



FEMA

Westchester County, New York

Preliminary Flood Insurance Study and Flood Insurance Rate Maps Release

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FEMA Region 2

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RiskMAP

Increasing Resilience Together



Agenda

- Introduction
- Review: Preliminary Work Maps (August 2014)
- Preliminary Flood Insurance Study (FIS) & Flood Insurance Rate Maps (FIRMs)
- Regulatory Process and Next Steps
- The Basics of the National Flood Insurance Program (NFIP)
- Biggert-Waters Flood Insurance Reform Act
- Conclusion/Questions & Answers

Introduction

- **Accurate and up-to-date flood risk information is imperative for Westchester County. Home to more than 960,000 residents**
 - Flood risk has changed – and will continue to change – over time
- **County and local community officials and residents must understand their risk and take action accordingly**
 - FEMA’s Flood Insurance Study (FIS) and Preliminary FIRMs provide the best available flood hazard information

Introduction

- **The Westchester County Insurance Study (FIS) was initiated in 2012 to update the Hudson River and Long Island Sound studies that are at least 20 years old, and over 30 years old in some areas.**
 - FIS involved a new study of all coastal flood hazards and a refinement of existing riverine flood hazard mapping affected by the coastal study
 - Sandy hit prior to completion of the study



Review:

Preliminary Work Maps (August 2014)

- ABFEs represented the best available flood hazard data at the time of Hurricane Sandy
- In August 2014, the Preliminary Work Maps superseded the ABFE data to show a more accurate reflection of flood risk
- Preliminary Work Maps were shared in advance of the the preliminary Flood Insurance Study and Flood Insurance Rate Maps (FIS & FIRMs) to provide property owners and communities with updated flood hazard information as quickly as possible to continue rebuilding and recovery



Review:

Flood Risk Review Meeting (August 2014)

- In partnership with NYSDEC and Westchester County, FEMA conducted a successful Flood Risk Review meeting in August 2014.
- Received feedback and local data from local community officials
- Discussed and presented draft non-regulatory flood risk tools
 - There are different types of flood risk tools (also referred to as Risk MAP non-regulatory products), including GIS datasets and maps as well as supporting reports
 - Available to download from www.region2coastal.com/flood-risk-tools

Preliminary FIS & FIRMs

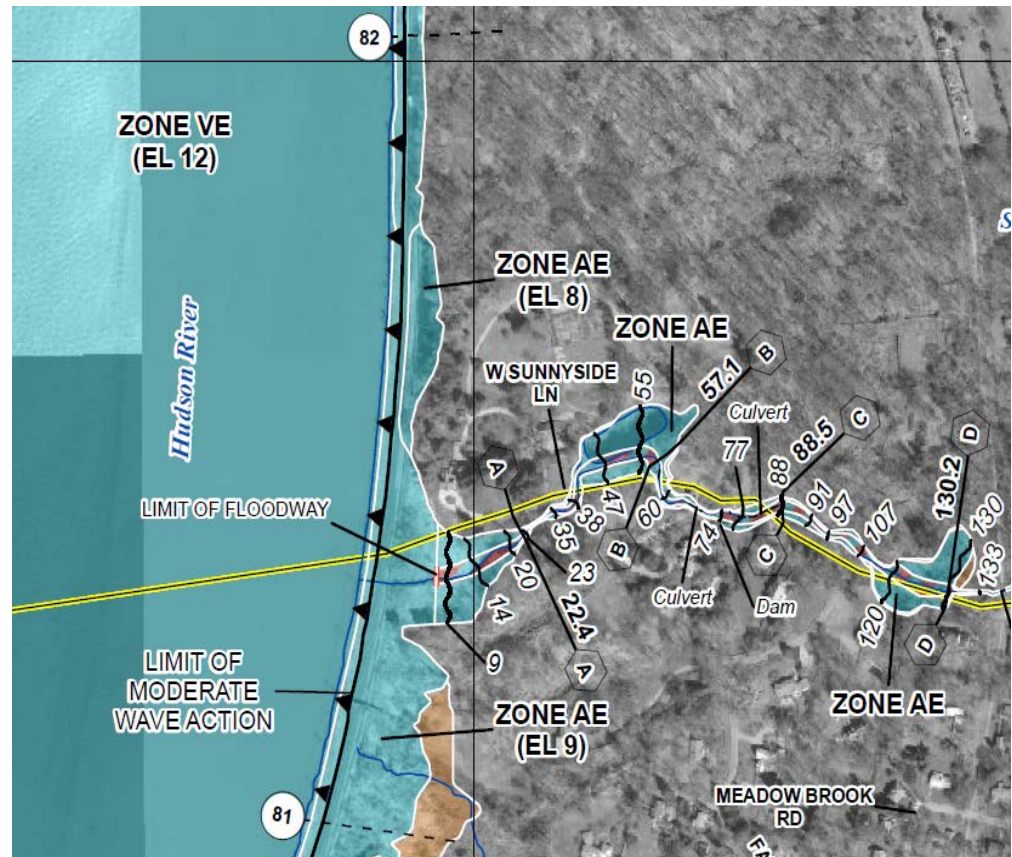
- **Preliminary Flood Insurance Study (FIS) Report:**
 - Is a narrative that describes flood hazard information and updated mapping and analyses within a community
- **Preliminary Flood Insurance Rate Maps (FIRMs):**
 - Provide the best available flood hazard information
 - Replace the Preliminary Work Maps that were issued in August 2014
 - Do *not* immediately impact flood insurance requirements
 - Depict areas that will require flood insurance in the near future

