



FEMA

Carbon County Public Open House

Virtual Meeting

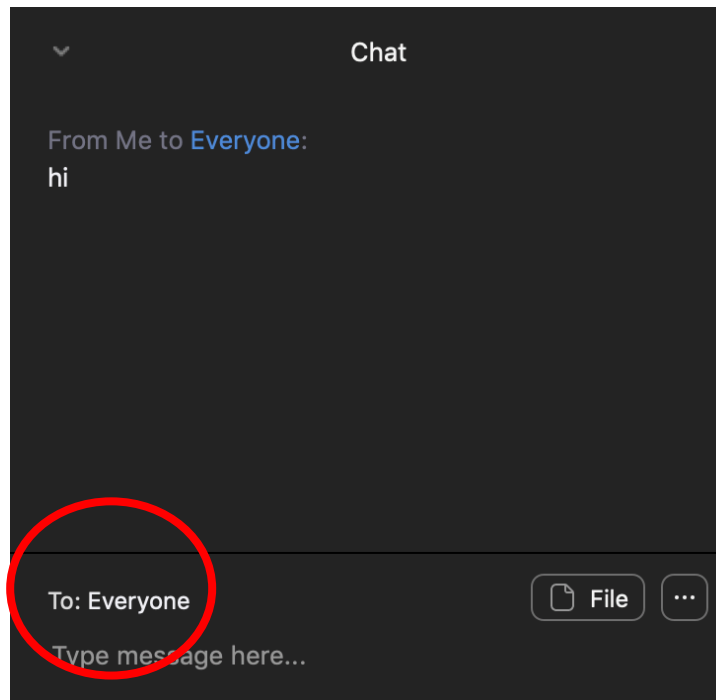
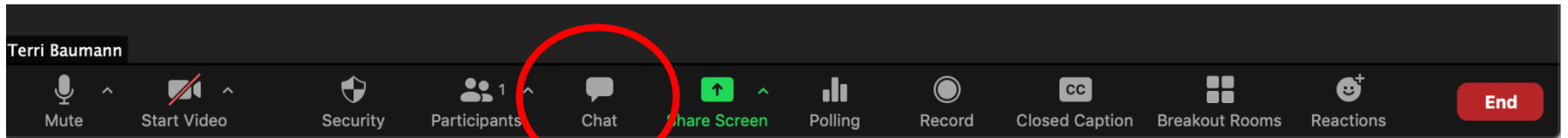
September 14th – 16th, 2020

RiskMAP

Increasing Resilience Together



How to Zoom Chat



WELCOME!

FEMA Region VIII

- Madi Pluss – Risk MAP Program Manager
- Matt Buddie – Floodplain Management & Insurance
- Jamie Prochno – Risk Analysis Civil Engineer
- Diana Herrera – Senior Insurance Specialist

Wyoming OHS

- Kim Johnson, State NFIP Coordinator

Compass

- Matt McGlone – Project Manager

Community Engagement and Risk Communication

- Terri Baumann – WY Outreach Specialist

HELLO
my name is

Name

Position and Organization

Today's Goals

1

Review flood risk projects in Carbon County

2

Review flood insurance and the National Flood Insurance Program (NFIP)

3

Answer your questions:

- Why new flood maps?
- What do property owners need to know?
- Where can I get more information?

Why is flood risk important?

Southern Wyoming rivers rising from snowmelt, rain

Associated Press Jun 11, 2019

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RawlinsTimes.com

News Record Special Sections Sports Entertainment Calendar Classifieds Legal

Will Carbon County flood this spring?

By editor@rawlinstimes.com Mar 19, 2016 0



Rawlins Daily Times, Gavin ElliottPictured is the North Platte at the Dugway.

Albany and Carbon County declared flood disaster areas



The U.S. Department of Agriculture has designated Albany and Carbon counties as natural disaster areas because of flooding. The designation from USDA Secretary Tom Vilsack on Friday provides emergency loans and compensation for farm income lost because of a natural disaster.



PUBLISHED FRESH EVERY WEDNESDAY!

THE SARATOGA SUN

News Sports Business Opinion Lifestyles

Mayor preps for flood

Saratoga Mayor John Zeiger prepares for rising water as predicted conditions call for action



Joshua Wood

Smokebusters from the Wyoming Honor Conservation Camp in Newcastle fill sandbags on Friday afternoon to prepare for possible flooding in Saratoga.

What is a Flood Map?

Flood Insurance Rate Maps (FIRMs) are tools used to inform you, your community, insurance agents, and others about the local flood risk.

