



### Maryland Hydraulics Panel – Integrated FEMA/MDE Compliance Process

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#### **Maryland Hydraulics Panel**





























#### **Maryland Hydraulics Panel Mission**

Explore the development of improved procedures to ensure that Maryland policies and processes leading to construction in floodplains are efficient, while also providing accurate assessments of hydraulic performance of highway waterway crossings. The Panel has worked closely with the staff of MDOT, SHA and MDE; reviewed MDE regulations, policies and design approaches; and provided input on a variety of issues.

#### Non-tidal Hydraulics Initiatives:

- Floodplain Construction
- Repair of Deteriorating Culverts
- Channel Stability
- Aquatic Organism Passage
- MDE Waterways and FEMA Permitting Processes

#### MDE/FEMA Integrated Permitting Process

Challenge: FEMA Conditional Approval Applications (CLOMRs) and MDE Waterways Permits have historically been on separate and disconnected paths.



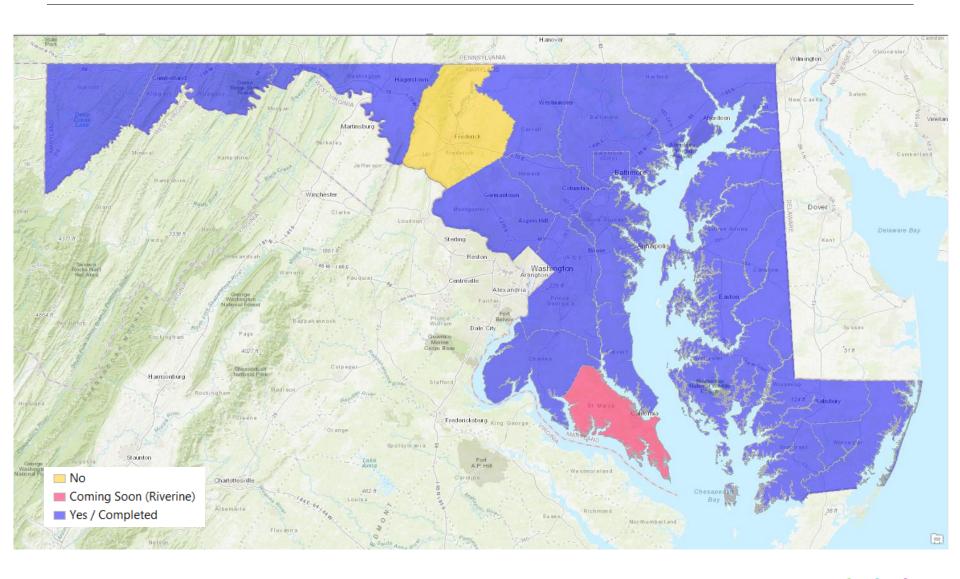
Solution/Opportunity: Develop an integrated process that leverages FEMA/MDE floodplain modeling and mapping information as a common platform.



#### MDE/FEMA Integrated Permitting Process Benefits

- Enables applicants/stakeholders to work from a common hydraulic modeling platform to promote consistency and efficiency in updated flood study development
- Promotes continuity and improved coordination across both the MDE Waterways Construction and FEMA review processes
- Maximizes efficiencies in review and permit approval processes
- Enables maintenance of improved digital flood risk data to support sound floodplain management and future flood hazard mapping updates
- Mutually beneficial partnership!

