



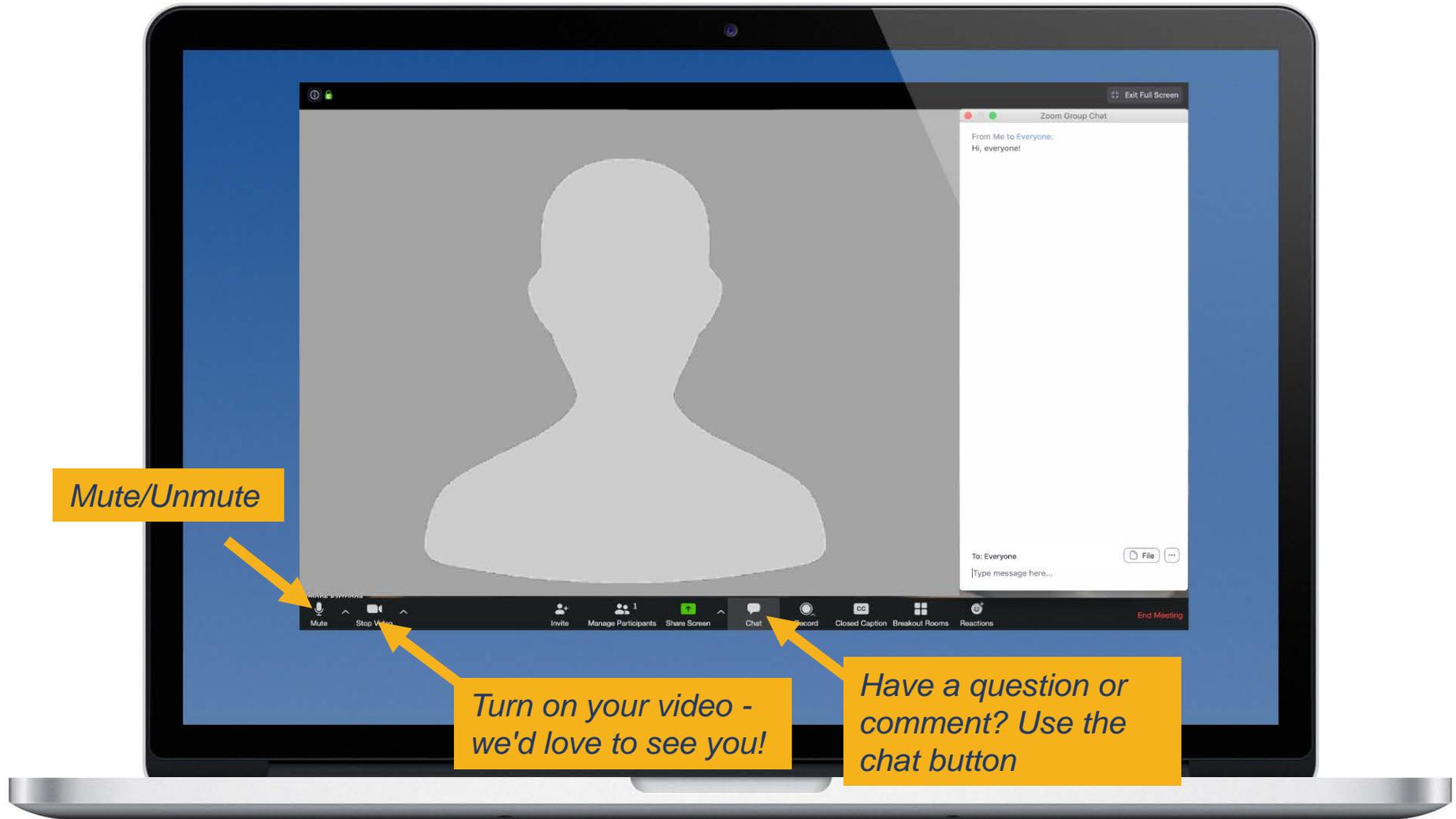
# National Flood Insurance Program (NFIP):

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

July 29, 2020

*While we are waiting, please enter your  
dream vacation spot 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](mailto: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*
- **Cheyenne Sun Eagle** – *NFIP Specialist*

## 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

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*Provide an overview of the NFIP requirements related to this work*



# 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



FEMA

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

## FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 1

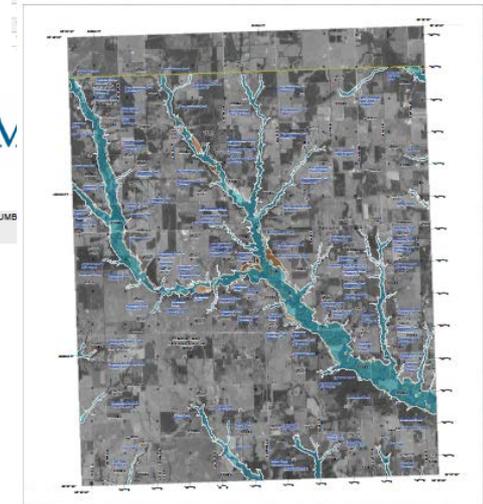


### FRANKLIN COUNTY, KANSAS AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
FRANKLIN COUNTY, UNINCORPORATED AREAS	200565
LANE, CITY OF	200103
OTTAWA, CITY OF	200104
POMONA, CITY OF	200105
PRINCETON, CITY OF	200106
RANTOUL, CITY OF	200107



REVISED:  
TBD  
FLOOD INSURANCE STUDY NUMB  
20059CV000B  
Version Number 2.4.3.5



**FLOOD HAZARD INFORMATION**

**NOTES TO USER**

**SCALE**

**DATE**

**PREPARED BY**

**APPROVED BY**

**REVISIONS**

**LEGEND**

**CONTACT INFORMATION**

**U.S. DEPARTMENT OF HOMELAND SECURITY**

**FEDERAL EMERGENCY MANAGEMENT AGENCY**

**National Flood Insurance Program**

**FRANKLIN COUNTY, KANSAS**

**20059CV000B**

**Version Number 2.4.3.5**

# Status Update

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



**25,544**

*Population Based On 2019 Us Census Estimate*



**\$687,745**

*Total Losses Paid Since 1978*



**8 NFIP PARTICIPANTS:**

Franklin County  
Lane  
Ottawa  
Pomona  
Princeton  
Rantoul  
Richmond  
Wellsville



Flooding is a consistent threat to jurisdictions within the region.



