

## LAKE COUNTY COMMUNITY CONSULTATION OFFICERS (CCO) MEETING

**December 5, 2017** 





### **TODAY'S AGENDA**

The Value of Updated Flood Maps for Your Community

Reviewing the Updated Flood Risk Data for Your County

**Next Steps in the Map Adoption Process** 

**Understanding Flood Insurance** 

#### Why Are We Here?

#### **FEMA** is here today to:

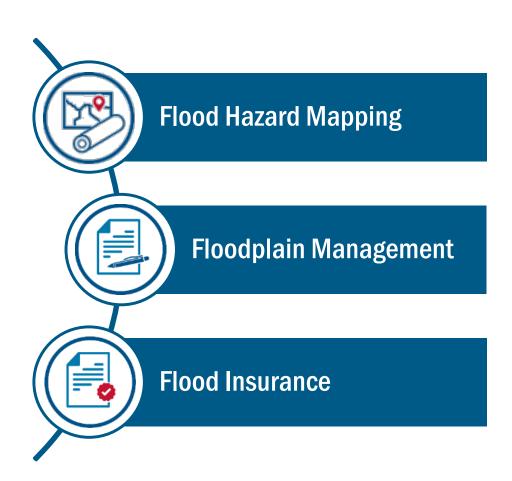
- Present Lake County's new flood maps
- ▶ Help you assess your community's flood risk
- Explain how the maps inform risk assessment and the National Flood Insurance
   Program (NFIP)
- Review your role in the next steps of this mapping process
- Answer your questions





## The National Flood Insurance Program

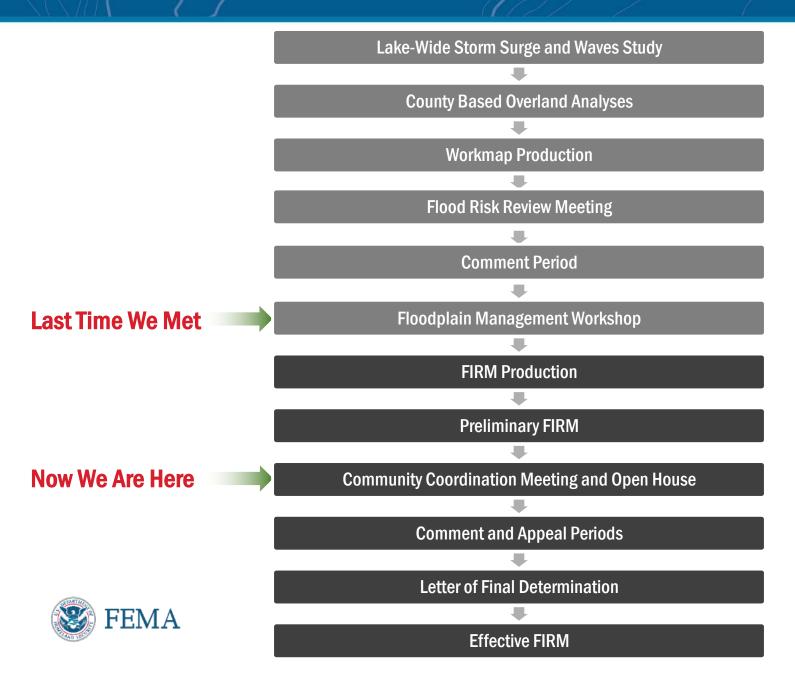
The National Flood
Insurance Program, or NFIP,
balances three related areas
that must support each
other.



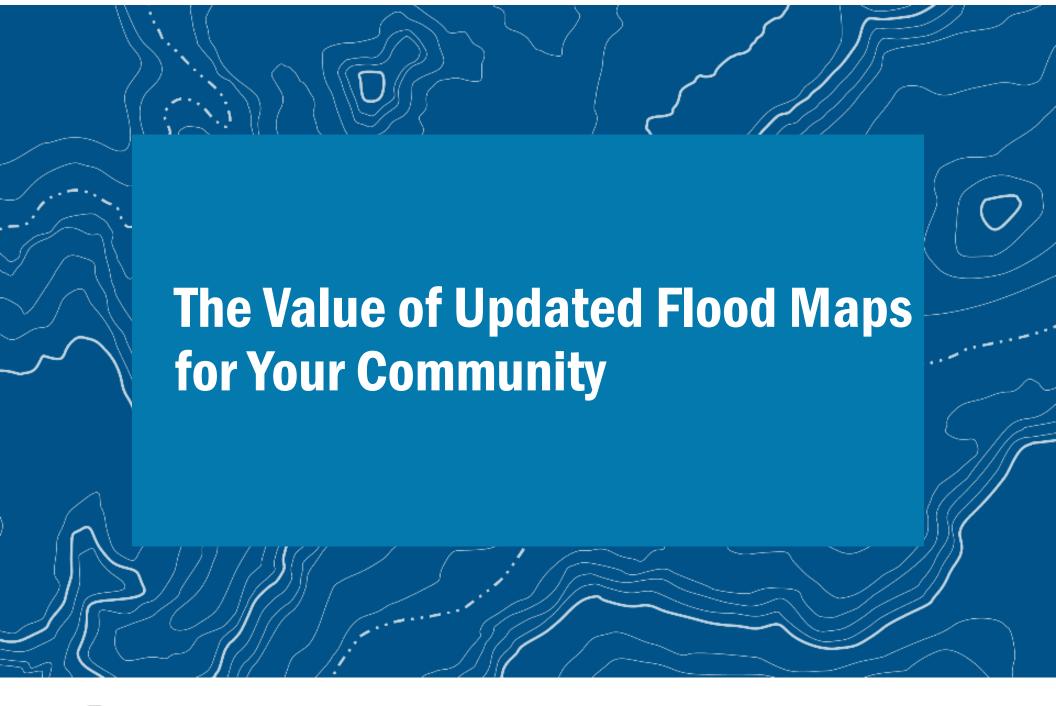




## The Status of this Study











#### Flood Maps are Used to Make Important Decisions



To Identify and Assess Flood Risk



To Establish
Rates for Flood
Insurance



To Guide Local Land Use Decisions



To Inform
Engineers
and Developers



To Prepare Emergency Managers





### Why is FEMA Updating this Community's Flood Maps?

The Great Lakes Coastal Flood Study provides updated flood risk information across each of the Great Lakes, including Lake Erie, using uniform methodology, updated terrain data, and modern wave modeling techniques.

