

# Approximate A Zone Mapping

Brian Chaille, P.E., CFM IAFSM 2020 Annual Conference, March 11

#### **ISWS- CHAMP**



The staff of the Coordinated Hazard Assessment and Mapping Program which includes 18 Certified Floodplain Managers (CFM), seven Professional Engineers (PE), and seven Geographic Information Sytems Professionals (GISP)

#### www.illinoisfloodmaps.org

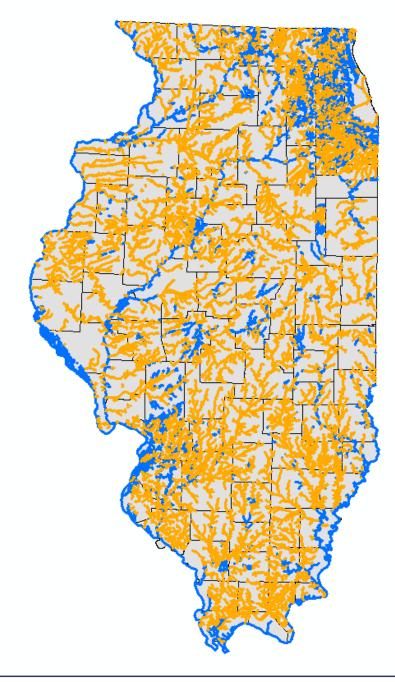
### We will cover...

- National Flood Insurance Program (NFIP)
- Floodplain Mapping
- Map Changes and Amendments
- Dealing with A Zones
- Establishing a Base Flood Elevation (BFE) in a Zone A Floodplain
- Looking Forward

### National Flood Insurance Program (NFIP)

#### The largest inland system of rivers, lakes, and streams in the entire nation!

26,940 total miles of streams 19,080 miles (73%) are Zone A (The Yellow Lines)



#### **Illinois is a VERY Wet State!**



Floods are BY FAR the most common and the most costly disasters in Illinois.

Floods happen EVERY YEAR in Illinois.

Federal Disasters 1993 - 2020

# **National Flood Insurance Program**



#### NFIP COUNTIES

- NFIP is a voluntary program
- 88 of Illinois' 102 counties & 890 communities are part of program (120 are not)
- FEMA makes flood insurance available along with disaster assistance and grants/loans
- Communities agree to adopt floodplain maps and floodplain management ordinance

# 1913 Ohio River Flood

GED. HENLE

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Teo. Hente

Talls City

### 1927 Mississippi River Flood

#### 1930's TVA

# Corps of Engineers

ALL ISAU

# Soil Conservation Service

Illinois State Water Survey



Floods are 'Acts of God' but flood losses are largely acts of man.

> Gilbert F. White (November 26, 1911 – October 5, 2006)

https://blog.predictiveheuristics.com/ 2013/12/05/predictions-in-thefuture-white-or-black-swans/







The National Flood Insurance Act of 1968

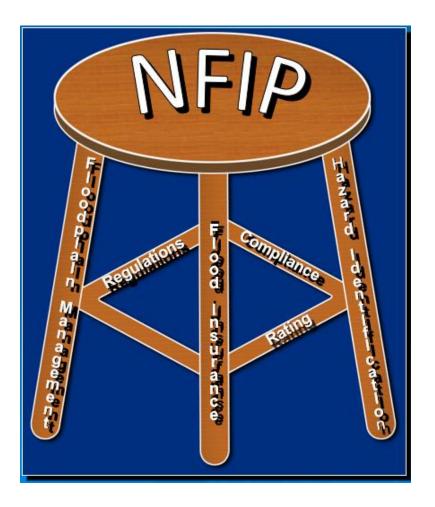
NFIP and the Federal Insurance Administration

under HUD

(FEMA 1979)

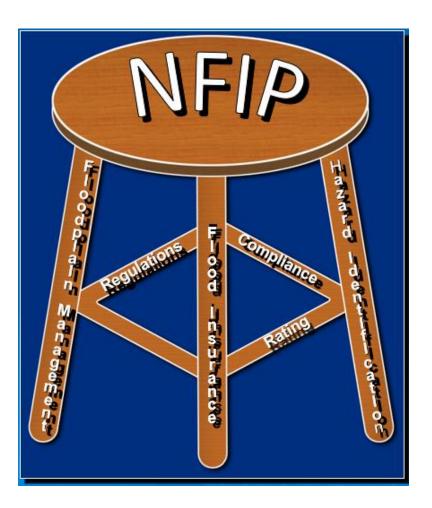
### **National Flood Insurance Program**

- Goal of the NFIP is to reduce flood losses
- Program supported by 3 legs



## **National Flood Insurance Program**

- Goal of the NFIP is to reduce flood losses
- Program supported by 3 legs
  - Floodplain Mapping
  - Floodplain Management
  - Flood Insurance



August 1968 Vietnam War is 90% of News

#### Chicago Hosts Democratic Convention and War Protests

https://www.flickr.com/photos/davidwilson1949/605693 4707/in/photolist-5coszA-aeenEK-2CqzzK-8QZ5mo

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#### Apollo 8 First Earth Rise

Frank Borman, Jim Lovell, William Anders https://earthobservatory. nasa.gov/images/14442 7/all-of-you-on-the-goodearth