**\$7,971,900**

*Flood Insurance Coverage*

**11,327**

HOUSING UNITS



**45**

Number of Flood Insurance Policies

# Goal 1 (Still on this one!)

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*Review how we got to where we are today*



# Franklin County Floodplain Mapping Update

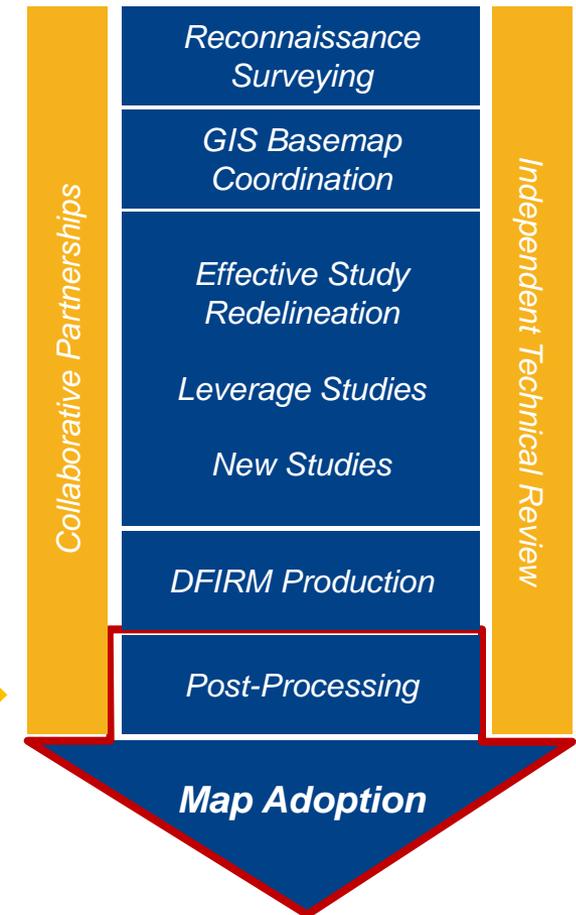


- Discovery meetings held for the Neosho Headwaters and Upper Marais des Cygnes Watersheds in 2017
- New detailed Zone AE studies for:
  - *Marais Des Cygnes River*
  - *Pottawatomie Creek*
  - *Rock Creek*
- Re-delineated Zone AE Streams:
  - *Walnut Creek*
  - *Walnut Creek Tributary*
  - *Nugent Creek*
- Zone AH
  - *Dry side levee ponding areas*
- Zone A analyses were performed for approximately 547 stream miles

# Project Tasks

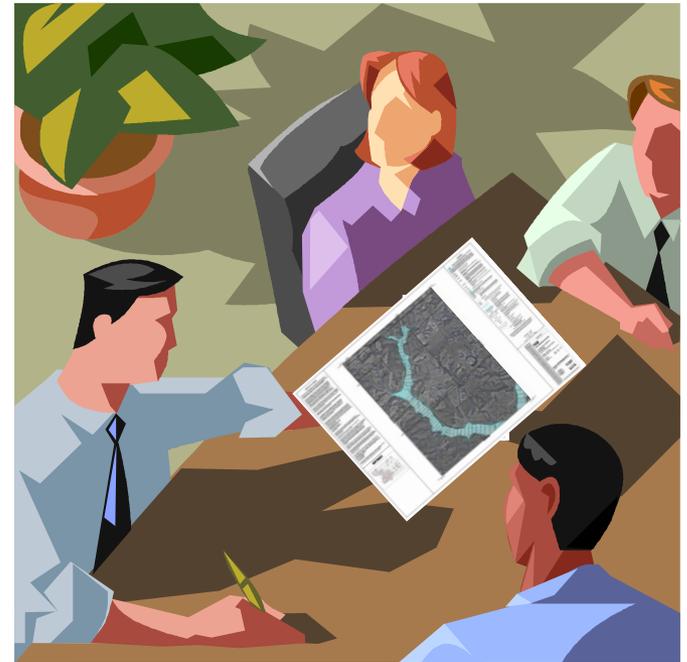
- ① Scoping
- ② Base Map Preparation
- ③ Survey and Topography
- ④ New Detailed Studies
- ⑤ DFIRM and FIS Production
- ⑥ Post-Preliminary

