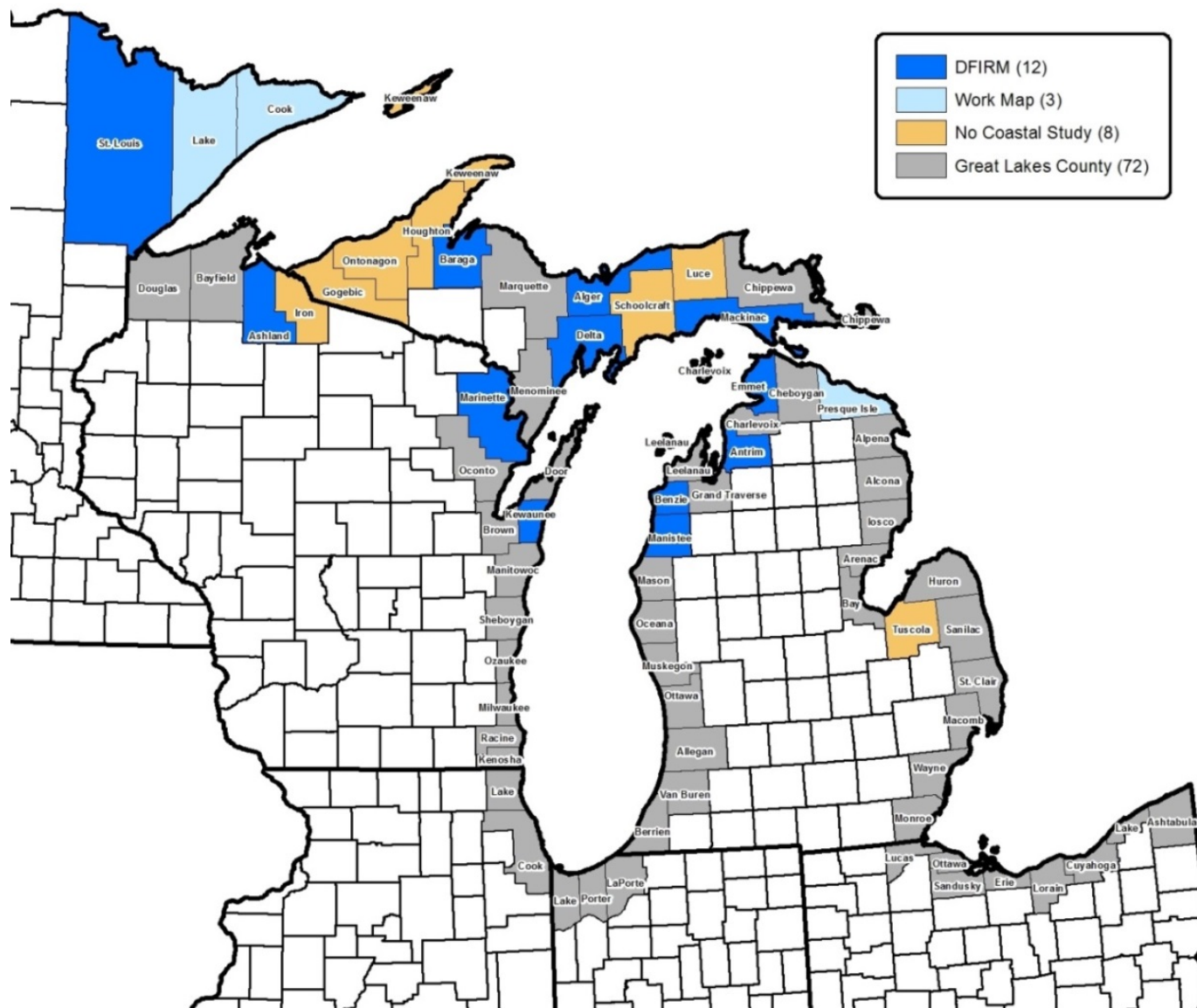
- ▶ Population growth & increased development
- ▶ Movement of rivers & shorelines
- ▶ Changing technology and improved modeling techniques and data