Illinois State Water Survey

# Soviet's End Prague Spring

Credits: Gamma-Keystone - Getty

#### The Cold War

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JUN ARXX

https://www.lockheedmartin.com/enus/news/features/history/pershing.html

Callforning And

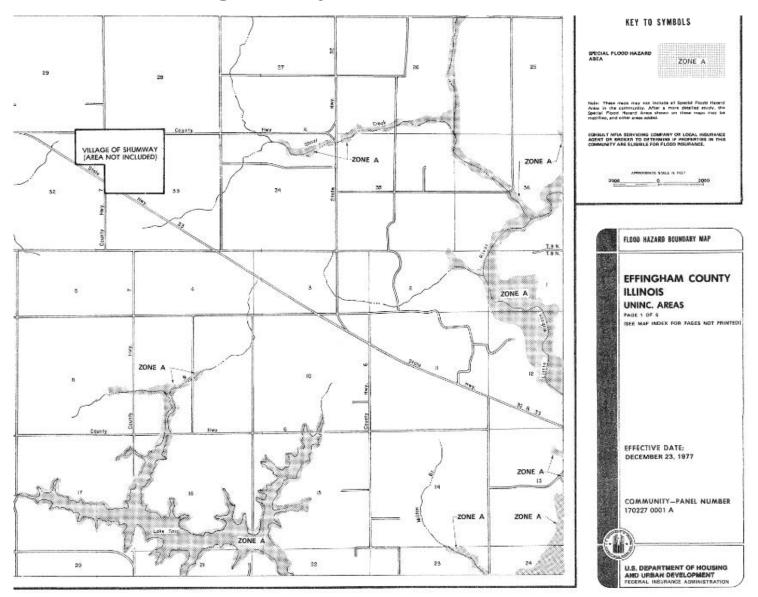
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Floodplain Mapping

#### NFIP Emergency Period and FHBM's





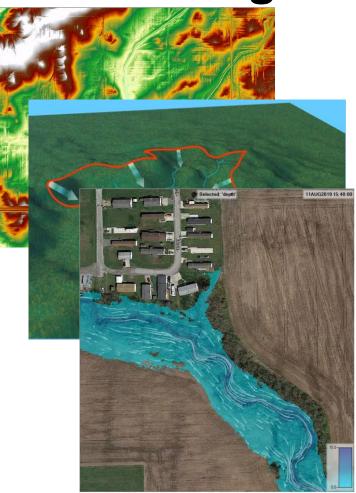
#### Navier-Stokes Equations 3 – dimensional – unsteady

Glenn Research Center

Coordinates: (x,y Velocity Compo		Time : t Density: ρ Total Ener	Stress: 1	•	Heat Flux: q Reynolds Number: Re Prandtl Number: Pr
Continuity:	$\frac{\partial \rho}{\partial t} + \frac{\partial (\rho u)}{\partial x} + \frac{\partial}{\partial t}$	$\frac{\partial(\rho v)}{\partial y} + \frac{\partial(\rho w)}{\partial z}$	$\frac{(v)}{(v)} = 0$		
X – Momentum:	$\frac{\partial(\rho u)}{\partial t} + \frac{\partial(\rho u^2)}{\partial x}$	$\frac{\partial}{\partial y} + \frac{\partial(\rho u v)}{\partial y} +$	$\frac{\partial(\rho uw)}{\partial z} =$	$-\frac{\partial p}{\partial x}+$	$\frac{1}{Re_r}\left[\frac{\partial \tau_{xx}}{\partial x} + \frac{\partial \tau_{xy}}{\partial y} + \frac{\partial \tau_{xz}}{\partial z}\right]$
Y – Momentum:	$\frac{\partial(\rho v)}{\partial t} + \frac{\partial(\rho u v}{\partial x}$	$\frac{\partial}{\partial y} + \frac{\partial(\rho v^2)}{\partial y} +$	$+\frac{\partial(\rho vw)}{\partial z}=$	$= -\frac{\partial p}{\partial y} +$	$\frac{1}{Re_r}\left[\frac{\partial \tau_{xy}}{\partial x} + \frac{\partial \tau_{yy}}{\partial y} + \frac{\partial \tau_{yz}}{\partial z}\right]$
Z – Momentum Energy:	$\frac{\partial(\rho w)}{\partial t} + \frac{\partial(\rho u w)}{\partial x}$	$\frac{\partial}{\partial y} + \frac{\partial(\rho vw)}{\partial y}$	$+\frac{\partial(\rho w^2)}{\partial z}=$	$= -\frac{\partial p}{\partial z} +$	$\frac{1}{Re_{r}}\left[\frac{\partial\tau_{xz}}{\partial x} + \frac{\partial\tau_{yz}}{\partial y} + \frac{\partial\tau_{zz}}{\partial z}\right]$
$\frac{\partial (E_T)}{\partial t} + \frac{\partial (uE_T)}{\partial x} +$	$\frac{\partial (vE_T)}{\partial y} + \frac{\partial (wE_T)}{\partial z}$	$\frac{\partial (up)}{\partial x} = -\frac{\partial (up)}{\partial x}$	$-\frac{\partial(vp)}{\partial y}-$	$\frac{\partial(wp)}{\partial z}$ –	$\frac{1}{Re_r Pr_r} \left[ \frac{\partial q_x}{\partial x} + \frac{\partial q_y}{\partial y} + \frac{\partial q_z}{\partial z} \right]$
$+\frac{1}{Re_r}\left \frac{\partial}{\partial x}(t)\right $	$\mu \tau_{xx} + \nu \tau_{xy} + w \tau_x$	$(u \tau_{xy}) + \frac{\partial}{\partial y} (u \tau_{xy})$	$+ v \tau_{yy} + w$	$( au_{yz}) + \frac{\partial}{\partial z}$	$\left[ (u \tau_{xz} + v \tau_{yz} + w \tau_{zz}) \right]$

