

City of Grimes Public Meeting

Polk County Preliminary Digital Flood Insurance Rate Maps



January 7, 2016

Introductions

Iowa DNR

Bill Cappuccio– State NFIP Coordinator

Jason Conn– Floodplain Management Program

FEMA Region 7

Dean Ownby – Branch Chief, Floodplain Mgmt & Insurance

Regional Support Center (FEMA Region 7)

Jason Schneider – Program Manager



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Meeting Agenda

1. National Flood Insurance Program

2. Preliminary Study for Grimes/Polk County

3. Comments and Appeals

4. Flood Insurance

5. Questions and Answers



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The National Flood Insurance Program (NFIP)

The NFIP is a federal program:

- Established with the passage of the National Flood Insurance Act of 1968
- Enables property owners in participating communities to purchase insurance as protection against flood losses
- Participation is voluntary and based on an AGREEMENT between local communities and the Federal Government

AGREEMENT: The Federal Government makes flood insurance available within the community as a financial protection against flood losses, and the community adopts and enforces a floodplain management ordinance to reduce flood risk to new construction in floodplains



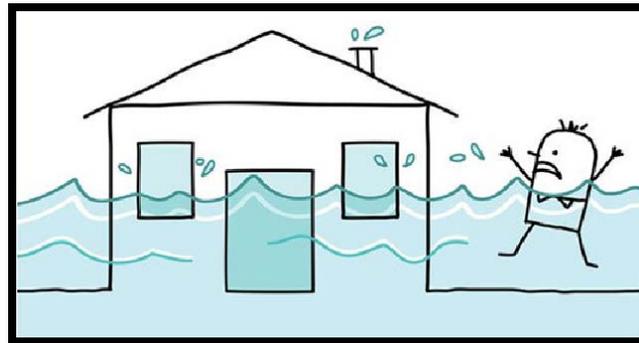
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NFIP Goals

- Reduce the loss of **life** and **property** caused by flooding
- Reduce rising disaster relief **costs** caused by flooding
- Short range goal is to provide flood **insurance**
- Long range goal is to encourage **wise** developments in flood hazard areas

