

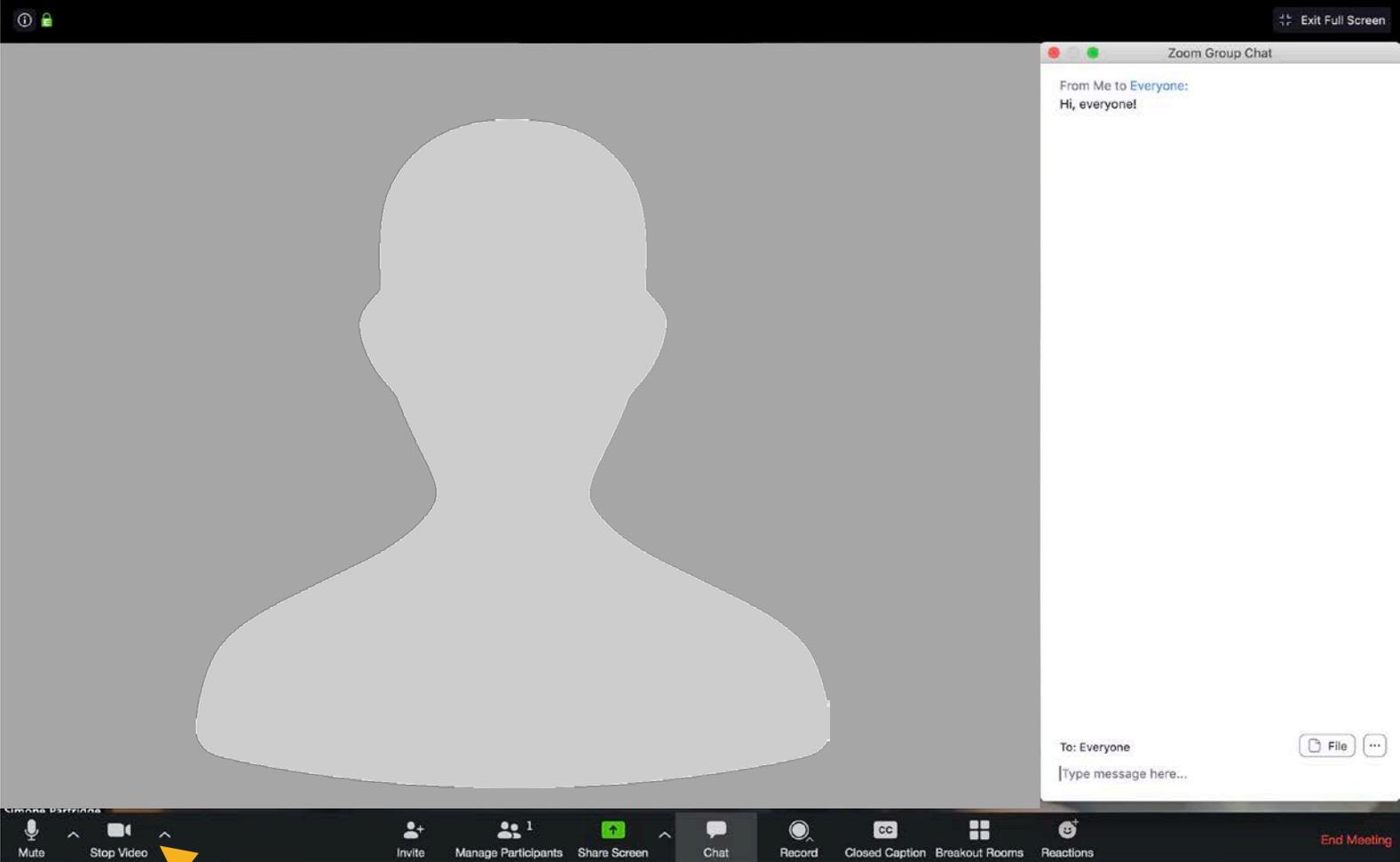


National Flood Insurance Program (NFIP):

Preliminary Digital Flood Insurance Rate Map (DFIRM) Final Consultation
Coordination Officer (CCO) Meeting for Osage County, KS

*While we are waiting, please enter
your name, community, and dream
vacation in the chat box!*

How to use Zoom



Rules of the Road

- Attendees will be muted during the presentation, to help eliminate background noise.
- Check out the chat to ask questions during the presentation! Or feel free to “raise your hand.” We will pause for questions at various stopping points, and we have several poll questions.
- If you want to share your video, please do!
- For technical difficulties, send a private chat to Joanna Rohlf or email Joanna.Rohlf@ks.gov
- We’ll be recording this webinar for those who aren’t able to attend today.

Welcome & Introductions



FEMA – Region VII

- **Teri Mayer** – *Risk Analysis Branch Chief*
- **Andy Megrail** – *Regional Project Officer*
- **Don Masterson** – *Community Coordination Officer*

Cooperating Technical Partner – CTP

- **Tara Lanzrath** – *Floodplain Mapping Coordinator*
- **Joanna Rohlf** – *Floodplain Mapping Specialist*
- **William Pace** – *Floodplain Mapping Specialist*
- **Steve Samuelson** – *State NFIP Coordinator*

Wood Environment & Infrastructure Solutions

- **Joe File** – *Senior Associate / Program Manager*
- **Maria Neeland** – *Project Manager*
- **Erika Stanley** – *Senior GIS Analyst*

Today we will focus on the regulatory component of this work and how this affects your community.

But remember that the ultimate goal is to understand your flood risk so you can better protect your community.



Today's Goals

Coming out of this meeting, we want you to understand:

1

The NFIP requirements related to this work and how we got to where we are today

2

Your flood map, what it means, and a property owner's options for a closer look
(i.e. LOMC!)

3

The appeals and map adoption process and what your role is

4

The importance of community outreach and flood insurance

Goal 1

Provide an overview of the NFIP requirements related to this work

If you have rented a Post Office Box and do not want your mail delivered to a street address-- Please advise your contacts to address your mail to your Post Office Box.

BOX MAIL
USUALLY AVAILABLE
10:30 A.M.

HIGH WATER MARK
1951



What is the NFIP?



FEMA

- The National Flood Insurance Program (NFIP) enables property owners in participating communities to purchase insurance to protect themselves from losses associated with flooding.
- Participation in the NFIP is voluntary, based on an agreement between a community and the Federal government: if a community will **adopt and enforce a floodplain management ordinance** to reduce future flood risks to new construction, the Federal government will make flood insurance available within the community.