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# Program Goals and Status



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# Program Goals and Status

## Counties with Studies for Inland Rivers\* and Lakes

### Michigan U.P.

1. Alger (79 /0) \*\*
2. Baraga (23 /4.5) \*\*
3. Delta (162 /12.5) \*\*
4. Mackinac (260 /0) \*\*

### Michigan L.P.

5. Manistee (46 /8.3) \*\*
6. Benzie (32 /0) \*\*
7. Antrim (16 /34) \*\*
8. Emmet (6 /0) \*\*

### Minnesota

9. St. Louis (1,905 /59)

### Wisconsin

10. Ashland (119 /40.5) \*\*
11. Kewaunee (53 /47)
12. Marinette (783 /101) \*\*

\* (Zone A miles /Zone AE miles) per  
CNMS stream threads on existing  
FIRMs

\*\* FY14 LiDAR counties



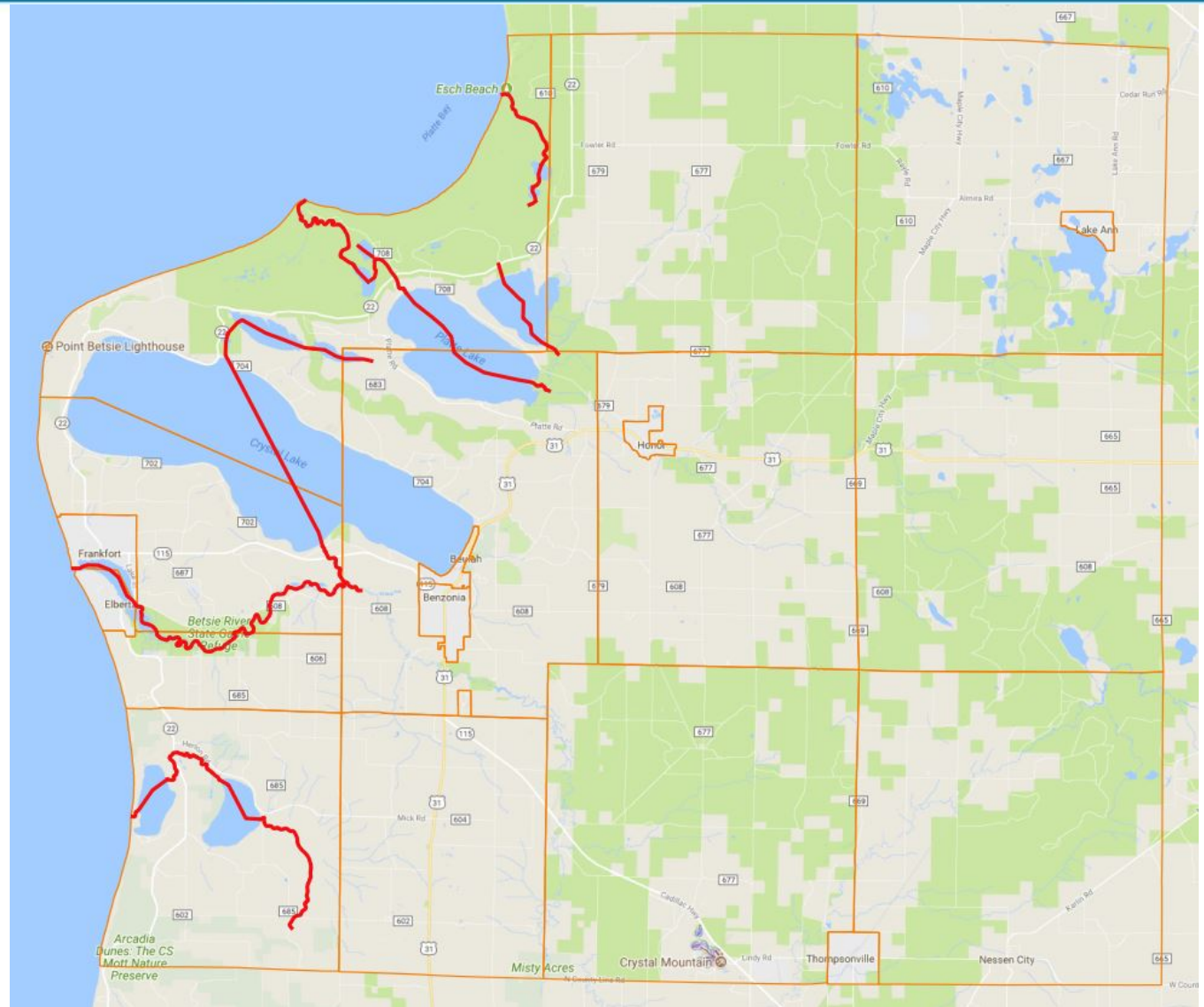
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# Inland Flood Study

- ▶ Revised Zone A study –  
32 stream miles/lakes

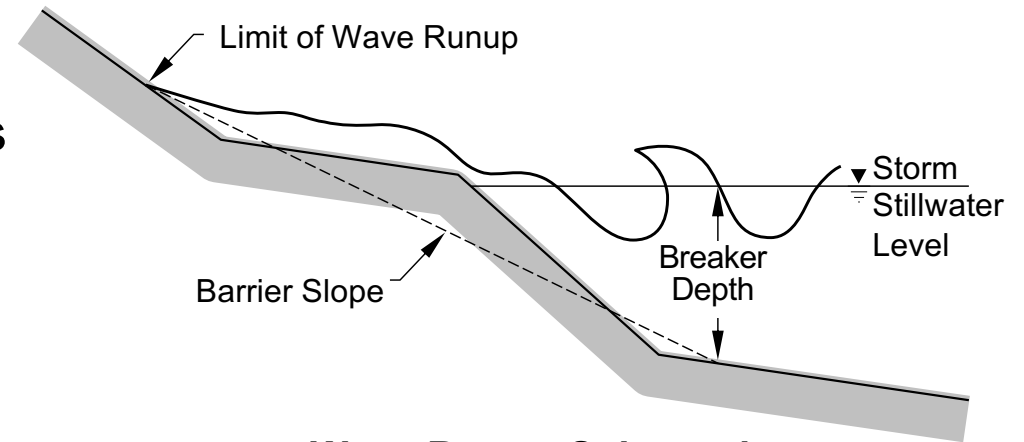


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# The Great Lakes Coastal Flood Study Approach

## Regional Study Approach

- Lakewide 2-D water level and wave analysis
  - 150 storm events from 1960 to 2009
  - Modeling conducted by STARR in 2016
- Greater consistency in assumptions
- Reduces number of boundary conditions



**Wave Runup Schematic**

*from FEMA Great Lakes Coastal Guidelines "D.3" Update*

## Local/County-Level Activities

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



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# The Great Lakes Coastal Flood Study in Benzie County

