



# Preparing for new FEMA Map Panels

**April 2013**





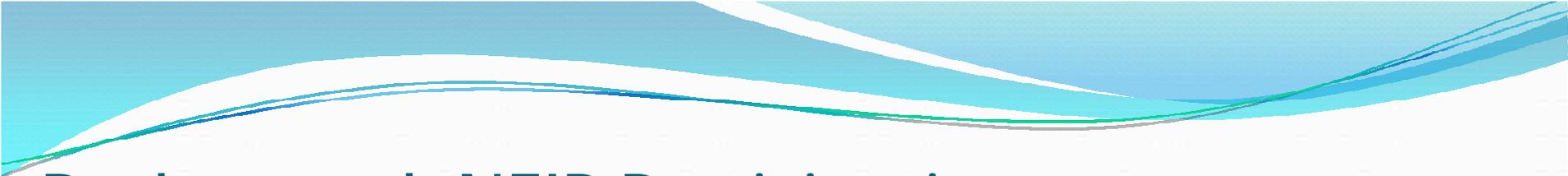
## Purpose

- **Provide background of the Federal Emergency Management Agency (FEMA) and its role in floodplain management**
- **Discuss FEMA's flood mapping efforts, process and timeline**
- **Discuss resources for those affected by new FEMA map panels**



# FEMA Background

- FEMA administers the National Flood Insurance Program (NFIP), which has three components:
  - Flood Hazard mapping
  - Floodplain Management
  - Flood Insurance
- FEMA produces Flood Insurance Rate Maps, commonly known as FIRMS, to support the National Flood Insurance Program.
  - FIRMs depict *Special Flood Hazard Areas*, which includes areas subject to inundation from the 1% annual chance flood (also known as the 100-Year Flood)
- FEMA's rate maps (FIRMs) are used to set flood insurance rates



# Background: NFIP Participation

- **Cities can participate in the NFIP for reduced flood insurance rates**
- **NFIP participation requires that we meet or exceed minimum floodplain requirements, such as**
  - **Accurately assessing and informing property owners of flood risk**
  - **Ensuring that appropriate building standards are met for improvements/new buildings in a floodplain**
  - **Formally adopt and enforce our floodplain ordinance to reduce future flood damage**
- **The City of Dallas has participated in the NFIP since 1978 and by exceeding minimum standards, property owners can save up to 25% on existing federal flood insurance premiums**



# Background

- **Beginning in the 1970's, the city created a floodplain overlay on its zoning maps based on fully-developed conditions as determined through floodplain management studies, while FEMA issued FIRMs since 1983 based on existing conditions for insurance purposes**
  - **City recognized future development conditions in its studies**
  - **Floodplain conditions change over time due to increased development, fill permits, creek improvements**
- **Most of the watersheds in Dallas are now fully developed and the updated FIRMs reflect floodplains very similar to the City's floodplain management plans, incorporating the various factors that influence floodplain boundaries**



## FEMA Flood Insurance Rate Maps

- **Current Effective Maps:** **2001**
- **Updates to FIRMs:** **2010**
- **Updates to 6 of the FIRM Panels:** **2012**
  
- **Both the 2010 and the 2012 maps are considered Preliminary (not approved/effective)**
- **New FIRMs allow us to inform property owners of their flooding risk**
- **City staff informed over 2,000 affected property owners about the 2010 FIRMs in the fall of 2011**





## Reasons for Changes in New Maps

- **Updated Creek Analysis**
  - **Changes in hydrology over time affects 1% annual chance flood boundary**
- **Updated Topography**
  - **FEMA also utilized updated and more accurate topographic data**
    - **Previous FIRMs (1983, 1991, 2001) used 40 year old data/technology**

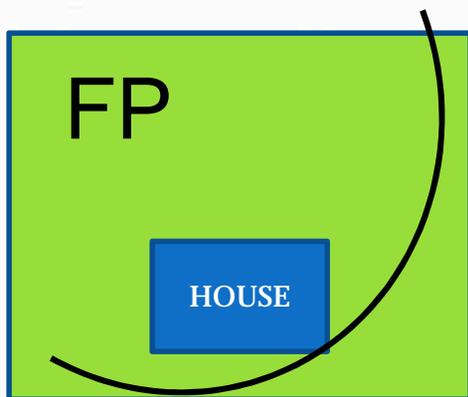


## Findings of New FEMA Maps

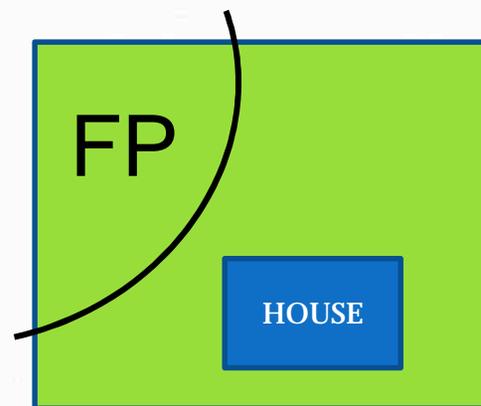
- As a result of the changes, there are new Floodplain parcels in each of the 6 Council Districts in the 2012 FIRM panels
- There are a total of approximately 345,000 parcels in the City of Dallas
- 323 parcels are being removed from the floodplain in the 2012 FIRM panels
  - Infrastructure enhancements
  - Updated topographic data
- The new maps appear to show 461 parcels being incorporated into the Floodplain, defined as having 1% annual chance of flood (100-year flood)