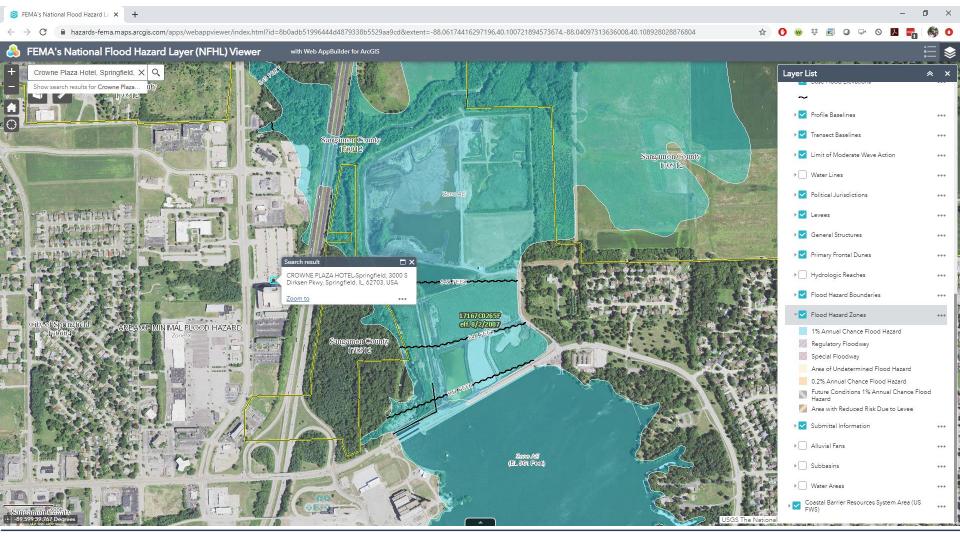
### Floodplain Mapping Requires Knowledge of Three Things

- Topography
  - Floodplain Geometry How high is the land?
- Hydrology
  - Flood Flow How much water?
- Hydraulics
  - Flood Height How deep is the water?

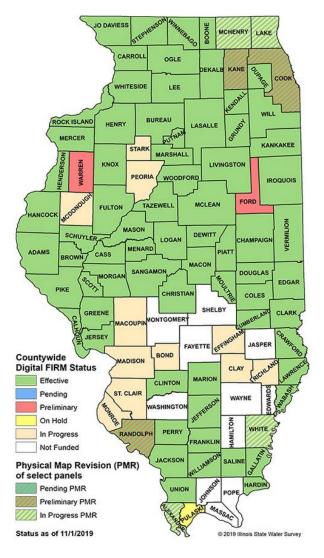


# **Floodplain Mapping**

#### Types of FEMA Maps



### **DFIRMs** in Illinois



# **National Flood Insurance Program**

- "100-Year" or Base Flood is the basis for the NFIP
  - Floodplain maps identify Base Floodplain
  - Floodplain Management regulations apply to areas located in Base Floodplain
  - Flood Insurance is required in Base Floodplain
- "100-Year Flood" = 1% Annual Chance Flood











## **Flood Zones**

- 1% Annual Chance Flood is basis for the NFIP
  - 1% Annual Chance Flood is known as the "Base Flood"
  - 1% Annual Chance Flood Elevation is known as "Base Flood Elevation" or "BFE"
  - The floodplain delineation of the "Base Flood" is known as "Special Flood Hazard Areas" or "SFHA"
- <u>Not all flood hazards are equal</u> therefore floodplain maps have variety of Flood Zones
  - Each flood zone has unique regulatory requirements and flood insurance ratings

Flood Zone	Floodplain Frequency?	BFE or Depth Given?	Mandatory Flood Insurance Purchase Requirement?	Regulatory (requires permits)?
Zone A	1% AC (100 Year)	No	Yes	Yes
Zone AE or A1-30	1% AC (100 Year)	Yes	Yes	Yes
Zone AO	1% AC (100 Year)	Yes	Yes	Yes
Zone AH	1% AC (100 Year)	Yes	Yes	Yes
Zone AR	1% AC (100 Year)	Yes	Yes	Yes
Zone A99	1% AC (100 Year)	No	Yes	Yes
Zone V	1% AC (100 Year)	No	Yes	Yes
Zone VE or V1-30	1% AC (100 Year)	Yes	Yes	Yes
Floodway	1% AC (100 Year)	Yes	Yes	Yes
Zone X (shaded) or Zone B	0.2% (500-Year); sometimes 1% less that 1' depth	No	No	No
Zone X (unshaded) or Zone C	N/A	No	No	No
Zone D	N/A	No	Yes	No

Illinois State Water Survey

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Illinois State Water Survey

#### KEY TO MAP

500-Year Flood Boundary

#### **Old FIRM Legend**

100 X	ZONE B
100-Year Flood Boundary Zone Designations*	ZONE A1
	ZONE AS
100-Year Flood Boundary	ZONE B
500-Year Flood Boundary	
Base Flood Elevation Line With Elevation In Feet**	513
Base Flood Elevation in Feet Where Uniform Within Zone**	(EL 987)
Elevation Reference Mark	RM7×
Zone D Boundary	
River Mile	•M1.5

\*\*Referenced to the National Geodetic Vertical Datum of 1929

#### \*EXPLANATION OF ZONE DESIGNATIONS

ZONE	EXPLANATION
А	Areas of 100-year flood; base flood elevations and flood hazard factors not determined.
A0	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; average depths of inundation are shown, but no flood hazard factors are determined.
АН	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; base flood elevations are shown, but no flood hazard factors are determined.
A1-A30	Areas of 100-year flood; base flood elevations and flood hazard factors determined.
A99	Areas of 100-year flood to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
В	Areas between limits of the 100-year flood and 500- year flood; or certain areas subject to 100-year flood- ing with average depths less than one (1) foot or where the contributing drainage area is less than one square mile; or areas protected by levees from the base flood. (Medium shading)
с	Areas of minimal flooding. (No shading)
D	Areas of undetermined, but possible, flood hazards.
v	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors not determined.
V1 V20	Arose of 100 year erectal fland with valuation (wave

#### **New FIRM Legend**



#### **Regulatory Floodway**

Zone A, V, A99

- Oracle States		1216	-97	1.1
		-		

0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X

Area with Reduced Flood Risk due to Levee

With BFE or Depth Zone AE, AO, AH, VE, AR

Without Base Flood Elevation (BFE)



Future Conditions 1% Annual Chance Flood Hazard Zone X



See Notes Zone X Area with Flood Risk due to Levee Zone D

OTHER AREAS

SPECIAL FLOOD

HAZARD AREAS

OTHER AREAS OF

FLOOD HAZARD



Area of Minimal Flood Hazard Zone X

Area of Undetermined Flood Hazard Zone D



of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined.