#### Many factors contribute to flood risk changes over time:

- ▶ Population growth & increased development
- ▶ Movement in rivers & coastline
- Changing weather patterns & updated rainfall data

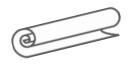






#### **Your Role in this Process**

#### As Local Officials, Floodplain Administrators, and Staff you can:



Provide technical review of preliminary data



Submit questions and comments to FEMA



Share new flood risk information with property owners and stakeholders



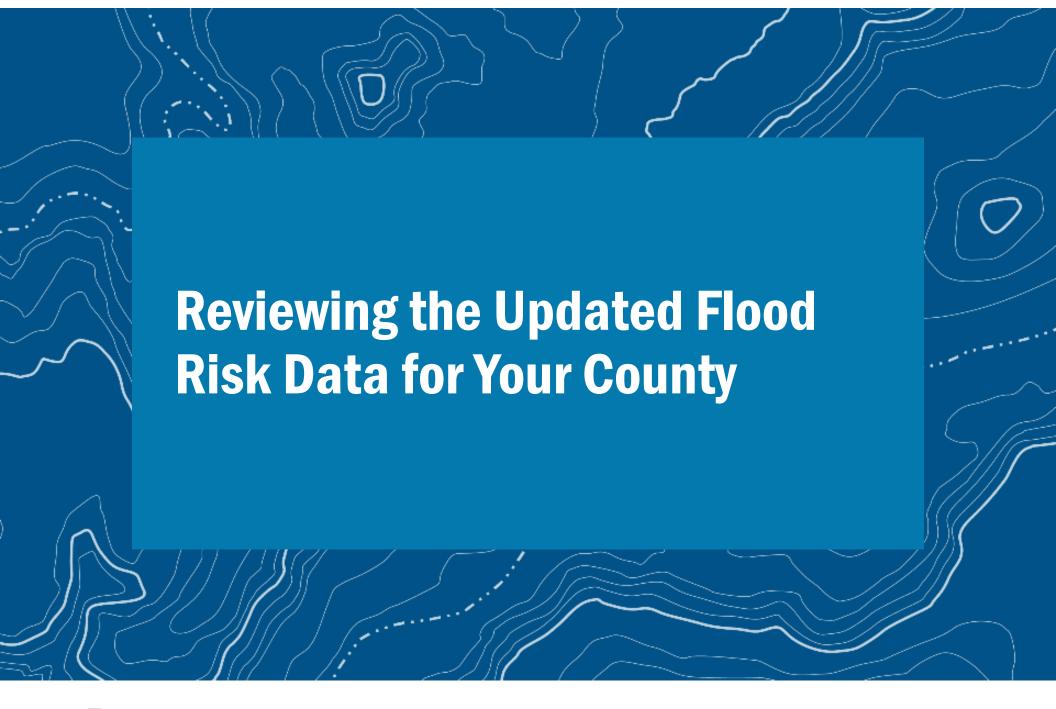
Identify mitigation needs and priorities



Update local plans, codes, and ordinances







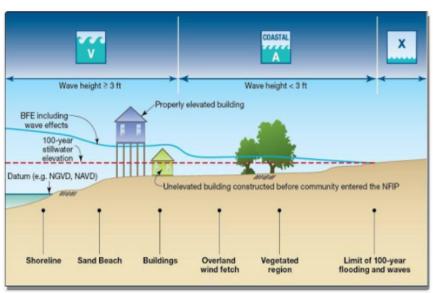




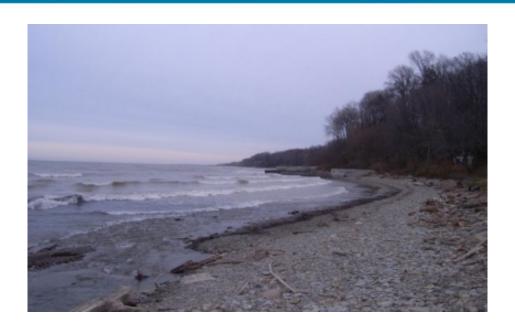
#### The Great Lakes Coastal Flood Study Approach

#### Regional Study Approach

- Water level and wave analysis
  - 155 storms from 1960-2009
- Greater consistency in assumptions
- Reduces number of boundary conditions







#### Local/County Level Activities

- Mapping level tasks performed at county level
- Nearshore wave transformations
- Erosion
- Wave runup
- Overland wave propagation





## The Great Lakes Coastal Flood Study in Lake County

#### > 35 miles of coastline

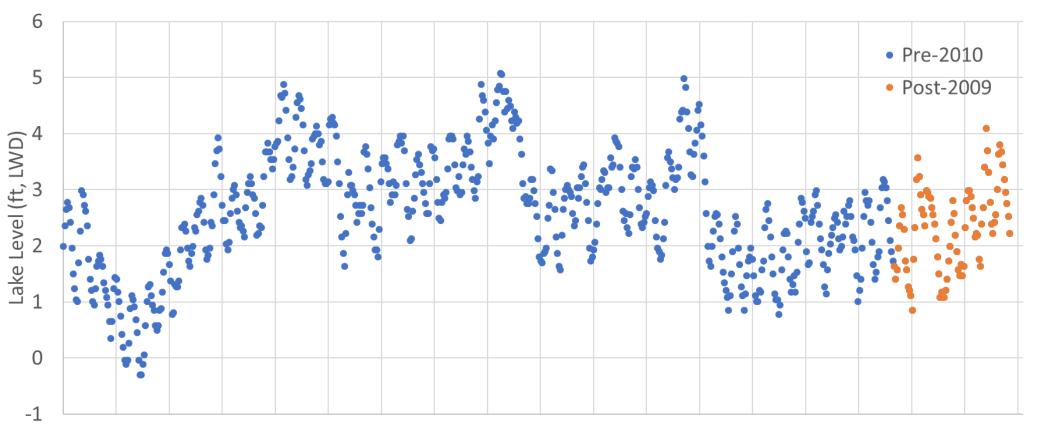
- Coastal Hazard Analysis
  - 30 Coastal Transects
- Riverine-Coastal Special
   Flood Hazard Area integration
- Topography
  - 2012 U.S. Army Corp of Engineers Lake Erie LiDAR
  - 2006 Lake County Ohio
     Statewide Imagery Program
     (OSIP) LiDAR







