

Community's Rights and Responsibilities for Floodplain Mapping

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Agenda

- Introduction to Floodplain Maps
- NFIP Regulations for Floodplain Mapping
- Floodplain Mapping Revisions
- Tools and Resources
- Concluding Remarks
- Questions

Floodplain Maps

Introduction

- Floodplain maps are the basis from which the NFIP is administered
- Regulate development in the floodplain
- Rating Flood Insurance
- Mitigation and more!



Introduction – Floodplain Basics

- Types of Floodplain Maps
 - Flood Insurance Rate Maps (FIRMS)
 - Flood Hazard Boundary Maps (FHBM)
 - Flood Boundary and Floodway Maps (FBFM)



Introduction – Floodplain Basics

- Special Flood Hazard Areas (SFHA) are the areas encompassed by the 1% annual chance (100-year) floodplain
- 0.2% annual chance (500-year) floodplain
- Regulatory Floodway



Introduction – Floodplain Basics

- Types of SFHA
 - Without Base Flood Elevation (BFE) = Zone A, Zone V, Zone A99
 - With BFE or Depth = Zone AE, AO, AH, VE, AR



National Flood Insurance Program Regulations

NFIP Regulations for Floodplain Mapping

- 44 CFR Part 65 Authorizes FEMA to identify and publish information pertaining to special flood hazards (i.e. floodplain)
- Part 65 also outlines the steps a community needs to take to assist FEMA's effort to provide up-to-date floodplain identification and publications.

NFIP Regulations for Floodplain Mapping

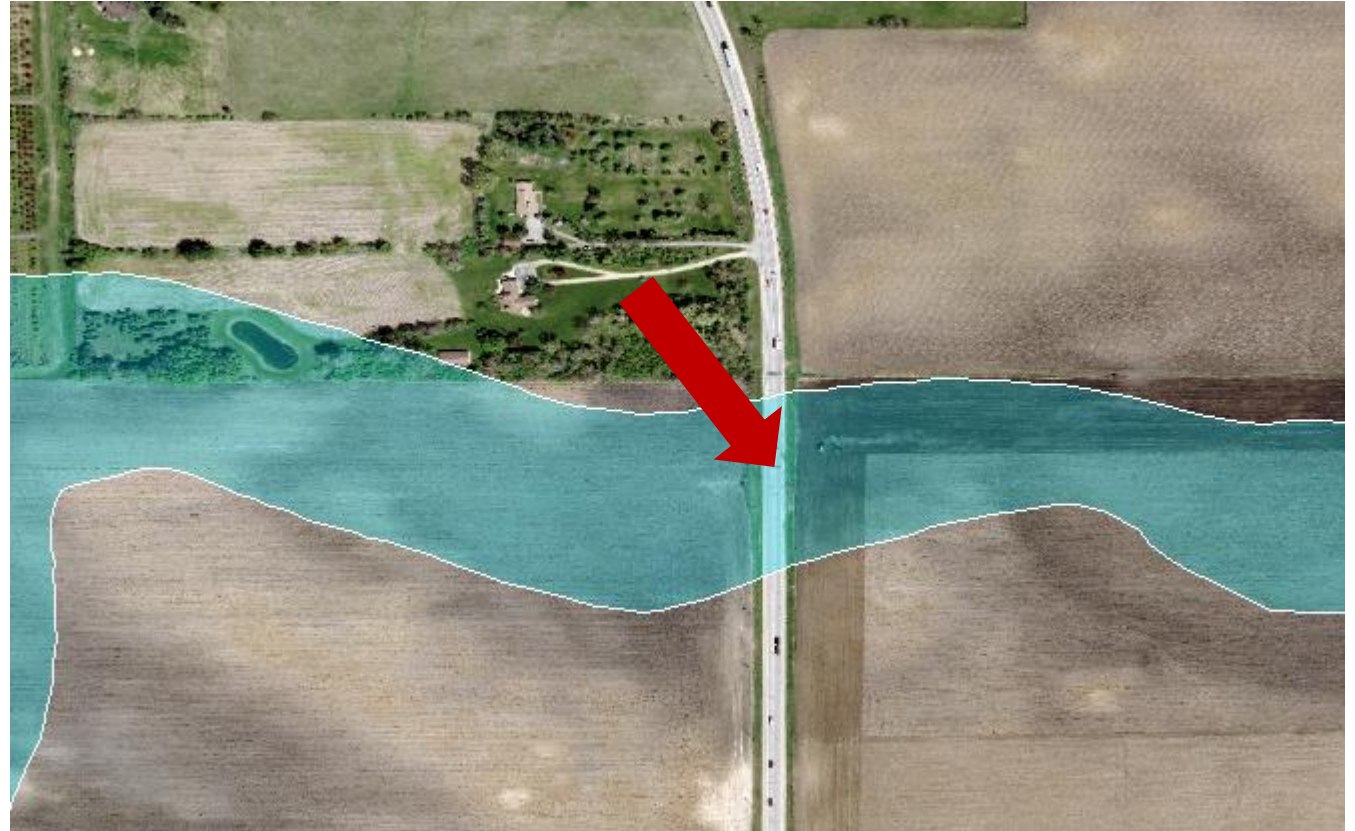
- Part 65.2 (c) defines “reasonably safe from flooding” as meaning base flood waters will not inundate the land or damage structures to be removed from the SFHA and that any subsurface waters related to the base flood will not damage existing or proposed buildings.

