



FEMA

November 27, 2018

## Community Coordination and Outreach (CCO) Meeting Frederick County, Maryland

### Agenda

1. Welcome and Introductions
2. Where We Are - Preliminary Maps
3. Impacts
4. Floodplain Management
5. What Should You Do
6. Questions and Discussion

### Why are we here today?

A preliminary Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM) were sent in September 2018 to Frederick County, Maryland. A CCO meeting is an opportunity for FEMA, the community, and other state and federal partners to examine the preliminary maps, discuss and answer questions, and review the procedures that must be undertaken by the community to ensure adoption of the new maps.

This CCO meeting is organized by the three interrelated branches of the National Flood Insurance Program (NFIP). The NFIP is a voluntary program with the goal of reducing future flood losses by guiding development away from hazardous areas by encouraging communities to:

- **Know Your Risk:** Flood hazard identification through mapping;
- **Insure Your Risk:** The provision of insurance and outreach measures; and
- **Reduce Your Risk:** Floodplain management through ordinances, mitigation practice, and resiliency efforts.



## Community To-Do List



**Review** the preliminary FIRM. Make corrections, share comments, and submit appeals to FEMA through the community CEO, when appropriate.



**Reach out** to notify residents, businesses, and property owners affected by the changes on the FIRM.

## Know Your Risk: Community Review of Maps

The preliminary FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones, also referred to as the Special Flood Hazard Area (SFHA). SFHA is defined as the area that will be inundated by a flood event having a one-percent chance of being equaled or exceeded in any given year. The one-percent annual chance flood is also referred to as the base flood or 100-year flood.

The FEMA Map Service Center (MSC) is the official public source for flood hazard information: [www.msc.fema.gov](http://www.msc.fema.gov). Select 'Search All Products' to download information.

Visit <https://www.fema.gov/national-flood-hazard-layer-nfhl> for multiple options to view and download the National Flood Hazard Layer (NFHL) data. The Changes Since Last FIRM (CSLF) layer may be viewed at: <http://arcg.is/0v04nD>.

## Comments and Appeals

### Comments

In order for these products to be as accurate as possible, it is important to review preliminary FIRMs and provide comments on non-technical changes or inaccuracies. **Comments are due 30 days from the date of the CCO Meeting.** Non-technical comments are defined as objections to a base map feature change or any non-appealable change such as municipal boundary changes, incorrect or misspelled road or stream names, and other base map measures or errors of omission.

### Appeals

An appeal is a formal objection to the addition/modification of:

- Preliminary BFEs/flood depths;
- SFHA boundaries and/or zone designations (newer delineations are often based on more detailed or recent topography); or
- Regulatory floodway boundaries.

**Appeals must be supported by scientific and technical data** that show that the methodology and the assumptions supporting the methodology used to develop the flood hazard information are inappropriate or incorrect.

**Appeals must be submitted by the community CEO during the 90-day regulatory appeal period.** The 90-day period commences with the second publication notice of the proposed determination published in the

Federal Register. Anyone may submit an appeal, but they must first be sent to the community CEO, who shall review and consolidate all appeals and issue a written opinion stating whether the evidence presented is sufficient to justify an appeal on behalf of those persons by the community. The CEO will then forward any appeals to FEMA for information and placement in the Flood Elevation Determination Docket.

## Insure your Risk

Adopting a new FIRM may change the NFIP policy rating for both present and future NFIP policyholders. Insurance agents doing business in the community, as well as property owners, are strongly encouraged to obtain more information before the new map becomes effective. Insurance may be purchased from most licensed property insurance agents or brokers. Anyone who may be affected should visit the NFIP website at [www.FloodSmart.gov](http://www.FloodSmart.gov), which offers a variety of resources, including a listing of local insurance agents and brokers. For those who prefer, there is the **National Flood Insurance Call Center at 1-800-427-4661**, or a local Region III contact:

Walt McGuckin  
iService Region III Manager  
NFIP Bureau and Statistical Agent  
(267) 560-5057  
[wmcguckin@nfip-iservice.com](mailto:wmcguckin@nfip-iservice.com)

## Spread the Word: The FIRMs are Changing!

It is the responsibility of the community to notify property owners and other stakeholders that they will be impacted by the map changes. Individual letters may be sent; the community is also encouraged to spread the word through other communications channels, such as at scheduled community meetings or social media.