## Benzie County Coastal Flood Hazard Analysis:

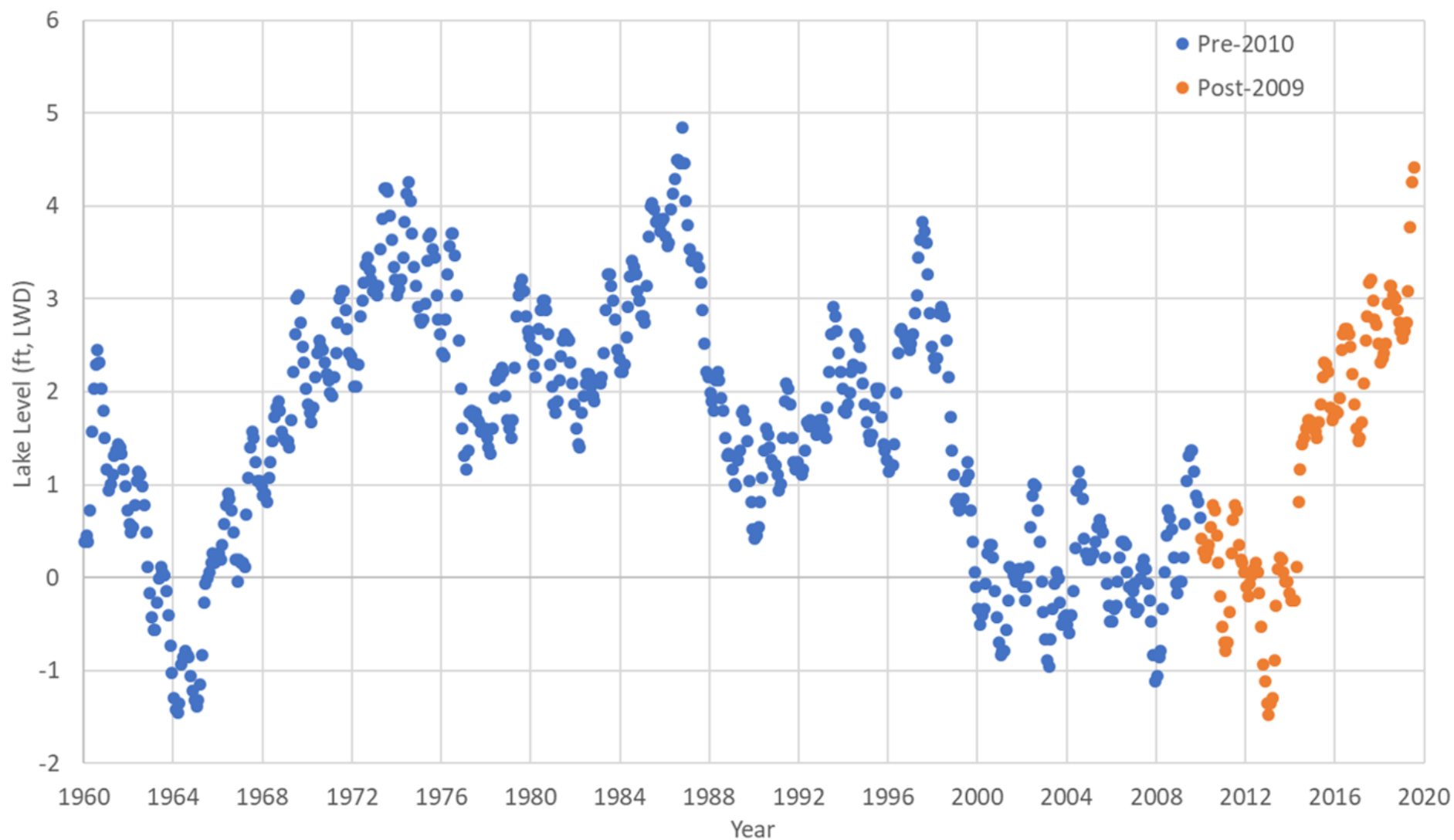
- 26 miles of coastline
- 4 coastal transects
- Transects placed at representative shoreline reaches based on:
  - Topography
  - Exposure
  - Shoreline material
  - Upland development
- Integration of riverine and coastal topography in Special Flood Hazard Areas
- Topography
  - 2012 U.S. Army Corps of Engineers LiDAR



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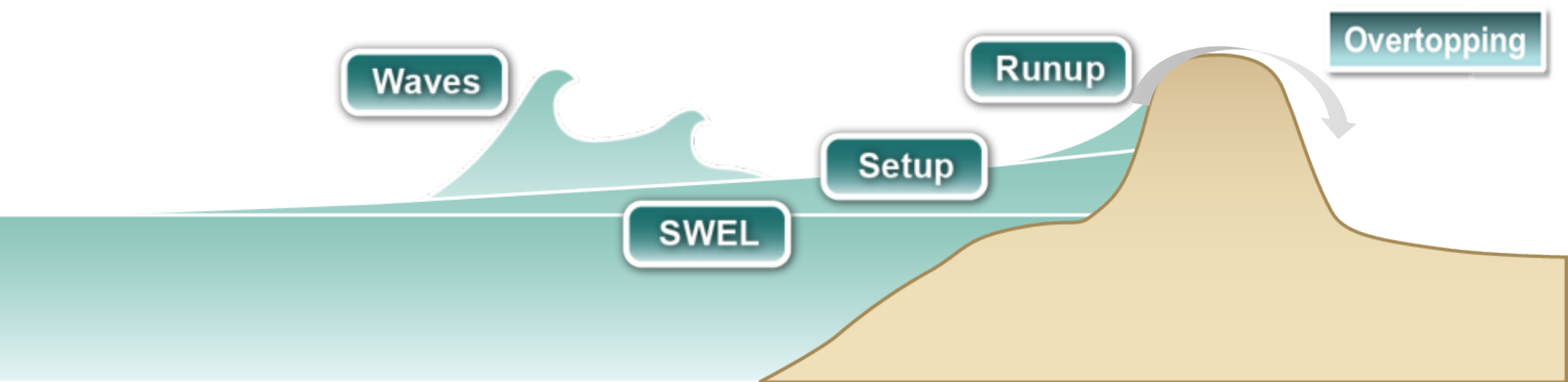
# Lake Michigan Water Levels



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# Measuring Coastal Base Flood Elevations



