National Flood Insurance Program

Linn County, Iowa

Preliminary Digital Flood Insurance Rate Maps

CCO Meeting

May 30, 2019
Introductions

• Jason Conn – Iowa DNR Local Floodplain Program
• Erin Cobb – FEMA Region 7
• Chris Kahle – Iowa DNR Floodplain Mapping Program
• Dan Curley – AECOM
• Ken Bouma – Iowa DNR Local Floodplain Program
Agenda

• National Flood Insurance Program (NFIP)
• Flood Mapping Process
• Preliminary Study for Linn County
• Viewing Preliminary Products
• Timeline & Project Schedule
• Appeals Process
• Flood Insurance
• Questions
What is the National Flood Insurance Program (NFIP)?

The NFIP is a federal program:

- Established with the passage of the National Flood Insurance Act of 1968
- Enables property owners in participating communities to purchase insurance as protection against flood losses
- Participation is voluntary and based on an AGREEMENT between local communities and the Federal Government

AGREEMENT: Federal Government makes flood insurance available within communities as a financial protection against flood losses, and communities adopts and enforces a floodplain management ordinance to reduce flood risk to new construction in floodplains
Federal & State Roles

• Federal Emergency Management Agency (FEMA)
  - Administers the NFIP
  - Produces maps that identify community flood risks
  - Region VII in Kansas City, MO

• Iowa Department of Natural Resources (IDNR)
  - Regulates construction on all floodplains and floodways in the state to protect life and property from flood damage
  - Cooperating Technical Partner (CTP) with FEMA
    • CTP Agreement signed August 12, 2009
    • Agree to work together to create and maintain accurate, up-to-date flood hazard data for the IDNR
    • Consult each other to fully integrate each other’s contributions into flood hazard identification efforts
Linn County
Iowa Mapping Process

• Floodplains Mapped on Accurate Topography (LiDAR) - Accurate to +/- 8 Inches

• Flood Hazard Boundaries
  • Base Level (Zone A)
  • Enhanced Level (Zone AE)
    • Numerous New Studies

• Maps satisfy FEMA’s mapping standards
Topographic Data used in current maps

Topographic Data used in the new preliminary maps
Iowa Mapping Process

• Floodplains Determined & Mapped
  • 1% annual chance (100 year) & 0.2% annual chance (500 year)

• Iowa Flood Center Flood Hazard Analysis

• Additional Flood Risk Products
  • Flood Risk Gradient
  • Depth Grids (GIS)
Regulatory Products

Available at: https://msc.fema.gov
Letters of Map Change (LOMC)

- All LOMCs are addressed in the preliminary Summary of Map Actions (SOMA).

- Four categories:
  1. Incorporated
  2. Not Incorporated (validated)
  3. Superseded
  4. To be Re-determined

- Local officials need to be sure to review the prelim SOMA for completeness.

- If you note a LOMC missing from the list, submit the omission with your comments &/or appeals.
Finding Preliminary Flood Hazard Mapping Data

Iowa Flood Center: www.IowaFloodMaps.org
Finding Preliminary Flood Hazard Mapping Data

Flood Map Changes Viewer: https://msc.fema.gov/fmcv
Finding Preliminary Flood Hazard Mapping Data

Flood Map Changes Viewer: https://msc.fema.gov/fmcv
Additional Flood Risk Products

www.iowafloodmaps.org
Flood Risk Gradient
Flood Depth Grids

MAP DESCRIPTION
- 0 - 0.5 Feet
- 0.5 - 1 Feet
- 1 - 1.5 Feet
- 1.5 - 2 Feet
- 2 - 4 Feet
- 4 - 6 Feet
- 6 - 8 Feet
- 8+ Feet

FLOOD RISK MAPS
- MAP NAVIGATION
- SCOUR-PRONE AREAS
- FLOOD RISK GRADIENTS
- FLOOD DEPTHS
  - 50% Annual Chance (2-year)
  - 20% Annual Chance (5-year)
  - 10% Annual Chance (10-year)
  - 4% Annual Chance (25-year)
  - 2% Annual Chance (50-year)
  - 1% Annual Chance (100-year)
  - 0.3% Annual Chance (200-year)
  - 0.2% Annual Chance (500-year)
- FLOOD DEPTHS (DRAFT)
- MAP OPTIONS
Flood Mapping Process

Project Timeline

Flood Mapping Project Phases

Engineering 2014-2017

Project Coordination & Scoping 2017

FIRM Production 2018

Preliminary FIRMs/Appeals Period 7-8 Months

Post Preliminary Processing 15+ Months

Technical Review

Timeline is approximate and is subject to change

Preliminary 4/16/2019
Entering Appeals Phase Soon
Remaining Project Schedule

Post-Preliminary Processing

Community Review And Final Meeting
Publication In Federal Register
Appeals Period (Announced In Local Newspaper)
Appeals Period Resolution & Issue Letter of Final Determination
Compliance Period (Map Panels Adopted By Ordinance)
Prelim. Panels Become Effective

45-60 Days | 90 Days | 90 Days | 160-200 Days | 6 Months | Feb 2021 (Approx.)
Appeal/Comment Process

• Comments
  • Referring to base map feature changes
  • Provide new base map features

• Appeals
  • Must relate to SFHA boundaries or SFHA zone designations. Otherwise they are not considered appeals.
  • Alternative analysis must be provided with an appeal.
  • All analysis and data submitted must be certified by a Registered Professional Engineer or Licensed Land Surveyor, as appropriate.
  • Must be submitted through the local community
  • Must be submitted during the 90-day window
Appeals Process

Scientific Resolution Panel

- Described in Procedure Memorandum # 58
- Available after FEMA and community engaged in a collaborative consultation process for at least 60 days without a mutually-acceptable resolution of an appeal
- Independent third party review of the appellant's information

FEMA Fact Sheet

Scientific Resolution Panels

FEMA’s new Scientific Resolution Panel (SRP) process reinforces FEMA’s commitment to work with communities to ensure the flood hazard data depicted on Flood Insurance Rate Maps (FIRM) is built collaboratively using the best science available.