# **Accessing Floodplain Maps**

- FEMA Map Services Center <u>www.msc.fema.gov</u>
- Effective Maps
- Historic Maps
- Flood Insurance Studies (FIS)
- Letters of Map Change (LOMCs)
- DFIRM Database

### FEMA Flood Map Service Center: Welcome!

#### Looking for a Flood Map? 🛛

#### Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude coo Search

Looking for more than just a current flood map?

Visit **Search All Products** to access the full range of flood risk products for your community.



#### About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

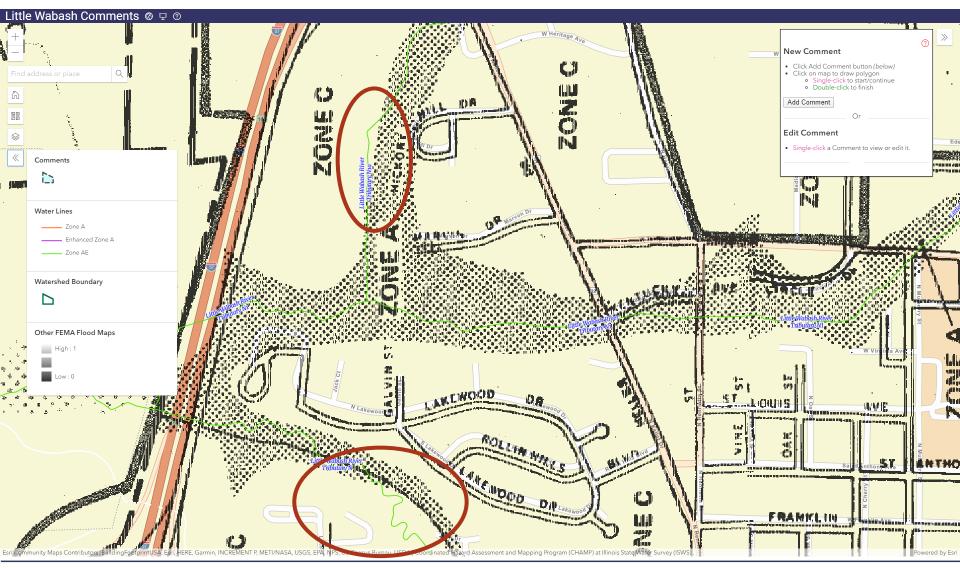
FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the <u>Flood Hazard Mapping Updates Overview Fact Sheet</u>

# Accessing Floodplain Maps

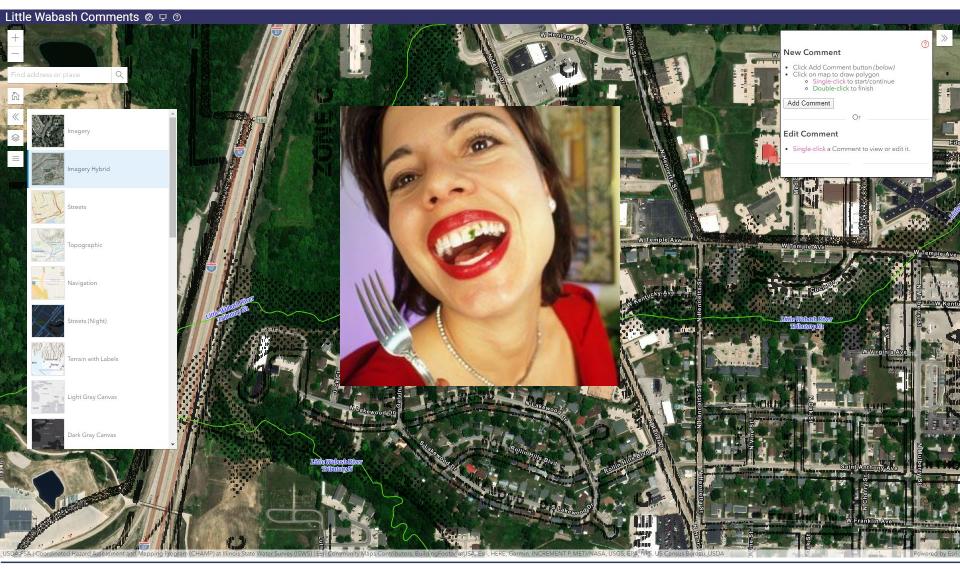
- National Flood Hazard Layer (NFHL) <u>https://www.fema.gov/national-flood-hazard-layer-nfhl</u>
- Online Interactive Map of All DFIRM data
- Can be loaded into Google Earth
- Displays LOMCs

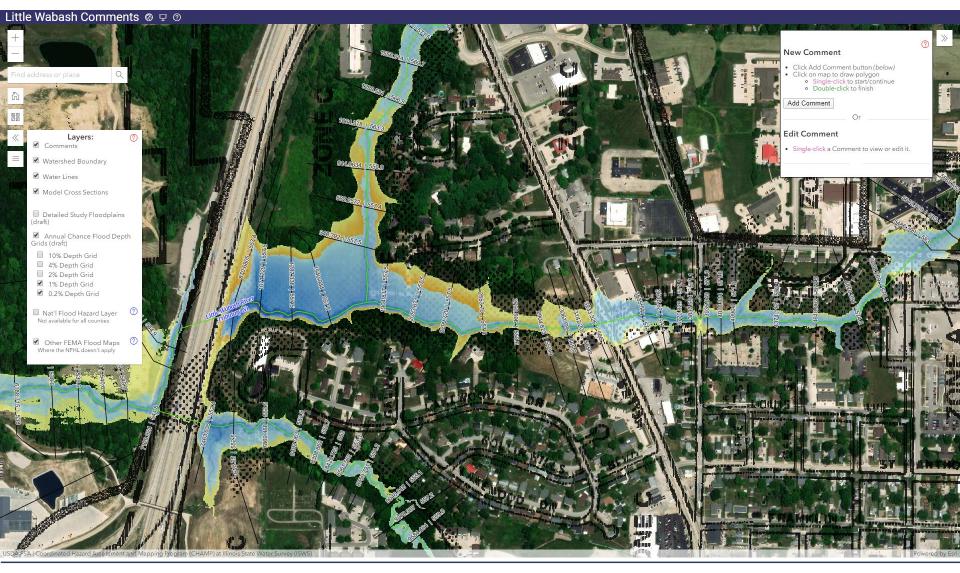
## We will cover...