#### Bridges / Culverts

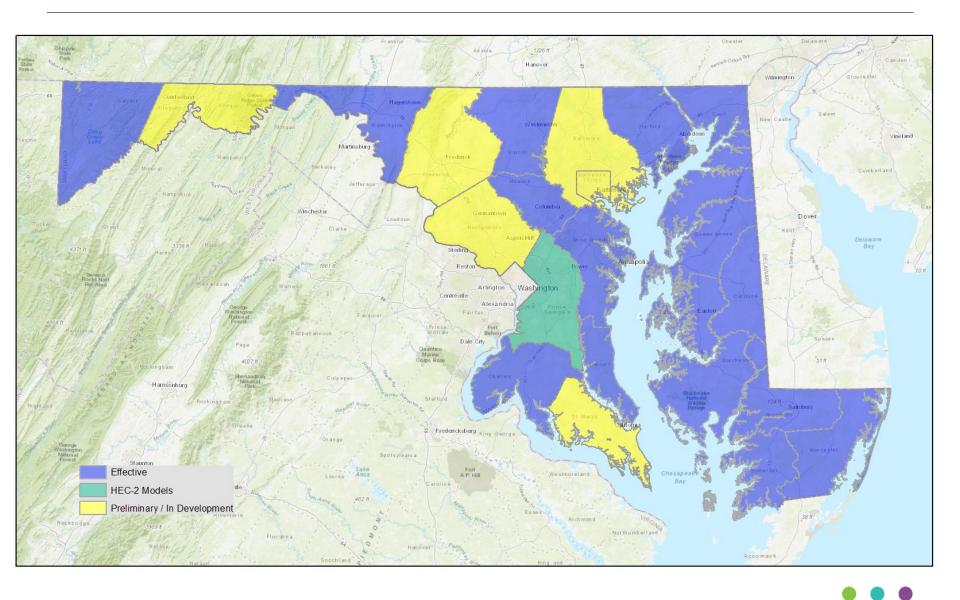


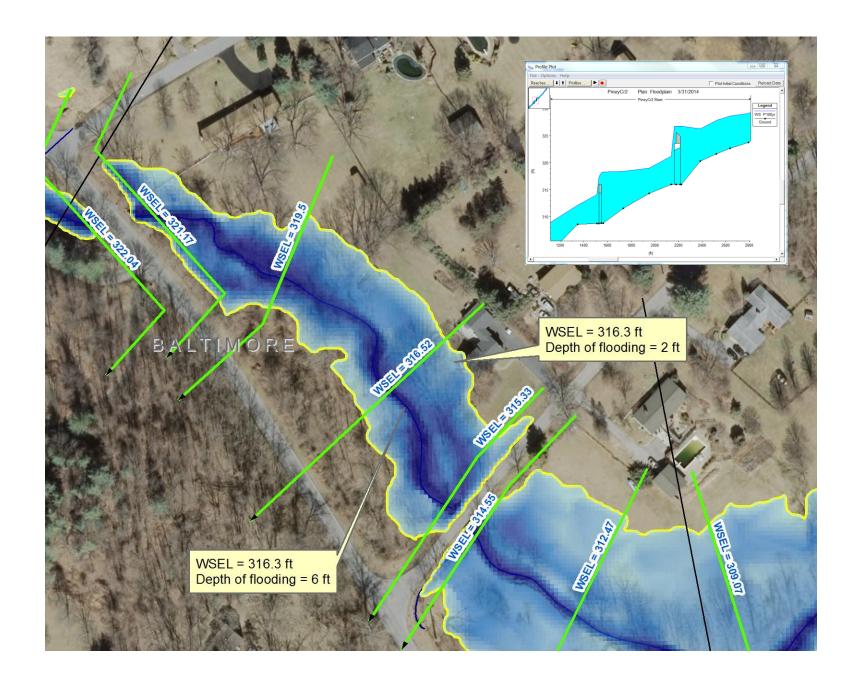
#### Bridge and Culvert Surveys

- Stream Crossing Survey
  - Dimensions
  - Inverts/abutments
  - Structure material
  - Piers
  - Entrance parameters
  - Photographs
  - Upstream and Downstream Channel Surveys
- Majority inventoried by MES
- Information hosted on MDFloodmaps website

