

	FLOODPLAIN MANAGEMENT 101
	INTRODUCTION TO THE NFIP

	NATIONAL FLOOD INSURANCE PROGRAM
	● A voluntary program based on a mutual agreement between the Federal government and the local community. <i>In exchange for adopting and enforcing a Floodplain Management Ordinance, Federally backed flood insurance is made available to property owners throughout the participating community.</i>

	TEXAS WATER DEVELOPMENT BOARD
	State Coordinating Agency for the National Flood Insurance Program




TEXAS FLOOD PROBLEMS

- Over 1,400 flood-prone communities
- Largest total cost of flood damage claims paid in the nation
 - Hill Country Flash Floods
 - Riverine Floods
 - Tropical Storms and Hurricanes

The National Flood Insurance Program (NFIP) is the nationwide effort to help communities protect against flooding.






TOP 4 KILLERS OF AMERICANS

- Heart Disease
- Automobiles
- Fires
- FLOODS!





KEY TERMINOLOGY

- FIRM = Flood Insurance Rate Map
- DFIRM = Digital FIRM
- BFE = Base Flood Elevation
- FEMA = Federal Emergency Management Agency
- FHBM = Flood Hazard Boundary Map
- SFHA = Special Flood Hazard Area

Acronym	Stands for...	Acronym	Stands for...
ANI	Area Not Included	BFE	Base Flood Elevation
COBRA	Coastal Barrier Resources Act	CBRS	Coastal Barrier Resources System
CLOMA	Conditional Letter of Map Amendment	CLOMR	Conditional Letter of Map Revision
CLOMR-F	Conditional Letter of Map Revision based on Fill	CCO	Consultation Coordination Officer
CRS	Community Rating System	DLG	Digital Line Graph
ERM	Elevation Reference Mark	ESDP	Engineering Study Data Package
FBFM	Flood Boundary and Floodway Map	FDP	Flood Disaster Protection Act
FMPC	Flood Map Production Coordination Contractor	FDI	Floodway Data Table
FEMA	Federal Emergency Management Agency	FFED	Final Flood Elevation Determination
FHBM	Flood Hazard Boundary Map	FIA	Federal Insurance Administration
FMA	Federal Insurance and Mitigation Administration	FIRM	Flood Insurance Rate Map
FIS	Flood Insurance Study	FOIA	Freedom of Information Act
GIS	Geographic Information System	GPO	Government Printing Office
HEC	Hydrologic Engineering Center	ICC	Increased Cost of Compliance
LAG	Lowest Adjacent Grade (to a structure)	LFD	Letter of Final Determination
LMMP	Limited Map Maintenance Program	LODR	Letter of Determination Review
LOMA	Letter of Map Amendment	LOMC	Letter of Map Change
LOMR	Letter of Map Revision	LOMR-F	Letter of Map Revision based on Fill
MSC	Map Service Center	MT	Mitigation Directorate
NAVD	North American Vertical Datum of 1988	NFIP	National Flood Insurance Program
NFRA	National Flood Insurance Reform Act	NGVD	National Geodetic Vertical Datum of 1929
OPA	Otherwise Protected Area	PMR	Physical Map Revision
PRP	Preferred Risk Policy	RCBAP	Residential Condominium Building Association Policy
SFHA	Special Flood Hazard Area	SFHDR	Standard Flood Hazard Determination Form
TEC	Technical Evaluation Contractor	WYO	Write Your Own

	TEXAS AND FEDERAL LAWS

	NATIONAL FLOOD INSURANCE ACT OF 1968
	● Established the National Flood Insurance Program ● Federally subsidized flood insurance was made available to communities that <u>voluntarily</u> enacted land use and control measures ● Prior to the this Act, the sole relief available to flood victims was special disaster loans

	FLOOD DISASTER PROTECTION ACT OF 1973
	● Flood insurance <u>required</u> as a condition of receiving federal financial assistance for acquisition or construction purposes in Special Flood Hazard Areas ● Publication of Flood Hazard Boundary Maps officially designated a community as "flood prone" and subject to the Act.