**SWEL = Stillwater Elevation (storm surge level)**

**TWEL = Total Water Elevation (SWEL + wave effects)**



# Special Flood Hazard Areas (SFHAs)

## Zone VE

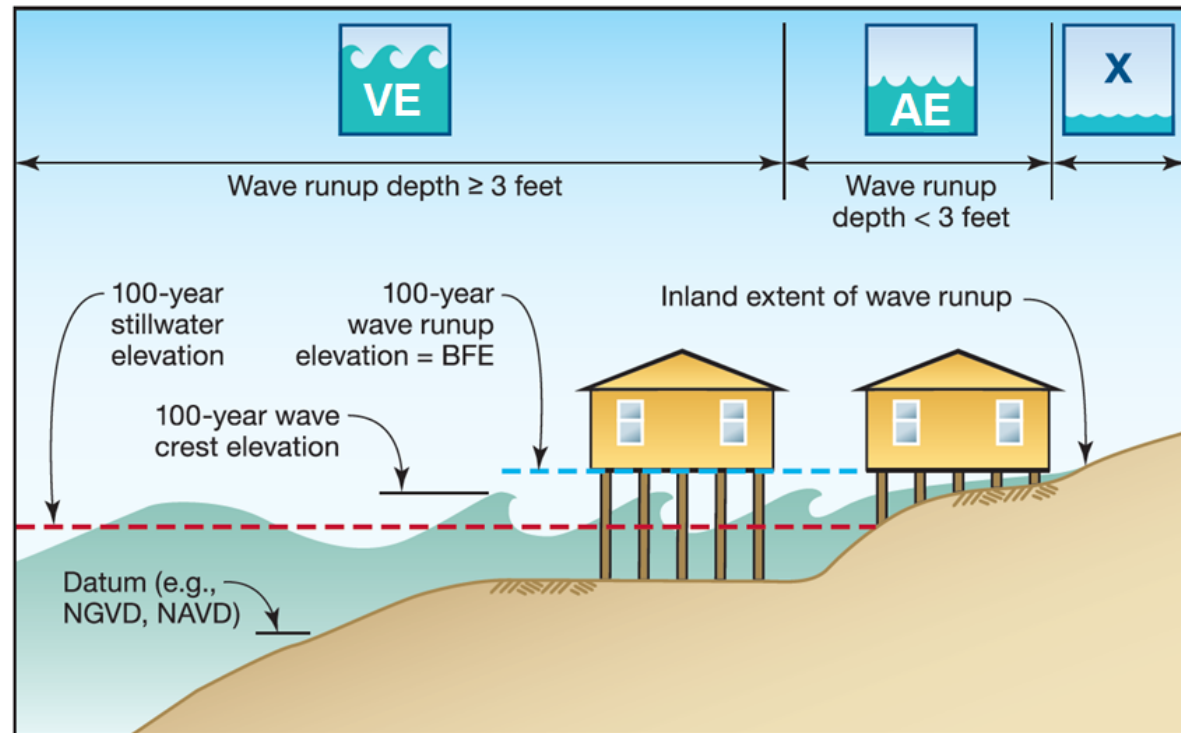
- Coastal high-hazard zone, where wave action and/or high-velocity water can cause structural damage during the 1-percent-annual-chance flood
- Wave heights or wave runup  $> 3$  feet
- Subdivided into elevation zones, and BFEs are assigned

## 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



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# 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



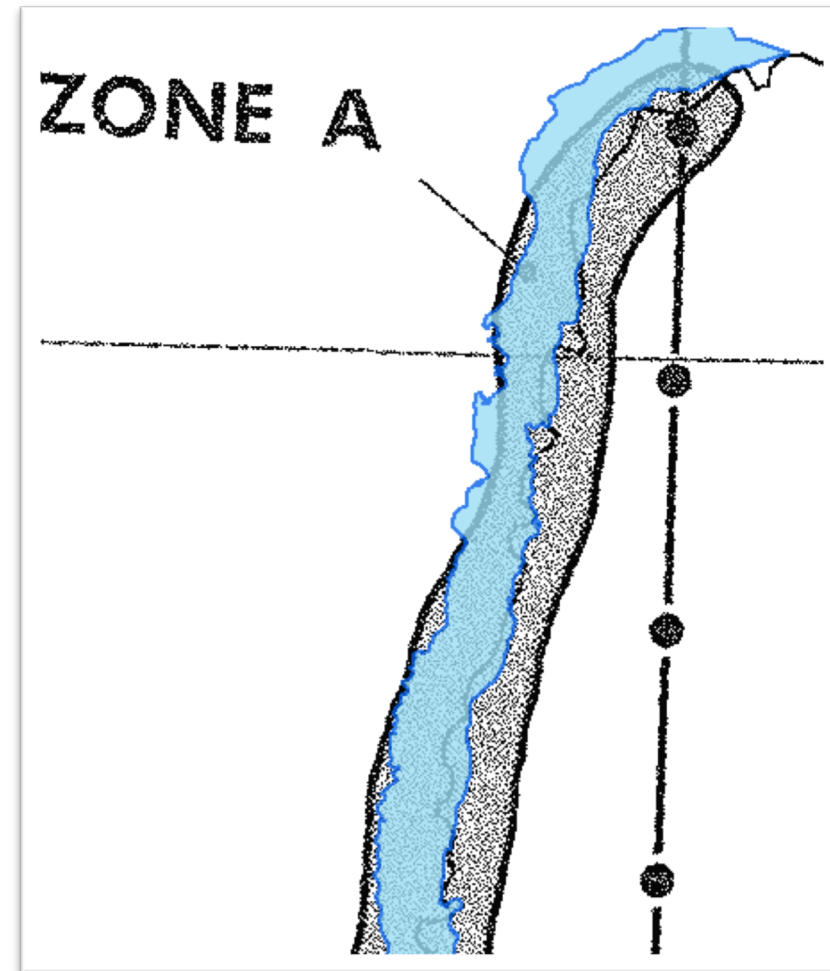
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# Inland Flood Study

## ► Revised Zone A Study

- 32 stream miles
- Hydrology: regression equations
- Hydraulic model: HEC-RAS
- No field survey performed
- Hydraulic structures not modeled
- 1%-annual-chance flood is mapped
- Uses a Digital Elevation Model derived from LiDAR collected for FEMA and the State in 2015