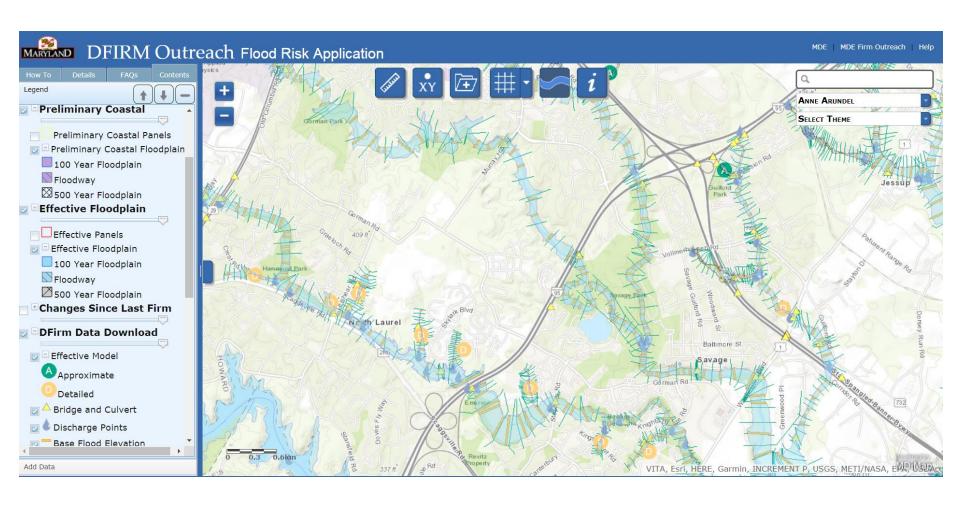


#### Models

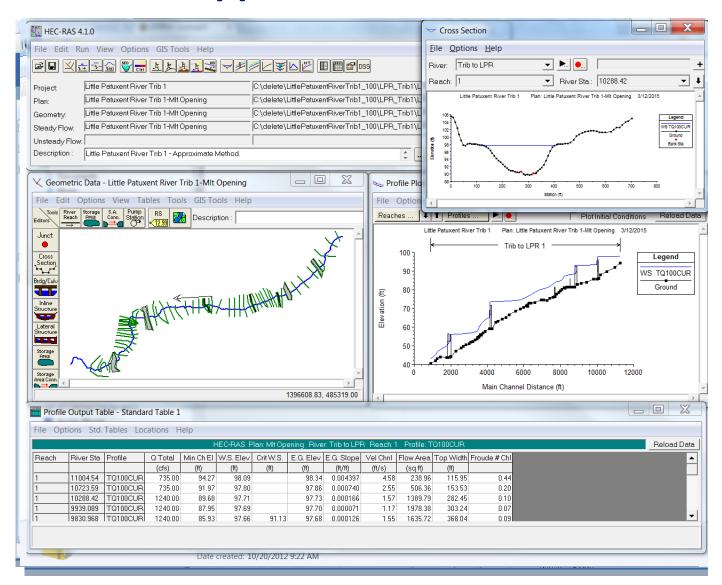


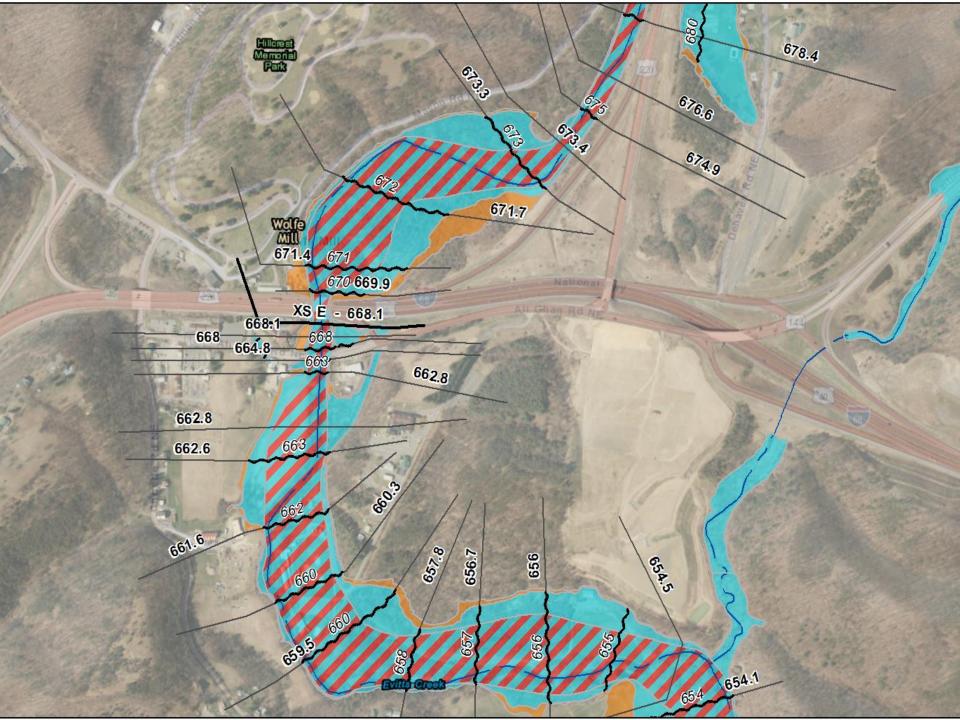


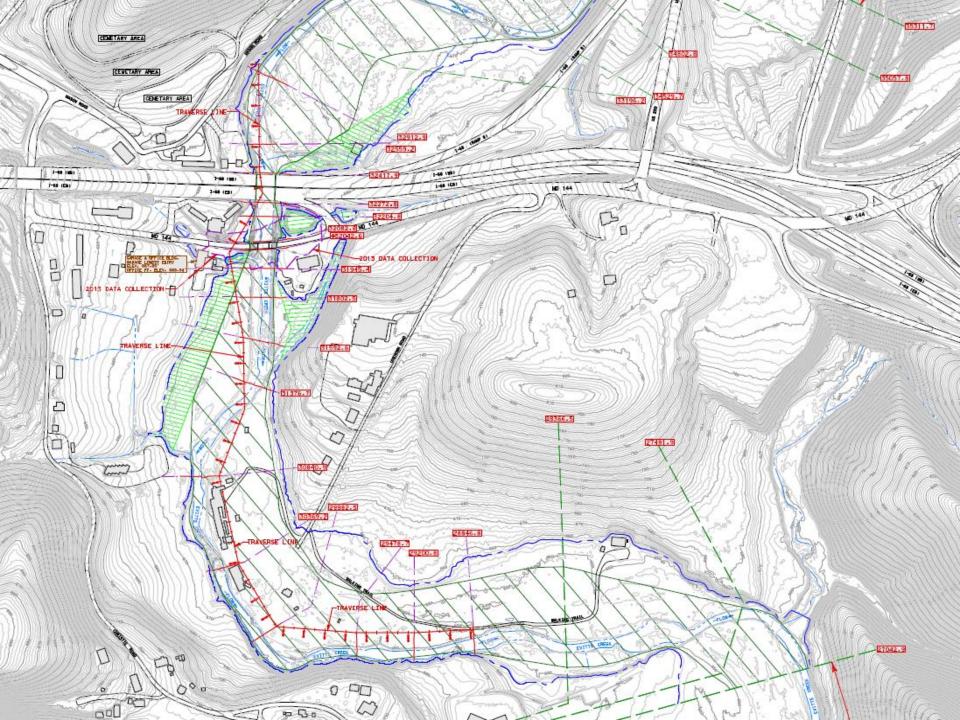
#### Flood Risk Application – Data Download



