



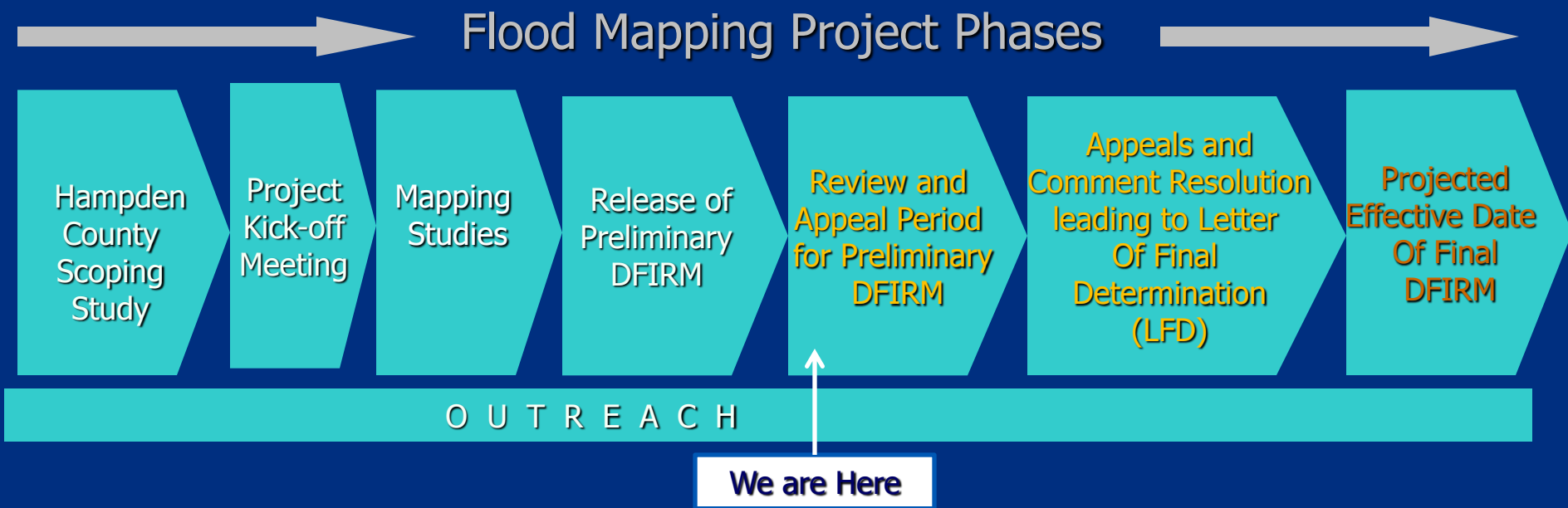
Agenda

- Welcome and Introductions
- Mapping Process
- Paper versus Digital Flood Insurance Rate Maps
- Development of Flood Hazard Data
- Public Review and Appeal Period
- Effect on Existing Letters of Map Change
- Resilience Meeting
- Community Adoption Process
- Flood Insurance
- Questions



FEMA

Process for Flood Mapping Projects



Oct 2011 –
March 2012

April 20, 2012

3 Months

Projected LFD Date
Dec 2012/Jan 2013

June 2013/
July 2013

DFIRM = Digital Flood Insurance Rate Maps



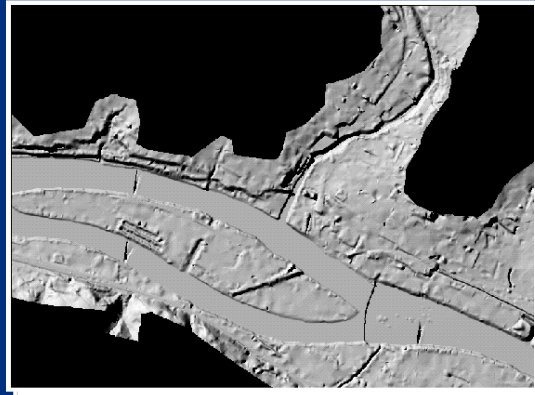
FEMA

Digital Flood Insurance Rate Map (DFIRM)



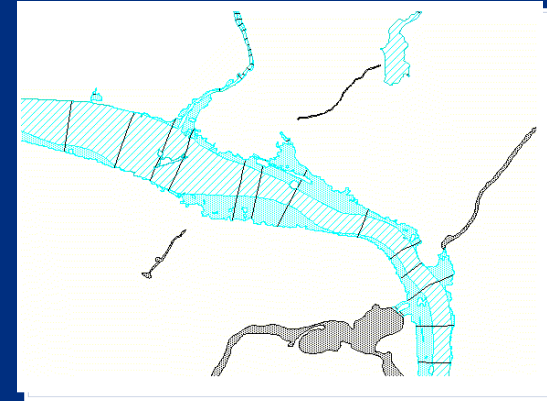
Aerial Photo
Base Map

+



Topography

+



Flood Data

=



DFIRM



FEMA

Zone Designation Changes

	OLD ZONE	NEW ZONE
Special Flood Hazard Area	A1 through A30	AE
0.2% Annual Chance Flood Hazard Area	B	Shaded X
Low to Moderate Risk	C	Unshaded X