Flood hazards are constantly changing, and as such, FEMA regularly updates FIRM through several methods to reflect those changes. When changes to the FIRM are met with conflicting technical and scientific data, an independent third party review of the information may be needed to ensure the FIRM is updated correctly. The Scientific Resolution Panel will serve as the independent third party.

Who can request an SRP?

A community, Tribe or political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction can request FEMA use the SRP when conflicting data are presented. Chief Executive Officers or authorized community representatives must ask or endorse the SRP request if they did not develop or propose the conflicting technical data.

When can communities request an SRP?

A community can request an SRP if it has:

- Not received a Letter of Final Determination (LFD);
- Submitted an appeal or protest during the 90-day appeal period with scientific or technical data resulting in different flood hazards than those proposed by FEMA;
- Allowed at least 60 days of community consultation with FEMA (but no more than 120 days)

Additionally, a community that has received a FEMA issued resolution letter and has not exercised the SRP process within 30 days from the issuance of the letter or request an SRP. Communities that have submitted appeals or protests, but do not receive an LFD, will have until January 15, 2011, to request an SRP.

Independent Panel Sponsor

The SRP process is managed by the National Institute of Building Sciences (NIBS), a non-profit organization independent from FEMA. NIBS will act as the Panel Sponsor, coordinating the SRPs, ensuring that proper regulations and procedures are employed and maintaining a cadre of experts from which Panel members are selected.

Panel Member Selection

For each appeal or protest, an SRP (or Panel) of three or five members will be convened. Panel members are technical experts in surface water hydrology, hydraulics, coastal engineering, and other engineering and scientific fields that relate to the creation of Flood Hazard Maps and Flood Insurance Studies throughout the United States.

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.
Flood Insurance Basics

• Mandatory flood insurance purchase in 1% (100-yr) floodplain (Zone A/AE)
  • Only required for structures with federally insured mortgages, accepted disaster assistance or received a federal grant

• No mandatory flood insurance purchase in 0.2% (500-yr) floodplain (Zone X)

• Potential Flood Insurance Savings
  • Preferred Risk Policies (PRPs)
  • Grandfathering of Flood Insurance Rates
  • Community Rating System
## Flood Insurance

### Change in Risk Insurance Requirements

<table>
<thead>
<tr>
<th>Change in Risk</th>
<th>Insurance Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low / Moderate Risk to High Risk</td>
<td>• <strong>Flood insurance is mandatory.</strong> Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the high risk.</td>
</tr>
<tr>
<td>High Risk to Low / Moderate Risk</td>
<td>• Flood insurance is optional, but <strong>recommended.</strong> Risk has only been reduced, not removed.</td>
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<td>• Flood insurance can be obtained at lower rates.</td>
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<td>• 20-25% of all flood insurance claims come from low- to moderate-risk areas.</td>
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<tr>
<td></td>
<td>• Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.</td>
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<tr>
<td>No change in risk level</td>
<td>• No change in insurance requirements. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.</td>
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Flood Insurance Reform

• Biggert-Waters NFIP Reform Act of 2012
  • Enacted July 6, 2012
  • NFIP to become actuarially sound
  • Phase-out of subsidies and discounts

• Homeowner Flood Insurance Affordability Act of 2014
  • Enacted March 21, 2014
  • Scaled back premium increases on subsidized policies for primary residential structures
National Flood Insurance Program

- Encourage your citizens to consider flood insurance

- NFIP Participating Communities:
  - Update Floodplain Management Ordinances
  - Adopt the new DFIRMs

- Permit required for development located in mapped SFHA prior to start of construction

- Lowest floor (including basement) of any new or substantially improved structure must be located 1 ft above BFE

- DNR Floodplain Permits
Local Official Responsibilities

- Review Preliminary DFIRM panels, FIS Report, and submit comments to DNR
- Work with Mapping Contractor to resolve any issues
- Provide outreach materials and links to citizens upon request
- Make wise land use decisions that support good floodplain management
Flooding In Iowa

http://www.extension.iastate.edu/floodinginiowa

In collaboration with Iowa State University Extension & Outreach

Educate local officials and general public about flood risks and basic floodplain management principles

Topic Areas
- National Flood Insurance Program
- Flooding and Natural Systems
- Floodplain Mapping
- Floodplain Regulations
- Flood Insurance
Contact Information

- **Jason Conn**
  - 515-725-8333 / Jason.Conn@dnr.iowa.gov

- **Ken Bouma**
  - 515-725-8352 / Ken.Bouma@dnr.iowa.gov

- **Erin Cobb**
  - 816-283-7012 / Erin.Cobb@fema.dhs.gov

- **Chris Kahle**
  - 319-335-1583 / Chris.Kahle@dnr.iowa.gov

- **Dan Curley**
  - 816-410-6376 / Daniel.Curley@aecom.com