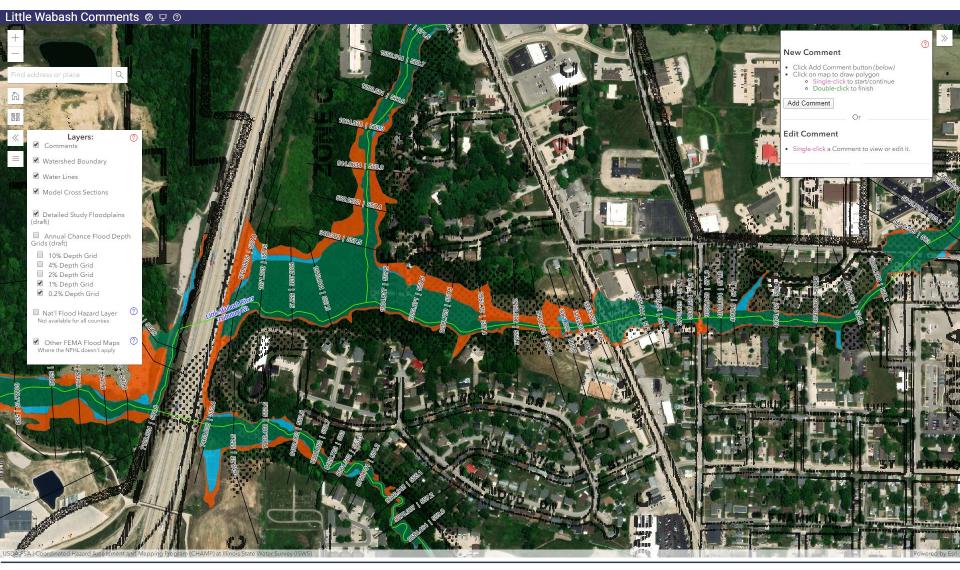
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# **Approximate A Zones**

- Approximate A Zones do not have BFEs
- Minimum Requirement of the NFIP: Permits
  - Permits must require that the lowest floor of all new construction be built above the BFE; necessitates the estimation of a BFE
  - "Reasonably safe from flooding"
- "Vital reference" : FEMA Publication 265 "Managing Floodplain Development in Approximate A Zones"
  - <u>Good examples of > 50 lot or 5 acre BFE</u> <u>determination rule.</u>
- <u>CFR 60.3</u>

### Resources

- Subdivision Design and Flood Hazard Areas (PAS 584)
  <u>https://www.fema.gov/media-</u> library/assets/documents/126942
- Understanding and Managing Flood Risk: A Guide for Elected Officials <u>https://www.floodsciencecenter.org/products/elec</u> <u>ted-officials-flood-risk-guide/</u>

## We will cover...

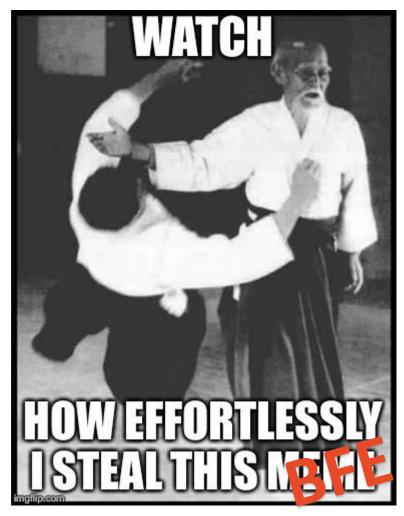
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Establishing a Base Flood Elevation (BFE) in a Zone A Floodplain

First: "Steal it!"

FEMA - "Managing Floodplain Development in Approximate Zone A Areas: A Guide for Obtaining and Developing Base (100-Year) Flood Elevations" "Before computational methods are used...

- existing floodplain studies or computations
  - IDOT and Local Bridge Plans and Bridge Hydraulic Studies
  - FEMA, USACE, NRCS, ISWS, USGS ...



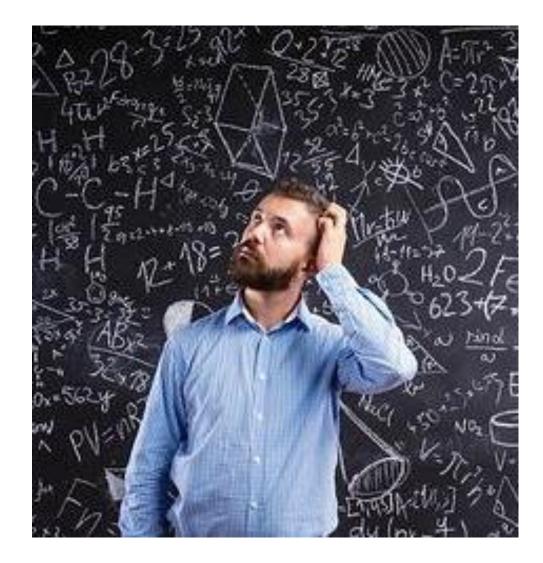


- FEMA Cares!
- If your client has more time than money
- If the structures are so high above the river that it's obvious that the flood risk is low
- You and your client don't mind being rejected the first time
- You don't mind your name or company's name not being on the application



Third: "Learn Hydrology and Hydraulics" Hydraulics

- Stream Stats
- Use available topographic data for crosssection
- Survey channel profile
- Normal Depth Calculation