Preliminary FIS & FIRMs

- **Westchester coastal communities have received Preliminary FIS and FIRMs December 8th, 2014.**
 - Chief Executive Officer (Mayor/Supervisor)
 - Floodplain Administrator (FPA)
- **Each community will receive:**
 - Preliminary FIS Report
 - Preliminary FIRMs, paper version
 - DVDs containing digital Preliminary FIRMs GIS data (e.g., GIS viewer and shapefiles)

Preliminary FIS & FIRMs: Flood Hazard Information

- Special Flood Hazard Areas (SFHAs)
 - Zone VE
 - Zones A and AE
 - Zone X (0.2 PCT)
- Base Flood Elevations (BFEs) for 1% annual chance flood
- Zone X (Shaded)
- Limit of Moderate Wave Action (LiMWA)
- Floodways



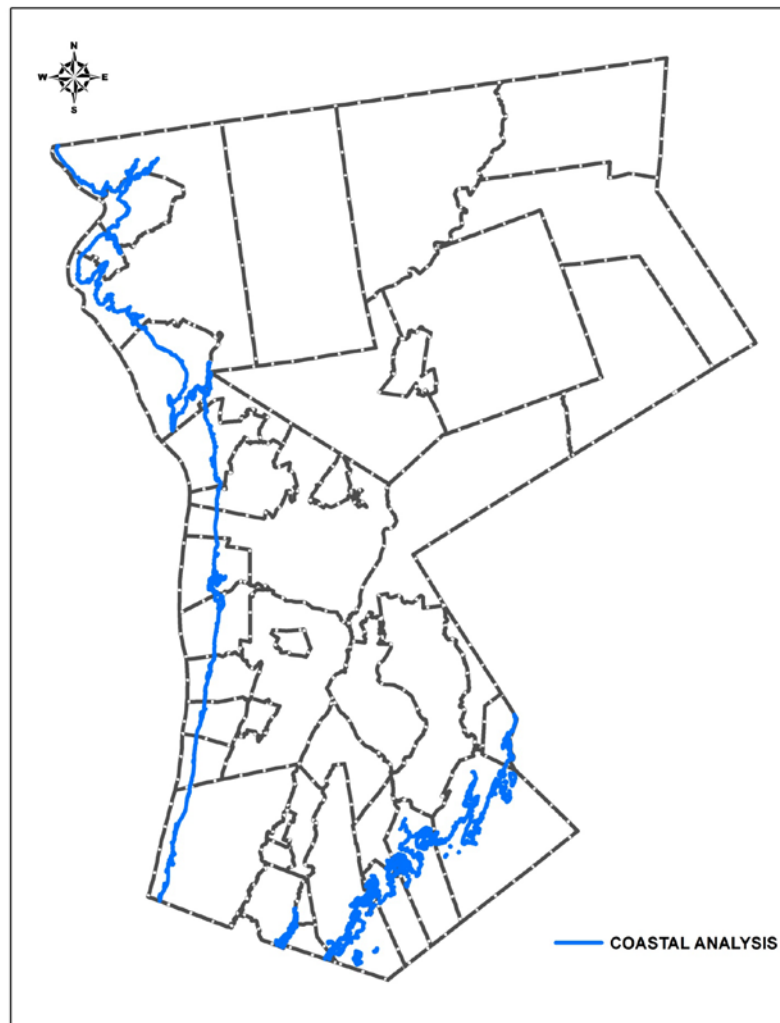
Preliminary FIS & FIRMs:

Flood Hazard Information

■ Westchester County

- In general, the risk of coastal flooding is increasing; communities and residents should plan accordingly
- Since the last Effective FIRMs (2007):
 - The 1% annual chance Special Hazard Flood Area (SFHA) has increased considerably
 - The coastal high hazard areas, or VE Zones, are now identified on the Preliminary FIRMs
- The Preliminary FIRMs reflect the same coastal risks as the Preliminary Work Maps
 - 70 miles of detailed coastal study along the Hudson River and Long Island Sound incorporated into the Westchester County Preliminary FIRMs

Preliminary FIS & FIRMs: *Westchester Coastal Information*



Preliminary FIS & FIRMs:

Accessing Preliminary FIRMs

- **Preliminary FIRM information is available at:**
 - FEMA Map Service Center: <https://msc.fema.gov/>
 - Centralized place for finding Preliminary FIS Report, FIRMs and the Digital Flood Insurance Rate Map (DFIRM) Database
 - Official location for regulatory maps
 - Direct link to Preliminary FIS Report, FIRMs, and FIRM databases: <http://www.fema.gov/preliminaryfloodhazarddata>
 - Region 2 Coastal website: www.Region2Coastal.com
 - User-friendly site with an interactive GeoPortal, tools, and factsheets
 - “What is my Base Flood Elevation (BFE)?” tool

Preliminary FIS & FIRMs:

Accessing Preliminary FIRMs

■ “What is my BFE?” tool

- Allows user to input an address to view BFE
- Available at www.Region2Coastal.com

Enter an address to view effective and updated flood risk information for that location:
555 Hutchinson River Pky, New York, New York
Approximate Address Identified: *555 Hutchinson River Pky, New York, New York*



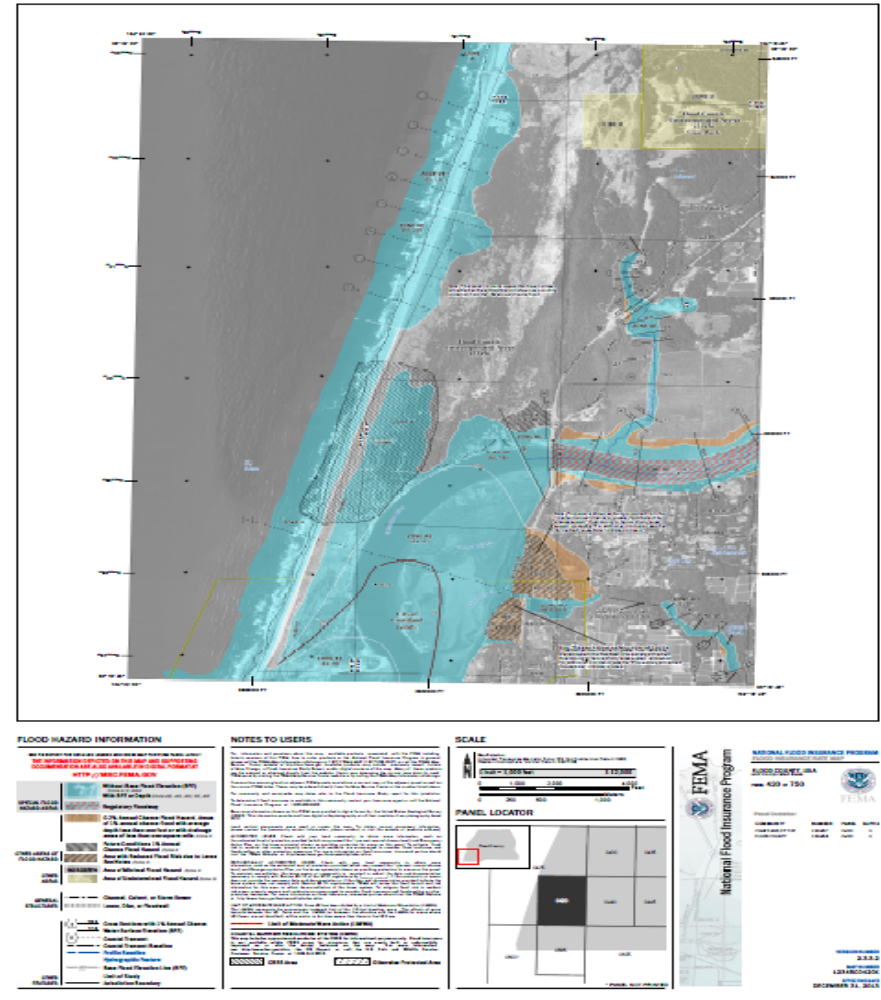
Updated FEMA Flood Hazard Data
FEMA flood hazard data currently available for coastal areas of New York and New Jersey is provided below to help you understand the current flood risk to your property and to guide Sandy recovery and rebuilding efforts.
Note: This tool provides flood zone and Base Flood Elevation (BFE) information for areas affected by coastal flood risk. However, riverine flood zone information will also be returned by the tool in communities where preliminary FIRMs have been released.

