

RIVER CENTER

514 Funny River Road • Soldotna, AK 99669 • (907) 260-4882 • Fax: (907) 260-5992

MEMORANDUM

DATE: April 15, 2013

TO: Bill Williamson, President, Seward-Bear Creek Flood Service
Members of the Board

FROM: Daniel Bevington, KPB Floodplain Administrator *DB*

CC: Gary Williams, KPB River Center Manager
Max Best, KPB Planning Director

SUBJ: KPB Chapter 21.06.045 KPB GIS Mapped Flood Data Area; SMFDA

The Federal Emergency Management Agency (FEMA) has released the Kenai Peninsula Borough (KPB) and City of Seward Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM) with the Letter of Final Determination dated March 27, 2013.

This begins a six month timing-window whereby both the KPB Assembly and City Council need to adopt the new flood insurance rate maps. In other words, the KPB and City of Seward must adopt the new maps before September 27, 2013 to continue participation in the National Flood Insurance Program.

KPB Chapter 21.06.045 provided for additional permitting oversight within the Seward Mapped Flood Data Area (SMFDA) given that areas of the current FIRM do not address areas of known flooding based on three major flood events (1986, 1995, and 2006). The SMFDA is required to expire with adoption of the new FIS and FIRM panels.

While the new FIRM study and panels are generally seen as an improvement over the old maps, the new study does not include all areas of the SMFDA. This is because the FEMA contract for the FIS did not include all areas of the SMFDA.

It is important to understand that the SMFDA is due to expire with adoption of the new FIRM panels unless the KPB Assembly changes Borough Code.

Hence, since there will continue to be areas that we know have flooded (SMFDA) outside of the new FIS and mapping, it is my recommendation that the Borough continue, with adoption of the new maps, to administer KPB Chapter 21.06.045 for the GIS Mapped Flood Data Area for areas known as the SMFDA.

Any recommendations of the Board would be greatly appreciated, and play an important role in the Borough's process for FIS/FIRM adoption.



Federal Emergency Management Agency

Washington, D.C. 20472

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
115-I

March 27, 2013

The Honorable Mike Navarre
Mayor, Kenai Peninsula Borough
144 North Binkley Street
Soldotna, Alaska 99669

Community: Kenai Peninsula Borough,
Alaska
Community No.: 020012
Map Panels Affected: See FIRM Index

Dear Mayor Navarre:

On June 10, 2010, you were notified of proposed modified flood elevation determinations affecting the Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for the Kenai Peninsula Borough, Alaska. The statutory 90-day appeal period that was initiated on June 24, 2010, when the Department of Homeland Security's Federal Emergency Management Agency (FEMA) published a notice of proposed Base Flood Elevations (BFEs) for your community in the *Anchorage Daily News* and the *Seward City News*, has elapsed.

FEMA received no valid requests for changes in the Base Flood Elevations (BFEs). Therefore, the determination of the Agency as to the BFEs for your community is considered final. The final BFEs will be published in the *Federal Register* as soon as possible. The modified BFEs and revised map panels, as referenced above, will be effective as of September 27, 2013, and revise the FIRM that was in effect prior to that date. For insurance rating purposes, the community number and new suffix code for the panels being revised are indicated above and on the maps and must be used for all new policies and renewals.

The modifications are pursuant to Section 206 of the Flood Disaster Protection Act of 1973 (Public Law 93-234) and are in accordance with the National Flood Insurance Act of 1968, as amended (Title XIII of the Housing and Urban Development Act of 1968, Public Law 90-448), 42 U.S.C. 4001-4128, and 44 CFR Part 65. Because of the modifications to the FIRM and FIS report for your community made by this map revision, certain additional requirements must be met under Section 1361 of the 1968 Act, as amended, within 6 months from the date of this letter. Prior to September 27, 2013, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Paragraph 60.3(d and e) of the NFIP regulations. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all the standards specified in Paragraph 60.3(d and e) of the NFIP regulations must be enacted in a legally enforceable document. This includes the adoption of the effective FIRM and FIS report to which the regulations apply and the modifications made by this map revision. Some of the standards should already have been enacted by your community. Any additional requirements can be met by taking one of the following actions:

1. Amending existing regulations to incorporate any additional requirements of Paragraph 60.3(d and e);
2. Adopting all the standards of Paragraph 60.3(d and e) into one new, comprehensive set of regulations; or

3. Showing evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Paragraph 60.3(d and e).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the 1973 Act as amended.

