

NCAAFPM



Live

Webinar
SERIES

**North Carolina Association of Floodplain Managers
Webinar Series
National Flood Insurance Program Updates
December 12, 2019**



North Carolina Emergency Management



Staff

- Dan Brubaker: NFIP Coordinator
- Randy Mundt: NFIP Outreach Planner
- Jintao Wen: NFIP Engineer
- Steve Garrett: LOMC Management
- Stacey Fuller: Community Development Planner
- Eryn Futral: NFIP Eastern Planner
- Milton Carpenter: NFIP Central Planner
- Terry Foxx: NFIP Western Planner



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Community Assistance Program

- Annual Renewal July 1 – June 30
- Federal Award: \$418,782.00
- State Match: \$104,695.50
- Total: \$523,477.50



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NFIP – CAP ACTIVITIES

- Education and Outreach
 - L-273: Managing Floodplain Development, Cabarrus County Gov't Center, Concord, NC February 24 – 27 (7 open seats left)
 - L-386: Residential Coastal Construction (Feb 2019)
 - L-278: CRS Class, Pitt County CC, February 10 – 13 2020 (2 open seats left)
 - 101 and Summer Workshops
 - CFS Program



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Certified Floodplain Surveyor

- Managed by NC Society of Surveyors
- 209 CFS
- Expedited Processing
 - Letter of Map Amendment
 - Letter of Map Revision Based on Fill
- First-Time CFS Class Next Week
- Refresher Class December 13 (Friday)
- Go to www.ncsurveyors.com



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NFIP – DISASTER RECOVERY

- Florence: 6,701 Substantial Damage Assessments
 - Lessons Learned Presentation at ASFPM
- Dorian: 258 Assessments on Ocracoke in 2½ days
 - Thanks to Eryn & Randy
 - Thanks to Kate Allen and Kyle Garner from Beaufort
 - Thanks to John Contestable and Rumley Everett
 - Thanks to Todd Fisher (PENC and Cole Jenest & Stone)



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NFIP – DISASTER RECOVERY

- Disaster Claim Information
 - Matthew: 5,925 claims (\$203.4 M)
 - Florence: 15,253 claims (\$615.1 M)
 - Michael: 540 claims (\$7.1 M)
 - Dorian: 1,312 claims (\$35.7 M)



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Current NFIP Status – December 2019

Nationwide

- Policies In Force: 5,107,714
- Insurance In Force: \$306,707,738,000
- Participating Communities: ~ 22,300

North Carolina

- Insurance In Force: \$37,552,159,200
- Policies In Force: 146,031
- Participating Communities: 592
- Non-Participating Communities: 28



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Reauthorization

- Extended to December 20, 2019
- Congress to consider reforms
- In case of lapse:
 - Payment of valid claims
 - No new policies
 - No renewals
 - Affect 40,000 home sales per month nationwide



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NFIP - CRS

- 86 CRS Communities in North Carolina
 - Up from 71 in 2014
 - \$10,966,690 in Statewide Savings Annually
- Three CRS Users' Groups
 - Southeast (New Hanover, Pender, Brunswick)
 - Carteret
 - Dare



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NFIP - CRS

- BCEGS Issue
 - Limited to Class 7 due to 6-year code cycle
 - Briefed NC Building Code Council in December 2017
 - 15 Potentially impacted communities
 - Code updated 01 Jan 2019. We're good for three years.
- CORS Data Provided – Item 442 (27 points)
 - 3 CORS within 30 miles of SFHA
 - Credit for % SFHA covered (40 are 100%, 15 are 0%)



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Risk Rating 2.0

- Fundamental Change in Policy Rating
- Incorporate Multiple Characteristics
 - Distance from flooding source
 - Types of flooding
 - Cost of rebuilding (should deliver fairer rates to owners of lower-value homes)
- Implementation
 - April 1, 2021: Rates are published
 - October 1, 2021: New rates for all structures



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Risk Rating 2.0

- Data Sources
 - FEMA (mapping data, policy and claim data)
 - Other Federal Government Agencies (USGS, NOAA, USACE)
 - Third party sources (Commercially-available structural and replacement cost data and catastrophe flood models)
- Credits for mitigation actions
 - Install flood openings
 - Elevate on posts, piles, or piers
 - Elevate machinery and equipment



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Risk Rating 2.0

- Sticking Around
 - HFIAA rate increases still in place
 - CRS Discounts
 - Submit-for-Rate
 - Elevation Certificates
 - Mandatory Purchase Requirement
- Going Away (More or Less)
 - Pre-FIRM
 - Grandfathering
 - PRP
- Prior Claim History