FIRMs are used to:

- Help property owners make decisions to mitigate flood risks
- Identify where minimum floodplain development standards should be applied
- Provide information to determine the cost of flood insurance
- Provide information to local emergency managers

Why is FEMA Updating Maps for Carbon County?

Flood risks change over time.



Urban
Development



Population
Growth



Natural
Weather
Changes

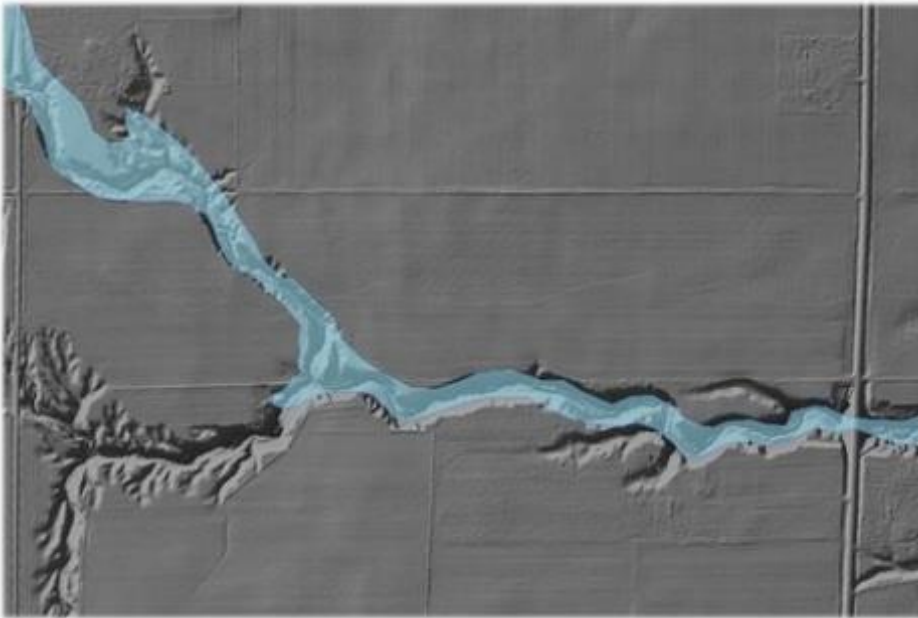


Better
Technology

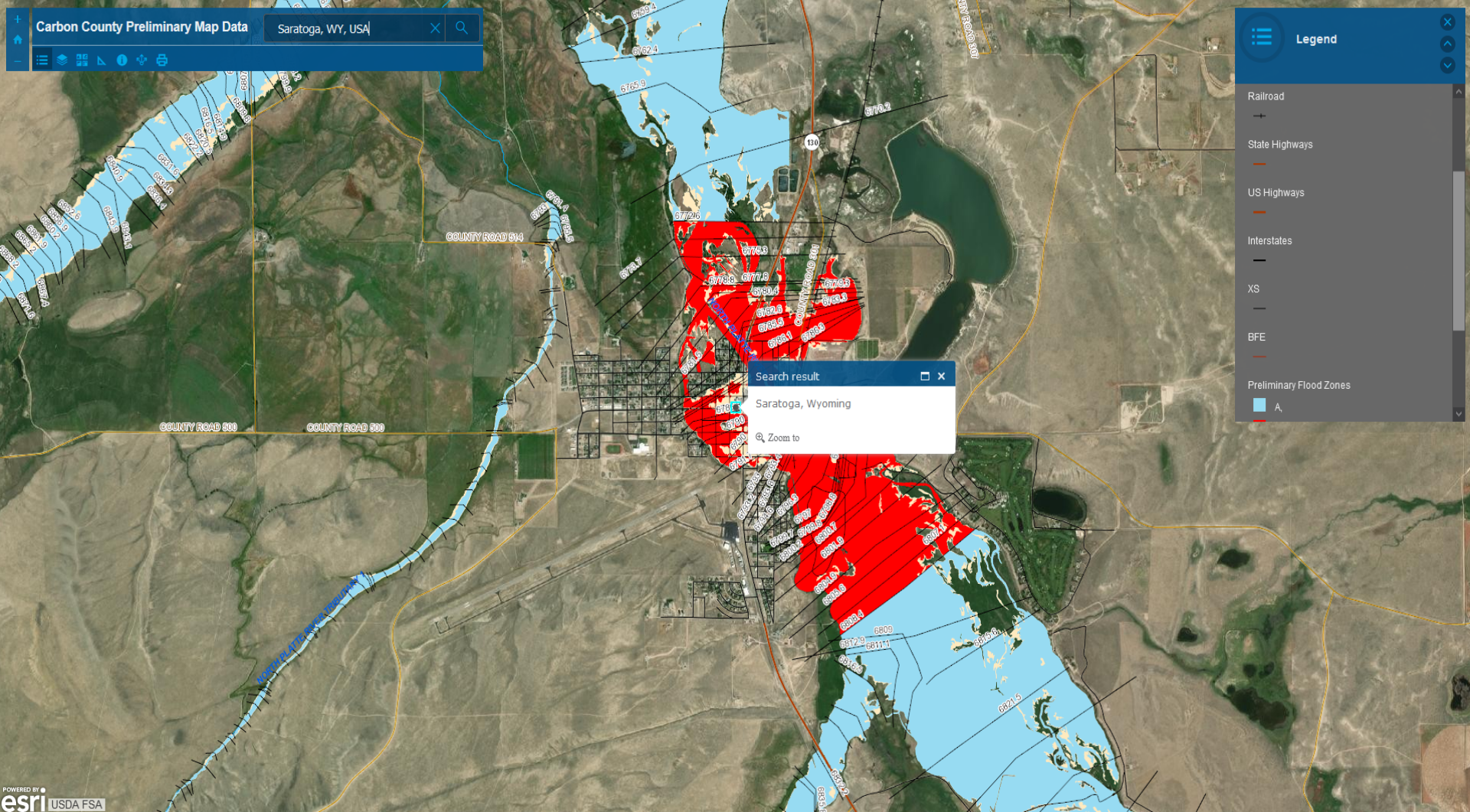
How is the New Data Different?