## **Great Lakes Water Levels**

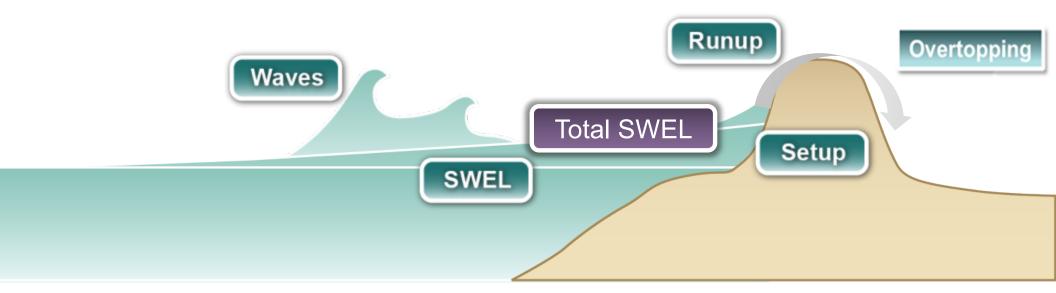








## **Measuring Coastal Base Flood Elevation**

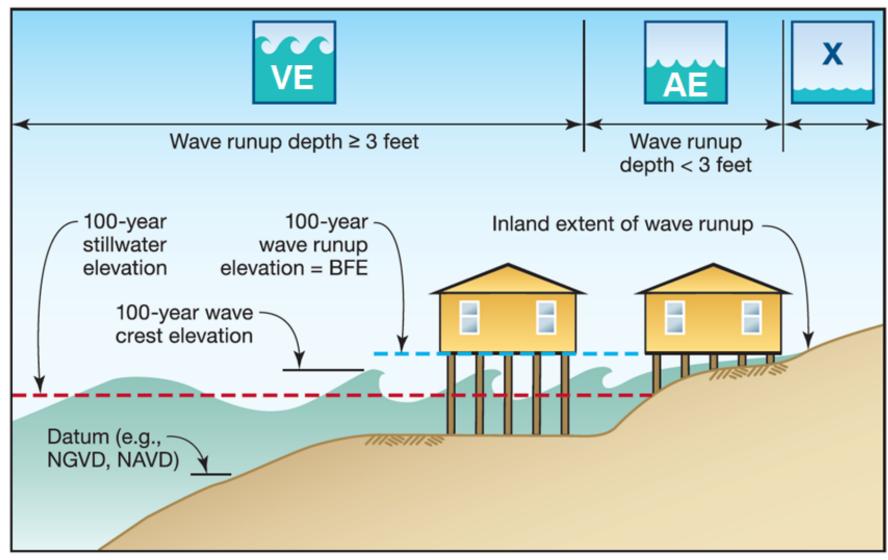


SWEL = Stillwater Elevation (storm surge level)
Total SWEL = Stillwater Elevation, inclusive of wave setup





#### **Runup Mapping**







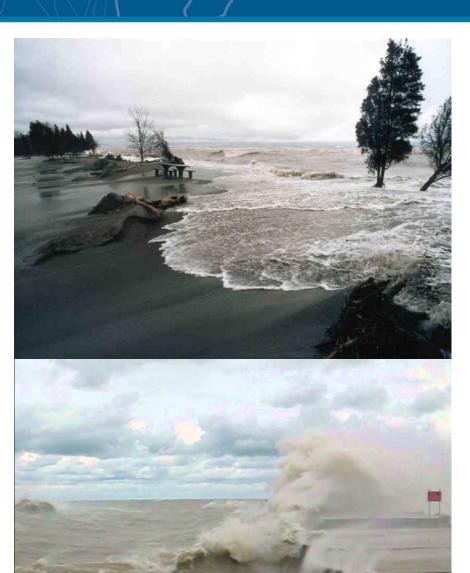
#### **Wave Runup Mapping**

- Wave runup is very sensitive to shoreline characteristics
- Single Base Flood Elevation (BFE)
- **▶** Gutters perpendicular to the shore divide the BFEs
- Transitional zones capture changes in shoreline characteristics between transects
- Wave runup mapping may have associated overtopping or AO zones





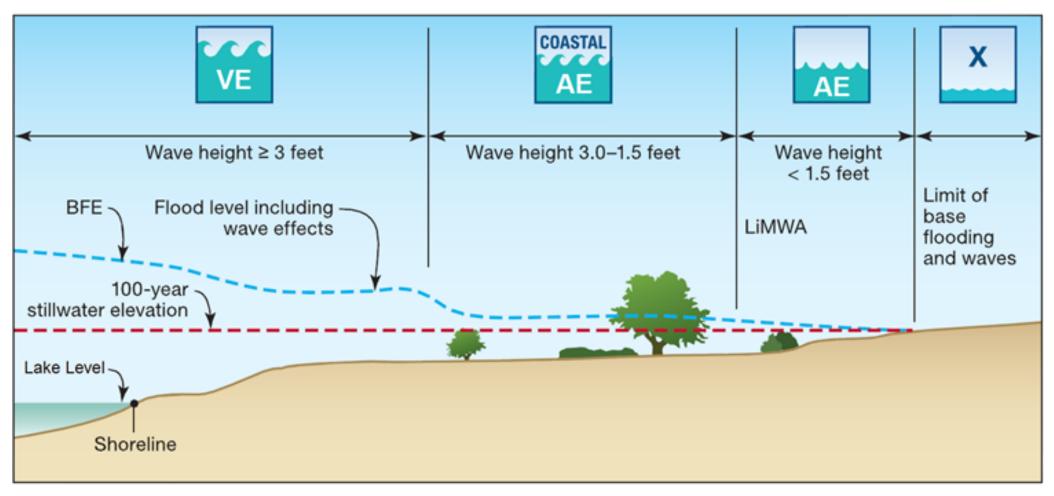
## **Wave Overtopping: Zone AO**



- Overtopping rate considerations for establishing flood insurance rate zones
- **▶** Sheet Flow Considerations
  - Areas where AE not present beyond slope break
  - Duration of overtopping
  - Rainfall associated with event
  - Topography
  - Drainage landward of the overtopped barrier