A Consultation Coordination Officer (CCO) has been designated to assist your community with any difficulties you may be encountering in enacting the floodplain management regulations. The CCO will be the primary liaison between your community and FEMA. For information about your CCO, please contact:

Mr. Mark Carey
Director, Federal Insurance and Mitigation Division
Federal Emergency Management Agency, Region X
Federal Regional Center
130 228th Street, SW
Bothell, WA 98021-9796
(425) 487-4600

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions to document previous Letter of Map Change (LOMC) actions (i.e., Letters of Map Amendment (LOMAs), Letters of Map Revision (LOMRs)) that will be superseded when the revised FIRM panels referenced above become effective. Information on LOMCs is presented in the following four categories: (1) LOMCs for which results have been included on the revised FIRM panels; (2) LOMCs for which results could not be shown on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lots or structures involved were outside the Special Flood Hazard Area as shown on the FIRM; (3) LOMCs for which results have not been included on the revised FIRM panels because the flood hazard information on which the original determinations were based is being superseded by new flood hazard information; and (4) LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures cannot be revalidated through an administrative process like the LOMCs in Category 2 above. LOMCs in Category 2 will be revalidated through a single letter that reaffirms the validity of a previously issued LOMC; the letter will be sent to your community shortly before the effective date of the revised FIRM and will become effective 1 day after the revised FIRM becomes effective. For the LOMCs listed in Category 4, we will review the data previously submitted for the LOMA or LOMR request and issue a new determination for the affected properties after the revised FIRM becomes effective.

The FIRM panels have been computer-generated. Once the FIRM and FIS report are printed and distributed, the digital files containing the flood hazard data can be provided to your community for use in a computer mapping system. These files can be used in conjunction with other thematic data for floodplain management purposes, insurance purchase and rating requirements, and many other planning applications. Copies of the digital files or paper copies of the FIRM panels may be obtained by calling our FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA MAP (1-877-336-2627). In addition, your community may be eligible for additional credits under our Community Rating System if you implement your activities using digital mapping files.

If you have any questions regarding the necessary floodplain management measures for your community or the NFIP in general, we urge you to call the Director, Federal Insurance and Mitigation Division of FEMA in Bothell, Washington, at (425) 487-4600 for assistance. If you have any questions concerning mapping issues in general or the enclosed Summary of Map Actions, please call our FMIX at the toll free number

shown above. Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the National Flood Insurance Program*, *Use of Flood Insurance Study (FIS) Data as Available Data*, *Frequently Asked Questions Regarding the Effect that Revised Flood Hazards have on Existing Structures*, and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfid>. Paper copies of these documents may also be obtained by calling our FMIX.

Sincerely,



Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

Enclosure:
Final Summary of Map Actions

cc: Community Map Repository
Dan Bevington, Community Floodplain Administrator

FINAL SUMMARY OF MAP ACTIONS

Community: KENAI PENINSULA BOROUGH

Community No: 020012

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on September 27, 2013.

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	02-10-691A	09/27/2002	SEWARD PARK, WHITE REPLAT, LOT A1 -- PARK DRIVE	0200123255A	02122C4541D
LOMR-F	04-10-0130A	07/29/2004	QUESTA WOODS SUBDIV NO. 4, BLOCK 2, LOT 3 -- 13580 BRUNO ROAD	0200123255A	02122C4542D

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
102	199535263MBJ	09/21/1984	Questa Woods Subdivision-- Bruno Road Crossing	4
102	96-10-225P	09/24/1996	SEWARD AREA	4

FINAL SUMMARY OF MAP ACTIONS

Community: KENAI PENINSULA BOROUGH

Community No: 020012

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.

4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

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KENAI RIVER CENTER



FEMA

November 25, 2011

The Honorable David R. Carey
Mayor, Kenai Peninsula Borough
514 Funny River Road
Soldotna, Alaska 99669

Community: Kenai Peninsula Borough and
Incorporated Areas, Alaska
CID No.: 020012

Dear Mayor Carey:

This letter acknowledges receipt of a letter dated September 24, 2010, from Mayor David R. Carey, regarding the preliminary copies of the Flood Insurance Study (FIS) report and Flood Insurance Rate Map (FIRM) for the Kenai Peninsula Borough, Alaska. Because the letter does not comment on the elevations of the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood) shown on the preliminary FIRM, we cannot review them as an appeal in accordance with the provisions of Title 44, Chapter I, Part 67, Code of Federal Regulations. Therefore, we will review the letter as a comment.