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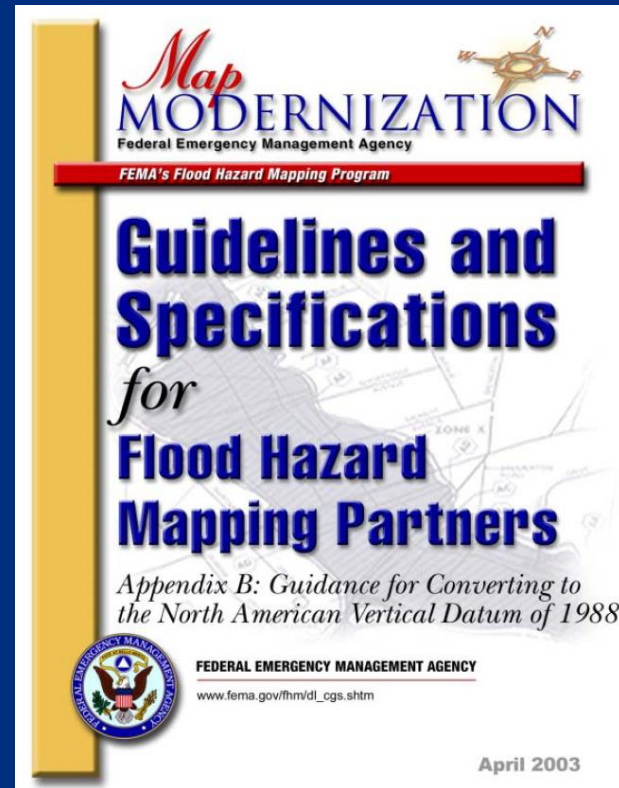
Datum Conversion

- Previous FIRM referenced to NGVD29*
- Conversion to NAVD88**
Required by FEMA for new DFIRMs

*National Geodetic Vertical Datum of 1929

**North American Vertical Datum of 1988

Conversion Factor for Hampden County = -0.67 feet
(100.00 feet NGVD = 99.33 feet NAVD) rounded



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Benchmarks

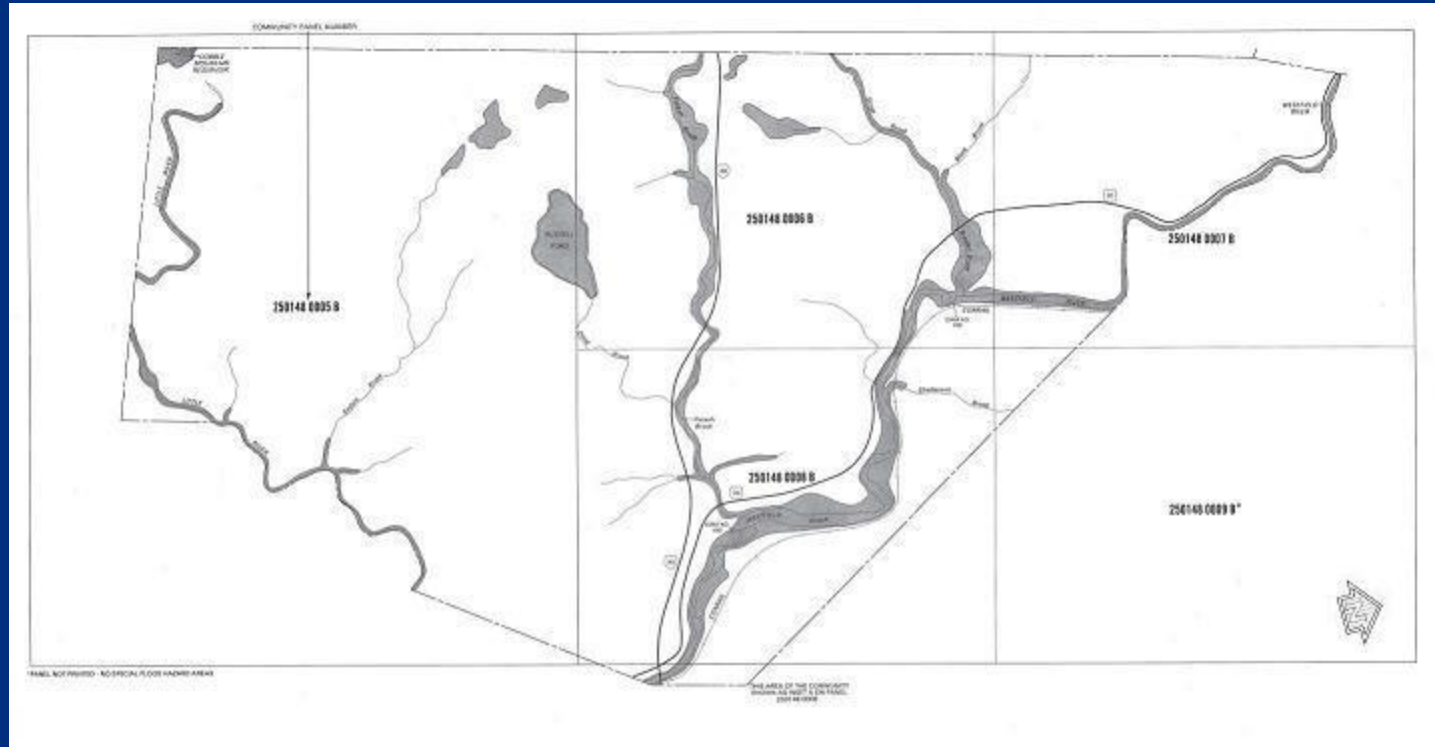
NGS Benchmarks

- Obtained from National Geodetic Survey website
- FEMA requires that Benchmarks possess stability of C or higher
- Some benchmarks shown on old FIRMs may not possess stability of C or higher and thus won't be shown on the new DFIRMs



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Paneling Scheme



Existing Paneling System
(single jurisdiction format)



