



FEMA

Risk MAP

Mapping | Assessment | Planning

IAFSM 2011 Annual Conference

March 9, 2011

Suzanne Vermeer, P.E., CFM – FEMA Region V

RiskMAP

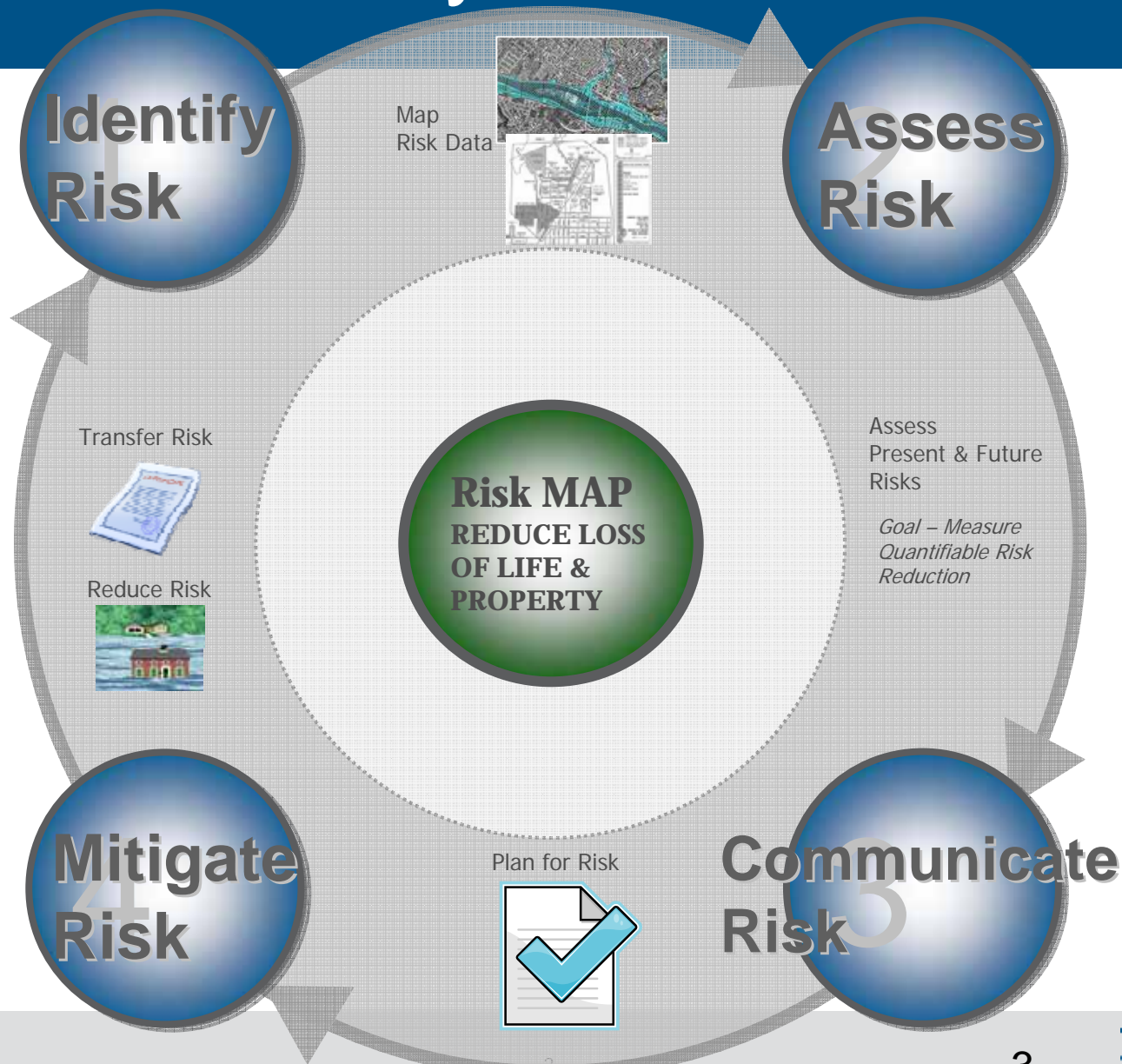
Increasing Resilience Together



Agenda

- **Risk MAP Vision and Alignment**
- **Status of Studies**
- **Watershed Approach**
- **Project Prioritization**
- **New Datasets in Risk MAP**
- **New Products in Risk MAP**
- **Additional Outreach Meetings**

Risk MAP Lifecycle

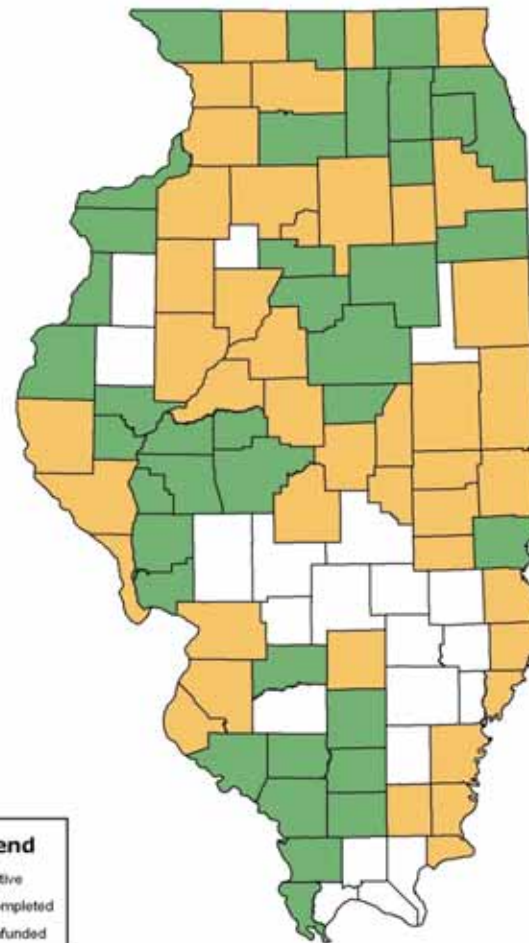
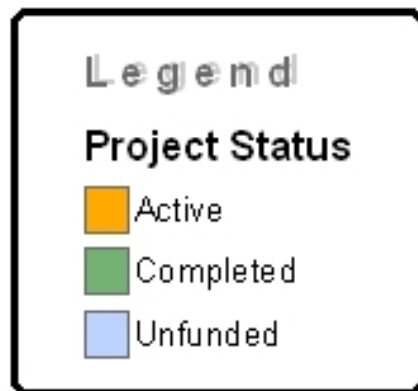


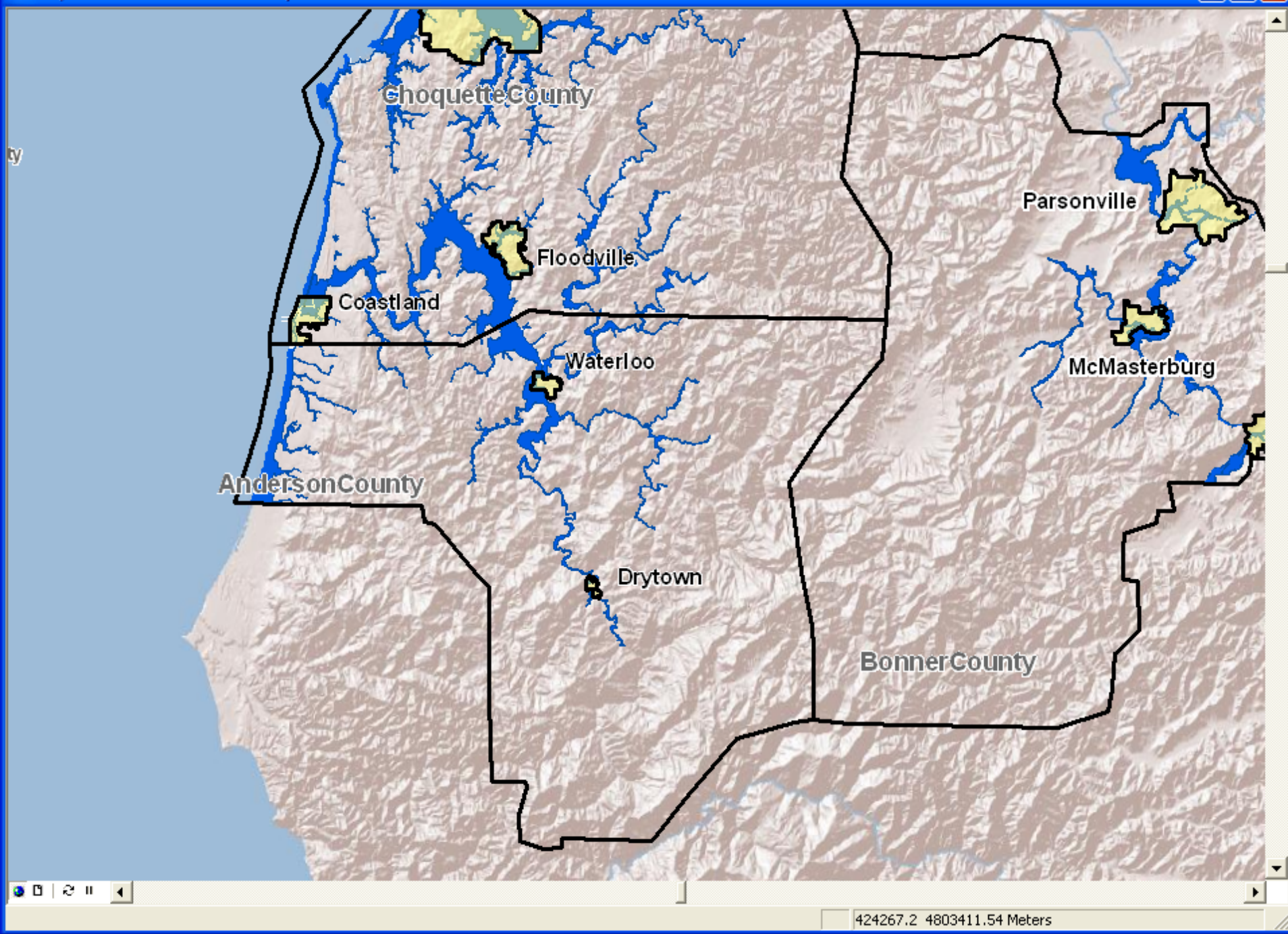
Risk MAP (Mapping, Assessment Planning)

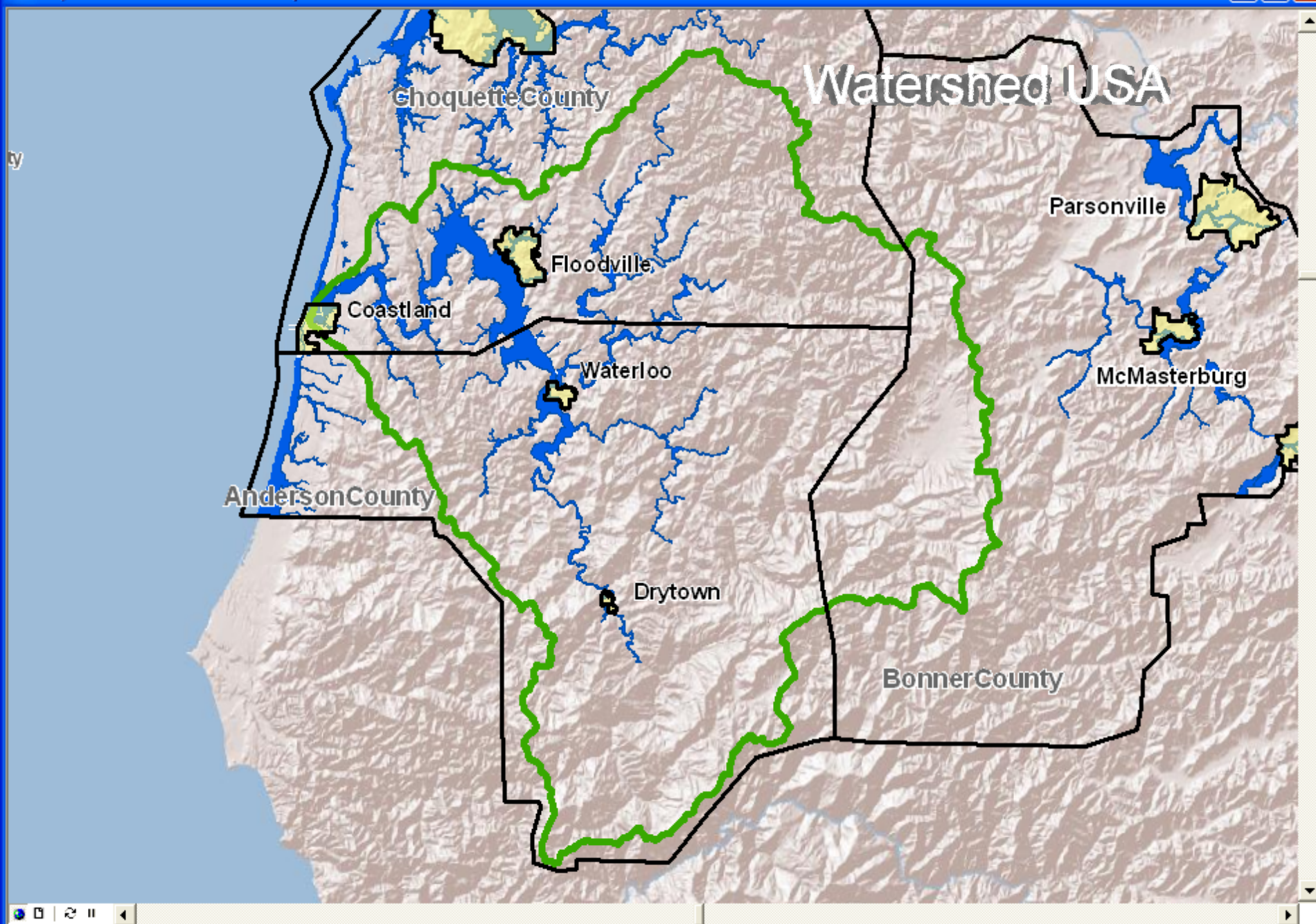
Through collaboration with State, Local, and Tribal entities, Risk MAP will deliver quality data that increases public awareness and leads to action that reduces risk to life and property