We have evaluated the protest regarding the type of modeling used to create the Digital Flood Insurance Rate Maps (DFIRMs). The engineering models used are approved and are in accordance with Federal Emergency Management Agency (FEMA) Guidelines and Specifications. For insurance purposes, the mapping for this project was developed to represent flood risk for current conditions, based on the best available basemap and topographic data. If significant changes occur to the stream channel configuration, these studies may be revised through the Letter of Map Revision (LOMR) process or in future FEMA map revisions. In addition, the scope and budget allocated for this project did not allow for the complex modeling of channel migration and bedload deposition. Developing hydraulic models that address these issues would require a substantial additional amount of effort and cost. At this time, no additional topographic data or hydraulic modeling has been submitted; no revisions have been made to the flood hazards in the identified areas.

In your letter, you express disappointment with unmapped Zone D areas and ask what plan or idea FEMA has to broaden the mapped area to include all areas at risk. We commend the interest expressed by you that your flood maps show the best flood hazard information possible. In recognition of the continuing need for restudies, their costs, and the limited Federal funds that can be allotted for them, FEMA ranks and prioritizes map update needs and then determines which needs to address with the current fiscal year's funding. In order to balance the needs of all citizens, both in Alaska and nationwide, a prioritization plan has been created to determine scheduled revisions to Flood Insurance Rate Maps (FIRMs). To address issues that arise between FIRM revisions, FEMA has established the Coordinated Needs Management Strategy (CNMS). CNMS enables FEMA to document and catalog mapping needs for communities across the nation. Your requests for restudies of unmapped Zone D areas will be added to CNMS.

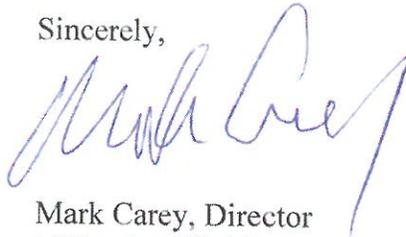
Mayor Carey
November 25, 2011
Page 2

The last issue discussed in your September 24th letter urged FEMA to provide floodway information for the area referred to as "Sawmill Creek Split" on the preliminary DFIRMs. We have performed a floodway analysis for the area of concern on preliminary DFIRM Panels 02122C4563D and 02122C5026D. Based on this analysis, the floodway at the area of concern for Sawmill Creek Split has been added as shown in Figure 1 (see enclosure) and will be depicted on the final flood maps for the Kenai Peninsula Borough, Alaska.

This letter hereby resolves the protests for your community and this project will go on hold due to levee policy change. A letter describing this levee policy change was mailed to your community. For more information regarding this levee policy change, please visit http://www.fema.gov/plan/prevent/fhm/lv_lamp.

If you have any questions regarding this matter, please contact Ted (Dwight) Perkins, Mitigation Division Engineer, either by telephone at (425) 487-4684 or by email at Dwight.Perkins@fema.dhs.gov.

Sincerely,



Mark Carey, Director
Mitigation Division

Enclosure: Figure 1: Draft Work Map of Floodway Analysis for Sawmill Creek Split

cc: Taunie Boothby, Floodplain Coordinator, State of Alaska
Sally Cox, Planner III, State of Alaska
James Hunt, Mayor, City of Seward
Michelle Weston, Community Development Director, City of Seward
Dwight (Ted) Perkins, FEMA Region 10
Katie Dopierala, STARR Team
Emily Whitehead, STARR Team

JC:bb



Adoption of Flood Insurance Rate Maps by Participating Communities

FEMA P-495 / September 2012



FEMA

Adoption of Flood Insurance Rate Maps by Participating Communities

The National Flood Insurance Program (NFIP) was established with the passage of the National Flood Insurance Act of 1968. The NFIP is a Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages. Over 21,000 communities participate in the Program.