#### **Overland Mapping**



**LiMWA: Limit of Moderate Wave Action** 





#### **Special Flood Hazard Area (SFHA) Zones**

#### Zone VE

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

#### Zone AE

- Applied in areas subject to inundation by the 1-percent-annual-chance flood
- Wave heights < 3ft</li>
- Subdivided into elevation zones & BFEs are assigned

#### Zone AO

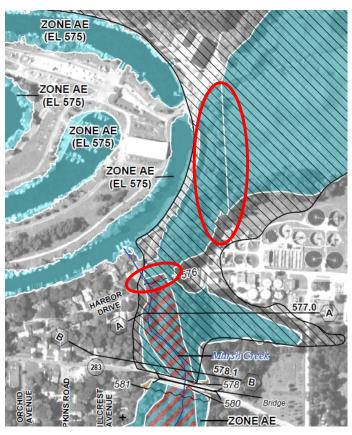
Applied in areas of sheet-flow & shallow flooding



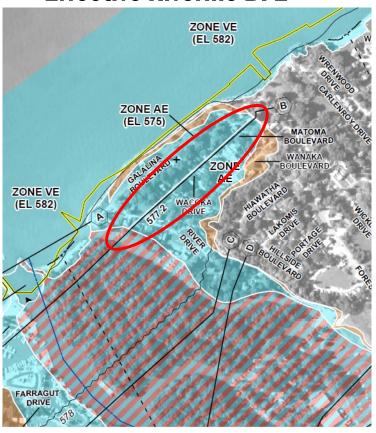


#### **Scope of Work: Integrating Riverine and Coastal Data**

#### **Updated Coastal Stillwater BFE**



#### **Effective Riverine BFE**

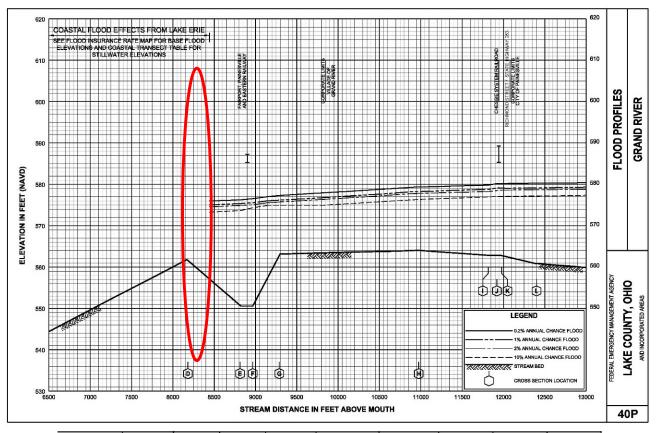


Re-delineation to updated LiDAR downstream of limits shown on FIRM (white line or Zone change) and in FIS (Floodway Data table 24) and Profile





## **Scope of Work: Riverine-Coastal SFHA Integration**



CROSS SECTION	DISTANCE <sup>1</sup>	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	WIDTH REDUCED FROM PRIOR STUDY <sup>3</sup> (FEET)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
Grand River									
Α	1,640	309	10,798	2.6	108		574.3 <sup>2</sup>	574.3	0.0
В	4,277	511	9,956	2.8	60000	<u>*</u>	574.5 <sup>2</sup>	574.5	0.0
C	6,494	312	7,817	3.5		<u>*</u>	574.6 <sup>2</sup>	574.6	0.0
D	8,184	450	4,319	6.4		*	574.8 <sup>2</sup>	574.8	0.0
E	8,818	332	3,614	7.6		575.3	575.3	575.3	0.1
F	8,976	324	3,802	7.3		575.5	575.5	576.1	0.5





## **Scope of Work: Riverine-Coastal SFHA Integration**

- Detailed Zone AE
  - Chagrin River 11P
  - Grand River 39P & 40P

- Approximate Zone A \*
  - Arcola Creek

\*No Profile/FWDT updates, only at confluence with Lake Erie





#### What are "Changes Since Last FIRM" in Lake County?

The "Changes Since Last FIRM" (CSLF) product compares the Effective Flood Insurance Rate Maps (FIRMs) to the new Preliminary FIRMs in GIS format.

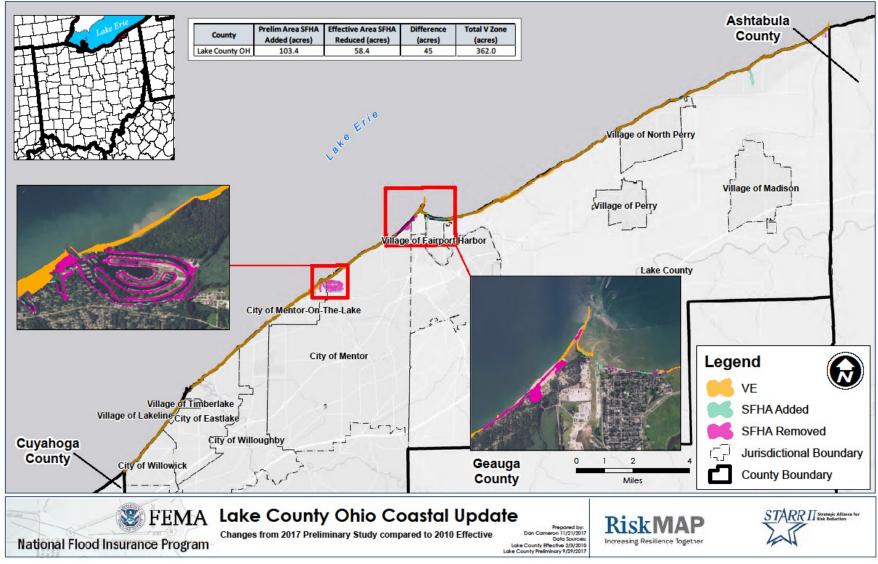
#### In Lake County, as in all counties along the Great Lakes:

- Coastal VE Zone replaced Effective Zone AE
  - Coastal High Hazard (Wave heights > 3ft)
- New Coastal AE Zones
  - Inland (behind shoreline) (Wave heights < 3ft)</p>
- New Coastal AO Zones
  - Shallow Ponding Depths 1-3ft
- Riverine AE & A Zones were integrated
  - Coastal Stillwater Backwater Elevations were remapped, where applicable





## **Changes Since Last FIRM in Lake County**







# Summary of Lake County's Letter of Map Changes (LOMCs)

#### SOMA-1

#### PRELIMINARY SUMMARY OF MAP ACTIONS

Community: LAKE COUNTY Community No: 390771

#### 2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project identifier	Original Panel	Current Panel	
LOMA	00-05-2430A	06/29/2000	795 MEADOWLARK ROAD	3907710024C	39085C0107G	
LOMA	06-05-B711A	03/23/2006	TOWNSHIP OF MADISON, TRACT 3, LOT 4 6609 SWETLAND ROAD (OH)	3907710012C	38085C0058G	
LOMA	08-05-0750A	01/29/2008	SUBLOT 1129, CUMINGS BEACH PARK SUBDIV - 1497 DAVISTA AVENUE	3907710012C	39085C0058G	
LOMA	08-05-3658A	07/02/2008	SUBLOTS 1307-1308, CUMINGS BEACH PARK SUBDIVISION 1337 DAVISTA AVENUE	3907710012C	39085C0058G	
LOMA	10-05-7048A	11/16/2010	A PORTION OF LOT 91 3080 TOWNLINE ROAD	39085C0061F	39085C0061G	
LOMA	12-05-0069A	10/11/2011	SUBLOT 27, MEADOWS SUBDIVISION 6718 DAVE DRIVE	39085C0058F	39085C0058G	
LOMA	12-05-5656A	08/21/2012	A PORTION LOTS 9 & 10, TRACT 1 1945 DOCK ROAD	39085C0059F	39085C0059G	
LOMA	13-05-3169A	02/26/2013	A PORTION OF LOT 16, TRACT 4 841 NEWELL STREET	39085C0107F	39085C0107G	

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 Re-determined

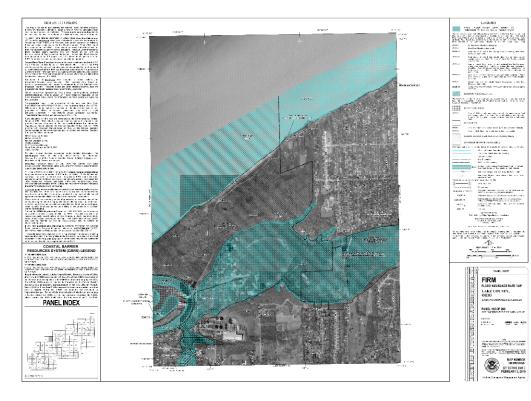
Be sure to review the prelim SOMA for completeness

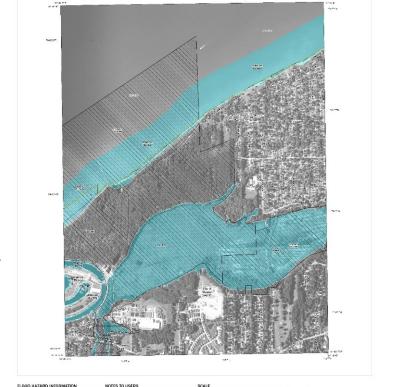
If you note a LOMC missing from the list, submit the omission with your comments





## **NOTE: Format Changes to the FIRM**





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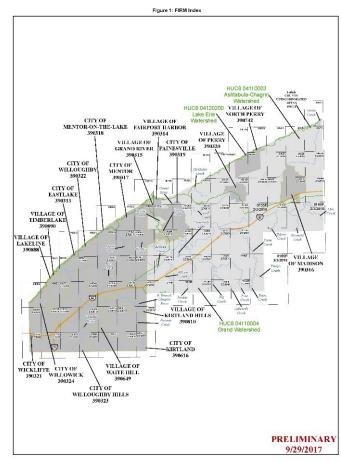
#### **NOTE:** Format Changes to the Flood Insurance Study (FIS)

#### FIRM Index integrated into the FIS

- Simplified significantly
  - FIRM Panel Index, Political Areas, & Watershed Boundaries
  - Panel dates/Panel-Not-Printed notes kept on Index
- 11x17 fold-out
- Map repositories and community dates are moved into FIS tables

#### Other additions to FIS:

- Summary Tables added
  - Hydrologic and Hydraulic Analysis
- FIRM "Map Legend" added to FIS
- FIRM "Notes to Users" moved to FIS











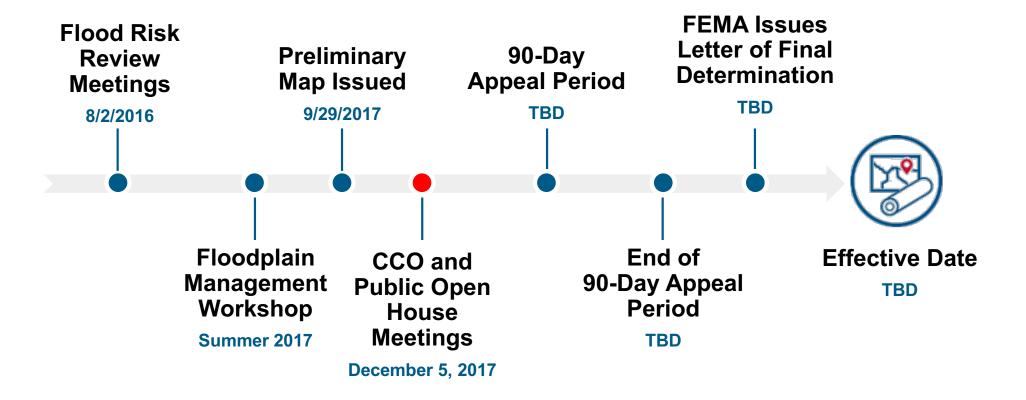








## **Timeline for Lake County**







## **4-Step Pre-Adoption Process**









**Inform the Community** 

**Gather Comments** and Additional Data

**Appeal Process** 

**LFD** Issued





### **#1: Inform the Community – Open House**

- Notifications to the Public
- Property Identification Mapping Assistance
- Comment Sheets Collected for Review
- Attendees Notified as Process Moves Forward