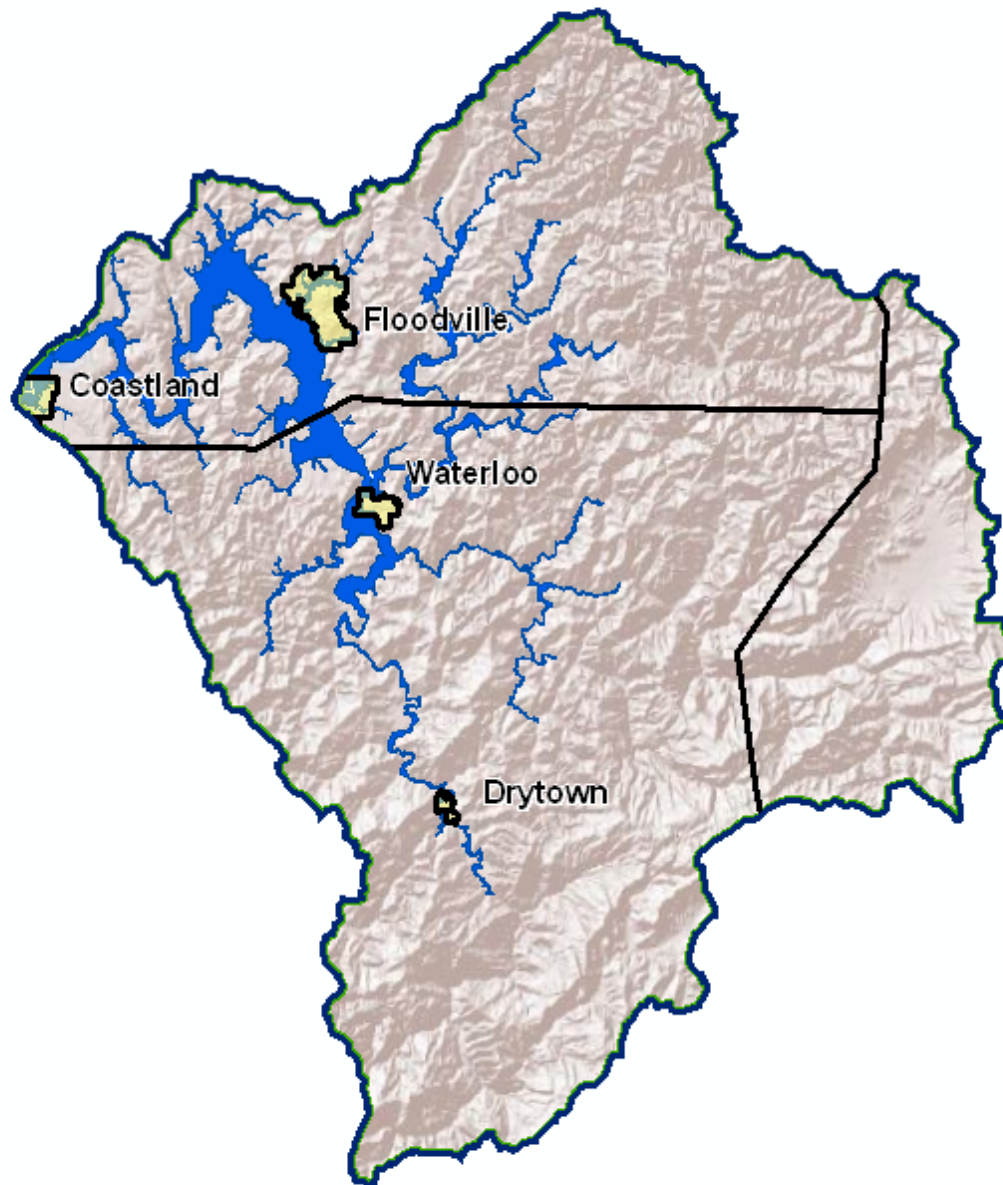


FEMA's Map Modernization Program

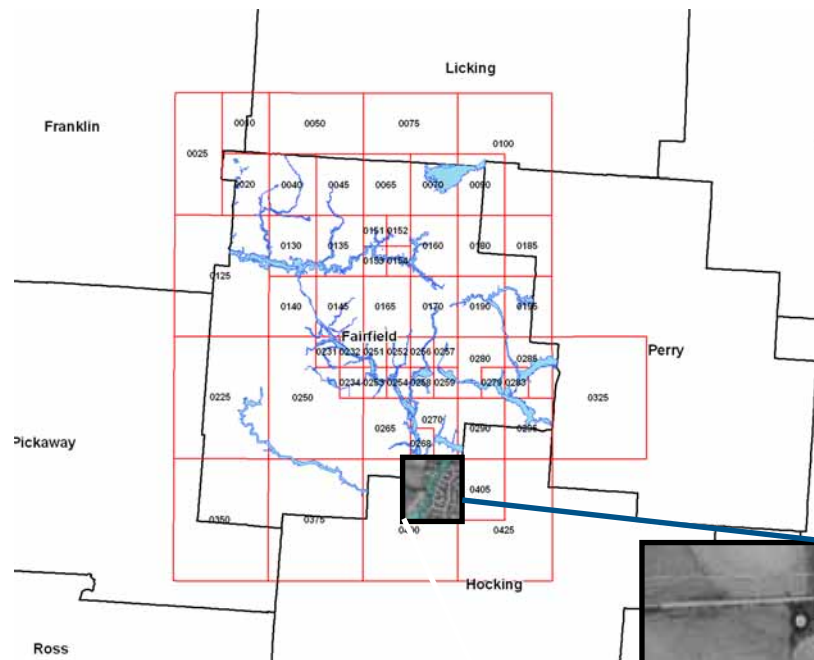




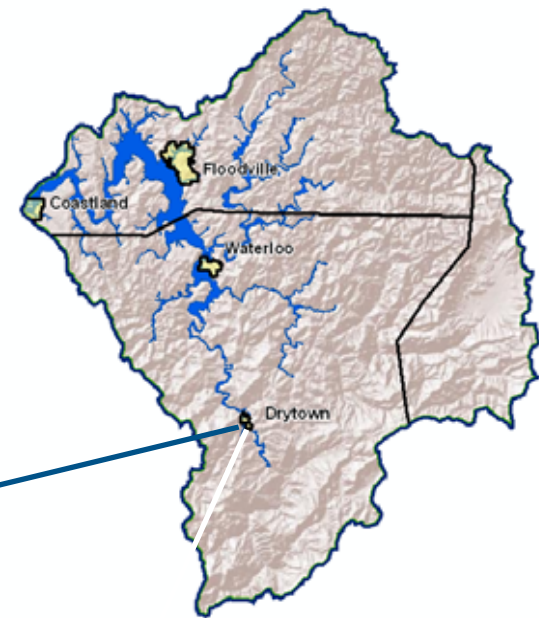




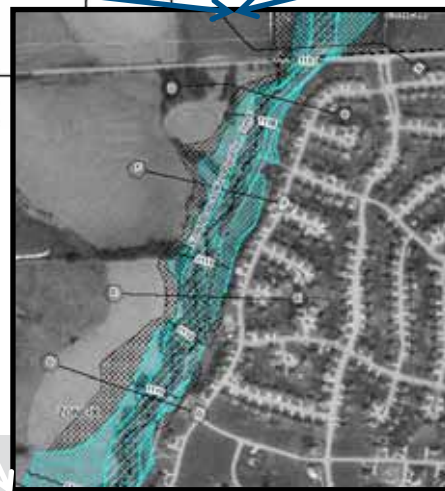
Geographic Approach / Strategy



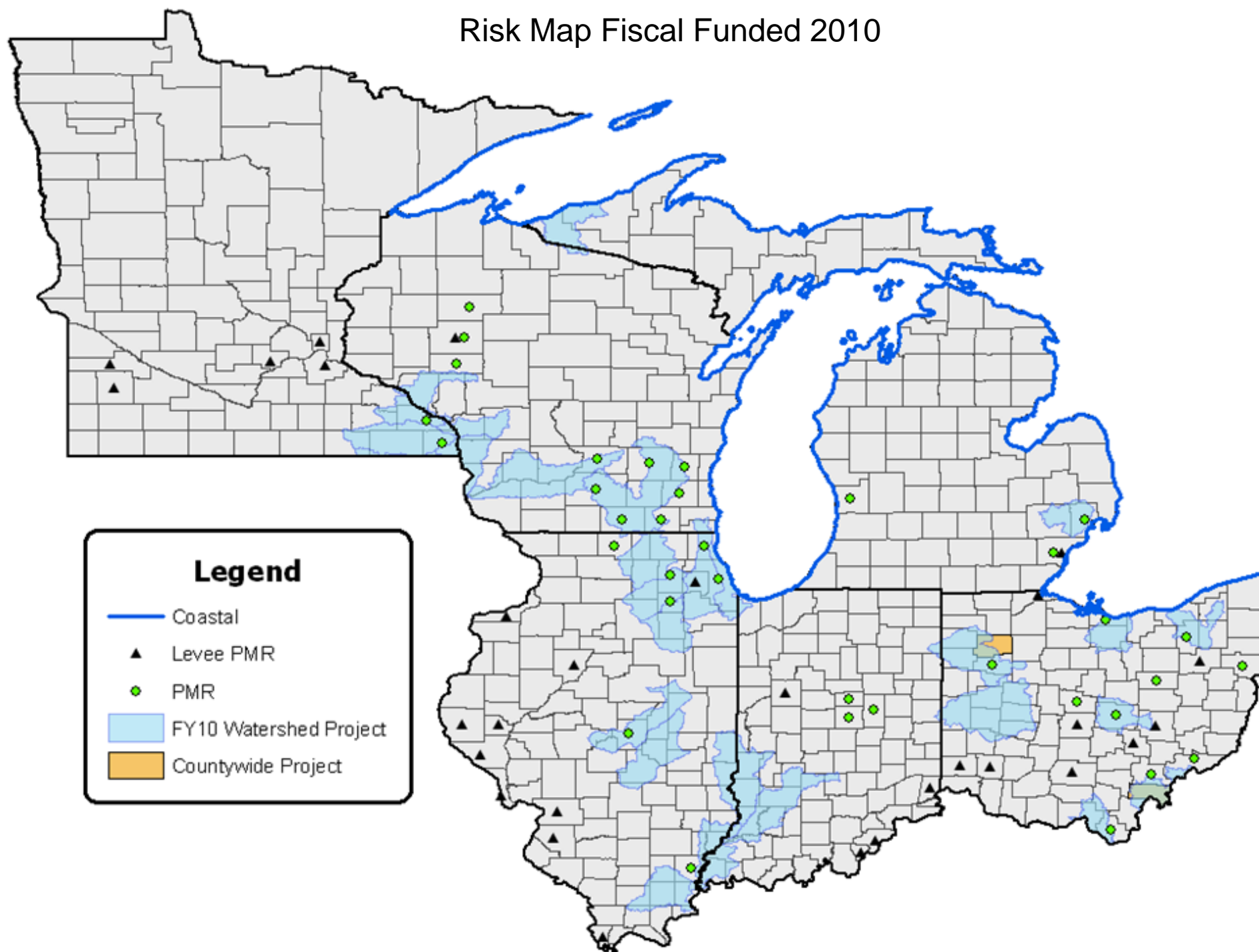
Countywide



Watershed

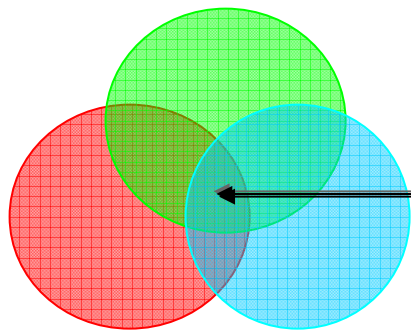


Risk Map Fiscal Funded 2010



Prioritization – Sequencing – Planning

Risk	●	HAZUS - Annualized Loss Study	• Available for FY-2011 Sequencing
Needs	●	CNMS and Stream Inventory - <i>Phase 3</i> -	• Available for FY-2011 Sequencing
Topography	●	High Resolution Topography Available - <i>ongoing inventory</i> -	• Available for FY-2011 Sequencing
Contribution		Cash-Match or Partner Contribution (\$)	• Being considered for future prioritization - <i>FY-TBD</i> -



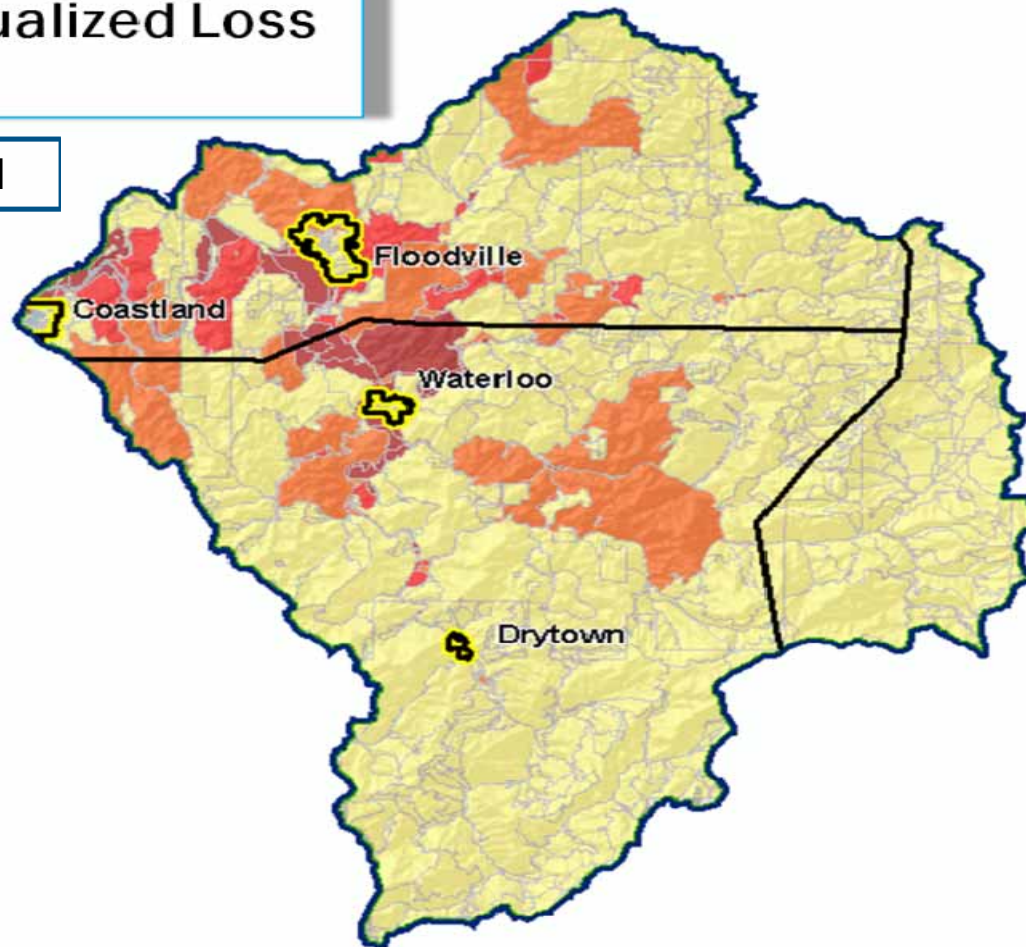
Example trifecta hotspot

Trifecta-based prioritization can not occur without state-based input !

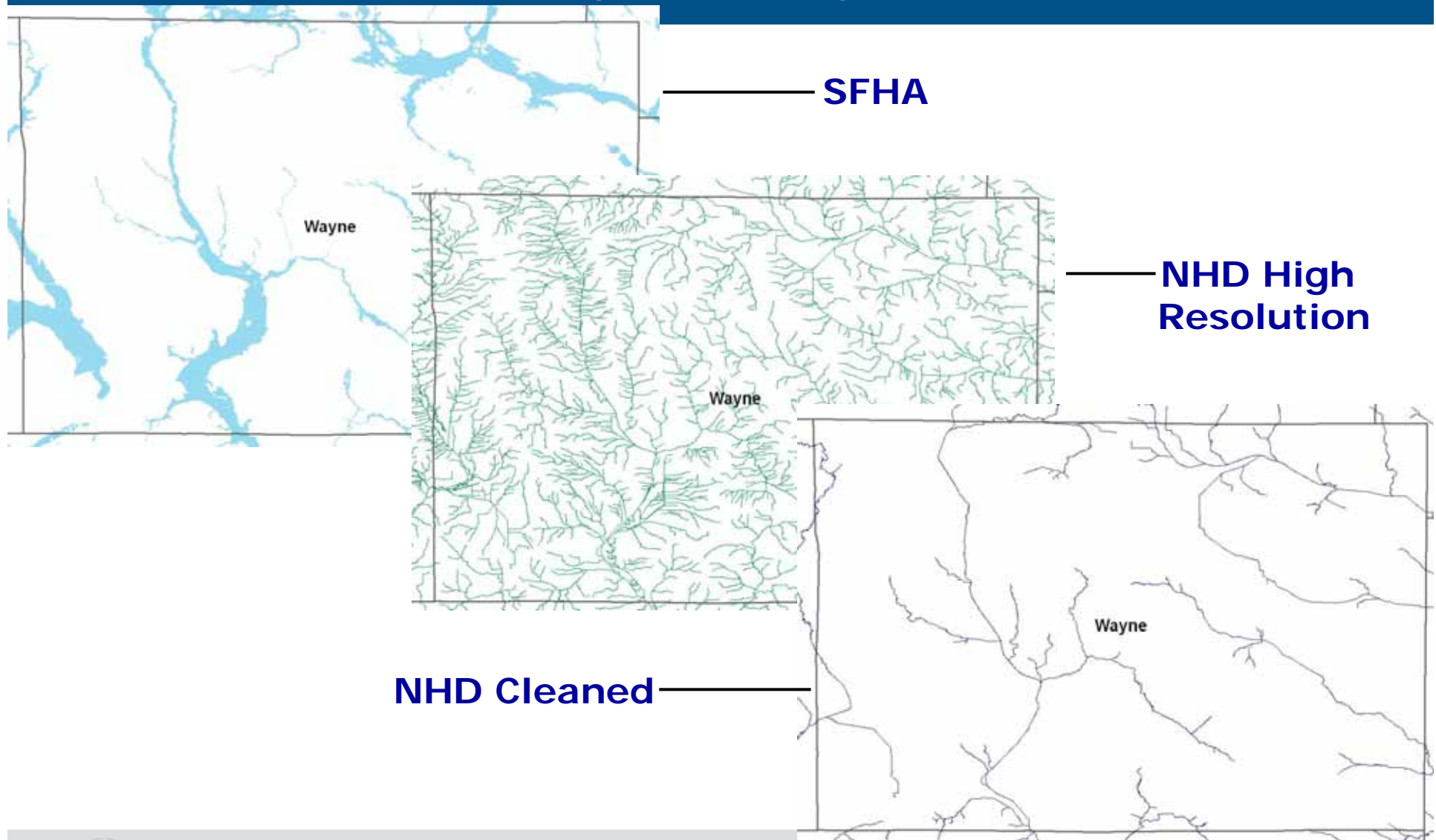
Risk Management (estimated flood losses - HAZUS)

Average Annualized Loss
(AAL)

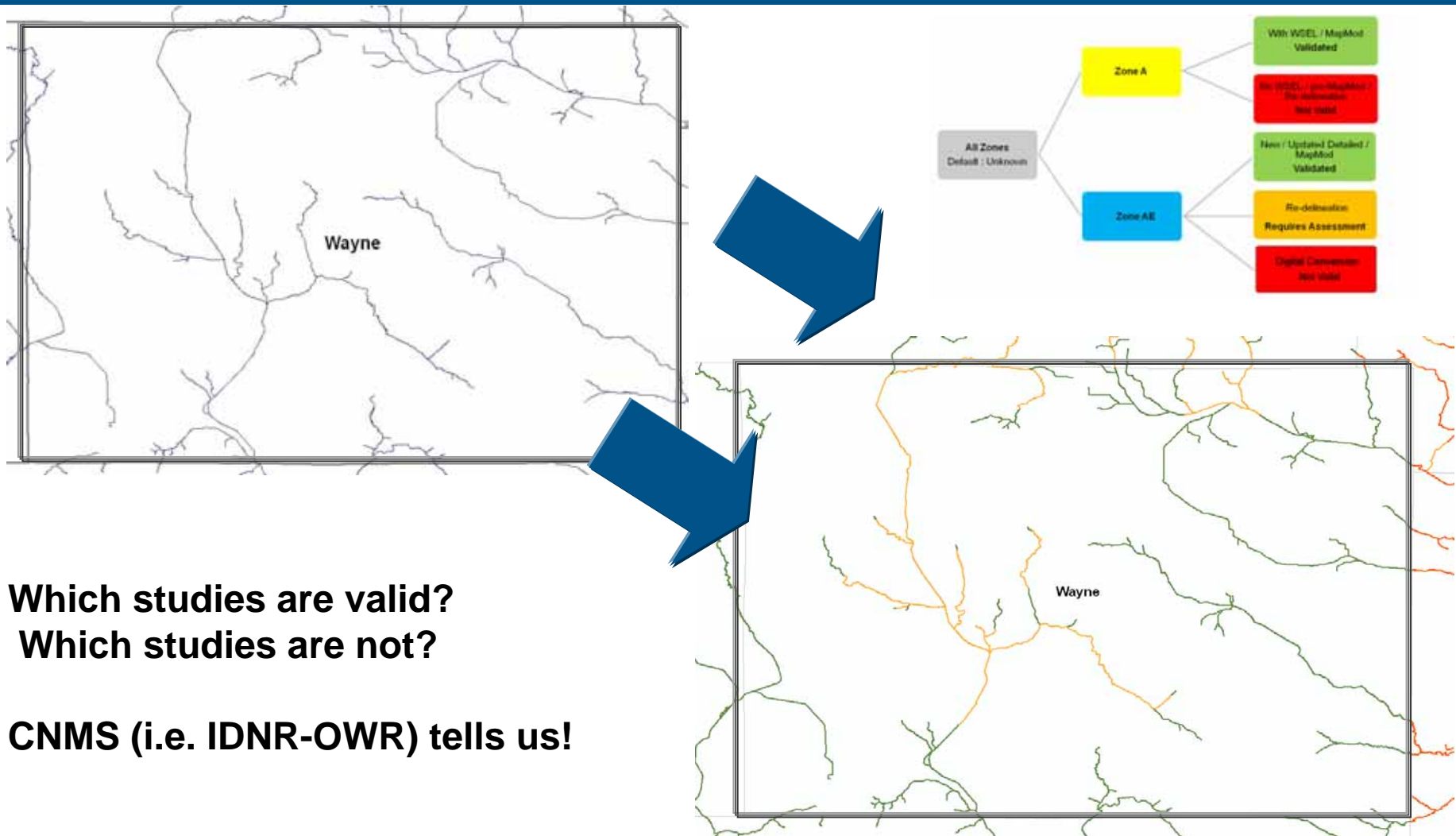
Mn HAZUS Level II



Coordinated Needs Management Strategy (CNMS)



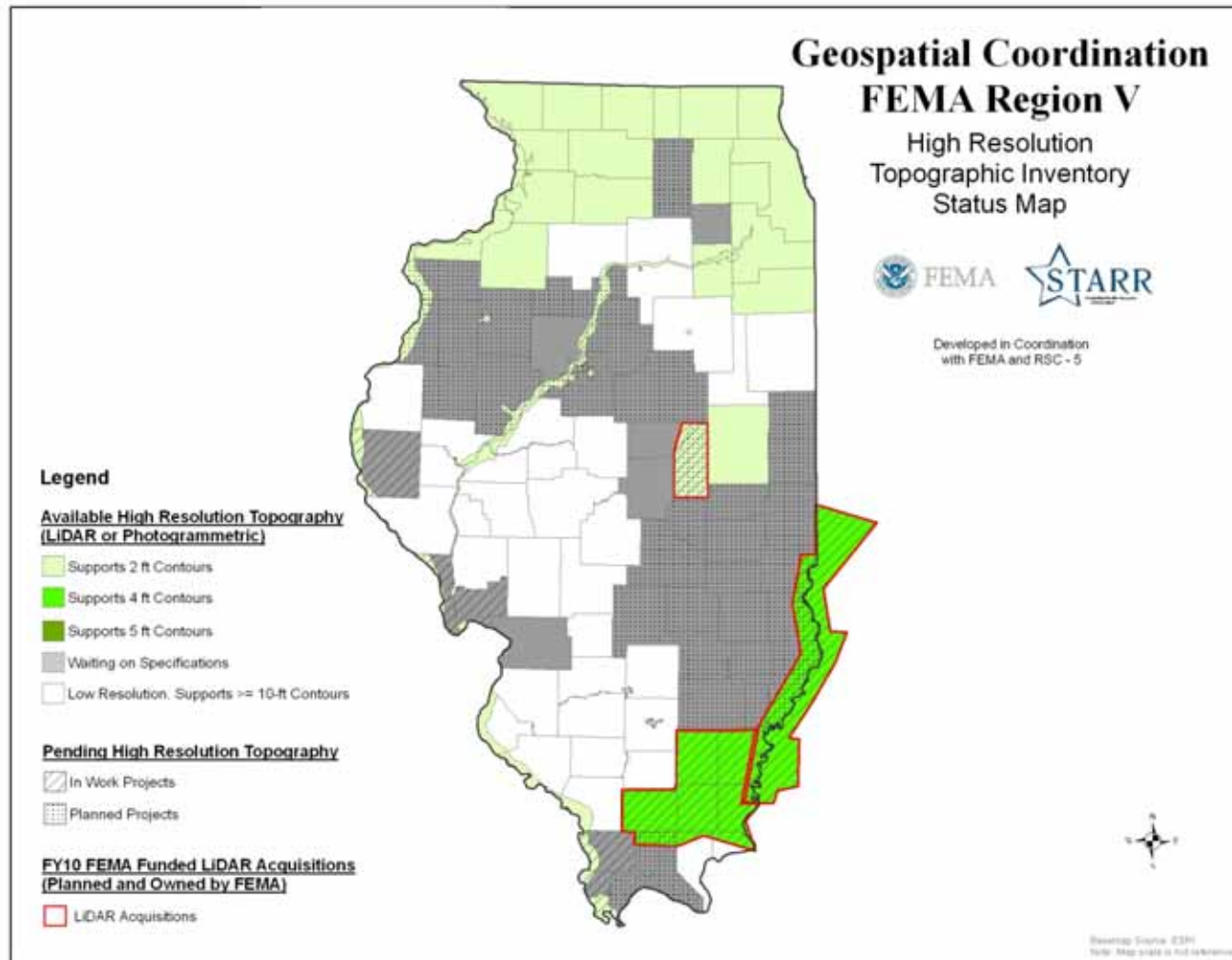
Coordinated Needs Management Strategy (CNMS)