NFIP Regulations for Floodplain Mapping

- Part 65.3 – Community requirements to submit new technical data
 - *A community's base flood elevations may increase or decrease resulting from physical changes affecting flooding conditions. As soon as practicable, but not later than six months after the date such information becomes available, a community shall notify the Administrator of the changes by submitting technical or scientific data in accordance with this part.*

NFIP Regulations for Floodplain Mapping

- Example: If a culvert on a stream with SFHA gets replaced **and** the BFE changes because of the modification then the community must notify FEMA by way of a LOMR/CLOMR submittal



NFIP Regulations for Floodplain Mapping

- Part 65.4 – Community rights to submit new technical data
 - *All requests for changes to effective maps, other than those initiated by FEMA, must be made in writing by the Chief Executive Officer of the community (CEO) or an official designated by the CEO. Should the CEO refuse to submit such a request on behalf of another party, FEMA will agree to review it only if written evidence is provided indicating the CEO or designee has been requested to do so.*

NFIP Regulations for Floodplain Mapping

- Part 67.6 (a) – Basis of appeal
 - *The sole basis of appeal under this part shall be the possession of knowledge or information indicating that the elevations proposed by FEMA are scientifically or technically incorrect.*

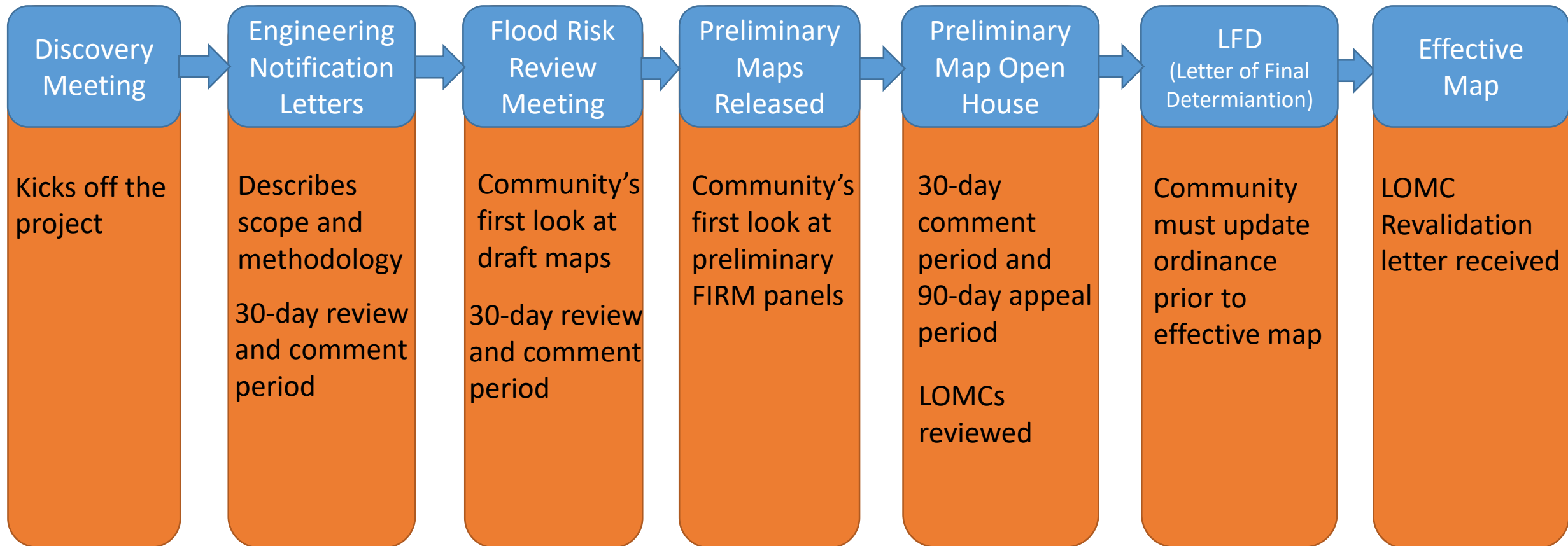
Floodplain Map Revisions

Floodplain Map Revisions

| | FEMA RiskMAP Projects | MT-1 Applications (LOMR-F, CLOMR-F, LOMA) | MT-2 Applications (LOMR/CLOMR/PMR) |
|--|--|---|---------------------------------------|
| Who can sponsor this floodplain revision project? | FEMA | Community or Private Entity | Community or Private Entity |
| Typical lifespan of project | 5 years or more | 30-90 days | 6-12 months or longer if PMR |
| Size of Revision | Multiple FIRM panels and communities | 1 parcel | Usually less than 1 FIRM panel |
| Community involvement in revision | Significant: multiple meetings, comment periods; ordinance updates | Community sign off | Community sign off, public notices |

