



FEMA DFIRM Status Digital Flood Insurance Rate Maps MAFSM Conference

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Dave Guignet, P.E., C.F.M.

State NFIP Coordinator

Maryland Department of the Environment



Outreach Web Site

<http://mdfloodmaps.com>

<http://mdfloodmaps.org>

<http://mdfloodmaps.net>



Outreach Table / Web

Mike Herzberger, MES - Site Dev. / Outreach Assistance

Ed Copeland – Community Ordinance Assist./ Support

Kevin Wagner, MDE – NFIP Technical Assist./ Ordin. Adoption

Dave Guignet, MDE – Mapping / Outreach / Contracting

Demo: Flood Risk Application (Maps)

Existing FIRM Maps/ FIRMette

Preliminary DFIRM's

Effective FIRM's

GIS Maps with Flood Overlays



Outreach Table / Web

General Handouts and Information

FEMA Terms and Definitions

Links to FEMA (i.e. FloodSmart)

Map Adoption Process

Grandfathering, etc.

Floodplain Factsheet

County Schedule

Project Enhancements

Overview



Outreach Table / Web

DEMO: Flood Risk Application
(16 Different Scenarios)
Out on FIRM with Insurance
- Going In On DFIRM with Insurance
- 16 Different Handouts or Take Aways

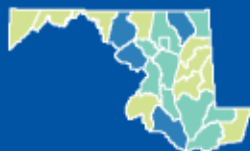
FEMA
MDE

National Flood
Insurance Program

nfip.gov

FEMA Insurance
Information Site

floodsmart.gov



Maryland DFIRM
Release Schedule



INSURE YOUR RISK

Office of the
GOVERNOR



Flood Risk
Application

[View Maryland Flood Maps Here](#)



Preliminary Schedule

Washington - September 2010

Allegany - February 2011

Talbot - February 2011

Charles - July 2011

Garrett - January 2012

Queen Anne's - March 2012

Kent - May 2012



Effective Schedule

Baltimore City - January 2011

Somerset - March 2011

Calvert - July 2011

Cecil - July 2011

Anne Arundel - August 2011

Howard - August 2011

Carroll - August 2011



Floodplain
Fact Sheet



Flood Insurance
Fact Sheet

DFIRM Outreach

The State of Maryland in conjunction with the Federal Emergency Management Agency (FEMA) has been systematically updating Flood Insurance Rate Maps (FIRMs) for communities over the past several years. This site is designed to guide [homeowners/renters](#) as well as [communities](#) through the process of determining their current flood risk as well as future flood risk based on the preliminary Digital Flood Insurance Rate Maps (DFIRMs).

The DFIRMs are digitally converted flood insurance rates maps that will be compatible with GIS (Geographic Information Systems). The improvements in spatial accuracy provided by the new base map, and the availability of electronic floodplain information should greatly enhance the ability to use the maps for planning, permitting, and insurance applications.

Researching Your Future Flood Risk

The DFIRMs are being released on a community by community basis. It is important to investigate your flood risk status and contact your insurance agent to make necessary modifications to your coverage while the maps are still preliminary. The digital files will be available when these maps become effective.

Using This Website

To use this website we recommend starting with your area of interest. If you are a homeowner, please visit the [HomeOwners/Tenants](#) section. If you are interested in an entire community, please visit the [Communities](#) section.

Technical Requirements

To use this website we recommend using a high-speed internet connection using Internet Explorer 7.0 or 8.0. Additionally, Adobe PDF Reader 9.0 and Adobe Flash Player 10.0 are required. The resolution of your monitor is also important; make sure your resolution is 1024 x 768 or above.