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Risk Rating 2.0

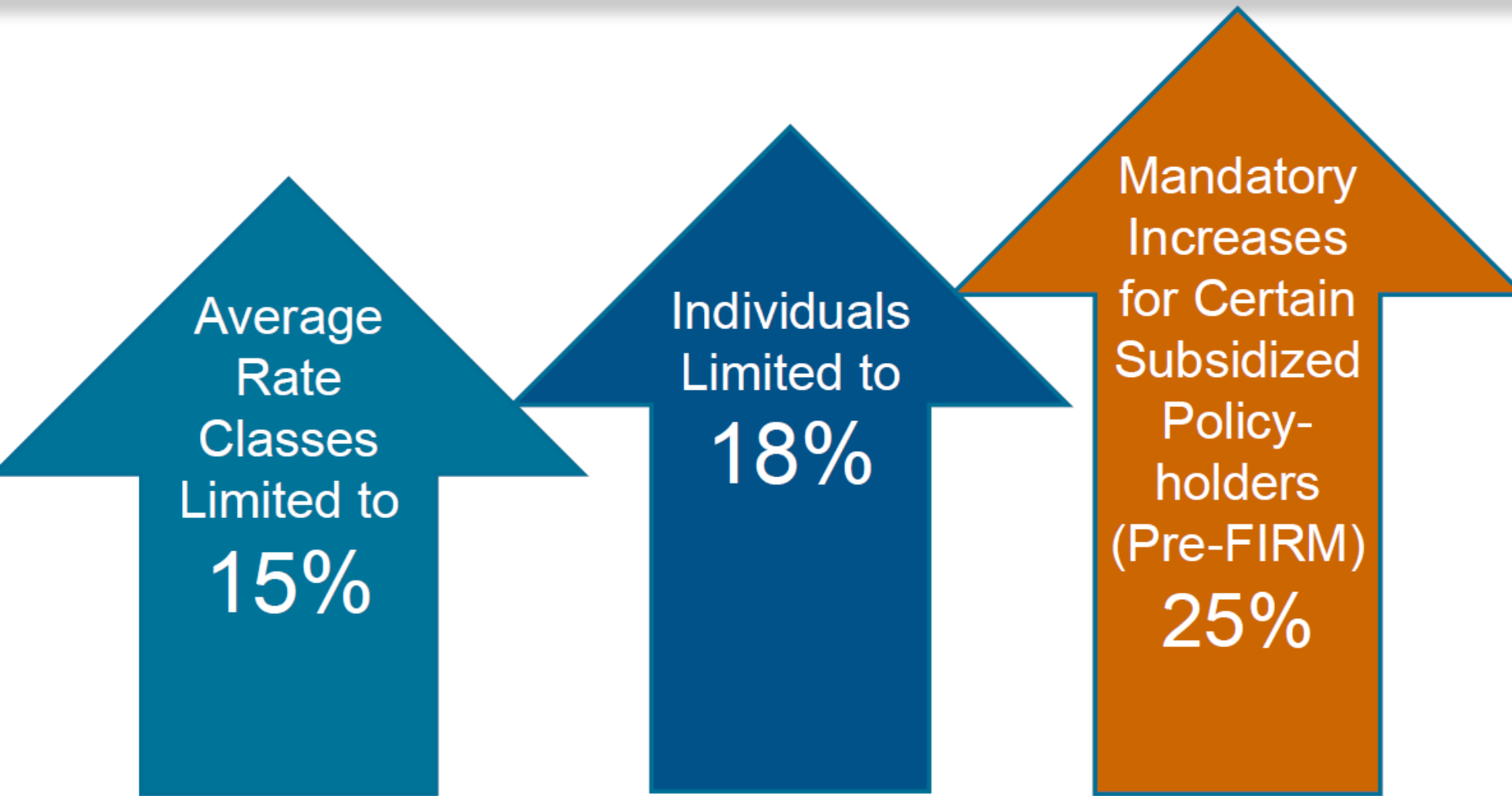
- FIRM is no longer a “Flood Insurance Rate Map”
 - Regulatory Product
- Homeowners need to request “Endorsements” for special requests
 - Enclosures
 - Basements
- Explanation to policyholders (still in the works)
- Lender Integration



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HFIAA Rate Increases



Premium Increase Caps

Option 1 Do Nothing

Your discounted rate will increase by up to 18 percent each year.



Option 2 Get an Elevation Certificate

There's no way to know exactly when having an Elevation Certificate will be beneficial, but www.FEMA.gov/cost-of-flood provides some guidance. If you get an Elevation Certificate, you can continue to pay the discounted rate if it's lower.



How to Get an Elevation Certificate

An Elevation Certificate verifies the elevation of your building. Ask if your local floodplain manager if there is one on file. If not, you can hire a licensed surveyor to provide one.



See Your Agent for Your Rate.

Knowing this, you'll know you're getting the best protection at the rate which fits your risk.



DRRA 2018

- Principles
 - Increase speed of recovery
 - Enhance compliance with building codes
 - Enhance compliance with NFIP regulations
- Applicability
 - Major Disaster Declarations for PA after 8/1/2017
 - Eligible costs to be reimbursed 75%
 - Need supporting documentation
- Activities associated with non-disaster damaged buildings are not eligible



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DRRA 2018

Eligible Work Includes:

- Building Code Administration
 - Review and issue permits
 - Maintain records
 - Collect fees
 - Establish and conduct inspections
- Code enforcement
 - Inspect structures
 - Issue condemnation notices
 - Investigate complaints



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DRRA 2018

Eligible Work Includes:

- Floodplain Ordinance Administration
 - Zone determinations
 - Outreach
 - Monitoring
- Substantial Damage Determinations
 - Triage and compile cost & value information
 - Train staff and perform damage assessments
 - Notify property owners
 - Track cumulative substantial damage
 - Resolve appeals