FEMA RiskMAP Projects

- RiskMAP project milestones and community involvement



MT-1 Applications

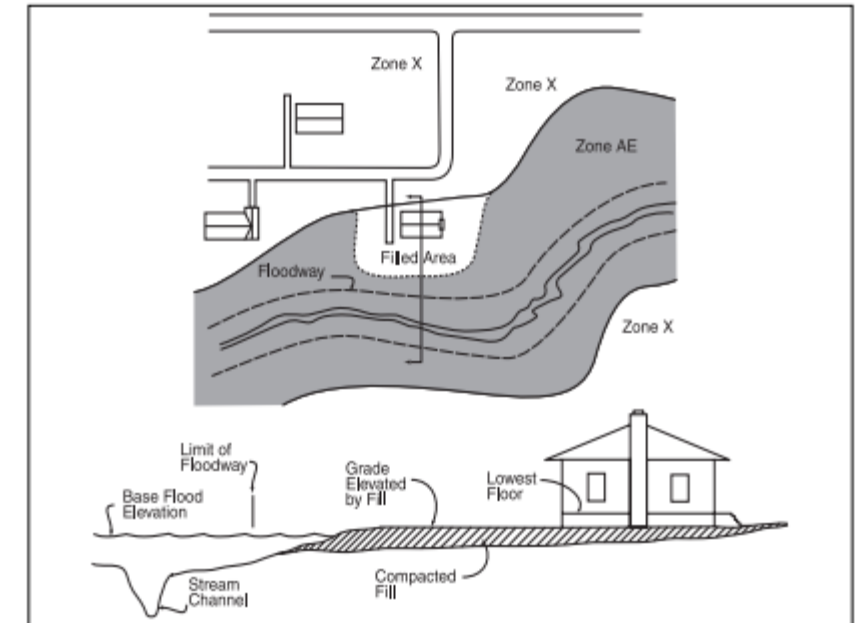
- MT-1 (LOMR-F, CLOMR-F, LOMA) Applications
- Signed Community Acknowledgement Form required when...
 - Requests involve the placement of fill
 - Meets all community floodplain management requirements
 - No fill in floodway
 - Removed land or structures are “reasonably safe from flooding”
 - LOMA requests located in the floodway
 - No fill was placed in floodway

Reasonably Safe from Flooding



- Technical Bulletin 10-01 provides detailed information on ensuring that structures built on fill in or near the SFHA are “reasonably safe from flooding”

Ensuring That Structures Built on Fill In or Near Special Flood Hazard Areas Are Reasonably Safe From Flooding
in accordance with the
National Flood Insurance Program