## **#2:** Gather Community Comments

- Comment forms are available at the Open House
- Homeowners submit their comments to local community officials
- Local community officials forward comments to FEMA Region V Service Center







#### **#3: Appeal Process**

- Appeal Period is 90 days
- **▶ Publication of Notice in Federal Register** 
  - Notification to communities by letter including two 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







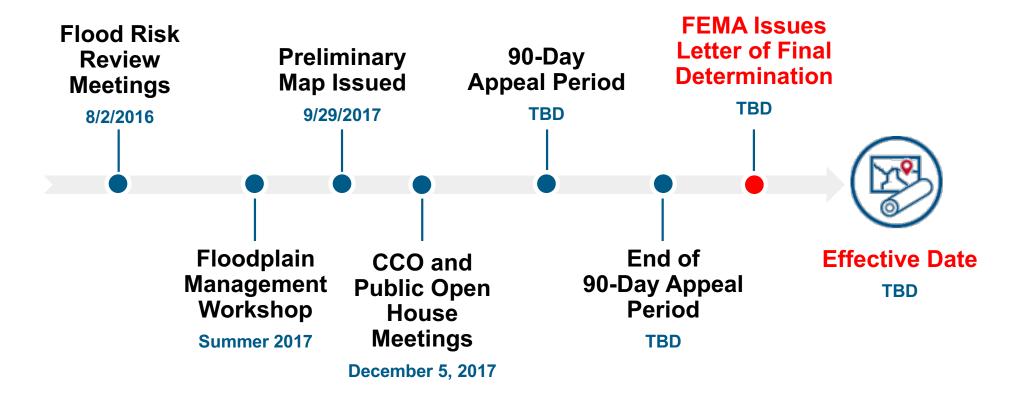
#### The Appeals Period: Appeals vs. Comments

- ▶ To be considered an appeal, a submittal must:
  - Include data that shows the proposed flood hazard information (e.g. new or modified Special Flood Hazard Area zones or boundaries, Base Flood Elevations, base flood depths, and/or floodway boundaries) is scientifically or technically incorrect;
  - Include the necessary revisions to the FIRM and/or FIS report (e.g. boundaries of revised floodplains);
  - Be received during the statutory 90-day appeal period
- ► The term comment is used for any submittal that does not meet the requirements for an appeal as outlined above



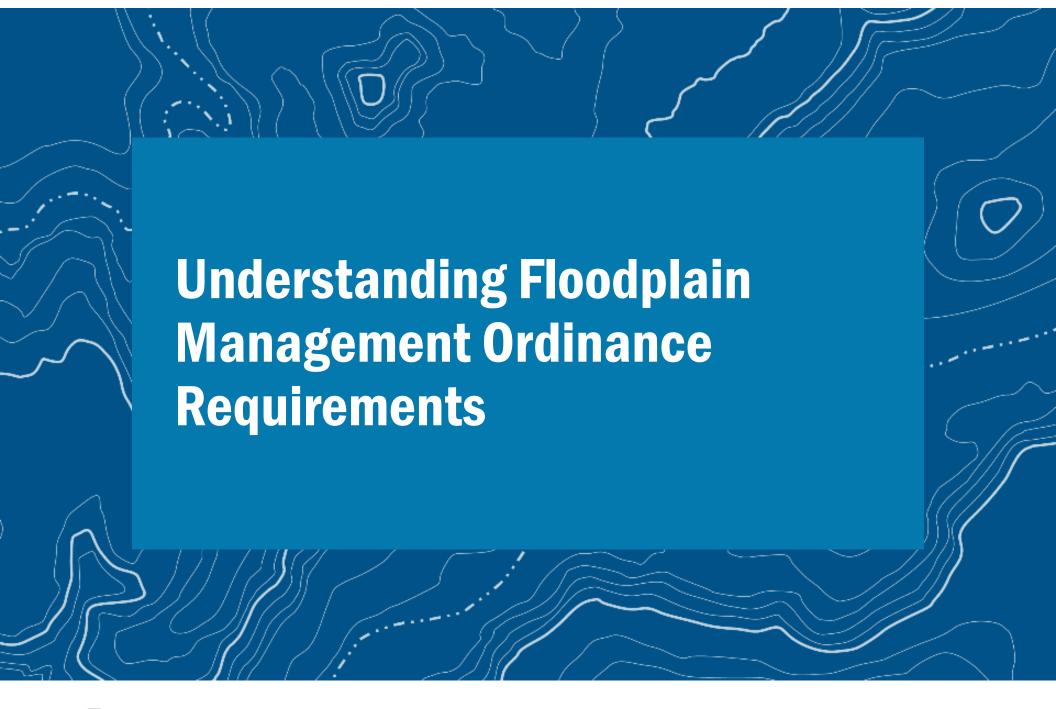


## #4: Issuing the Letter of Final Determination













## **Participation in the National Flood Insurance Program**

- **▶** NFIP is a voluntary program.
- Participation requires that communities adopt and enforce floodplain management regulations in the form of a community ordinance.
- At a minimum, the floodplain management regulations need to be based on the risk data provided by FEMA (the FIRM and FIS).
- Participation in the NFIP makes flood insurance available to the residents and businesses within your communities.
- Flood insurance is a requirement for federal loans (insured or otherwise) or other federal financial assistance to purchase, repair, improve or rehabilitate buildings within the SFHA.
- Many forms of disaster assistance are 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
- Ordinance needs to be compliant prior to effective date of FIRM & FIS (or community may be suspended from 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)
- ▶ FEMA establishes the minimum requirements; however, states and local communities are encouraged to adopt more restrictive standards to better address their flood risk. When these higher standards are in place, they take precedent over the minimums.