DFIRM OUTREACH - FLOOD RISK APPLICATION

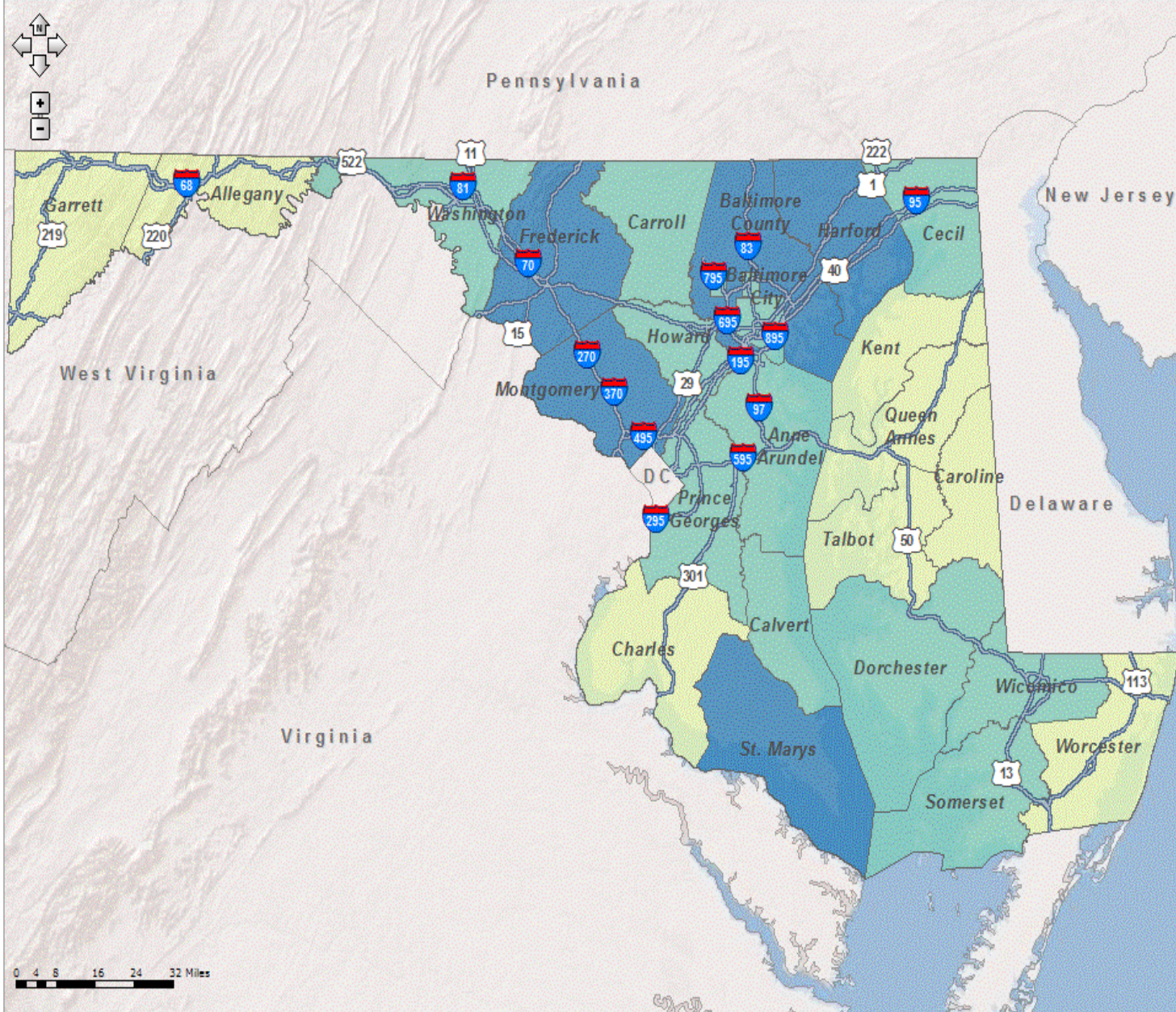
Flood Determination Results

To begin researching your flood risk, follow the steps below:

- Use the 'Address Locator' tool or 'Zoom/Pan' tools above to find your location.
- Select the 'Determine Flood Status' tool above and then click a point on the map at the corner of your building closest to the floodplain.
- Need help navigating this portion of the site? [Click here](#) to access the help menu for the 'Flood Risk Application'.