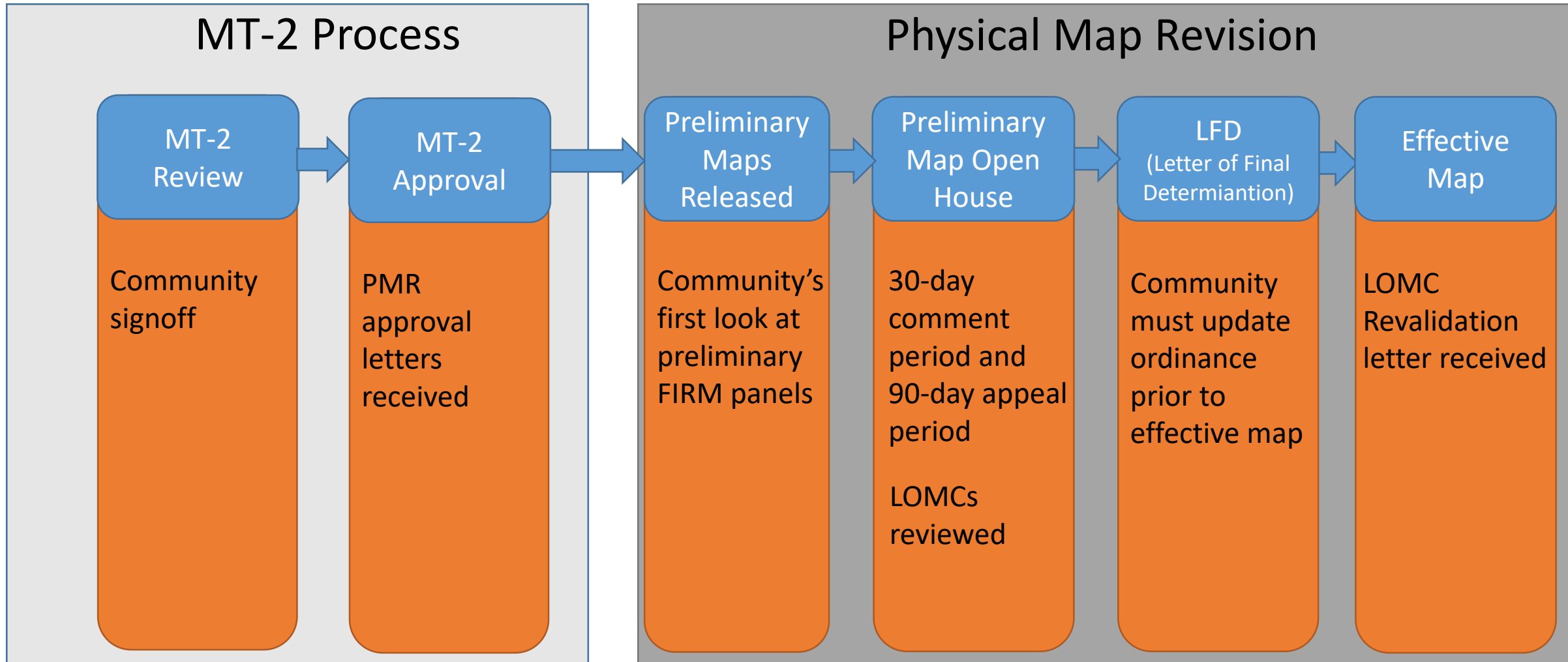
FEDERAL EMERGENCY MANAGEMENT AGENCY
MITIGATION DIRECTORATE

FIA-TB-10
(5/01)

MT-2 Applications

- MT-2 (LOMR, CLOMR, PMR) Applications
- Signed Community Concurrence Form required for ***each*** affected community
 - Signed concurrence must be provided by official responsible for floodplain management and states the following:
 - Community acknowledges receipt and review of LOMR/CLOMR
 - Completed or proposed project meets or will meet all floodplain management requirements
 - Endangered Species Act compliance has been met
 - Any land and existing or proposed structures removed from SFHA will be “reasonably safe from flooding”

Physical Map Revisions



Floodplain Map Revision Appeals

- 90-day appeal period is provided for any community affected by any revision to the flood hazard information on the FIRM
- The appeal period starts on 2nd newspaper public notice publication

Floodplain Map Revision Appeals

Technically incorrect due to mathematical or measurement error or changed physical condition

- Datum conversion error

Technically incorrect due to error in application of methods or use of inferior data

- Use of older topography

Scientifically incorrect if methodology or assumptions are inappropriate or incorrect

- Use of regression equations downstream of major reservoir

Floodplain Map Revision Appeals

- Appeals submitted within the 90-day timeframe should:
 - Be certified by a P.E. or Land Surveyor
 - Demonstrate that the proposed Flood Hazard information is incorrect based on one of the 3 appeal criteria
 - Include corrected Flood Hazard data/information





Tools and Resources

FEMA Map Service Center (MSC)

- Search by community
- Effective Products
 - FIRM Panels
 - Flood Insurance Studies (FIS)
 - Letters of Map Change (LOMRs, LOMR-Fs, LOMAs)
 - National Flood Hazard Layer – Floodplain data in GIS format
- Preliminary Products
- Pending Products
- Historic Products

Search Results for **BUFFALO GROVE, VILLAGE OF**
Click [subscribe](#) to receive email notifications when products are updated.