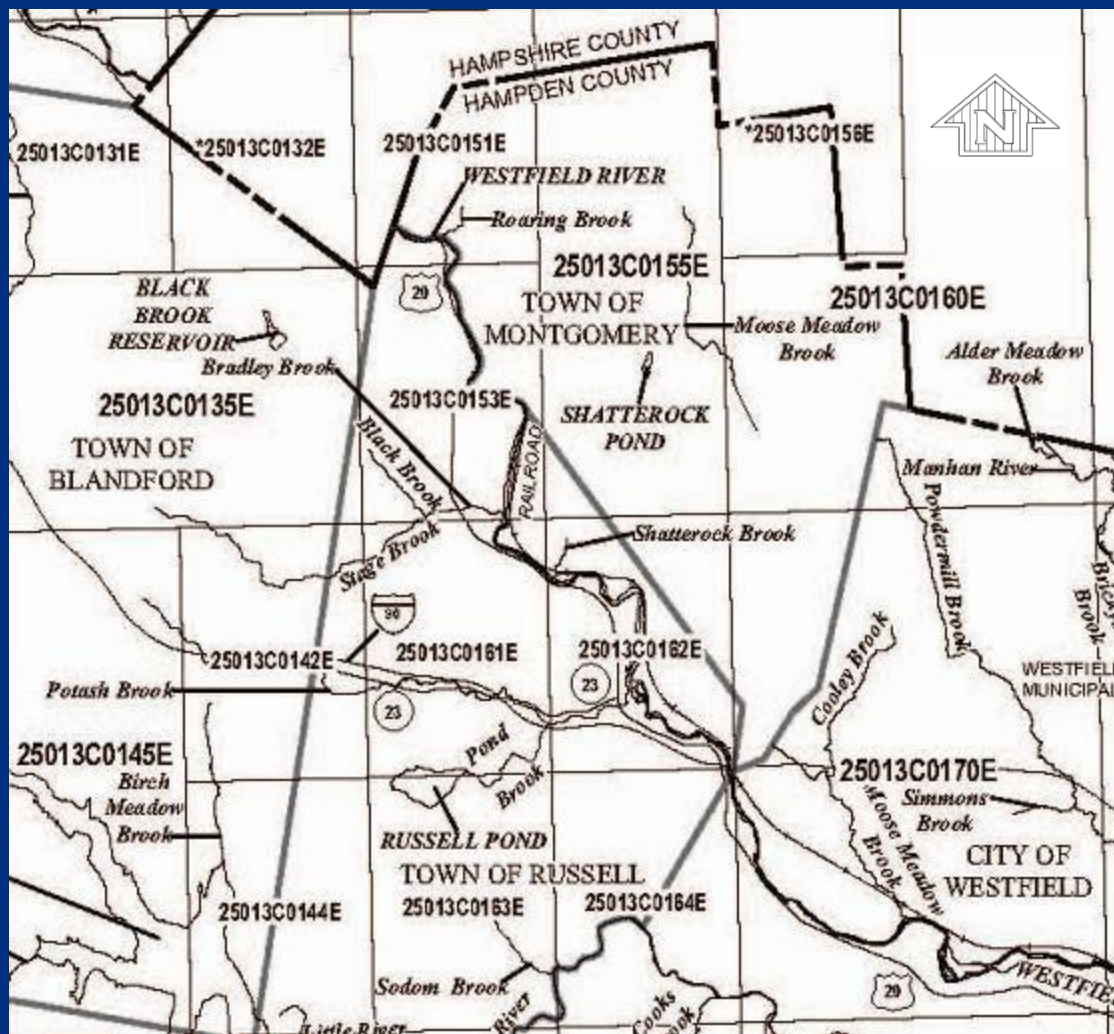
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New Paneling Scheme

New Paneling System

(County-wide format)