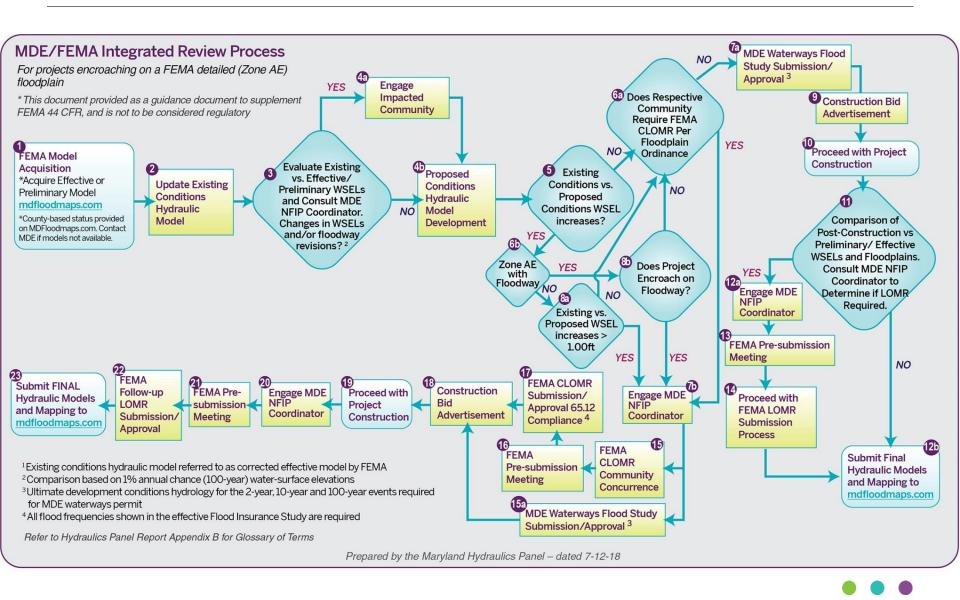
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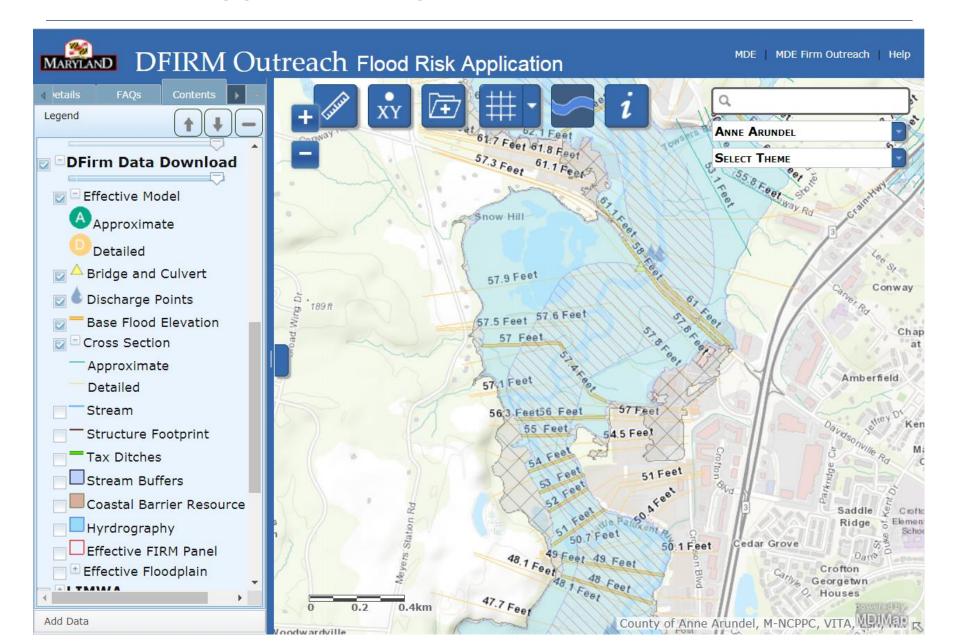




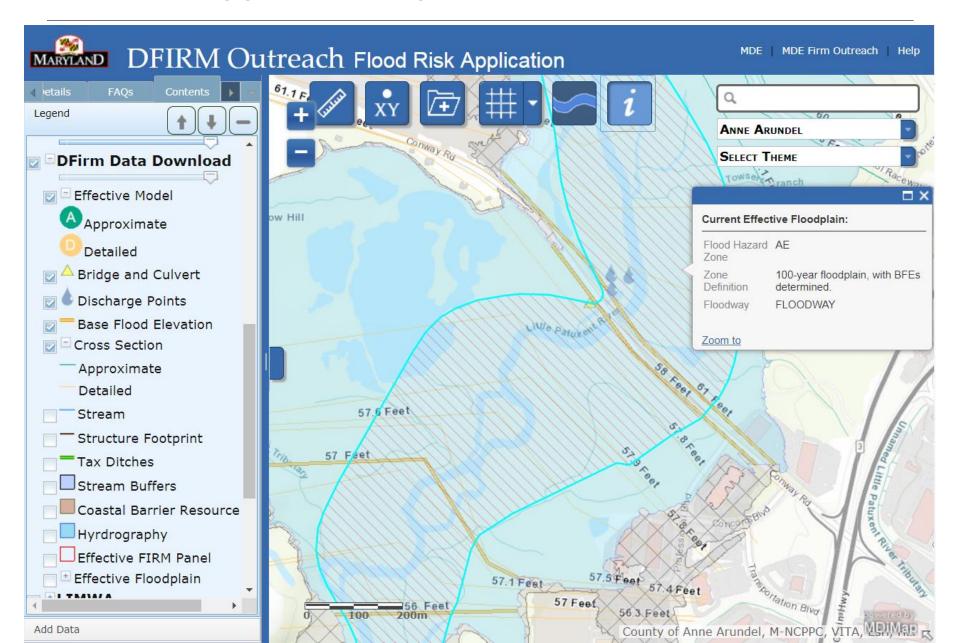
#### MDE/FEMA Process in Detailed Study Areas