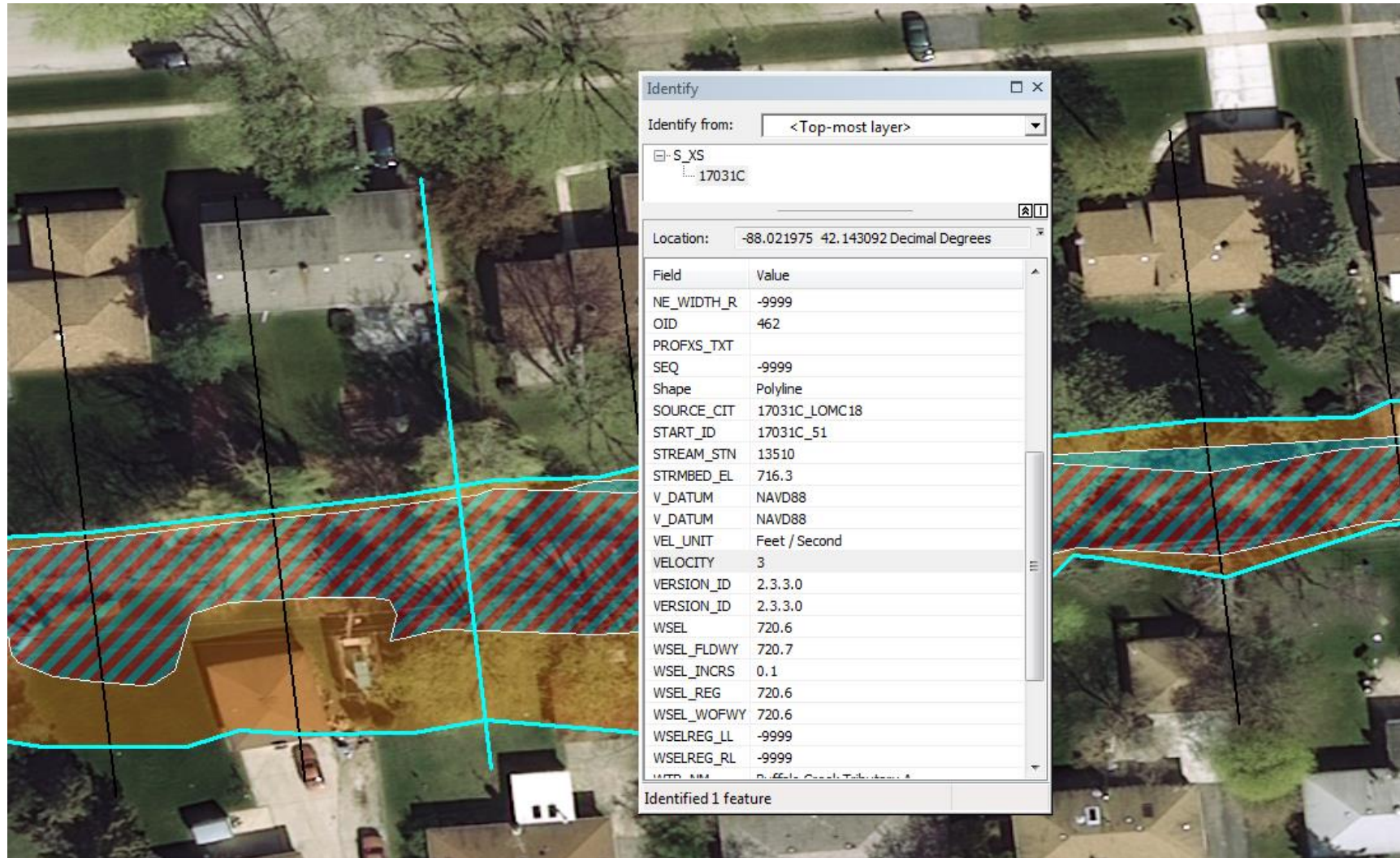
Please Note: Searching All Products by county displays all products for all communities within the county. To refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

- Effective Products (44) ?
 - ▶ FIRM Panels (15) 
 - ▶ FIS Reports (9) 
 - ▼ LOMC (17)
 - ▶ LOMR (0)
 - ▶ LOMA (15) 
 - ▶ Revalidations (2) 
 - ▶ NFHL Data-State (1)
 - ▶ NFHL Data-County (2)
- Preliminary Products (23) ?
- Pending Product (0) ?
- Historic Products (109) ?
- Flood Risk Products (5) ?

National Flood Hazard Layer (NFHL)