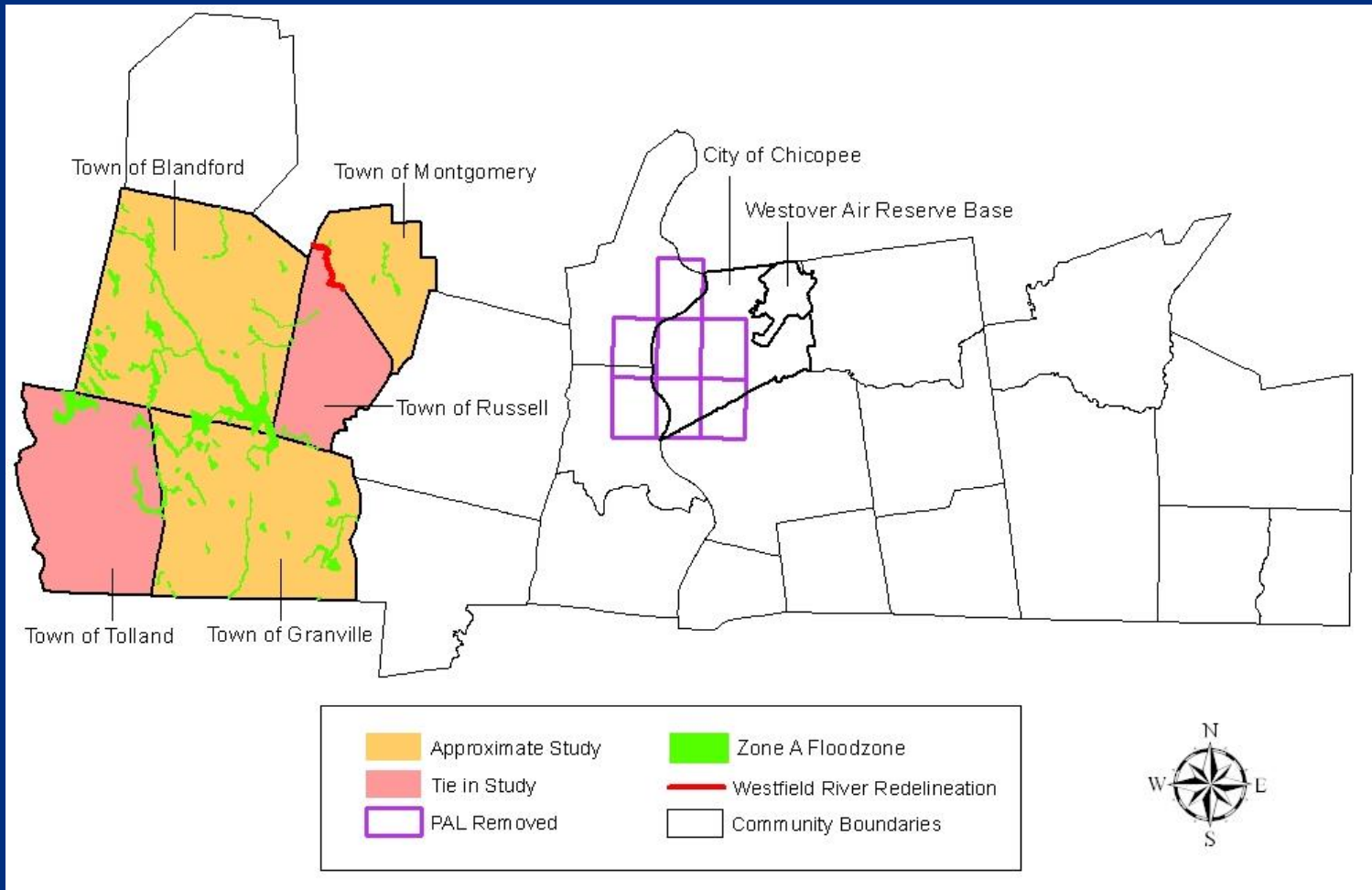
Based on USGS
quadrangles



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Study Update Methodologies

Levels of Study



Level of Study

ZONE AE: Redelineation

- 3ft. Contours obtained from MassGIS
- Effective Base Flood Elevations (BFEs) from existing detailed studies are considered accurate
- Floodplain boundaries were interpolated between cross sections using digital terrain models developed from MassGIS.
- Appeal Eligible under the new Expanded Appeal Process (EAP)



FEMA

MYTHS!

- If my community does not have new or revised base flood elevations (BFEs) then my flood hazard areas have not changed.

- If the elevation number shown on my old map is different from elevation number on my new map, my BFE has changed.

CHECK DATUM
CONVERSION FIRST!

- Redelineation example:

Effective Maps



BFE = 28.9 NGVD29

2012 Preliminary Maps



BFE = 28.2 NAVD88



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NGVD = National Geodetic Vertical Datum
NAVD = North American Vertical Datum

Level of Study

ZONE A: Approximate Study

- Regression equations from USGS to determine flood discharge, WINTR-20 program dated March 2009, and USGS stream gage analysis.
- HEC-RAS modeling used for hydraulics
- Cross-section values derived from HEC-RAS. No Field Survey.
- Provides an approximate delineation for the 1% annual chance (100 year-flood) event.
- Appeal Eligible under the new Expanded Appeal Process (EAP)



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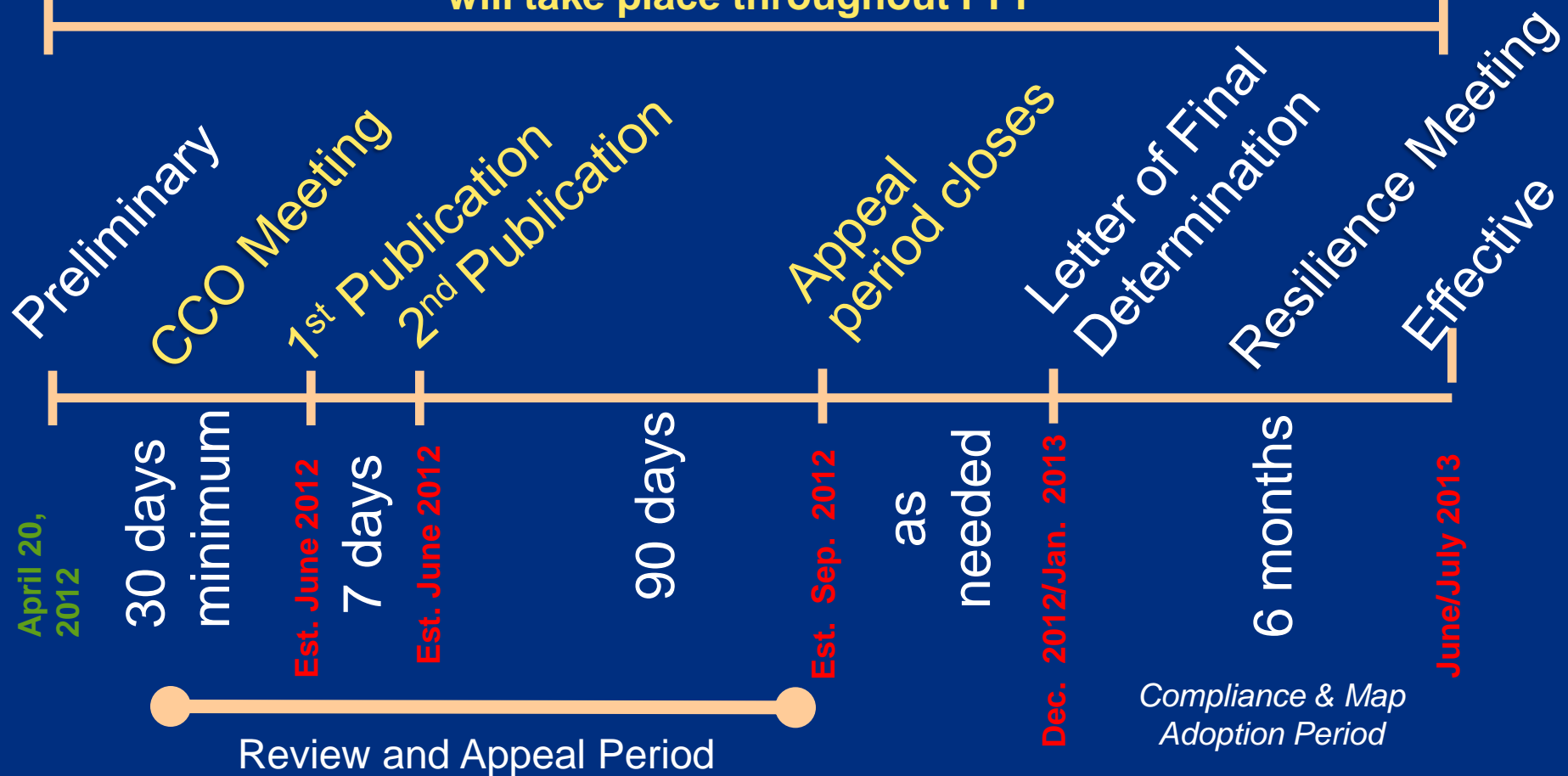
Planning