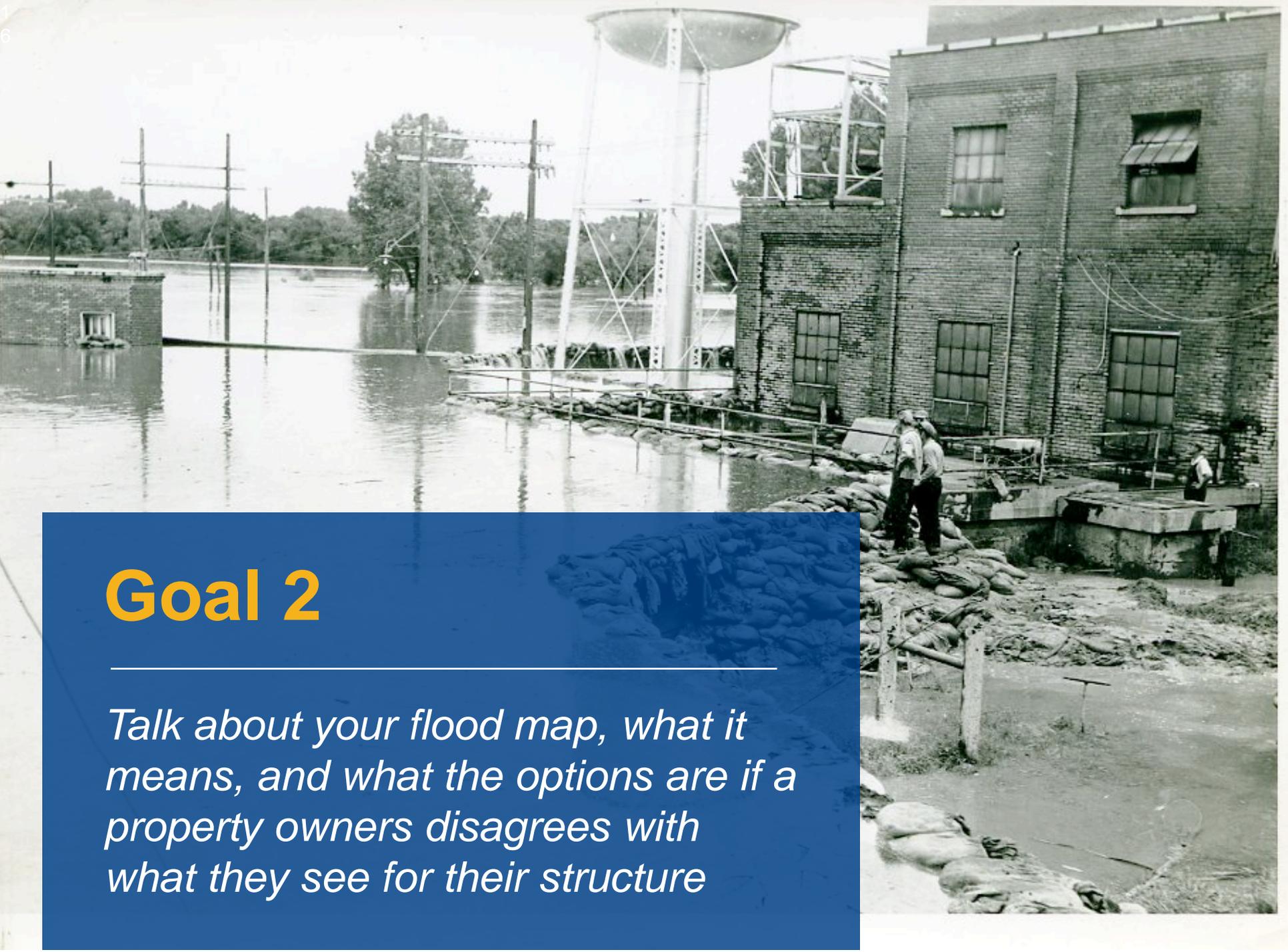
*Entering this Phase* →



# Background

- Project Kick-Off Meetings
  - *November 2017*
- Map Production
  - *2017-2019*
- Flood Risk Review (FRR) Meeting
  - *April 24, 2019*
- Public Open House
  - *August 22, 2019*
- Preliminary Map Distribution
  - *June 9, 2020*
- Preliminary DFIRM Community Coordination Meeting
  - *July 29, 2020*





## Goal 2

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*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*

# Determining Your Flood Risk



Nearly everyone is at risk of flooding. Your map characterizes the degree of that risk.

## High Risk

Identified as Zone A or Zone AE, a Special Flood Hazard Area (SFHA) on flood maps

## Medium Risk

Shaded Zone X areas on maps. This means you still have flood risk we want you to know about, but you aren't required to purchase flood insurance