Old method (Currently Effective map)

New method

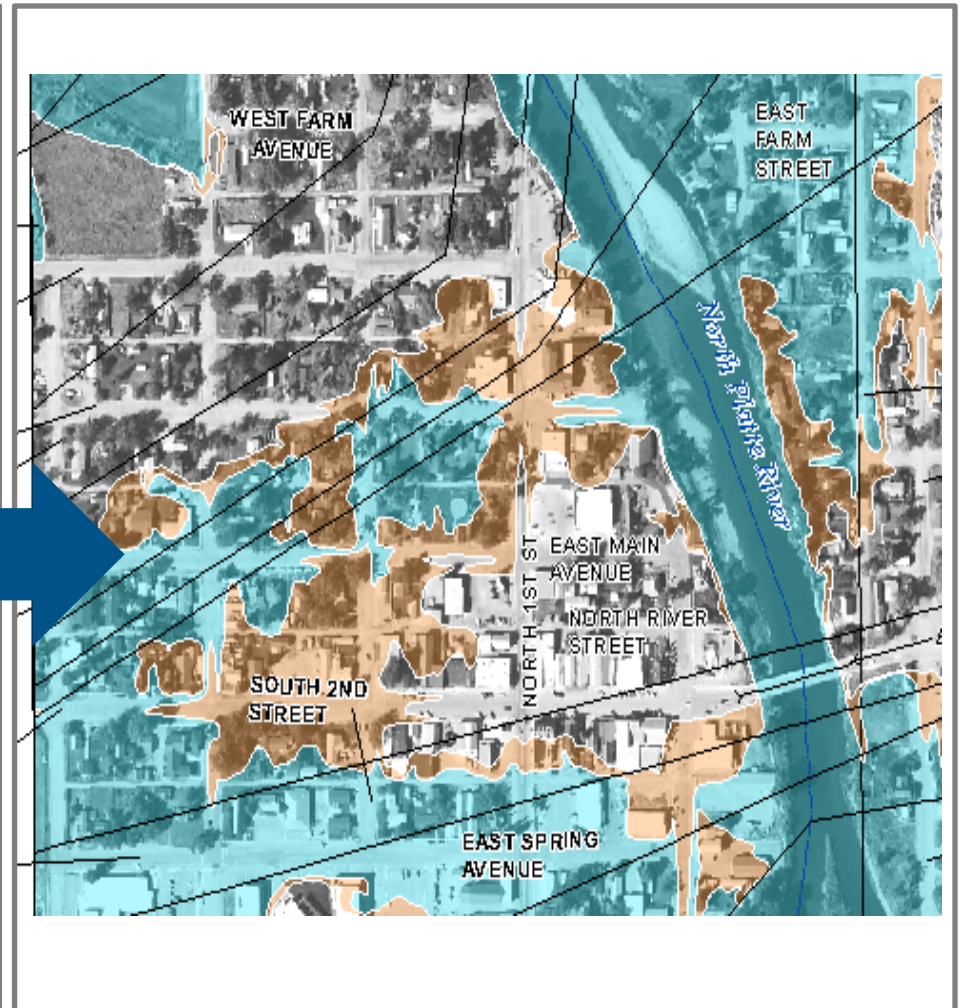
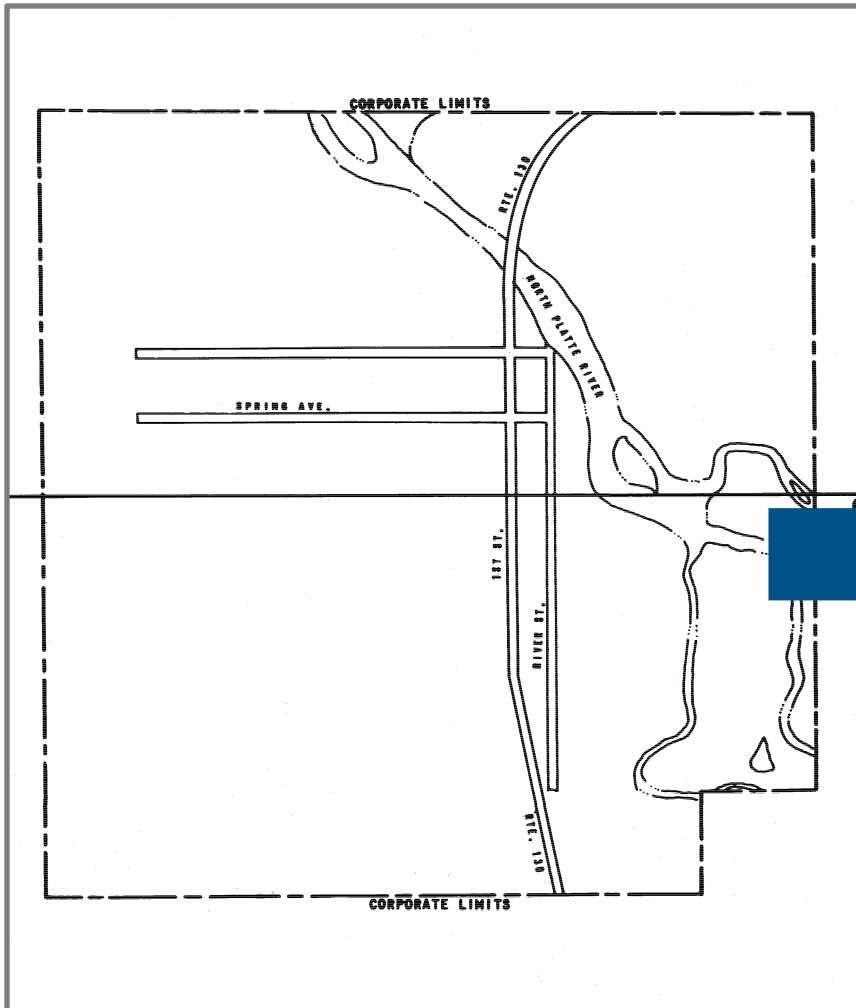