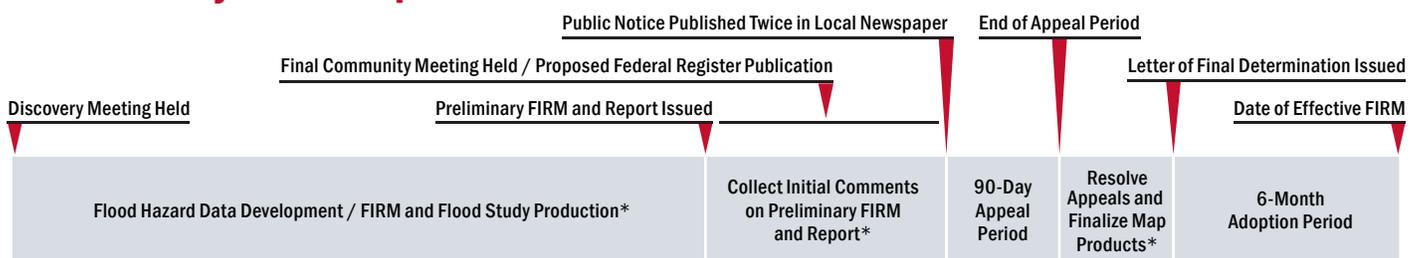
This brochure addresses several questions about community adoption of the Flood Insurance Rate Map (FIRM). As a participating community in the NFIP, your community is responsible for making sure that its floodplain management regulations meet or exceed the minimum requirements of the NFIP. By law, the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) cannot offer flood insurance in communities that do not have regulations that meet or exceed these minimum requirements. These regulations can be found in **Title 44** of the **Code of Federal Regulations (44 CFR) Section 60.3**. You can also find them in model ordinances developed by most States and by FEMA Regional Offices.

The basis of your community’s floodplain management regulations is the flood hazard data provided to the community by FEMA. FEMA identifies flood hazards nationwide and publishes and periodically updates flood hazard data in support of the NFIP. Flood hazard data is provided to communities in the form of a FIRM and Flood Insurance Study (FIS) report, typically prepared in a countywide format. Please be aware that while an FIS report accompanies most FIRMs, it is not created for all flood studies.

The identification of flood hazards serves many important purposes. Identifying flood hazards creates an awareness of the hazard, especially for those who live and work in floodprone areas. The FIRM and FIS report provide States and communities with the information needed for land use planning and to reduce flood risk to floodplain development and implement other health and safety requirements through codes and regulations. States and communities can also use the information for emergency management.

Each time FEMA provides your community with additional flood hazard data, your community must adopt new floodplain management regulations or amend existing regulations to incorporate the new data and meet any additional requirements that result from any changes in the data, such as the designation of a regulatory floodway for the first time. Your floodplain management regulations must also meet any additional State requirements and be adopted through a process that complies with any procedural requirements established in your State for the adoption of ordinances or regulations.

Flood Study and Adoption Timeline



*The timeframe for completing these activities may vary.

What is the process for developing new flood hazard data or revising existing data?

FEMA coordinates closely with communities to develop new flood risk data or revise existing data during the flood study process. This coordination may lead to new or updated flood hazard mapping (i.e., the update of a community's FIRM and FIS report), flood risk assessment projects, and/or mitigation planning assistance. In general, the process includes the following activities:

- Under FEMA's Risk MAP program, FEMA engages in a Discovery process with communities and other local stakeholders to obtain a comprehensive picture of flooding issues, flood risk, and the potential for the performance of additional flood mitigation activities, including the adoption of more restrictive floodplain management criteria by communities. Stakeholders may include, but are not limited to, local officials, citizen associations, representatives of levee boards, conservation districts, Tribal Nations, and economic development organizations. Information obtained during the Discovery meeting helps determine whether a flood risk assessment project, including new or updated flood hazard data and a corresponding FIRM and FIS report, is needed.
- Once it is determined that the creation or revision of flood hazard data, including an update to the FIRM and FIS report, is needed, FEMA works with communities and other Discovery stakeholders to determine the parameters of the project, including flooding sources and the type and extent (number of stream or coastline miles) of the study.
- The mapping process typically includes development of Base Flood Elevations (BFEs) and floodways for the project area. In addition, the mapping process includes activities such as obtaining the digital base map, developing the FIRM flood hazard database and, when appropriate, incorporating or revalidating previously issued Letters of Map Change, or LOMCs. LOMCs, which include Letters of Map Revision (LOMRs), Letters of Map Revision Based on Fill and Letters of Map Amendment, serve to officially revise the effective FIRM and FIS report without requiring the physical revision and republication of these materials.
- When the study is completed, FEMA provides the community with a preliminary FIRM and FIS report for review. In addition, FEMA may hold public meetings—often referred to as the Final Meeting and Open House—to explain and obtain comments on the preliminary FIRM and FIS report.
- FEMA provides a 90-day appeal period for all new or modified flood hazard information shown on a FIRM, including additions or modifications of any BFEs, base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways. SFHAs are areas subject to inundation by the base (1-percent-annual-chance) flood and include the following flood zones: A, AO, AH, A1-A30, AE, A99, AR, AR/A1-A30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-V30, VE, and V. The regulatory floodway is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. Before the appeal period is initiated, FEMA will publish a notice of proposed flood hazard determinations in the Federal Register and notify the community's Chief Executive Officer of the determination. FEMA will then publish information about the flood hazard determinations at least twice in a local newspaper. The appeal period provides the community and owners or lessees of property in the community an opportunity to submit scientific or technical information if they believe the flood hazard determinations are scientifically or technically incorrect.
- Following the 90-day appeal period, FEMA resolves all appeals and finalizes all changes to the FIRM and FIS report.
- FEMA then issues a Letter of Final Determination (LFD), which establishes the final flood hazard data and the effective date of the new FIRM and FIS report for the community. The LFD also initiates the six-month adoption period during which the community must adopt or amend its floodplain management regulations to reference the new FIRM and FIS report.
- The FIRM and FIS report become effective at the end of the six-month period. The effective date is also the date when flood insurance rates will be based on the new flood data for new construction built after this date. The effective FIRM will be used by Federally insured or regulated lenders to determine if flood insurance is required as a condition of a loan.

FEMA has entered into agreements with nearly 250 communities, States, and regional agencies to be active partners in FEMA's flood hazard mapping program under the Cooperating Technical Partners (CTP) Program. These agencies are participating with FEMA in developing and updating FIRMs. (See the box on the inside of the back cover page for a brief description of the CTP program.)



FIRM

What must an NFIP participating community do when FEMA provides new or revised flood hazard data?

Each time FEMA provides a community with new or revised flood hazard data, the community must either adopt new floodplain management regulations, or amend its existing regulations to reference the new FIRM and FIS report. In some cases, communities may have to adopt additional floodplain management requirements if a new type of flood hazard data is provided, such as a new flood zone (e.g., going from a Zone A without BFEs to a Zone AE with BFEs or going from a Zone AE to a Zone VE – the coastal high hazard area), or with the addition of a regulatory floodway designation.

The following guide is to help you determine whether changes need to be made in your community’s floodplain management regulations when a new or revised FIRM and FIS report are provided:

- If the community’s floodplain management regulations are compliant with the NFIP requirements when the LFD is issued, the community needs to amend only the map reference section of their floodplain management regulations to identify the new FIRM and FIS report.
- If the community has a legally valid automatic adoption clause established in the map reference section of the regulations and the community’s regulations are otherwise compliant with the NFIP requirements, then the floodplain management

regulations do not need to be amended. Automatic adoption clauses adopt all future revisions to the FIRM without further action by the community. However, keep in mind that the FIRM and FIS report update process outlined above still applies for communities with automatic adoption clauses. Automatic adoption clauses are not permitted in many States.

- If the community is provided a new type of flood hazard data, the community will need to either adopt new regulations or amend existing regulations to include the appropriate NFIP requirements, in addition to referencing the new FIRM and FIS report.

The LFD indicates the sections of the NFIP floodplain management requirements at 44 CFR Section 60.3 that a community must adopt based on the type of flood hazard data provided to the community.

You can contact the FEMA Regional Office or your State NFIP Coordinating Agency for assistance on the specific requirements your community will need to adopt. (See “For Assistance” on the back cover page for contact information.)

If your community has adopted higher standards than the minimum requirements of the NFIP, your community may qualify for a reduction in flood insurance premiums for your citizens under the Community Rating System (CRS). (See the box on the inside of the back cover for a brief description of the CRS.)



Janesville, Wisconsin, 2008

When must a community adopt the new or revised flood hazard data?

Your community must amend its existing floodplain management regulations or adopt new regulations before the effective date of the FIRM and FIS report, which is identified in the LFD. The LFD initiates the six-month adoption period.

Communities are encouraged to adopt the appropriate floodplain management regulations as soon as possible after the LFD is issued. The adopted regulations must be submitted to FEMA or the State and be approved by FEMA before the effective date of the FIRM and FIS report.

