Map Modernization and DFIRMs

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• Insurance portions of this presentation were originally given at ASFPM Conference by

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• Map Modernization Life Cycle

• Preliminary Release Issues

• Insurance Issues

• DFIRM Features

• Questions
Flood Map Study Lifecycle

**Project Scoping**
- Initial Involvement

**Data/Map Development**
- Stakeholder Outreach

**Adoption**
- Stakeholder, Media & Public Outreach

**Preliminary Release**
- Stakeholder, Media & Public Outreach

**Project Scoping**

**Data/Map Development**

**Adoption**

**Preliminary Release**

**Project Scoping**
- Initial Involvement
Goal - DFIRM
Preliminary Release

- Opportunity for public comment on draft DFIRM and FIS
- Local Government Issues – Data and quality
- Public Issues – Is my property in or out?
Does the draft DFIRM use the best available data and match the expectations from the Map Activity Statement?
• How are you as a homeowner affected?

• New maps promote public safety

• If you feel there has been an error, you can file a protest or appeal.

• When do the maps become effective?

• Here’s where to go for more information.
<table>
<thead>
<tr>
<th>IF MAPS SHOW...</th>
<th>THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change from low or moderate flood risk to high risk</td>
<td><strong>Flood insurance is mandatory.</strong> Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk. <strong>Grandfathering offers savings.</strong> The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. An insurance agent can provide more details on how to save.</td>
</tr>
<tr>
<td>Change from high flood risk to low or moderate risk</td>
<td><strong>Flood insurance is optional, but recommended. The risk has only been reduced, not removed.</strong> Flood insurance can still be obtained, at lower rates. Twenty-25 percent of all flood insurance claims come from low- to moderate-risk areas. <strong>Conversion offers savings.</strong> An existing policy can be converted to a lower-cost Preferred Risk Policy.</td>
</tr>
<tr>
<td>No change in risk level</td>
<td><strong>No change in insurance rates.</strong> Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.</td>
</tr>
</tbody>
</table>
Insurance Issues

• Need to understand the risk
  – Flooding happens anywhere……..at anytime
  – Most homeowners insurance doesn’t cover flood
  – Flooding is the #1 natural disaster in the US
  – More than 50% of all flood disasters are not presidentially declared
  – 20-25% of flood insurance claims come from low- to moderate-risk areas
Low to High Risk Area – Grandfathering

• Flood risks are real and changing
  – Floods are the most common natural disaster in the US
  – There is a 26% chance of experiencing a flood during a 30-year mortgage and only a 9% chance of experiencing a fire

• New Maps are Being Developed
  – Accurately depict your flood risk
  – Help you make informed decisions
  – Home and business owners insurance does not cover flooding.
Low to High Risk Area

- Timing is everything (Grandfathering)
  - Lower cost options are available
  - Buy a policy before map is adopted (e.g. Preferred Risk Policy - PRP)
  - Show building was built in compliance at time of construction
  - Makes you eligible for a lower rate; keeps costs DOWN
Loyal Customer Options

• Purchases a policy before the map changes; e.g. Preferred Risk Policy* if in B, C, X zone;
• Has a policy and keeps the prior zone and base flood elevation as long as continuous coverage is maintained; or
• Use the zone that provides the lowest rate

*Note: At the first renewal, the PRP must be re-written with standard X rates; the ZONE is grandfathered in.
Loyal Customer Example

Pre-FIRM Building
• $233 PRP
Loyal Customer Example

Grandfathered:
- $233 PRP (1st year)
- $674 SFIP - X (yr 2-3)
- $1581 in 3 years

Not Grandfathered:
- $967 SFIP (AE Zone)
- $2901 in 3 years
2000 Zone AE  **BFE: 65’ LFE: 57’**

-8 below BFE  
Approx $9,140
Insurance Issues - Conversion

High to Low or Moderate-Risk Area

• No Longer Required – But FloodSmart
  – Your flood risk is reduced, NOT removed

• Stay Protected and Save (Conversion)
  – Rewrite policy to PRP using original effective date PLUS receive a refund
  – Stay protected and get money back
Conversion

- For properties moving from high to low-moderate risk zones
- Created to encourage policyholders to maintain coverage ("Risk is reduced; not removed")
No Change

• If no current flood insurance policy:
  – Your homeowners insurance does not protect you against floods!
  – Floods happen anytime…..anywhere
  – There is a 30-day wait; so don’t wait!

• If owns a current flood insurance policy:
  – Your home and its contents are a major investment; insure them to value
DFIRMs

• Spatial Database
  – All elements of a FIRM
  – Snapshot in time

• Study Database
  – Data about the spatial elements
  – Data about the process of developing the DFIRM
**DFIRMs – DFIRM Database**

- **Information Tables (L_ Tables)**

<table>
<thead>
<tr>
<th>Study Information</th>
<th>auxiliary data</th>
<th>communities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engineering models</td>
<td>LOMCs</td>
<td>routing</td>
</tr>
<tr>
<td>revisions to each panel</td>
<td>DDF and IDF curves</td>
<td>outflow data</td>
</tr>
<tr>
<td>Recurrence intervals</td>
<td>cross sections</td>
<td></td>
</tr>
</tbody>
</table>
### Spatial Tables (S_Tables)

<table>
<thead>
<tr>
<th>raster tiling index</th>
<th>base flood elevations lines</th>
<th>coastal BRS units</th>
</tr>
</thead>
<tbody>
<tr>
<td>coastal gages</td>
<td>coastal transect lines</td>
<td>DFIRM map panels</td>
</tr>
<tr>
<td>flood ins. risk zones</td>
<td>boundaries of risk zones</td>
<td>flood cont. structures</td>
</tr>
<tr>
<td>labels, leader lines</td>
<td>LOMRs</td>
<td>hydrologic network</td>
</tr>
<tr>
<td>overbank flow lines</td>
<td>bench marks</td>
<td>frontal dune features</td>
</tr>
<tr>
<td>sections</td>
<td>townships and ranges</td>
<td>political boundaries</td>
</tr>
<tr>
<td>rain gages</td>
<td>profile baseline</td>
<td>stream centerline</td>
</tr>
<tr>
<td>USGS quad maps</td>
<td>river mile markers</td>
<td>shoreline in model</td>
</tr>
<tr>
<td>station points</td>
<td>subbasins</td>
<td>transport. features</td>
</tr>
<tr>
<td>non-rain gages</td>
<td>H&amp;H features</td>
<td>cross-section lines</td>
</tr>
</tbody>
</table>
Summary

New maps, new formats, new zones, new regulations

Same challenge – Purchasing Insurance
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