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SB 429

Flood Insurance Assistance

- \$2,000,000 to develop a pilot program
- Up to 2 Years of Flood Insurance
- Must be their Primary Residence
 - Most Impacted and Distressed Counties under Hurricanes Matthew and/or Florence
 - Applicant earned less than 80% of subject area median income



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NC Executive Order 80

North Carolina's Commitment to Address Climate Change and Transition to a Clean Economy

- By 2025:
 - Reduce greenhouse gas emissions to 40% below 2005
 - Reduce energy consumption to 40% below 2002
 - 80,000 Zero-Emission Vehicles registered
- Integrate Climate Adaption and Resiliency
 - 4' Recommended Freeboard in Model Ordinance



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Auto-Adoption

- Chapter 160D of the General Statutes
- In effect January 1, 2021
- Flood Insurance Rate Maps may be incorporated by reference
- Avoid the time and expense of local government action to amend maps to incorporate updates that cannot be amended
- Comments and appeals still occur



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PURPOSE OF NFIP

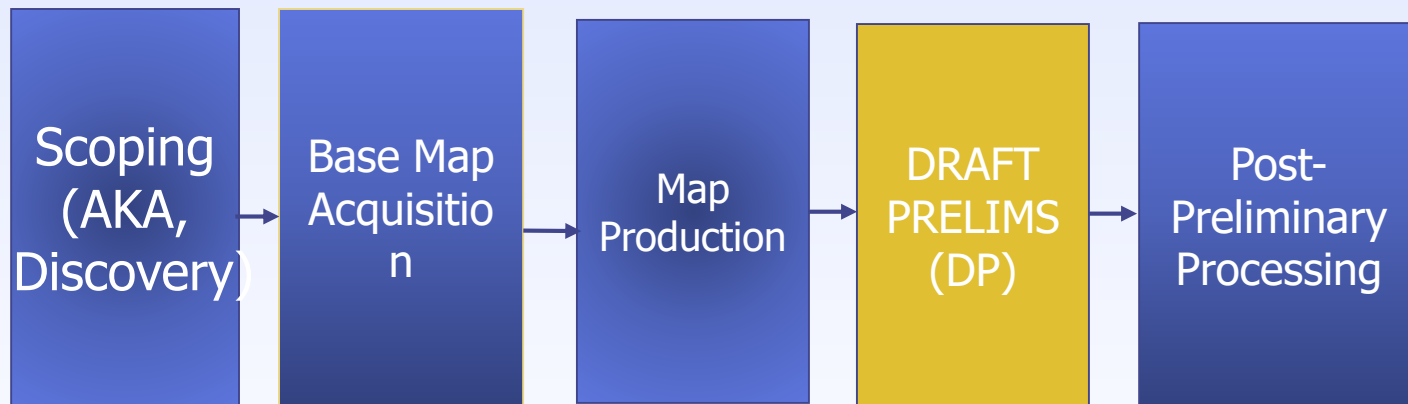


To make flood insurance available

To identify floodplains and areas at risk of flooding

To provide standards, guidance, and a framework to help communities manage floodplains

MAPPING PROCESS



2020 PRELIMINARY or DRAFT

- Bertie, Martin, Washington, Halifax, Warren
- Guilford, Rockingham, Caswell, Stokes
- Bladen, Cumberland, Harnett, Hoke, Lee, Moore
- Anson, Iredell, Montgomery, Randolph, Richmond, Rowan, Stanly, Surry, Union, Yadkin
- Alexander, Avery, Burke, Caldwell, Catawba, Gaston, Lincoln, McDowell, Mecklenburg

THIS IS NEW: DRAFT PRELIMINARY

- ◎ Draft data released to FTP site
 - Not for Public use; **for review, only!**
 - **Geodatabase** with flood data layers
 - Must view in ARCGIS!

- ◎ Changes Since Last FIRM layer
 - Used to assess areas where risk is changing

- ◎ Open-ended Review Period (release date TBD; early-2020)
 - No formal process for appealing the data
 - Any concerns will be accepted by NCFMP through to the end of the Preliminary 90-day period; if time permits, changes will be made prior to Preliminary issuance
 - Builds awareness and help formulate the outreach strategies, based on areas with increasing SFHA and BFEs

DON'T **USE** THIS DRAFT DATA!

- ⦿ Do NOT apply it for floodplain management purposes when issuing permits
 - **DRAFT** data is NOT 'Best Available Data'
 - Flood Insurance ratings are not affected by this **DRAFT** data
- ⦿ **For review only**, to help you develop strategy to outreach impacted properties once this data is officially released as Preliminary (later in 2020)
 - We will look into your comments/inquiries about the **DRAFT** data
 - Goal: allow us to make changes prior to Preliminary issuance, to minimize formal appeals and subsequent 'REVISED PRELIMINARY' processing

DRAFT PRELIMINARY DATA

- ◎ Share **DRAFT** digital flood hazard data
 - Unofficial release; Anticipated releases Spring and Fall 2020
- ◎ Explain the PRE-preliminary process
 - Overview of the map update process
 - Context for hazard mitigation planning
- ◎ Explain **DRAFT** datasets included for review
 - Access from FTP site; not on FRIS but AGOL
- ◎ Draft releases do not include panels and FIS reports.
(Those are regulatory products)

WHO WILL BE INVOLVED?