## Low Risk

Unshaded Zone X areas on maps

# 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 areas 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*

ZONE AE

ZONE AE

Lettered Cross Section

Water Surface Elevation

0.2% chance shaded Zone X

Enhanced Study – Zone AE

Floodway

ZONE AE

PRAIRIE RD  
ELM ST  
DOWNEY DR  
CEDARLANE DR  
BENTON DR  
W 1ST ST

City of Wellsville  
200109

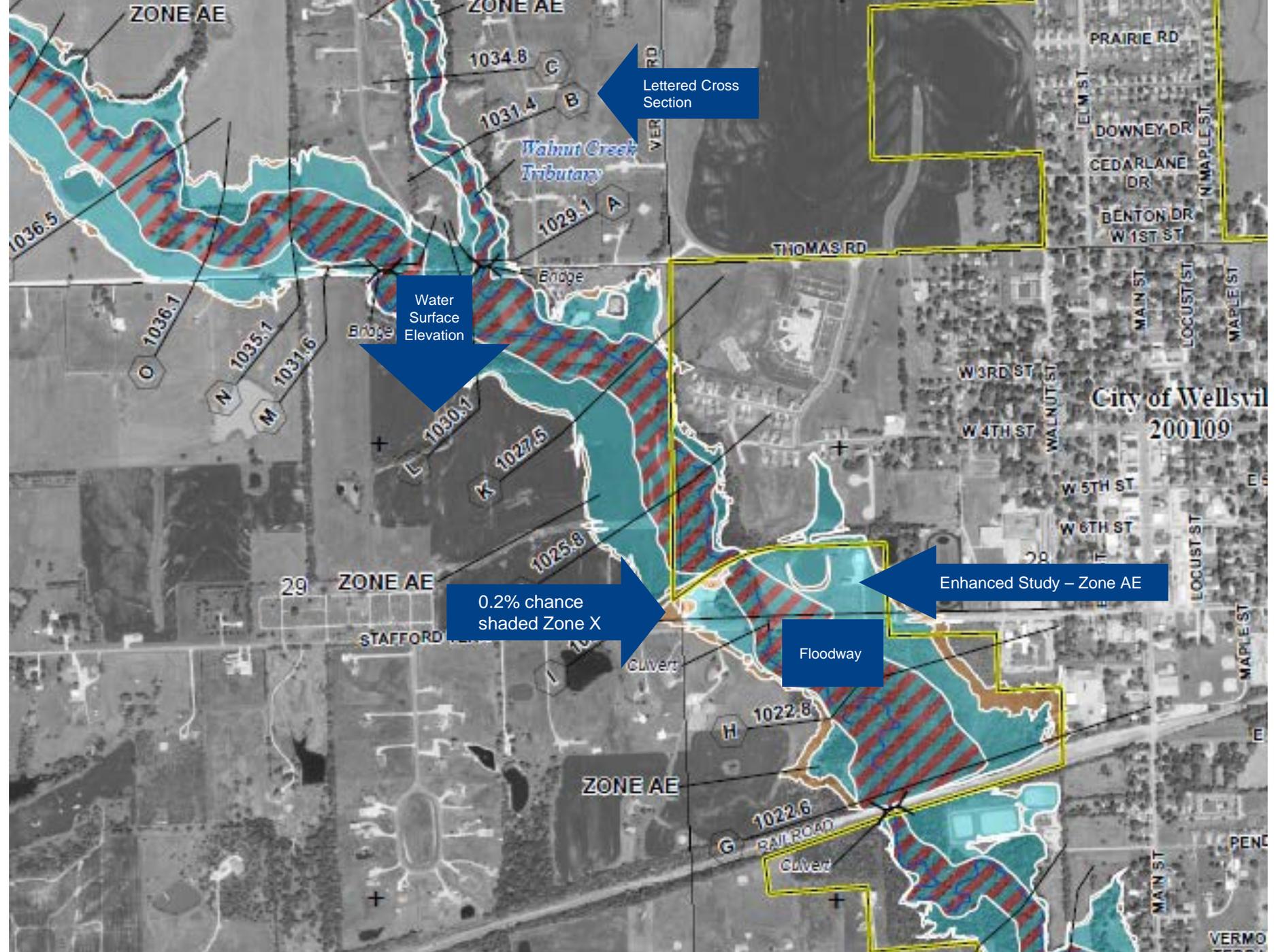
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W 3RD ST  
W 4TH ST  
W 5TH ST  
W 6TH ST  
LOCUST ST  
MAPLE ST

THOMAS RD

STAFFORD

RAILROAD

VERMONT TERRA



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1036.7

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# Base Studies

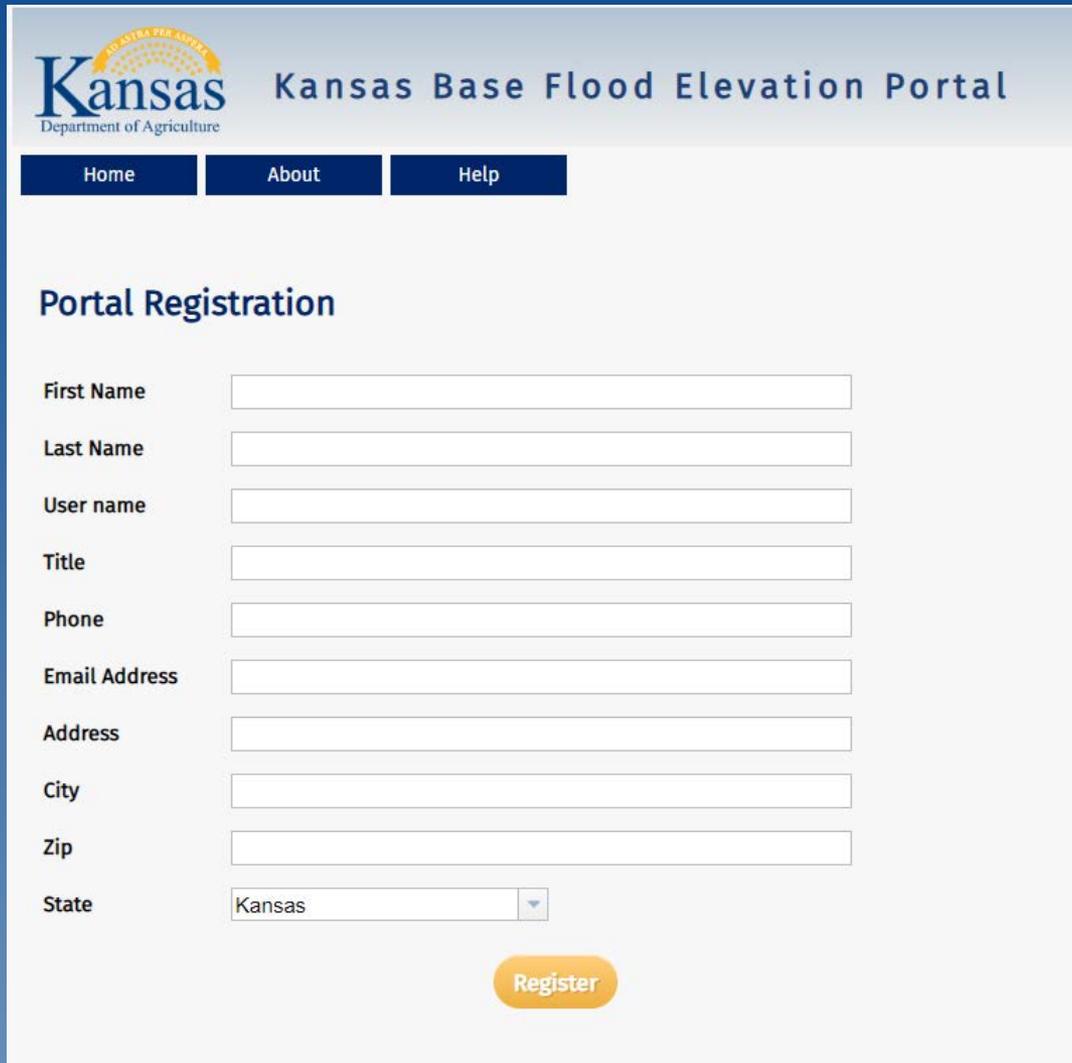
*What You Need to Know*



## Zone A

- We did engineering for streams that were identified as needing updated engineering, but didn't have complicating factors requiring a detailed study
- For these areas 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