**Which studies are valid?
Which studies are not?**

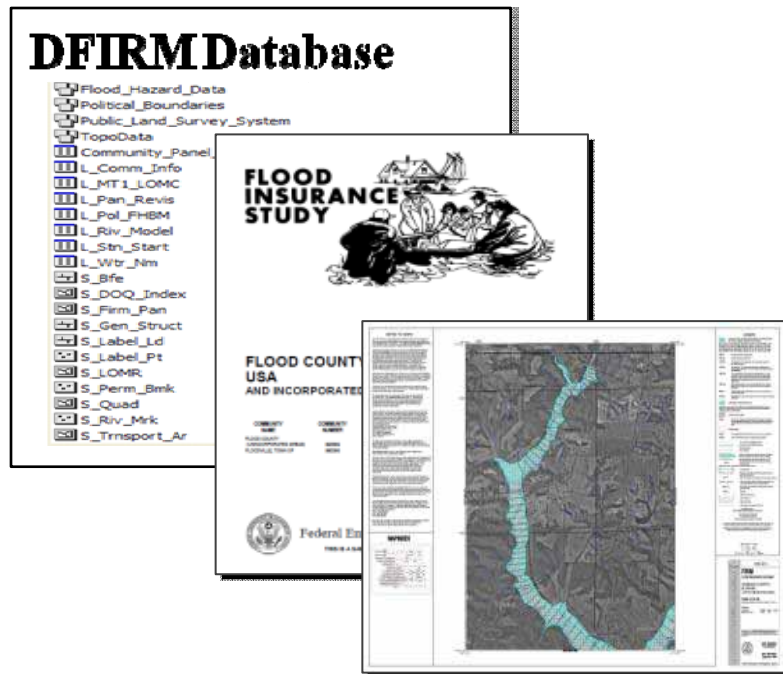
CNMS (i.e. IDNR-OWR) tells us!

Topographic Data Inventory



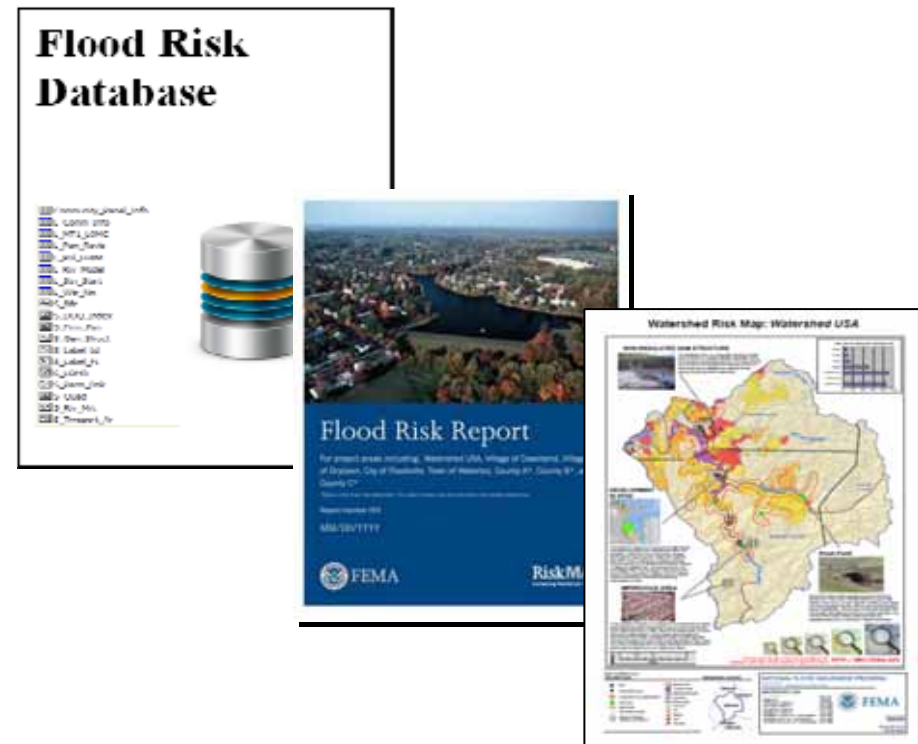
Risk MAP Program Product Comparisons

Traditional Regulatory Products



Traditional products are regulatory and subject to statutory due-process requirements

Non-Regulatory Products



Risk MAP products are non-regulatory and are not subject to statutory due-process requirements



Flood Risk Datasets

- Changes Since Last FIRM
- Flood Depth & Analysis Grids
- Flood Risk Data
- Areas of Mitigation Interest

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Changes Since Last FIRM Dataset

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Previous
Mapping
(old topo)

Zone X

Zone A

Zone AE

Zone X

Waterloo

New
Mapping
(w/
LiDAR)

Zone X

Zone A

Zone AE

Zone X

Waterloo

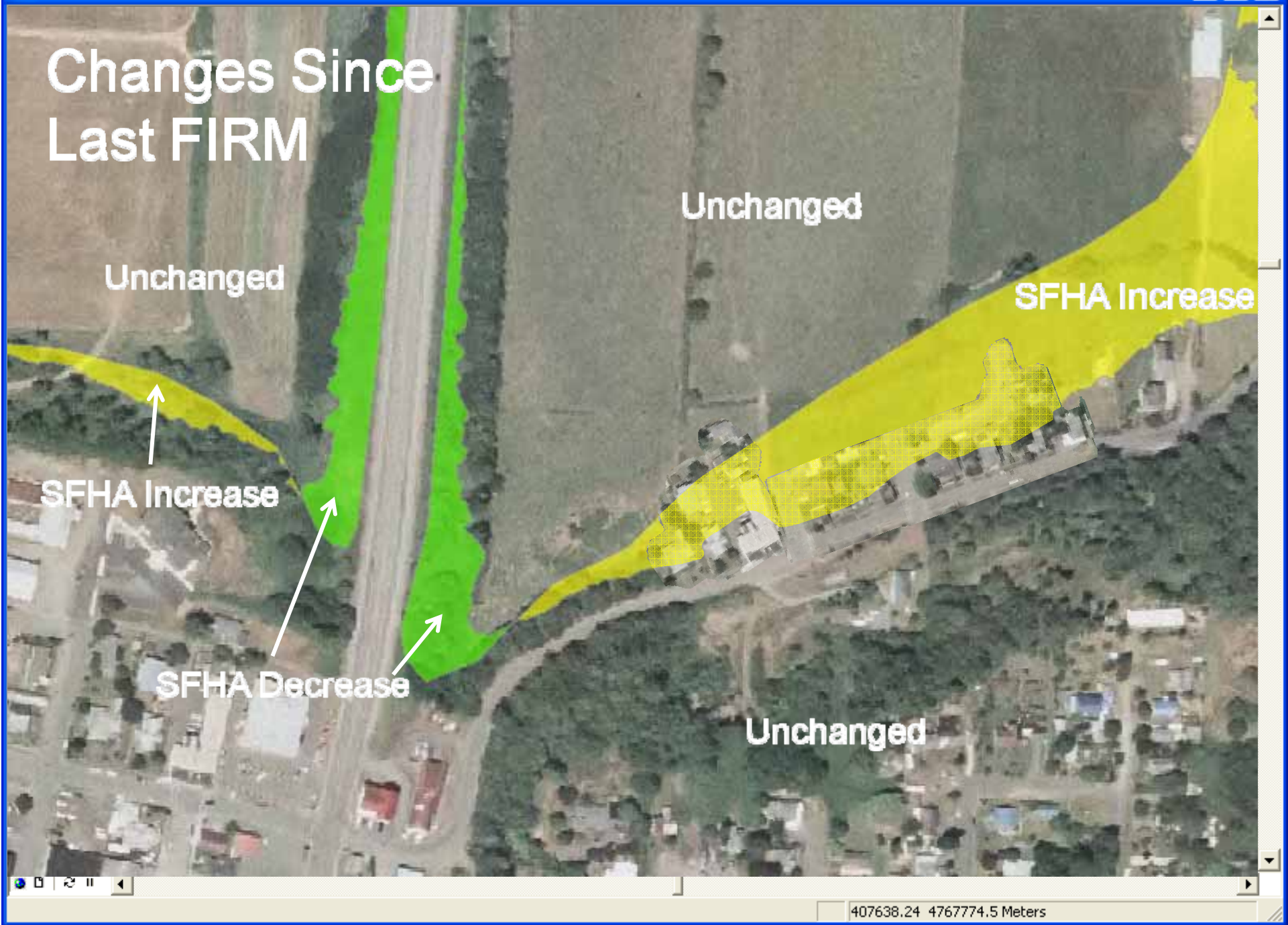
Previous Mapping



New
Mapping



Changes Since Last FIRM



Changes Since Last FIRM

Unchanged

SFHA Increase

SFHA Decrease

Enhanced

Data Fields Include

Example Data Values

Old Study Date

e.g. 1985

Old Model Type(s)

e.g. HEC-1 / HEC-2

Old Zone Type

e.g. Zone A

Old Topography

e.g. USGS 10-ft

New Study Info/Methods

Dates, Models, etc.

New Study Zone

e.g. Zone AE

New Topography

e.g. LiDAR 2-ft

New Study Engineering Factors / Changes

e.g. new structures, gages, topo, landuse, etc.

Estimated Structures

e.g. 9

Estimated Population

e.g. 27



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Flood Depth & Analysis Grids

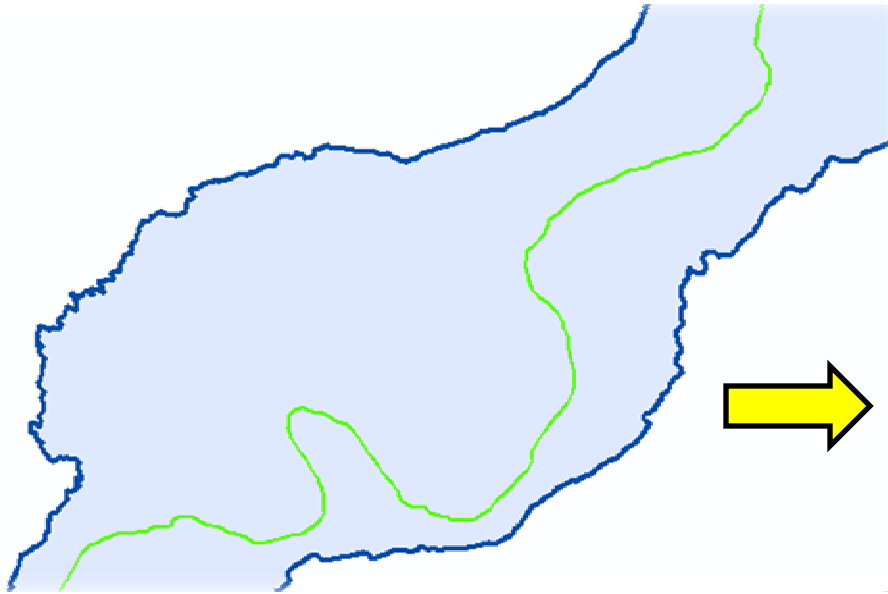
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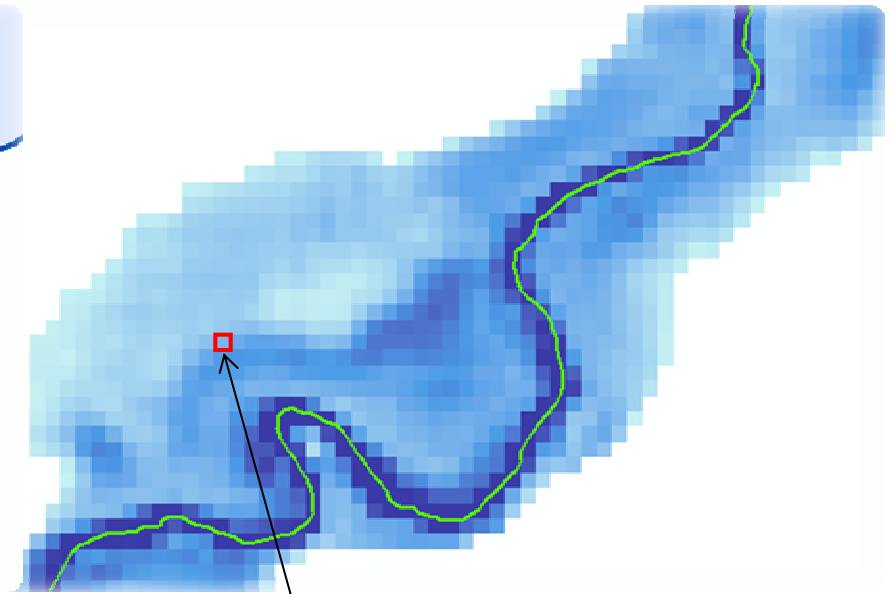
Flood Depth Grids