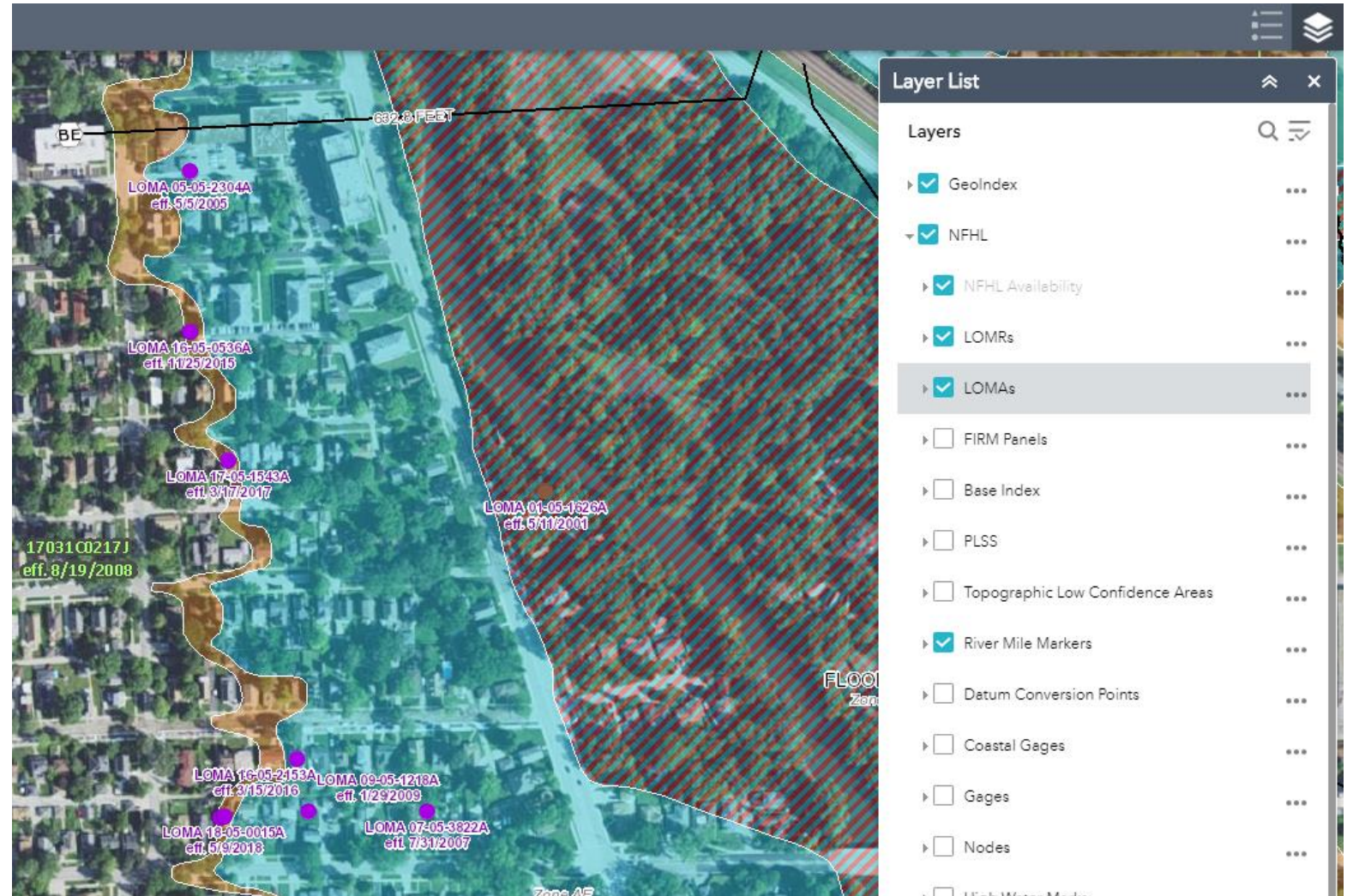
- Useful for GIS savvy communities
- Updated continuously to incorporate LOMRs
- Tables contain more detail than shown on the FIRM panels

National Flood Hazard Layer (NFHL)