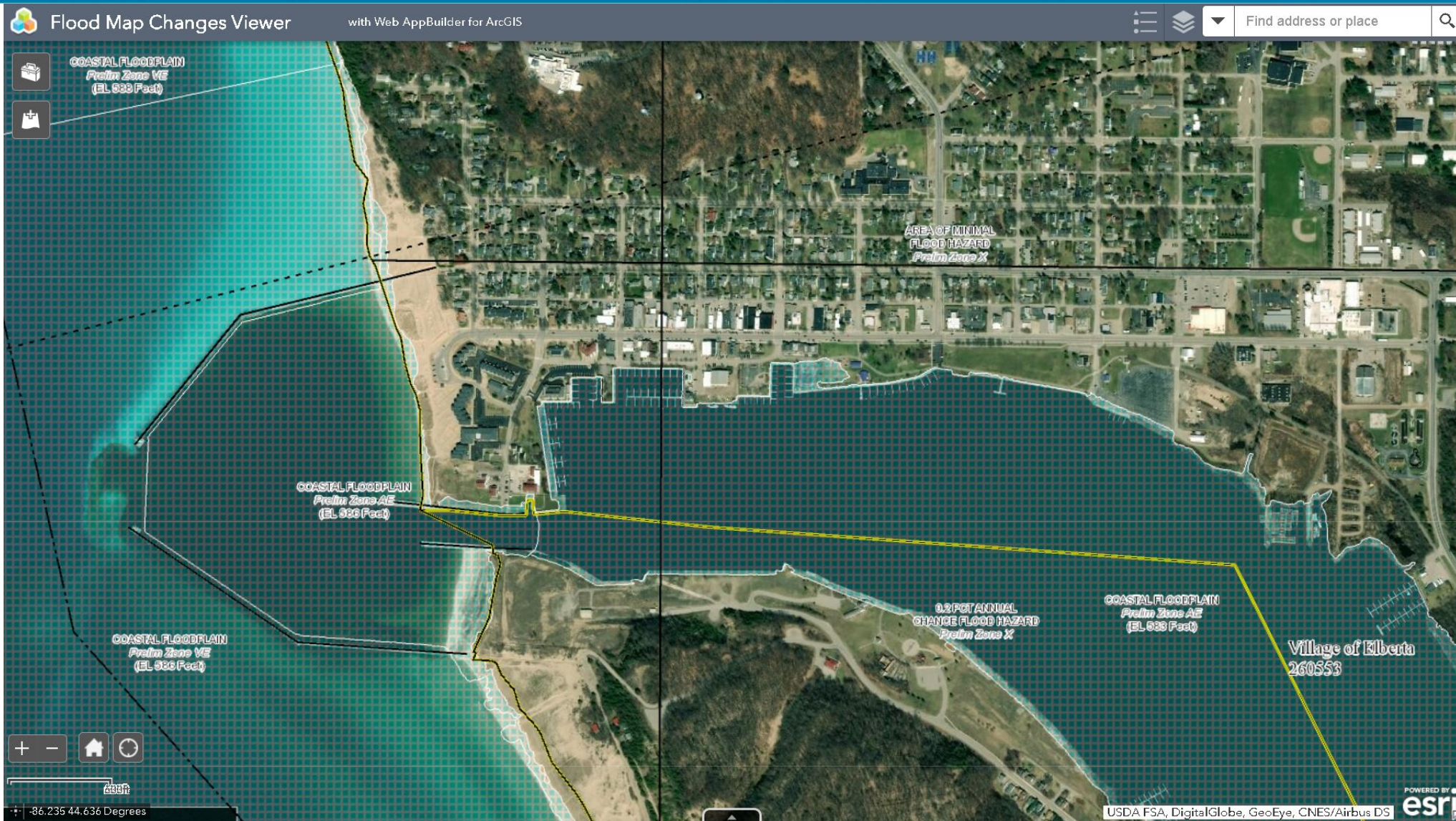


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# Flood Map Changes Viewer



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<https://msc.fema.gov/fmcv>

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# Summary of Benzie County's Letters of Map Change (LOMCs)

## SOMA-1

### PRELIMINARY SUMMARY OF MAP ACTIONS

Community: FRANKFORT, CITY OF

Community No: 260029

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effect of the enclosed revised FIRM panel(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)).

#### 1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

#### 2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below are either not located on revised FIRM panels, or have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

##### 2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	92-05-426B	07/22/1992	LOT 6 & NORTH HALF LOT 7 BLOCK V 2ND ADD	2600290001B	26019C0201C

##### 2B. LOMCs on Unrevised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

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 notice a LOMC is missing from the list, submit the omission with your comments.



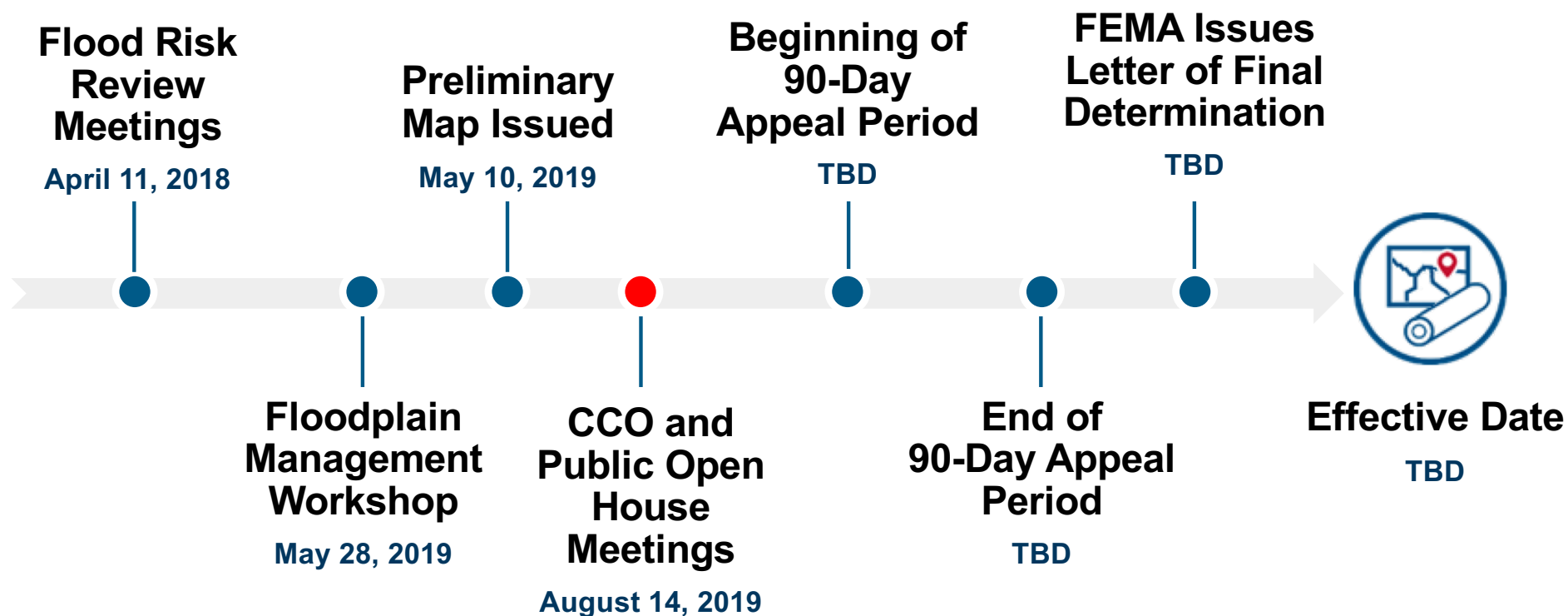
# Next Steps in the Map Adoption Process



