

# THE FIRST STATE WATERMARK



## *Delaware's Floodplain Management Newsletter*

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### **NEW FLOOD MAPS ARE COMING!**

The Delaware Department of Natural Resources and Environmental Control (DNREC) has been working with the Federal Emergency Management Agency (FEMA) to produce new flood risk maps for all of Delaware's coastline and many streams in each County. This resulted in preliminary Flood Insurance Rate Maps (FIRMs) being released by FEMA on:

Kent County - 8/30/2012

New Castle County - 5/10/2013 (revised)

Sussex County - 5/17/2013 (revised)

These preliminary maps are scheduled to go effective on:

Kent County – 7/7/2014

New Castle County – 2/4/2015 (tentative)

Sussex County – 3/2/2015 (tentative)

New Castle County and Sussex County are currently in an appeals period. Anyone with more detailed information that feels the floodplain boundary or base flood elevation is inaccurate can submit detailed information during this period. The local floodplain administrator must submit the data to FEMA.

We want to make it abundantly clear that every participating municipality in the state will be required to have their floodplain regulations reviewed. A FEMA approved set of regulations must be adopted prior to the effective date of the map listed above. Seeing that it takes approximately three months for regulations to be adopted at the

local level we suggest municipalities start looking at their regulations now.

Go to [www.rampp-team.com/de.htm](http://www.rampp-team.com/de.htm) to view the preliminary maps (as if you were looking at the paper maps). Open the Preliminary Interactive Flood Map Index, and click on a blue highlighted panel to view the FIRM panels being revised. If you have any questions about this study, please contact Mike Powell at (302)739-9921 or email him at [michael.powell@state.de.us](mailto:michael.powell@state.de.us)

You may also go to the informational web portals set up by FEMA to view a detailed map with side-by-side comparisons of the effective floodplain boundary and the preliminary floodplain boundary. These maps are an ESRI© product with recent aerial photographs. Go to:

<http://maps.riskmap3.com/DE/Kent/>

<http://maps.riskmap3.com/DE/Sussex/>

<http://maps.riskmap3.com/DE/Newcastle/>

You can also view both the preliminary floodplain layers and the effective floodplain layer for all three Counties on DNREC's mapping website:

<http://maps.dnrec.delaware.gov/navmap/>

### **MODEL FLOOD DAMAGE REDUCTION ORDINANCE**

DNREC has developed a model floodplain ordinance to assist municipalities in revising their floodplain ordinances to make sure they meet the NFIP minimum requirements. The

purpose of the model is to make a municipality's ordinance language clearer and stronger. The model also includes more stringent requirements to help reduce property owners risk from flood damage. This reduces their insurance premiums. It also benefits the town with reduced costs in post flood mitigation. The most recent version of the Flood Damage Reduction Ordinance can be found on DNREC's website at: [www.swc.dnrec.delaware.gov/Drainage/Pages/Flooding.aspx](http://www.swc.dnrec.delaware.gov/Drainage/Pages/Flooding.aspx)

Article on what measures Kent County is preparing to take to meet the ordinance requirements: <http://delaware.newspaper.com/centraldelaware/129461-70/kent-aligning-floodplain-rules-with-federal-standards?printerfriendly=true>

## USING PRELIMINARY MAPS

FEMA issued the Floodplain Management Bulletin 1-98 to describe the proper use of preliminary Flood Insurance Study (FIS) data. View the document here: [www.fema.gov/media-library-data/20130726-1546-20490-0560/fmbulletin\\_1\\_98.pdf](http://www.fema.gov/media-library-data/20130726-1546-20490-0560/fmbulletin_1_98.pdf)

If the effective map has a Zone A area with no BFE, and the preliminary map has detailed Zone AE with base flood elevations; the preliminary data MUST be used as best available data (44 CFR 60.3(b)(4)) once the Letter of Final Determination (LFD) has been issued.

If the base flood elevation is going up on the preliminary map, communities are not required to use the preliminary data but have the responsibility to ensure that new or substantially improved structures are protected.

Read the Bulletin to understand the many other scenarios with preliminary data.

## HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT

The US Senate passed the Homeowner Flood Insurance Affordability Act on March 13, 2014. HR 3370 was signed by the president on March 21, 2014. The act repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act (BW-12) passed in July 2012, that proposed vast revisions to flood insurance rates. More information will be provided as regulations and guidance is written based on the act. Go to FEMA's website to stay up to date on the revisions: [www.fema.gov/flood-insurance-reform](http://www.fema.gov/flood-insurance-reform)

## EC made EZ Online tool

The consulting firm H2O Partners has developed an online training video to help understand the Elevation Certificate. This is an excellent resource for community officials, homeowners, real estate agents, insurance agents and even surveyors. You can watch the youtube video by going to their website [www.h2opartnersusa.com/ec-made-ez/](http://www.h2opartnersusa.com/ec-made-ez/) There is also a link to the BW-12 Flood Insurance Reform video on this website. This is an eighteen minute video giving an overview of the Biggert-Waters Flood Insurance Reform Act of 2012.