### **StreamStats** https://streamstats.usgs.gov/ss/

Parameter Code

Parameter Name

Value

Units

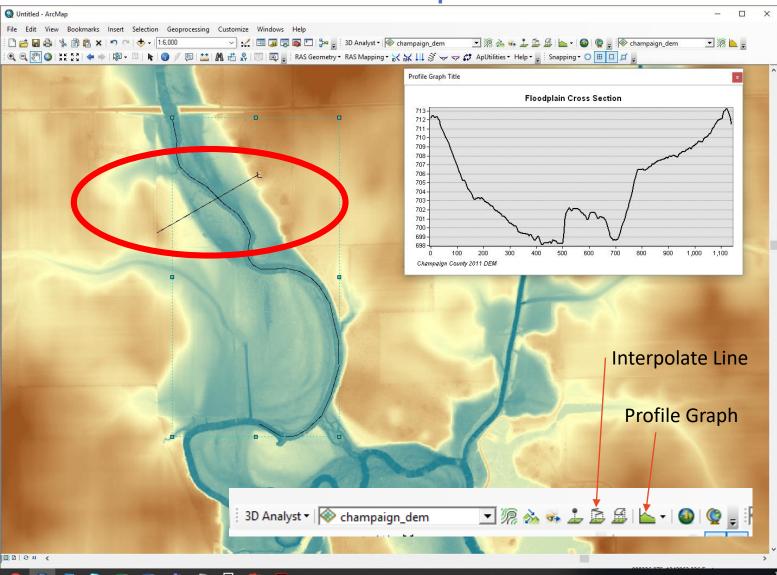
Min Limit Max Limit

			DRNAREA	Drainage Area				214.18	square miles	0.0	3 9	554	
StreamStats Report				CSL10_85	Stream Slope 10	0 and 85 M	ethod		5.424	feet per mi	0.8	1 3	17
Region ID: IL				SOILPERM	Average Soil Permeability			1.149	19 inches per hour		8		
Workspace ID: IL20200114014910784000				ILREG3	Region 3 Indica	tor enter 1			1	dimensionles	s 1	1	
Clicked Point (Latitude, Longitude): 40.35384, -88.31347 Time: 2020-01-13 19:49:27 -0600				URBTHE2010	Fraction_of_Urb	an_Land_T	heobald_201	0	0.016	dimensionles	s 0	1	
Normal Portuge 100 100 100 100 100 100 100 10				Peak-Flow Statistics Flow Report[Region 3 peak PII: Prediction Interval-Lower, PIu: Predic Statistic 2 Year Peak Flood 5 Year Peak Flood 10 Year Peak Flood 25 Year Peak Flood 50 Year Peak Flood		ak rural AMS 2004 5103]		PII 2060 3610 4660 5930	of Predicti Plu 7110 12600 17000 23400 28700	SE     39.5       0     40       0     41.6       0     44.2	Error (othe SEp 39.5 40 41.6 44.2 46.6	Equiv. Yrs.       19.5     2.7       10     3.2       11.6     3.9       14.2     4.7	
Heyworth 200 (136 Fisher Pantoul	3000			100 Year Peak Floo	od	16200	ft^3/s	7650	34300	0 49	49	5.6	
200 (136)		S.		500 Y	od	21600	ft^3/s	9410	47.00	54.9	54.9	6.2	
Farmer City Mahomet				Peak-Flow Statistics Fl Statistic		ban 2016 5050)				Value		Unit	
				Urban 2 Year Peak						3890		ft^3/s	
Basin Characteristics				Urban 5 Year Peak Flood				6860			ft^3/s		
				Urban 10 Year Pea						9040		ft^3/s	
Parameter Code Parameter Description	Value	i+		Urban 25 Year Pea	ik Flood					11900		ft^3/s	
DRNAREA Area that drains to a point on a stream		8 squie miles		Urban 50 Year Pea						14200		ft^3/s	
	5.424			Urban 100 Year Pe	ak Flood					16400		ft^3/s	
CSL10_85 Change in elevation divided by length between points 10 and 85 percent of distance along main channel to basin divide - main channel method not known	5.424	reet per		Urban 500 Year Pe	ak Flood					21800		ft^3/s	
SOILPERM Average Soil Permeability	1.149	inches per hour		Peak-Flow Statistics Cit	itations								
ILREG3 Indicator variable for IL region 3, enter 1 if site is in region 3 else 0	1	dimensionless			A.L., Sharpe, J.B.,	and Avery						es and Freq	uencies for
URBTHE2010 Fraction of drainage area that is in urban classes 7 to 10 from Theobald 2010 0.016 dimensionless 0.016 (http://il.water.usgs.gov/pubs.g													

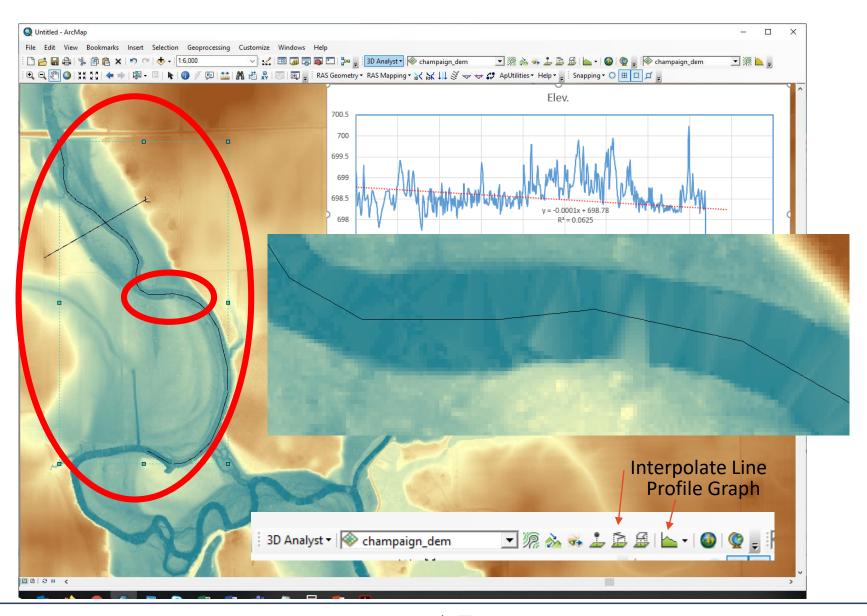


### **Illinois GIS Clearinghouse Height Modernization**

https://clearinghouse.isgs.illinois.edu/data/elevation/illinois-heightmodernization-ilhmp-lidar-data