FEMA will send two letters notifying the community that it must have approved floodplain management regulations in place before the effective date of the FIRM. The first letter is a reminder letter and is sent to the community 90 days before the effective date. The second letter is sent to the community 30 days before the effective date of the FIRM. This letter is FEMA's final notification that the community will be suspended from the NFIP if it does not adopt the FIRM before the effective date. Notice of the suspension is also published in the *Federal Register*.

If the community adopts or amends its floodplain management regulations prior to the effective date of the FIRM and FIS report and the FEMA Regional Office approves the community's regulations, the suspension will not go into effect and the community will remain eligible for participation in the NFIP.

What happens if a community does not adopt the appropriate floodplain management regulations during the six-month adoption period?

If a community does not adopt new floodplain management regulations or amend its existing regulations before the effective date of the FIRM and FIS report, the community will be suspended from the NFIP.

The following sanctions apply if a community is suspended from the NFIP:

- Property owners will not be able to purchase NFIP flood insurance policies and existing policies will not be renewed.
- Federal grants or loans for development will not be available in identified flood hazard areas under programs administered by Federal agencies such as the Department of Housing and Urban Development, the Environmental Protection Agency, and the Small Business Administration.
- Federal disaster assistance will not be provided to repair insurable buildings located in identified flood hazard areas for damage caused by a flood.
- Federal mortgage insurance or loan guarantees will not be provided in identified flood hazard areas such as those written by the Federal Housing Administration and the Department of Veteran Affairs.
- Federally insured or regulated lending institutions, such as banks and credit unions, are allowed to



Elevated home on pile foundation



Elevated home on crawl space foundation

make conventional loans for insurable buildings in flood hazard areas of non-participating communities. However, the lender must notify applicants that the property is in a flood hazard area and that the property is not eligible for Federal disaster assistance. Some lenders may voluntarily choose not to make these loans.

If a community is suspended, it may regain its eligibility in the NFIP by enacting the floodplain management measures established in 44 CFR Section 60.3 of the NFIP regulations. If development takes place in your community during suspension that does not meet the minimum NFIP requirements, your community will be asked to take actions to reduce the increased flood hazard prior to reinstatement.

Digital Flood Hazard Information Resources

In accordance with the Flood Insurance Reform Act of 2004, FEMA has implemented a policy that allows the use of digital data for official NFIP purposes. All FEMA's flood mapping products are now prepared digitally, and a number of different digital options are available to view the flood hazard information shown on community FIRMs. All digital flood hazard resources referenced below can be accessed through FEMA's Map Service Center (MSC) at <http://msc.fema.gov>.

- Once effective, copies of the FIRM panels in digital format will be provided to your community and will also be available through the MSC. Note that Letters of Map Change (LOMCs) are also available through the MSC in .pdf format.
- FIRMettes show a desired section of a FIRM panel specified by a user, plus map scale, and other legend information from the FIRM. FIRMettes can be created online through the MSC, and printed or saved in .pdf format at no cost.
- The FIRM database is designed for use with specialized Geographic Information System (GIS) software. Users are able to integrate local data sets with the FEMA flood hazard data in the FIRM database to assist with floodplain management or mitigation planning measures. The FIRM

database is provided to your community once the FIRM becomes effective and is also available for download through the MSC.

- The National Flood Hazard Layer (NFHL) contains all effective digital flood hazard information from FIRM databases and LOMRs produced by FEMA in one integrated nationwide dataset. It also contains point locations of other LOMCs, such as Letters of Map Revision Based on Fill and Letters of Map Amendment. The NFHL is available for viewing through FEMA's online map viewer which can be accessed through the MSC. The NFHL can also be viewed as a layer in Google Earth or accessed via Web Map Service (WMS), a web-based method of viewing map information using commercial GIS software, such as ESRI's ArcGIS. Additional information on these services is available through the MSC.

Note for communities that do not yet have digitally produced FIRMs: scanned digital versions of the paper FIRM panels are available through the MSC. However, since the FIRMs were not produced digitally, a FIRM database will not be available and the flood hazard information shown on the FIRMs will not be included in the NFHL.

Becoming a Cooperating Technical Partner



FEMA established the Cooperating Technical Partner (CTP) program to increase local involvement in, and

ownership of, the flood study process and the flood hazard data developed as part of that process. This program enables communities, and regional and State agencies that have the interest, capabilities, and resources to be active partners in FEMA's flood hazard mapping program.