#### Is FEMA Approval Required?



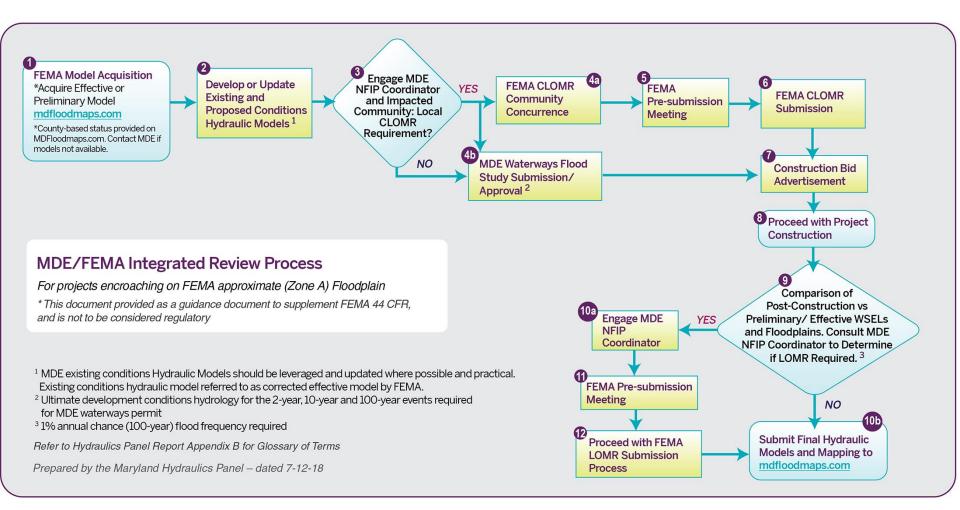
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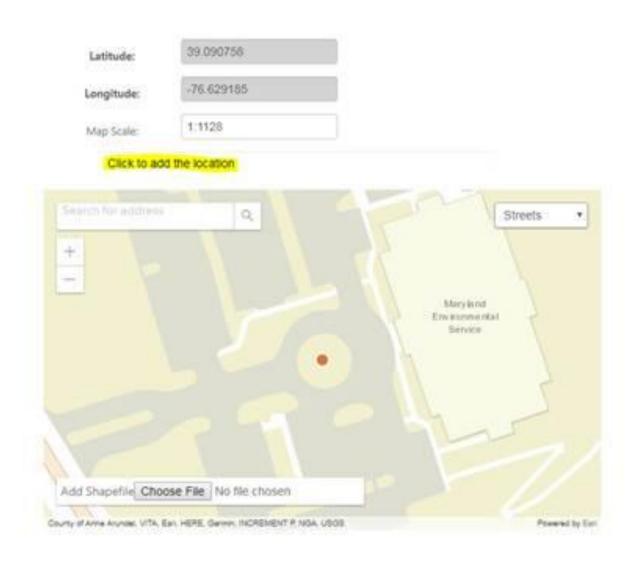
#### MDE Waterways Permitting Considerations

- Existing vs. Proposed Conditions floodplain studies
   = common requirement between MDE and FEMA
- Ability of all on-site construction to withstand the impacts of the 100-year flood event;
- Flooding on adjacent properties;
- Erosion of the construction site or stream bank (WQC);
   and
- Environmental effects, such as the project's impacts on existing in-stream fisheries; wildlife habitat; or rare, threatened or endangered species.

#### MDE/FEMA Process in Approximate Study Areas



#### MD Flood Risk Application – Data Uploads





#### MD Flood Risk Application – Data Uploads

#### STEP 4: UPLOAD ADDITIONAL DOCUMENTATION (Optional) Applicants will have an opportunity to upload additional documents to accompany their application. Notes: Documents, unless the type is specified as "Miscellaneous", must be in a .pdf format. Miscellaneous documents can include other digital formats (Excel document, Word document, .jpeg file, etc.) A submission should not be one single document but each specific piece of the application should be uploaded separately. The applicant may be requested to provide paper copy/copies of the full size plan sheets associated with this application. Upload Attachments Choose Document Type · Choose the document type · Enter a short description for the attachment Select the file Choose File No file chosen Should this be considered confidential? Cancel Click the Upload button to upload the file now. Upload

#### **Key Takeaways**

- Download the FEMA models and supporting information from the website - Using this information as a baseline can help to expedite the permitting and approval process <u>mdfloodmaps.com</u>
- Receiving a MDE Waterways permit does not imply FEMA compliance
- FEMA conditional approval is required for any proposed construction within the floodway that results in more than a 0.00 foot rise in BFEs
- FEMA requires that any information resulting in changes to flood elevations be submitted within 6-months of project completion (FEMA CFR 65.3)
- MDE wants your data!

# Resiliency in Maryland (Who's In Charge?)

MAFSM Conference
Dave Guignet
State NFIP Coordinator
November 8, 2018



### In Maryland -No State (or Federal) **Agency Has Been Directed to Lead** Resiliency

### But Several State Agencies Have a Role ...

- MEMA
- MDE
- •SHA, MDOT, and MTA
- MD Insurance Administration
- Housing and Community
   Development

# How Does the NFIP Community Currently Imply Resiliency?

- Freeboard (1-3 feet)
- Higher Standards (setbacks or higher requirements)
- Climate Change (future or ultimate conditions) / Not there Yet!
- Setbacks
  - (All Triggered by Actions ONLY in the FEMA floodplain)

# How Does the NFIP Community Define Resiliency?

- All Actions that Require Local or State Permit
- Only Activities within the Floodplain
- Only Activities Required by the NFIP
- So If we only take action in the FEMA floodplain
  - Only buildings in the floodplain built higher
  - Only buildings in the floodplain built to a higher standard (V-Zone construction in the LiMWA)
  - Only new or improved construction will be built higher (And higher means BFE – freeboard) which means 3 additional feet is our best effort.