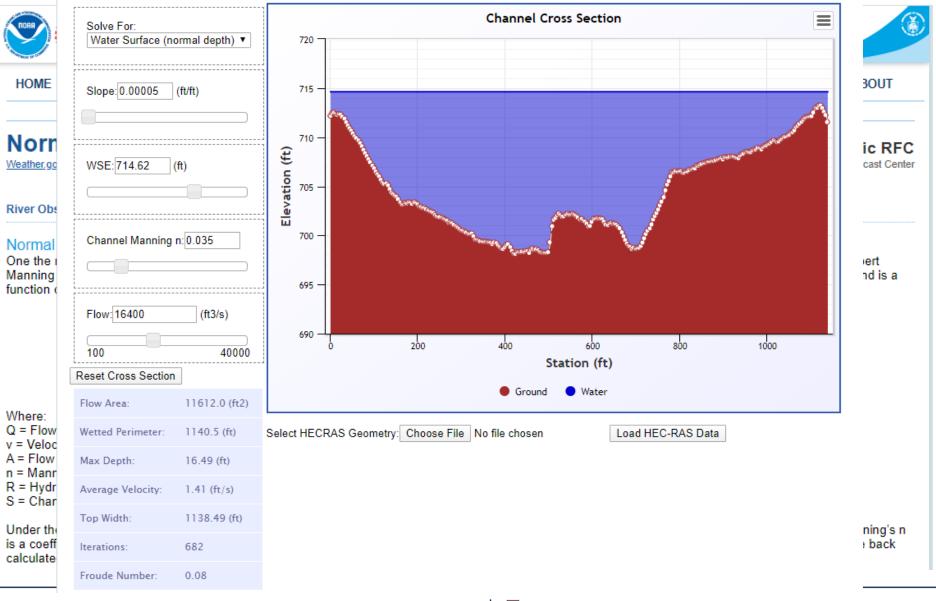


### **Survey Channel Profile**



### **Normal Depth Calculation**

Instructions: Select variable to solve, adjust slider bars, click on graph to modify the cross section. CSV cross section data can be loaded in the input box below. This online calculator is for demonstration and educational purposes only.



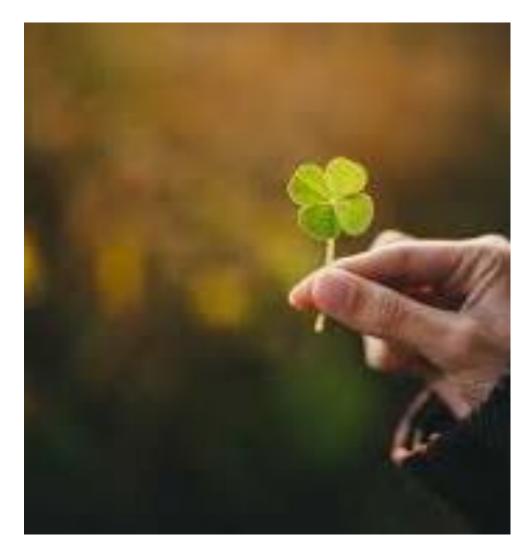
# **Normal Depth Conclusion**

Parameter	Parameter Change	BFE Change
Channel Depth	- 8 ft.	- 0.8 ft.
Roughness Manning's "n"	+ 0.01	+ 1.4 ft.
Slope	- 0.00005 ft./ft.	+ 2.0 ft.

- Most Conservative: 716.3 ft.
- Most Optimistic: 711.9 ft.
- Difference 4.4 ft.

Fourth: "Get Lucky!"

