

NFIP – The Nation's PRIMARY Flood Risk Management Program

4 legged stool:

Insurance

Mapping

Regulations

Mitigation

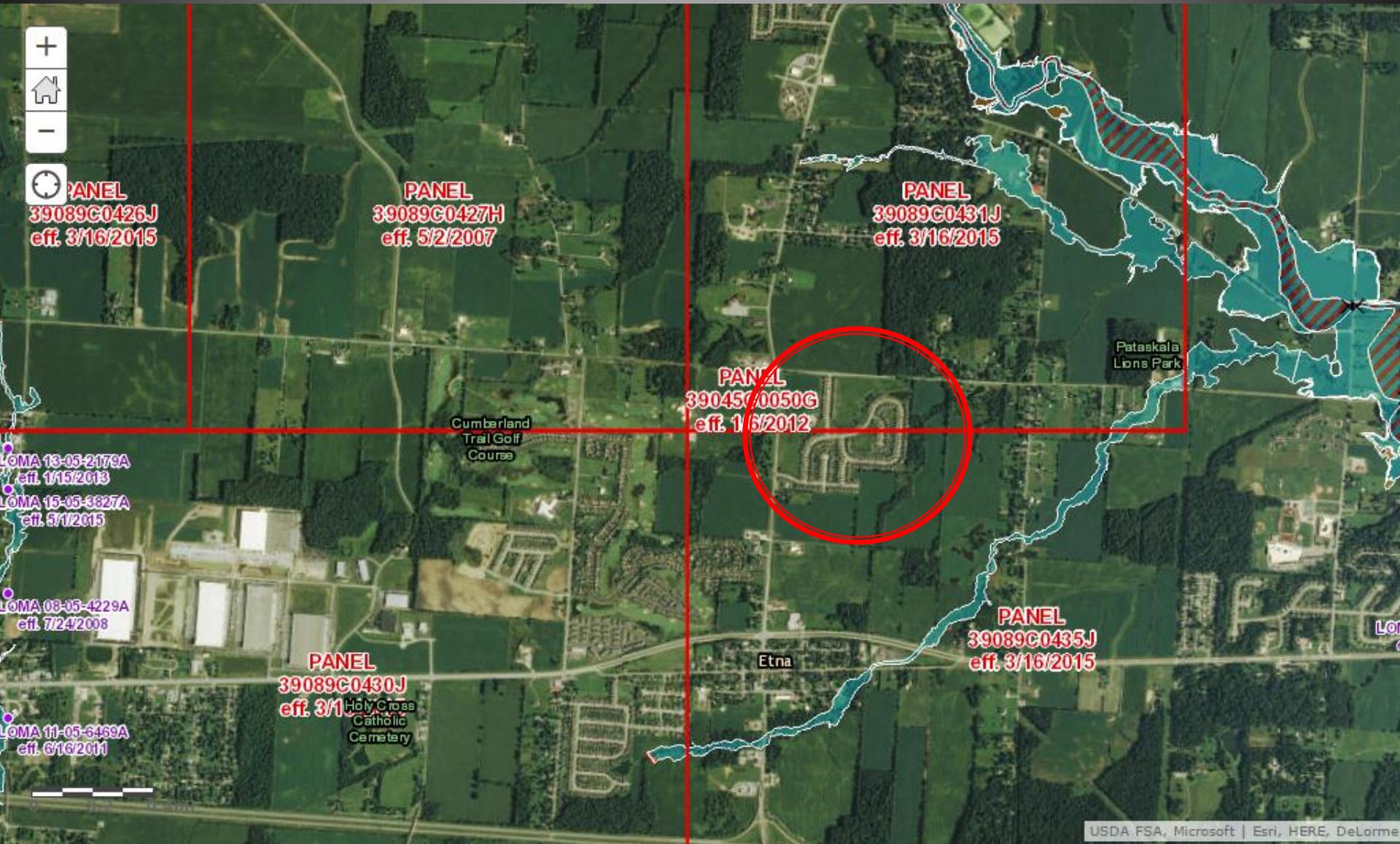


Mapping

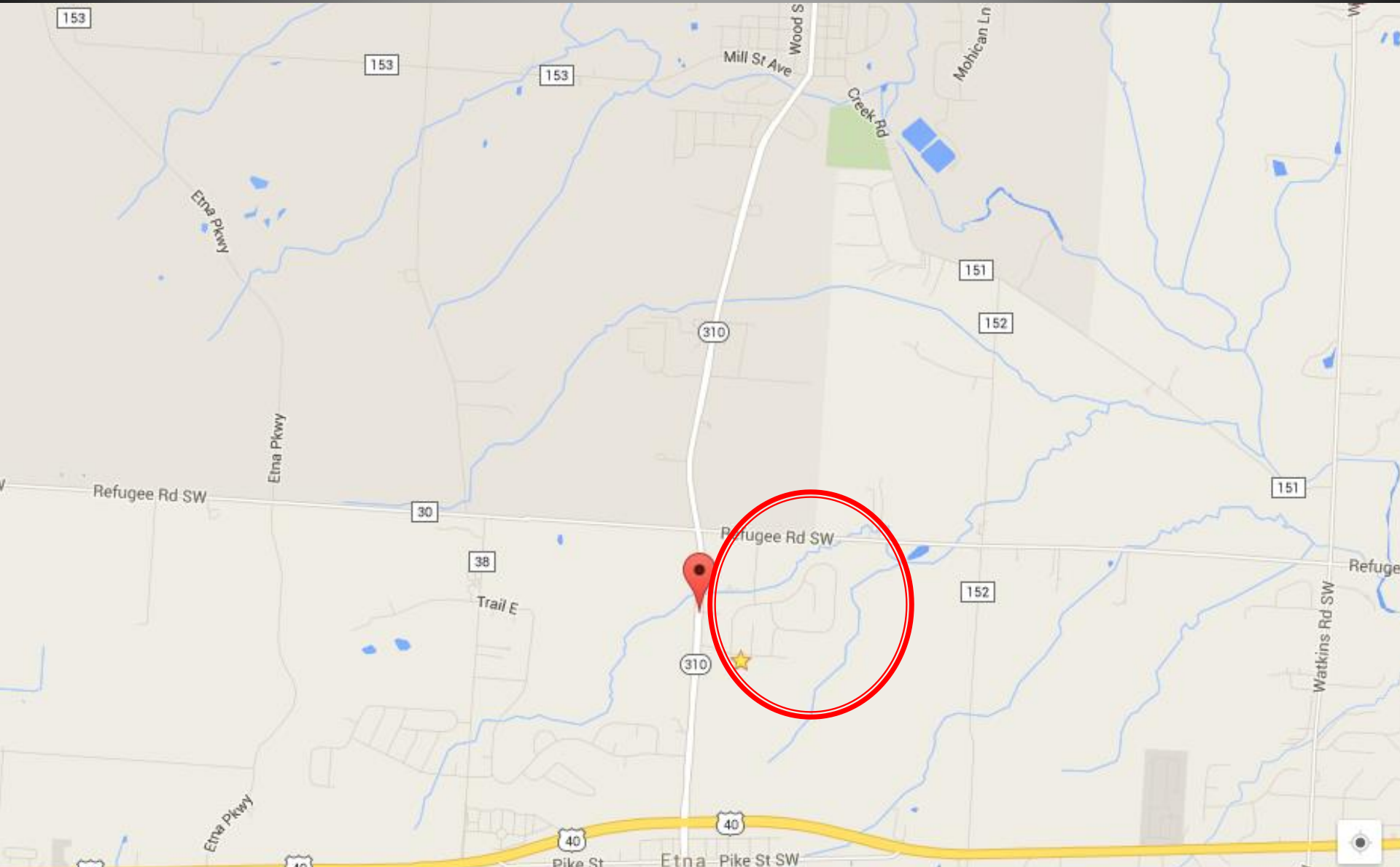
- ▶ Provide basis for insurance rating and location for application of land use/building regulations
- ▶ 100-year (1% annual chance) and 500-year (.2% annual chance) frequencies shown
- ▶ **Only 1/3 of stream and coastal miles in US have flood mapping**
- ▶ Congress authorized National Flood Mapping Program in 2012. The following areas not being mapped currently: areas of future risk and residual flood risk mapping. What about urban flooding?

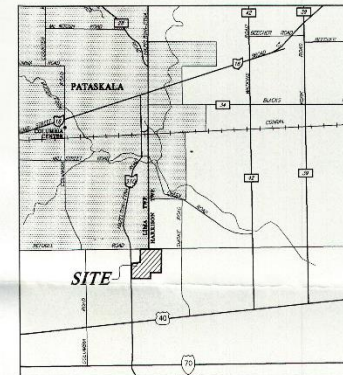


Cameron Chase Subdivision



Cameron Chase Subdivision





LOCATION MAP
SCALE: 1"=4000'



REVISED 100-YEAR FLOODPLAIN WORKMAP

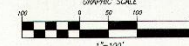
of CAMERON CHASE

LOCATED IN:
SECTIONS 5 & 6, TOWNSHIP 17, RANGE 19
REFUGEE LANDS
TOWNSHIP OF ETNA, COUNTY OF LICKING, STATE OF OHIO

PREPARED FOR:
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DATE: OCTOBER 12, 2003

Regulations

- ▶ Communities must adopt minimum standards for mapped flood hazard areas
- ▶ These standards = “how to build in a floodplain somewhat more safely”
- ▶ Elevation standard is to the base flood elevation (BFE)
- ▶ **NFIP minimums do not steer development away from flood hazard areas**
- ▶ Post-disaster, substantially damaged buildings must be compliant



Mitigation

- ▶ Increased Cost of Compliance (ICC) component of insurance policy provides up to \$30,000 for mitigation.
FRED
- ▶ Flood Mitigation Assistance Program (FMA)
 - Non-disaster, annual grant program to reduce flood risk.
 - Mitigated properties in projects must have flood insurance
 - Can be used for stormwater and GI type projects
 - Must meet FEMA benefit cost analysis