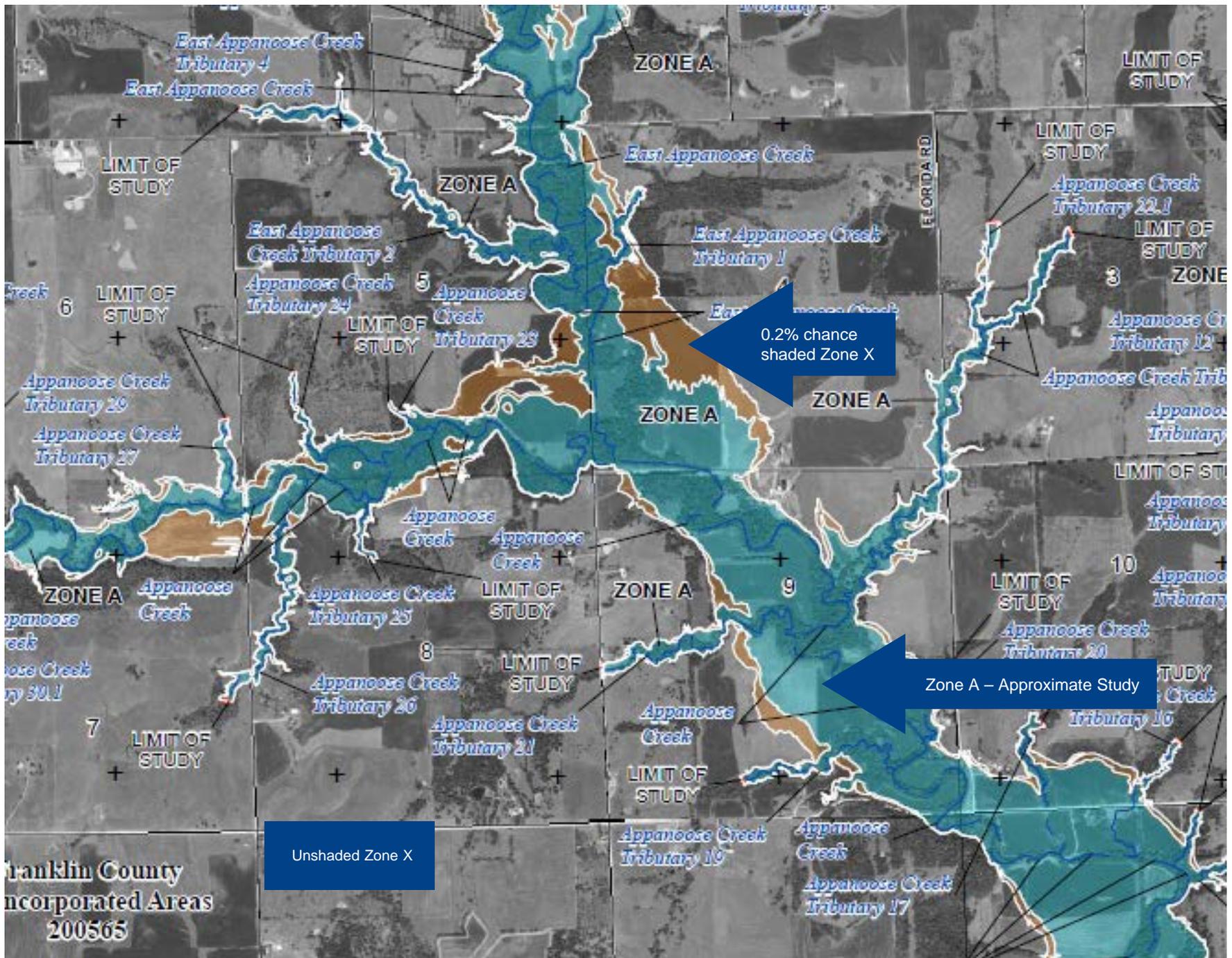
The screenshot shows the registration page of the Kansas Base Flood Elevation Portal. At the top left is the Kansas Department of Agriculture logo. The page title is "Kansas Base Flood Elevation Portal". Below the title are three navigation buttons: "Home", "About", and "Help". The main heading is "Portal 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/](http://maps.kgs.ku.edu/fpm_bfe/)





