

# **Baytree Neighborhood Area Information Meeting on Floodplains**

November 7, 2018

City of Dover, DE

# Welcome and Introductions

- City of Dover
  - City Manager
  - Staff of Department of Planning & Inspections
- DNREC (Delaware Department of Natural Resources & Environmental Control)
  - State Floodplain Coordination
- Others

## Key Terms

- FEMA – Federal Emergency Management Agency
- NFIP – National Flood Insurance Program

# National Flood Insurance Program (NFIP) Background

- Created by National Flood Insurance Act of 1968
- Participation is **voluntary**
  - Adopt and enforce regulations
  - Eligible for flood insurance
- **Benefits** of participation
  - Flood insurance
  - Grants and loans
  - Disaster assistance
  - Federally-backed mortgages
- **Goals** of the NFIP include
  - Save lives and protect property
  - Encourage a comprehensive approach to floodplain management

## ***The Base Flood:***

*The flood having a 1% chance of being equaled or exceeded in a given year. Used by the NFIP as the basis for mapping, insurance rating, and regulating development.*



# Key Terms

- **Flooding:** A general and temporary condition of partial or complete inundation of normally dry land areas from:
  - Overflow of inland or tidal waters
  - Unusual and rapid accumulation or runoff of surface waters from any source
  - Mudslides/mudflows (earth is carried by a current of water and deposited along the path of the current)
  - Collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion, wave action
- **Floodplain:** A land area susceptible to being inundated by water from any source

# More Key Terms

- **SFHA – Special Flood Hazard Area**
  - A high risk area
  - Any land that would be inundated by a flood having a 1-percent chance of occurring in a given year
  - Also known as:
    - 1-percent annual chance flood
    - Base flood
    - 100-year floodplain
  - Shown on FIRM Map as Zone A, AE, AO
  - Also known as:
    - 0.2-percent annual chance flood
    - 500-year floodplain
- **BFE – Base Flood Elevation:** Elevation of the base flood. It is given relative to a specified datum (NGVD, NAVD, etc.)

# Maps & Documents

- **FIRM – Flood Insurance Rate Map:** An official map on which FEMA has delineated both the Special Flood Hazard Areas and the risk premium zones applicable to the community.
  - Identifies flood hazard areas/floodplains
  - DFIRM and FIRMette
- **FIS – Flood Insurance Study:** The official report provided by FEMA containing the Flood Insurance Rate Map (FIRM), the Flood Boundary and Floodway Map (FBFM), the water surface elevations of the base flood and supporting technical data.
  - An engineering study
  - Based on a variety of data

## Use of FIRM and FIS

- FIRM and FIS are utilized for:
  - To enforce floodplain management regulations
  - To calculate flood insurance premiums
  - To determine if owner is required by law to obtain Flood Insurance as a condition of a mortgage, loan or other Federal assistance
  - For emergency management, land use, and water resource planning

# Floodplain FIRM Maps for Dover

- Key Dates of Maps issued in Dover (Community Number 100006):
  - September 16, 1982
  - May 5, 2003
  - July 7, 2014
- Other Amendments and Revisions of individual properties or areas through the Letter of Map Change (LOMC) process

# How to find out about my property

- Is it is a Special Flood Hazard Area?
- View the FIRM Map!
  - Visit the City of Dover Department of Planning & Inspections (Planning Office) at City Hall, 15 Loockerman Plaza, Dover
  - Online at:
    - FEMA Map Service Center
      - [www.msc.fema.gov](http://www.msc.fema.gov)
    - Delaware Flood Planning Tool
    - <http://maps.dnrec.delaware.gov/floodplanning>

# Accessing FIRM and FIS Report Data

- Map Service Center (MSC) – [www.msc.fema.gov](http://www.msc.fema.gov)
  - PDF/hard copy format
  - NFHL Data download

Search Clear All Fields

## Search Results for DOVER, CITY OF

Click [subscribe](#) to receive email notifications when products are updated.