DFIRM Status by County

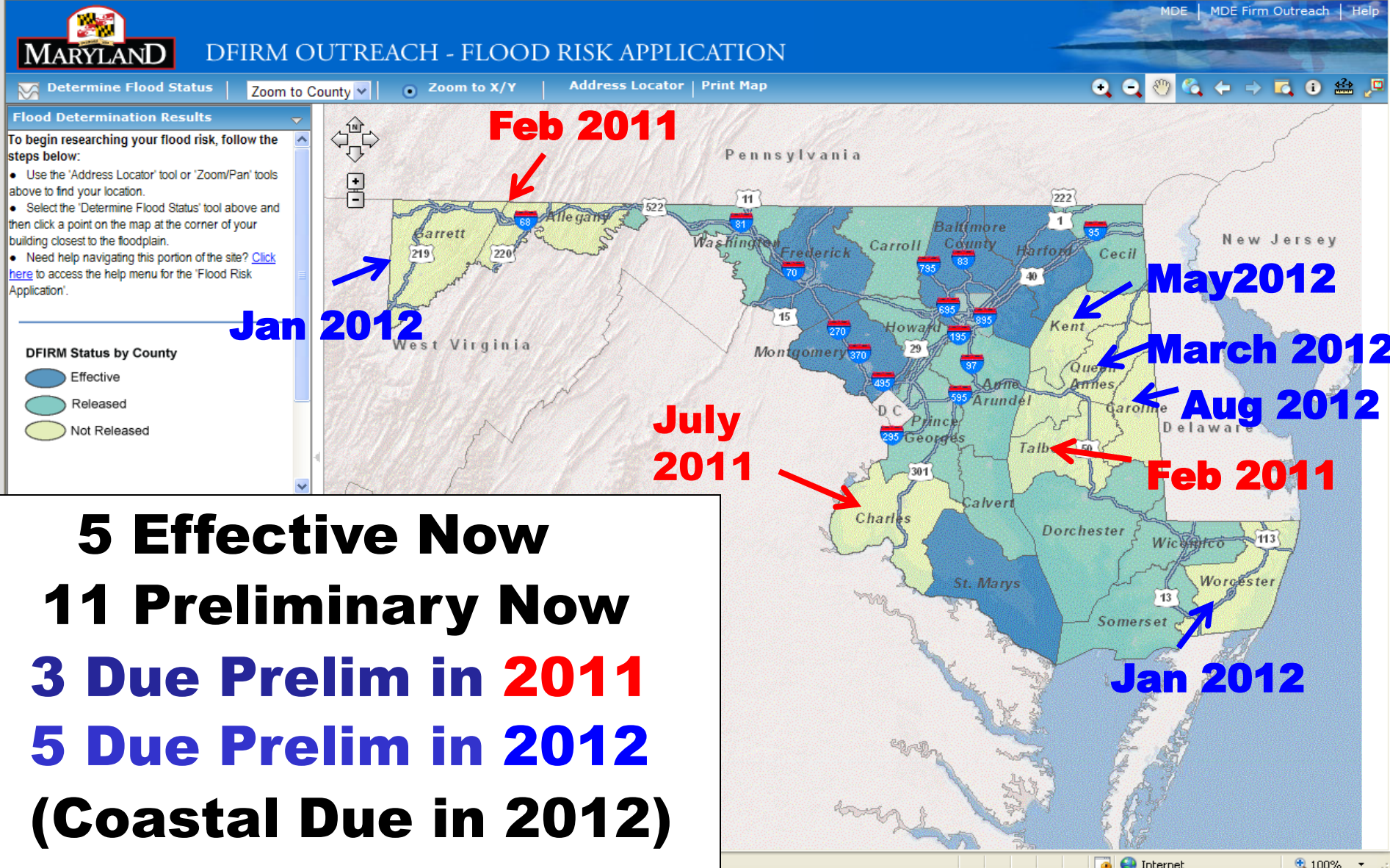
-  Effective
 Released
 Not Released



Address Results

Map Contents

<http://mdfloodmaps.net>





Next :Action Items

Ordinance Adoption

State Model Upgraded

Easily Integrates with Building Codes

Eliminated Outdated / Misleading Info

Integrated with Waterway Permit Process

More Clearly Enforceable

Linked to CFR Requirements

Added CRS Credits

MUST BE ADOPTED By Map Effective Date !!!

**State Model Already Reviewed and Approved
by FEMA – Older existing ordinances must be
reviewed and evaluated individually with
MANY others (**Many won't Pass**)**



Before Map MOD

- **Where Were We Before Map MOD**
 - **Average Age of Map + 20 years**
 - **Average Age of Data on Map ~ 30 years**
 - **40 % floodplains were A-Zones w/ No Data**
 - **70 % models not available**
 - **95 % models difficult to reproduce (work maps)**
 - **(100 % models not used for anything else (SHA))**



What We Have on Completion

- **90 % Studies Current / Reproducible / with the Entire Analysis Defined in GIS**
- **A-Zones upgraded to limited detail study with model and analysis in 2/3 of state**
- **Up to data Coastal Analysis and Maps**
- **Effective Ordinances that match maps**
- **Unlimited CRS Opportunities**

Local Upgrades

- Regulate Ultimate Floodplain
- Considering 3 foot freeboard
- Used flood Protection Height + 1 foot freeboard to end up with a 2 foot freeboard
- Treat coastal A-Zone as V-Zone
- Engineered Openings Not Accepted
- Non-Conversion Agreements / Tied to property deeds
- Restricted Accessory Structures