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Post-Preliminary Phase Timeline

Typical Post-Preliminary Phase takes 12 months to complete
Community Engagement and Mitigation Planning Support
will take place throughout PPP



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Discover the Communities

Understand local interest, issues, capabilities of communities

- Status of Mitigation Plan
- Communication desire, skills, resources
- Interest in and resources for mitigation
- Experience with flood disasters and recovery
- Floodplain administration
- Interest in cost-share
- Mitigation support needs and interests



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Hampden County Mitigation Plan Status

Community	Plan Status	Plan Expiration Date
City of Chicopee	Approved	3/5/2017
Town of Blandford	No Plan	N/A
Town of Granville	No Plan	N/A
Town of Montgomery	No Plan	N/A
Town of Russell	No Plan	N/A
Town of Tolland	No Plan	N/A



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Discover FEMA Programs

Flood Mitigation Assistance – annual funding to reduce risk to NFIP-insured structures

Hazard Mitigation Grant Program – declared disaster funding for long-term hazard mitigation measures

Pre-Disaster Mitigation Program – annual funding for hazard mitigation planning and implementation

Repetitive Flood Claims - annual funding to reduce risk to NFIP-insured structures with one or more claims

Severe Repetitive Loss – annual funding to reduce risk to NFIP-insured severe repetitive loss structures

Community Rating System – proactive communities receive insurance discounts for residents



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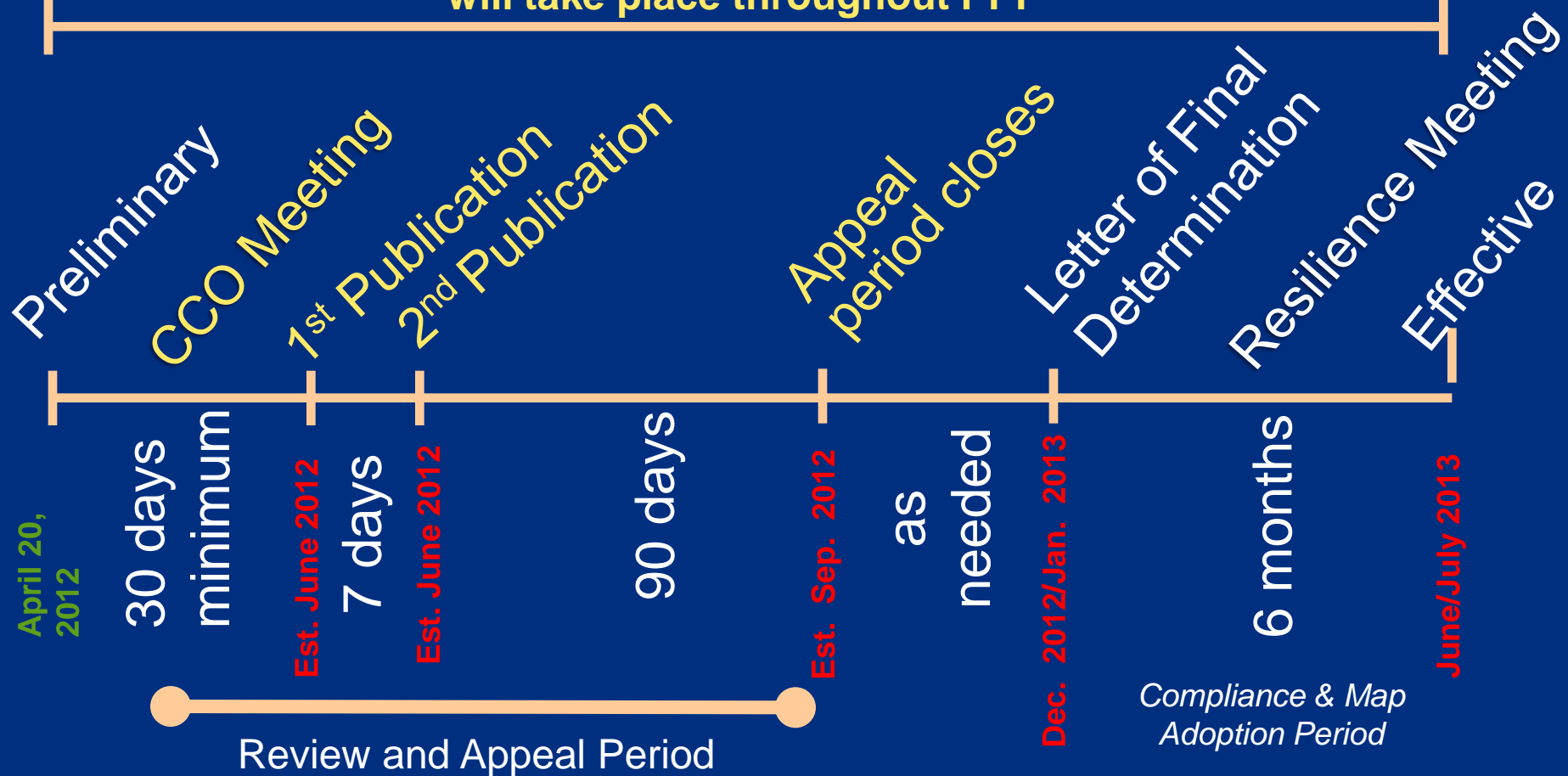
Post-Preliminary Processing



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Post-Preliminary Phase Timeline

Typical Post-Preliminary Phase takes 12 months to complete
Community Engagement and Mitigation Planning Support
will take place throughout PPP



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Community Review

Public Review and Expanded Appeal Period (EAP) Process

Begin reviewing now!