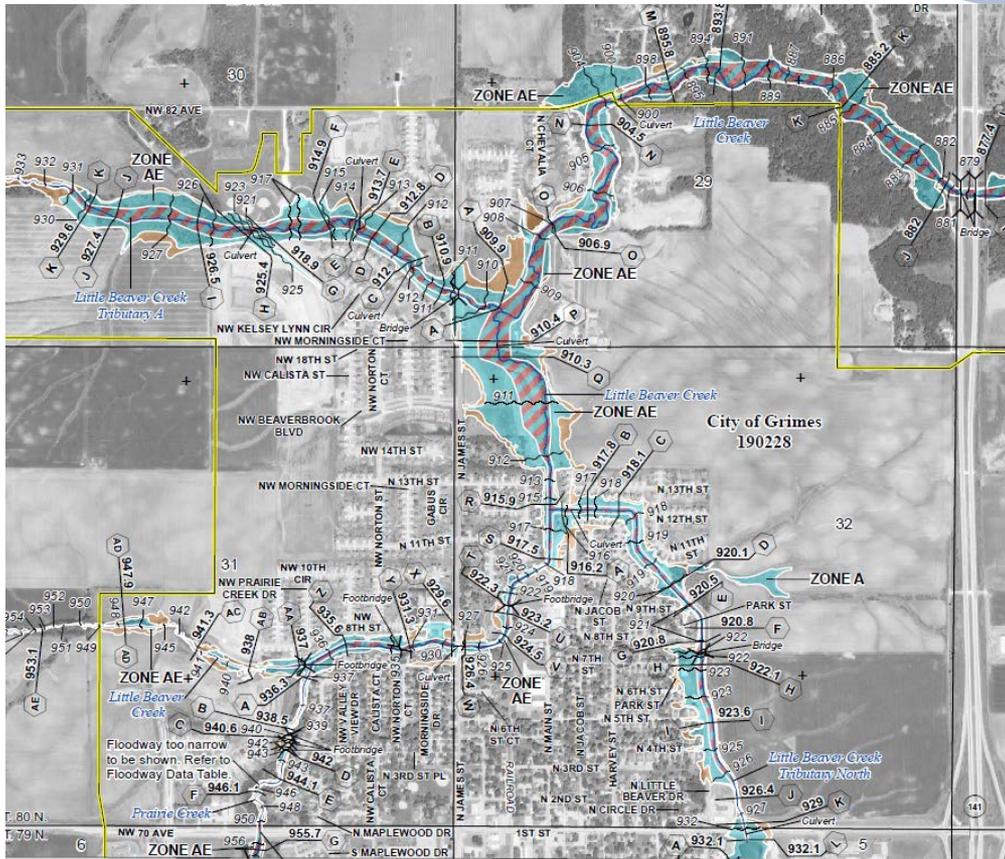


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Flood Insurance Rate Maps

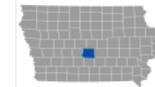


FLOOD INSURANCE STUDY

FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 3

POLK COUNTY, IOWA
AND INCORPORATED AREAS



COMMUNITY NAME	CID	COMMUNITY NAME	CID
CITY OF ALLEMAN	190304	CITY OF MITCHELLVILLE	190619
CITY OF ALTOONA	190546	CITY OF PLEASANT HILL	190489
CITY OF ANKENY	190226	CITY OF POLK CITY	190933
CITY OF BONDURANT	190707	POLK COUNTY, UNINCORPORATED AREAS	190901
CITY OF CARLISLE	190274	CITY OF RUNNELLS	190800
CITY OF CLIVE	190488	CITY OF SHELDAHL	190804
CITY OF DES MOINES	190227	CITY OF URDANDALE	190230
CITY OF ELKHART	190229	CITY OF WEST DES MOINES	190231
CITY OF GRIMES	190228	CITY OF WINDSOR HEIGHTS	190687
CITY OF JOHNSTON	190745		



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PRELIMINARY
6/17/2015

EFFECTIVE:
TBD

FLOOD INSURANCE STUDY NUMBER
19153CV001A
Version Number 2.2.2.1



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Letters of Map Change

- All LOMCs were addressed in the preliminary Summary of Map Actions (SOMA)
- 4 categories
 - Incorporate
 - Revalidate
 - Supersede
 - To be Re-determined
- Local officials need to be sure to review the prelim SOMA for completeness
- If a LOMC is missing from the list, submit the omission with your comments &/or appeals

SOMA-1

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: GRIMES, CITY OF Community No: 190228

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 by the preparation of the enclosed revised FIRM panel(s).

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. 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 have not been reflected on the Preliminary copies of 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 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
LOMR-F	199101193FIA	02/13/1987	CHANNON HEIGHTS, LOTS 1, 25-29, 52, 53, & 58	1902280001B	19153C0160F
LOMA	00-07-369A	05/25/2000	MILLARD PLACE PLAT 2, LOT 27; 201 N. 7TH CT.	1902280001B	19153C0160F
LOMA	02-07-977A	09/06/2002	PARKVIEW PLAZA PLAT NO. 5, LOT 8, 102 NW 7TH STREET PLACE	1902280001B	19153C0160F
LOMA	03-07-460A	02/28/2003	PARKVIEW PLAZA, PLAT 5, LOT 9, 100 NW 7TH ST. PLACE	1902280001B	19153C0160F
LOMA	04-07-315A	01/07/2004	CHANNON HEIGHTS, LOT 26; 725 NORTH 4TH STREET	1902280001B	19153C0160F
LOMA	04-07-447A	03/28/2004	CHANNON HEIGHTS, LOT 25 -- 721 NORTH 4TH STREET	1902280001B	19153C0160F
LOMA	04-07-A599A	10/20/2004	MILLARD PLACE PLAT 2, LOT 39 -- 101 NORTH 7TH STREET COURT	1902280001B	19153C0160F
LOMA	04-07-A637A	10/27/2004	MILLARD PLACE PLAT 2, LOT 29 -- 105 NORTH 7TH STREET COURT	1902280001B	19153C0160F



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Appeal/Comment Process

Comments

- Referring to base map feature changes
- Submit new base map features to:

Katherine Osborne, Project Engineer

Katherine.Osborne@stantec.com / 859-422-3047

Appeals

- Must relate to floodplain boundaries, flood zone designations, BFEs or floodways. Otherwise they are not considered appeals.
- Alternative analysis must be provided with an appeal.
- All analysis and data submitted must be certified by a Registered Professional Engineer or Licensed Land Surveyor, as appropriate.
- Must be submitted through the local community
- Must be submitted during the 90-day window
- Submit Appeals to:

FEMA Region VII Branch Chief

9221 Ward Parkway, Suite 300 Kansas City, MO 64112



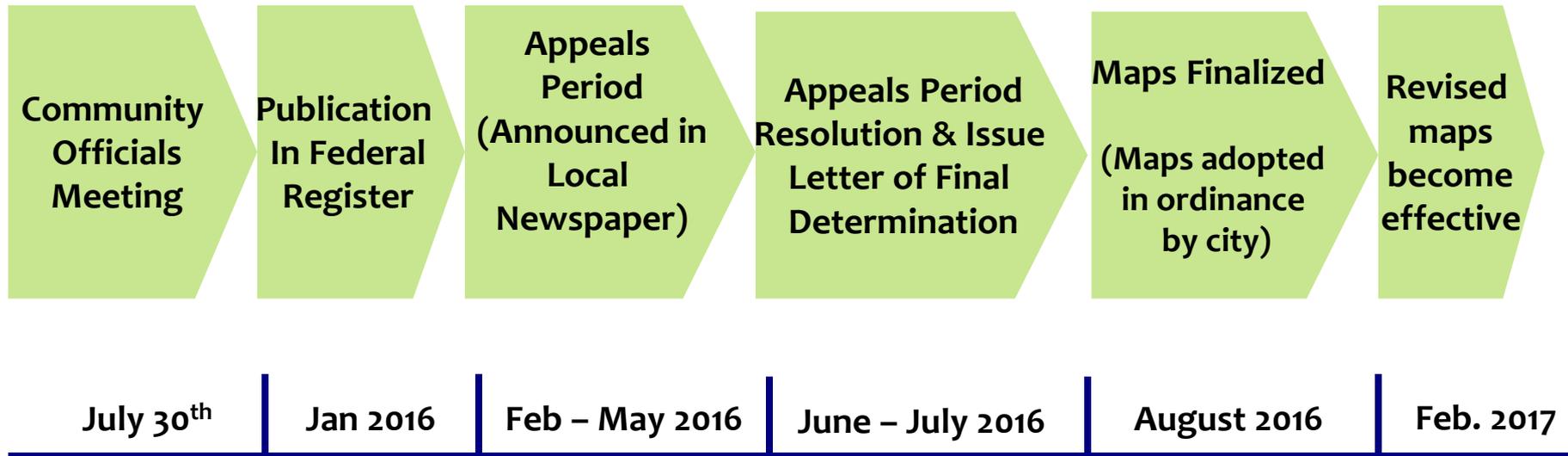
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Project Schedule

Timeline for Maps to become effective



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Flood Insurance

- Mandatory flood insurance purchase in 1% annual chance (100-yr) floodplain areas (Zones A, AE)
 - Only required for structures with federally insured mortgages
- No mandatory flood insurance purchase in 0.2% annual chance (500-yr) floodplain areas. (Zone X, shaded Zone X)
- Current Scenario
 - Preferred Risk Policies (PRPs)
 - Grandfathering of Flood Insurance Rates



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Flood Insurance

IF MAPS SHOW...	THESE INSURANCE REQUIREMENTS, OPTIONS, AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	<ul style="list-style-type: none">• Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the high risk.
Change from high flood risk to low or moderate risk	<ul style="list-style-type: none">• Flood insurance is optional, but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, at lower rates. 20-25% of all flood insurance claims come from low- to moderate-risk areas.• Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.
No change in risk level	<ul style="list-style-type: none">• No change in insurance requirements. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.



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Flood Insurance

- Can be purchased from a licensed insurance agent
- Can be purchased for building and/or contents
- 30-day waiting period



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Flooding In Iowa

<http://www.extension.iastate.edu/floodinginiowa>

- In collaboration with Iowa State University Extension & Outreach
- Educate local officials and general public about flood risks and basic floodplain management principles
- Topic Areas
 - National Flood Insurance Program
 - Flooding and Natural Systems
 - Floodplain Mapping
 - Floodplain Regulations
 - Flood Insurance

IOWA STATE UNIVERSITY
Extension and Outreach

Flooding in Iowa

Home | Introduction to the NFIP | Understanding Flooding | Floodplain Mapping | Floodplain Regulation

Flood Insurance

FLOODING IN IOWA

INTRODUCTION TO FLOODING IN IOWA

In collaboration with
Iowa Department of Natural Resources
DNR

The Flooding in Iowa Project is a series of web-based videos designed to educate local officials and the general public about floodplains, flood risks, and basic floodplain management principles. The videos are divided into five categories: Introduction to the NFIP, Understanding Flooding, Floodplain Mapping, Floodplain Regulation, and Flood Insurance. The tabs located on the top of this web page take you to each of these categories where you will find the related videos and participant materials.

Use this three minute video to familiarize yourself with the navigation of the website, website features, and the resources provided through the Flooding in Iowa Project.