0.2% chance shaded Zone X

Zone A – Approximate Study

Unshaded Zone X

# 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 Candidate

## **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

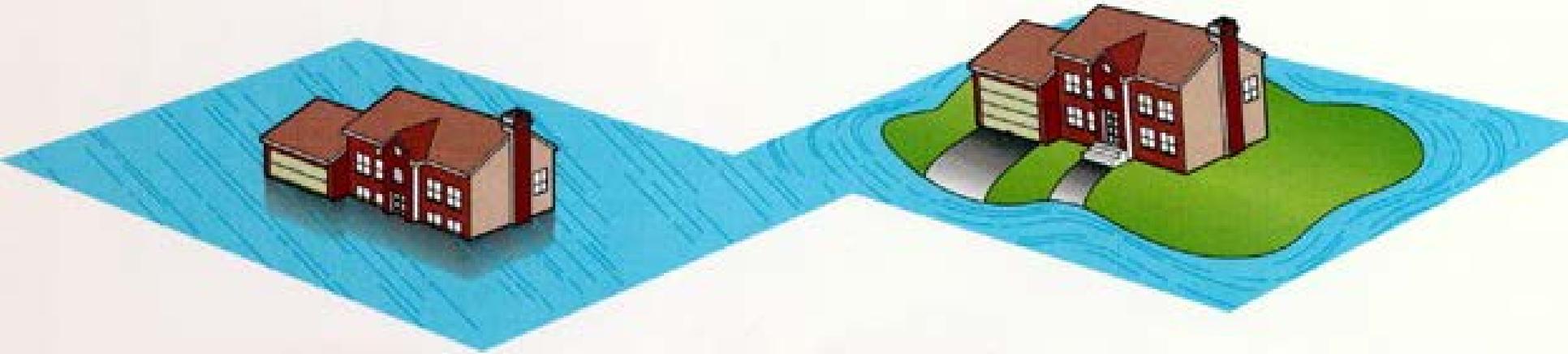


## **LOMR-F (Letter of Map Revision, based on Fill)**

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

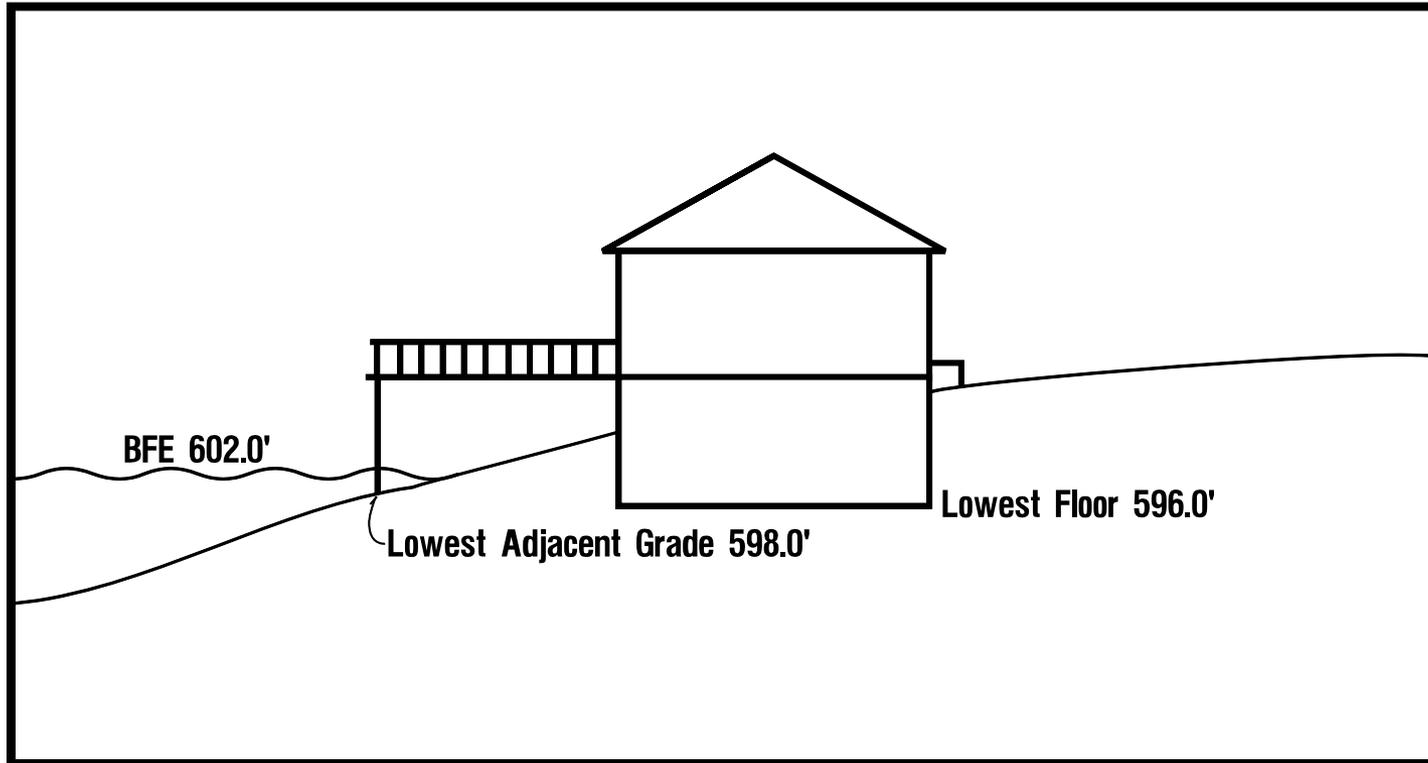
LOMA OAS

# LOMA (Letter of Map Amendment): Natural Ground



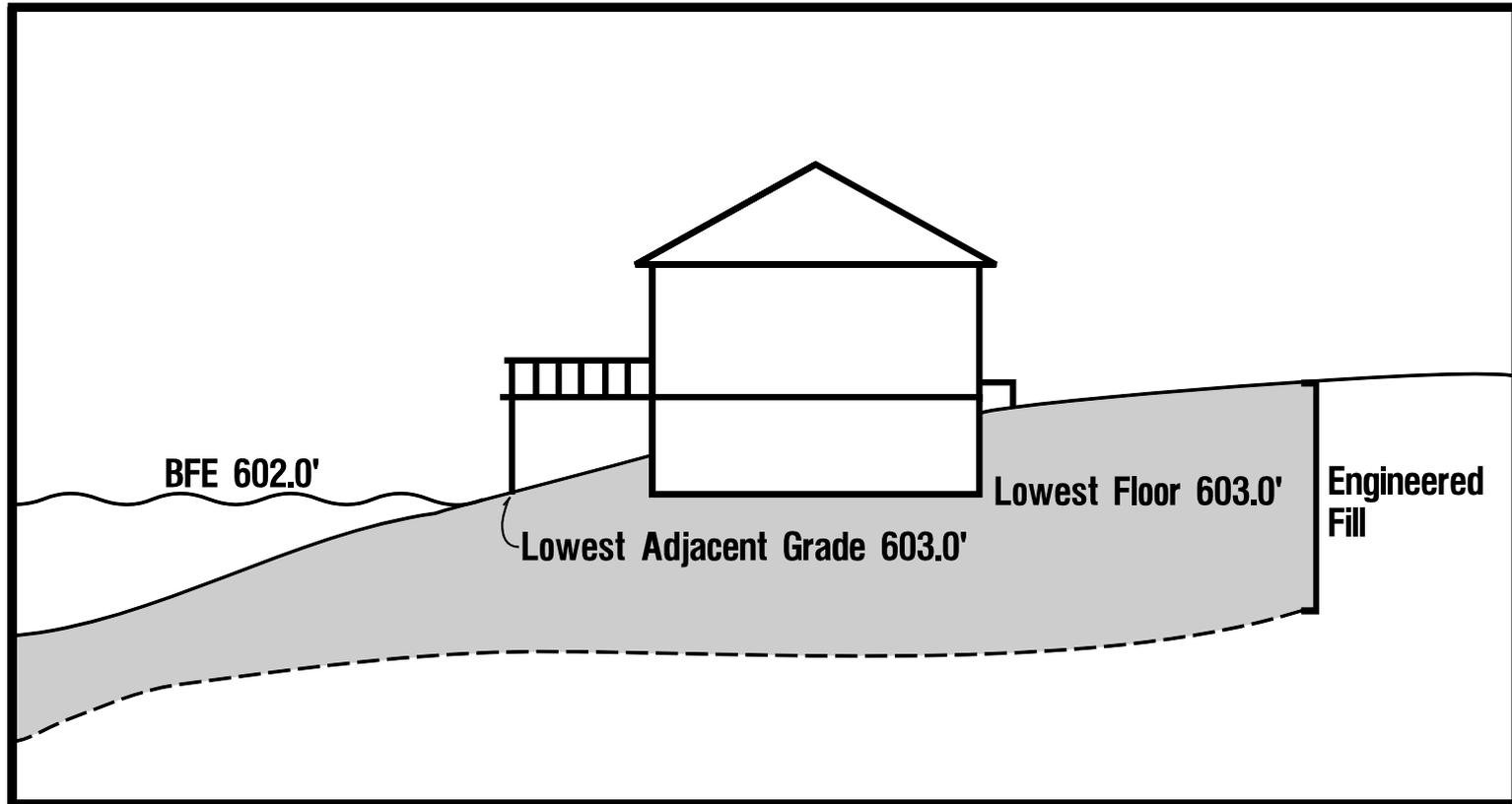
*Part 70 of the NFIP regulations requires that the lowest ground touching the structure be equal to or higher than the Base Flood Elevation (BFE) for the 1%-annual-chance flood*

# 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

- Should be filed when a proposed project will, upon construction, affect the hydrologic or hydraulic characteristics of a flooding source.



## **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 Franklin County



## LOMCs Incorporated

- None

## LOMCs Not Incorporated

- Franklin County – 21
- City of Lane – 2
- City of Ottawa – 4
- City of Rantoul – 2
- City of Wellsville – 1

