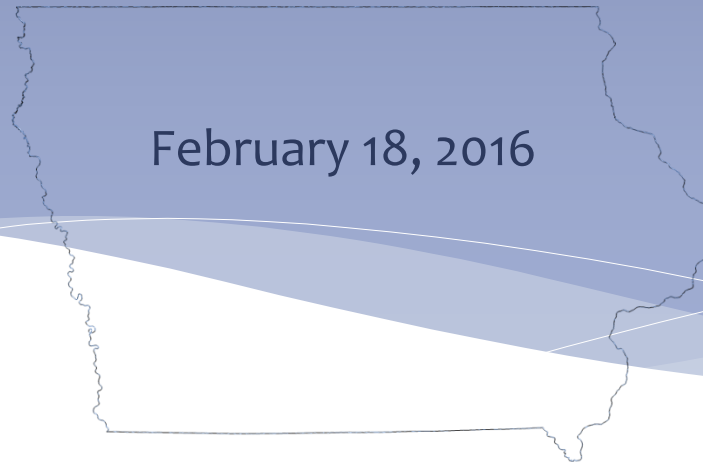


City of Urbandale Public Meeting

Polk County Preliminary Flood Insurance Rate Maps



Introductions

Iowa Department of Natural Resources

Jason Conn, Program Planner

Bill Cappuccio, NFIP State Coordinator



FEMA



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Meeting Agenda

1. Why is FEMA updating our Maps

2. National Flood Insurance Program

3. Preliminary Study for Urbandale

4. Comments and Appeals

5. Flood Insurance

6. Questions and Answers



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Why is FEMA Updating our Maps

Flood Map Modernization

- Directed by Congress in 2003
- Replace community-based papers map with ‘digital’ county-wide maps
- Polk County project initially funded in 2005

Risk MAP

- Funded by Congress 2009
- Watershed Approach
- Develop a suite of products that identify and communicate risks
- Emphasize Mitigation Planning



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Preliminary vs Effective Maps

Preliminary

- Illustrates new flood risk information
- Review and guidance purposes
- Undergo review period

Effective

- Rating flood insurance
- Flood zone determinations
- Permitting
- Conduct floodplain management/planning