NFIP Goals



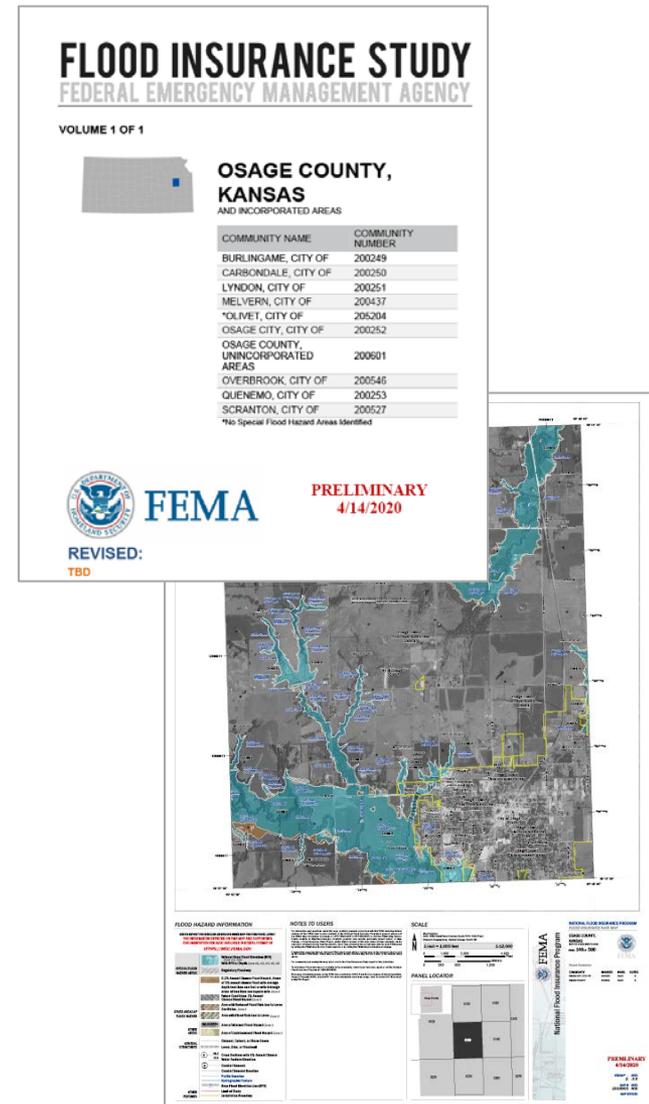
- Reduce the loss of life and property caused by flooding
- Reduce rising disaster relief costs caused by flooding
- Provide flood insurance (short-range goal)
- Encourage wise use of the floodplain (long-range goal)



Accomplishing NFIP Goals



- Publish maps that identify flood risk
- Educate the public about its risk
- Provide federally backed flood insurance to reduce financial risk
- Encourage development away from flood prone areas



Status Update

The Kansas Homeland Security Region J Hazard Mitigation Plan was Updated in July 2019



15,949

Population Based On 2019 Us Census Estimate



\$159,417

Total Losses Paid Since 1978



8 NFIP PARTICIPANTS:
Burlingame, Carbondale
Lyndon, Osage City
Osage County, Overbrook
Quenemo, & Scranton



Flooding is a consistent threat to jurisdictions within the region.

7,599

HOUSING
UNITS



36

Number of
Flood
Insurance
Policies



\$4,298,200

Flood Insurance Coverage

Goal 1 (Still on this one!)

Review how we got to where we are today



Osage County Floodplain Mapping Update

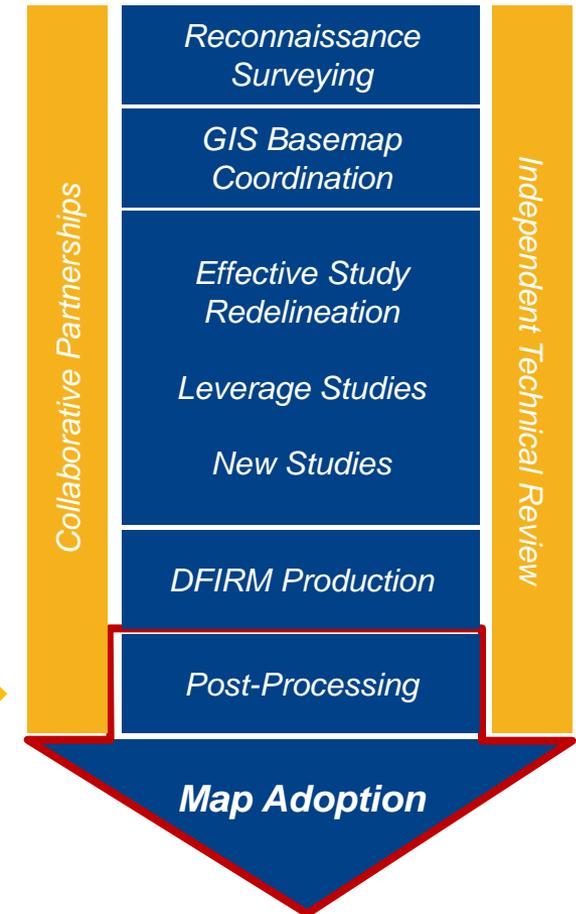


- In 2017, the Upper Marais Des Cygnes Watershed was selected for a Risk MAP project
- New detailed Zone AE studies for:
 - Melvern Lake (Static AE)
 - Pomona Lake (Static AE)
 - Salt Creek Tributary
 - Switzler Creek
- Zone A analysis were performed for approximately 1,182 stream miles

Project Tasks

- ① Scoping
- ② Base Map Preparation
- ③ Survey and Topography
- ④ New Detailed Studies
- ⑤ DFIRM and FIS Production
- ⑥ Post-Preliminary