Attribute Name	Attribute Value
What is the most recent FEMA flood hazard data source available for this location?	Preliminary Flood Insurance Rate Map (FIRM)
What is my property's Base Flood Elevation (BFE)? [?] (For AO Zones, the flood depth will be shown instead of an elevation; For N/A results, please contact your local floodplain administrator for more information.)	14 ft (NAVD88)
What is my property's Flood Zone? [?] (For N/A results, please contact your local floodplain administrator for more information.)	AE

Preliminary FIS & FIRMs:

Accessing Preliminary FIRMs

- **FEMA GeoPortal** - interactive mapping site with preliminary flood hazard data
 - <http://www.region2coastal.com/preliminaryfirms>



Non-Regulatory Products

■ Flood Risk Database

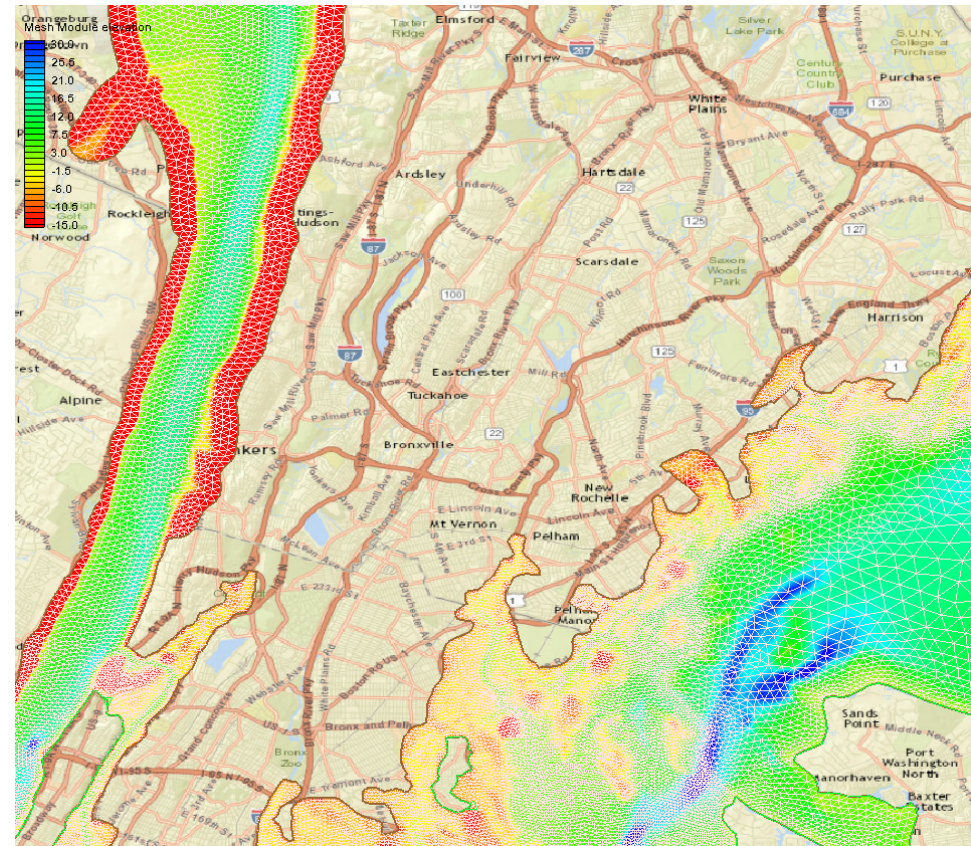
- CSLF
- Depth Grid (1% for coastal areas)
- AAL