- Each Grid Cell has a Unique Value

FIRM 1% Annual Chance (100-yr) Floodplain



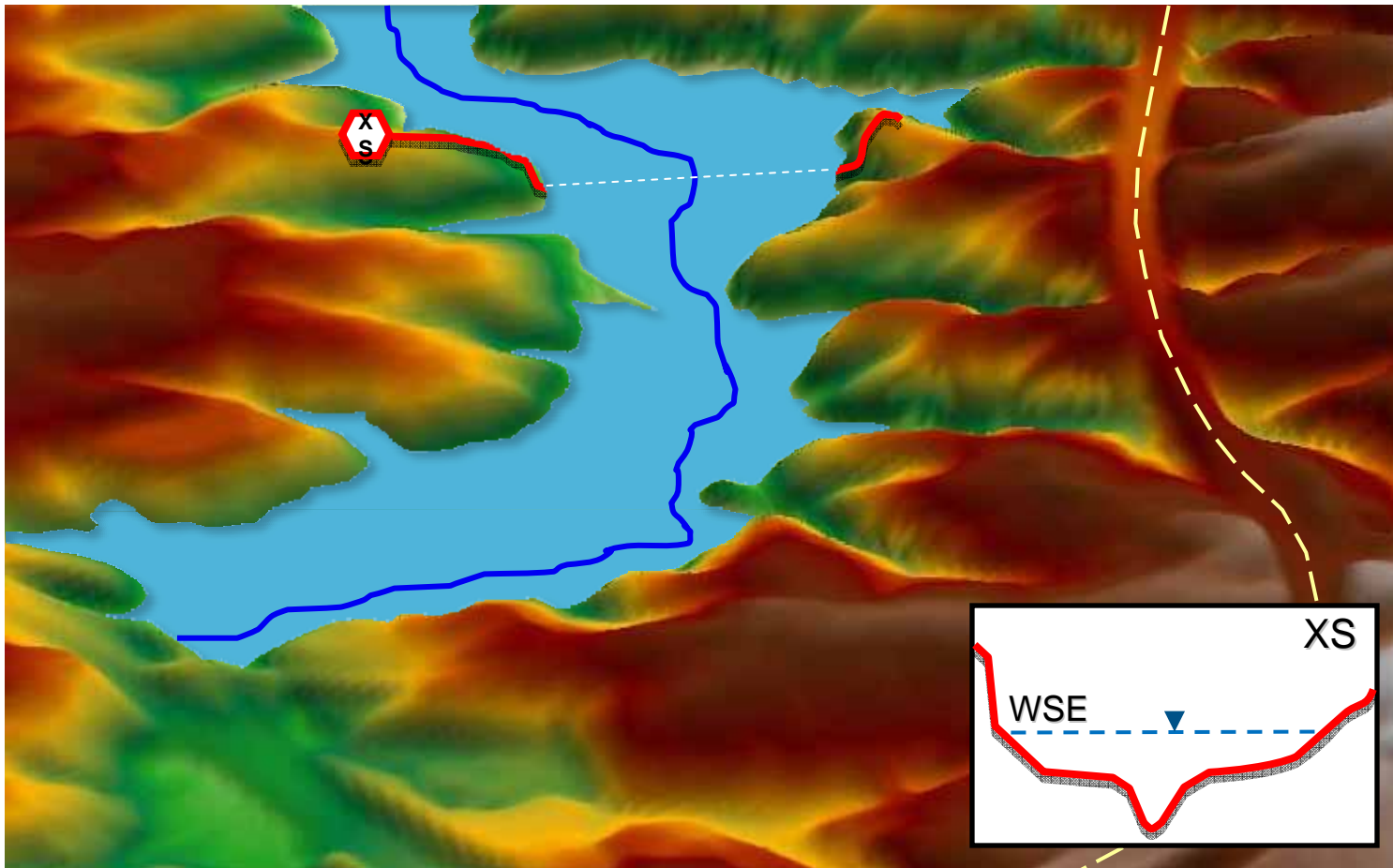
1% Annual Chance Depth Grid



Individual Grid Cell

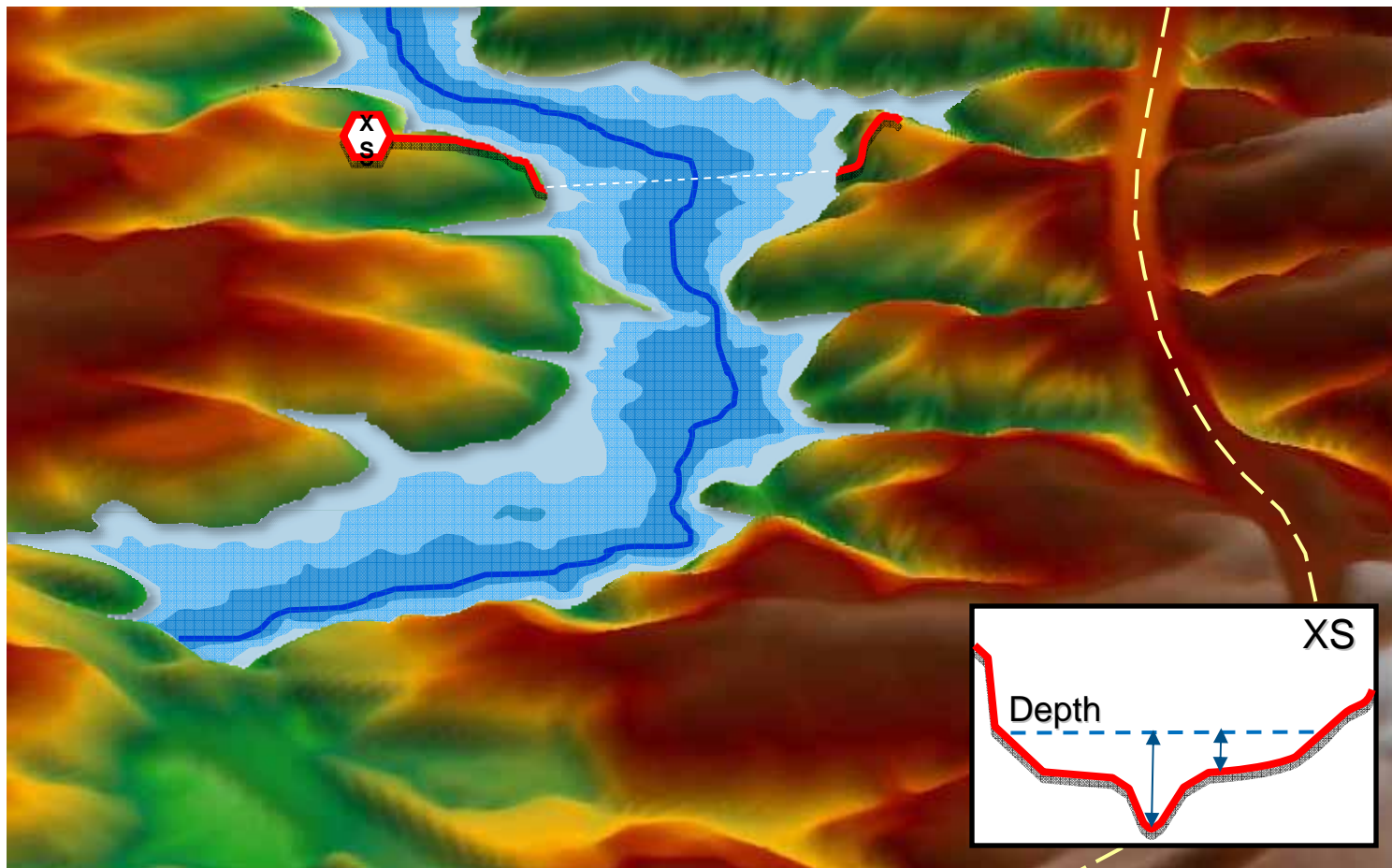
Flood Depth Grids

- Water Surface Elevations (WSE) Calculated and WSE Grid Produced

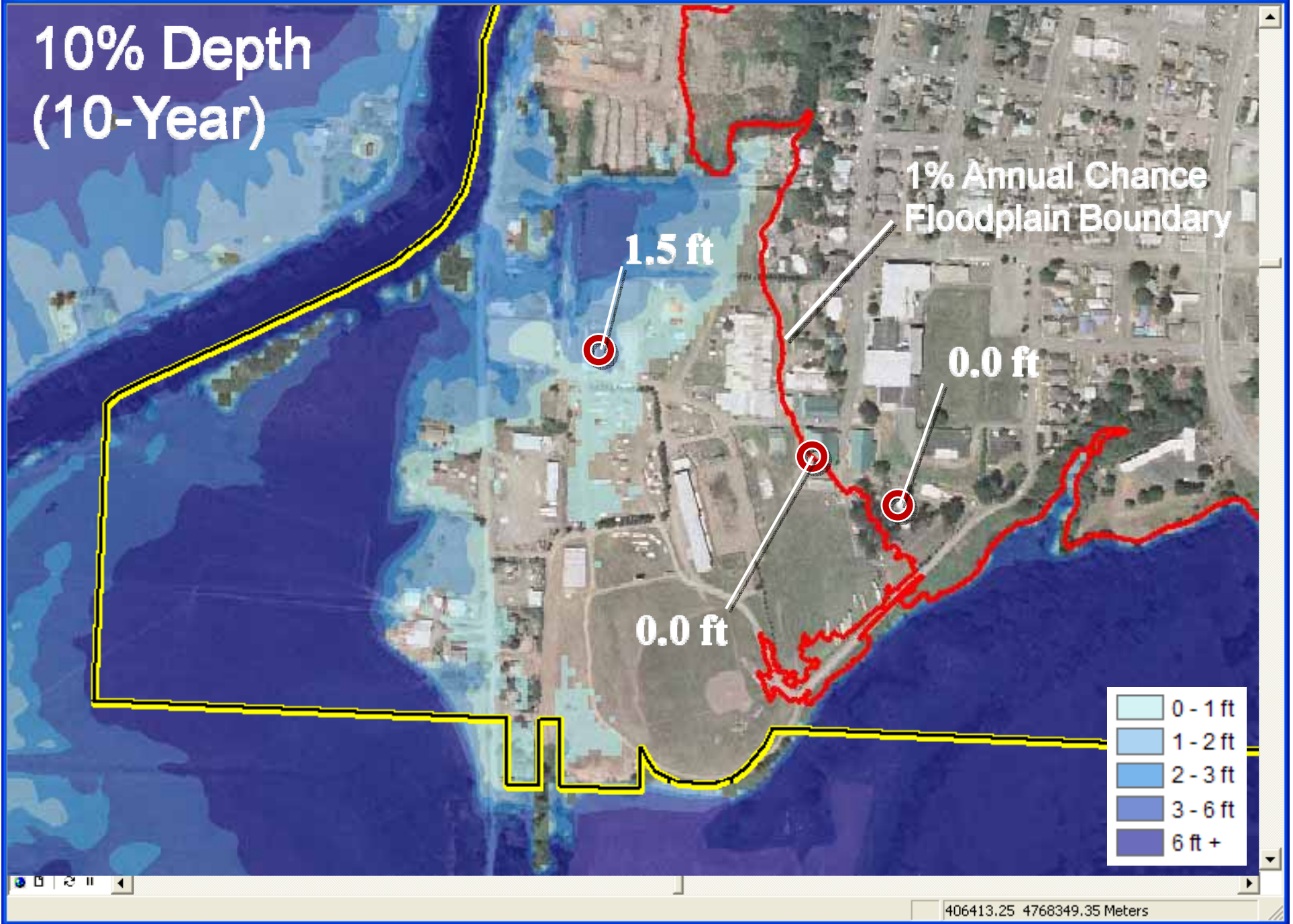


Flood Depth Grids

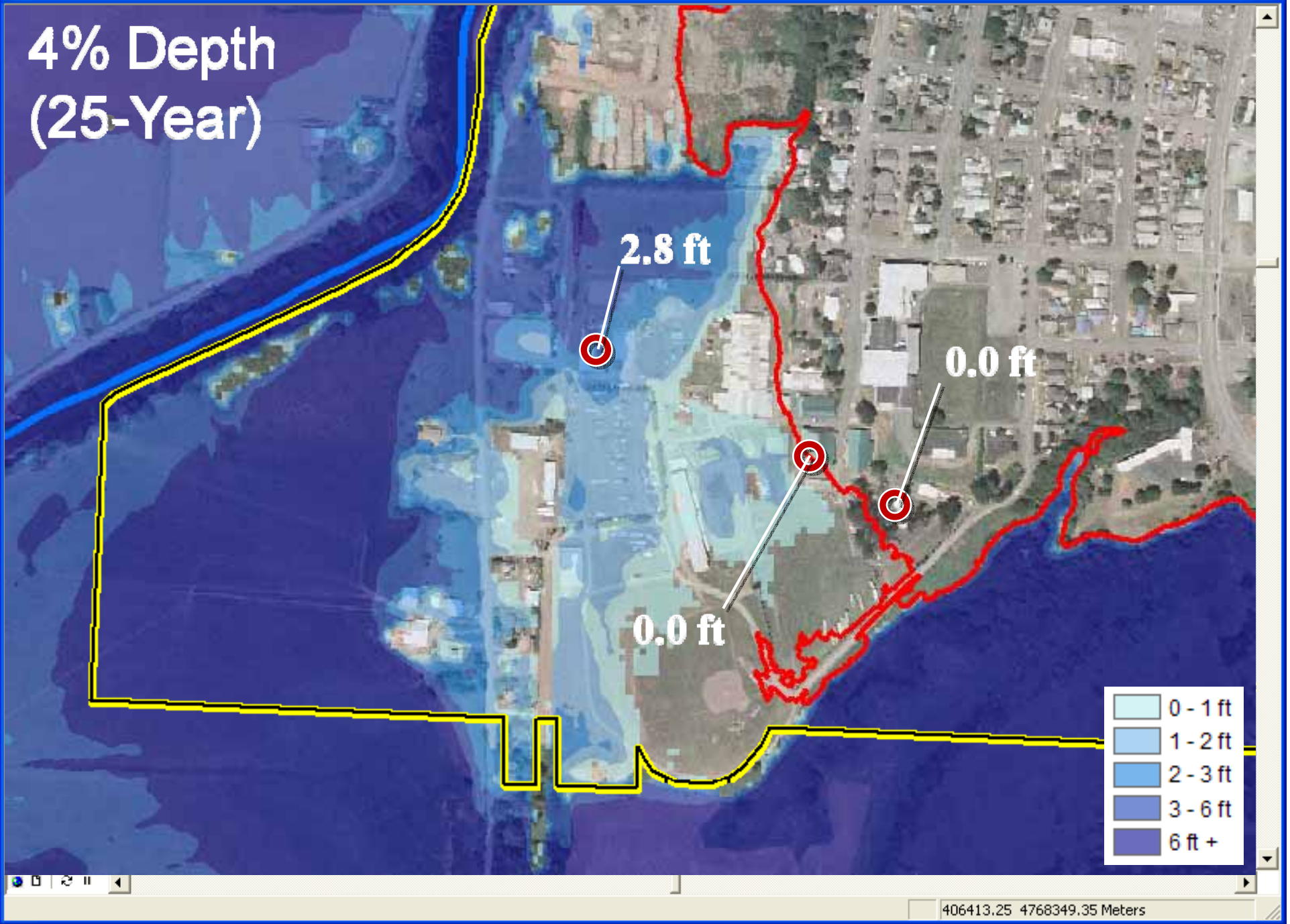
- Depth Grid Calculated as Difference between WSE and Ground



10% Depth (10-Year)



4% Depth (25-Year)

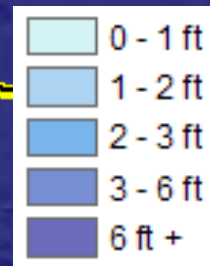


2% Depth (50-Year)

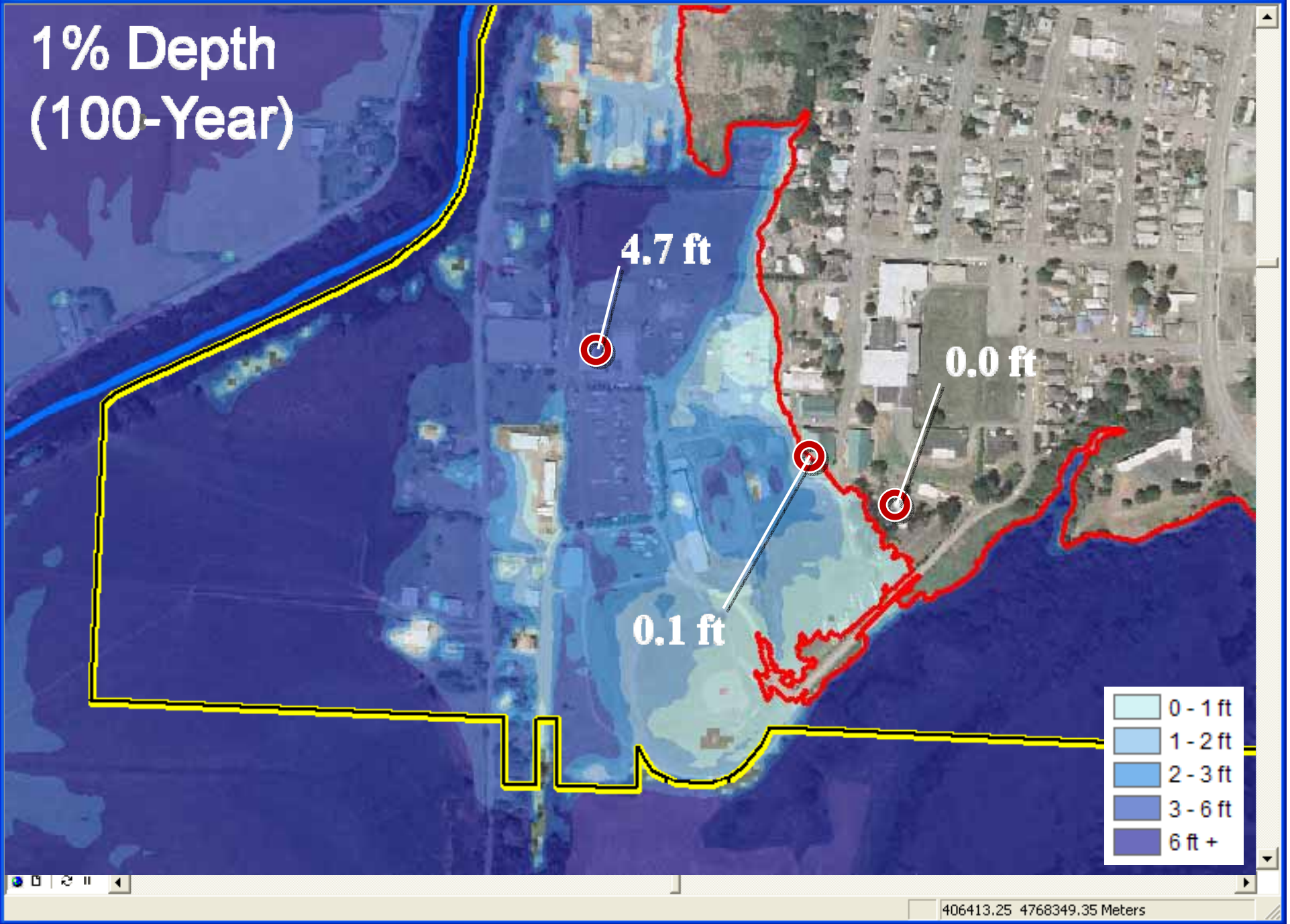
3.8 ft

0.0 ft

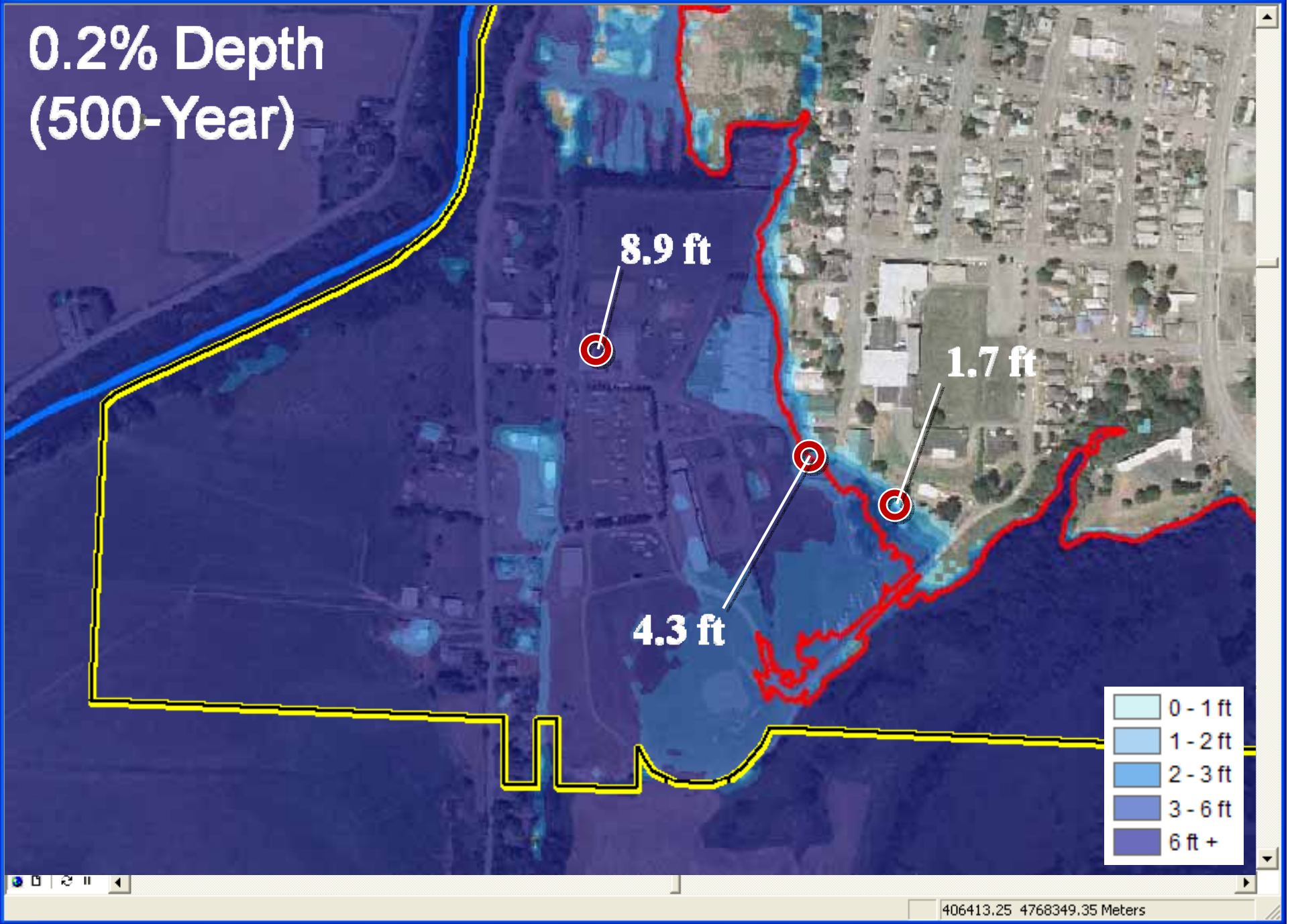
0.0 ft



1% Depth (100-Year)



0.2% Depth (500-Year)





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Flood Risk Assessment Data

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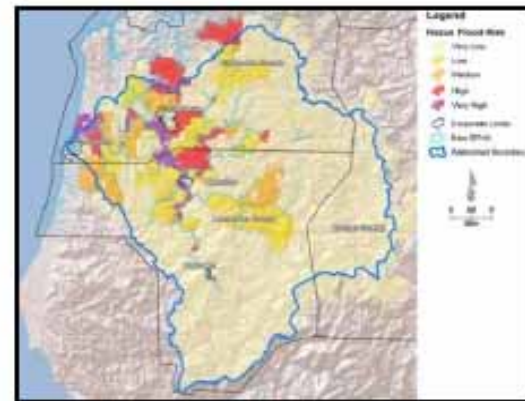
Flood Risk Assessment Datasets

■ Flood Risk Assessment Data

- 2010 HAZUS Average Annualized Loss (AAL) Study
- Refined HAZUS and Other Risk Analyses