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# Timeline for Benzie County



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# 4-Step Pre-Adoption Process



**Inform the  
Community**



**Gather Comments  
and Additional Data**



**Appeal Process**



**LFD Issued**



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# #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 the initial round of comments to FEMA no later than September 13, 2019**



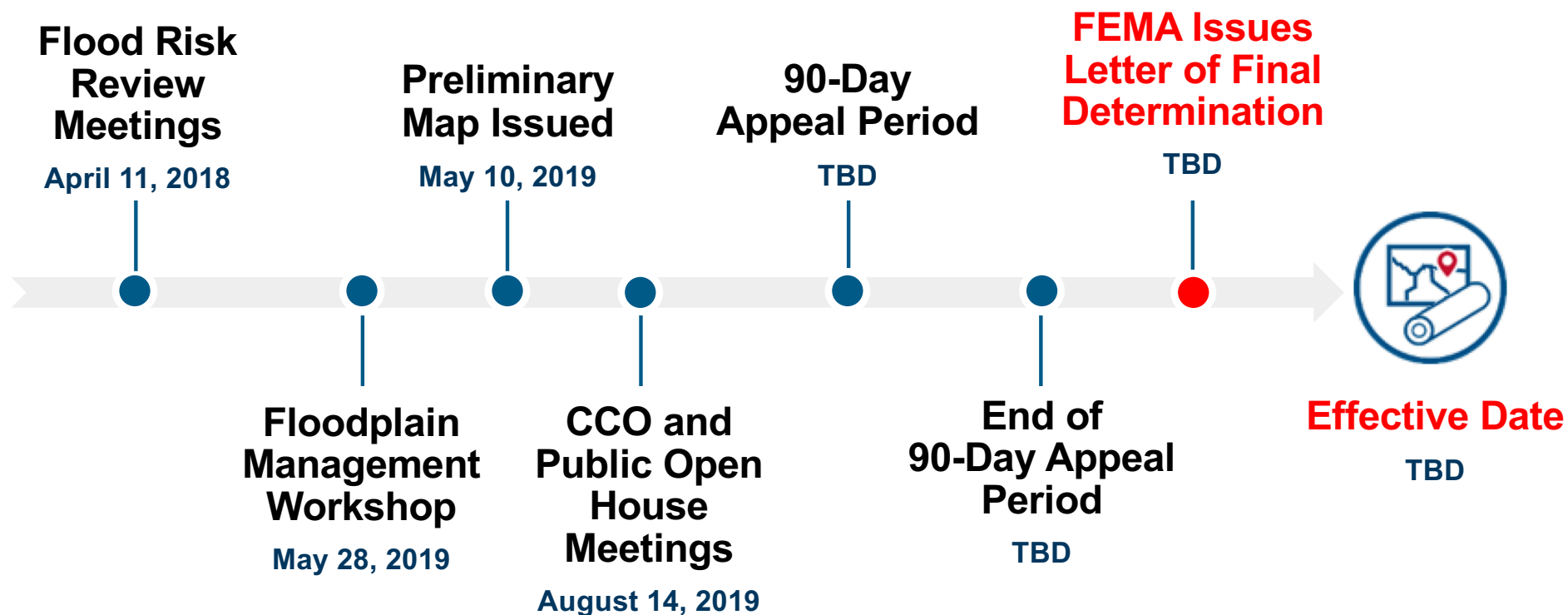


# #3: Appeal Process

- ▶ **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 CEOs
- ▶ **FEMA will evaluate all appeals and comments for resolution after the appeal period**



# #4: Issuing the Letter of Final Determination



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# Understanding Floodplain Management Ordinance Requirements



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# 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 report).**
- ▶ **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



The community must update its ordinance to reference the effective date of the FIRM and FIS report before the end of the 6-month period (or the community may be suspended from the NFIP) .



# 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)**
- ▶ **Pursuant to the Stille-DeRossett-Hale Single-State Construction Code Act of 1972, the Michigan State Building Code applies throughout the State.**
- ▶ **With the community ordinance referencing the applicable FIRM and FIS report, 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>

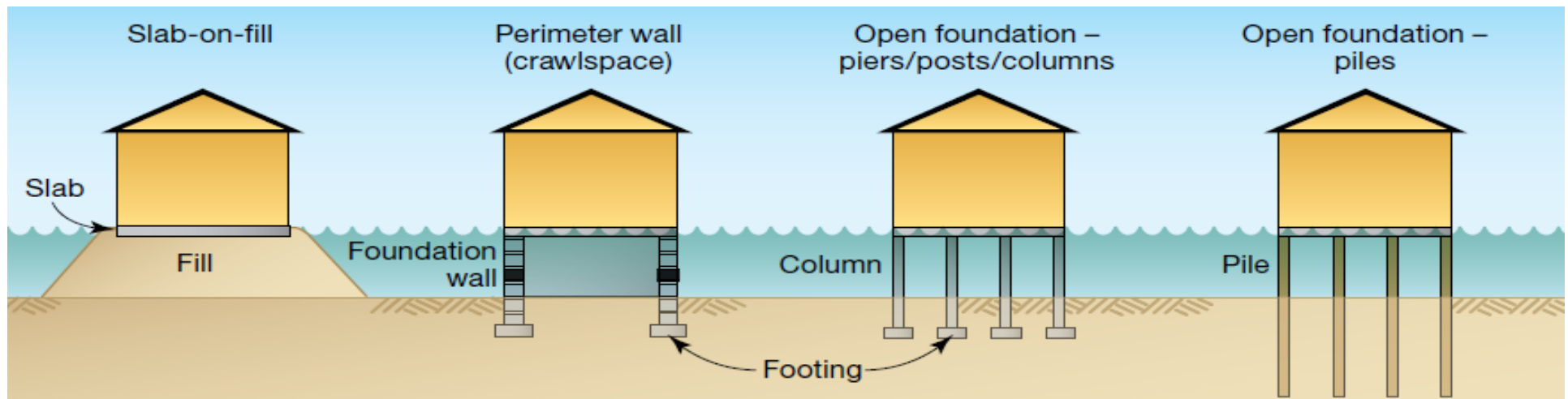
# Differences in Development Requirements