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

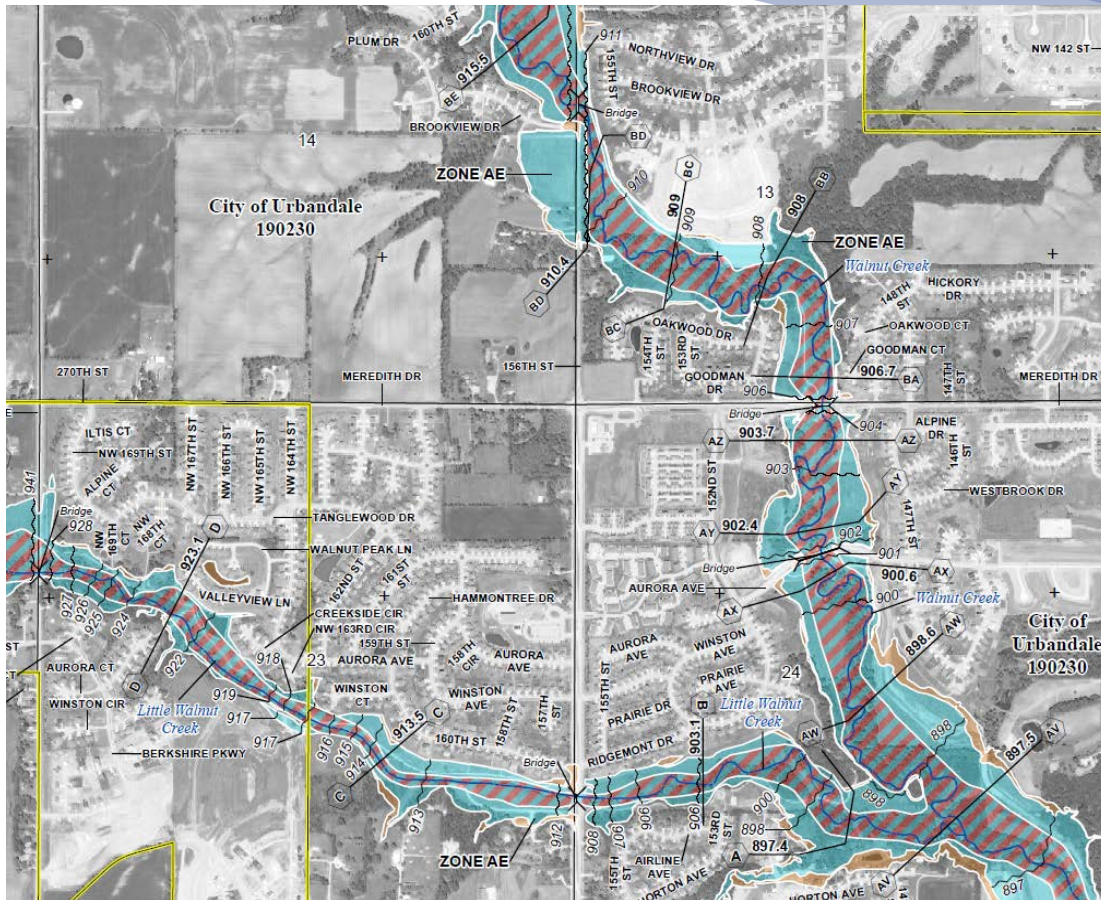


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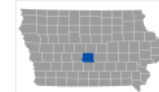
Flood Insurance Rate Maps (FIRM)



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 URBANDALE	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



FEMA

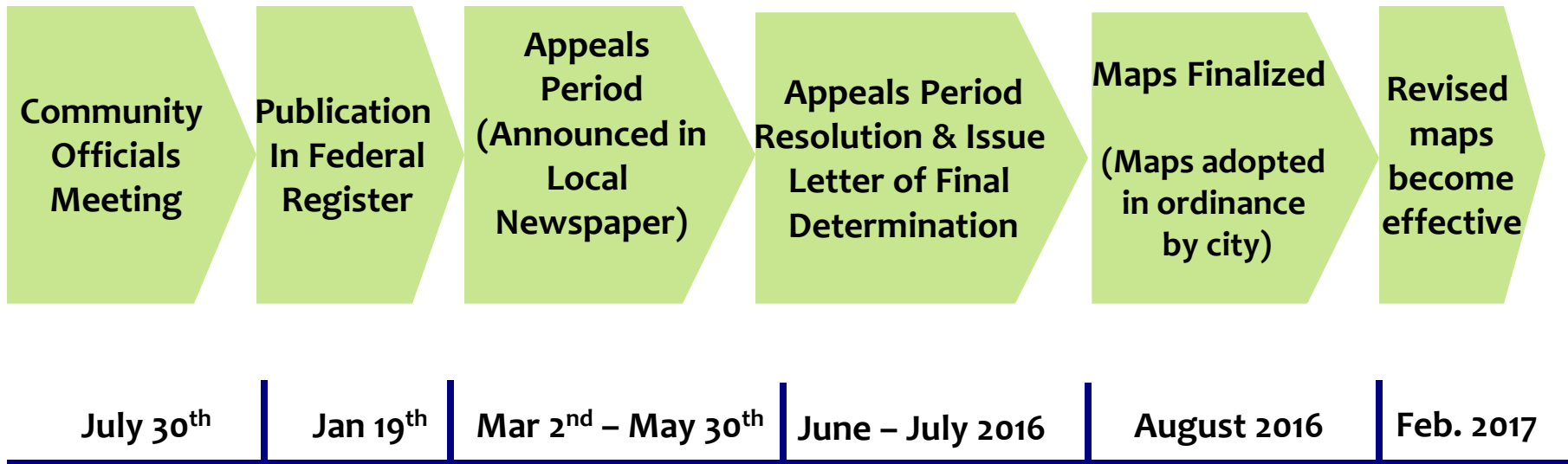
STARR



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Project Schedule

Timeline for Maps to become effective



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Comment/Appeal 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 (March 2 – May 30)
- Submit Appeals to:

FEMA Region VII Branch Chief

9221 Ward Parkway, Suite 300 Kansas City, MO 64112



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Flood Insurance

- Mandatory flood insurance purchase within 100-yr floodplain area (Zones A, AE)
 - Only required for structures with federally insured mortgages
- No mandatory flood insurance purchase within 500-yr floodplain area (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
www.FloodSmart.gov
- Can be purchased for building and/or contents
- 30-day waiting period

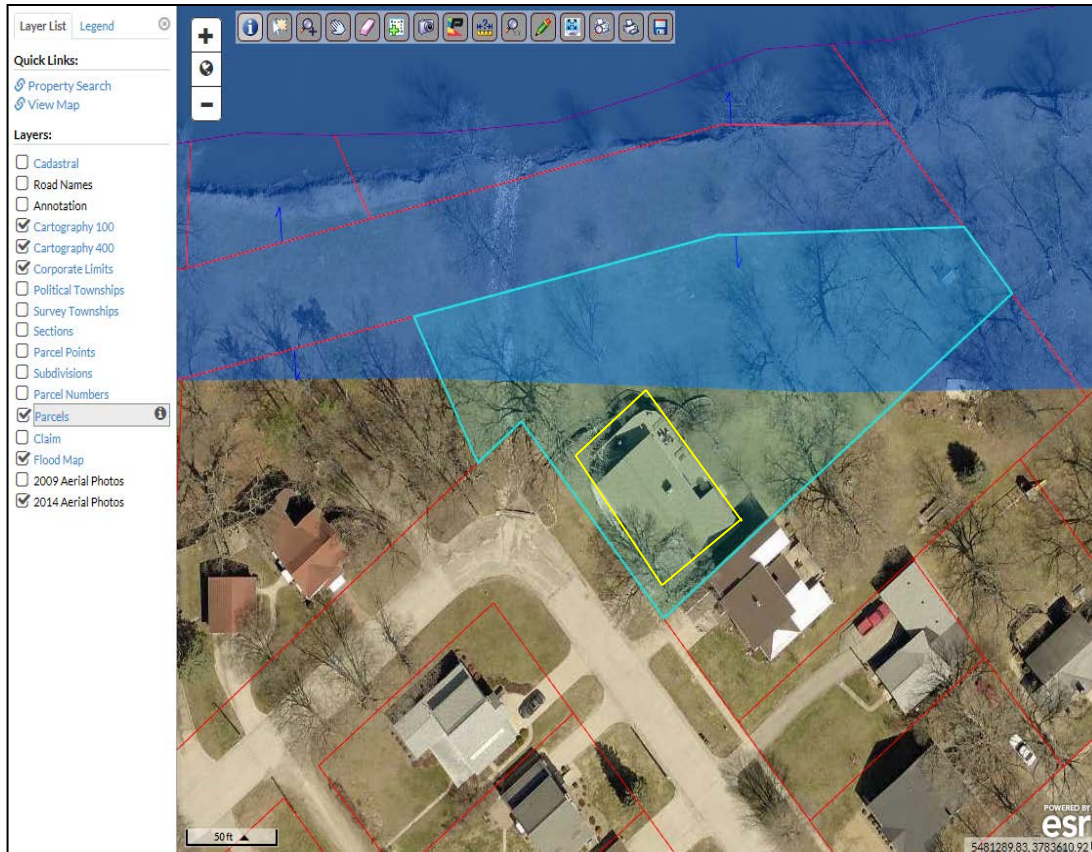


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Letter of Map Amendment Out As Shown