HAZUS MH



Flood Risk Assessment

2010 AAL HAZUS Study

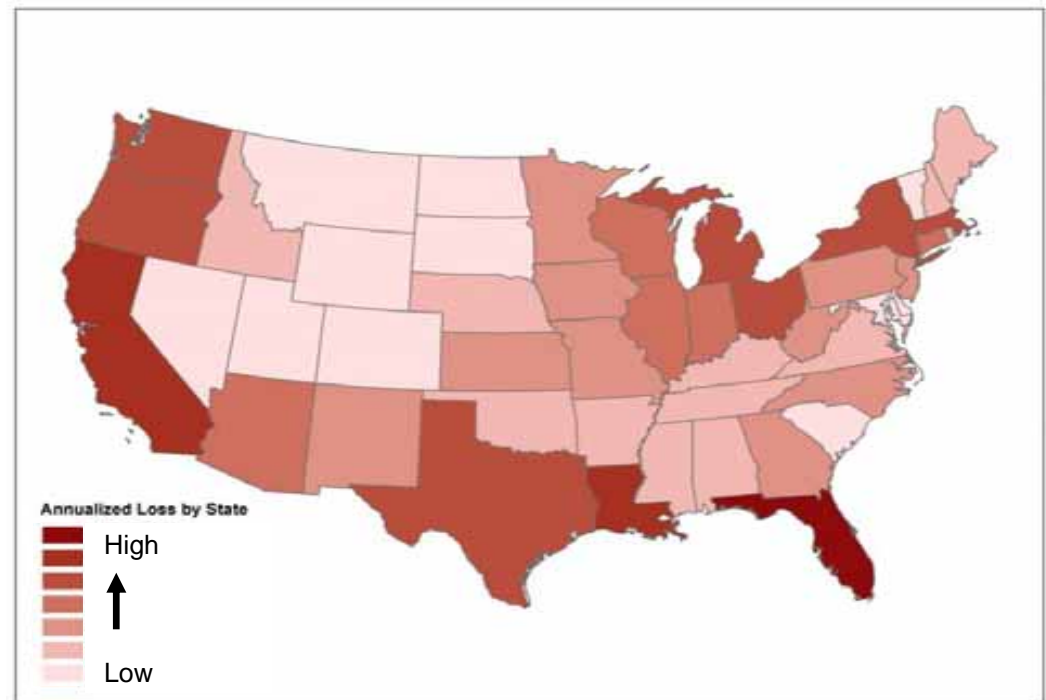
- 2010 HAZUS-MH Flood Average Annualized Loss Estimation (AAL) was performed for continental U.S. using MR4

- **Inputs:**

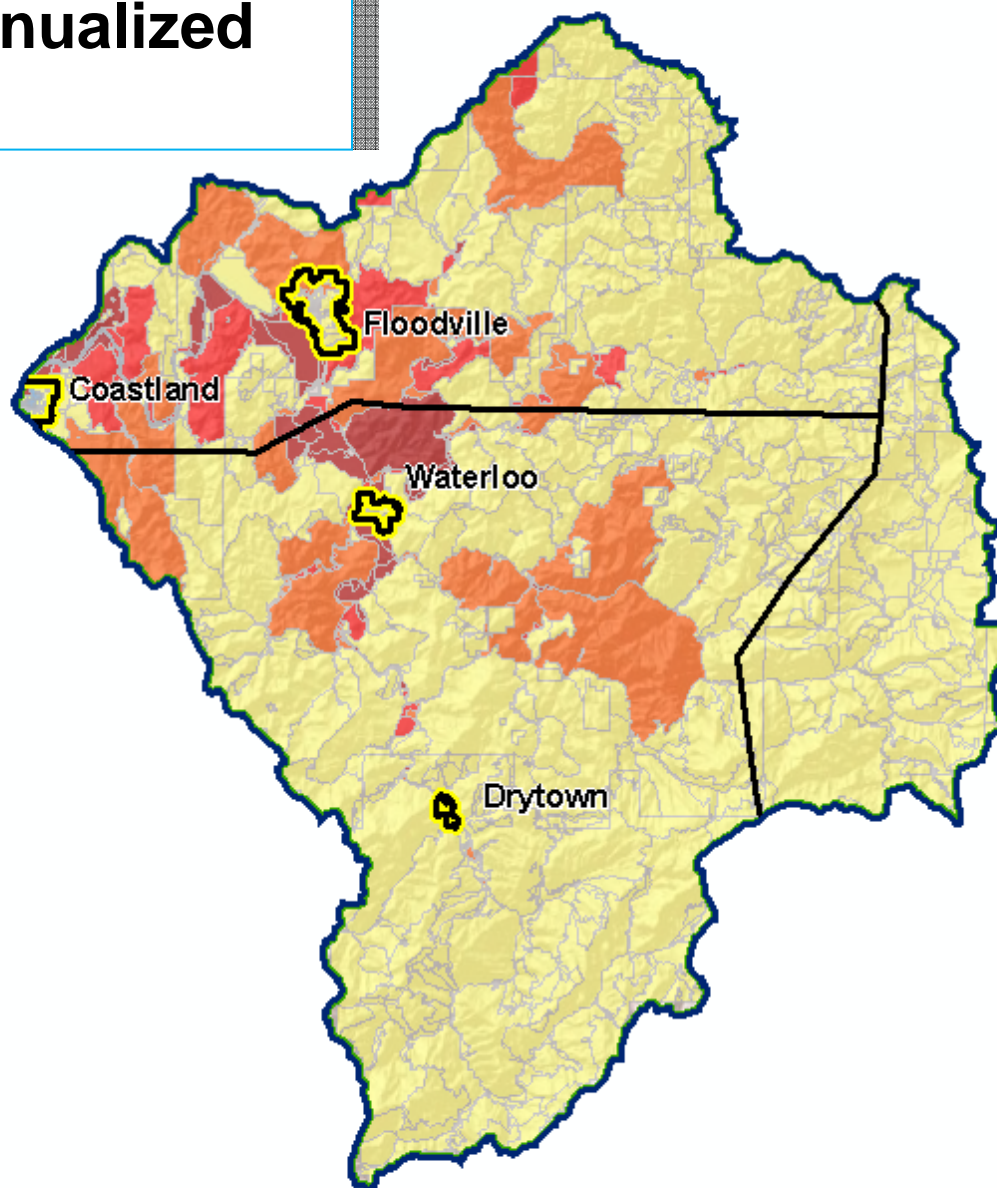
- County-wide study regions
- 30 meter DEM
- Default Census data

- **Final Output included**

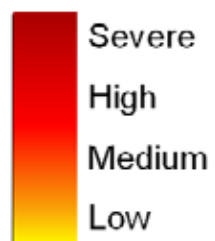
- Total exposure
- Average Annualized Loss
 - Annualized Loss Ratio



Average Annualized Loss (AAL)



Flood Risk



Estimation of Losses

- **Dollar Losses**

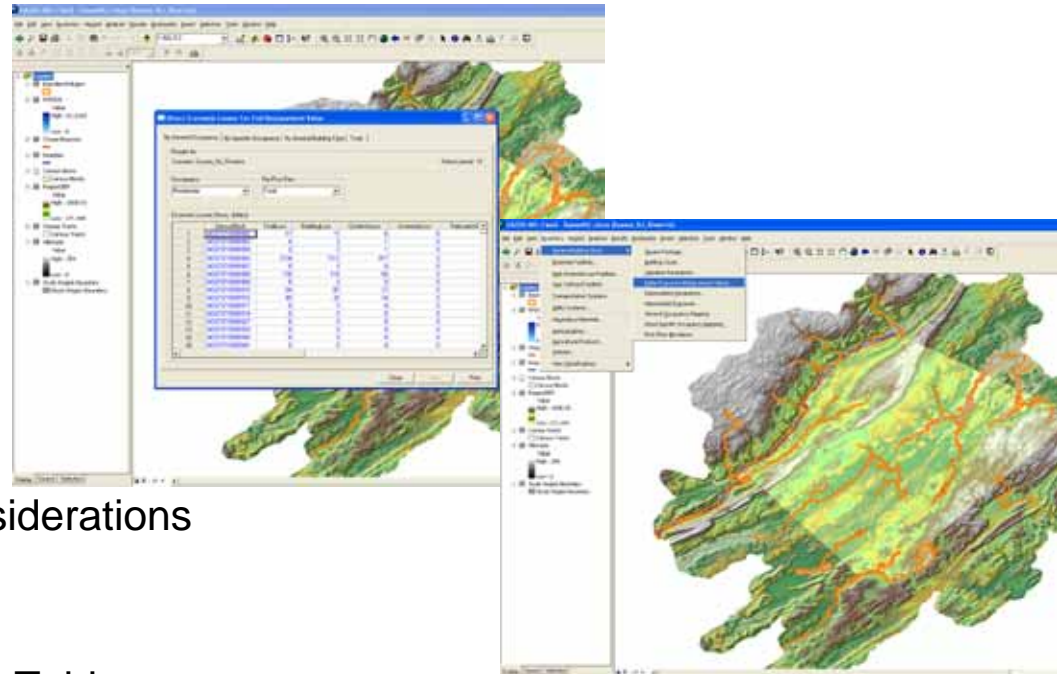
- Residential Loss
- Commercial Loss
- Other Asset Loss

- **Percent Damage**

- Evaluates Building Stock
- Structure and Content Considerations

- **Business Disruption**

- Considers Total Occupancy Tables
- Considers Lost Income and Wages

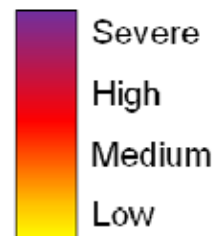


10% Chance Risk (10-yr)

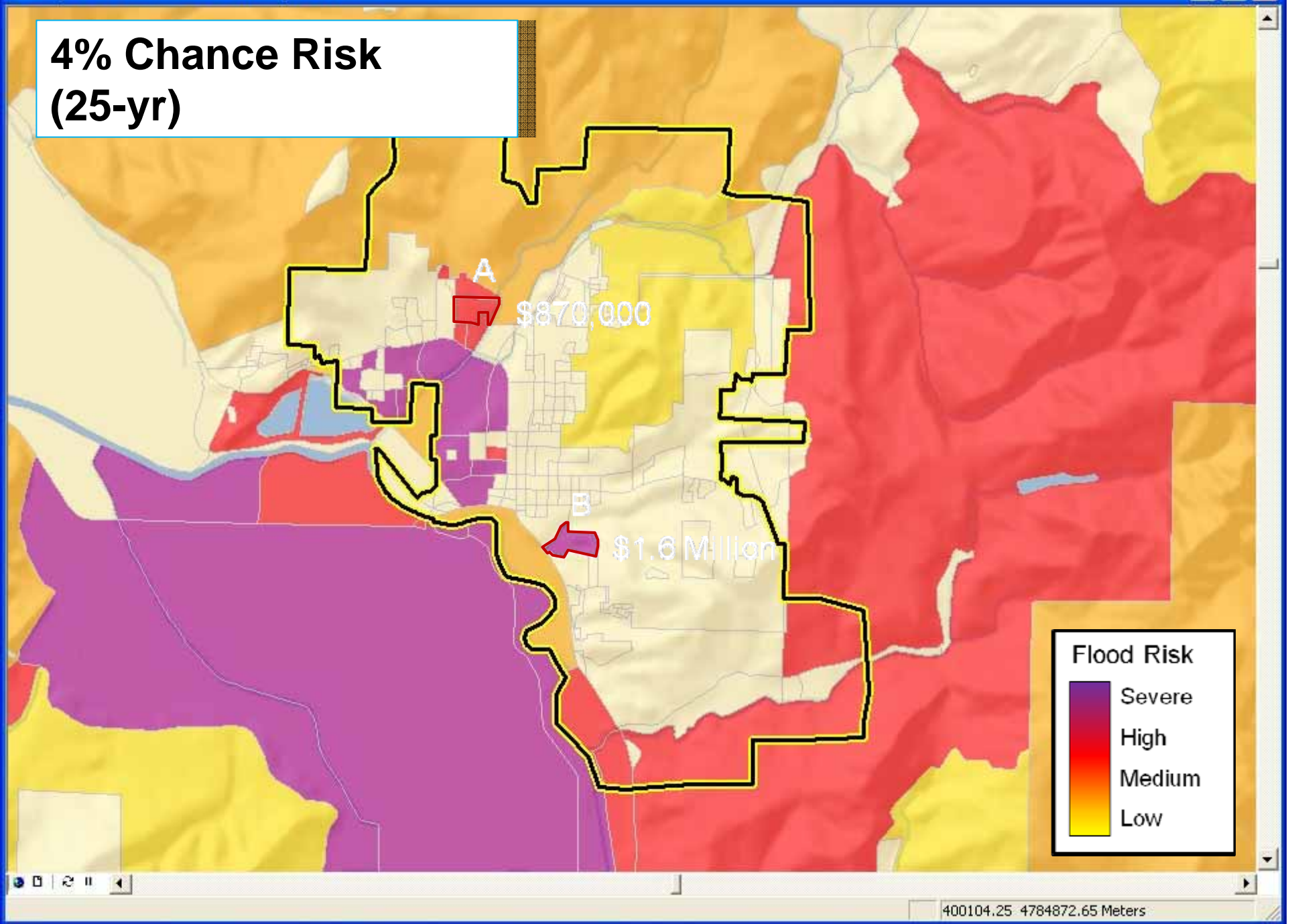
A
\$370,000

B
\$670,000

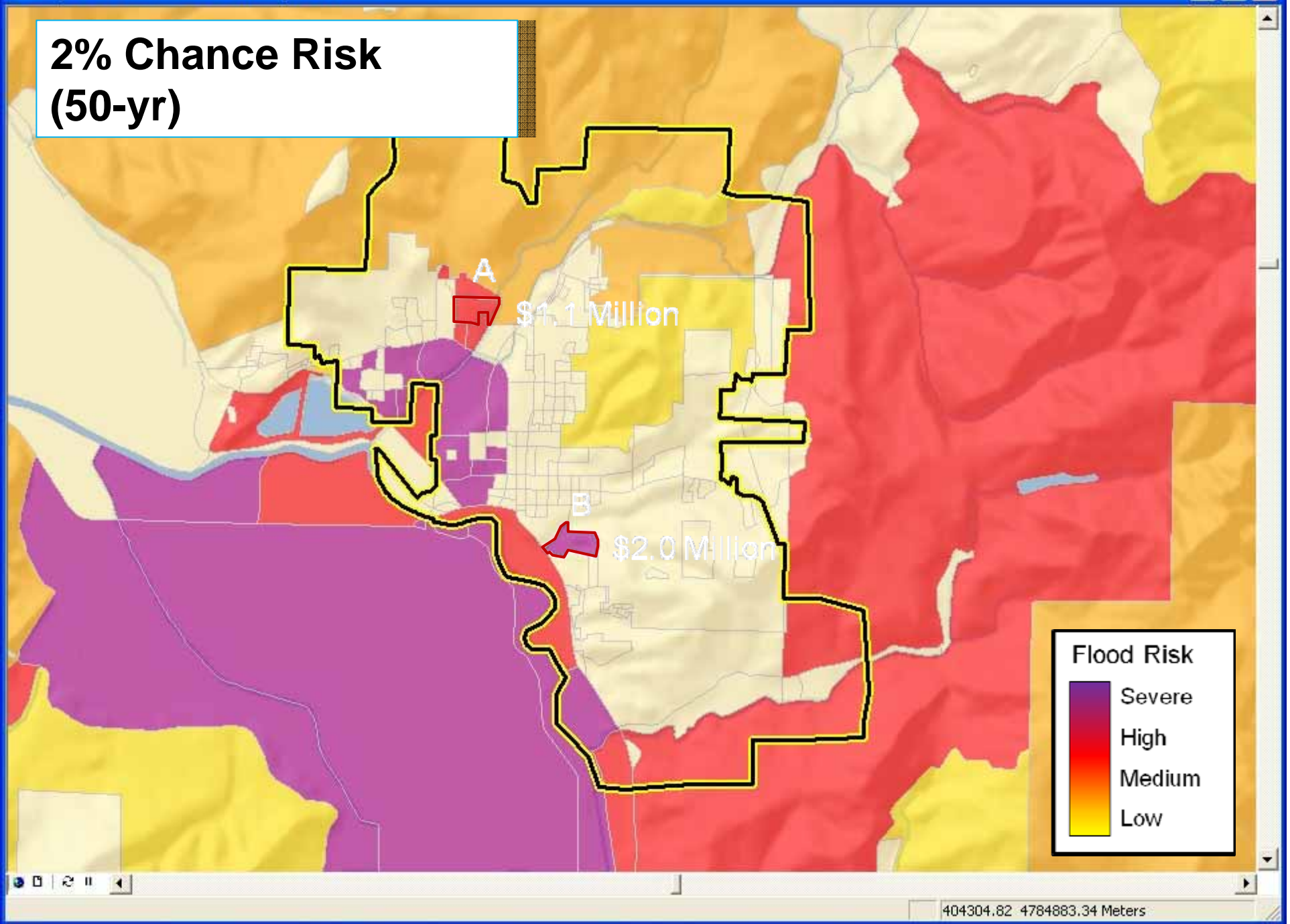
Flood Risk



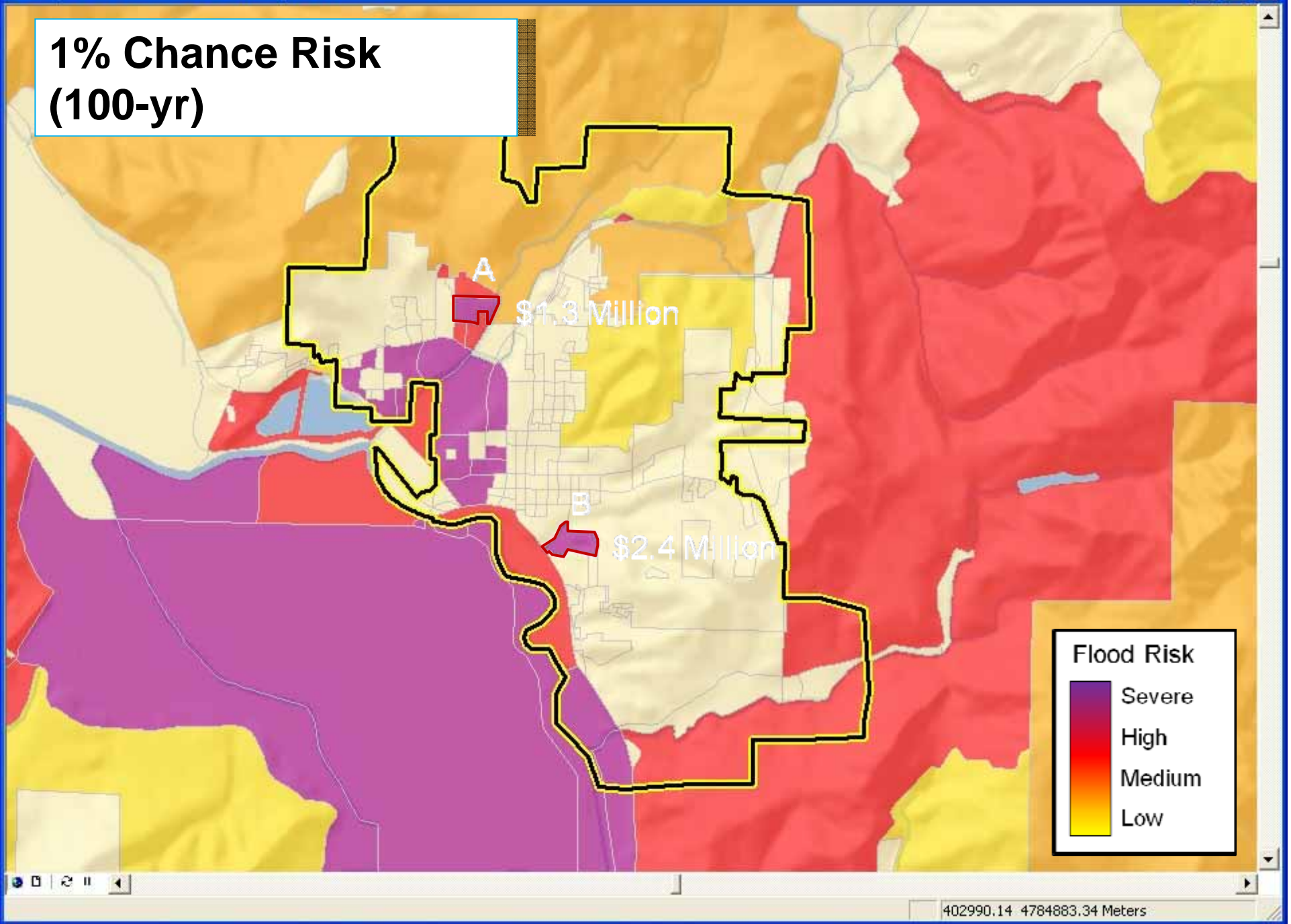
4% Chance Risk (25-yr)



