

MINNEHAHA COUNTY
DIGITAL FLOOD INSURANCE RATE MAP (DFIRM)
OCTOBER 15, 2007 BRIEFING
JOINT - CITY OF SIOUX FALLS AND MINNEHAHA COUNTY

Introductions	Michelle Saxman SD OEM
NFIP Overview; Understanding Your Flood Risk	Marijo Camrud FEMA Region VIII
Summary of Map Changes	Troy Carmann ICON Engineering
Comparison of Currently Effective Maps to New Maps	Troy Carmann ICON Engineering
Levees	Nancy Steinberger FEMA Region VIII
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Letters of Map Change	Marijo Camrud FEMA Region VIII
Timeline and Community Responsibilities	Marijo Camrud FEMA Region VIII
Questions	

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DFIRM Project Summary

- New format and standardized map scales.
- Updated corporate boundaries.
- New datum.
- DRAFT Summary of Map Actions (SOMA) list.
- Preliminary Minnehaha County map was distributed May 1, 2006 to participating communities.
- Seven revised panels for the City of Sioux Falls distributed October 15, 2007.
- Significant floodplain changes are shown in Sioux Falls which could result in flood insurance mandatory purchase requirements for people in the affected area.

Comparison of currently effective map to new map

Skunk Creek/Big Sioux to I229. A study completed by the Corps of Engineers resulted in increased flows from the west side of town which impacts the area from Skunk Creek at Marion Road to confluence with Big Sioux River and continuing downstream on the Big Sioux to the I229 overpass. Although there are earth embankments along the channel, they do not meet the minimum level of protection required by the NFIP (they are not high enough), and therefore cannot be shown to be providing flood protection. The new floodplain delineation depicts the flood risk as a result of these increased discharges.

Big Sioux River east of I229. The flood hazards shown are based updated model and topography. There are no significant changes from currently effective map although some properties may be moved into the FEMA defined floodplain due to map accuracy.

Diversion Channel. Although the Corps of Engineers has completed some work in the channel and spillway area, the modifications do not impact the FEMA models and FEMA map at this time.

Levees. The City of Sioux Falls and the USACE have been working together on levee improvements to provide flood mitigation for the City of Sioux Falls. The USACE has committed to certifying the portions of the project that have been completed, but the certification is not currently available. In order to move forward with the FEMA floodplain map, the City and County signed the Provisionally Accredited Levee (PAL) agreement, which allowed significant sections of the Sioux Falls levee system to be shown as providing protection as long as the full certification documents are provided to FEMA within 2 years. This agreement could not include sections of the levee which are not yet completed, therefore some areas of the City of Sioux Falls are now being shown in the floodplain to reflect the current level of risk. It is anticipated that the incomplete sections of the USACE project will be funded, constructed, and certified in future years, and the floodplain can be revised at that time.

Flood Insurance Implications

If a flood insurance policy for the structure is obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as long as continuous coverage is maintained. In other words, a structure moving from a low risk zone designation to a high risk flood zone is eligible to purchase flood insurance at the low risk premium rating, if purchased before the new map becomes effective. This

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opportunity is referred to as "Grandfathering". The policy can be assigned to a new owner at the option of the policyholder. The savings can be substantial.

Letters of Map Change

If a property owner believes their property is not located in the designated 100-year floodplain [also known as a 1-percent-annual-chance floodplain, or Special Flood Hazard Area (SFHA)], as shown on the effective Flood Insurance Rate Map or Digital Flood Insurance Rate Map for your community, the property owner can request that Federal Emergency Management Agency (FEMA) to make an official determination regarding the location of the property relative to the SFHA. Either a Letter of Map Amendment (LOMA) or a Letter of Map Revision Based on Fill (LOMR-F) is used.

Timeline and community responsibilities

1. Preliminary map and Flood Insurance Study report distributed to community CEO.
2. 30 day comment period. Community officials asked to review maps and provide comments to FEMA on base map accuracy, transportation features (wrong road name, etc.) or corporate boundaries.
 - a. Provide comments to FEMA (address specified in letter accompanying the Preliminary maps).
 - b. Coordinate with FEMA to discuss comments and community map adoption procedure. A final meeting is strongly encouraged, but is not required by FEMA.
 - c. Open House. The community is strongly encouraged to schedule an Open House for the general public to review and comment on the map. FEMA or a FEMA representative will attend an Open House. Community officials should also be present.
3. Public Notice. Approximately at the end of the 30 day comment period, if a Base Flood Elevation change has occurred, FEMA will publish a public notice two times in 10 days in the community's official newspaper of record that a change to the BFE has occurred.
4. Appeal Period. A 90-day appeal period begins the day of the second notice. Appeals to the changes to the BFE may be submitted directly to FEMA or to community officials (for forwarding to FEMA).
5. Resolution period. FEMA reviews and resolves all appeals.
6. LFD. Community receives the Letter of Final Determination (LFD) from FEMA; letter goes to community CEO (Mayor or County Board of Commissioners). LFD indicates when maps will go effective; in approximately 6 months from date of letter.
 - a. Community prepares a draft of updated ordinances; sends DRAFT ordinances to FEMA regional Office and State Office for compliance review; should be sent concurrently.
 - b. FEMA, state and community officials coordinate outreach efforts regarding Grandfathering policies for structures that will be identified to be in SFHA as a result of new map. Grandfathered policies would need to be purchased before new map becomes effective.
7. Adoption. Community adopts updated ordinance before effective date. Preferably at least a month before the effective date.

Given the need by FEMA/state to review draft ordinances after the issuance of the LFD, how does the adoption period timeline fit into your community's ordinance adoption procedure?

Expect to receive the final maps 1-2 months prior to effective date. The final maps will be the same as the preliminary (or revised preliminary maps, if required), except for any comments incorporated that were submitted during the comment period (typically road name changes).

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Community officials should be cautioned to remember that the new maps reflect previously published effective maps, therefore comments would address transportation features and corporate boundaries inaccuracies. Only if a map had a Base Flood Elevation (BFE) changes would a newspaper notice and a 90 day appeal period be required for those areas affected by the BFE changes.

What happens if the maps are not adopted by the community before the effective date?

If the community does not adopt the new maps before the effective date, then the community is placed into suspension from the NFIP. A community that does not join the NFIP, has withdrawn from the program, or is suspended from it, faces the following sanctions:

- No resident will be able to purchase a flood insurance policy.
- Existing flood insurance policies will not be renewed.
- No Federal grants or loans for development may be made in identified flood hazard areas under programs administered by Federal agencies such as HUD, EPA, and SBA;
- No Federal disaster assistance may be provided to repair insurable buildings located in identified flood hazard areas for damage caused by a flood.
- No Federal mortgage insurance or loan guarantees may be provided in identified flood hazard areas. This includes policies written by FHA, VA, and others.
- Federally insured or regulated lending institutions, such as banks and credit unions, must notify applicants seeking loans for insurable buildings in flood hazard areas that there is a flood hazard and that the property is not eligible for Federal disaster relief.

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