Time to Act (Now)

- **It's Your (Community's) floodplain**
 - **FEMA Provides MINIMUM Regulations**
 - **State Provided a Model Ordinance with Suggestions for Higher Standards**
 - **Opportunity to Fix (Deal with) Issues Specific to Local Needs**
 - **Take Hard Look at Your Ordinance and Consider Steps to Mitigate /Reduce FP Issues**

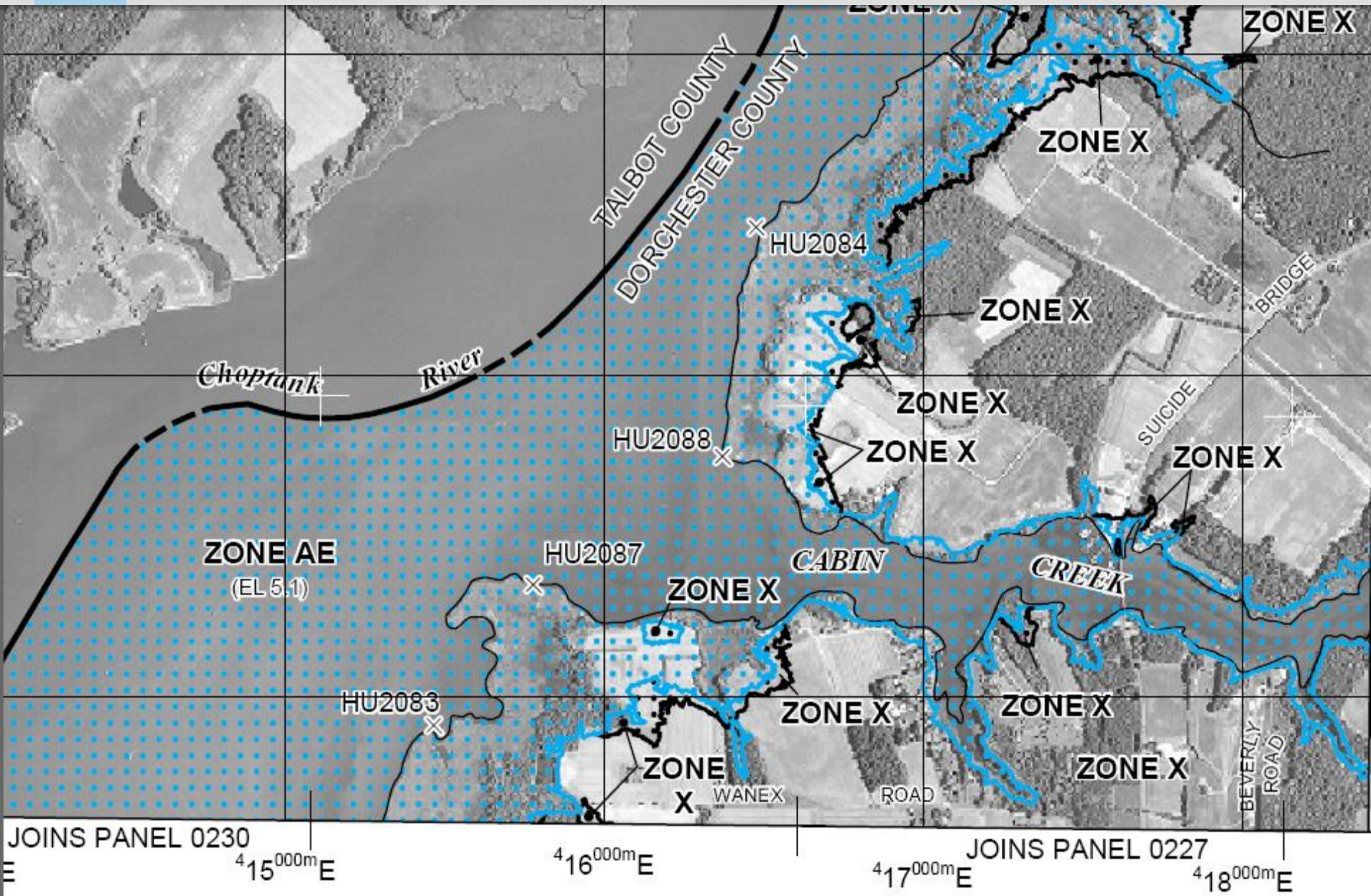


Tidal Updates – *Coming Too*

- **Tidal Analysis Started in 2009**
- **Tidal Surge Model Runs Recently Completed**
- **Calibrations with Isabel and Field data Underway**
- **WAFIS Analysis will Follow Field Calibrations**
- **Coastal Re-Mapping should be Available in 2011/2012**