Tools to Help- Region VIII Carbon County Prelim Viewer



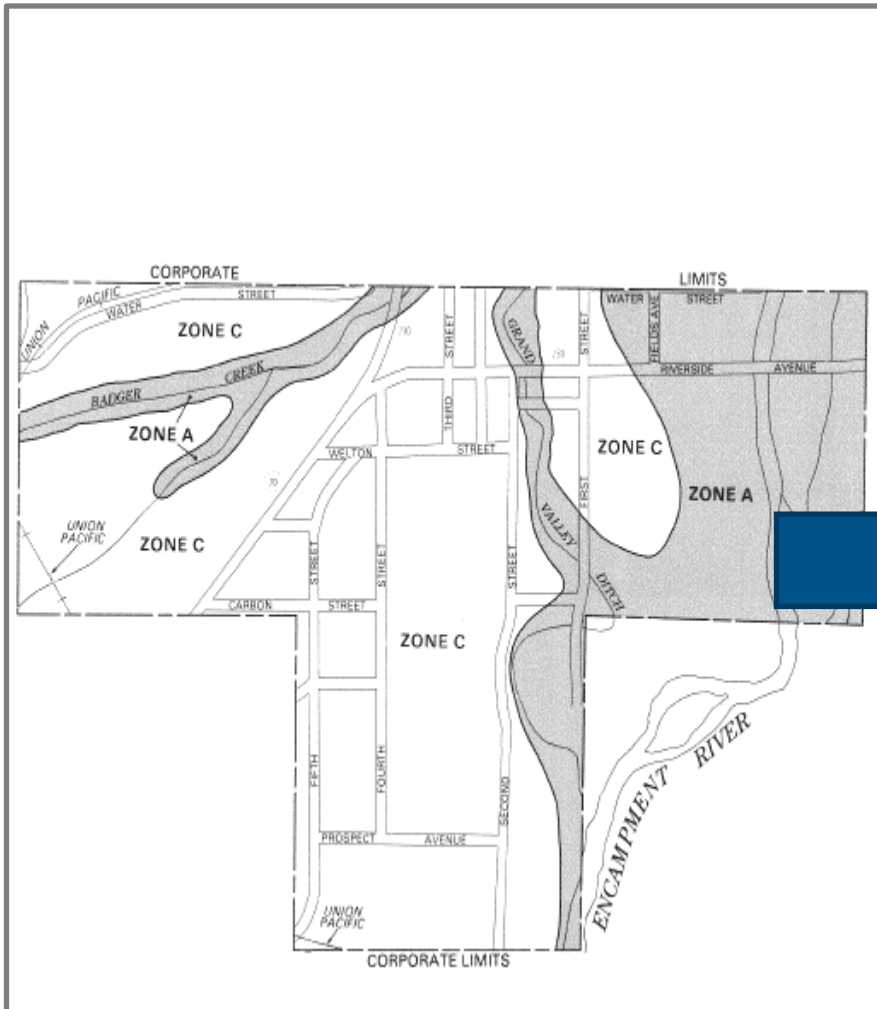
Saratoga

Effective Map (1986) – Preliminary Map (2020)

