



FEMA

AUGUST 3, 2016

COMMUNITY COORDINATION AND OUTREACH (CCO) MEETING BLAIR COUNTY, PA AND HUNTINGDON COUNTY, PA

Why are we here today?




In April 2016, a preliminary Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM) were sent to communities in Blair County and Huntingdon County, Pennsylvania. Flood hazard information for portions of these counties is being updated through a Physical Map Revision (PMR). A Community Coordination and Outreach (CCO) meeting is an opportunity for FEMA, the community, and State and Federal partners to examine the preliminary maps, discuss and answer questions, and review the procedures that must be undertaken by the community to ensure adoption of the new maps.

This CCO meeting is organized by the three interrelated branches of the National Flood Insurance Program (NFIP). The NFIP is a voluntary program with the goal of reducing future flood losses by guiding development away from hazardous areas by encouraging communities to:

Know Your Risk: Flood hazard **identification** through mapping;
Insure Your Risk: The **provision** of insurance and outreach measures.
Reduce Your Risk: **Floodplain management** through ordinances, mitigation practice, and resiliency efforts; and



Community To-Do List

-  **Review** the preliminary FIRM and make corrections, share comments, and submit appeals to FEMA through the community CEO, when appropriate.
-  **Reach out** to notify residents, businesses, and property owners affected by the changes on the FIRM and the potential for impacts to their flood insurance policies.
-  **Adopt** a new floodplain management ordinance that meets or exceeds NFIP requirements.



Know Your Risk: Community Review of Maps

As part of this preliminary release, 17 FIRM panels (six panels in Huntingdon County, Pennsylvania and 11 panels in Blair County, Pennsylvania) are receiving updated flood hazard information. The preliminary FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones, also referred to as the Special Flood Hazard Area (SFHA). The SFHA is defined as the area that will be inundated by a flood event having a 1-percent-annual chance of being equaled or exceeded in any given year. The 1-percent-annual chance flood is also referred to as the “base flood” or “100-year flood.”

This PMR updates hydrology, hydraulics, and floodplain mapping for selected reaches in the study area and is derived from the July 2013 United States Army Corps of Engineers (USACE), Baltimore District study, “*Flood Modeling and Mapping for the Borough of Tyrone, Blair County, Pennsylvania.*”

This update affects the Base Flood Elevations (BFEs) and floodplain boundaries for the Borough of Tyrone, and the Townships of Snyder and Tyrone in Blair County, as well as the Borough of Birmingham, and the Townships of Morris, Spruce Creek, and Warriors Mark in Huntingdon County. The revision and update also establishes BFEs and a floodway in the Township of Morris for the first time.



Comments and Appeals

Comments

In order for these products to be as accurate as possible, it is important to review the maps and provide comments on non-technical changes or inaccuracies for the preliminary FIRMs. **Comments are due 30 days from the date of the CCO meeting.** Non-technical comments are defined as objections to a base map feature change or any non-appealable change, such as municipal boundary changes, incorrect or misspelled road or stream names, and other base map measures or errors of omission.

Appeals

An appeal is a formal objection to the addition and/or modification of:

- Preliminary BFEs and/or flood depths;
- SFHA boundaries and/or zone designations (newer delineations are often based on more detailed or recent topography); or
- Regulatory floodway boundaries.

Appeals must be supported by scientific and technical data that show that the methodology and the assumptions supporting the methodology used to develop the flood hazard information are inappropriate or incorrect.

Appeals must be submitted by the community CEO during the 90-day regulatory appeal period.

The 90-day period commences with the second publication notice of the proposed determination published in the *Federal Register*. **Anyone may submit an appeal**, but it must first be sent to the community elected official, who will review and consolidate all appeals. The CEO will then issue a

written opinion stating whether the evidence presented is sufficient to justify an appeal by the community on behalf of those persons. The CEO will then forward any appeals to FEMA for information and placement in the Flood Elevation Determination Docket.

Insure your Risk

Adopting a new FIRM may change the NFIP policy rating for both present and future NFIP policyholders. Insurance agents doing business in the community, as well as property owners, are strongly encouraged to obtain more information before the new map becomes effective. Insurance may be purchased from most licensed property insurance agents or brokers. Anyone who may be affected should visit the NFIP website at www.FloodSmart.gov, which offers a variety of resources, including a listing of local insurance agents and brokers. For those who prefer, there is **the National Flood Insurance Call Center at 1-800-427-4661**, or the local Region III contact:

Walt McGuckin
iService Region III Manager
NFIP Bureau and Statistical Agent
(267) 560-5057
wmcguckin@nfip-iservice.com



Spread the Word: The FIRMs are Changing!

The community is responsible for notifying property owners and other stakeholders if they will be impacted by the map changes and that these updates may affect their flood insurance policies. Individual letters may be sent, and the community is encouraged to spread the word through other communications channels, such as at scheduled community meetings or social media.



FEMA staff assist and advise homeowners about flood map updates. Source: Andrea Booher/FEMA

Delivery of Effective FIRMs and Digital Data

Once the new FIRM and FIS become **effective**, the maps will be available for download or viewing at www.msc.fema.gov; hard copies of FIRMs and FIS reports will be sent to the community. The new information will also be available on the National Flood Hazard Layer (NFHL). The NFHL is for community officials and members looking to view effective regulatory flood hazard information in a Geographic Information Systems (GIS) application.