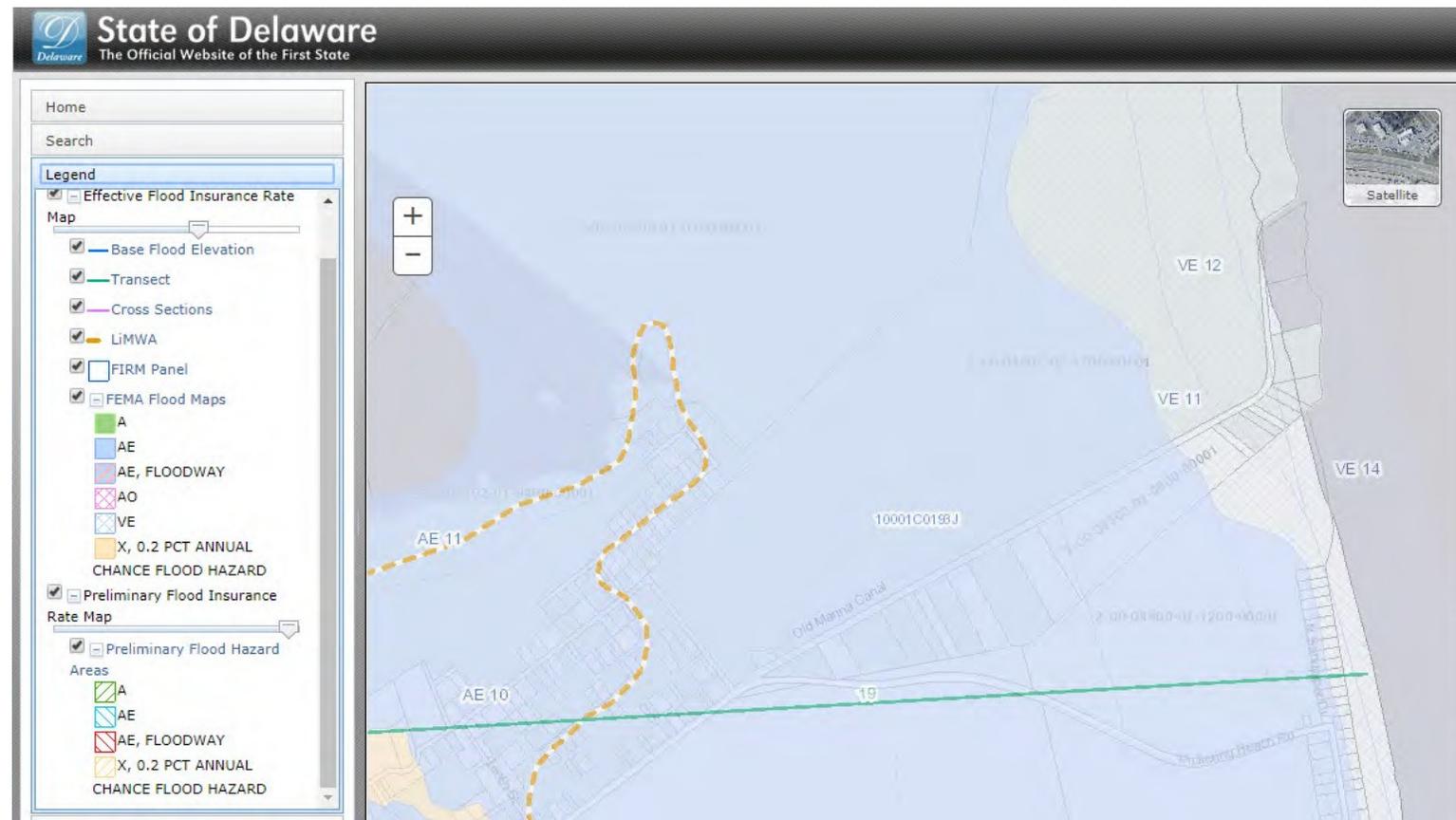
**Please Note:** Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

- Effective Products (44) ?
  - FIRM Panels (16) DL ALL
  - FIS Reports (2) DL ALL
  - LOMC (24)
  - NFHL Data-State (1)
  - NFHL Data-County (1)
- Preliminary Products (0) ?
- Pending Product (0) ?
- Historic Products (37) ?
- Flood Risk Products (8) ?