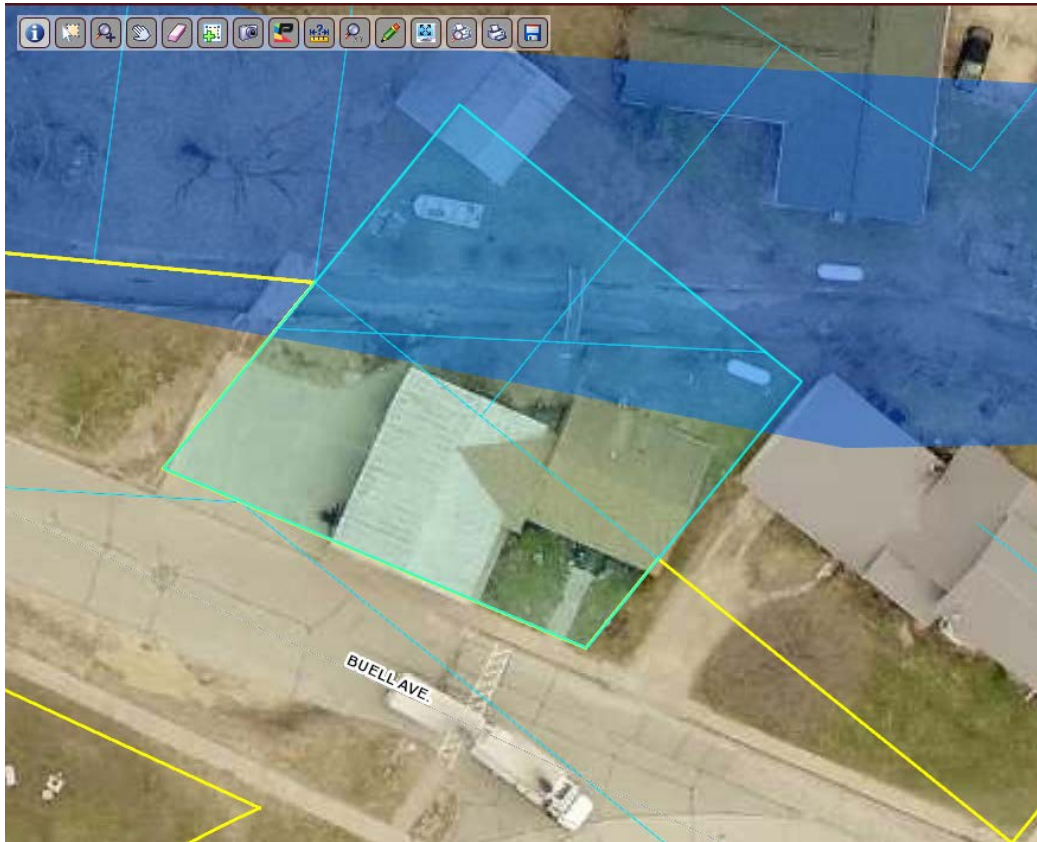
Eligibility: FIRM must show structure to be clearly outside of the SFHA

How to Apply:

1. MT-EZ Application Form
 - Use DNR Instructions
2. Deed / Recorded Plat Map
3. FIRMette
4. Obtain 2nd Map from City

Submit application no more than 60-days before effective date of new maps

Letter of Map Amendment (LOMA)



When structure is too close to determine if OAS is an option:

- Apply for standard LOMA
- Hire licensed surveyor/P.E.
- Lowest Adjacent Grade \geq Base Flood Elevation
- Complete & submit MT-EZ form

For more information regarding LOMAs and how to apply for them, please watch the tutorial video at: <http://www.extension.iastate.edu/floodinginiowa/videos?page=10>

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
 - Flood Insurance
 - Floodplain Mapping
 - Floodplain Regulations
 - Flooding and Natural Systems
 - National Flood Insurance Program



The screenshot shows the website for "Flooding in Iowa" on the Iowa State University Extension and Outreach platform. The page features a navigation menu with tabs for "Home", "Introduction to the NFIP", "Understanding Flooding", "Floodplain Mapping", and "Floodplain Regulation". The main content area is titled "INTRODUCTION TO FLOODING IN IOWA" and includes a video player for a three-minute introductory video. To the right, there are sections for "Important Links" with a list of resources, a "FAQs" section for frequently asked questions, and a "Contact" section for user inquiries. The DNR logo is prominently displayed in the top right corner.

Contact Information

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