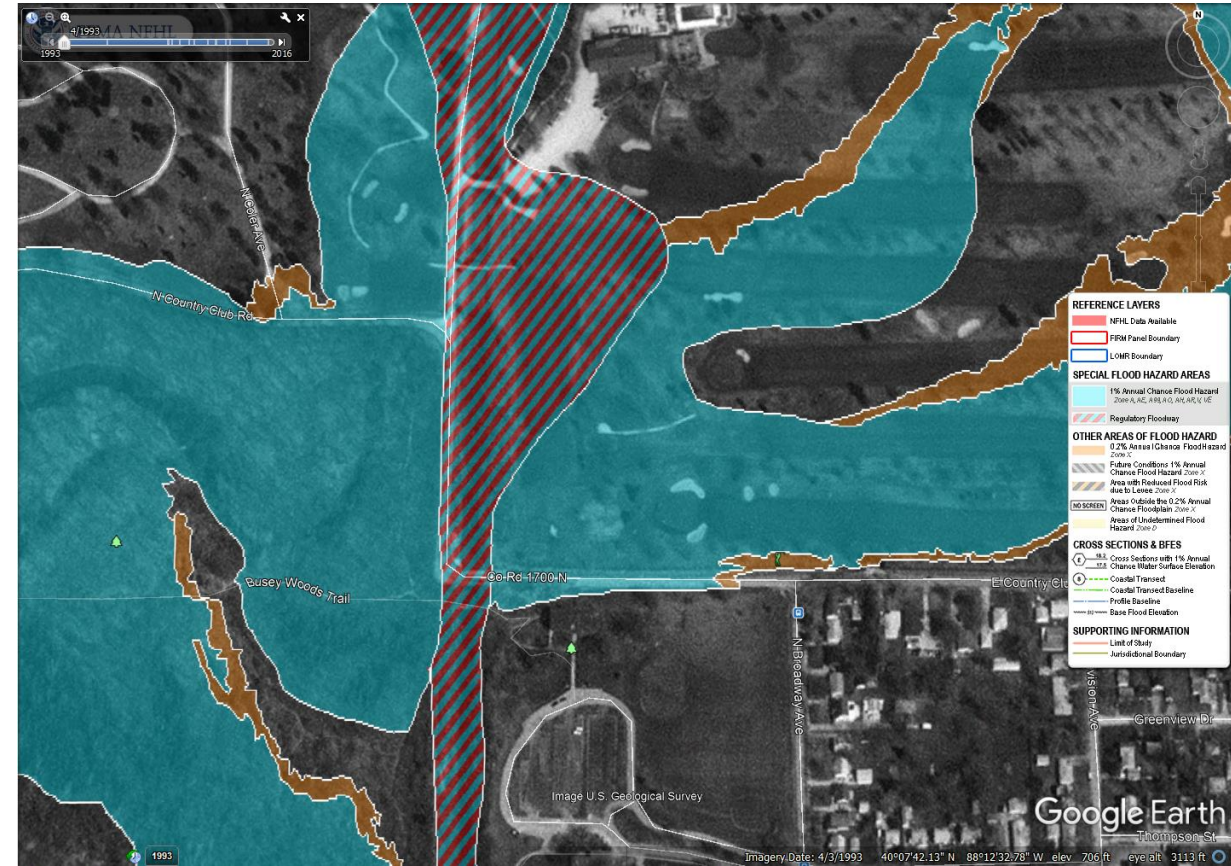
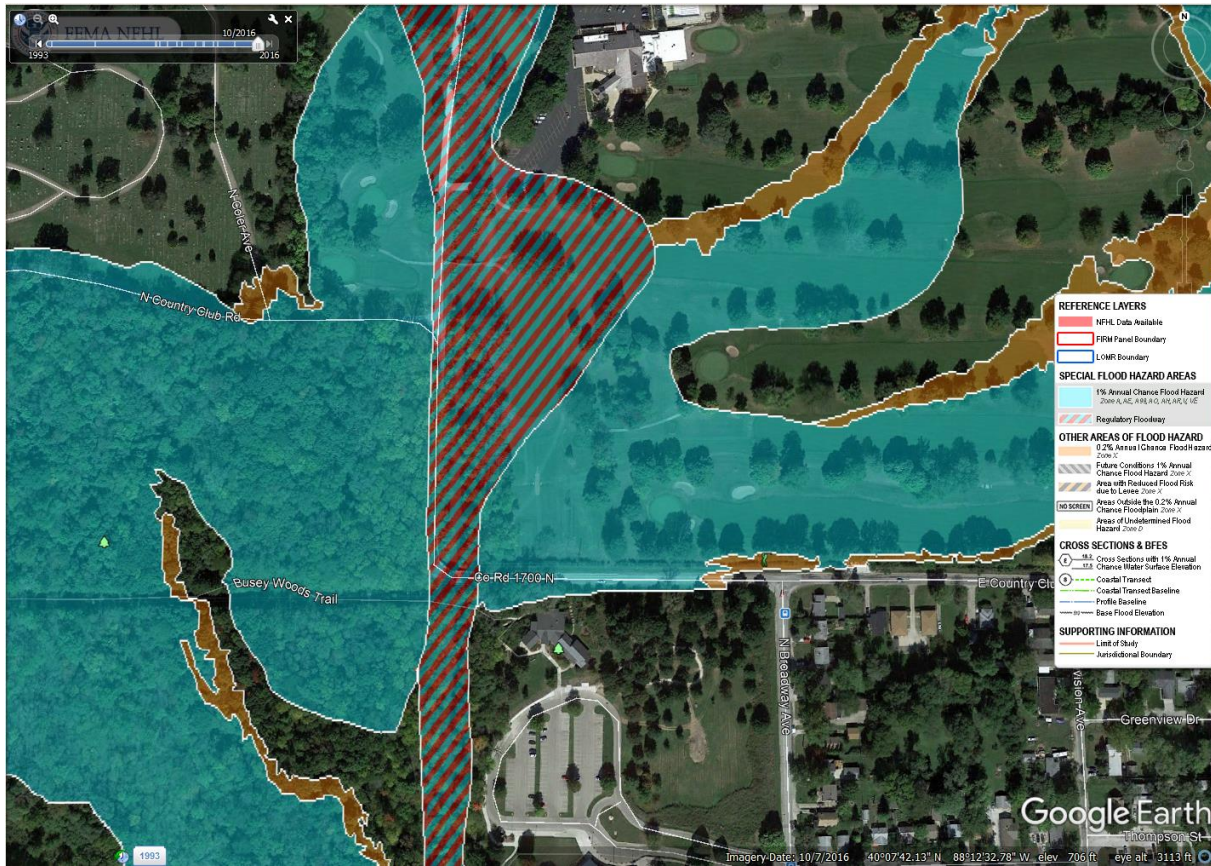