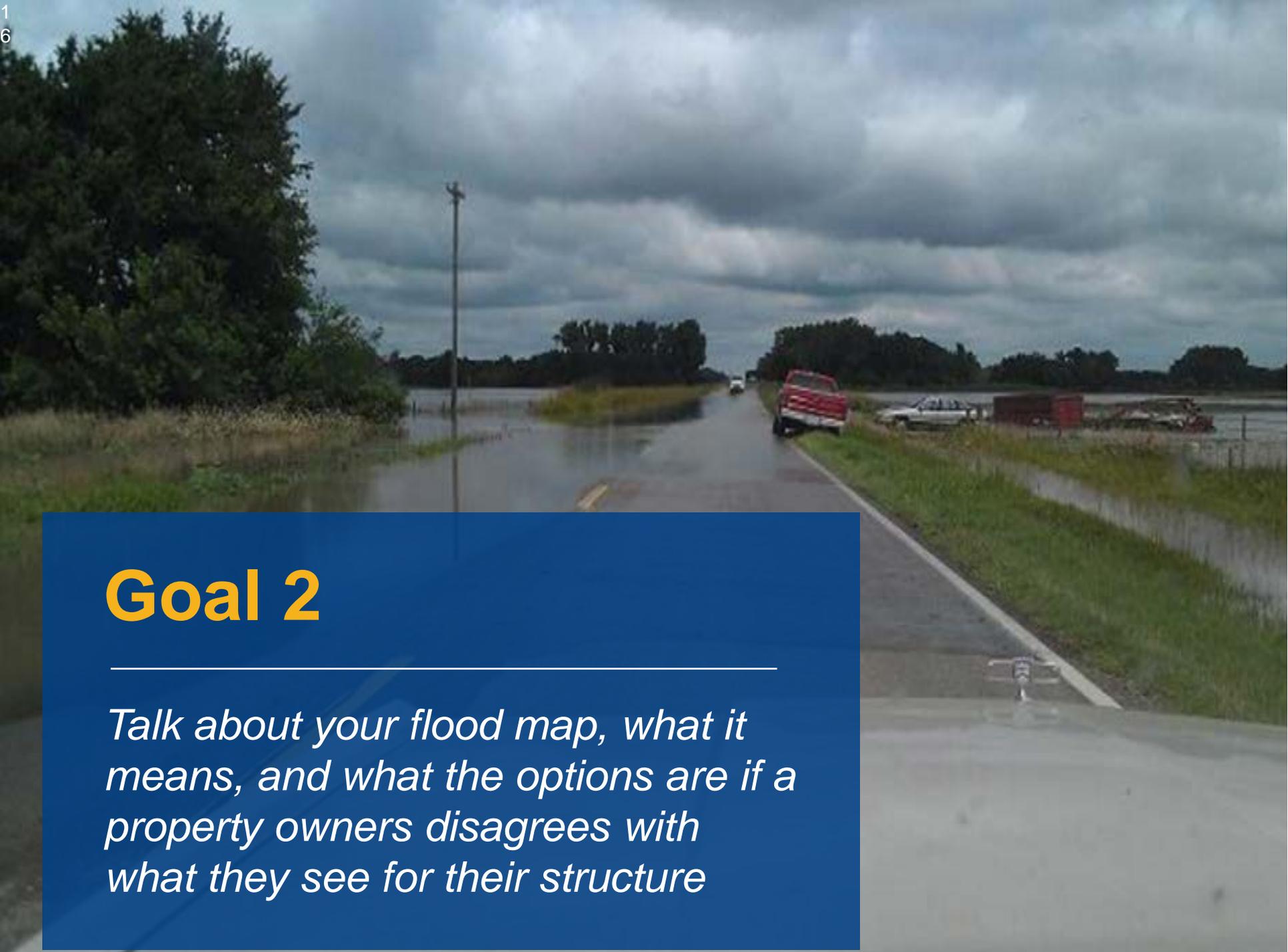
Entering this Phase →



Background

- Project Kick-Off Meeting
 - 11/01/2017
- Map Production
 - 2017-2018
- Flood Study Review Meeting
 - 04/17/2019
- Public Open House
 - 07/18/2019
- Preliminary Map Distribution
 - 4/14/2020
- Preliminary DFIRM Community Coordination Meeting
 - 5/14/2020





Goal 2

Talk about your flood map, what it means, and what the options are if a property owners disagrees with what they see for their structure

High Risk Areas

What You Need to Know

- Where there is a 1% chance of flooding any given year
- Mandatory flood insurance requirements for mortgages from federally-backed lenders when the floodplain touches the structure
- If your community participates in the NFIP, you are required to obtain a floodplain development permit from the community. Regardless of participation, you may be required to get a permit from the State DWR.

Zones AE and A



Please visit with Steve Samuelson, the State NFIP Coordinator, for more information

Enhanced Studies

What You Need To Know



Zone AE

- We performed detailed engineering on streams for certain areas of higher population and/or areas that were previously detailed studies
- These sections on the map include:
 - Floodways and 1%-annual-chance (100-year) flood zones – HIGH RISK
 - 0.2%-annual-chance (500-year) flood zones identified
 - Base Flood Elevations (BFEs), which show the elevation of the 1%-annual-chance flood
 - Delineated floodplains using LiDAR data