## FIRMETTE DESKTOP 3.2

For those of you familiar with using FEMA's Map Service Center website, you will want to check this out. A new version of the FIRMette desktop tool is now available. Go to <http://msc.fema.gov> and click on the link on the left hand side. A FIRMette is an 8.5 x 11 inch copy of FEMA's Flood Insurance Rate Map (FIRM). Instead of pulling out the large paper map, you can search and print a smaller copy of FEMA's map online. This is great for adding to the permit file to show the location of the property in relation to the floodplain. You are also able to check for Letters of Map Change.

## UPCOMING TRAINING OPPORTUNITIES

### FEMA – EMI COURSES

<http://training.fema.gov/EMI/>

E273 - Managing Floodplain Development through the NFIP – N/A

E278 - NFIP/Community Rating System - June 23-26 and Aug. 11-14, 2014.

E 194 - Advanced Floodplain Management Concepts – Aug. 25-28, 2014.

E282 - Advanced Floodplain Management Concepts II – April 14-17, 2014.

E284 Advanced Floodplain Management Concepts III – July 21-24, 2014.

NJ Association for Floodplain Management [www.njafm.org/Default.aspx?pagelid=1200513](http://www.njafm.org/Default.aspx?pagelid=1200513)  
Annual Conference: October 14-16, 2014, in Atlantic City, NJ.

MD Association of Floodplain and Stormwater Managers [www.mafsm.org/index.php](http://www.mafsm.org/index.php)  
Annual Conference: TBD October 2014, in Linthicum, MD.

### DNREC TRAINING

DNREC will be offering the EMI E273 “Managing Floodplain Development through the NFIP” on August 11-14, 2014. We will be proctoring the CFM exam on August 15<sup>th</sup>.

If you are interested in taking the Certified Floodplain Manager (CFM) exam at a different time please contact Greg Williams at [Gregory.Williams@state.de.us](mailto:Gregory.Williams@state.de.us). We will schedule a time to proctor exam again once we have several people interested. The exam and a preparatory class can also be taken at either the NJ or MD conferences listed above.

## CRS

The National Flood Insurance Program’s Community Rating System (CRS) manual has been updated and has been released. For more info go to: [www.CRS2012.org](http://www.CRS2012.org).

Wendy Carey with the University of Delaware Sea Grant Program will be working with DNREC and FEMA to host a Delaware Users Group for current CRS communities and those interested in finding out more about the program. If you were not able to attend the first meetings, and you are interested in attending future meetings please contact DNREC.

### CBRS CHANGES

In October 2013, The U.S. Fish and Wildlife Service was awarded \$5 million through the Disaster Relief Appropriations Act of 2013 to comprehensively modernize the maps of the Coastal Barrier Resources System (CBRS) for the eight states most effected by Sandy including Delaware. This comprehensive revising of the CBRS maps will correct mapping errors affecting property owners and provide more accurate data for planning coastal infrastructure projects, habitat conservation efforts, and flood risk mitigation measures.

### EXECUTIVE ORDER 41

Governor Jack Markell signed Executive Order 41 in September 2013 creating a Governor’s committee on climate and resiliency. The executive order focuses on three goals:

1. Continue to reduce greenhouse gas emissions.
2. Require state agencies to develop strategies to improve the resiliency of state operations and facilities with a focus on using natural systems and green infrastructure.
3. Requires state agencies incorporate measures for adapting to increased flood heights and sea level rise in the

siting and design of buildings and infrastructure.

## FEMA LIBRARY REFERENCES

Here is a link to FEMA's guidance document **Zone A Manual: Managing Floodplain Development in Approximate Zone A Areas** [www.fema.gov/plan/prevent/fhm/dl\\_zonea.shtm](http://www.fema.gov/plan/prevent/fhm/dl_zonea.shtm)

Here is a link to FEMA's guidance document FEMA 348 entitled: **Protecting Building Utilities from Flood Damage** [www.fema.gov/library/viewRecord.do?id=1750](http://www.fema.gov/library/viewRecord.do?id=1750)

Here is a link to FEMA's guidance document P-738 entitled: **Substantial Improvement/ Substantial Damage Desk Reference** [www.fema.gov/library/viewRecord.do?id=4160](http://www.fema.gov/library/viewRecord.do?id=4160)

Here is a link to FEMA's updated guidance document P-936 entitled: **Floodproofing Non-residential Buildings** [www.fema.gov/media-library/assets/documents/34270](http://www.fema.gov/media-library/assets/documents/34270)

## DNREC WEBSITE:

Please check out the Division of Watershed Stewardship's website to learn more about the National Flood Insurance Program, FEMA, and other important reference material: [www.dnrec.delaware.gov/swc/Drainage/Pages/Flooding.aspx](http://www.dnrec.delaware.gov/swc/Drainage/Pages/Flooding.aspx)

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