NFHL Web Viewer

- Don't need GIS
- Can view LOMA locations



Google Earth NFHL KMZ File

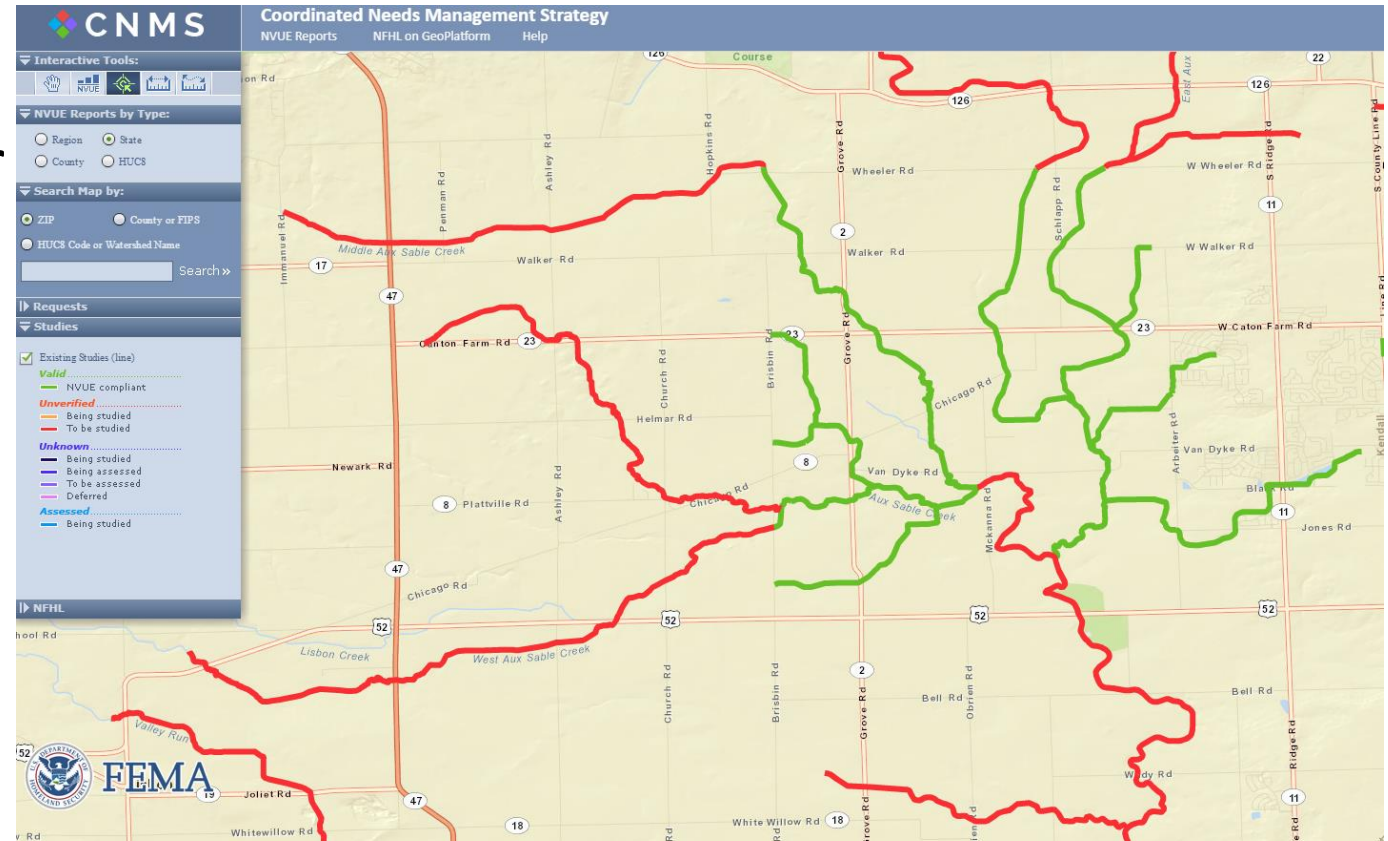


Factors that may indicate need for new mapping

- Watershed conditions have changed
- Flood control measures have been implemented
- Newer study methods available
- Major flood has occurred since last floodplain update
- High density of LOMAs/LOMRs
- Repetitive loss properties outside of SFHA
- Areas of high growth requiring detailed studies

Coordinated Needs Management Strategy (CNMS)

- Assessment of all mapped floodplains as either valid or unverified
- <https://msc.fema.gov/cnms>



Concluding Remarks

Community Rights

- Community has a right to submit new technical data to update floodplain maps (CFR 65.4)
- Community has a right to review any requests for floodplain revisions (CFR 65.4)
- Community has a right to appeal any proposed floodplain revisions (CFR 67.6)

Community Responsibilities

- Community is responsible to assist FEMA's effort to keep floodplain maps current (CFR 65)
- Community is responsible to notify FEMA of physical changes that alter BFEs (CFR 65.3)
- Community is responsible to assure that land and structures removed from SFHA are "reasonably safe from flooding" (CFR 65.5(a) CFR 65.6(a))
- Community is responsible to update ordinance to adopt pending floodplain maps

Questions