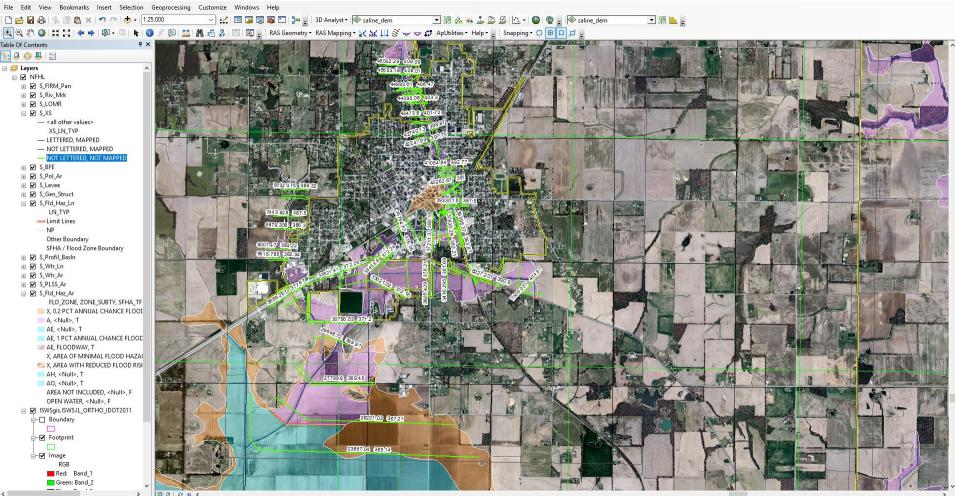
 Find Model Backed Zone A Elevations



### **Model Backed Zone A Elevations**

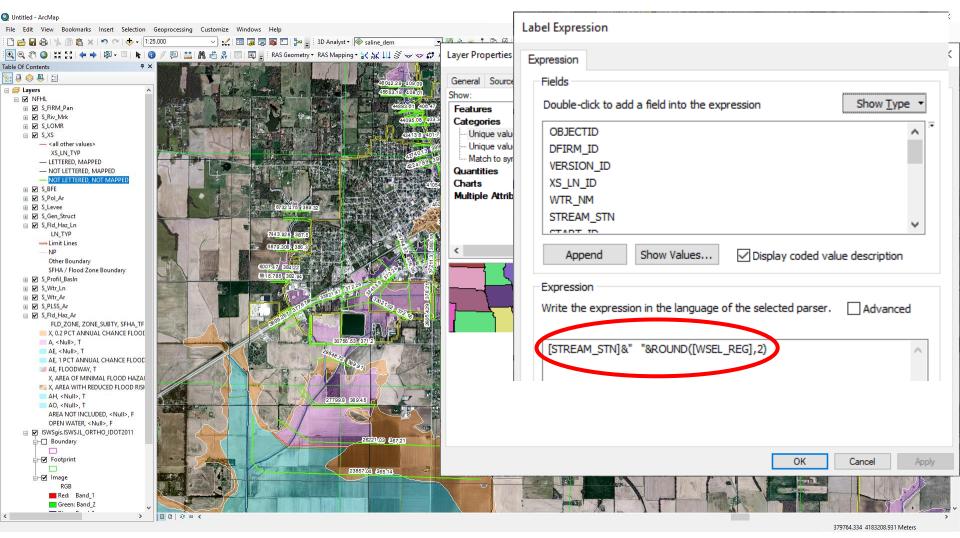
#### Q Untitled - ArcMap

– 0 ×



379764.334 4183208.931 Meters

## **Model Backed Zone A Elevations**



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# Looking Forward

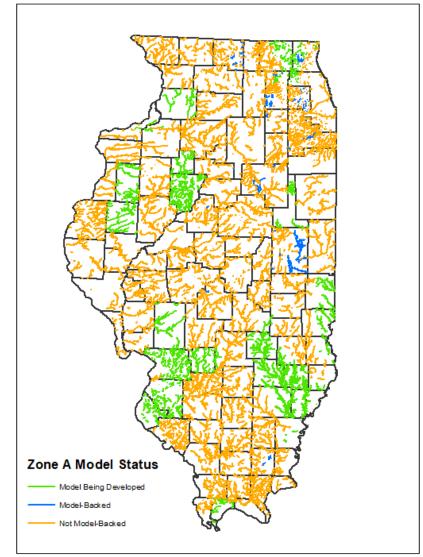
# **DFIRMs in Illinois**

- Ford and Warren counties have new Preliminary DFIRMs
- Large portions of Randolph, Cook and Kane counties have new Preliminary DFIRMs based on new studies
- Large portions of Lake, McHenry, White and Alexander have new studies in progress
- Peoria, Effingham, Clay, Madison, St. Clair, Monroe, Macoupin, McDonough, Bond, and McHenry are funded for new studies



# **FEMA Model Backed A Zones**

- http://illinoisfloodmaps.org/dfd.aspx
- Model being Developed
- Model backed
- Not Yet Model Backed
- Model Backed
  - Still Approximate
  - "Option B" Base Level Engineering
    - No Bridges or Structures, but cross sections are placed appropriately for structure modeling
    - Cross-sections are auto-placed and hand adjusted
    - Single Channel Manning's "n", overbanks from Land Use Land Cover
    - No channel bathymetry



## **Precipitation**

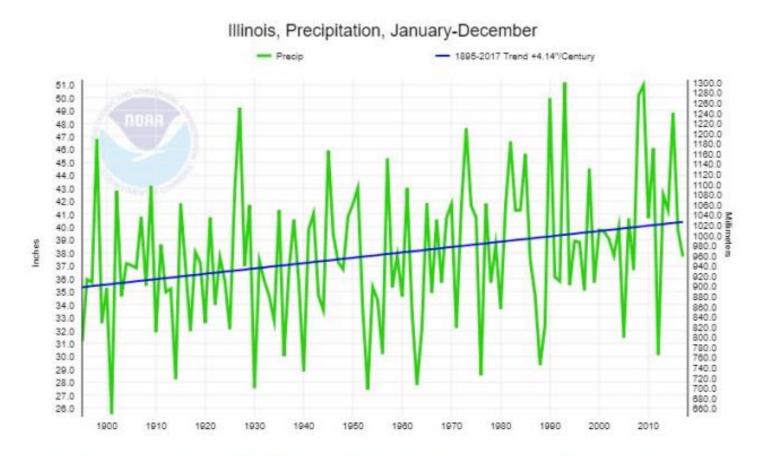
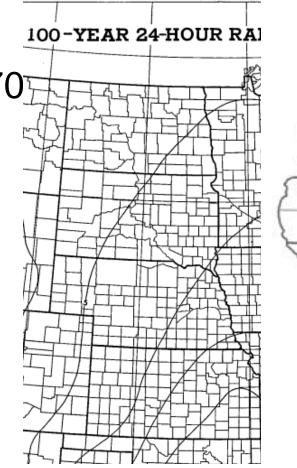
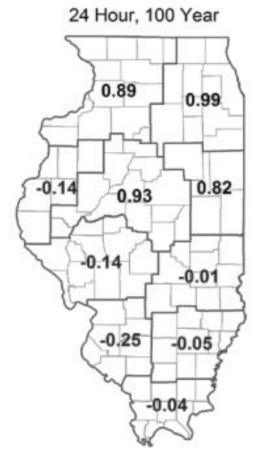


Figure 3 Statewide average annual precipitation for Illinois from 1895 to 2017. The green line shows the year-toyear variability. The blue line is a linear trend showing an increase of 4.14 inches over the past century. Source: NOAA NCEI, 2018.

# Precipitation

- TP-40 (1961) <u>⊥</u> • ISWS Bulletin 705
- (1989)
- ISWS Updated Bulletin 70 (2019) aka. Bulletin 75







# Illinois State Water Survey PRAIRIE RESEARCH INSTITUTE

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https://www.linkedin.com/in/brian-chaille/

www.illinoisfloodmaps.org