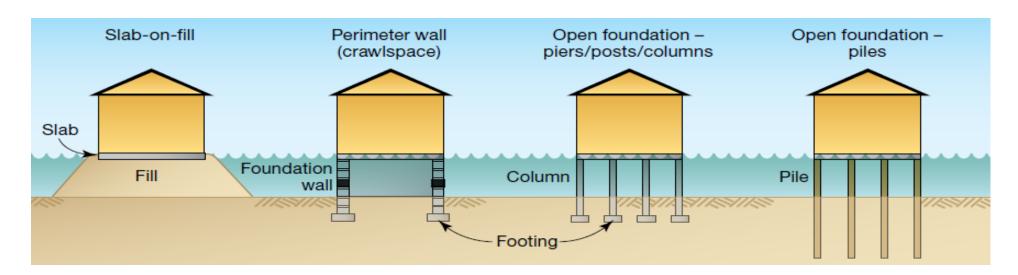
## **Differences in Development Requirements**

#### **A Zones**

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

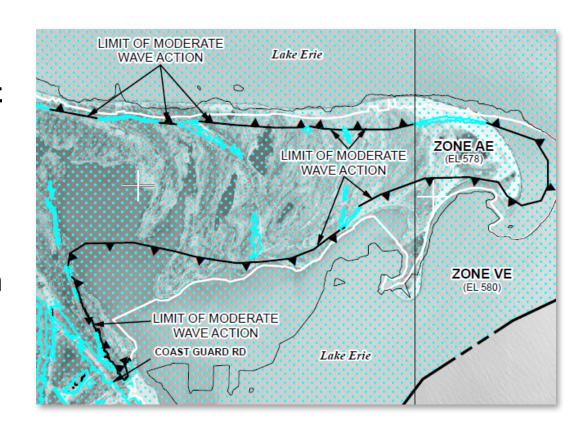
#### **V** Zones

- 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.
- Professional Engineer or Architect shall certify the design, including wind loading, of the structure and be on file with the permit records.



## LiMWA (Limit of Moderate Wave Action) on the Map

- ▶ At present, not a regulatory requirement
- Community Rating System (CRS) benefit for communities requiring VE Zone construction standards in areas defined by LiMWA or areas subject to waves greater than 1.5 feet
- Building codes may require construction to VE Zone standards when in a LiMWA













## **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.

**Pre-FIRM** 

**Post-FIRM** 





# 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 BFE (Base Flood Elevation) and lowest floor
- For Post- and Pre-FIRM structures, if there is an elevation certificate





### **Effects of New Flood Zones on Flood Insurance**

▶ A property owner's insurance needs may change with the new zones.

### The new FIRM may:

- Map a property into the SFHA for the first time
  - Their lender may require them to get an insurance policy
- Create a zone change on an already mapped-in property
  - Moving from an "A" zone to a "V" zone
  - Rating will change the next policy year
- Not affect a property or an insurance policy at all





## **Insurance Rates in Zone VE**

#### Subsidized Rate Class

- Structures are likely already shown in the SFHA (zone A, AE, A1-30, AH, or AO) on the prior FIRM, and
- In Standard Rated Policy
  - The rates may be somewhat higher than other rate classes and are receiving subsidy phase-out

### Actuarial (Elevation Based) Rate Class

- Built after first FIRM or New construction in V zones
- Rates are higher across the board based on obstructions: lattice work, horizontal member, enclosures, etc.
- Built correctly without obstruction can be less costly





## **New Construction in Post-FIRM VE Zone**

- Don't expect, or predict, "affordable" flood insurance to be available for new construction in Zone VE
- Hold design professionals and construction contractors to the highest standard in Zone VE
- Avoid it if possible





## **Insurance Rating and Product Possibilities**

- Grandfathering (Standard)
  - 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

- Newly Mapped Preferred Risk Policy
  - Must be Newly Mapped into SFHA from previous FIRM
  - Must have two or fewer losses from NFIP or disaster assistance
  - Bundled standard Preferred Risk Policy for the first year
  - Multiplier added after the first year





## **Insurance Rating and Product Possibilities**

- Grandfathering (Standard)
- Exceptions
  - Can't have lapse in coverage
  - Building can't be altered/substantially improved

- Newly Mapped Preferred Risk Policy
- 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
  - Can't have lapse in coverage
  - Building can't be altered/substantially improved





## **Resources for Insurance**

### **▶ FEMA.GOV**



- Grandfathering
- Newly Mapped PRP
- **▶ Flood Insurance Reform**

### Flood Insurance Manual

- https://www.fema.gov/flood-insurancemanual
  - General Rules
  - Newly Mapped
  - Rating
- ▶ Flood Insurance Rate Maps
  - www.msc.fema.gov











# **Ohio EMA Mitigation Branch**

The mission of the Mitigation Branch is to integrate hazard mitigation principles in a variety of ways to make Ohio communities more sustainable and citizens more resilient in the face of future disaster events.



- Develop and maintain the SHMP
- Assist Ohio communities in local mitigation planning efforts
- Administer FEMAs Hazard Mitigation Assistance grant programs
- Chair the State Hazard Mitigation Team

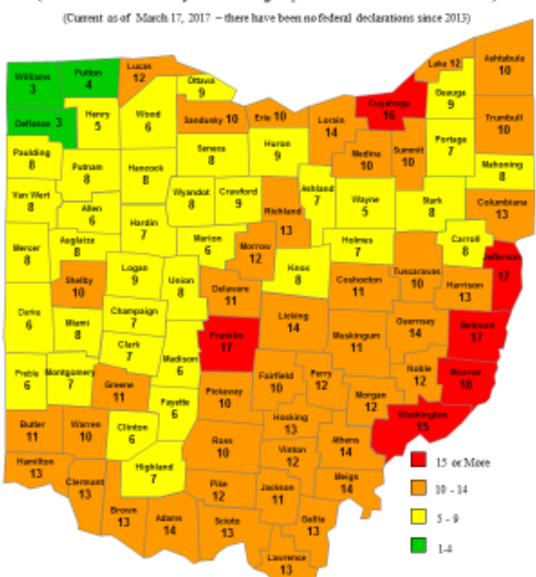




### **Ohio is Disaster Prone!**

#### OHIO PRESIDENTIAL DISASTER DECLARATIONS

(Includes all FEMA Major and Emergency Declarations from 1964 - 2013)







## What is Hazard Mitigation?

- Any sustained action taken to reduce long-term risk to people and property from hazards and their effects.
  - Acquisition/demolition
  - Elevation
  - Storm water infrastructure
  - Flood insurance
  - Tornado safe rooms
  - Building, zoning and floodplain management codes
  - Wetland and riparian area protection