2% Chance Risk (50-yr)



1% Chance Risk (100-yr)

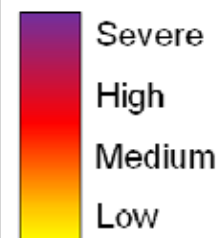


0.2% Chance Risk (500-yr)

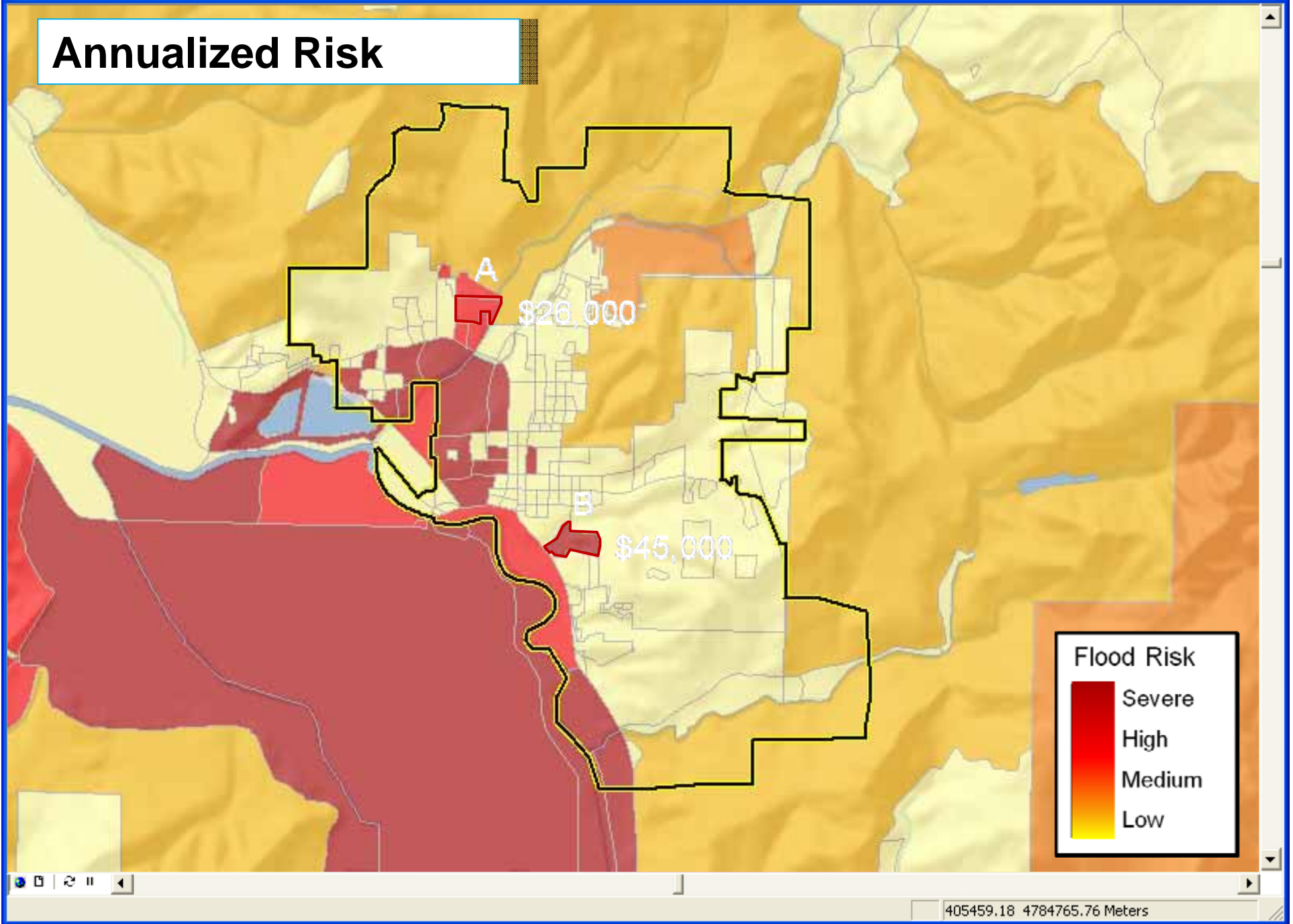
A
\$1.4 Million

B
\$2.6 Million

Flood Risk

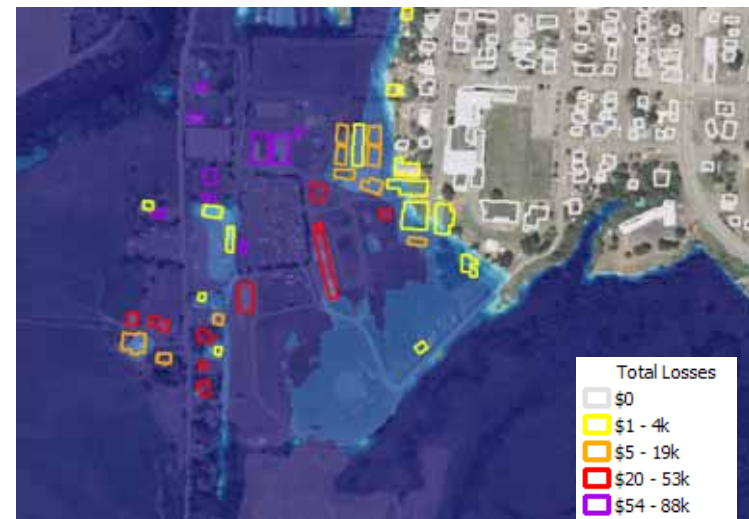


Annualized Risk



Enhanced Risk Assessment Analyses

- **Enhancements could include:**
 - Risk Assessments at site-specific locations
 - Incorporation of locally-provided inventory data (first-floor elevations and/or parcel data)
 - Additional sources of flood depth grids
 - Supplemental HAZUS analyses or other types of analyses





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Areas of Mitigation Interest (Enhanced)

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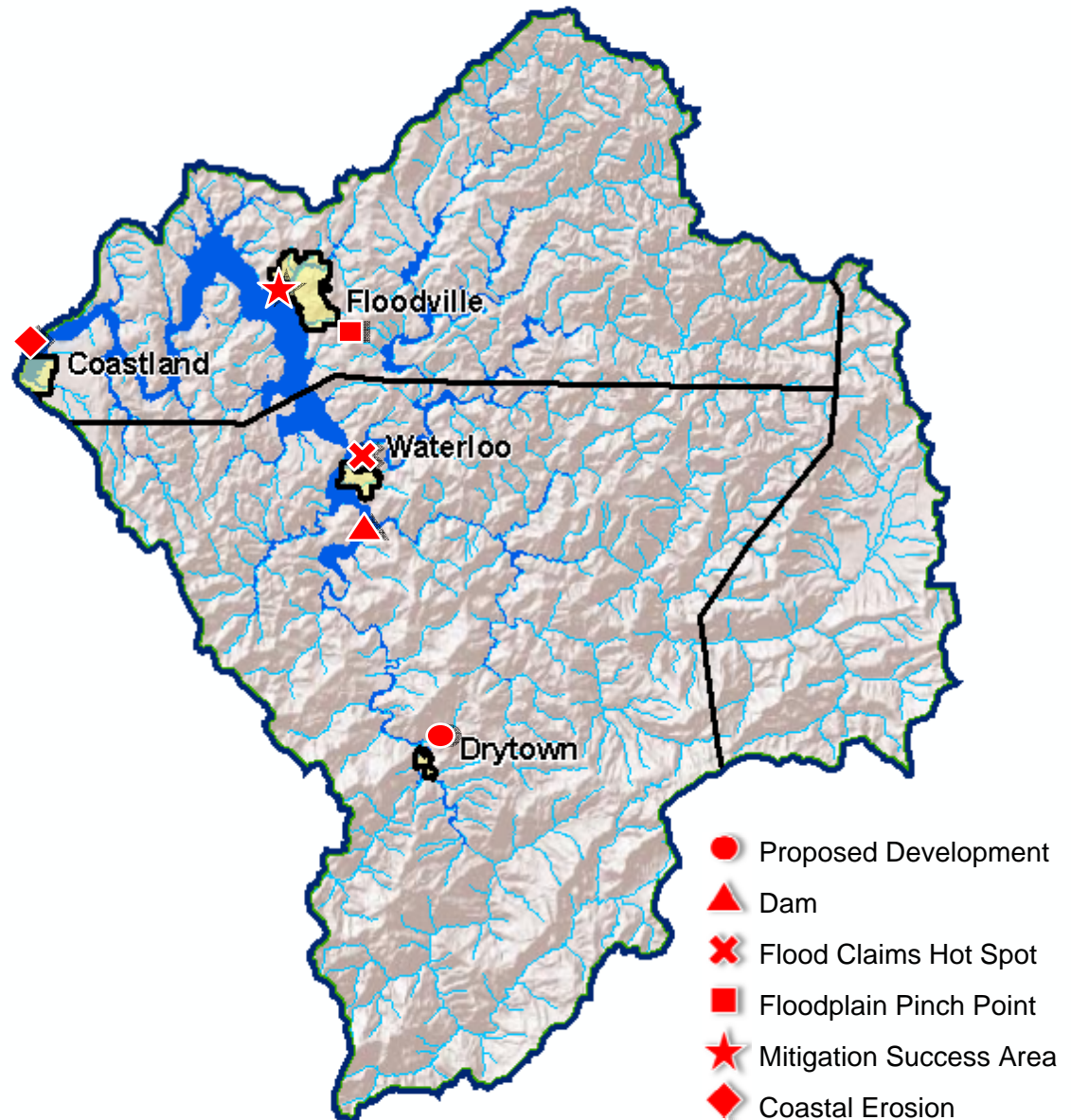


Flood Claims Hot Spot**Description:**

Quietwater neighborhood has flooded on 4 separate occasions since 1995. The results have produced over 36 claims from 16 structures. Of these structures, 12 are Repetitive Loss and 2 are Severe Repetitive Loss

Source:

State NFIP and SHMO
Waterloo Planning and Zoning Dept



Dam Location

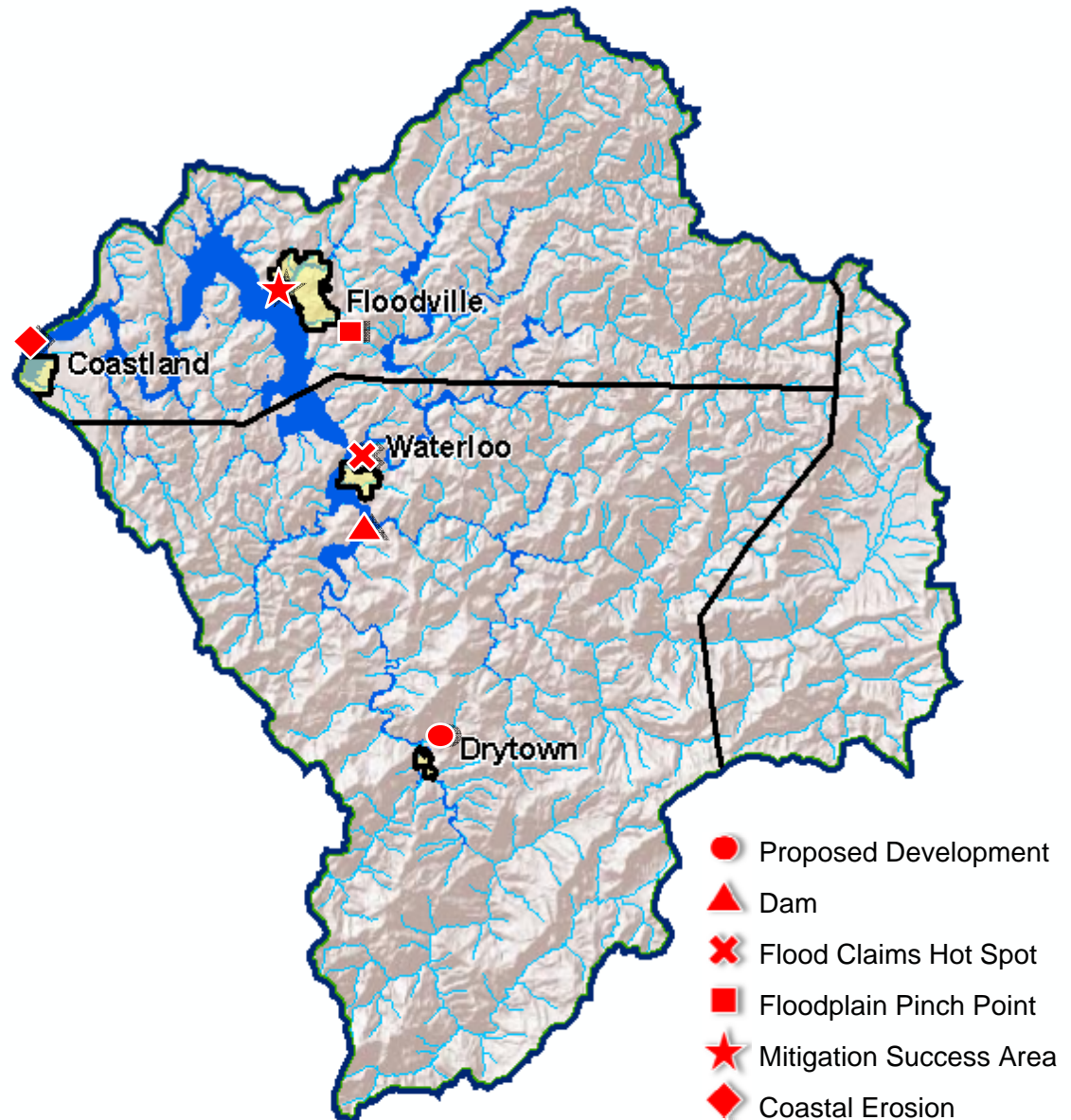


Description:

The Blue River Dam was built in 1950 and is classified as 'high hazard'. According to the Emergency Action Plan (EAP), approximately 250 structures are located immediately downstream of this dam within its inundation mapping limits.

Source:

County Engineering Dept



Coastal Erosion Area

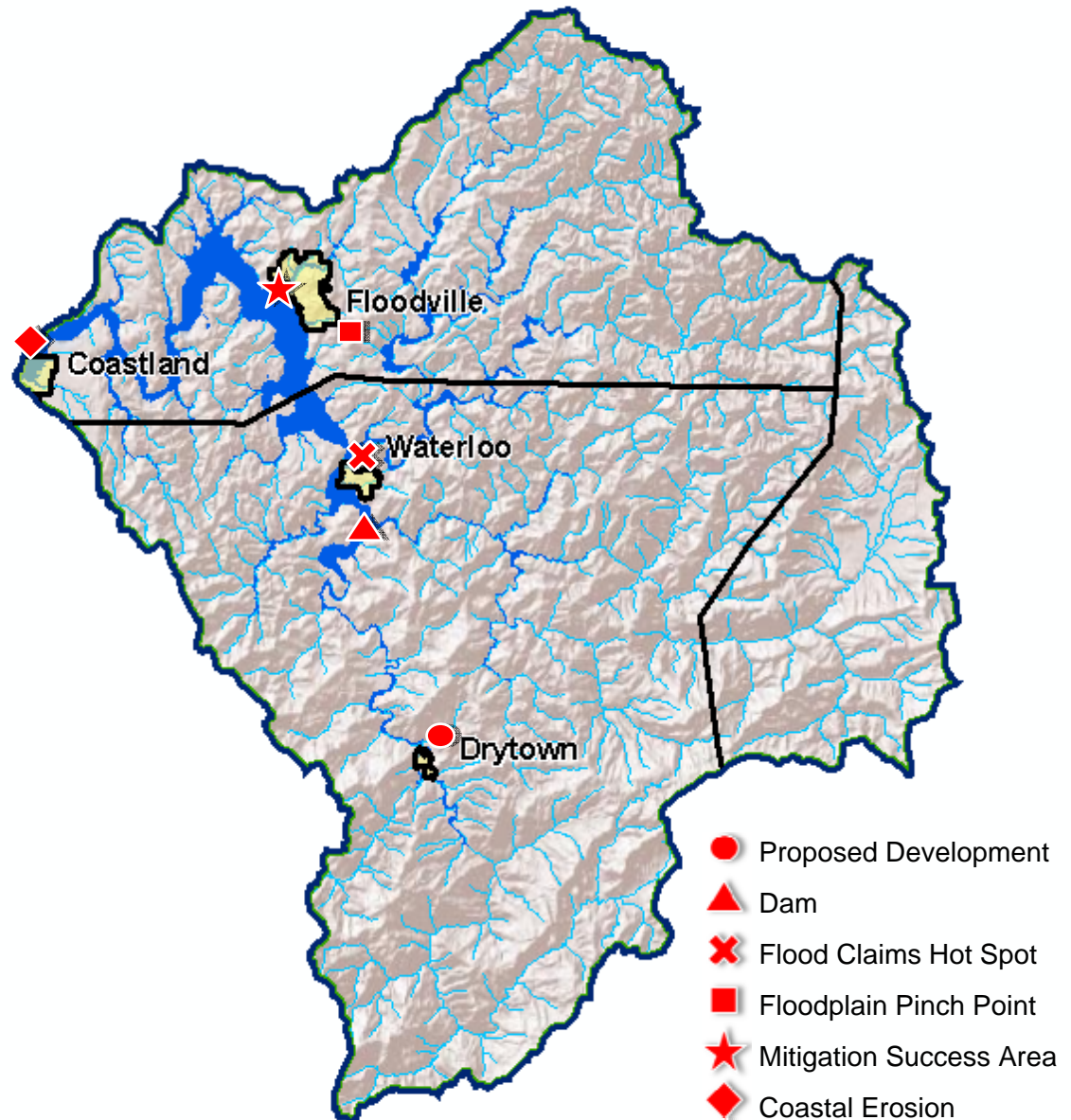


Description:

Structures along Sunny Beach experienced significant erosion following a series of April 2009 storm surges. Affected structures include approximately 12 residential and 4 commercial businesses determined vital to local economy.

