

Community Consultation Officers (CCO) Meeting - *Virtual*



Weber County, Utah

State of Utah – Division of Emergency Management
FEMA Region VIII

May 18, 2021



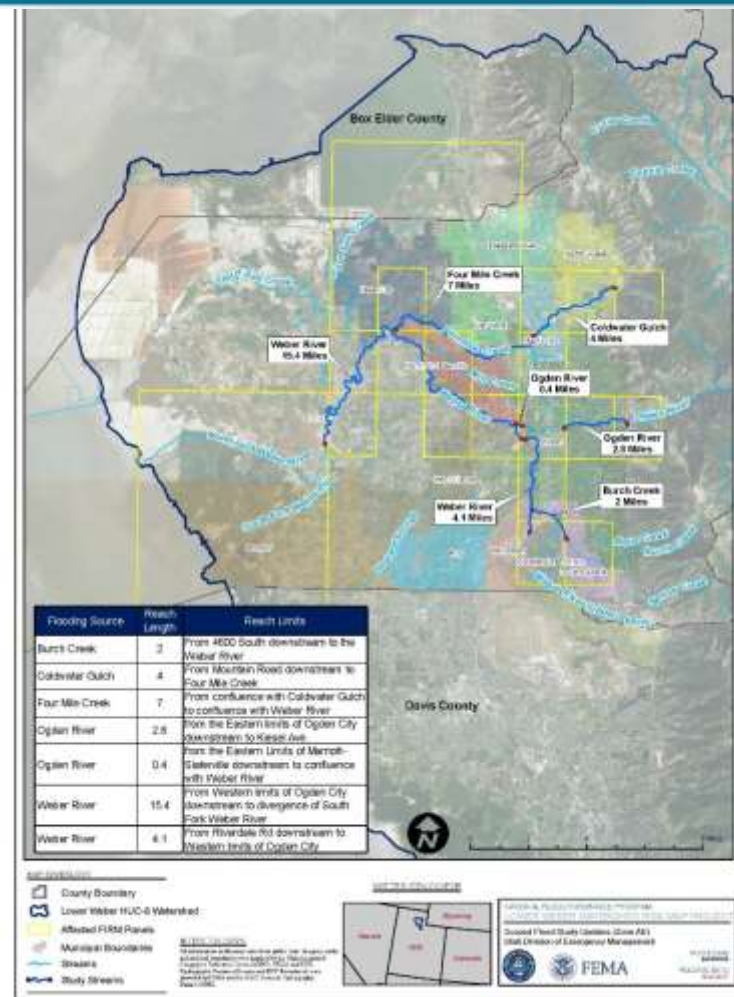
FEMA



AECOM

Agenda

- Welcome, Introductions and Sign-in
- Project Study Overview and Results
- Next Steps: Post-Preliminary Process
- FEMA Regulations
- Questions / Comments





Welcome and Introductions

- **State of Utah – Division of Emergency Management**
 - Jamie Huff – State Risk MAP Program Manager
 - Angelia Crowther – State Floodplain Manager
- **FEMA Region VIII, Denver, Colorado**
 - Margaret Doherty – Risk MAP Program Specialist (Utah)
 - Matt Buddie – Compliance and Insurance Specialist (Utah)
 - Stephanie Dibetitto - Compliance and Insurance Specialist (for Matt)
- **Study Contractor – AECOM, Salt Lake City, Utah**
 - Brie Hurwitch – Project Manager
 - Tom Wright – Engineering Lead
 - Matt Chaney – Engineer
 - Brady Newton – GIS Lead

Please make sure that you add your name, community, and contact info in the chat!

Why Are We Here?

- **Majority of Weber County communities participate in the National Flood Insurance Program (NFIP)**
 - Farr West and Hooper are Not Participating
- **Utah DEM partners with FEMA and communities to develop and update flood maps**
- **Updated preliminary flood map available**
 - Select preliminary flood maps were issued
 - What this means for communities
 - Public appeal and comment process



The Flood Map

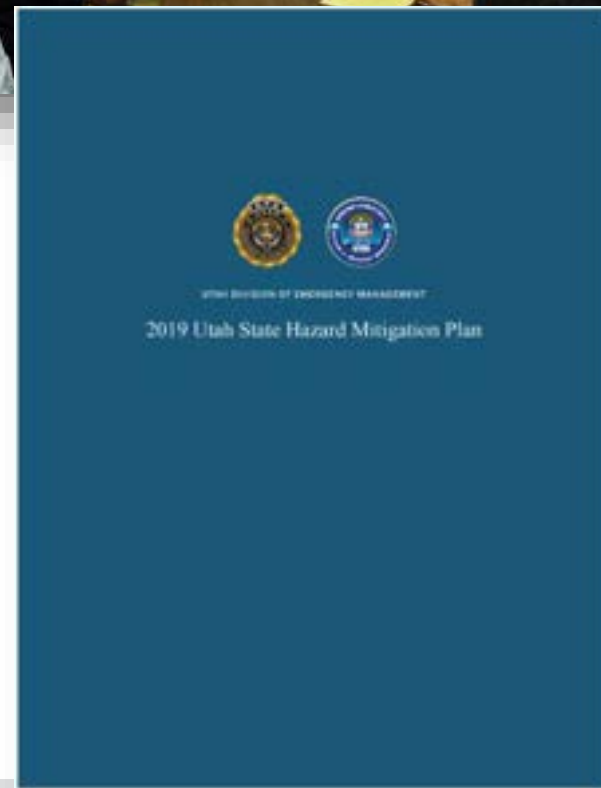
- Identifies areas of flood risk
- Communicates risk to community
- Serves as a Flood Insurance Rate Map (FIRM)
- Informs local floodplain regulations
- Needs periodic updating due to:
 - Population growth and development
 - Improved science and technology
 - Changing natural conditions
 - Last update:
 - 12/16/2005 – county-wide
 - 6/2/2015 – Weber County PMR