Enhanced Studies

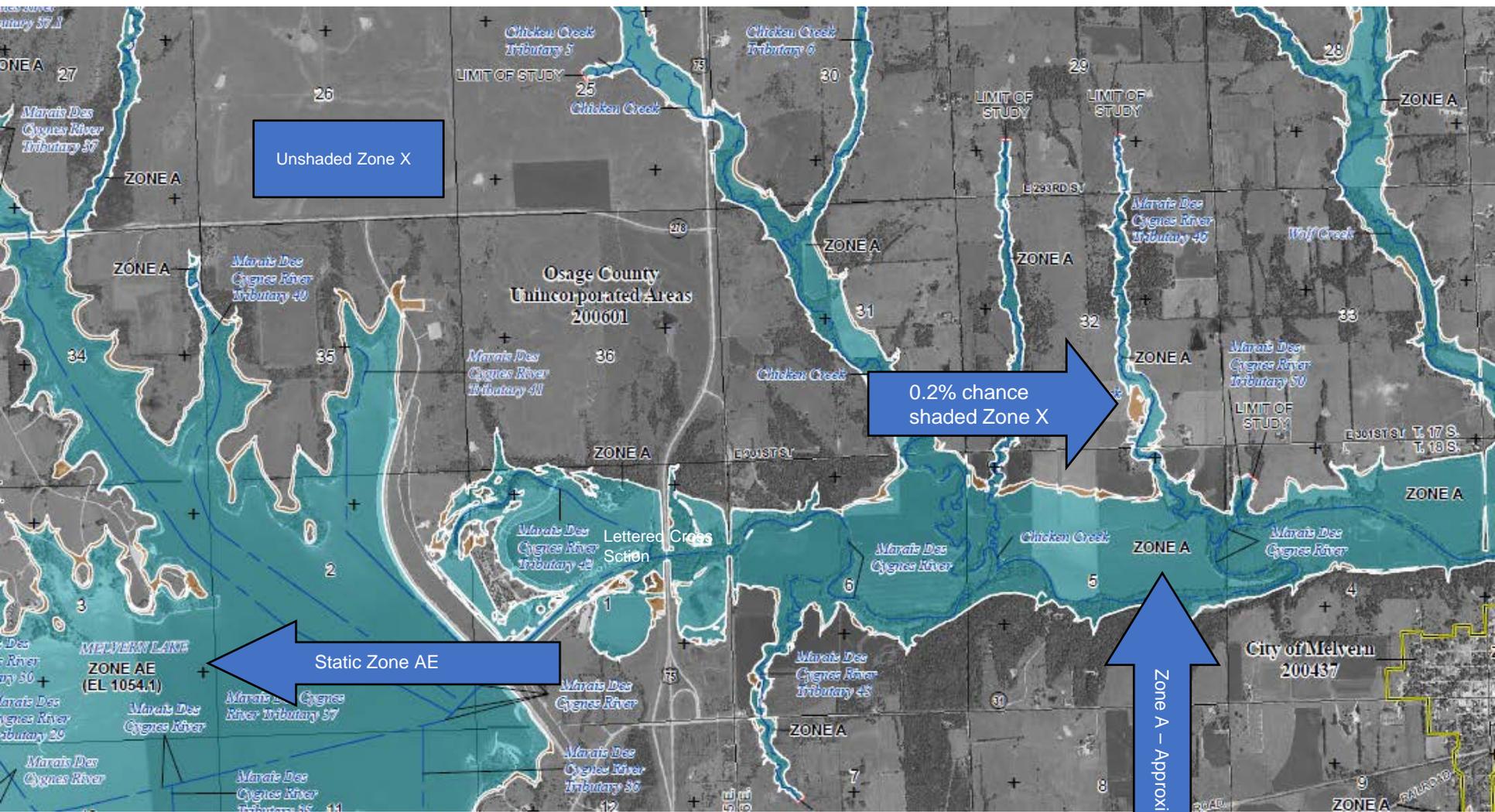
What You Need To Know



Shaded Zone X

- Shaded Zone X provides important information on:
 - Areas of the 0.2%-annual-chance (500-year) flood, where we are seeing flooding more and more
 - Areas adjacent to levees, where you still really want to keep an eye on flood risk, should the levee fail
 - Areas with average flood depths less than 1 foot, but remember that 1 foot of water can cause up to \$30,000 in flood damage
 - Areas that will likely be future 1% floodplains, and therefore not ideal for future development

While there are no mandatory flood insurance purchase requirements in this zone, flood insurance is encouraged



Unshaded Zone X

0.2% chance shaded Zone X

Static Zone AE

Zone A - Approximate Study

Osage County
Unincorporated Areas
200601

City of Melvern
200437

Lettered Cross Section

LIMIT OF STUDY

LIMIT OF STUDY

LIMIT OF STUDY

LIMIT OF STUDY

ZONE A

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Base Studies

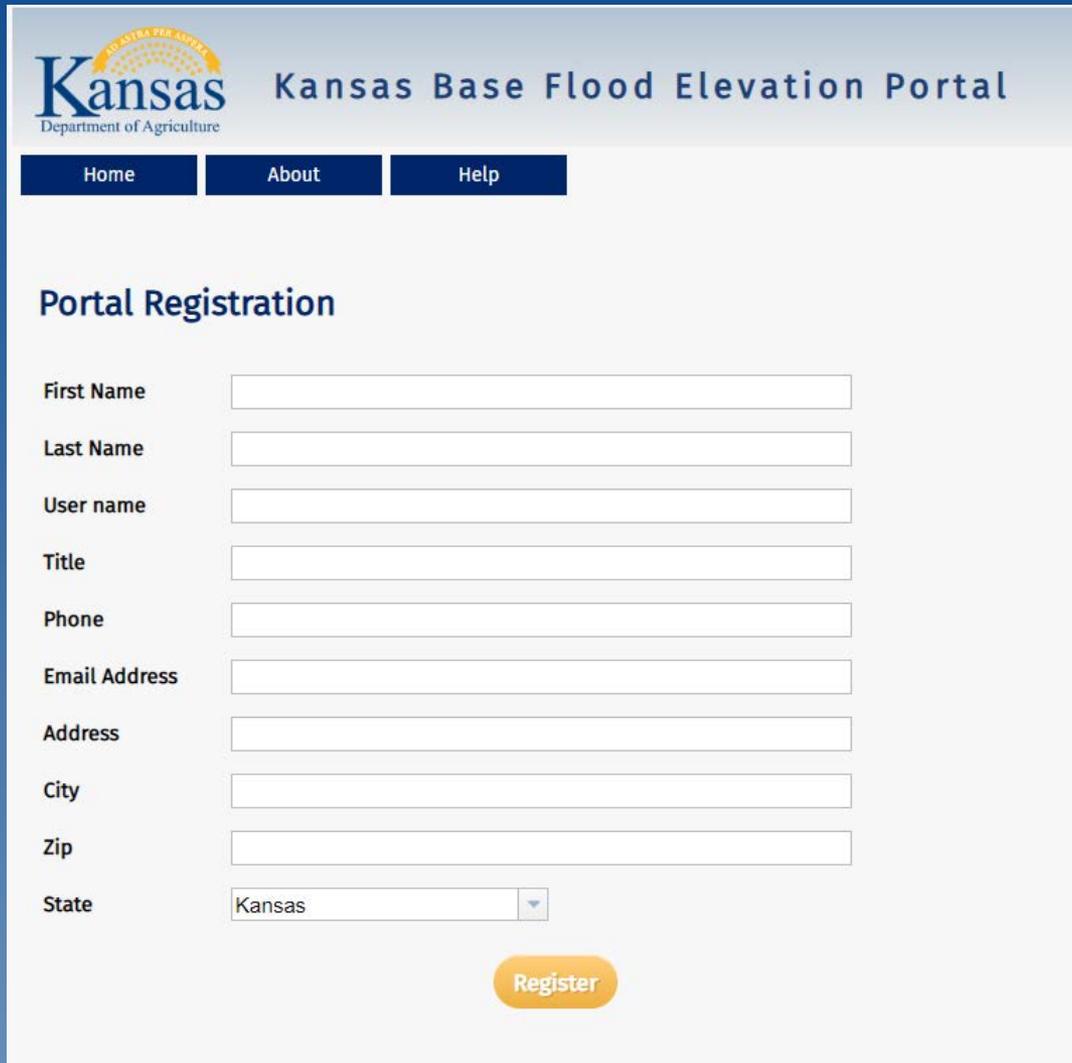
What You Need to Know



Zone A

- We did more basic engineering for streams that were identified as needing updated engineering, but didn't have complicating factors requiring a detailed study
- For these sections on the map:
 - The 1%-annual-chance (100-year) flood zone identified (Zone A)
 - No floodways
 - BFE's are not on the official FIRM, but are on the KDA web map and specific BFEs can be requested via KDA's Base Flood Elevation Portal
 - Delineated floodplains using LiDAR data. BFE's can be used as best available data in certain instances

Base Flood Elevation Portal



The screenshot shows the registration page of the Kansas Base Flood Elevation Portal. At the top left is the Kansas Department of Agriculture logo. The page title is "Kansas Base Flood Elevation Portal". Below the title are three navigation buttons: "Home", "About", and "Help". The main heading is "Portal Registration". The form contains the following fields:

- First Name:
- Last Name:
- User name:
- Title:
- Phone:
- Email Address:
- Address:
- City:
- Zip:
- State:

At the bottom of the form is an orange "Register" button.