# DE Flood Planning tool

(<http://maps.dnrec.delaware.gov/floodplanning>)

- Flood status tool to aid in determinations
- Map viewer showing effective FIRM data including flood zones, LiMWA, transects, 500-year floodplain and BFEs



# Floodplain Management Activities

- Floodplain Administrator
- Floodplain Management Regulations
  - *Zoning Ordinance, Article 5 Section 11*
  - *Dover Code of Ordinances, Chapter 50*
  - Building Codes
- Development Standards administered through Site Plans, Subdivision Plans, and Permitting processes

# Changes to Floodplain Mapping

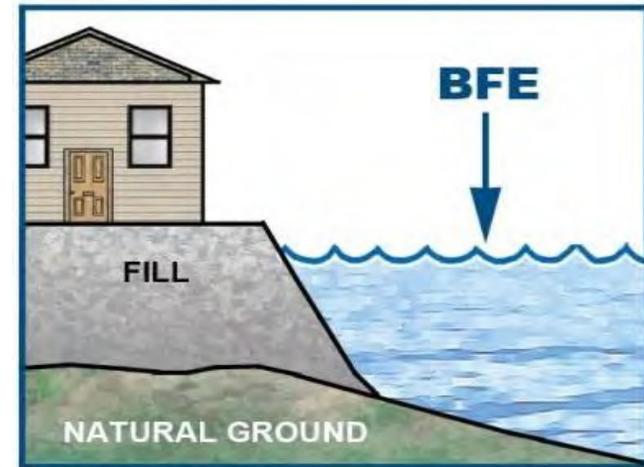
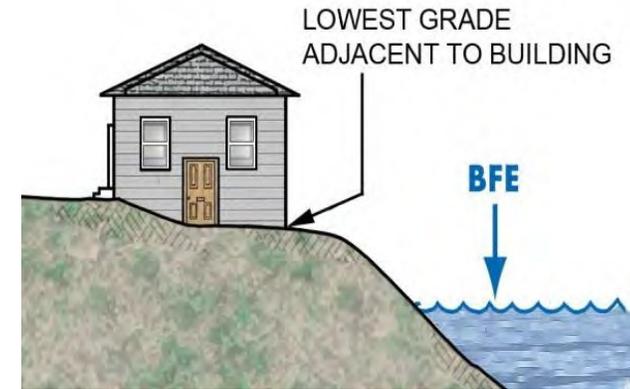
- There are Procedures for changing the effective FIRM Map and FIS.
  - A process for a Map Amendment
  - Based on new or revised technical or scientific data
  - Involves data submission to FEMA
- Known as a Physical Map Revision
- Known as a **Letter of Map Change**

# Key Terms in Letter of Map Change (LOMC) Process

- Letter of Map Amendment (**LOMA**)
- Letter of Map Revision (**LOMR**)
- Letter of Map Revision-Fill (**LOMR-F**)
- Conditional Letter of Map Amendment (**CLOMA**)
- Conditional Letter of Map Revision (**CLOMR**)
- Conditional Letter of Map Revision-Fill (**CLOMR-F**)

# Why Mapping Changes?

- To remove the mandatory Federal flood insurance requirement
  - Inadvertent inclusions – structures built on natural high ground (LOMA)
  - Structures elevated on fill\* (LOMR-F)
- To update the map due to better topographic data, a physical change in the floodplain, or better modeling (LOMR)



# Map Change Process: LOMR for Garrison Oak Technical Park Area

- Development Activities in Garrison Oak Technical Park
  - Series of drainage and floodplain area improvements
- Required to provide information to FEMA
- LOMR #17-03-0901P
- Letter of Map Revision Determination Document with Revisions to FIS and Revisions to FIRM Map Panels
- Revisions to FIRM Map Panels Effective June 4, 2018
  - Map Panel 10001Co167H
  - Map Panel 10001Co186J
  - Revisions to Floodplain along the Little River system