Once the new FIRM and FIS are effective, the old materials are no longer **valid**. However, it is a good idea to **retain and archive** these files. If a permitting or insurance question ever arises about something that happened before the new materials became effective, the old materials can provide the evidence needed to justify your decisions.

Reduce Your Risk

Through an effective floodplain ordinance, permitting, planning, and addressing hazards, communities can plan to protect what's important and build resiliency over time.



Adopt a Floodplain Ordinance

After all comments and appeals have been resolved, a **Letter of Final Determination (LFD)** will be issued notifying each community that their maps will become effective in six months. Within the **six-month time frame**, a community must adopt a floodplain ordinance.

To get a head start, communities should submit a copy of their current floodplain ordinance to the State NFIP Coordinator's office **as soon as possible**. The NFIP Coordinator will work with the community to:

- **Review** the existing ordinance;
- **Suggest** changes based on the state model ordinance to improve and/or clarify language as needed;
- **Explain** what higher regulatory standards could be included to further protect your community;
- **Offer** examples of floodplain management ordinances that illustrate how communities meet minimum NFIP provisions.

After updates have been incorporated and the ordinance is adopted, FEMA will review the ordinance to ensure it meets minimum Federal regulatory requirements.

By the effective date of the new FIRM and FIS, the community must have an effective, FEMA-approved ordinance or it may face suspension from the NFIP. The ramifications of this are great; existing insurance policies could not be renewed and new policies could not be issued.

What does floodplain management mean to your community?

- Each community that participates in the NFIP must **enforce** its **FEMA-approved floodplain ordinance**.
- **Permits** are required for all development in the floodplain; no increase in BFE is allowed for any development proposed in the floodplain.
- It is **recommended** to use the preliminary FIRM and FIS data for permitting and to use whichever information is more restrictive to minimize legal liability. However, if the community disagrees with the data and intends to appeal, the effective data can be presumed to be valid and may still be used until the appeal is resolved.

Hazard Mitigation and Building Resilience

Delivery of the new FIRM and FIS report, and floodplain management, is only the beginning of a community's process to plan for and assess its risk. The FEMA Risk Mapping, Assessment, and Planning (Risk MAP) program and other resources provide many products and guidance to help promote a community's understanding of its flood risk and potential impacts, and support a community's planning efforts "beyond the map." Hazard mitigation planning is the next step for communities to take action to reduce risk and lessen vulnerability. Hazard mitigation is defined as any sustained action taken to reduce or eliminate the long-term risk to human life and property from hazards. FEMA classifies mitigation action measures in four areas:



Local Plans and Regulations: Government authorities, policies, or codes that influence the way land and buildings are developed.



Structure and Infrastructure Projects: Modifying existing structures or infrastructure to remove them from a hazard area, or construction of new structures to reduce impacts of hazards.



Natural Systems Protection: Actions that minimize damage and losses, and also preserve or restore the functions of natural systems.



Education and Awareness Programs: Sustained programs to educate the public and decision-makers about hazard risks and community mitigation programs.

Through action and a holistic, whole-community planning approach, communities can build resilience. Resilience is the capacity of individuals, communities, businesses, institutions, and governments to adapt to changing conditions to prepare for, withstand, and rapidly recover from hazard events. Resilience enables communities to not only bounce back from a disaster, but bounce forward to a safer state, as well as to continue to adapt to changing environments.

Where can I get more information?

A wealth of resources is available at www.fema.gov, as well as at the following:

- The FEMA Flood Map Service Center (MSC), www.msc.fema.gov, is the official public source for flood hazard information produced in support of the NFIP. Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.
- Map specialists are available at the **FEMA Map Information eXchange (FMIX)** to assist customers with locating and reading flood maps, applying for Letters of Map Change (LOMC), and obtaining and understanding Elevation Certificates. FMIX also serves to connect stakeholders with a wide range of technical subject matter experts.
 - Call: **1-877-FEMA MAP** (1-877-336-2627)
 - Email: FEMAMapSpecialist@riskmapcdfs.com
 - Website and Live Chat:
www.floodmaps.fema.gov/fhm/fmx_main.htmlHours of Operation: Monday–Friday, 8:00am–6:30pm ET (After hours self-service and voicemail support provided.)
- Information related to the NFIP and flood insurance is available at www.floodsmart.gov.
- The Pennsylvania Department of Community and Economic Development (DCED) website, www.pafloodmaps.com, offers additional information, including ordinance guidance and adoption.

Contacts

FEMA Region III

Nikki Roberts, P.E.
Project Engineer
Nikki.Roberts@fema.dhs.gov
215-931-5575

Molly Kaput
Mitigation Planning Specialist
Molly.Kaput@fema.dhs.gov
215-931-5746

Mapping Partner

Christine Estes, P.E., CFM
AECOM
Christine.Estes@aecom.com
301-820-3282

State NFIP Coordinator

Daniel Fitzpatrick, CFM
PA DCED
dafitzpatr@pa.gov
717-720-7445