### As a Result – Resiliency Stops at FP Limit?

- Buildings Outside the Floodplain Are NOT Built Higher (Elevated to Include Freeboard)
- Buildings Outside the Floodplain Are NOT Built Stronger (V-Zone Standards Outside LiMWA)
- Buildings Outside Floodplain Are Not Required to Move Back Further from Floodplain

### So – Lets Consider Where We ALL Stand in the NFIP Process?

- We Are ALL Following the (Default)
  FEMA Metric (And Sending the
  Message) in our Communities that...
  - > Flooding Stops at the FEMA floodplain Limits
  - ➤ Flooding will not Exceed 3 feet (or the freeboard limit) in my Community
  - > The Only people that need Flood Insurance are in the Floodplain and Have a Mortgage
  - { Yes, I know this is An Exaggeration, but by default This is the Collective Message that We Are Sending }

12%

12%

% of Homes in NC flooded by Florence with Flood Insurance

#### Which means that ....

88 %

**Do NOT Have Flood Insurance!** 

### How Does this Relate to Resiliency?

#### If We Only Follow the Current NFIP Metric...

- ➤ In North Carolina only 12% of the homes flooded had Flood Insurance (after 3 Hurricanes in 15 years) In South Carolina less than 10% had Flood Insurance
- Florida's Upper Panhandle Area Successfully Requested to Be Exempted Out of the State's Higher Construction Standards
- In Houston 45% of the Homes Flooded by Harvey had Flood Insurance (after 3 Hurricanes in 10 years)

### Maryland's Message about Resiliency Needs to Change...(Why)

- Maryland Is NOT Immune from a Hurricane!
- Maryland has had severe flooding recently from Tropical Storms (Agnes and Irene) and Super Storm Sandy (But No Hurricane)
- Flooding from a Hurricane will probably be greater or exceed our 3 foot Sea-Level Rise Projections (see NC)
- Maryland's Coast and Inland Coastal Plain is Very Similar to North Carolina and South Carolina
- Greater Probability of a Hurricane in Next 30 years than No Hurricane and Only 3 feet of Sea-level rise

\$6000

\$6000

Average NFIP Pay Out to Home Owner Without Flood insurance?

\$25,000

## What does this number represent?

\$25,000

Average Damages from Flood (First 3 feet inside home)

# What Could We Do to Increase Resiliency Now?

- Purchase Flood Insurance Outside the Floodplain
  - Maryland's Percentage of Flood Insurance Policies Outside the Floodplain is Estimated at 5% (less)
- Purchase Flood Insurance Outside the Floodplain
  - Insurance Outside the Floodplain is about \$600/year
- Purchase Flood Insurance Outside the Floodplain
  - Insurance is Almost Immediate (30 days) and Cheaper than Elevating or Relocating
- Purchase Flood Insurance Outside the Floodplain
  - Disaster Assistance typically pays about \$ 6000 for damages to a home owner without insurance versus up to \$ 260,000 plus contents for homes with insurance

# Which Community is More Resilient?

- Disaster Assistance typically pays about \$ 6000 for damages to a home owner without insurance versus up to \$ 260,000 plus contents for homes with insurance
  - \$ 6000 to Home Owners With Out Flood Insurance

OR

Up to \$ 260,000 to Home Owners With Flood Insurance

# What Does FEMA Pay for After a Disaster?

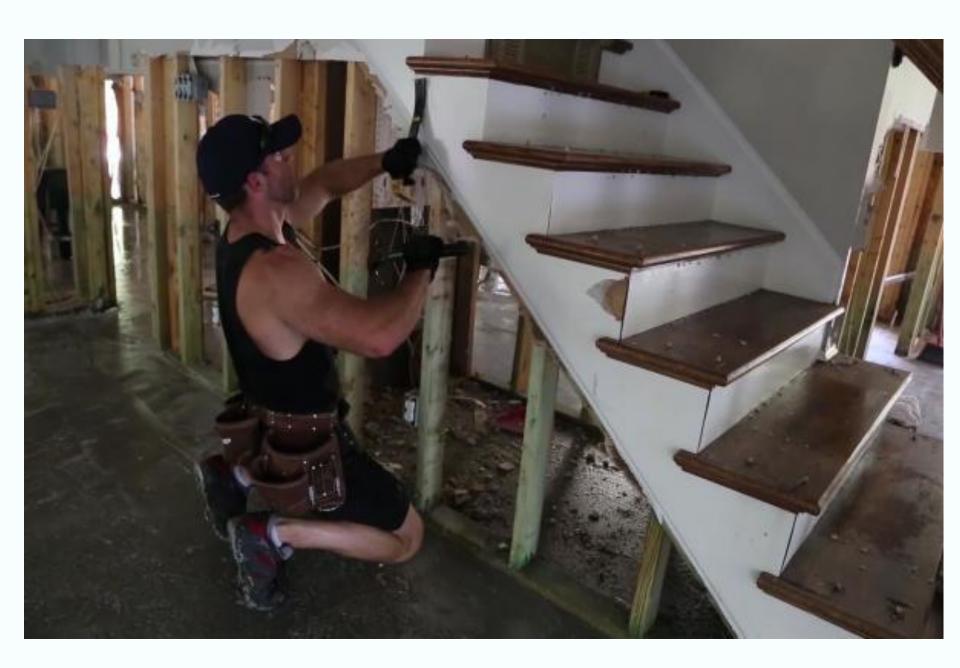
# Roads / Bridges / Culverts Infrastucture:

The **basic** facilities and installations that help a government or community run, including roads, schools, phone lines, sewage treatment plants and power generation.