One of the major objectives of the CTP program is to recognize States, regional agencies, and communities with proactive floodplain management programs that include identifying the flood risk and getting the information incorporated into official FEMA flood hazard data. The CTP Program maintains national standards consistent with the NFIP Regulations. The following are some of the benefits of being a CTP.

- CTPs are given an opportunity to develop more detailed maps by making local geospatial data a part of the FIRM

- CTPs receive support such as access to existing data, access to custom-made FEMA tools, technical assistance, and national recognition
- CTPs receive mentoring support, online examples of “best practices,” and free training
- Communities that participate in the Community Rating System (CRS) that also become CTPs or are in an area covered by a regional or State CTP may be eligible to receive CRS credit for CTP activities

Another major objective and benefit of the CTP Program is the ability to leverage available funding and local data to make the most of limited resources. Communities, States, and regional agencies can take advantage of these benefits by entering into an agreement with FEMA that formalizes the types of mapping activities and support the CTP will provide. Nearly 250 communities, States, and regional agencies are currently participating in the CTP Program.

To learn more about becoming a CTP, visit www.fema.gov/plan/prevent/fhm/ctp_main.shtm or contact your FEMA regional office (see back page for contact information)

Becoming an NFIP Community Rating System Community



The NFIP Community Rating System (CRS) recognizes community floodplain management practices that exceed the minimum requirements of the NFIP. CRS recognizes these efforts by

reducing the cost of flood insurance premiums from 5 percent to 45 percent for flood insurance policies in communities that participate in the CRS.

Many communities may already be doing activities that would earn credit under the CRS which would reduce flood insurance premiums for their citizens. Here are a few examples:

- Adopting and enforcing more protective building standards that result in safer new construction
- Informing the public about flood hazards and flood insurance and how to reduce flood damage
- Preserving open space in the floodplain

To receive CRS credit, a community must submit a CRS application to FEMA which identifies floodplain management practices being implemented by the community. FEMA can help with the application. After FEMA reviews and verifies the application, the flood insurance premium discounts will go into effect. The amount of flood insurance policy premium discount depends on the number of CRS-credited activities a community performs.

Community participation in the CRS has many benefits:

- Discounts for flood insurance premiums from 5 percent to 45 percent
- Enhanced public safety
- Reduced flood damage
- Increased environmental protection
- Informed community residents supporting improved flood protection measures that will make communities safer from flood risks.

To learn more about CRS, visit www.fema.gov/business/nfip/crs.shtm or call 317-848-2898

For Assistance

If your community needs assistance in adopting the FIRM, you may contact the FEMA Regional Offices listed below. You may also contact your State Coordinating Agency for the NFIP.

Additional information is available at www.fema.gov/rm-main/regional-contact-information.

REGION I

CT, ME, MA, NH, RI, VT
99 High Street, 6th Floor
Boston, MA 02110
617-956-7506

REGION II

NJ, NY, PR, VI
26 Federal Plaza, Suite 1337
New York, NY 10278-0002
212-680-3600

REGION III

DE, DC, MD, PA, VA, WV
615 Chestnut Street
1 Independence Mall, 6th Floor
Philadelphia, PA 19106-4404
215-931-5500

REGION IV

AL, FL, GA, KY, MS, NC, SC, TN
3003 Chamblee-Tucker Road
Atlanta, GA 30341
770-220-5200

REGION V

IL, IN, MI, MN, OH, WI
536 South Clark Street, 6th Floor
Chicago, IL 60605
312-408-5500

REGION VI

AR, LA, NM, OK, TX
Federal Regional Center
800 North Loop 288
Denton, TX 76209-3698
940-898-5399

REGION VII

IA, KS, MO, NE
9221 Ward Parkway, Suite 300
Kansas City, MO 64114-3372
816-283-7061

REGION VIII

CO, MT, ND, SD, UT, WY
Denver Federal Center, Building 710, Box 25267
Denver, CO 80225-0267
303-235-4800

REGION IX

AZ, CA, HI, NV, American Samoa, Guam,
Marshall Islands and Northern Mariana Islands
1111 Broadway, Suite 1200
Oakland, CA 94607
510-627-7100

REGION X

AK, ID, OR, WA
Federal Regional Center
130 228th Street SW
Bothell, WA 98021-8627
425-487-4600