## A zones

- Fill is allowed outside the floodway, or if it can be shown not to cause a rise in the BFE.
- Fully enclosed foundation walls (flood openings required) are allowed.
- The lowest floor must be elevated to or above the BFE.
- An as-built lowest floor elevation is required to be on file with the permit records.

## VE zones (and AE zones on the water side of a LiMWA)

- Fill is not allowed for structural support of buildings.
- Only open foundations on columns or piles, free of obstructions, or breakaway walls are allowed below the BFE.
- Bottom of lowest horizontal structural member must be at or above BFE, with an as-built elevation on file.
- A Professional Engineer or Architect must certify the design of the structure, including wind loading, and that must be on file with the permit records.



# Understanding Flood Insurance



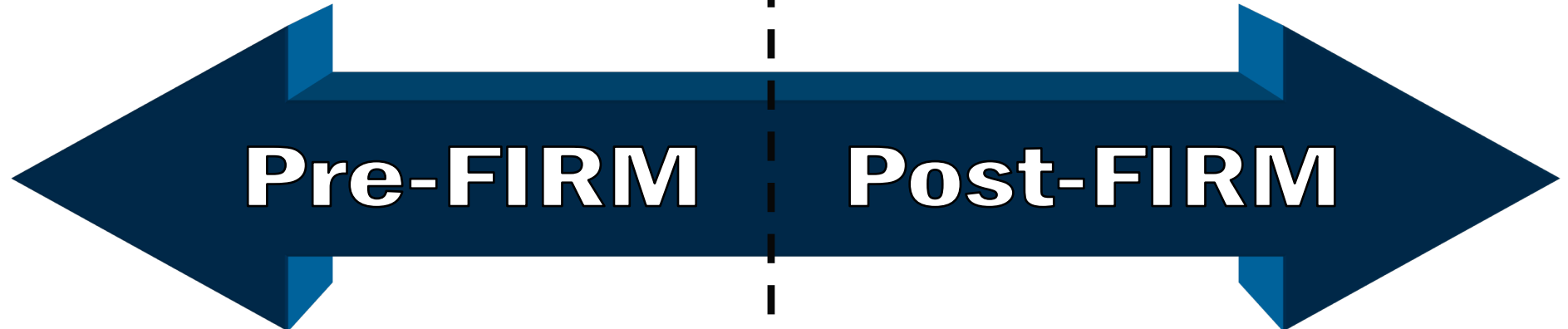
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# Flood Insurance Basic Concepts

- 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.



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# 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 and occupancy
- Subsidies are being phased out, with some categories increasing toward full risk more quickly

## ► Post-FIRM (actuarial) rates

- Uses the structure's elevation information to determine risk
- Based on the difference between the BFE and the elevation of the lowest floor
- Required for Post-FIRM structures and optional for Pre-FIRM structures, with an elevation certificate

# Effects of New Flood Zones on Flood Insurance

## ► The new FIRM may:

- Map a property into the SFHA for the first time
  - **Lender** may require the owner to get an insurance policy
- Remove a property from the SFHA
  - **Lender** may drop the insurance requirement
- Change the flood zone affecting the property
  - From an A zone to a VE zone (or from Zone AE to Zone 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 the SFHA from zone on previous FIRM
- Must have two or fewer losses paid by NFIP or disaster assistance

## ▶ Grandfathering

- Keeps lower rate zone and/or BFE

## ▶ Two Ways

- Continuous coverage (pre- and post-FIRM)
  - Coverage obtained prior to and retained through a map change
- Built in compliance
  - **Post-FIRM ONLY**
  - Built in compliance with the map at the time
  - Not substantially improved later

# Insurance Rating and Product Possibilities

## ▶ Newly Mapped

### ▶ Exceptions

- Can't be community's first FIRM
- Multi-unit buildings insured under the RCBAP
- Policy can't be 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 or substantially improved



# Risk Rating 2.0



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For Official Use Only (FOUO)



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Pre-Decisional – Agency Deliberative Process

<https://www.fema.gov/media-library/assets/videos/165850>



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



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# Resources for Insurance

## ► Floodsmart.gov

## ► FEMA.gov

Search Close X

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GO

- 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](http://www.msc.fema.gov)

# NFIP Floodplain Management and Insurance

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**Matt Occhipinti**  
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**Michigan EGLE**  
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# Hazard Mitigation Planning



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# What is Hazard Mitigation?