# What's Covered Outside a Floodplain for Homeowners Without Flood Insurance?

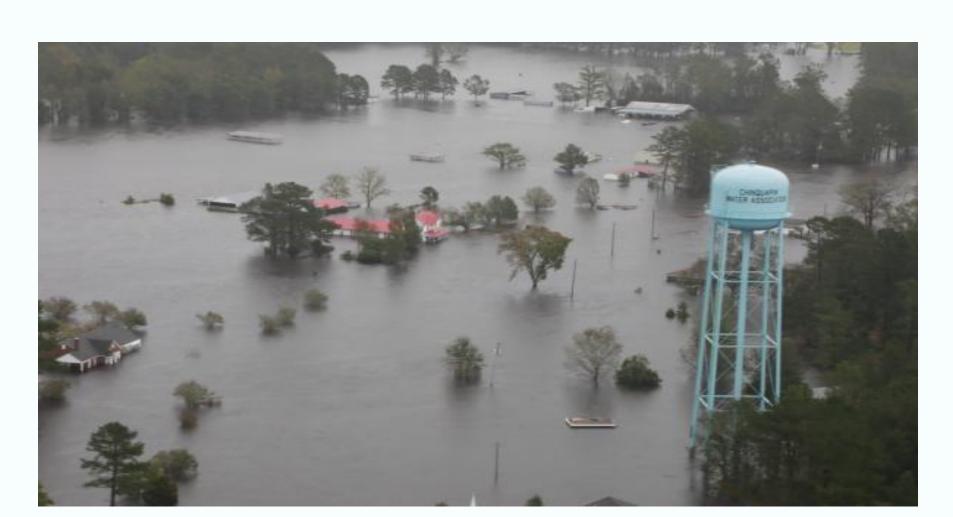
Hint: Almost None of the following....







## What's the Limit or Extent of Flood Damages from a Direct Hit in MD?

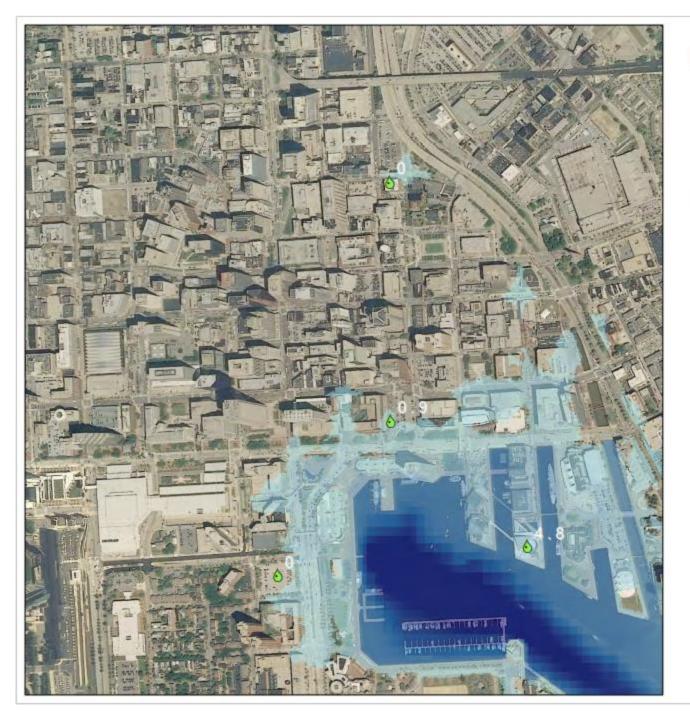






## Summary: What Can We Do as Floodplain Managers?

- Educate Public and Permittees
  - Flooding Does Not Stop at Floodplain
- Outreach
  - Need for Insurance Outside Floodplain
  - Floodplain is Less Expensive Outside Floodplain
  - Maryland is Not Immune
- Expand Data Tools to Convey a Message Beyond FEMA Flood Boundaries (Our metric)
  - Additional Tools Coming in Maryland....