Source:

Coastland Emergency Management and Economic Development Depts

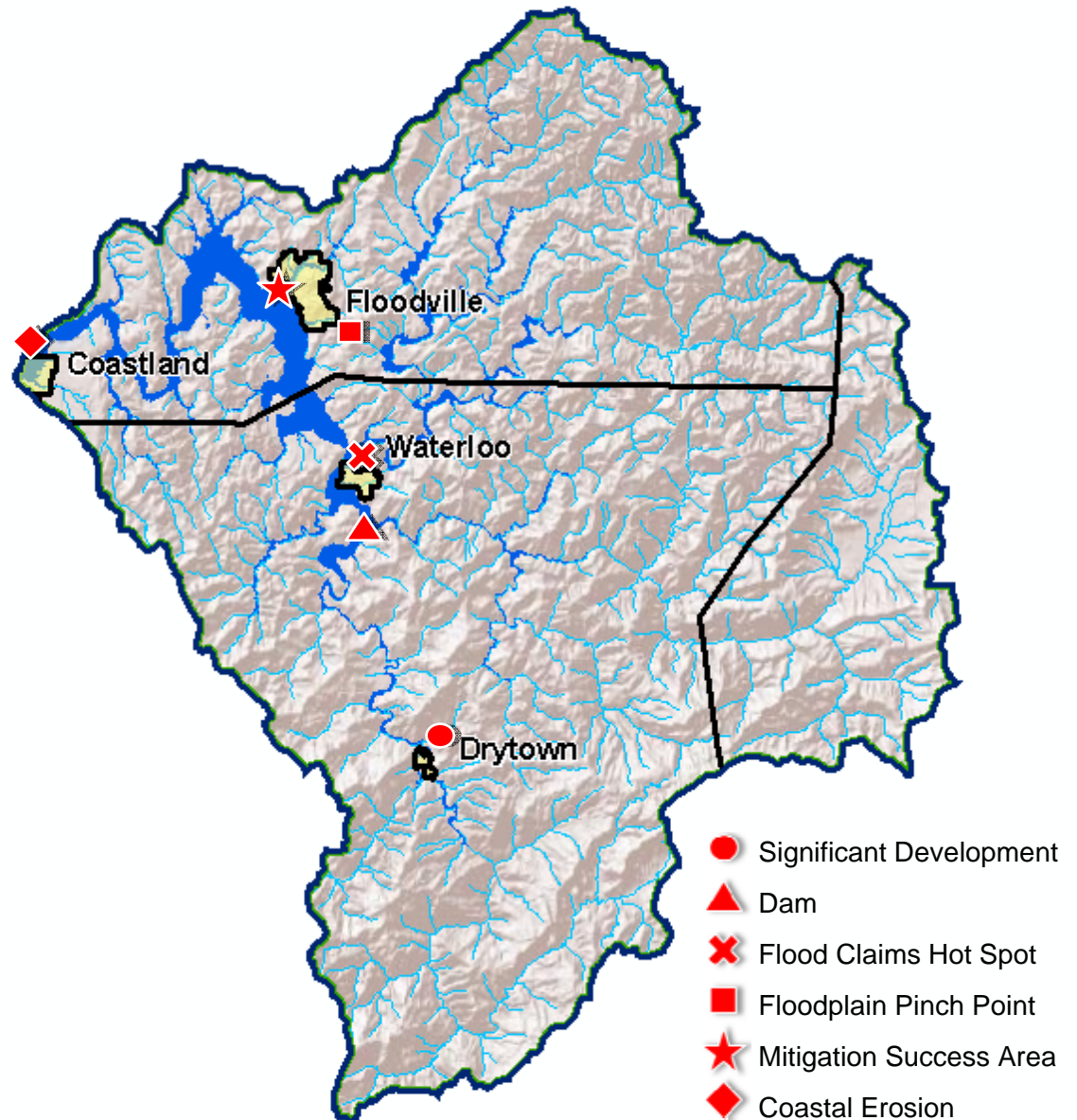


Mitigation Success Area**Description:**

The City of Floodville successfully mitigated 7 structures through a 2005 HMGP buyout and elevation project.

Source:

State Hazard Mitigation Officer
Floodville Planning Dept



Areas of Mitigation Interest

Sources of Data



- Community Provided Data
 - Interviews and questionnaire from Discovery Meeting
 - Mining of existing mitigation plans
- Engineering Data
 - Review of existing H&H models
 - Engineering data from other reports (e.g. USACE)
- Other Government Agency Data
 - Claims data (inc. RL, SRL, clusters, etc)
 - CNMS data
 - Flood control structures



Flood Risk Products

- Flood Risk Database
- Flood Risk Report
- Flood Risk Map

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Flood Risk Database (**red** = enhanced)

Changes Since Last FIRM

- Horizontal Changes and Results
- Structure/Population counts impacted by change**

Depth & Analysis Grids

- Depth (10, 04, 02, 01, 0.2 percent chance)
- Percent Annual Chance
- Percent 30-Year Grid
- Delivery of Water Surface Elevation (multi-freq)**
- Water Surface Elevation Change Grid (1%)**
- Velocity Grids, Annualized Depth, Top and Toe of Levee**
- Multi Freq Grids for Levee and Coastal Areas, etc.**

Flood Risk Assessment

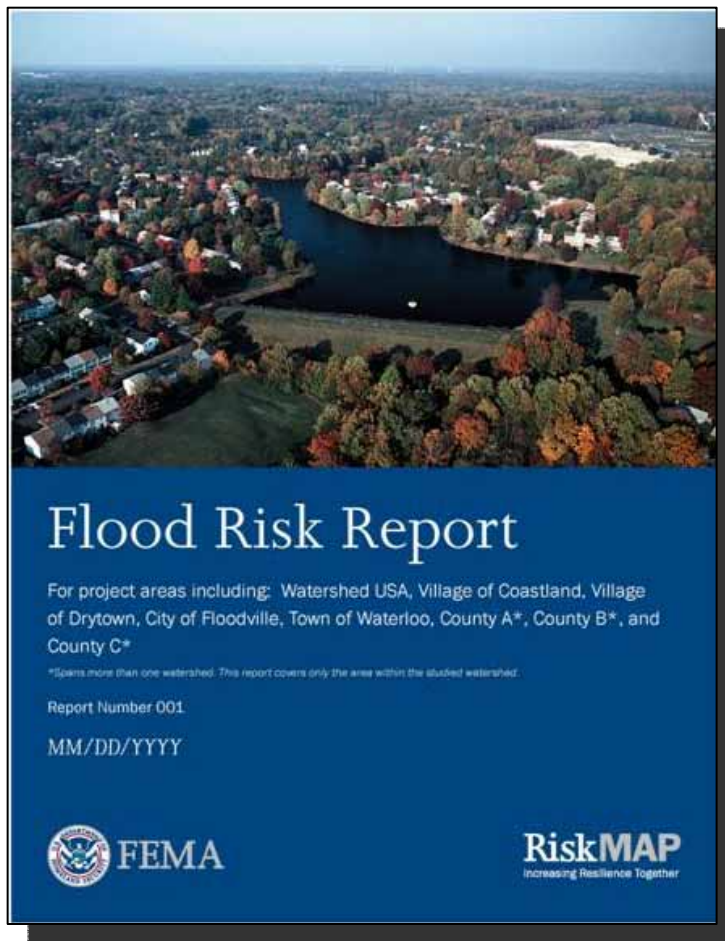
- Average Annualized Loss – 2010
- Refined Flood Risk Assessment
- HAZUS or Non-HAZUS with improved data/assumptions**

Areas of Mitigation Interest

- Areas of Mitigation Opportunity or Awareness**




Flood Risk Report Content Overview



- **Background:**
 - Purpose, Methods
 - Risk Reduction Practices
- **Project Results**
 - Changes Since Last FIRM
 - Depth & Analysis Grids
 - Flood Risk Assessment
 - (enhanced analyses)
 - e.g. Areas of Mitigation Interest
- **Summarized by Locations**
 - Communities and Watersheds

Flood Risk Report Content – Details

Risk Awareness Information



Flooding becomes a hazard when it interferes with the built environment. Otherwise it is a natural part of the world and our communities.

Which picture below shows more flood risk?

Even if you assume that the flood in both pictures are the same, probability isn't a 10% chance of occurrence flood – the consequence in terms of property damage and potential injury is a much more severe. Therefore the flood risk in the area shown on the bottom picture is higher.

WATERSHED FLOOD RISK REPORT

1. Introduction

1.1 Overview

Floods are naturally occurring phenomena that can hit its most basic form, a flood is an accumulation of water. The National Flood Insurance Program defines a flood as temporary condition of partial or complete inundation of normally dry land area or of two or more properties (your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface;
- Mudflow;¹ or
- Collapse or subsidence of land along the shore of a body of water as a result of erosion or undermining currents of water exceeding anticipated cyclical flood as defined above.²


Flood losses occur when developed areas experience negative consequences of flooding to property and life. Severe flood losses may have little impact on a merely damaging landscape. When severe, flood is a disaster and can destroy buildings, wipe out or injure or death.

It is not enough to simply identify where flooding may occur where a flood occurs doesn't mean they know most common way of determining flood risk is to use flooding and the consequences of flooding.

Flood Risk = Probability x Consequences, where:
Probability = the likelihood of occurrence
Consequences = the estimated damages and loss.

Still, probability and consequences are hard to design are effective ways to communicate flood risk? Local owners need to understand how they may be affected responsibility for the protection of life and property help property owners understand if their property is

¹ Mudflow is defined as "a flow of liquid and floating mud on the bottom, in which solid is carried by a suspension of water."
² "A flood is defined as a temporary condition of partial or complete inundation of normally dry land area or of two or more properties (your property) from:




Communities can link hazard mitigation plans and actions to the right FEMA grant programs to fund flood risk reduction.

Mitigation Grant Program	Authorization	FY01 Authorized	Purpose
Hazard Mitigation Grant Program (HMGP)	Robert T. Stafford Disaster Relief and Emergency Assistance Act	2004	Activated after a presidential disaster declaration provides funds on a sliding scale formula based on a percentage of the total federal assistance for a disaster for long-term mitigation measures to reduce vulnerability to natural hazards.
Flood Mitigation Assistance (FMA)	National Flood Insurance Reform Act	2004	Reduce or eliminate damage against the NFIP.
Flood Mitigation (FMA)	Disaster Mitigation Act	2006	National competitive program focused on mitigation project and planning activities that address multiple natural hazards.
Assistance Flood (AF)	Rebuilding American Communities Flood Insurance Reform Act	2004	Reduce flood damage against the NFIP through flood mitigation projects that must be currently NFIP insured and have had at least one NFIP claim.
Severe Repetitive Loss (SRL)	Rebuilding American Communities Flood Insurance Reform Act	2004	Reduce or eliminate the long-term risk of flood damage to SRL residential structures currently insured under the NFIP.

FEMA's RMA grants are provided to eligible Applicants (i.e., States, Tribes, and Territories) that, in turn, provide subgrants to local governments and communities. The Applicant selects and prioritizes subapplicants developed and submitted to them by subapplicants. These subapplicants are submitted to FEMA for consideration of funding. Prospective subapplicants should consult the office designated as their Applicant for further information regarding specific program and application requirements. Contact information for the FEMA Regional Offices and State Hazard Mitigation Offices is available on the FEMA website.

DRIFT – METRIC WATERSHED FLOOD RISK REPORT 18




Flood Risk Report

For project areas including: Watershed USA, Village of Coastland, Village of Drytown, City of Floodville, Town of Waterloo, County A*, County B*, and County C*

*Spans more than one watershed. This report covers only the area within the studied watershed.

Report Number 001

MM/DD/YYYY



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Flood Risk Report Content – Details

Community Summaries

CITY OF FLOODVILLE CO 023456

Overview

The City of Floodville is the largest of five cities located within Anderson County. The tables below provides an overview of the community's estimated population, infrastructure types, value, and floodplain management program information. This information should be considered as an indication of the community's total exposure.

Infrastructure	Population	Population	Population	Population	Population	Population	Population	Population
Population	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

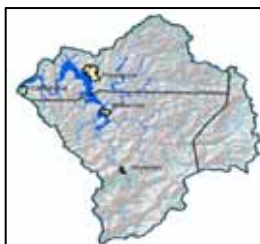
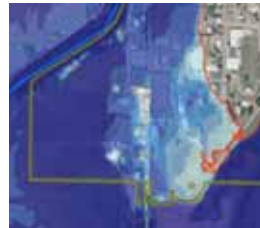
Changes Since Last Map

Mapped Special Flood Hazard Area (SFHA) boundaries depict the locations of the 1% annual chance flood. These areas are subject to change based upon physical, climatological or engineering methodology updates. The table below summarizes the increases, decreases and net change of SFHAs for this community. Additional information such as type of flood zone change, reason for change, and locations of change may be found within the Changes Since Last Map mapping layer and tables located within the Risk Assessment database.

Area of Interest	Total Area	Area Increase	Area Decrease	Net Change
Area within Floodplain	1,000	1,000	1,000	0

Flood Risk Assessment

The primary objective of the risk assessment is to estimate potential flood losses so that communities may better understand their vulnerability and need for identifying and implementing hazard mitigation actions. The table below summarizes the estimated losses including numbers and types of structures impacted by this flood risk assessment. Where available and as appropriate, this assessment has considered local hazard.



Flood Risk Report

For project areas including: Watershed USA, Village of Coastland, Village of Drytown, City of Floodville, Town of Waterloo, County A*, County B*, and County C*

*Spans more than one watershed. This report covers only the area within the studied watershed.

Report Number 001

MM/DD/YYYY



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Flood Risk Report Content – Details

Watershed /Project Level Summary

WATERSHED USA HUC-623496

Overview
The Watershed USA is located in the northwest portion of the greater Meyer Basin. The tables below provides an overview of the watershed's estimated population, infrastructure types, value, and floodplain management program information. This information should be considered as an indication of the watershed's total exposure.

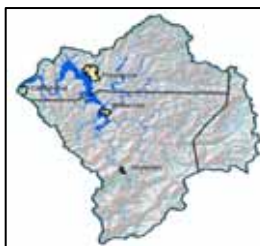
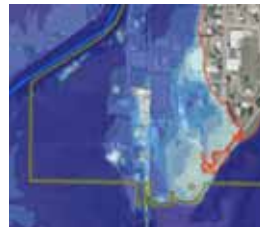
Infrastructure	Population	Population	Population	Population	Population	Population	Population
Population	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000

Changes Since Last Map
Mapped Special Flood Hazard Area (SFHA) boundaries depict the locations of the 1% annual chance flood. These areas are subject to change based upon physical, climatological or engineering methodology updates. The table below summarizes the increases, decreases and net change of SFHAs for areas studied within the watershed. Additional information such as type of flood zone change, reason for change, and locations of change may be found within the Changes Since Last Map mapping layer and tables located within the Risk Assessment database.

Area of Interest	Area of Interest	Area of Interest	Area of Interest	Area of Interest	Area of Interest	Area of Interest	Area of Interest
Area of Interest	Area of Interest	Area of Interest	Area of Interest	Area of Interest	Area of Interest	Area of Interest	Area of Interest

Flood Risk Assessment
The primary objective of the risk assessment is to estimate potential flood losses so that communities within the watershed may better understand their vulnerability and need for identifying and implementing hazard mitigation actions. The table below summarizes the estimated losses including numbers and types of structures impacted by this flood risk assessment. Where available and as appropriate, this assessment has considered local hazard mitigation planning results. Annualized results indicate the estimated dollar value of flood risk this community carries any given year.

1 DRAFT



Flood Risk Report

For project areas including: Watershed USA, Village of Coastland, Village of Drytown, City of Floodville, Town of Waterloo, County A*, County B*, and County C*

*Spans more than one watershed. This report covers only the area within the studied watershed.

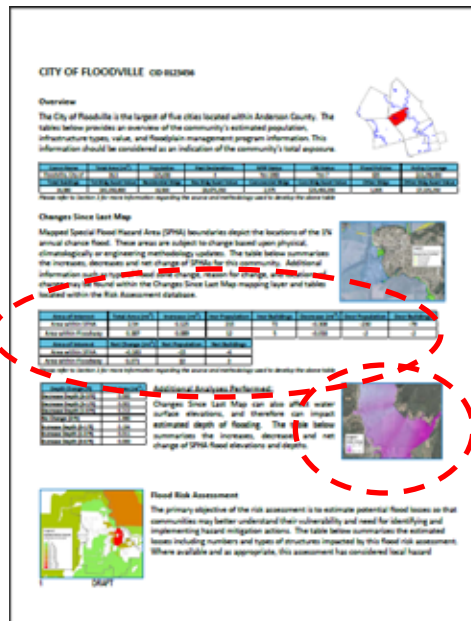
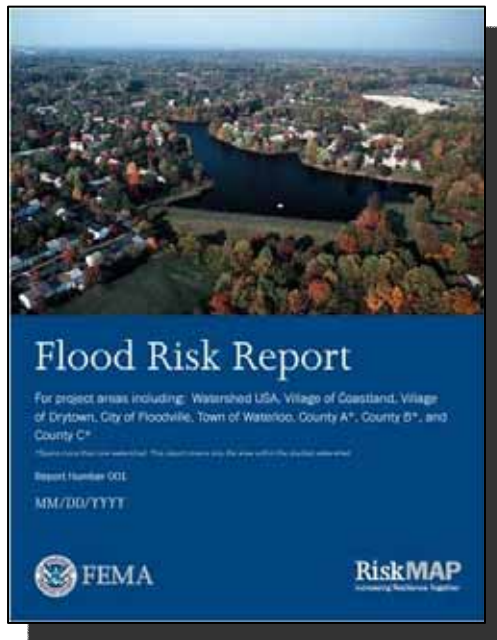
Report Number 001

MM/DD/YYYY



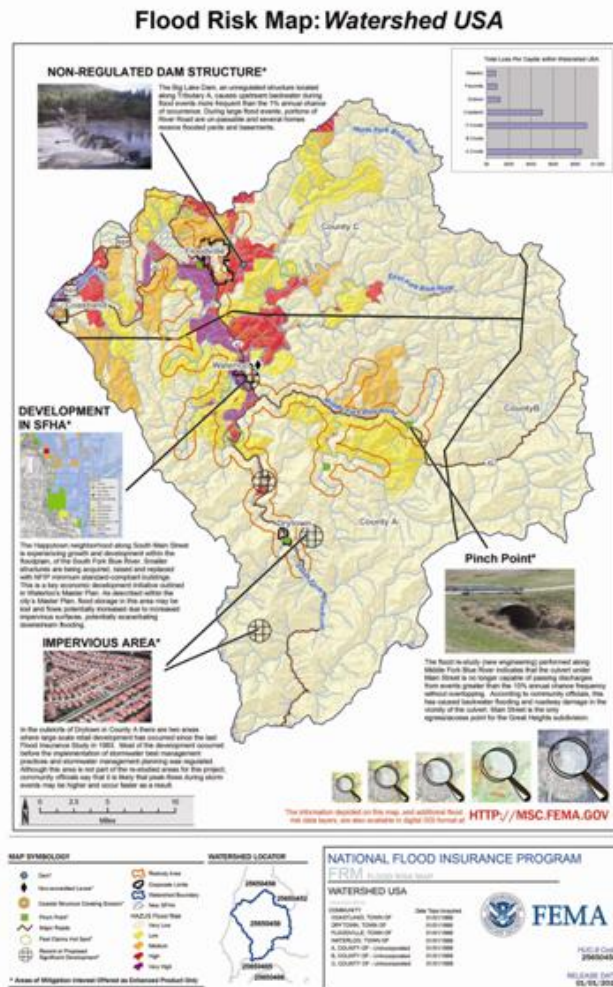
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CSLF within the Flood Risk Report



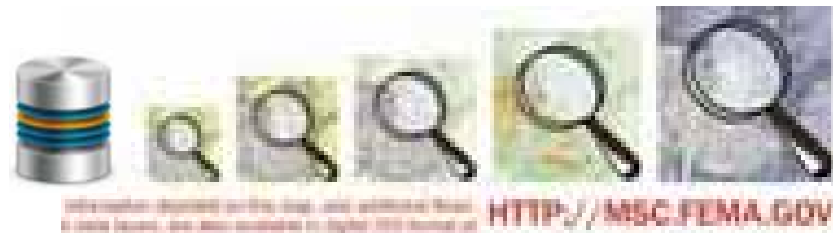
Area of Interest	Total Area (mi ²)	Increase (mi ²)	Incr Population	Incr Buildings	Decrease (mi ²)	Decr Population	Decr Buildings
Area within SFHA	21.082	1.038	1,785	4,939	-2.556	-1,909	-647
Area within Floodway	3.2121	0.739	100	42	-0.1328	-17	-17
Area of Interest	Net Change (mi ²)	Net Population	Net Buildings	Enhanced			
Area within SFHA	-1.519	-124	4,291				
Area within Floodway	3.0793	83	25				

Flood Risk Map



■ Visually Promotes Risk Awareness

- Contains results of Risk MAP project non-regulatory datasets
- Promotes additional flood risk data not shown but located within the Flood Risk Database