	EO 11988 FLOODPLAIN MANAGEMENT
	● Federal Agencies <u>required</u> to “avoid the long-and short-term adverse impacts associated with the occupancy and modification of floodplains and avoid direct and indirect support of floodplain development wherever there is a practicable alternative ● Federally funded “Critical Facilities” are to be protected up to the 500-year flood

	SECTION 404 WETLAND PERMITS
	● The US Army Corps of Engineers administers Section 404 of the Clean Water Act ● Discharge of dredge or fill material into wetlands requires a Section 404 Permit ● Communities are required under the NFIP to require <u>all</u> necessary permits required by Federal and State Law

	DISASTER MITIGATION ACT OF 2000
	● Communities must adopt and have an <u>approved</u> “all hazards” mitigation plan prior to November 1, 2004 to be eligible to receive Hazard Mitigation Grant Program funding (44 CFR Part 201)

	HOUSE BILL 1018
	● HB 1018 requires Texas cities and counties to be ELIGIBLE to join the NFIP ● The 77th Legislature of the State of Texas amended Subchapter I, Chapter 16, Water Code, by adding Section 16.3145 to read as follows: <i>"The governing body of each city and county shall adopt ordinances or orders, as appropriate, necessary for the city or county to be eligible to participate in the National Flood Insurance Program....., not later than January 1, 2001."</i>

	SENATE BILL 936
	● The 77th Texas Legislature amended the Water Code, effective September 1, 2001, to authorize all political subdivisions to: (1) adopt more comprehensive floodplain management regulations which are necessary for planning and appropriate to protect public health and safety; (2) participate in floodplain management and mitigation initiatives such as the NFIP's Community Rating System;

	SENATE BILL 936 CONT'D
	(3) collect reasonable fees to cover administrative costs incurred by the administration of a local floodplain management program. ● Additionally, SB 936 provides for Criminal and Civil Penalties and injunctive relief.

	SENATE BILL 1436
	● Transferred functions of the NFIP State Coordinating Office to the TWDB from the Texas Commission on Environmental Quality ● Directed 50% of revenue from taxes and license fees from flood insurance policies into a new floodplain management account ○ \$6.1 million per biennium for floodplain management and mapping ● Added staff to 6 TWDB field offices

	STANDARDS OF THE NFIP

	MINIMUM STANDARDS
	● Must include restrictions to development within floodplain areas ● Extent to which restrictions are set directly tied to available floodplain maps and studies ● Standards outlined in CFR 60.3 (a) – (e)




NFIP REGULATIONS

44 CFR 60.3 Land Use Regulations

60.3.e

Coastal High Hazard Areas (Zone VE)

60.3.d

BFE's with Floodway identified

60.3.c

FIRM/BFE's without Floodway identified (Zone AE)

60.3.b

FHBM/SFHA identified without BFE's or floodways

60.3.a

No floodplain maps published by FEMA
Use best available data



PHASES OF THE NFIP




PHASES OF THE NFIP

- NFIP is administered in 2 Phases:
 - Emergency Phase
 - Regular Phase



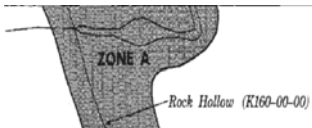

EMERGENCY PHASE

- Entry stage of participation for communities
- Issues FHBM
 - identifies flood areas
 - No risk zones
 - No flood elevations
- Flood Insurance obtained at FLAT RATE based on structure type
- Same rate regardless of likelihood of being flooded




EMERGENCY PHASE

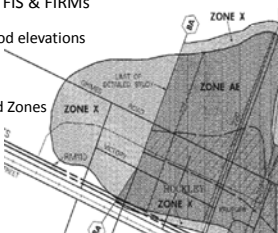
- Community enforces & adopts local floodplain regulations
- Regulates new development in flood-hazard areas (Zone A)






REGULAR PHASE

- Community gets a detailed engineering study
- FEMA prepares FIS & FIRMs
 - 100-year flood elevations
 - Floodways
 - Flood Hazard Zones



	CONTACT INFORMATION
	● Texas Water Development Board ○ Main line: 512-463-6478 ○ www.twdb.state.tx.us ● FEMA Region VI Mitigation Division ○ (940) 898-5399 ○ www.fema.gov