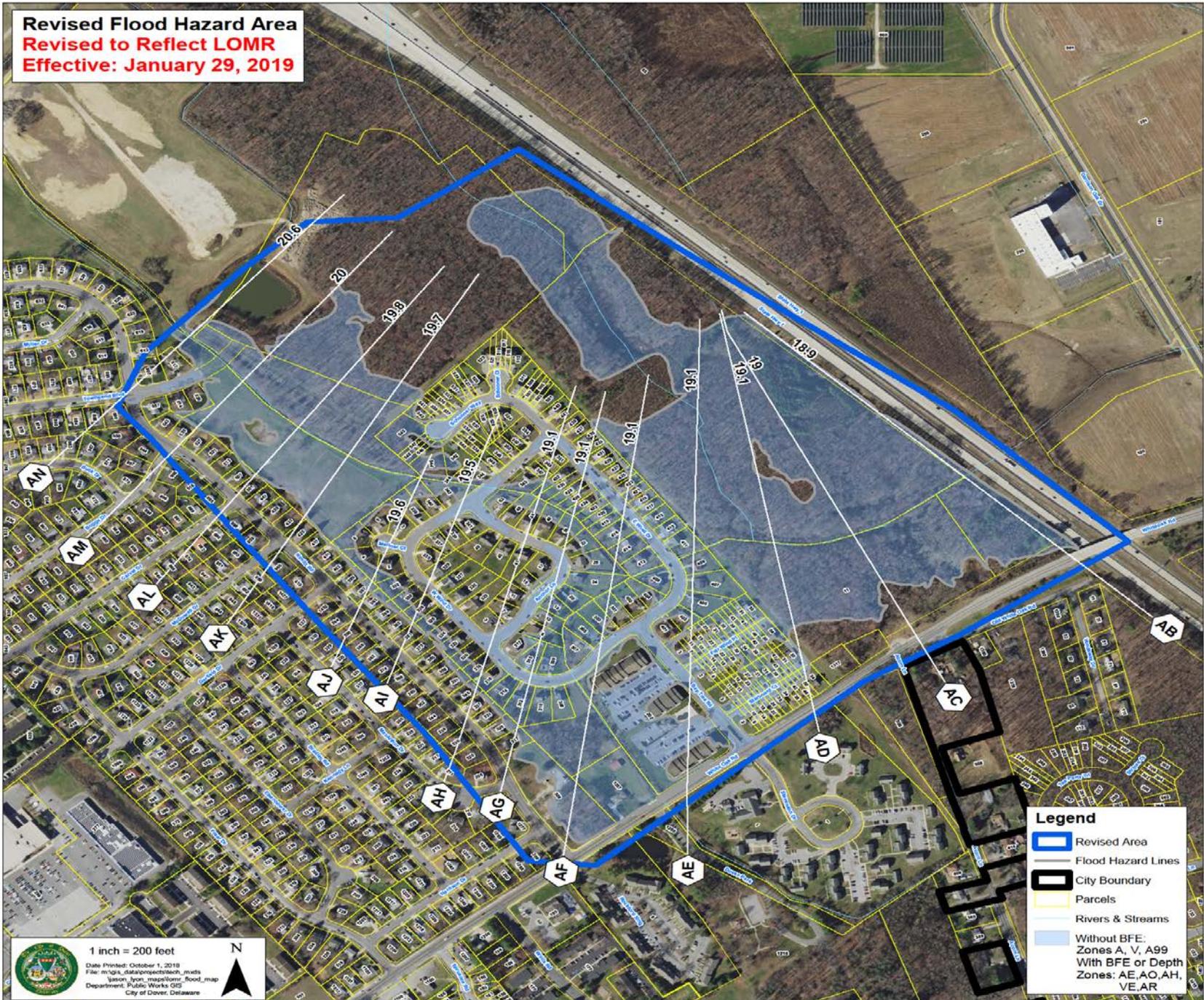


# Map Change Process: LOMR for Baytree Neighborhood Area

- Follow-up Action to submit addition information to FEMA after LOMR for Development Activities in Garrison Oak Technical Park was issued
  - Reaction to impacts to Baytree Neighborhood Area
- Additional technical data submitted
- LOMR #18-03-1850P
- Letter of Map Revision Determination Document with Revisions to FIRM Map Panel issued September 2018
- In 90-day Comment and Appeal timeframe
- Pending Revisions to FIRM Map Panels to become Effective January 29, 2019
  - Map Panel 10001Co167H
  - Revisions to Floodplain along the Little River system north of White Oak Road