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

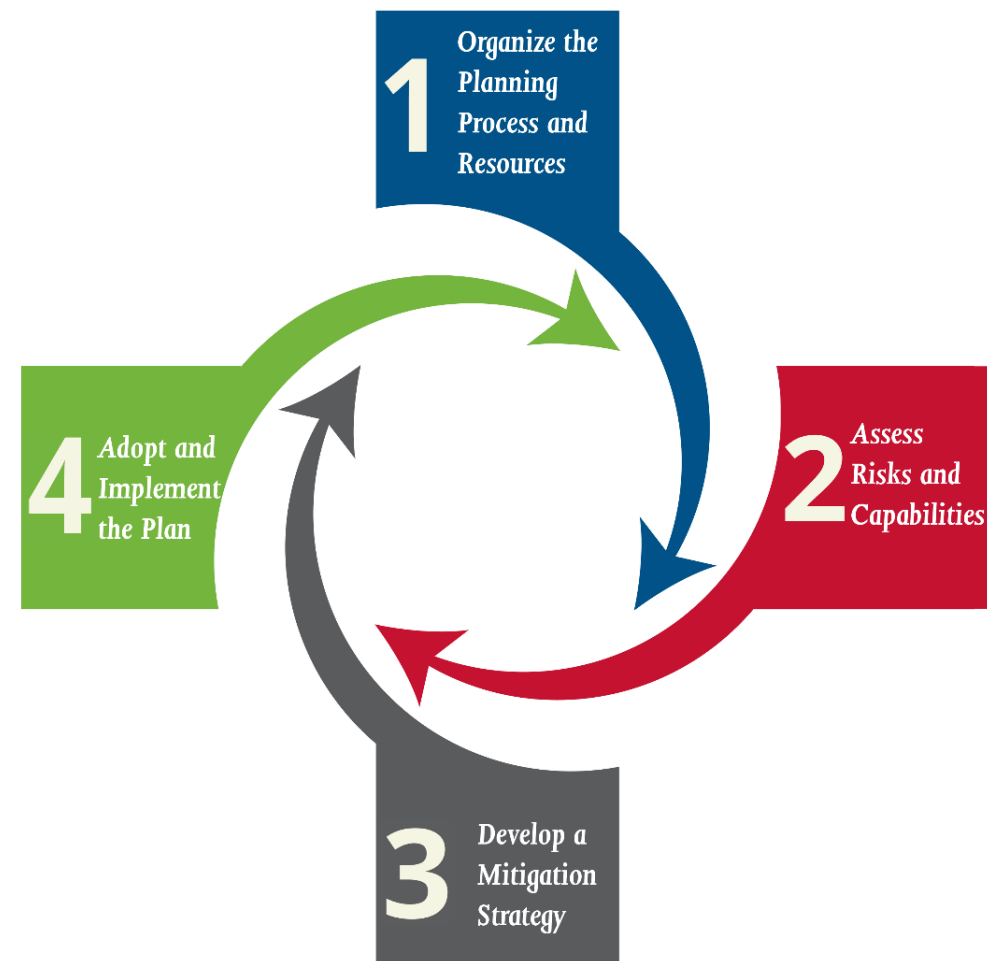
**Mitigation actions include:**

- ▶ 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

# Hazard Mitigation Assistance



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](https://www.michigan.gov/msp/0,4643,7-123-72297_60152---,00.html)

Phone: (517) 284-3745

**Matt Schnepf**  
State Hazard Mitigation Officer  
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Hazard Mitigation Analyst  
(517) 284-3987  
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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



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# FEMA Engineering Library Data Requests

- ▶ Requests must be sent 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.



Federal Emergency Management Agency  
Washington, D.C. 20472

## Flood Insurance Study (FIS) Data Requests

The Federal Emergency Management Agency (FEMA) has identified seven categories into which requests for Flood Insurance Study (FIS) backup (i.e., technical and administrative support) are separated. These categories and their associated fees are below:

Requests for Flood Insurance Backup Data	Fee
1. Portable Document Format (PDF) or Diskettes of hydrologic and hydraulic backup data for current or historical FISs	\$300, plus a \$93 per-case surcharge fee to recover the cost of library maintenance and archiving. For larger requests that require more than 4 hours of research, additional hours will be charged at \$40 per hour.
2. PDF or Mylar copies of topographic mapping developed during FIS process	\$300, plus a \$93 per-case surcharge fee to recover the cost of library maintenance and archiving. For larger requests that require more than 4 hours of research, additional hours will be charged at \$40 per hour.
3. PDF of survey notes developed during FIS process	\$300, plus a \$93 per-case surcharge fee to recover the cost of library maintenance and archiving. For larger requests that require more than 4 hours of research, additional hours will be charged at \$40 per hour.
4. PDF of individual Letters of Map Change (LOMCs)	\$40 for first letter; \$10 for each additional letter in the same request. Requesters will be notified about availability of the data and the fees associated with the requested data.
5. PDF of preliminary map panels	\$35 for first panel; \$2 for each additional panel in the same request. Requesters will be notified about availability of the data and the fees associated with the requested data.
6. DVDs of Digital Line Graph files, FIRM files or Digital LOMR attachment files	\$150 per county or Digital LOMR attachment shape file. Requesters will be notified about availability of the data and the fees associated with the requested data.
7. Computer diskettes and user manuals for FEMA computer programs	\$25 per copy. Requesters will be notified about availability of the data and the fees associated with the requested data.

As shown in the table above, for Categories 1-3, an initial fee of \$300 is required to initiate the request and required before the requested data will be provided. If the data requested are available and the request is not cancelled, the final fee is calculated as a sum of the standard per-product charge plus a per-case surcharge of \$93, to help recover library maintenance and archiving costs. The total costs of processing requests in Categories 1- 3 will vary based on the complexity of the research involved in retrieving the data and the volume and medium of the data to be reproduced and distributed. The initial flat fee will be applied against the total costs to process the request, and FEMA will invoice the requester for the balance plus the per-case surcharge before the data are provided. No data will be provided to a requester until all required fees have been paid.

For Categories 4- 7, there is no initial fee to initiate a request for data. Requesters will be notified about the availability of, and the fees associated with, the requested data.



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# Questions and Additional Information

**Visit:**

**[www.greatlakescoast.org](http://www.greatlakescoast.org)**

**[www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata)**

**FEMA Region V**

**Ken Hinterlong**

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**STARR II (Contractor)**

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**240-264-8028**

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**NFIP Region V BSA Manager**

**Catrina Covino**

**260-417-9254**

**[Catrina.Covino@fema.dhs.gov](mailto:Catrina.Covino@fema.dhs.gov)**



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**We Hope You Will Stay for  
the Open House**



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