Here's where you can request BFE data for Zone A floodplains.
http://maps.kgs.ku.edu/fpm_bfe/



Low Risk Areas – Unshaded Zone X



- Areas outside the 1%- and 0.2%-annual-chance flood zones
- No mandatory flood insurance purchase requirements



Options for Property Owners

Letters of Map Change



- Due to scale limitations, flood maps cannot reflect every rise and fall in terrain. A building may be shown in an SFHA even though it is above the BFE.
- To remedy this, FEMA uses the Letter of Map Change process
- This process allows property owners to submit information about the site and elevation of their structure when they believe that it has been inadvertently included in a designated flood zone

LOMA (Letter of Map Amendment)

A letter from FEMA stating that an existing lot or structure that has not been elevated by fill would not be inundated by the 1%-annual-chance (100-year) flood

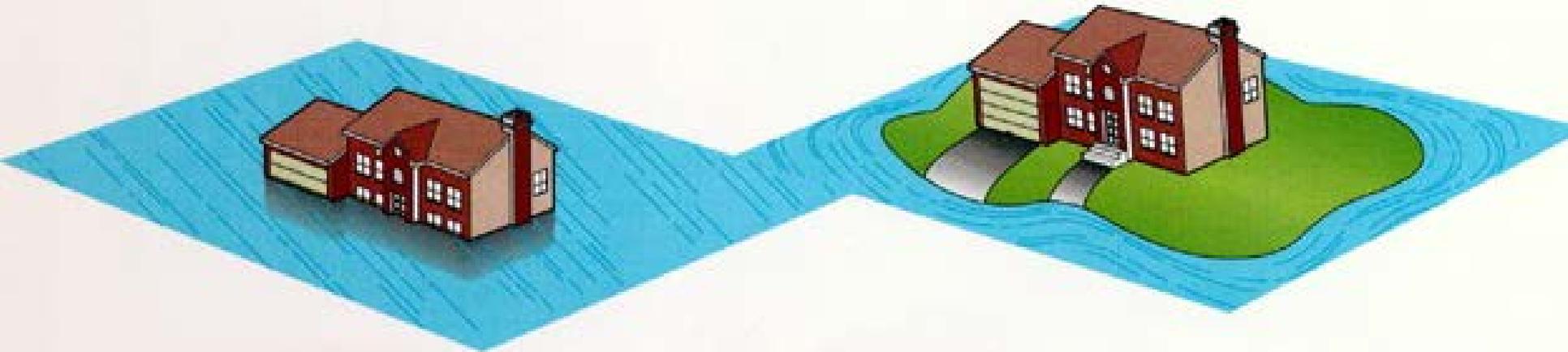
LOMA (Out As Shown)

A letter from FEMA stating that an existing structure is located outside the 1%-annual-chance (100-year) floodplain, even if portions of the land are within it

LOMR-F (Letter of Map Revision, based on Fill)

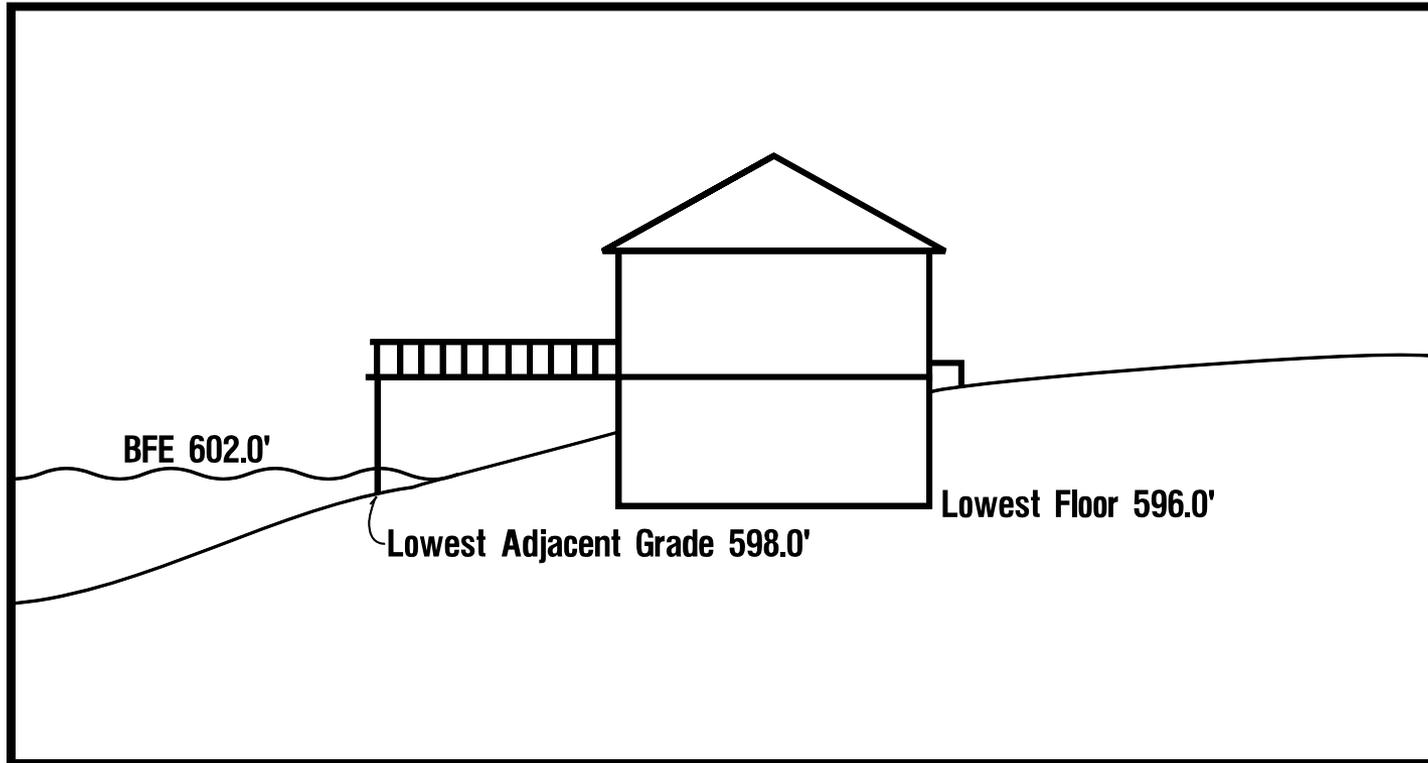
A letter from FEMA stating that an existing structure or parcel of land that has been elevated by fill would not be inundated by the 1%-annual-chance flood