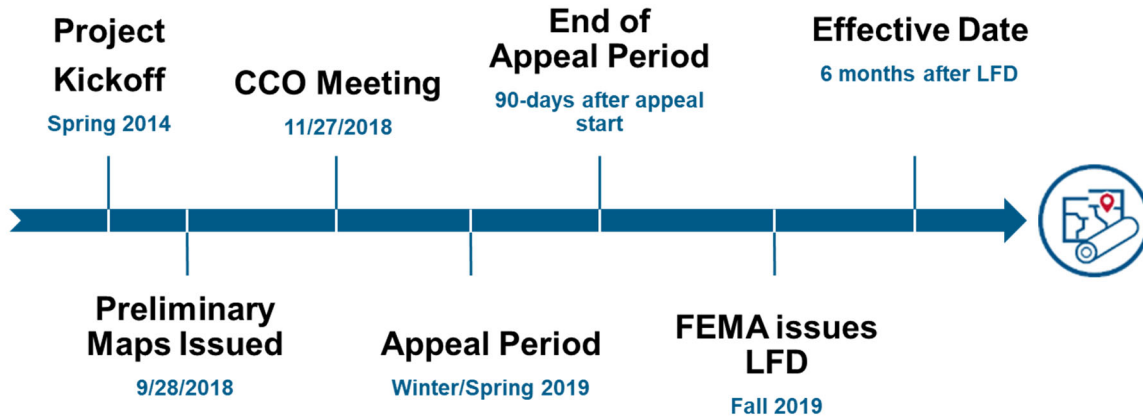
## Reduce Your Risk

Through an effective floodplain ordinance, permitting, planning, and addressing hazards, communities can plan to protect what's important and build resiliency over time.

## What does floodplain management mean to your community?

- Each community that participates in the NFIP must **enforce** its **FEMA-approved floodplain** ordinance.
- Permits are required for all development in the floodplain; no increase in BFE is allowed for any development proposed in the floodplain.
- It is **recommended** to use the preliminary FIRM and FIS data for permitting and to use whichever information is more restrictive to minimize legal liability. However, if the community disagrees with the data and intends to appeal, the effective data can be presumed to be valid and may still be used until the appeal is resolved.
- Visit [www.fema.gov/flood-zones](http://www.fema.gov/flood-zones) for definitions and more information.

# Frederick County, Maryland Timeline



## Where can I get more information?

A wealth of resources is available at [www.fema.gov](http://www.fema.gov), as well as at the following:

- The FEMA Map Service Center (MSC), [www.msc.fema.gov](http://www.msc.fema.gov), is the official public source for flood hazard information produced in support of the NFIP. Use the MSC to find your official flood map, access a range of flood hazard products, and take advantage of additional tools.
- Information related to the NFIP and flood insurance is available at [www.floodsmart.gov](http://www.floodsmart.gov).
- Map specialists are available at [the FEMA Map Information eXchange \(FMIX\)](http://www.fema.gov) to assist customers with locating and reading flood maps, applying for Letters of Map Change (LOMC), and obtaining and understanding Elevation Certificates. FMIX also serves to connect stakeholders with a wide range of technical subject matter experts.

Call: **1-877-FEMA MAP** (1-877-336-2627)

Email: [FEMAMapSpecialist@riskmapcdfs.com](mailto:FEMAMapSpecialist@riskmapcdfs.com)

Website and Live Chat: [www.floodmaps.fema.gov/fhm/fmx\\_main.html](http://www.floodmaps.fema.gov/fhm/fmx_main.html)

Hours of Operation: Monday – Friday, 8:00am - 6:30pm ET  
(After hours self-service and voicemail support provided.)

FEMA Region III	
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Mapping Partner	State NFIP Coordinator
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