Note: DFIRM's on NAIP Base

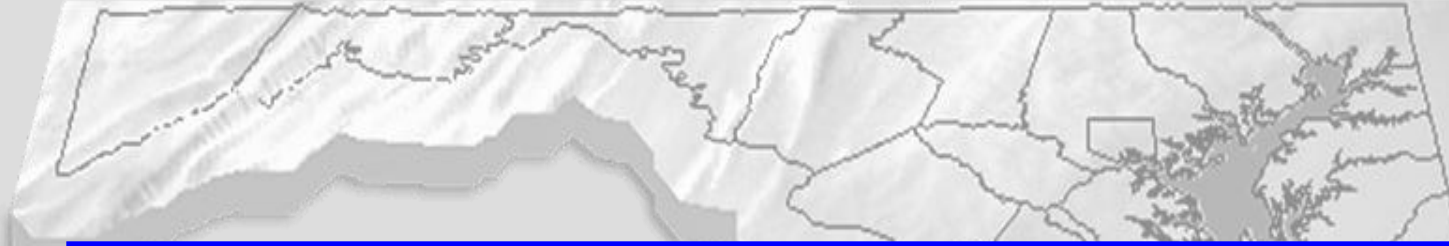


DFIRM Notes

- **New Horz & Vert Datums**
- **NAIP Imagery (free distribution)**
- **New Paneling Scheme**
- **Redelineations of Major Rivers
and Tidal Limits**
- **State Permit Process will Adopt
and Utilize FEMA Models**



Map MOD Next Steps



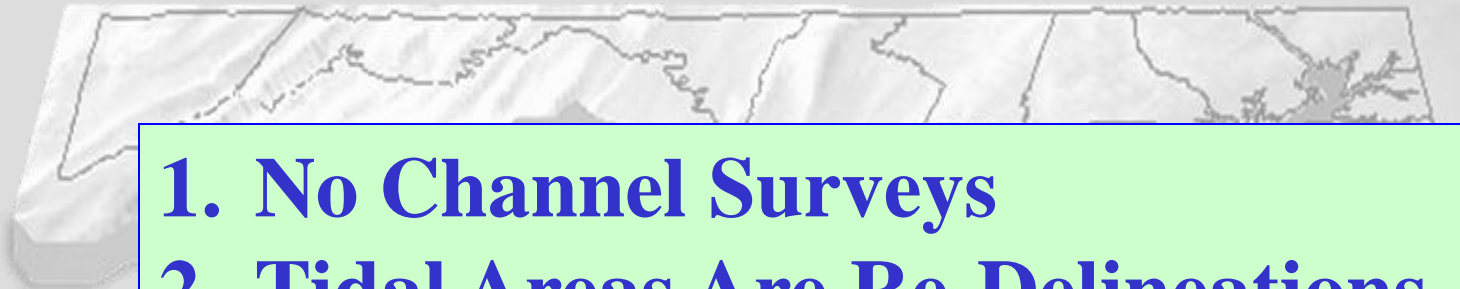
- **Complete Remaining Counties**
- **Integrate Coastal Studies when Completed**
- **Build Method to Distribute Models**
- **Incorporate into Permit Process**
- **Assist Communities with Outreach**