FLOODING IN IOWA

View Videos

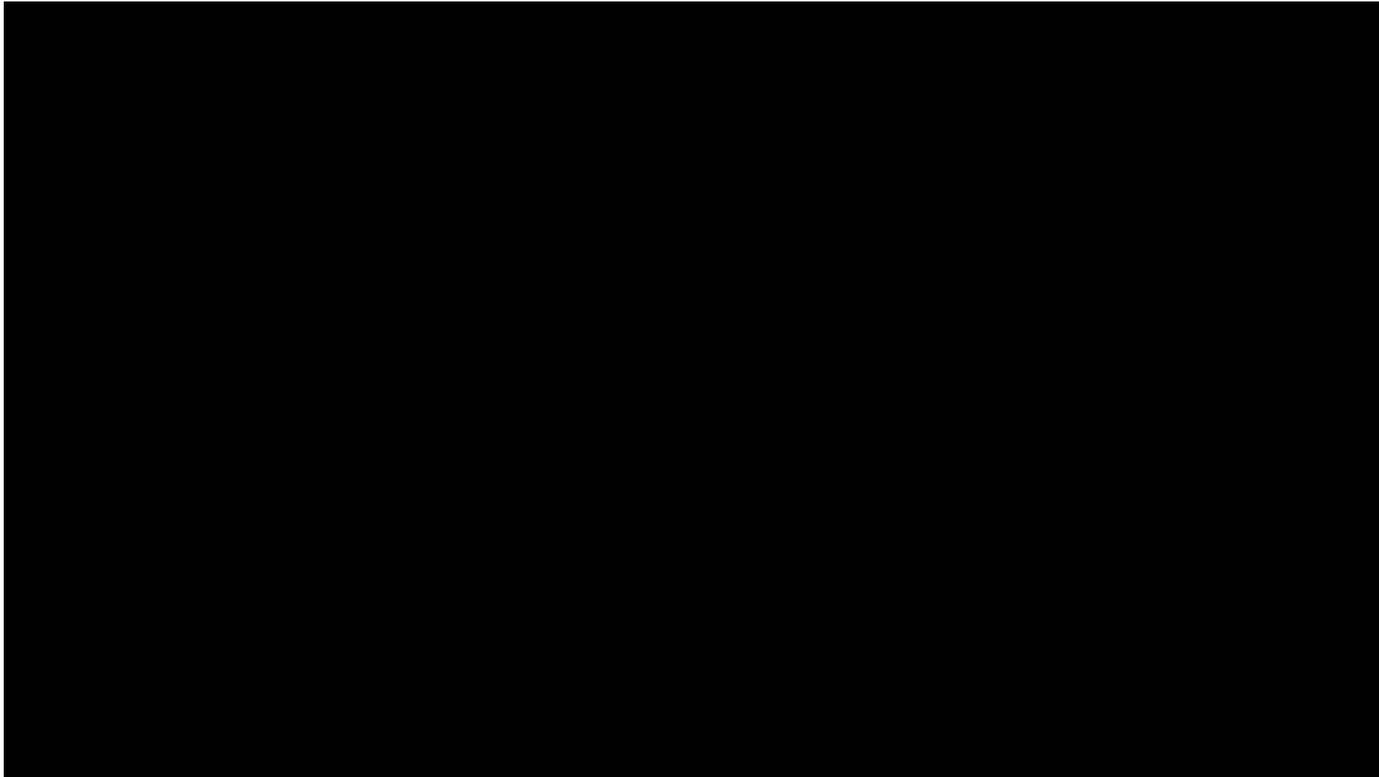
Important Links
Use the following links to learn more about flooding, and to connect with several of the resources referenced in this video series.

- Flooding in Iowa Program Brochure Available For Download
- Flooding in Iowa: Quick Reference for Local Officials Available for Download
- NFIP Key Letter OISMA University
- ISMA Home Page
- ISMA Map Service Center
- FloodSmart.gov
- Iowa DNR Floodplain Management Division
- Iowa Flood Center
- Iowa Floodplain and Dam/Levee Management Association (IFDMA)
- Association of State Floodplain Managers

FAQs
Frequently asked questions about topics covered in the Flooding in Iowa series.
Get answers to your questions here.

Contact
For questions, comments, or feedback about the Flooding in Iowa Project, contact:
Jason Conn
Iowa Department of Natural Resources
Jason.Conn@dnr.iowa.gov

Flooding In Iowa



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Where can I view the maps and find more information?

Maps: <http://iowafloodmaps.org/>

Additional Information:

<http://www.fema.gov/national-flood-insurance-program>



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Contact Information

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Jason Schneider – FEMA Mapping Contractor

Phone: 913-202-6866 / Email: Jason.Schneider@stantec.com



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