## LOMCs Superseded

- Franklin County – 2
- City of Ottawa – 1

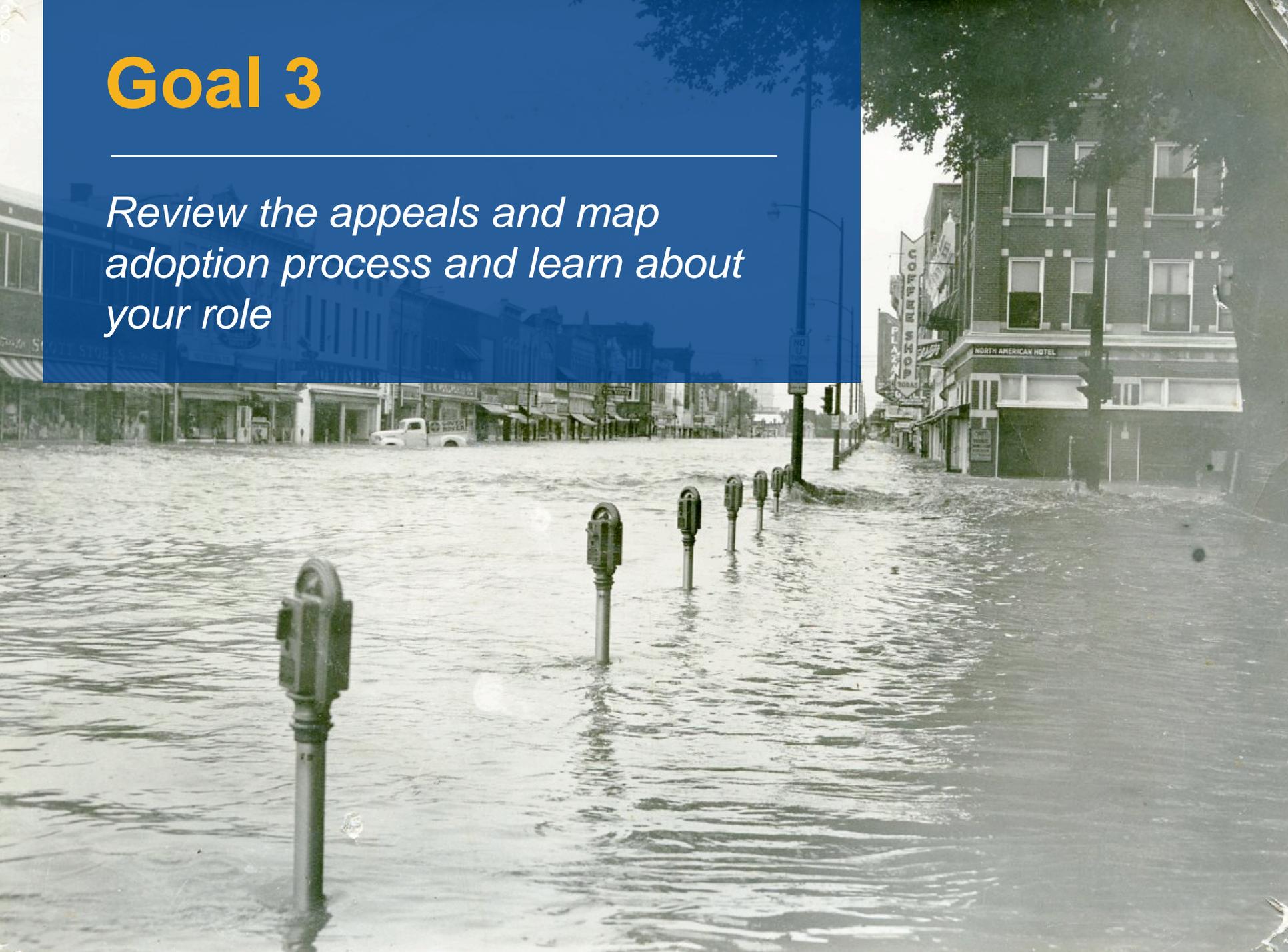
## LOMCs to be Redetermined

- None

# Goal 3

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*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 **Franklin 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 months.*
  - *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 **December 2020 to March 2021**.*
  - *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, 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 (requires an engineering analysis), AND/OR
  - Technically incorrect information (no engineering analysis required but supporting documentation to show information is incorrect is helpful)
- 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!***

AD ASTRA PER ASPERA

# 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

# Communities 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

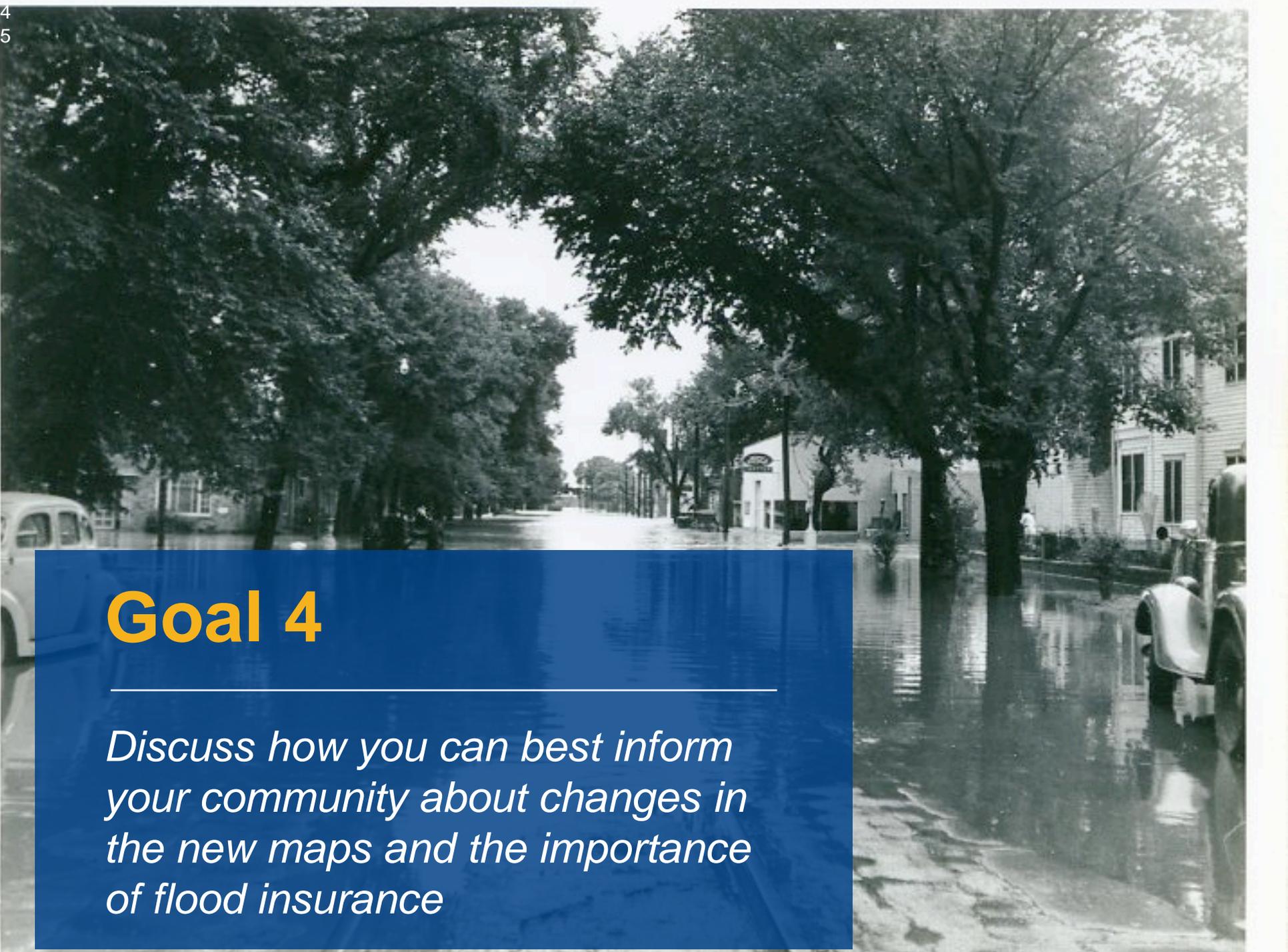
FEMA or the mapping partner will make a recommendation to FEMA on the resolution of the appeal or comment

FEMA or the mapping partner will draft an appeal resolution letter *(if all the criteria for an appeal are met)*.

A photograph of a person's feet wearing bright orange sneakers with white soles, stepping on a set of blue metal stairs. The stairs have a textured, diamond-patterned surface. The background is a blurred blue metal railing and a chain-link fence. The overall color palette is dominated by blue and orange.

# 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
  - Franklin County's estimated LFD date is **June 2021**
  - Franklin County's estimated effective FIRM Date is **December 2021**



## Goal 4

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*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 Franklin 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 14 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](mailto: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](mailto: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](mailto:steve.samuelson@ks.gov)

## Permit Contact Info

(785) 564-6654  
[KDA.WaterStructures@ks.gov](mailto: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](mailto: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)