LOMA (Letter of Map Amendment): Natural Ground



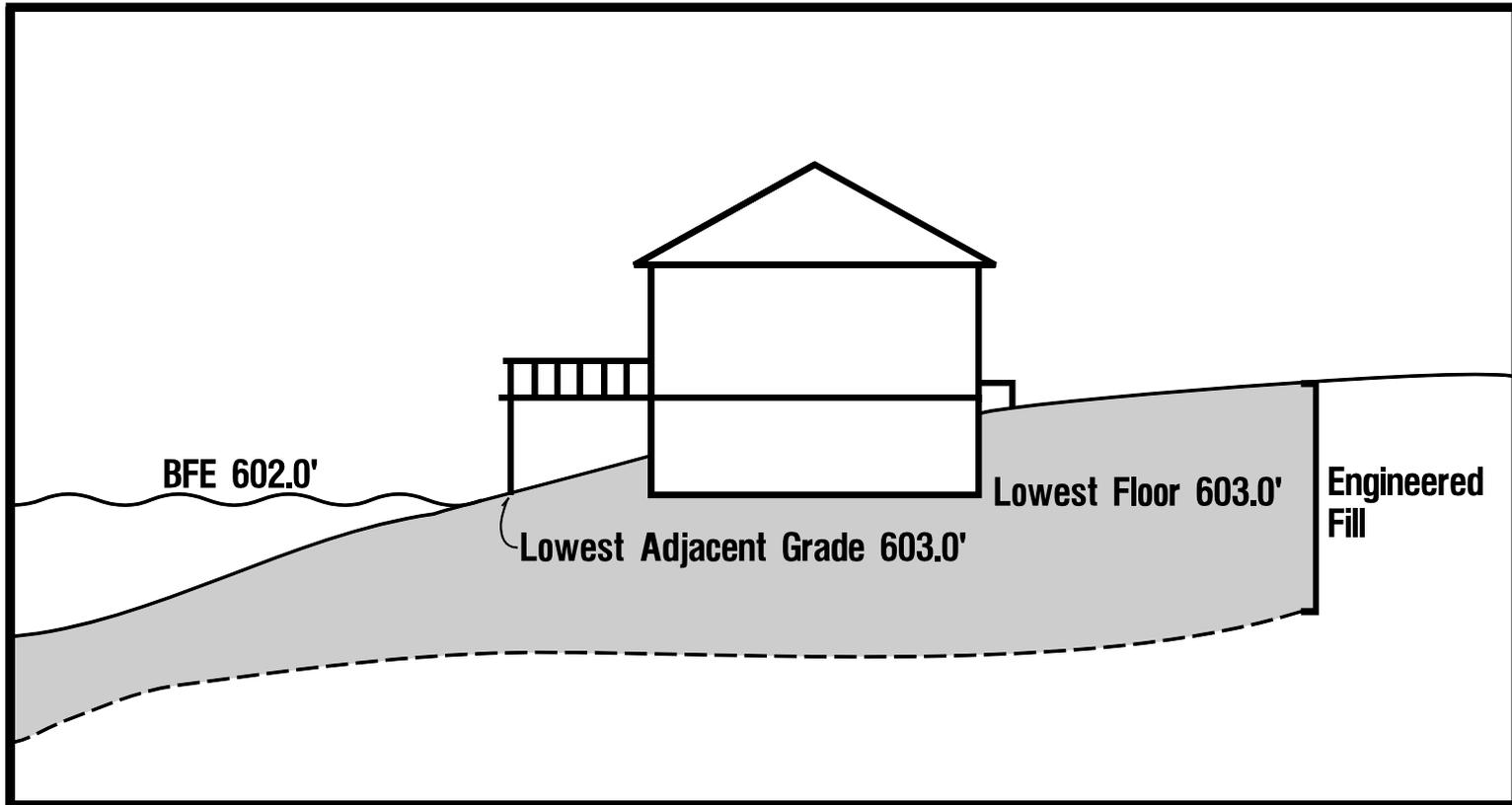
Part 70 of the NFIP regulations requires that the lowest ground touching the structure be equal to or higher than the Base Flood Elevation (BFE) for the 1%-annual-chance flood

LOMA Request: Cross-Sectional View



The Lowest Adjacent Grade (LAG) must be at or above the BFE for a LOMA request to be granted. The LAG is measured at the lowest point the ground touches the structure, including all attached structures, such as decks or garages.

LOMR-F Request: Cross-Sectional View



LOMR (Letter of Map Revision)

A letter from FEMA officially revising the current National Flood Insurance Program map to show changes to floodplains, floodways, or flood elevations

Used when there are significant changes to the flood zone or flooding characteristics (e.g. hydrology, bridges, stream channelization, retention/detention basins)

CLOMR (Conditional Letter of Map Revision)

A letter from FEMA commenting on whether a proposed project, if built as proposed, would justify a map revision (LOMR), or proposed hydrology changes

Incorporated LOMCs

This means that the existing LOMC has been reflected on the new FIRM and will remain in effect until the revised FIRM becomes effective.

Not Incorporated LOMCs (Valid)

This means that the LOMC will not be reflected on the new FIRM due to scale limitations or because lot(s) or structure(s) involved in the existing LOMC are now outside of the SFHA.

Superseded LOMCs (no longer valid)

This means that the LOMC will not be reflected on the new FIRM because the new detailed flood hazard information or the information available was not sufficient to make a determination. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

To Be Redetermined LOMCs

FEMA will review the data previously submitted for the LOMC and issue a new determination for the affected properties after the effective date of the revised FIRM.