■ Flood Risk Report

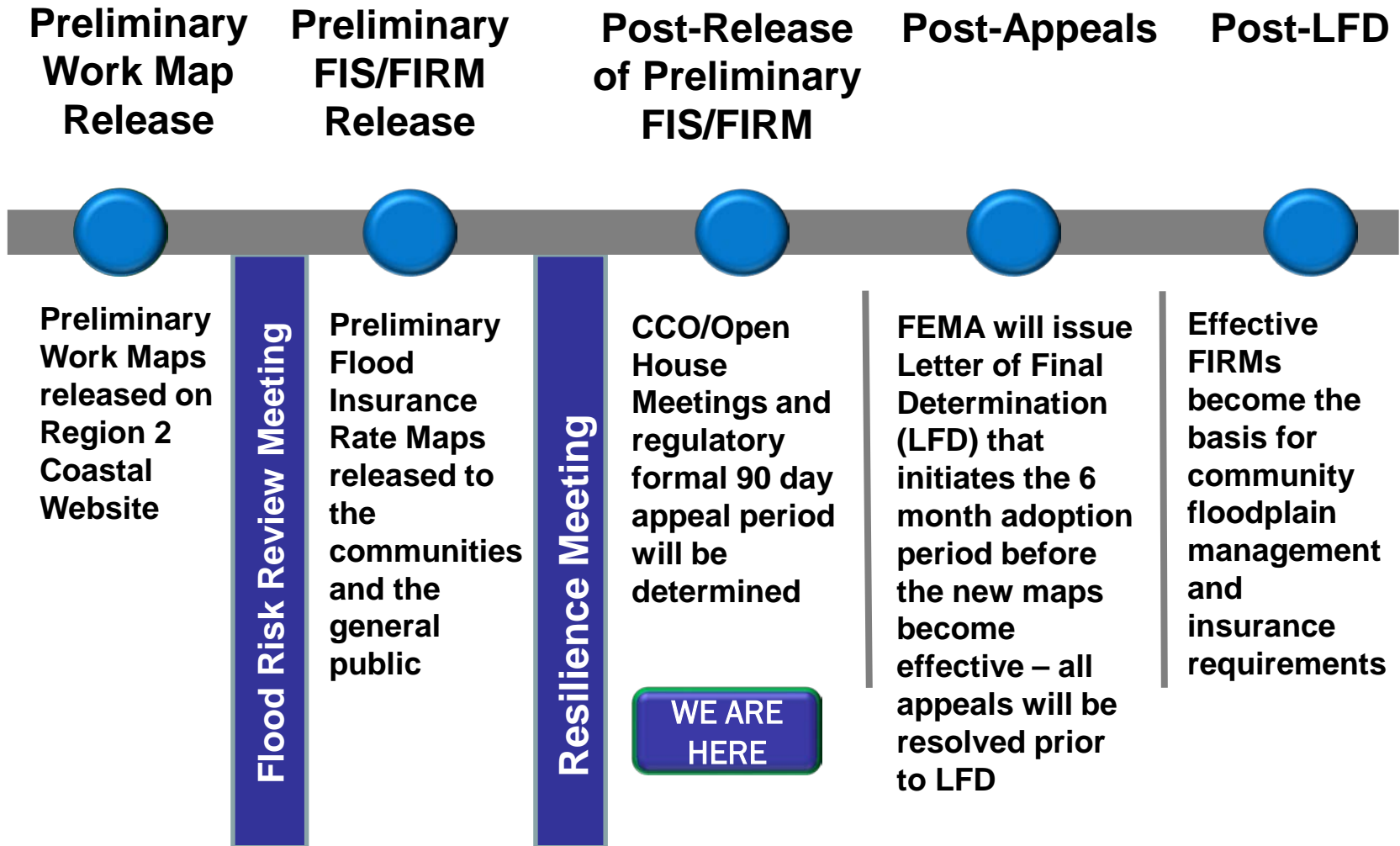
■ Flood Risk Map

■ Flood Risk Assessment

- AAL



Timeline for Westchester County



Regulatory Process:

Comments & Appeals Periods

- Using the information collected during review of the new mapping data, community officials should clearly document all identified concerns
- Local constituents must submit their concerns through the local community
- The local official responsible for floodplain management, or his/her designee, will review the concerns prior to submittal to FEMA by the community Chief Executive Officer
- Duplicate concerns should be combined, and all concerns should be divided into one of two categories: appeals or comments

Regulatory Process:

Comments Period

- **Comments are any input and/or feedback on the Preliminary FIRMs that *do not* relate to new or modified BFEs, base flood depths, SFHA boundaries, or SFHA zone designations.**
 - Comments include, but are not limited to:
 - Impacts of changes that have occurred in the floodplain and that should have been submitted to FEMA
 - Corporate limit revisions
 - Road name errors and revisions
 - Requests that changes affected by a Letter of Map Change be incorporated

Regulatory Process:

Appeals Period

- Appeals are challenges to the Preliminary FIRMs that relate to new or modified BFEs, base flood depths, SFHA boundaries, SFHA zone designations, or floodways and that are believed to be scientifically or technically incorrect
 - Appeals may result in revisions to the Preliminary FIRMs
- Appeals must be:
 - Submitted within the designated 90-day Appeals period
 - Accompanied by sufficient technical information (see *Criteria for Appeals of Flood Insurance Rate Maps*) at:
<http://www.fema.gov/media-library-data/1389124904862-ba531232fec3c64caa2f58179d7fc70d/Guidelines+and+Specifications+for+Flood+Hazard+Mapping+Partners+Appendix+H+Guidance+for+Mapping+or+Areas+Protected+by+Levee+Systems+%28Apr+2003%29+%282%29.pdf>
 - Technical information must comply with FEMA's *Guidelines & Specifications for Flood Hazard Mapping Partners* (see: <https://www.fema.gov/guidelines-and-standards-flood-risk-analysis-and-mapping>)

Next Steps:

Making Use of the Preliminary FIS & FIRMs

- **Review the Flood Insurance Study (FIS) Report and the Preliminary Flood Insurance Rate Maps (FIRMs)**
 - It is essential that Westchester County community officials, property owners, and residents understand the updated flood risk depicted in these products
- **Communicate this updated flood risk information**
 - Inform constituents about Preliminary FIS and FIRMs and how to participate in Comments and Appeals process
- **Conduct additional outreach in early 2015, prior to the 90-day Appeals period**

Next Steps: Outreach

- FEMA Region 2 Coastal website: www.Region2Coastal.com
 - Information on flood hazards
 - Links to resources
 - FAQ's (Base Flood Elevations (BFEs) and changes to the National Flood Insurance Program (NFIP))
 - Brochures and fact sheets
 - How-to videos
 - “Ask the Expert” email box
 - Help Line: 1-800-427-4661
 - FEMA Map Service Center

FEMA Region II Coastal Analysis and Mapping

Home View Flood Maps & Data What Happens Next? Community Officials Homeowners & Renters FAQs Resources Contacts

After Sandy: Assessing Coastal Flooding

*Your source for the **latest information about flood risk in coastal New York and New Jersey.***

*Is your property in a **high risk flood zone? Look up your flood risk by address.***