State flood hazard data is provided in seamless paneling scheme; your community will receive updated **UNOFFICIAL** data

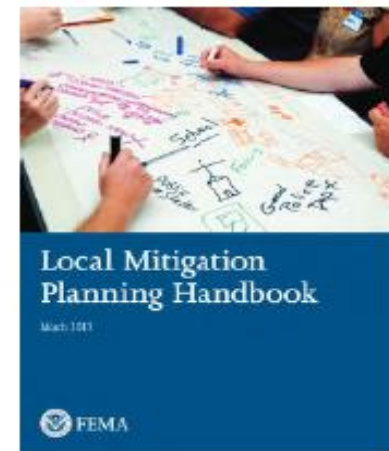
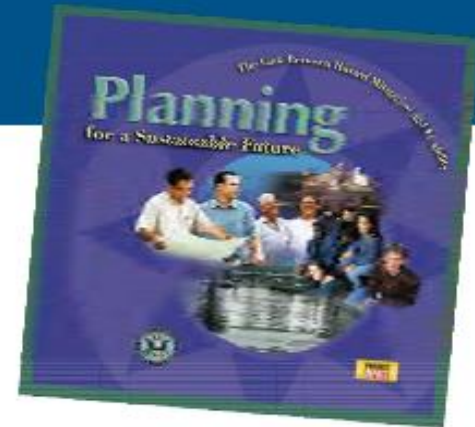
Flood hazard data will be released digitally as a geodatabase
(no hard copies are provided)