**Revised Flood Hazard Area**  
**Revised to Reflect LOMR**  
**Effective: January 29, 2019**

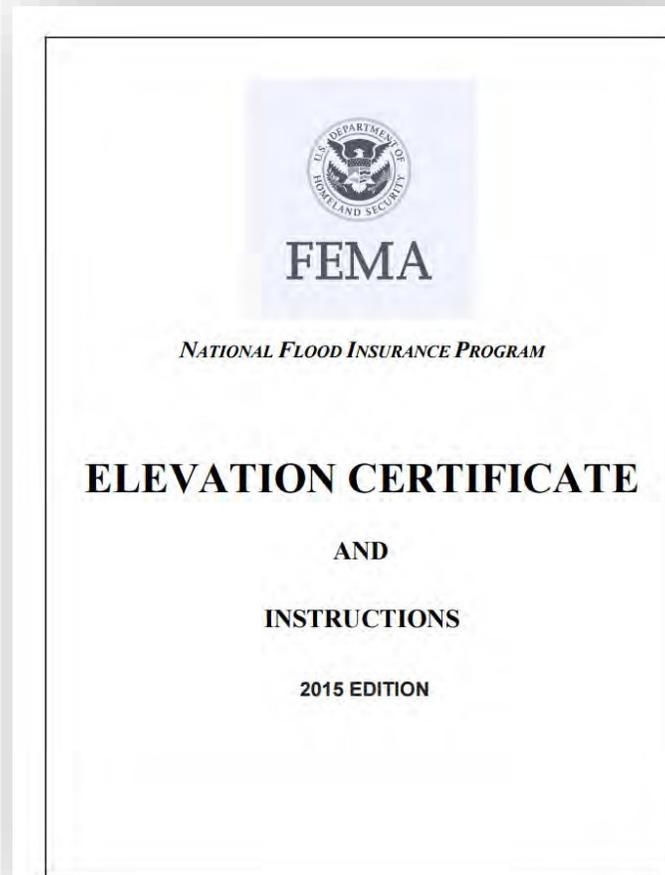


## After LOMRs and Changes Occur to FIRM

- Things that happen after a LOMR and changes occur to FIRM Maps:
  - FIRM Map Panels may not be republished; could just be the information in the LOMR
  - May result in changes to Floodplain locations and which Flood Zone
  - Flood Insurance may be required (by Mortgage Lender)
    - May need an **Elevation Certificate**
  - New development activity may become subject to Floodplain regulations of the jurisdiction

# The Elevation Certificate (EC)

- Administrative tool used to provide elevation information necessary to
  - **Ensure compliance with community floodplain management ordinances**
  - Determine the proper insurance premium rate
  - Support requests for certain Letters of Map Change



# Where do I find an Elevation Certificate?

- **Elevation Certificate:** A FEMA form used to document building elevations and other information about buildings.
- Check your records of the building construction process or your records of the building purchase process
- Check with City's Department of Planning & Inspections to see if on file as part of the Building Permit Records
- Contact professional (licensed) Land Surveyor or Engineer to have Elevation Certificate completed

# Flood Insurance Basics

- Sold by licensed P&C (Property and Casualty) insurance agents through
  - “Write Your Own” insurance companies
  - FEMA’s Direct Servicing Agent
- Essential elements of rating include
  - Flood Zone
  - Elevation Difference (BFE, LFE)
  - Building/Occupancy Type
  - Construction Date (pre-FIRM vs. post- FIRM)
  - Coverage Limits & Deductible

## On-going Activities and Actions by City

- Activities to address channel maintenance; vegetation management
- Additional study by a consultant is underway to prepare data/information for another LOMR submission
  - May result in another FIRM Map amendment/revision
- Ongoing education/training of City Staff
- Increased Public Outreach/Education efforts
  - Floodplain Management Webpage added on City's Website
  - [www.cityofdover.com/floodplain-management](http://www.cityofdover.com/floodplain-management)

# Key Points

- Everyone lives in a flood zone.
- Every property has a risk of flooding. Even properties not near a flood/water source.
- Learn about your flood risk.
- Homeowners and Renters Insurance does not cover flood damages. You are encourage to obtain an insurance policy to protect your home, business, and belongings.
- Floodplain regulations help to protect citizens from future flood disasters.

# Useful Resources on Floodplains

- FEMA
- [www.fema.gov/national-flood-insurance-program-flood-hazard-mapping](http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping)
- 1-877-FEMA MAP
- [www.Floodsmart.gov](http://www.Floodsmart.gov)
  
- FEMA Map Service Center
- [www.msc.fema.gov](http://www.msc.fema.gov)
  
- DE Flood Planning Tool
- <http://maps.dnrec.delaware.gov/floodplanning/default.html>
- <http://delaware.gov/floodplanning>
  
- City of Dover
- [www.cityofdover.com/floodplain-management](http://www.cityofdover.com/floodplain-management)
- Department of Planning & Inspections
  - City Hall, 15 Loockerman Plaza, Dover
  - (302) 736-7196