*Learn about **flood insurance and recent flood insurance reform.***

Site News

Now Available: Preliminary Flood Insurance Rate Maps for the Atlantic Coast of Burlington County Preliminary Flood Insurance Rate Maps (FIRMs) for the Atlantic Coast of Burlington County, NJ are now available. You can look up the flood zone and Base Flood Elevation (BFE) from ...
Posted Nov 25, 2014, 2:21 PM by Samara Ebinger
Hudson County Public Open House Scheduled for December 3rd FEMA and its partners will present the preliminary Flood Insurance Rate Map (FIRM) and data for Hudson County, show the differences between the new and the effective FIRM, and provide ...
Posted Nov 21, 2014, 5:42 AM by Samara Ebinger
Cape May County Public Open House Scheduled for December 12th FEMA and its partners will present the preliminary Flood Insurance Rate Map (FIRM) and data for Cape May County, show the differences between the new and the effective FIRM, and provide ...

Welcome

Under its [Risk MAP Program](#), the Federal Emergency Management Agency (FEMA) is providing quality flood hazard information to help communities plan for and reduce the risk from flooding. As part of that effort, FEMA Region II has initiated a coastal flood study to update the information shown on the Flood Insurance Rate Maps (FIRMs) for 14 coastal New Jersey counties and New York City. The FIRM shows each community's flood hazards and is an essential resource for participation in the National Flood Insurance Program (NFIP). The FIRM is used to determine who must buy flood insurance and where floodplain development regulations apply.

The Basics of the National Flood Insurance Program (NFIP)

- **The NFIP:**
 - Was created by Congress in 1968 to help property owners protect themselves financially
 - Is a voluntary program for communities
 - Offers flood insurance to homeowners, renters, and business owners *in communities that participate in the NFIP*
 - Requires flood insurance for all structures that: (1) are located within a Special Hazard Flood Area (SFHA), and (2) have a federally-backed mortgage
- **NFIP participating communities agree to adopt and enforce ordinances that meet or exceed FEMA's requirements for reducing flood risk**
- **More information is available at: www.floodsmart.gov**

Biggert-Waters Flood Insurance Reform Act

- **Flood Insurance Reform Act of 2012 (Biggert-Waters or BW-12):**
 - Enacted by Congress in July 2012
 - Requires the NFIP to raise insurance rates to the point at which flood risk is accurately reflected in the cost of insurance
- **Homeowner Flood Insurance Affordability Act**
 - Signed into law on March 21, 2014
 - This law repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act
- **FEMA is currently analyzing the new law and has actively begun prioritizing implementation of the Act.**

Project Partners

- **Local Communities**

- Provide technical information that best characterizes local flood risk
- Communicate flood risk information to their constituents

- **New York Department of Environmental Conservation**

- In charge of many NY coastal flood risk study updates
- Assist communities with writing and adopting updated local flood damage prevention ordinances
- Excellent resource for floodplain management information

Conclusion



Risk Changes Over Time

FEMA Provides Best Available Data

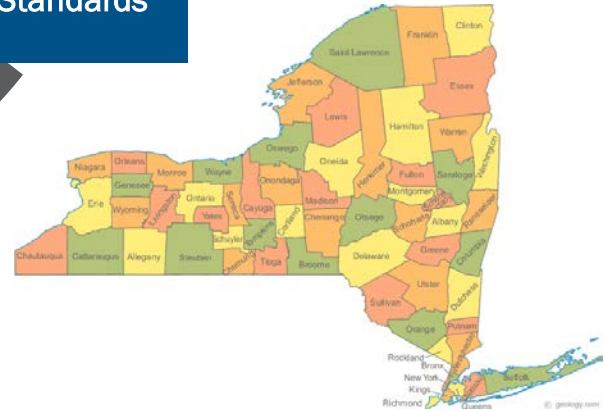


More Resilience Communities Are Created

Community Officials Adopt Higher Standards

Together, we can create stronger and safer communities.

Property Owners Build/Re-build to Higher Standards



Conclusion:

Helpful Resources

- Region 2 Coastal Flood Study Information: www.Region2Coastal.com
- FEMA: www.fema.gov
- Risk Assessment, Mapping and Planning Partners (RAMPP): www.RAMPP-team.com/ny.htm
- FloodSmart (official site of the NFIP): www.floodsmart.gov
- New Jersey DEP: <http://www.nj.gov/dep/ec/>

Questions & Answers





FEMA

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