Outreach to your community members
Templates available!

Statutory 90-day Appeal Period:

Publication in Federal Register

Letter to Community Official

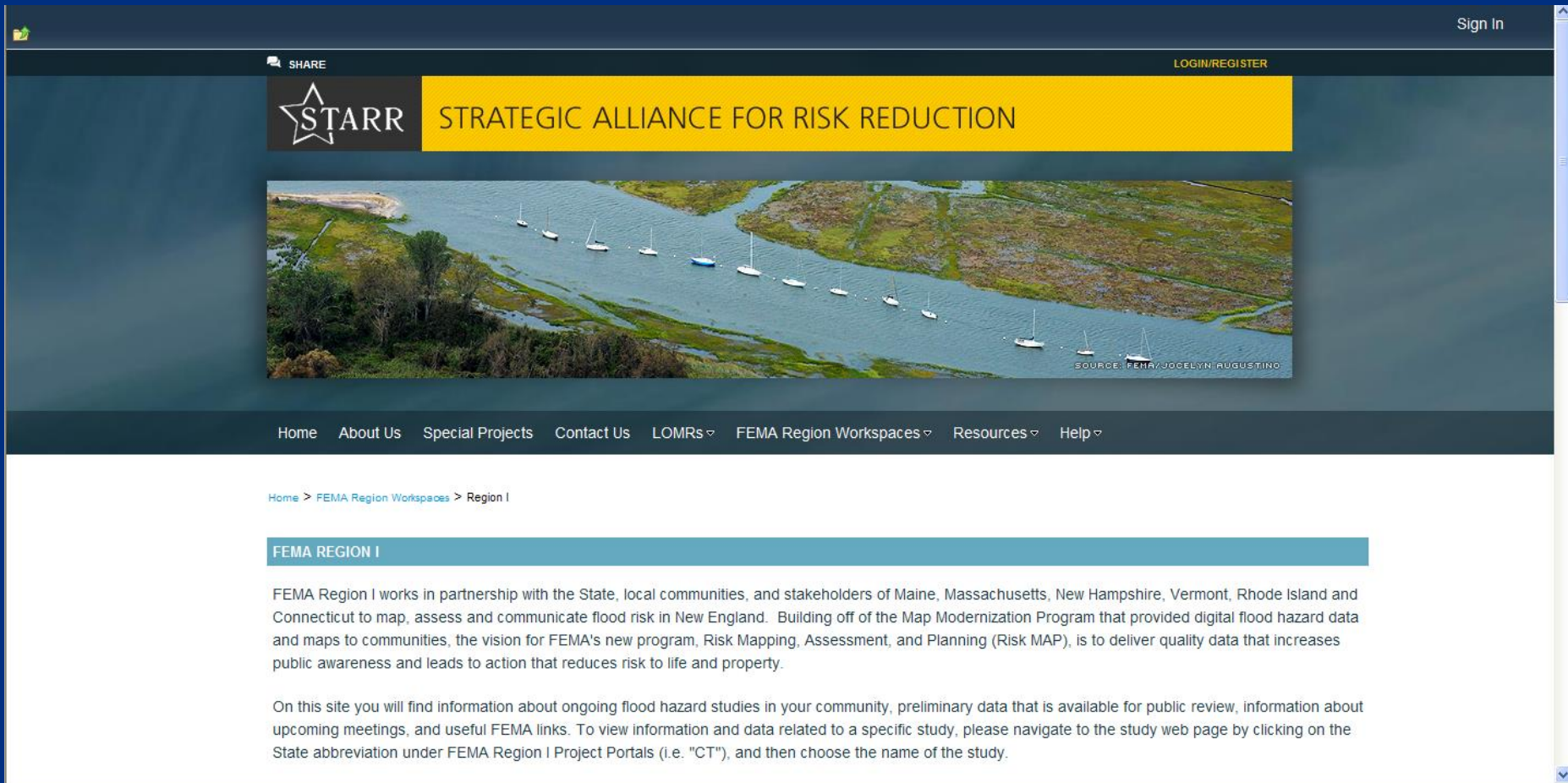
Newspaper publication, and...

Maps and data available online!



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Website



<http://www.starr-team.com/starr/RegionalWorkspaces/RegionI/HampdenCountyMA/Preliminary%20Maps/Forms/AllItems.aspx>



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Expanded Appeal Period (EAP) Process

The Facts

New process detailed in Procedure Memorandum issued to the public by FEMA on December 1, 2011

What's the same?

An appeal must be based on data that shows the flood hazard information is scientifically or technically incorrect

What's different?

Anything that may have an impact on flood insurance requirements will now be given the same 90-day appeal period!



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Expanded Appeal Period (EAP) Process

Appeals versus Comments under the new EAP process

Appeals :

- Areas showing new or revised Base Flood Elevations (BFEs) or Zone AO depths
- Areas showing new or revised Special Flood Hazard Area (SFHA) boundaries (including both increases and decreases in the extent of the SFHA)
- Areas where there is a change in SFHA zone designation
- Areas showing new or revised regulatory floodway boundaries (including both increases and decreases in the extent of the regulatory floodway)



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Expanded Appeal Period (EAP) Process

Appeals versus Comments under the new EAP process

Comments:

- Corporate limit revisions
- Road name errors and revisions
- Flooding source name errors and revisions
- Base map errors
- Other possible omissions or potential improvements to the mapping



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MYTHS!