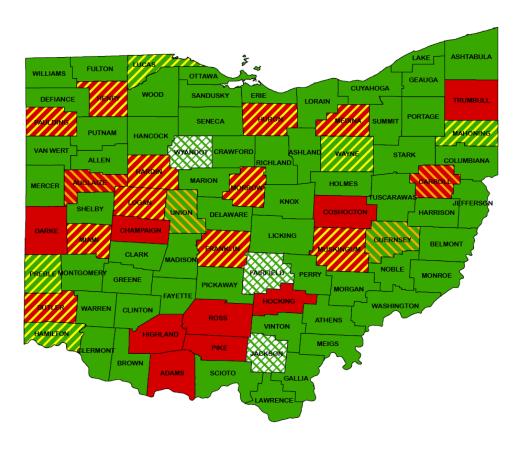




## **Current Local Hazard Mitigation Plan Status**

- **▶** Foundation of mitigation
- Hazard Identification and Risk Assessment
- Identifies and evaluates mitigations actions
- Must be updated and approved by FEMA every 5 years

#### Local Hazard Mitigation Plan Status as of 11/22/17







## **Unified Hazard Mitigation Assistance**

- **▶** Pre-disaster mitigation grant programs:
  - Pre-Disaster Mitigation (PDM)
  - Flood Mitigation Assistance (FMA)
- Post-disaster mitigation grant:
  - Hazard Mitigation Grant Program (HMGP)







### Hazard Mitigation Assistance Guidance

Hazard Mitigation Grant Program, Pre-Disaster Mitigation Program, and Flood Mitigation Assistance Program February 27, 2015



Federal Emergency Management Agency Department of Homeland Security 500 C Street, S.W. Washington, DC 20472





## **FEMA Hazard Mitigation Assistance**

- **▶** Each program follows this basic process:
  - Local governments apply for grants
  - State governments assist locals, review grants, and submit applications to FEMA
  - FEMA reviews grant applications and makes funding determinations; also provides technical assistance to states and locals





## **FEMA HMA Programs**

- Cost effective
- EHP review
- ▶ 0 25% non-Federal cost share requirement
- ▶ Projects must be consistent with local and state mitigation plans
- ▶ Community must participate and be in good standing with NFIP





## **OEMA Mitigation Branch Contacts**

Web: <a href="https://sharpp.dps.ohio.gov/ohiosharpp/">https://sharpp.dps.ohio.gov/ohiosharpp/</a>

FAX (614) 799-3526

Steve Ferryman, CFM
State Hazard Mitigation Officer
(614) 799-3539
saferryman@dps.ohio.gov

Luan Nguyen
Mitigation Planner
(614) 799-3531
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Mitigation Specialist
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Jacob Hoover, AICP, CFM Mitigation Supervisor (614) 799-3538 jmhoover@dps.ohio.gov

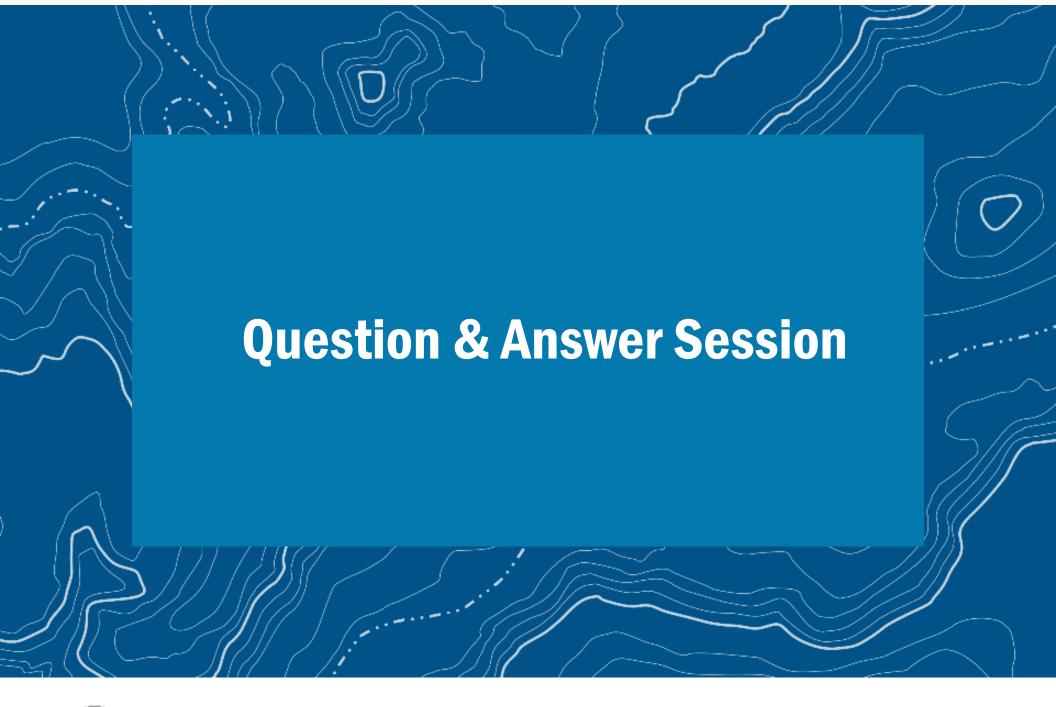
Sharon Rolf Mitigation Specialist (614) 799-3530 srolf@dps.ohio.gov

Keven Clouse
Mitigation Specialist
(614) 799-7163
kclouse@dps.ohio.gov

Alex Strawser
Mitigation Intern
(614) 799-3681
ajstrawser@dps.ohio.gov











## **Questions and Additional Information**

### **Visit:**

www.greatlakescoast.org

www.fema.gov/preliminaryfloodhazarddata

**FEMA ArcGIS Online Preliminary Map Viewer** 

### **Contact:**

**STARR II (Contractor)** 

**Lisa Bailen** 

502-212-5072

Lisa.Bailen@stantec.com

FEMA Region V

**Ken Hinterlong** 

312-408-5529

Ken.Hinterlong@fema.dhs.gov