Local staff involved in floodplain management

- Floodplain Administrator
- GIS staff
- Elected officials
- General Public

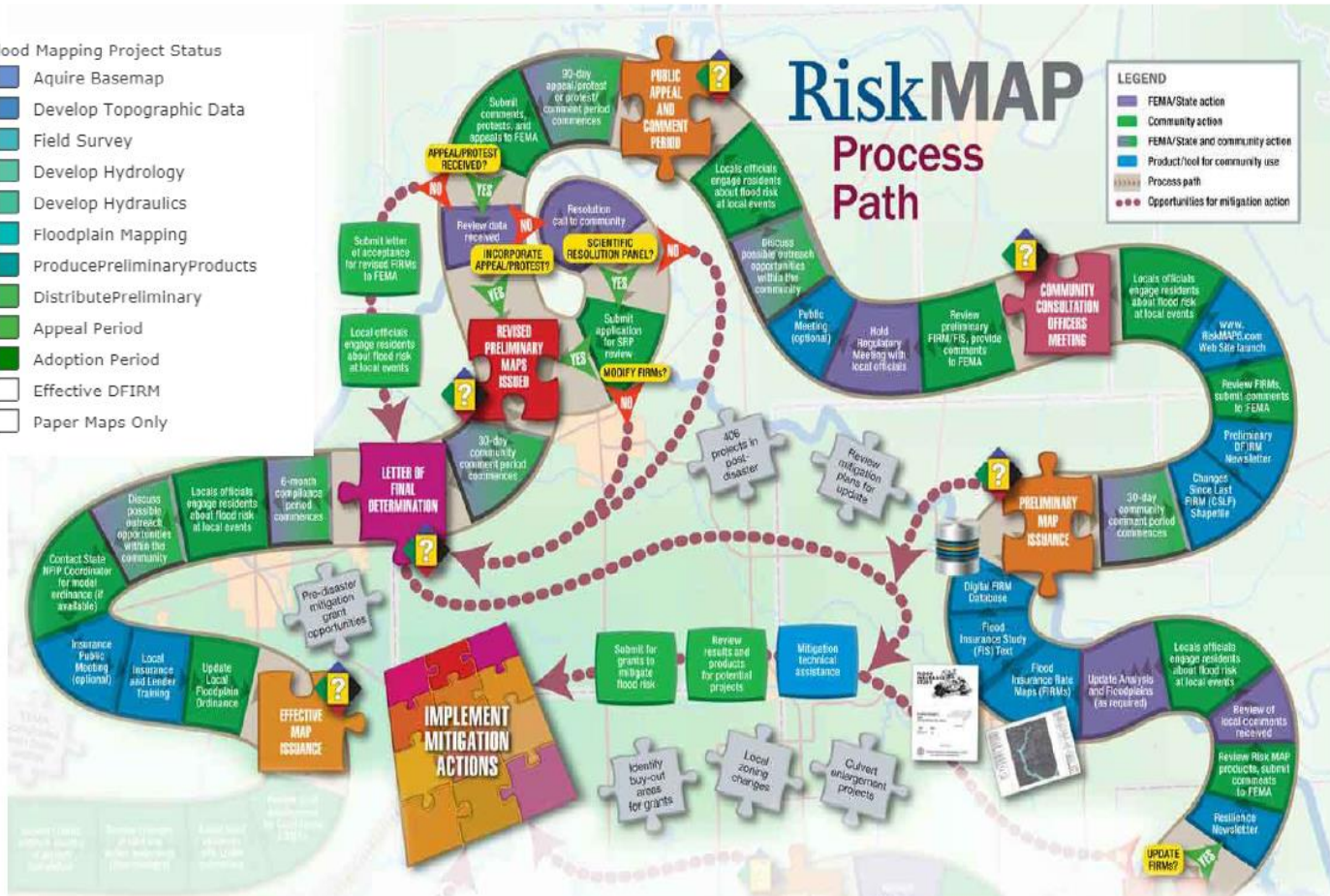
Why we're doing this: Hazard Mitigation

- Hazard Mitigation is defined as any sustained **action taken to reduce or eliminate long-term risk** to life and property from hazards
- FEMA encourages local governments to develop Hazard Mitigation Plans
 - To increase public and political support and commitment for mitigation
 - To be eligible for Hazard Mitigation Assistance grants
- Use new Risk MAP information to update your Local Mitigation Strategies. SK2

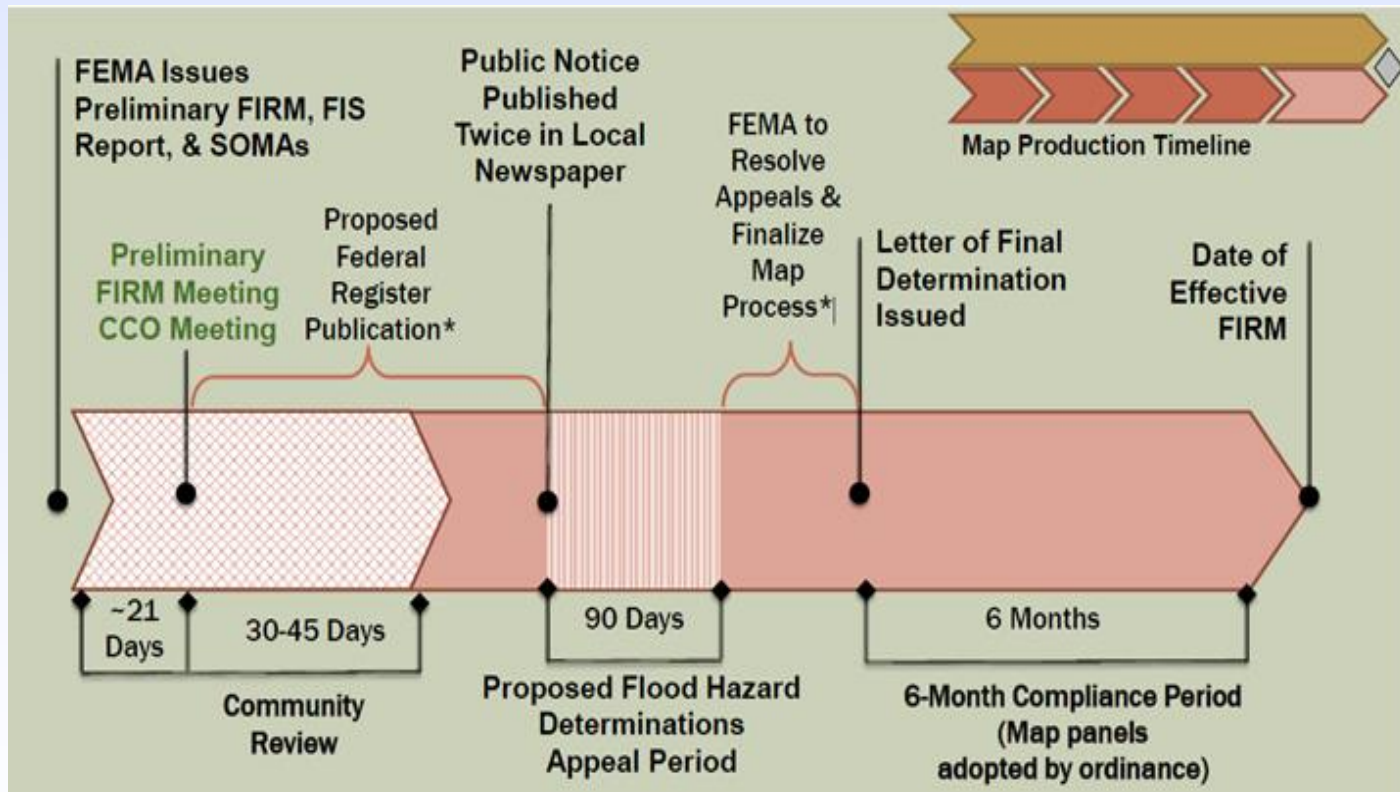


Flood Mapping Project Status

- Acquire Basemap
- Develop Topographic Data
- Field Survey
- Develop Hydrology
- Develop Hydraulics
- Floodplain Mapping
- Produce Preliminary Products
- Distribute Preliminary
- Appeal Period
- Adoption Period
- Effective DFIRM
- Paper Maps Only