- *“The Expanded Appeal Period (EAP) means I have more time to submit an appeal.”* **NO**
- *“The 90- day appeal/comment period is my only chance to change FEMA’s maps?”* **NO**
- *“What are my other options?”*
 - Letters of Map Amendment (LOMA): A request to FEMA for removal of individual properties or structures from the SFHA
 - Letters of Map Revision (LOMR): A request to FEMA to modify an effective Flood Insurance Rate Map (FIRM), or Flood Boundary and Floodway Map (FBFM), or both. Results in the modification of the floodway, BFEs, or the Special Flood Hazard Area (SFHA).



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Post-Preliminary Processing

Appeal Eligible Communities (New or Modified Floodplains)

Town of Blandford
City of Chicopee
Town of Granville
Town of Montgomery
Town of Russell
Town of Tolland

**NOTE: ALL communities may review and submit
comments during the 90-day time period**



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Post-Preliminary Processing

- Summary of Map Actions (SOMA)
 - Background
 - Letters of Map Change (LOMCs) are legally binding changes to the map
 - Summary of Map Actions is an assessment of all existing LOMCs compared with the new FEMA maps



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Summary of Map Actions (continued)

- Category 1: shown on the new DFIRM panel
- Category 2: NOT shown on the new DFIRM panel due to scale limitations (revalidated after the new DFIRMs become effective)
- Category 3: superseded, and no longer valid, due to revised flood hazards
- Category 4: property owner must request this be re-determined



FEMA

SOMA-1

PRELIMINARY SUMMARY OF MAP ACTIONS

APRIL 20, 2012

Community: CHICOPEE, CITY OF

Community No: 250137

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected by the preparation of the enclosed revised FIRM panel(s).

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	Old Panel	New Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below 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.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	10-01-2181A	10/26/2010	503 EAST MAIN STREET	250137D010A	25013C0212E

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
			NO CASES RECORDED	

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

Post-Preliminary Processing

- Revalidation of Letters of Map Change (LOMCs)
 - The Summary of Map Actions (SOMA) is used to generate a Revalidation Letter
 - The Revalidation Letter is issued to the community
 - Community officials are encouraged to disseminate this information.



FEMA

Post-Preliminary Processing

- Revalidation Letter Distribution
 - Community
 - FEMA Regional Office
 - State NFIP Coordinator
 - LOMC Compendium
 - **NOT** to Homeowners or Developers
 - **IS** available through Map Service Center:
<http://msc.fema.gov/>



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Post-Preliminary Processing

- The compliance and map adoption period begins at the date the Letter of Final Determination is sent, and ends at the effective date.
- During the compliance and map adoption period, community officials review and, if appropriate, revise the community's floodplain ordinances to ensure they are compliant with NFIP regulations (**important!**).
- To avoid suspension from the NFIP, the community must adopt a compliant floodplain management ordinance and submit its ordinance to the FEMA Regional office (through the NFIP State Coordinator's Office) for approval prior to the end of the compliance and map adoption period.



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Resilience Meeting

- Focus on hazard mitigation plan implementation
- Discuss floodplain management practices
- Examine areas of higher risk and highlight resources available
- Identify specific mitigation projects
- Identify areas of concentrated insurance claims/LOMCs
(Collect and document any unmet needs)
- Provide compliance/adoption information
- Flood Insurance Implications from Flood Maps



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Floodplain Management & Insurance

- Adoption
- Floodplain Management
- Flood Insurance



FEMA

Ordinance/By-Law Adoption

- The compliance and map adoption period begins at the date the Letter of Final Determination is sent, and ends at the effective date.
- Confer with State NFIP Coordinator to obtain correct language.
- FEMA review needed before effective date to avoid suspension.



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Floodplain Management

- Understanding your risk
- Knowing where you're vulnerable
- Natural functions of Floodplains



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Flood Insurance:

Three Main Items to Remember

- Facts about Flood Insurance
- Impacts
- Grandfathering/PRP



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Facts About Flood Insurance

- Flood Insurance is required if you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a federally backed mortgage
- Flood insurance is available for those who live outside the SFHA (low or moderate risk area), and is usually available at a much reduced cost!
- People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding.
- A lender can require flood insurance, even if it is not federally required.
- You can purchase flood insurance through your normal insurance agent or company



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Impacts

Mapped “In”

- Flood risk increased/better data
- More structures in floodplain
- Mandatory purchase of flood insurance

Mapped “Out”

- Risk not eliminated
- Low-cost preferred risk coverage available
 - Keep coverage
 - Lower cost



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Grandfathering

- Have a flood insurance policy in effect when the new flood map becomes effective and then maintain coverage, OR
- Have built in compliance with the FIRM in effect at the time of construction.



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Grandfathering Rule: Pre-FIRM

(For structures built before the initial FIRM)

- Continuous coverage
- Substantially Improved Structures



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Grandfathering Rule: Post-FIRM

(For structures built after the initial FIRM)

- Purchasing a policy before the new FIRM becomes.
- Purchasing a policy after the new FIRM becomes effective.



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Preferred Risk Policy (PRP)

- Owners are eligible to receive up to two policy years of reduced premiums after a map revision.
- PRP is also available to people in minimal risk zone



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Community Resources

FEMA: Insurance Outreach Toolkit for Flood Map Updates - Windows Internet Explorer

http://www.fema.gov/business/nfip/hillsbo1.shtm

File Edit View Favorites Tools Help

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InSite InSite FEMA: Coastal Flood Hazard ... FEMA: Insurance Outrea...