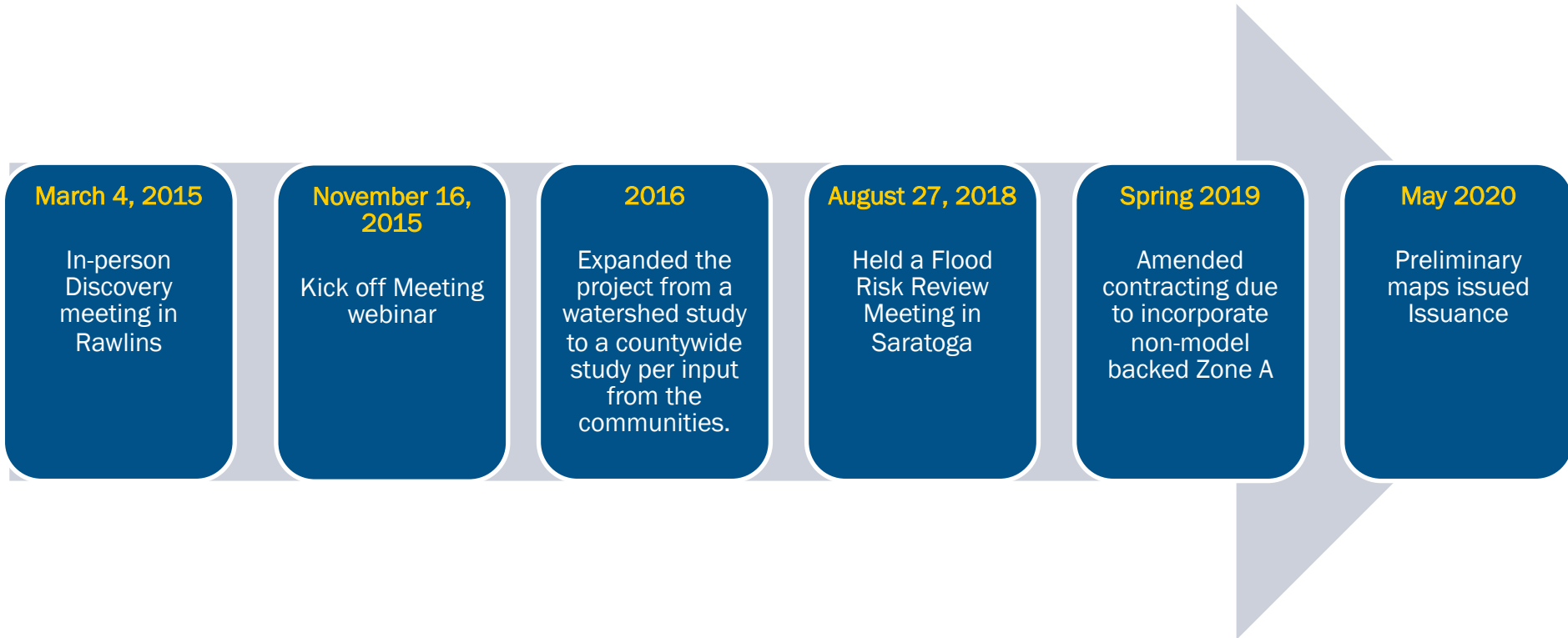


Riverside

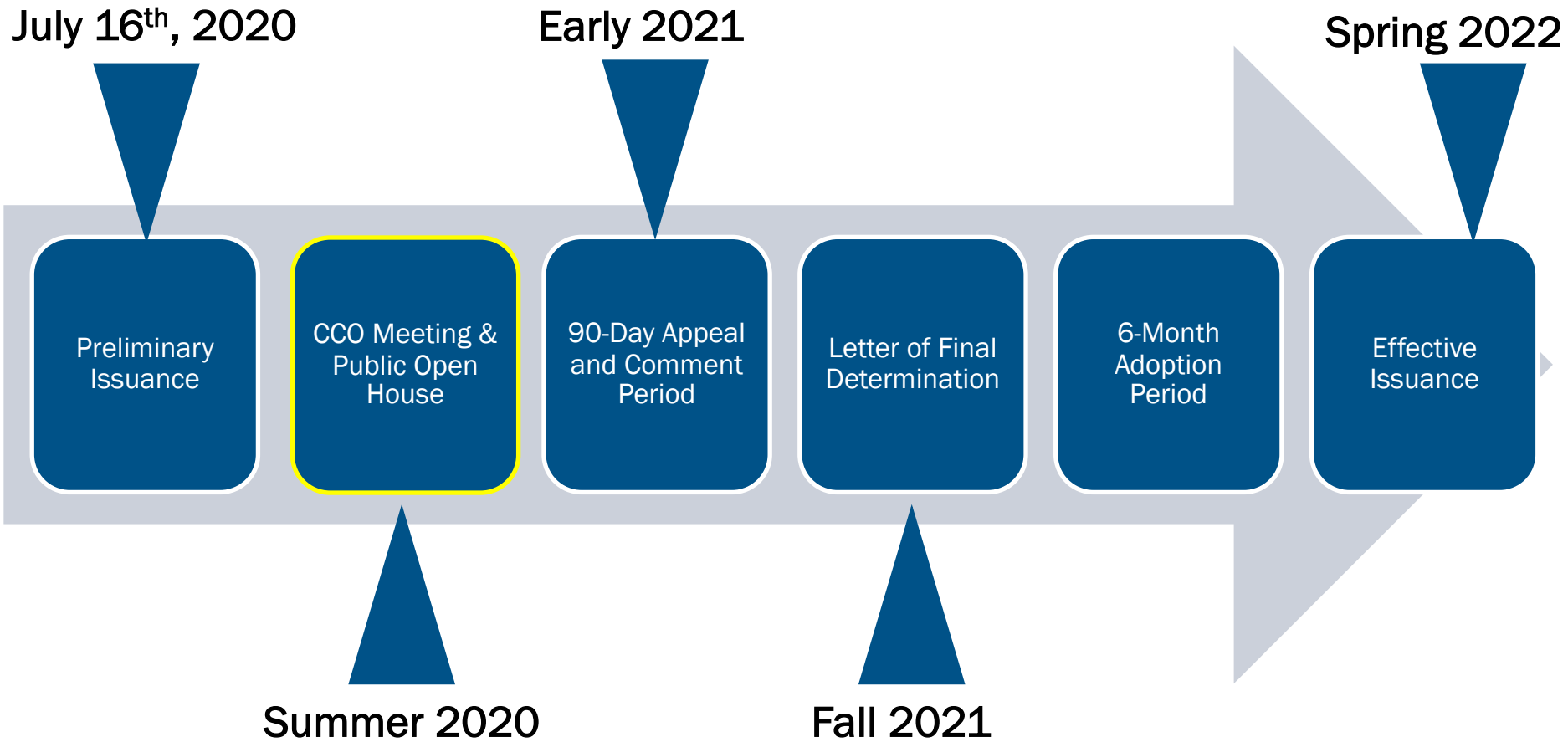
Effective Map (1987) – Preliminary Map (2020)



Project History



What Comes Next



90-Day Comment and Appeal Period

Guidance for Flood Risk
Analysis and Mapping

Appeal and Comment Processing

February 2019



Comments

- Changes in corporate limits
- Modification of road/stream names
- Requests to incorporate Letters of Map Change
- Vertical Datum conversion

Appeals

- A technical amendment to the map submitted by the community
 - Based on more accurate engineering or mathematical data
 - Reflects a new or modified Special Flood Hazard Area zones, Base Flood Elevations (BFEs), base flood depths, floodway boundaries
 - A changed physical condition has occurred

The Letter of Map Amendment (LOMA)

- For property owners to officially change the zone designation for the structure or property
- Must show through survey data that the Lowest Adjacent Grade (LAG) is above the 1%-annual-chance flood elevation without the use of fill.
- Must occur on an *effective* FIRM, not a preliminary FIRM.
- It is recommended that applicants submit their LOMA application based on a preliminary FIRM no more than 30 days before the preliminary FIRM is set to become effective.