# Findings of New FEMA Maps

- Of the 461 parcels, 229 have structures that may be within the floodplain boundary
- The remaining 232 are cases where the a) floodplain encroaches on the property but not on the structure or b) the property does not contain a building
  - in these cases floodplain rules and regulations may not apply



229 parcels



232 parcels



## FEMA Remapping Impacts

- **Properties being included in the Floodplain will be able to continue owning their own property but:**
  - **flood insurance will be required if there is a federally backed mortgage**
  - **private lenders may require flood insurance**
  - **remodeling of structures will be limited to no more than 50% of the existing structure value**
  - **new construction will be prohibited unless the property is filled or elevated in accordance with the floodplain regulations**



# FEMA Remapping Impacts

- **Sometimes it is possible to fill a property without causing any adverse impacts to other properties**
  - **Engineering study required**
  - **Fill Permit required**
  - **Currently, City Council approval required (except when associated with interior drainage areas near the levee)**

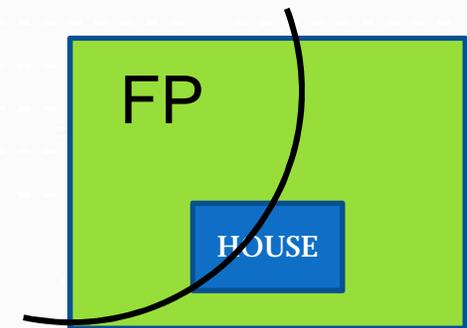
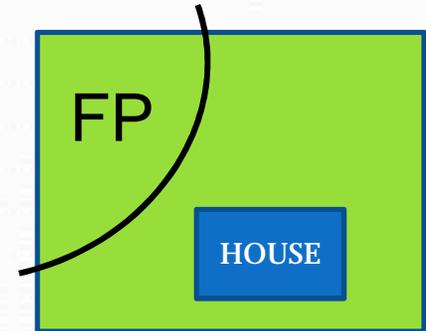


# FEMA's Process for FIRMS

- **FEMA is required to publish two notifications of the new maps, with the intent of informing those that will be affected**
- **A 90-day public comment period begins on the date of the second notification where Appeals and Protests can be made:**
  - **Appeal Process Objections - scientific or technical challenge to Base Flood Elevation**
  - **Protest Process Objections- challenge based on items such as road names and road locations**
- **The current effective maps and newly released preliminary flood maps are available at [www.riskmap6.com](http://www.riskmap6.com) for property owners to review**

# FEMA's Process for FIRMS

- If your land, but not your structure is in the floodplain, you will want to look into submitting a LOMA-OAS (Letter of Map Amendment – Out as Shown) to FEMA and thereby being removed from any mandatory federal insurance requirements
- Further, if your structure is *partially* within the floodplain, it may be worthwhile to provide FEMA with a LOMA with elevation certificate (assuming that the structure is level, if one corner is out of the floodplain, then all of the structure should be out)
- An elevation certificate may be beneficial in setting lower flood insurance rates



Note that these changes would not occur until after maps have become effective



## Process for FIRMS

- **Once the appeals and protests are reviewed and once any needed map changes are incorporated, FEMA will issue a Letter of Final Determination (anticipated one year timeframe)**
- **City is required to adopt the maps within six months from date of Letter of Final Determination**
- **City zoning maps will be updated to reflect new floodplain areas**
- **The City will immediately start using the updated flood hazard maps to determine requirements for construction and development**



## What Can The City Do To Reduce Flooding Risk

- **The city can perform floodplain management studies to evaluate ways to mitigate flooding**
- **Staff will continue to examine ways to mitigate floodplains along the City's creeks**
- **Property owners will receive an annual notice that provides information about being in a floodplain such as offering safety advice**



# Important Contacts

- [www.fema.gov](http://www.fema.gov)
  - Mark Lujan, FEMA Insurance Specialist
    - 214.618.1092
    - [mlujan@ostglobal.com](mailto:mlujan@ostglobal.com)
- [www.floodsmart.gov](http://www.floodsmart.gov)
- [http://www.dallascityhall.com/trinity\\_watershed/floodplain\\_drainage.html](http://www.dallascityhall.com/trinity_watershed/floodplain_drainage.html)
  - or [www.dallascityhall.com](http://www.dallascityhall.com) and search for Trinity Watershed Management under City Departments



**QUESTIONS?**