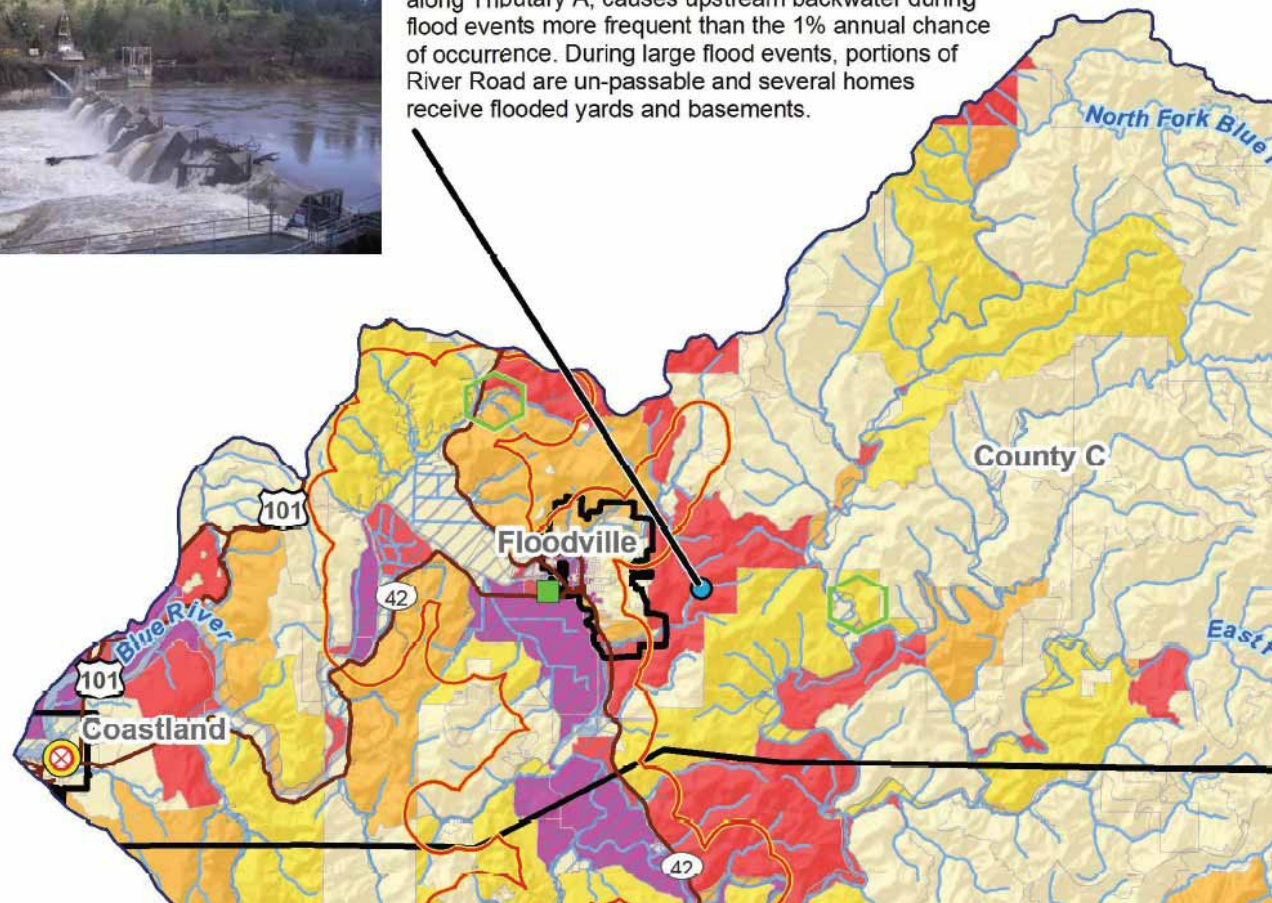


Flood Risk Map

NON-REGULATED DAM STRUCTURE*



The Big Lake Dam, an unregulated structure located along Tributary A, causes upstream backwater during flood events more frequent than the 1% annual chance of occurrence. During large flood events, portions of River Road are un-passable and several homes receive flooded yards and basements.





FEMA

The Process of Flood Risk Assessment

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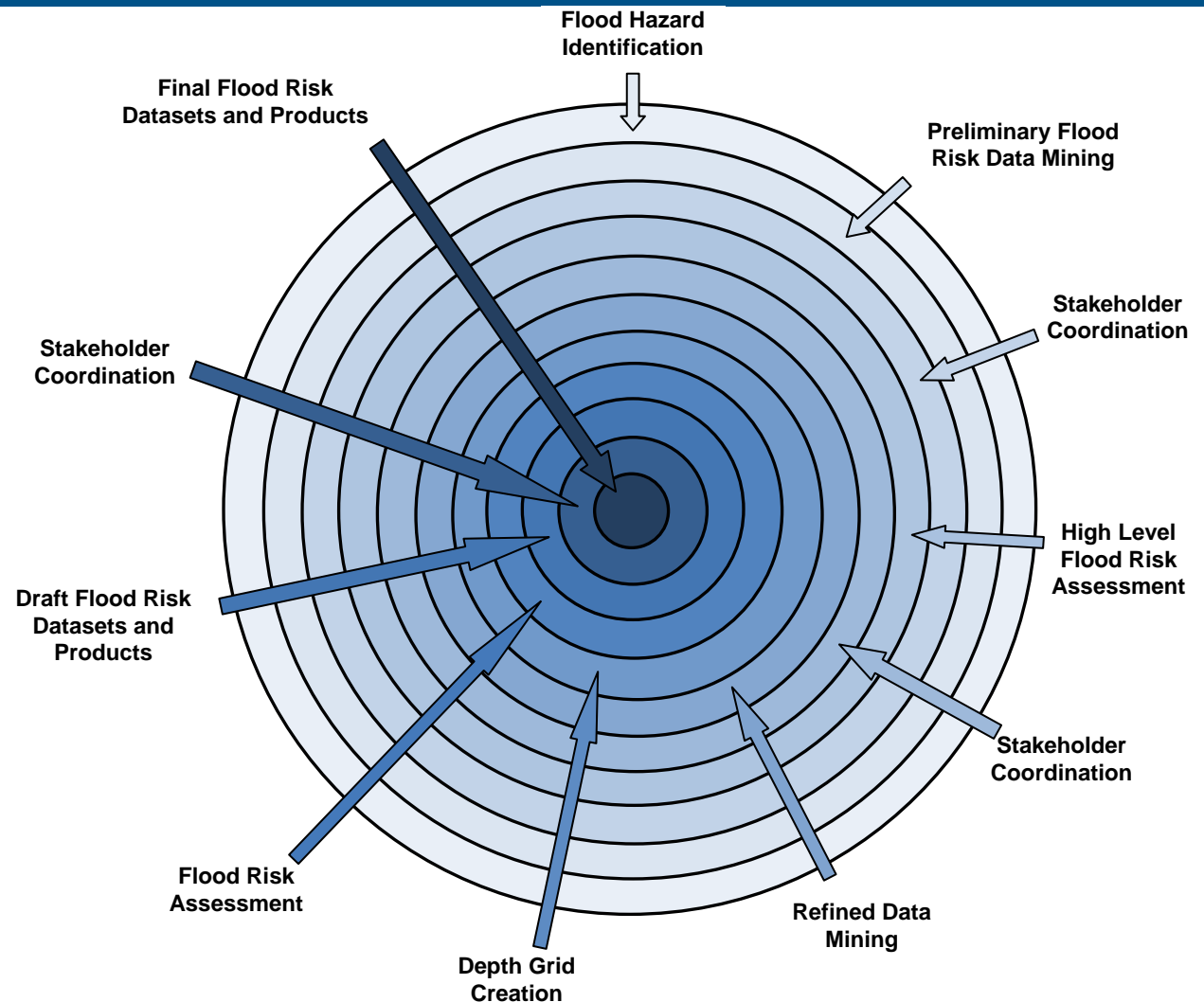


Flood Risk Assessment Process

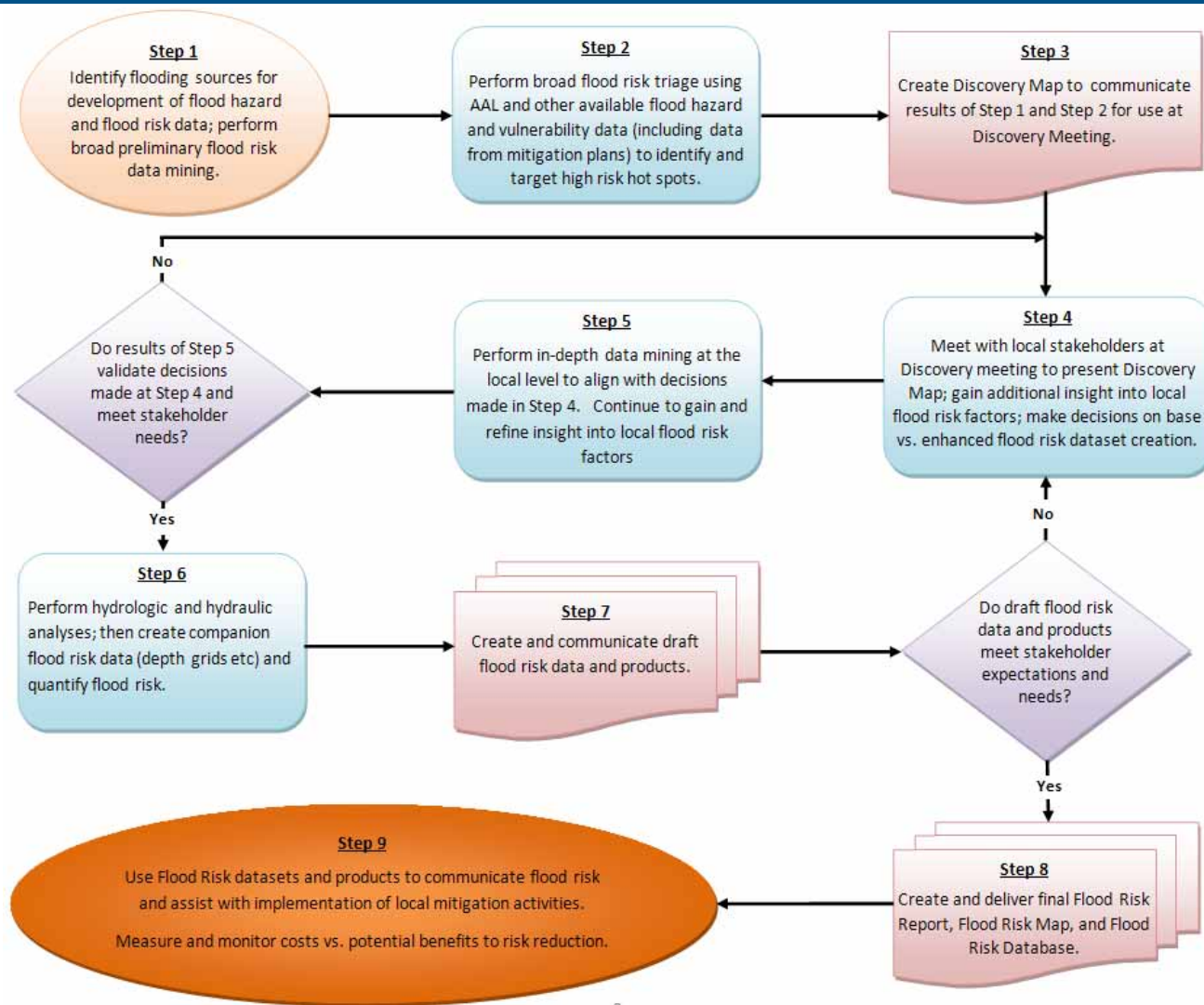
- **Flood Risk Assessment is an iterative process**
- **The iterative process starts as a broad sweep to initially gain a high level understanding of the relative flood risk and to ultimately hone in on a refined quantification of vulnerability.**
- **The process must include frequent sanity checks with stakeholders to ensure it remains on target. Stakeholders include, but are not limited to:**
 - Local planners
 - Local mitigation specialists
 - Local emergency managers
 - Local business leaders
 - Local elected officials

Iterative Product and Data Development Paradigm

Flood risk assessment is an iterative process that starts with flood hazard data, includes significant stakeholder coordination, and ends with flood risk quantification.



Flood Risk Assessment Process





FEMA

Flood Risk Products – Project Lifecycle Overview

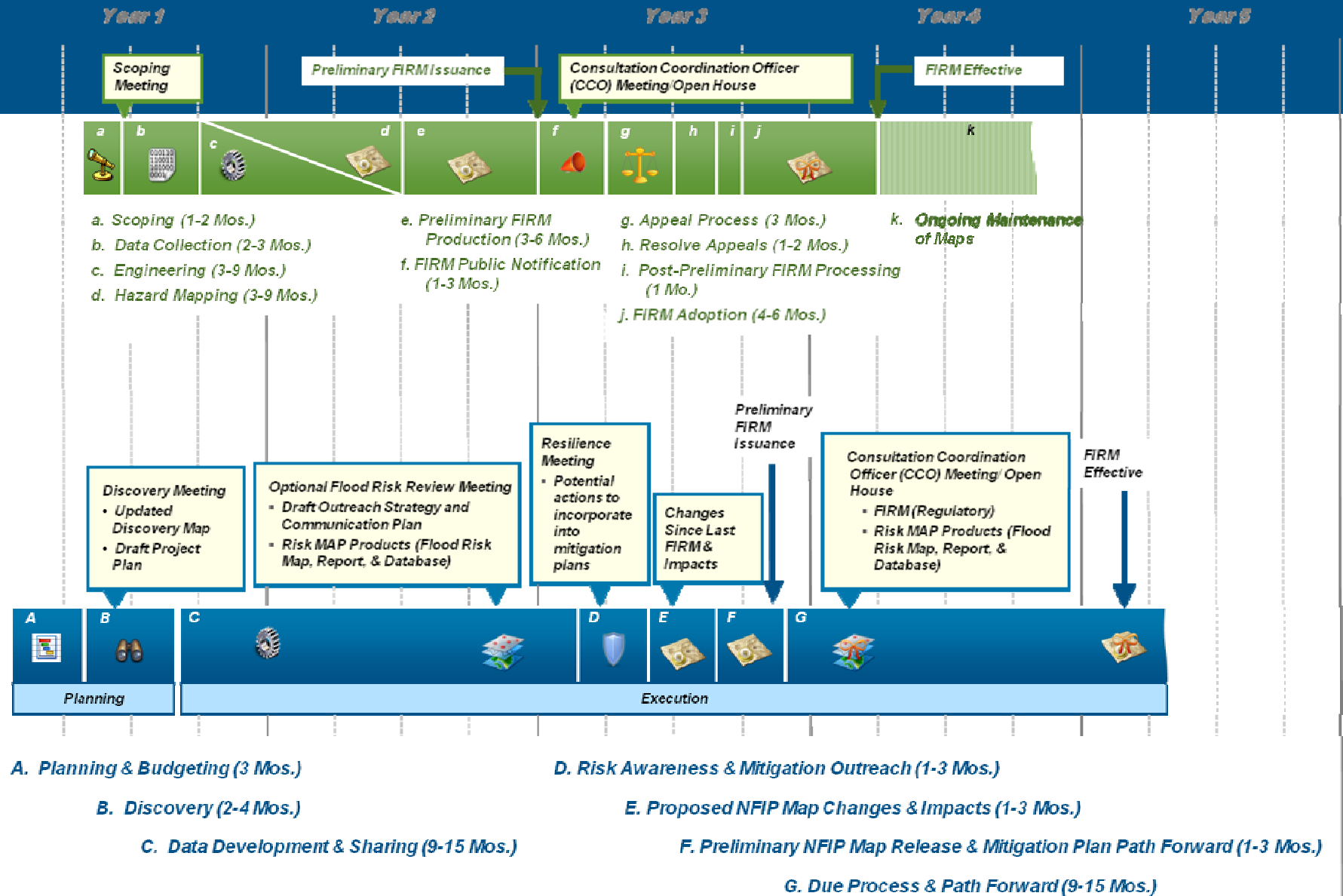
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Map Modernization & Risk MAP Timelines

Risk MAP
3 - 5 years



Discovery Meeting

- **Occurs after intense up-front coordination with watershed stakeholders**
- **Discuss Discovery Map, watershed vision, flood risks and mitigation needs**
- **Not a data-collection meeting**
- **Outputs**
 - Discovery Map
 - A project charter and scope of work are developed if it is decided that a Risk MAP project will occur

Resilience Meeting

- **Occurs after Data Development and Sharing, but before preliminary map is released**
- **To assess Risk MAP products and potential actions to incorporate into mitigation plans**
- **Meeting is focused on flood risk, not “in or out” discussions**
 - Change Map product not discussed or shown at this meeting

CCO/Open House Meeting

- Focus is on preliminary map release and way ahead
- Discussion also includes a review of actions taken to reduce risk, progress toward watershed vision, understanding of path ahead, and adoption FIRM and FIS

Optional Meeting

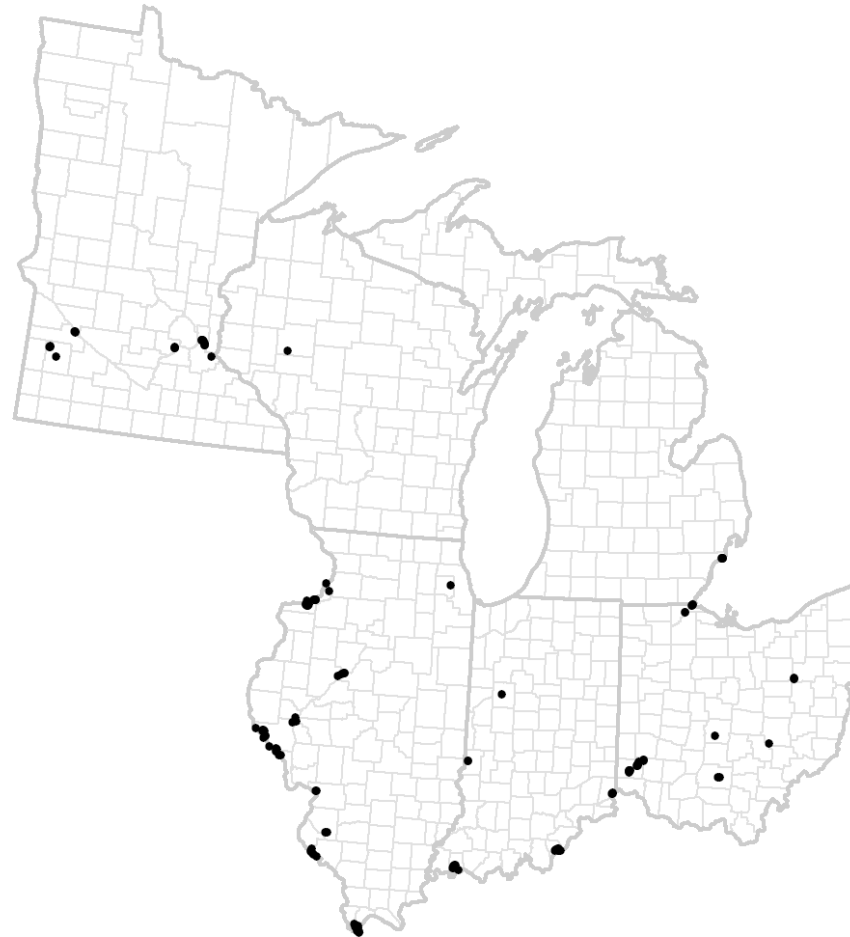
- **May include**

- Follow-up Discovery Meeting
- Project Kickoff Meeting
- Congressional briefing
- Flood Study Review Meeting
- Outreach discussion meeting
- Other meeting as appropriate

Challenges (i.e. opportunities)

Levees

Provisionally Accredited Levees





Questions / Discussion

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