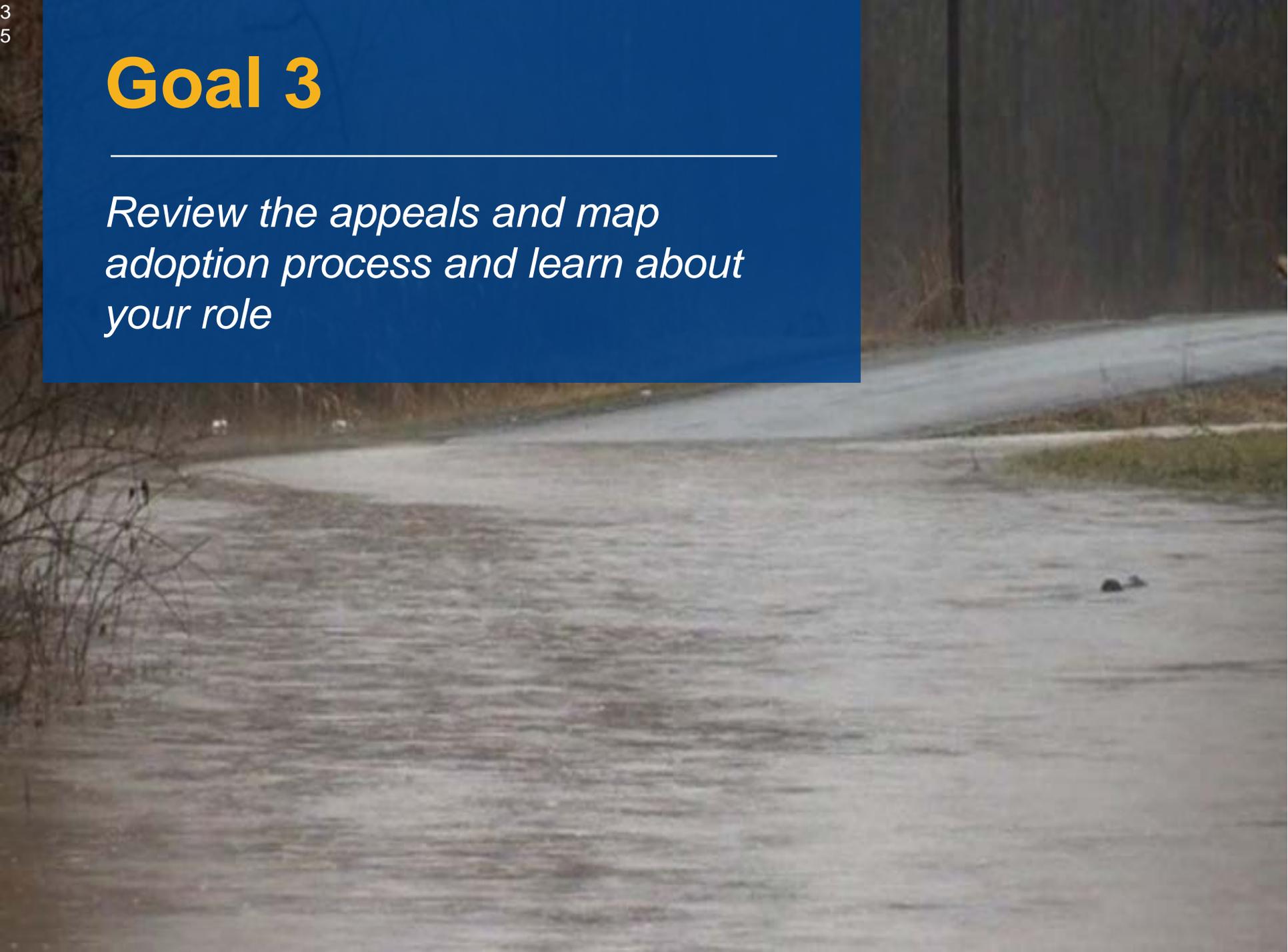
SOMA Status in Osage County



- LOMCs Incorporated
 - None
- LOMCs Not Incorporated
 - Osage County – 29
 - City of Quenemo – 2
 - City of Scranton – 4
- LOMCs Superseded
 - Osage County – 4
- LOMCs To Be Redetermined
 - None

Goal 3

Review the appeals and map adoption process and learn about your role



Comments & Appeals



- To ensure due process, FEMA has devised procedures for local governments, organizations, and citizens to submit comments and appeals regarding the proposed flood maps
- A **90-day** comments/appeals period is initiated for the entire study area.
 - *The comments/appeals period for **Osage County & Incorporated Areas** begins after the Proposed Flood Hazard Determinations Notice is published in the Federal Register. It is expected to be published within the next couple of weeks.*
 - *The **90-Days** will begin on the second publication of a notice run in your local paper. The appeal period is estimated to occur from **September to November**.*
 - *Comments and appeals are currently being accepted and will continue to be until the end of the 90-days.*

Comments

- Comments are generally based on non-technical errors or oversights, or cosmetic changes to the map (e.g. corporate limits, stream and road names, and floodplain boundaries in some instances)
- Please submit comments to Tara Lanzrath with KDA.
- Comments need to be submitted before the end of the 90-day appeal period.

Appeals

- The statutory requirement for an appeal is outlined in **44 CFR 67**
- Further guidance is provided in the **Criteria for Appeals of Flood Insurance Rate Maps**
- Appellants who contend that the flood hazard determinations (FHDs) are incorrect because better methodologies or data could have been used **must provide an** alternative analysis that incorporates such methodologies, assumptions, or data and that quantifies their effect on the FHDs
- All appeals must be submitted in writing to the community CEO for initial processing. The CEO will forward all appeals, with a written opinion, to FEMA.

When to Submit an Appeal



- Appeals about SFHA boundaries must be for those areas on your map with **new** detailed or basic studies.
 - Base Flood Elevations, base flood depths, Special Flood Hazard Zone designations, or regulatory floodways can be appealed
- Appeals can show:
 - Scientifically incorrect information, AND/OR
 - Technically incorrect information
- Appeals involving topographic data also have technical requirements in order to be accepted

NOTE: The appendix of this presentation has more information on these qualifications.



If you are planning to submit an appeal, contact KDA and we can help you through that process!



Submit Comments To:

Tara Lanzrath

KDA Division of Water Resources
Topeka Field Office
1131 SW Winding Road, Suite 400
Topeka, KS 66615
(785) 296-2513
Tara.Lanzrath@ks.gov

Community's Submit Appeals To:

Andy Megrail

FEMA Region VII
Risk Analysis Branch
11224 Holmes Road
Kansas City, MO 64131
(816) 283-7982
Andy.Megrail@fema.dhs.gov

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Resolving Appeals & Comments