Your Community's Role

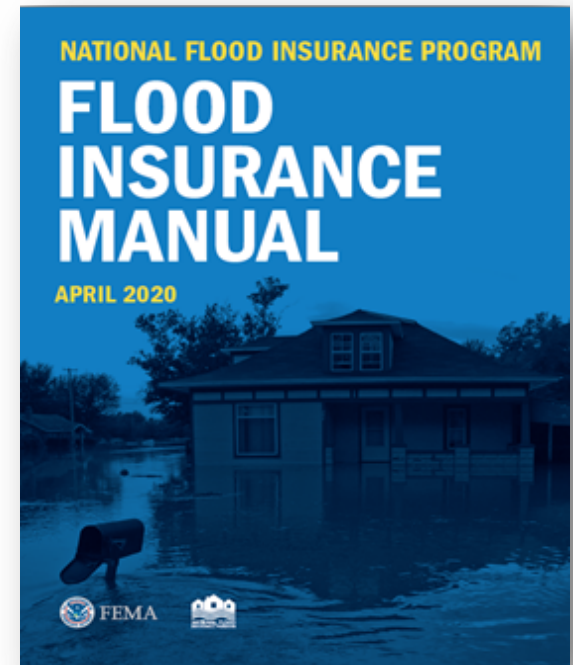


The National Flood Insurance Program (NFIP)

- The NFIP is a voluntary program.
- Participation requires that communities adopt and enforce floodplain management regulations.
- The floodplain management regulations need to be based on the risk data provided by FEMA (the FIRM and FIS report).
- Participation in the NFIP makes Federal flood insurance available to insure buildings and personal property inside building within your communities.

Quick Facts on NFIP

- Everyone has a level of risk
- Flood damage is typically not covered in homeowners insurance
- You can buy flood insurance no matter your flood risk
- Flood insurance is easy to get: call your licensed property insurance agent today!
- There is usually a 30-day waiting period before coverage goes into effect



Flood Risk Impacts Everyone

Determine your risk level:

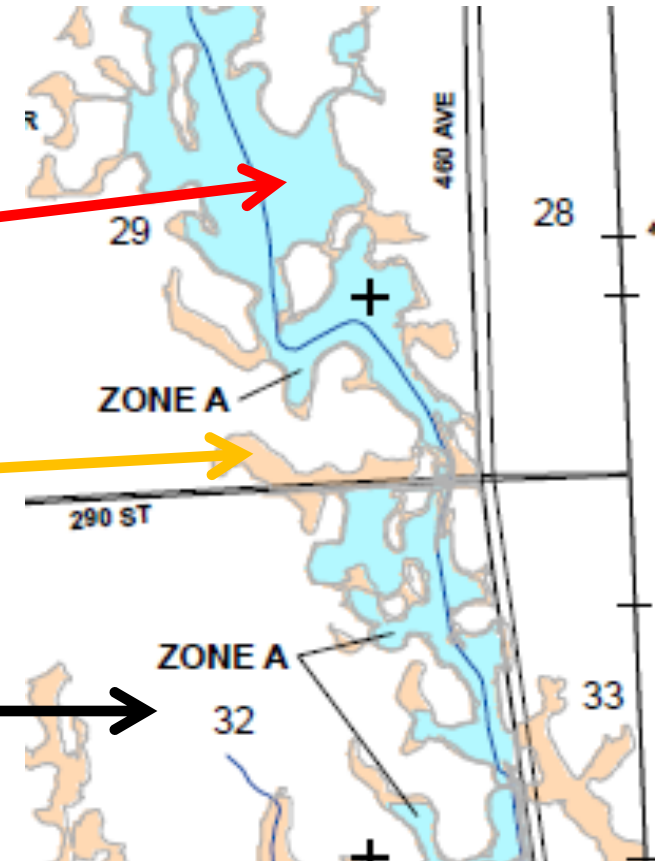
- High Risk – Identified Zone

A on FIRM

- Medium Risk – Shaded

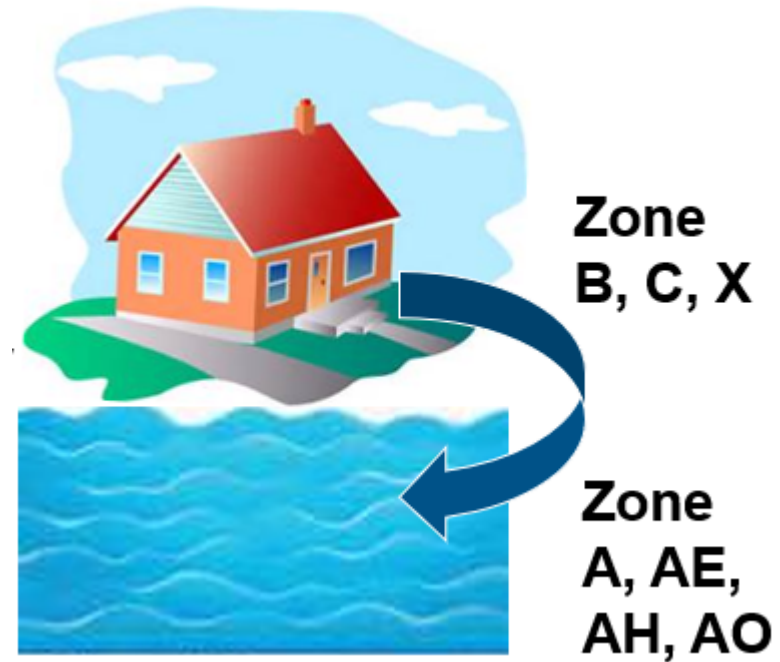
Zone X

- Low Risk – Unshaded Zone



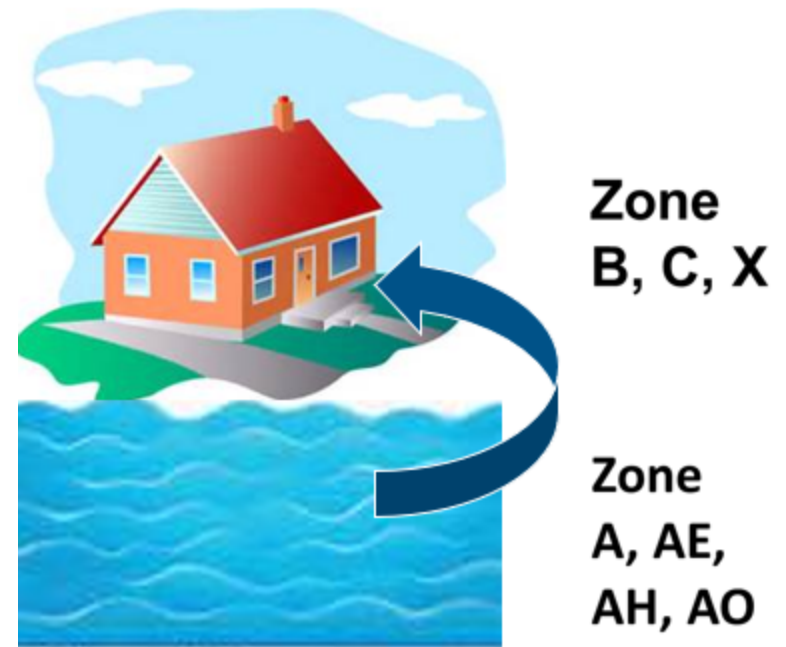
Newly Mapped into a High-Risk Zone

- Flood zone B, C, X → A
- Mandatory purchase applies
- Don't wait! Buy a Preferred Risk Policy
- Newly Mapped Procedure
- Elevation Certificate may help
- Talk to your insurance agent
- Visit [floodsmart.gov](https://www.floodsmart.gov)



Mapped into a Lower Risk Zone

- Flood zone A → B, C, X
- Low risk does not mean no risk
- Flood insurance optional, but recommended
- Convert to a Preferred Risk Policy
- Talk to your insurance agent



No Change

- Flood zone remains the same
- No change in flood risk
- Review Coverage
- Talk to your insurance agent



No Change

How can I lower my rates?

- Mitigate
- Encourage community action
- Apply for a Letter of Map Change
- Consider a higher deductible



Resources

- **FEMA Map Information eXchange (FMIX): 1-877-FEMA-MAP (1-877-336-2627)**
 - General mapping questions, NFIP rules and regulations, etc.
- **FEMA Flood Map Service Center (MSC): msc.fema.gov**
 - Self-service information and FAQs
- **FEMA Changes Since Last FIRM Viewer: <https://arcg.is/1yC4n10>** (link in chat)
- **Newly Mapped Fact Sheet: https://www.fema.gov/sites/default/files/2020-05/FEMA_Floodsmart_AgentCommsFS2_Low-ModHigh_2019_NewlyMapped.pdf**
(link in chat)
- **Answers to Questions About the NFIP: https://www.fema.gov/media-library-data/20130726-1438-20490-1905/f084_atq_11aug11.pdf** (link in chat)
- **Flood Smart: floodsmart.gov**
 - General information on flood insurance

Contact Information

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