POST-PRELIMINARY PROCESS

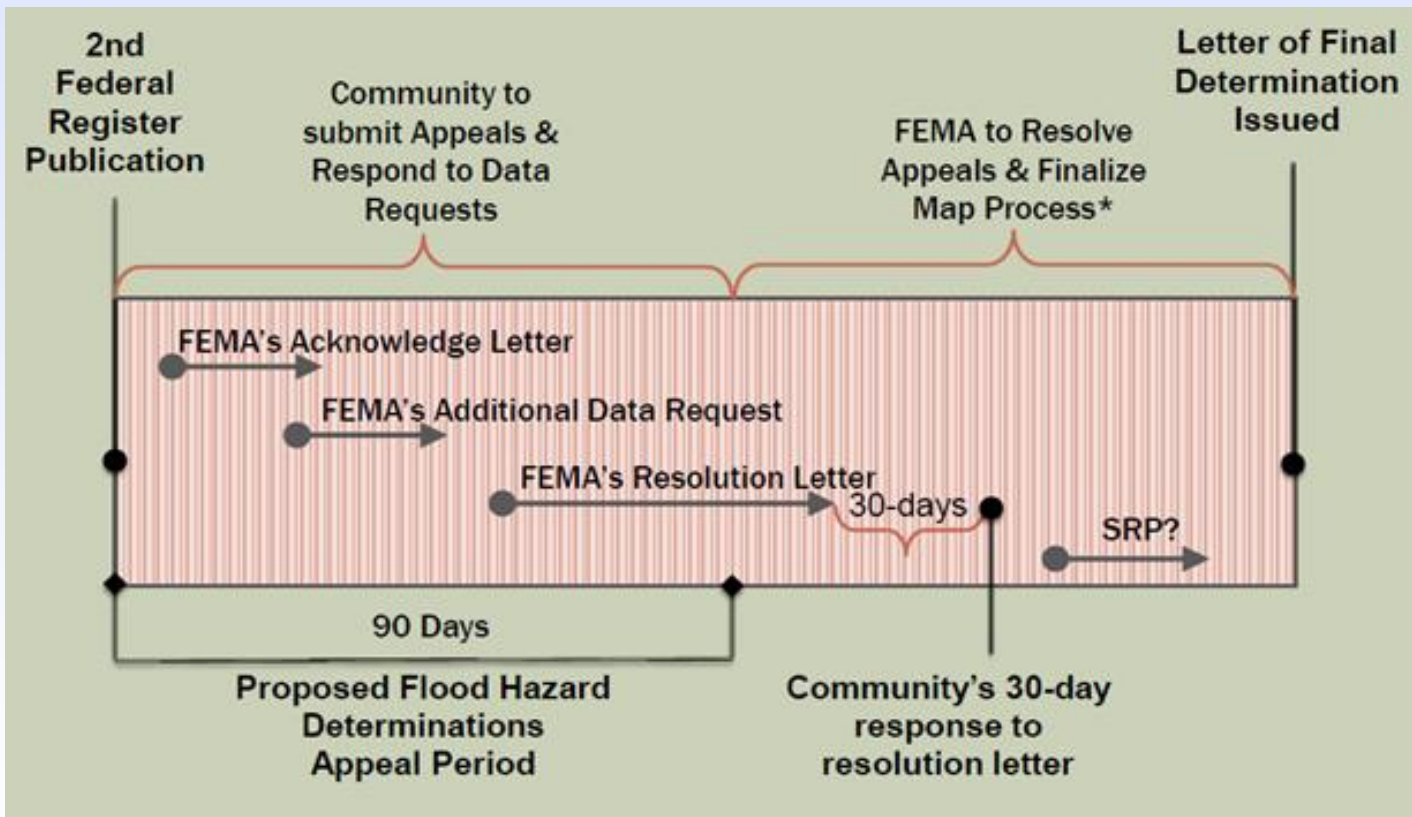


90-DAY APPEAL PERIOD

The addition/modification of BFEs/base flood depths or any change in SFHA boundary, or zone designation requires a statutory 90-day appeal period and the fulfillment of the additional due process notification requirements outlined in 44 CFR 67

Anyone can submit (via the community official)

FEMA's APPEAL PROCESS



TYPICAL SUBMITTALS

- Map corrections (Typical **Comments**)
 - Road &/or flooding source names, Community boundaries or base map features
- New or updated flood hazard information due to scientific and technical flood hazard data (Typical **Appeals**)
 - Issues with the BFE
 - New Topographic Data
 - Revised Riverine Flood Hazard Analysis
 - Revised Floodplain, Zone, or Floodway Boundaries

CONSIDERATION: COMPLEX PROCESS

Several years of outreach per County to run through to
'Effective' maps (i.e., bound by Federal CFR process)

Diversify outreach methods

Identify key local officials and stakeholders

Translate technical information to stakeholders

Inform early and often- news you can understand and use

Maintain long-term engagement

Outreach Plan Needed



OUTREACH PROGRAM GOALS

Ensure community acceptance for new flood data/mapping

Minimize number of comments, appeals, and Scientific Resolution Panel requests (i.e., avoid delays)