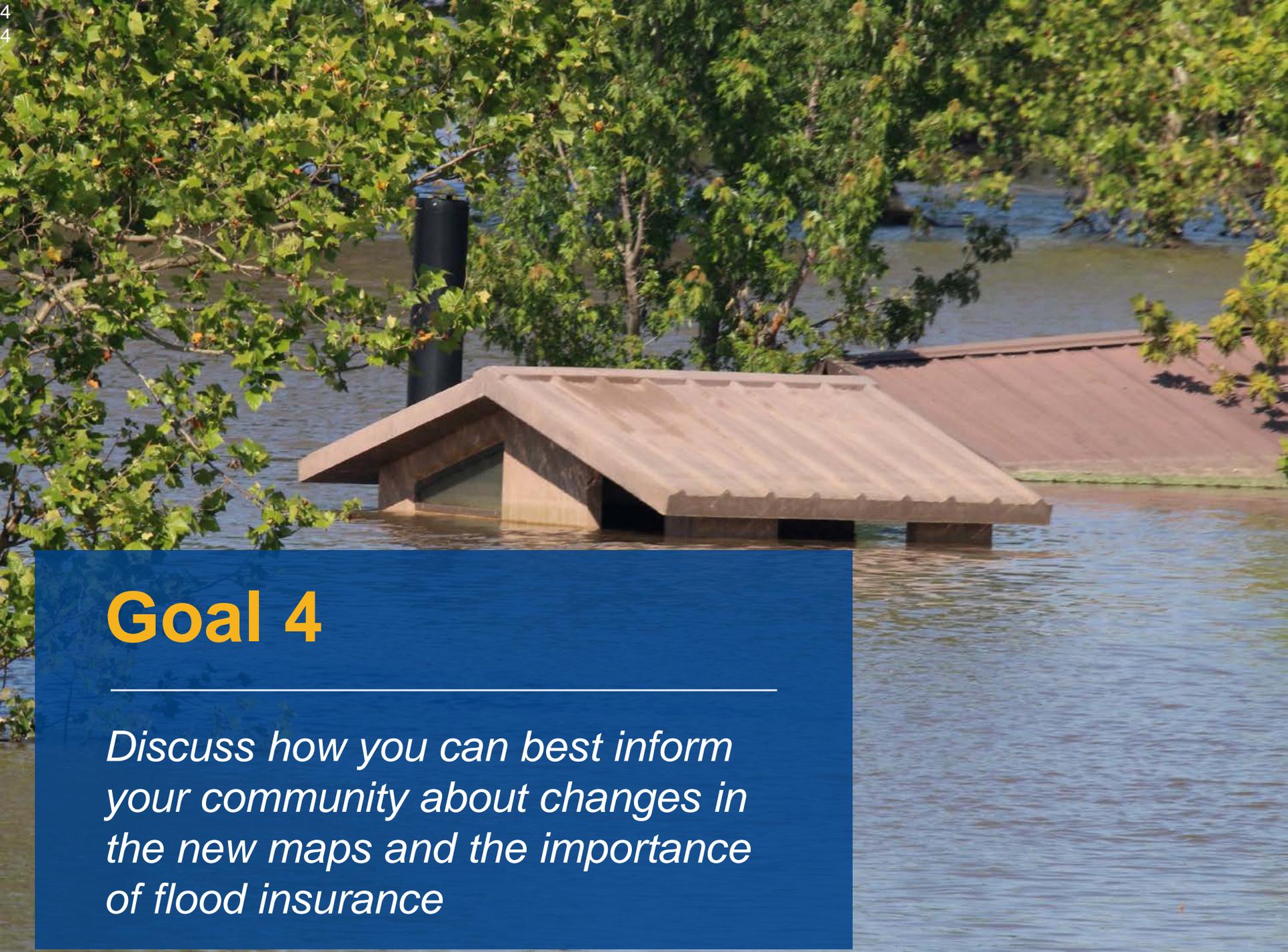


- Appeals and comments will be resolved by the following procedures
 - Written acknowledgement by FEMA of the receipt of an appeal
 - Acknowledge the receipt of comments
 - Either in writing, or documented phone conversation
 - FEMA or the mapping partner will evaluate any scientific or technical data submitted
 - FEMA or the mapping partner will request any additional scientific or technical data required to properly review the appeal
 - FEMA or the mapping partner will make a recommendation to FEMA on the resolution of the appeal or comment
 - FEMA or the mapping partner will draft an appeal resolution letter (if all the criteria for an appeal are met).

A person wearing orange sneakers is walking up a set of blue metal stairs. The stairs have a textured surface and a blue metal railing. The background is a bright, slightly blurred outdoor setting.

A Critical Step

- After any appeals and comments are resolved, a Letter of Final Determination (LFD) is issued to communities indicating final BFEs and the date their new map will go into effect
- The LFD is issued 6-months before the new maps become effective
 - Osage County's estimated LFD date is **March 2021**
 - Osage County's estimated effective FIRM Date is **September 2021**



Goal 4

Discuss how you can best inform your community about changes in the new maps and the importance of flood insurance

Educating Landowners



Important Information for those properties newly identified as being within an SFHA (Newly Mapped Procedure)

- People who own property that is newly mapped in the floodplain can use their current flood zone for rating insurance.
- Insurance rates will rise annually until full actuarial rates are reached
 - This will take several years
 - **This will save people money**
- People who own property that is newly mapped in the floodplain must purchase flood insurance before the map's effective date or within 12 months of the map's effective date.

How should this information be given to the landowners in Osage County?

Educating Landowners



Preferred Risk Policy (PRP)

Flood insurance for structures outside the Special Flood Hazard Area (SFHA)

(So properties not in the mapped floodplain)

Much cheaper than flood insurance in high risk zones (A, AE, AH, AO)

There are only 7 PRPs in the communities affected by this update right now, but larger floods do occur outside the mapped floodplain

How do we inform people about risk outside the mapped floodplain about value of Preferred Risk Policies?

How Will You Get the Word Out?

KDA can provide information to help you inform your residents!

Things to consider:

- Social Media
- Press Releases
- Newspaper Articles / Radio Interviews
- Literature / Fact Sheets
- Signs? Mailers? Booth at the Fair?



We can assist you in informing your communities!

Submit Comments to:

Tara Lanzrath

KDA Division of Water Resources

Topeka Field Office

1131 SW Winding Road, Suite 400

Topeka, KS 66615

(785) 296-2513 | tara.lanzrath@ks.gov

Submit Appeals to:

Andy Megrail

FEMA Region VII

Risk Analysis Branch

11224 Holmes Road

Kansas City, MO 64131

(816) 283-7982 | andy.megrail@fema.dhs.gov



Map Adoption & Ordinance Questions



Steve Samuelson

KDA Division of Water Resources
Topeka Field Office
1131 SW Winding Road, Suite 400
Topeka, KS 66615
(785) 296-4622
steve.samuelson@ks.gov

Permit Contact Info

(785) 564-6654
KDA.WaterStructures@ks.gov

Don Masterson

FEMA Region VII
NFIP Specialist
11224 Holmes Road
Kansas City, MO 64131
(202) 957-4178
donald.masterson@fema.dhs.gov

INDUSTRIA PER ASPERA

Questions?



Appeals

- Scientifically incorrect BFEs, base flood depths, SFHA zone designations, or regulatory floodways
- New hydrologic analysis based on alternative methodology and if applicable, updated hydraulic/floodway analyses based on the updated discharge values;
- New hydraulic/floodway analysis based on alternative methodology and proposed flood discharge values (if the appeal does not involve the hydrologic analysis);
- Explanation for superiority of alternative methodology;
- As applicable, revised Summary of Discharges Table, Flood Profiles, and Floodway Data Table; and
- Revised SFHA zone boundaries and, if applicable, regulatory floodway boundary delineations.

Appeals

- Technically Incorrect BFEs, Base Flood Depths, SFHA Zone Designations, or Regulatory Floodways
 - The methodology was not applied correctly
 - The methodology was based on insufficient or poor-quality data
 - The application of the methodology included indisputable mathematical or measurement errors.
 - The methodology did not account for the effects of natural physical changes that have occurred in the floodplain

Appeals

- Appeals to SFHA Boundaries
- Flooding sources studied by enhanced methods
 - Results in a Zone AE, AO, AH
 - Topographic data and the revised SFHA zone boundaries
 - Must reflect existing conditions
- Flooding sources studied by basic methods
 - Results in a Zone A
 - Published flood maps that are more recent or more detailed than those used by FEMA
 - Analyses that are more detailed than those performed by FEMA or that are based on more detailed data than those used by FEMA
 - Topographic data and resulting updated SFHA boundaries

Appeals



- Submittals Involving Topographic Data
- The data must be more detailed/accurate, and/or reflect more recent topographic conditions, and be in a digital Geographic Information System (GIS) format;
 - Identify the flooding sources appealed based on the updated topographic data;
 - Updated SFHA boundary delineations that reflect the submitted topographic data;
 - All topographic data submitted must adhere to FEMA's current data capture standards for such data;
 - If necessary, a data sharing agreement must be provided.
 - Certified by a Registered Professional Engineer or a Licensed Land Surveyor; or
 - Prepared by an authoritative source (USACE, USGS, State DOT)