Sea Level Rise Simulation



600 1,200 Feet

#### Legend

Example Points

#### Flood Depth High



#### Change View

Hurricane Isabel



Isabel + 3ft Rise

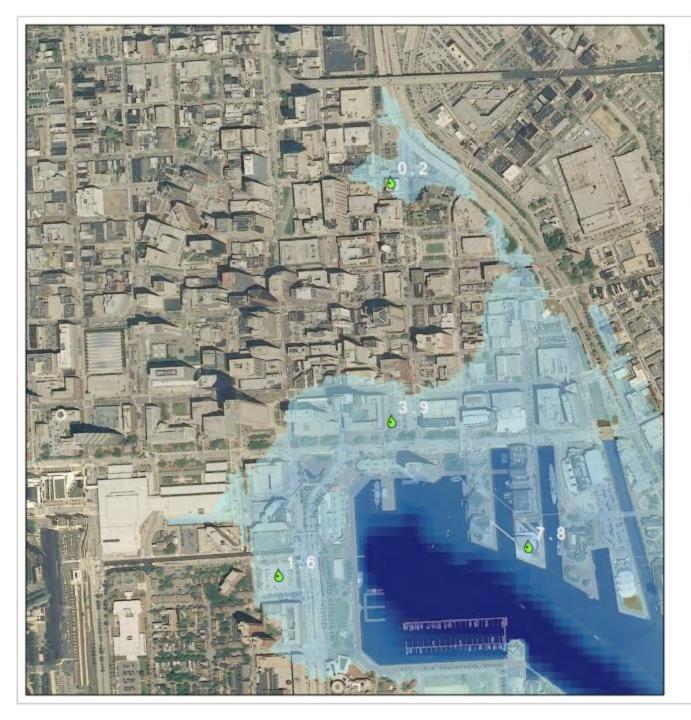


Isabel + 5ft Rise



Isabel + 7ft Rise





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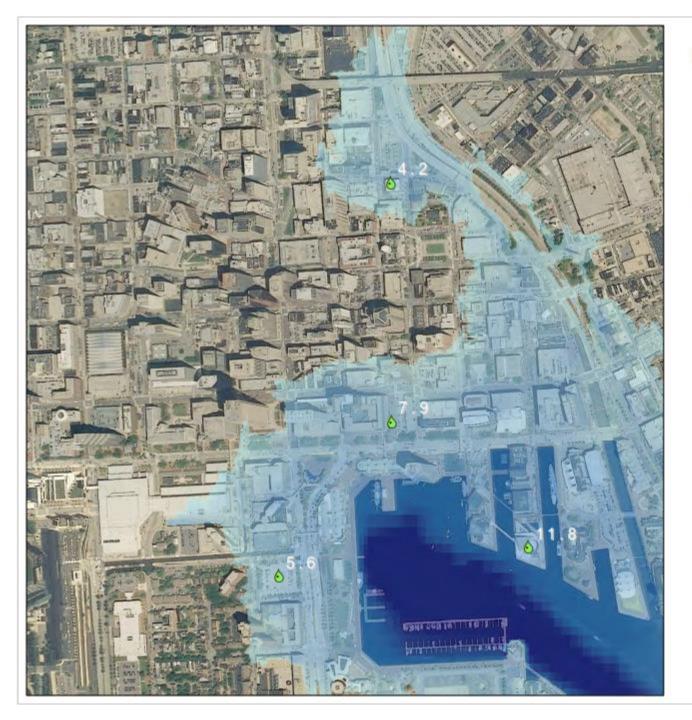


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### **Additional Tools...**

- Additional Data Sets Using Statewide LiDAR
  - Floodplain Plus 2 feet, 5 feet, 10 feet, and...
- ESRI Story Board Using Depth Grids Floodplain Layers and Community HAZUS Data Sets
  - Tool is Plug and Play with Available Data
  - GIS Ready
  - Promote Greater Outreach, Education, and Community Awareness

## **Examples of Story Board**

Anne Arundel Flood Dashboard Screenshots View using Water Surface Elevation (WSE) 01%



Choose Flood Level 0 1 2 3 4 5 6







When preparing for emergencies, for example when developing flood response plans, identifying flood risk, locating at risk critical infrastructure and especially communicating with the public, 3D visualization can add tremendous value to your organization.

3D maps (scenes) make it much easier to communicate the risk out to local floodplain and hazard mitigation planners, decision makers and the public.

This dashboard is a first prototype of a web app allowing the user to step through different flood events and see the impact in the panel on the right hand side.

#### How to use:

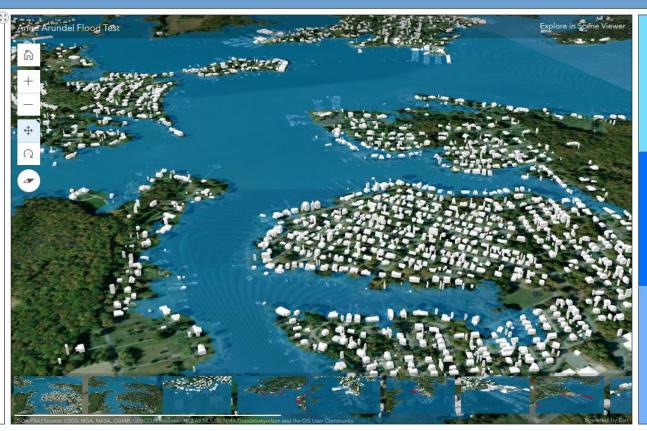
- · select a flood level in the 3D scene by clicking on the bookmarks at the
- · select the same flood level in the upper right of the dashboard.

The features in red are the affected buildings at that flood level. On the right you see for each flood level:

- · number of buildings that are affected
- · total area that is flooded
- · estimated loss potential

Comments and feedback are appreciated.

3D Solutions Team



Buildings

Exposure 310,761 ft<sup>2</sup>

Damage \$6.276M

## **Examples of Story Board**

View with the buildings most exposed to flooding highlighted in red



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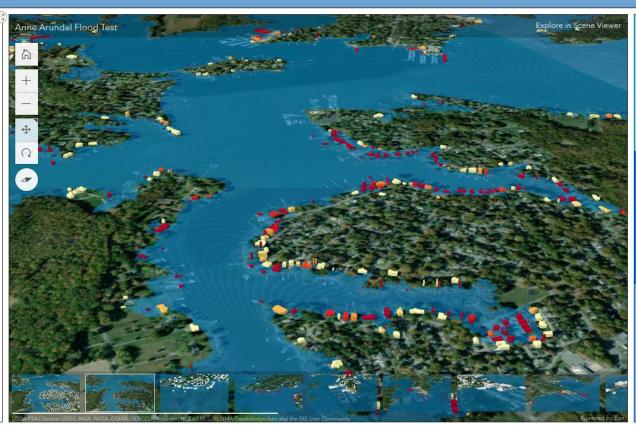
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Buildings

**҈**277

Exposure 310,761 ft<sup>2</sup>

Damage **\$6.276M** 

## More Info on Story Board ....

# Stop by Resiliency Booth in the Lobby