Maintain engagement throughout the project timeline-aligned to technical tasks

PROGRAM CHALLENGES

Translating and conveying technical information to a range of audiences

Long time intervals between touchpoints with local officials

10+ years since previous FIRM mapping

Non-Coastal flooding not really on the radar in the public's mind

KEY TAKEAWAYS

Gaining Local Support

Outreach is critical to success

Keep communities informed and engaged throughout the project lifecycle

Provide tools stakeholders need to stay up to date

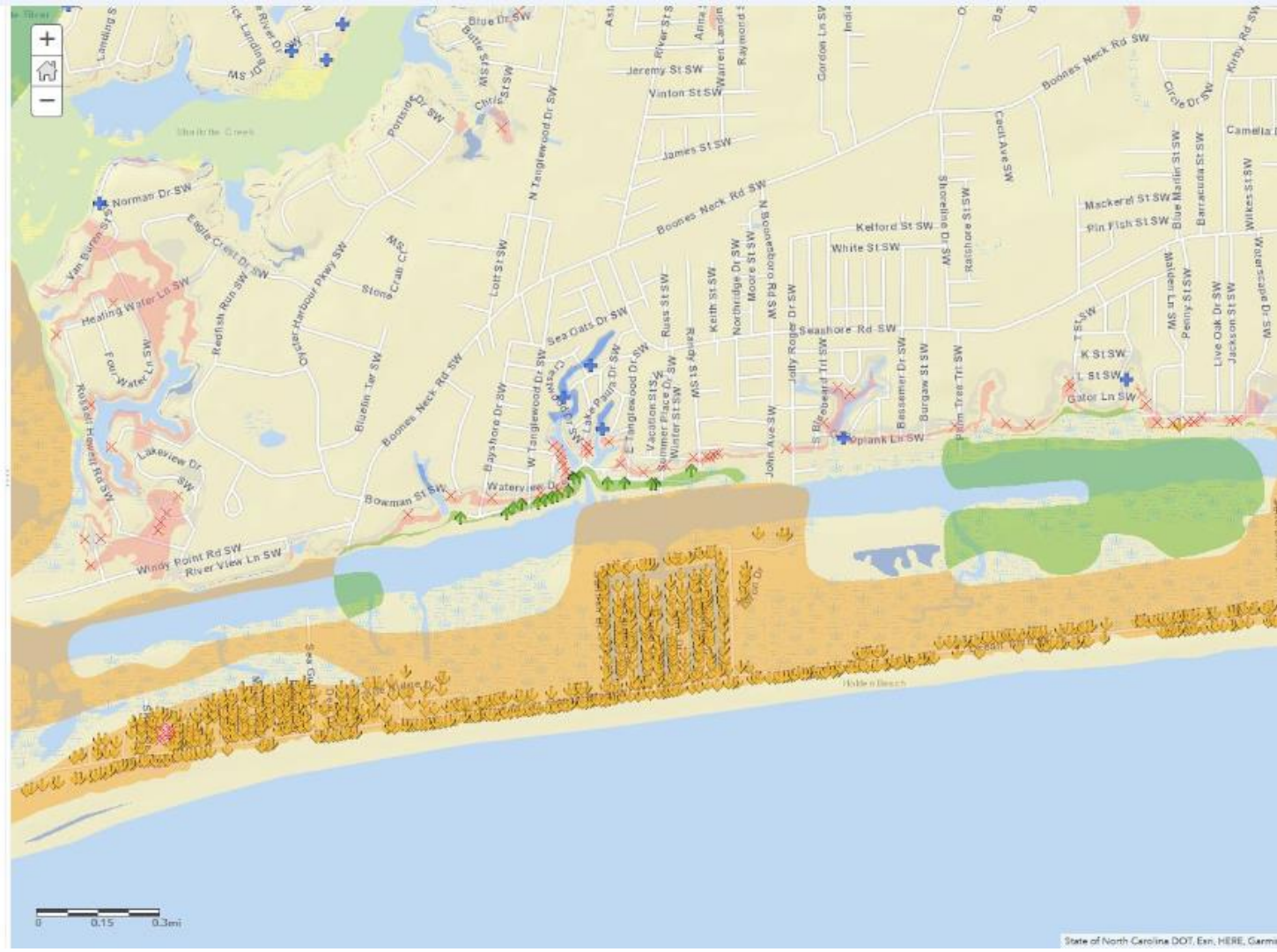
Comprehensive outreach program should result in fewer appeals, go quicker to 'Effective'

[About](#)
[Content](#)
[Legend](#)

Contents

- Building and Floodplain Changes
 - Changed Building Points
 - + Added
 - x Dropped
 - ↑ Zone Increase A to V
 - ↓ Zone Decrease V to A
 - Floodway or Future Conditions
 - A Zone Change
 - Building In Flood Zones
 - Flood Zone Changes
 - Added to SFHA
 - A to V Increase
 - V to A Decrease
 - Dropped from SFHA
 - A zone change
 - Floodway or Future Cond. Change
 - Non SFHA Zone Change (X or 2%)
- Streets