Map MOD Progress to Date

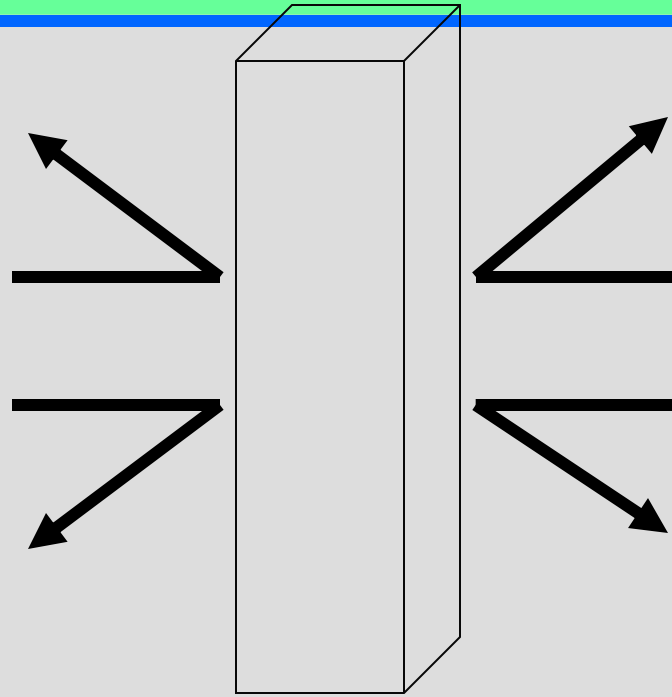
- **200+ Detailed Miles Average per County (AE-zones)**
- **150+ Miles of A-zones Average per Co. (with FP model)**
- **300+ Hydrology Points per County**
- **400 Structures Inventoried per County**
- **600 Models in Production /14 Counties**
- **All Models Available are in a GIS Format**
- **Floodplain Boundaries Accurate GIS layer**

Study Limitations

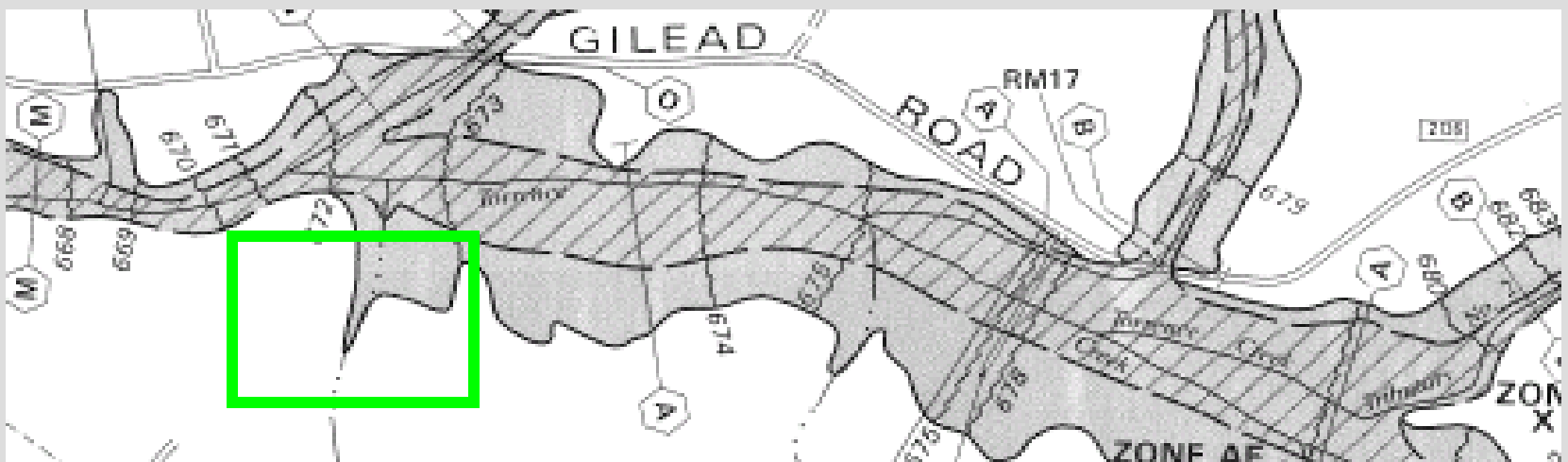
- 
- A faint, light-colored map of Maryland is visible in the background of the slide, showing the state's outline and major water bodies.
- 1. No Channel Surveys**
 - 2. Tidal Areas Are Re-Delineations**
 - 3. A-Zones Have A Model, But No Profiles, or BFE's**
 - 4. Hydraulic Structures Not Survey Grade**
 - 5. Changes Since 2007/ 2008 Included ?**
 - 6. (LOMAR's Still Necessary !)**
 - 7. Etc...**

Data Sharing ?

FEMA



MDE





Next Steps: Data Sharing

1/ 2 Day FP Model

(Moved from)

U.S. Army Corps

State NFIP

County

State Highway

FEMA –Region III

- 1) **NOTES:**
INDEPENDENT
SHA MODELING
MATCHED
HYDROLOGY
AND
HYDRAULICS
- 2) **MODEL NOT** (Just)
Boundary

Questions?

**Questions Or
Outstanding Issues !**



Dave Guignet: 410-537-3775 dguignet@mde.state.md.us

Kevin Wagner: 410-537-3914 kwagner@mde.state.md.us