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National Flood Insurance Program

Flood Insurance

- Ask the Expert
- Flood Insurance Library
- Flood Insurance Publications
- Flood Insurance Statistics
- Flood Insurance Workshops & Training
- FloodSmart

Floodplain Management

Flood Hazard Mapping

Print Preview

Insurance Outreach Toolkit for Flood Map Updates

This toolkit is designed for communities going through flood map updates. While regular updates to flood hazard maps are critically important to help protect lives and properties in communities across the country, these updates can often confuse property owners and challenge industry representatives and local officials who need to clearly explain to constituents, clients and the media the insurance implications of map changes in their area. This comprehensive suite of materials can help!

Whether you're a county or community leader or a member of the insurance, real estate, lending or building industries, the easy-to-use templates you'll find inside will help you effectively communicate what map changes will mean to those in your community.

A wide range of outreach materials have been created for the following user-groups, so take a look around and learn what the toolkit can do for you.

- [Local and County Officials](#)
- [Insurance Agents](#)
- [Real Estate Agents](#)
- [Lenders](#)
- [Builders/Developers/Surveyors](#)

[More information about outreach efforts in Hillsborough County, FL](#)
[Guidance on how to use this toolkit](#)
[Tips on effective outreach](#)
[Information about the FloodSmart campaign](#)

Your feedback is important. If you have questions or comments about this toolkit, please send an e-mail to floodsmart@ogilvypr.com.

Last Modified: Wednesday, 11-Aug-2010 12:31:46 EDT

References

- [Insurance Toolkit Documents](#)
- [Email Updates](#)

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* The social media links provided are for reference only. FEMA does not endorse any non-government Web sites, companies or applications.

Done Internet

<http://www.fema.gov/business/nfip/hillsbo1.shtm>



FEMA

Who do I contact with questions?

- For general FEMA mapping and LOMC questions contact FEMA's Map Information Exchange (FMIX): 1-877-FEMA MAP (1-877-336-2627) or email a Map Specialist: FEMAMapSpecialist@riskmapcds.com
- Map Service Center (MSC): where you can view effective maps online for free <http://www.msc.fema.gov/>
- To learn more about the National Flood Insurance Program: <http://www.floodsmart.gov/floodsmart/> or call 1-888-379-9531



FEMA

Points of Contact

State Contacts

- Richard Zingarelli, NFIP State Coordinator, MA Department of Conservation and Recreation

Richard.Zingarelli@state.ma.us

- Colleen Bailey, State Flood Hazard Mapping Coordinator, MA Department of Conservation and Recreation

A.Colleen.Bailey@state.ma.us

STARR Regional Service Center

- Alex Sirotek, RSC Lead, STARR

sirotekar@cdsmith.com

PLEASE SEND ALL COMMENTS & APPEALS to:
Brian Lee, STARR, 6110 Frost Pl, Laurel, MD 20707

Please copy:

David Mendelsohn, FEMA Region 1, 99 High Street, 6th Floor,
Boston, MA 02110

Alex Sirotek STARR, 99 High Street, 3rd Floor, Boston, MA 02110

STARR Hampden County Contacts

- Buvana Ramaswamy, Task Order Manager, STARR

Buvana.Ramaswamy@starr-team.com

- Brian Lee, Hampden County Project Manager, STARR

Brian.Lee@starr-team.com

FEMA Contacts

- Kerry Bogdan, Project Manager and Senior Engineer, FEMA Region I

Kerry.Bogdan@fema.dhs.gov

- David Mendelsohn, Post Preliminary Processing, FEMA Region I

David.Mendelsohn@fema.dhs.gov

- Marilyn Hilliard, Senior Planner, Risk Analysis Branch, FEMA Region I

Marilyn.Hilliard@fema.dhs.gov

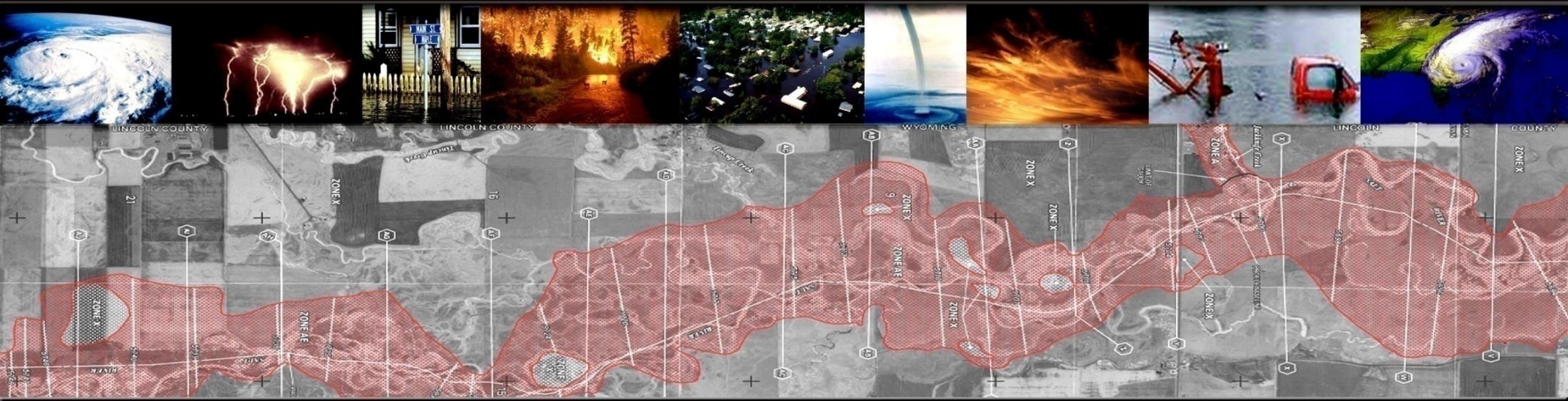
- Christopher Markesich, Sr. Nat Hazards Program Specialist, FEMA Region I

Christopher.Markesich@fema.dhs.gov



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Questions?



FEMA