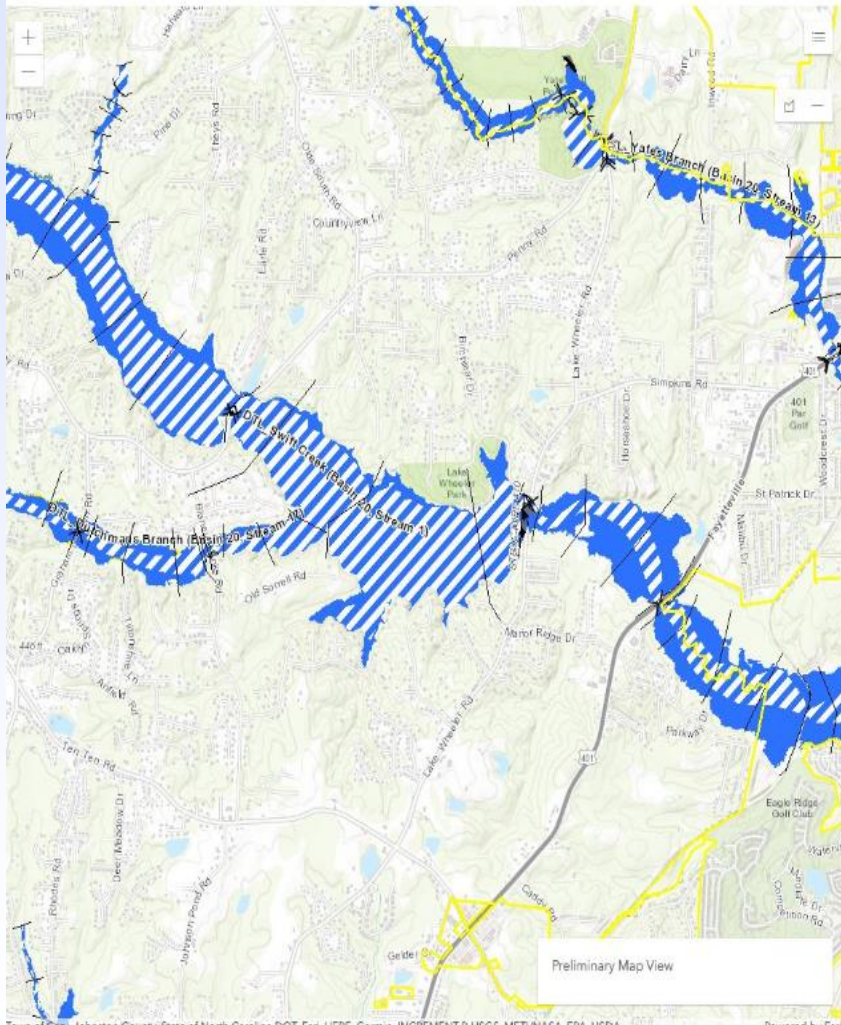
Trust Center Contact Esri Report Abuse Contact Us



North Carolina Emergency Management



Preliminary Flood Map Review



Submit Comments

Charlotte-Mecklenburg Storm Water Services
Briar & Little Sugar Creek Online Flood Map Review
Public Comments Period ends Oct 19th

Selected Property: None Selected | Disclaimer | Manage Comments | Storm Water Services | Mecklenburg GIS | Charneck.org

Submit Comment

Property Search: Enter either Address, Intersection, Parcel ID, Place or Road. Pick one in the Dropdown List.

Overlays

- Stream Labels
- Comments
- Cross Sections Proposed (Draft)
- Cross Sections Existing
- FIRM Ref Points
- Structure Not in Floodplain by FEMA Letter

Flood Maps

3D Floodzones (Draft)

Flood Depths (in ft): 0, 10, 20, 30, 40

Annual Chance Floodzone

Future	Future
0.2%	- 500yr
1%	- 100yr
2%	- 50yr
4%	- 25yr
10%	- 10yr
20%	- 5yr
50%	- 2yr

Floodzone Loop

Annual Chance of Flooding (Draft)

0.2%-1%	1%-2%
2%-4%	4%-10%
10%-20%	20%-50%
above 50%	

Submit Comment

* Required ^ Either One Required

Name:

Phone:

Email:

Comment:

Submit | Cancel | Reset Form

The proposed lines are still in Draft Stage and the Floodways have not been smoothed yet

1449881, 519002

POST-PRELIMINARY PROCESSING

- ⦿ Preliminary panels are issued
 - **Federal Register Notification** (& 30 day comment period)
 - 2 notices in local newspaper
- ⦿ 90-day Appeal/Protest Period
 - Educational/Open House Meeting(s)
- ⦿ **Resolution of Appeals and Protests**
- ⦿ Resiliency Meeting: tie-in Risk data with Mitigation Plans
- ⦿ The 6-month Compliance Period
 - Letter of Final Determination from FEMA
 - Map Adoption and Update of Flood Damage Prevention Ordinance

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 - **DRAFT** data is NOT 'Best Available Data'
 - Flood Insurance ratings are not affected by this **DRAFT** data
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 - We will look into your comments/inquiries about the **DRAFT** data, but not make changes prior to Preliminary issuance

Sea Level Rise/Climate Change: Not Factored Into the Mapping

DFIRMs coastal **flood hazards are based on existing** shoreline characteristics, and wave and storm climatology at the time of study

By current Code of Federal Regulations, we cannot map flood hazards based on anticipated future sea levels or climate change.

Congress directed FEMA in 2012 to establish a Technical Mapping Advisory Council to provide recommendations on future flood hazard mapping guidelines—including recommendations for future mapping conditions, the impacts of sea level rise and future development. FEMA will be required to incorporate future risk assessment in accordance with the recommendations of the Council.