The Community's Role

- **Local Officials, Floodplain Administrators, and Staff**

- Provide technical review of preliminary data
- Submit questions and comments to FEMA
- Be familiar with the data provided
- Share new flood risk info with property owners and stakeholders
- Identify mitigation needs and priorities
- Update local plans, codes, and ordinances



Question

- **Did your community provide a notice for the Public Meeting?**
- **If yes, please type what you did in the chat.**

For example:

- Direct mailings
- Website
- Newspaper
- Social media
- Door-to-door
- others?

Project Study Overview and Results



Weber County, Utah

Utah Division of Emergency Management
FEMA Region VIII



FEMA

Project Study Overview and Results

Preliminary Issuance (April 21, 2021)



- Preliminary FIRMs and FIS released to communities on April 21, 2021
- Products Provided to CEO & FPA
 - Flood Insurance Rate Map (FIRM) panels
 - Flood Insurance Study (FIS)
 - DVD of digital data
 - Summary of Map Actions (SOMA) included where applicable

FLOOD INSURANCE STUDY

FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 3



**WEBER COUNTY,
UTAH**
AND INCORPORATED AREAS

COMMUNITY NAME	NUMBER	COMMUNITY NAME	NUMBER
FARR WEST, CITY OF	490255	PLEASANT VIEW, CITY OF*	490218
HARRISVILLE, CITY OF	490258	RIVERDALE, CITY OF	490190
HOOPER, CITY OF	490256	ROY, CITY OF	490223
HUNTSVILLE, TOWN OF	490188	SOUTH OGDEN, CITY OF	490191
MARRIOTT-SLATERVILLE, CITY OF	490257	UNTAH, CITY OF	490192
NORTH OGDEN, CITY OF	490214	WASHINGTON TERRACE, CITY OF*	490221
OGDEN, CITY OF	490189	WEBER COUNTY UNINCORPORATED AREAS	490187
PLAIN CITY, CITY OF	490217	WEST HAVEN, CITY OF	490249

*No Special Flood Hazard Areas Identified

PRELIMINARY
APRIL 21, 2021

REVISED:

FLOOD INSURANCE STUDY NUMBER
49057CV001C
Version Number 2.6.3.0



FEMA

Project Study Overview and Results

Preliminary Issuance (April 21, 2021)



■ DVDs of digital data

- FIRM Database (Regulatory)
 - GIS version of the FIRM
 - Intended to be used as the basis for official actions required by the NFIP
- Non-Regulatory Products
 - Go beyond the basic flood hazard information found in the official regulatory products. These products provide a more user-friendly analysis of flood risks.

L_Comm_Info.dbf
L_Comm_Revis.dbf
L_ManningsN.dbf
L_Meetings.dbf
L_MT2_LOMR.dbf
L_Mtg_POC.dbf
L_Pan_Revis.dbf
L_Pol_FHBM.dbf
L_Profil_Bkwtr_El.dbf
L_Profil_Label.dbf
L_Profil_Panel.dbf
L_Source_Cit.dbf
L_Summary_Discharges.dbf
L_Summary_Elevations.dbf
L_XS_Elev.dbf
L_XS_Struct.dbf

S_Base_Index.shp
S_BFE.shp
S_FIRM_PAN.shp
S_Fld_Haz_Ar.shp
S_Fld_Haz_Ln.shp
S_Gage.shp
S_Gen_Struct.shp
S_Hydro_Reach.shp
S_Label_Ld.shp
S_Label_Pt.shp
S_Levee.shp
S_Nodes.shp
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S_Pol_Ar.shp
S_Profil_BasLn.shp
S_Stn_Start.shp
S_Subbasins.shp
S_Submittal_Info.shp
S_Transport_Ln.shp
S_Wtr_Ln.shp
S_XS.shp

Directory listing of contents

Directory of 49057C_DFIRM\

\DFIRM_DB - Contains metadata and the DFIRM Database in .shp format.
\FIS - Contains the Weber County and Incorporated Areas FIS (49057CV001C, 49057CV002C, 49057CV003C).
\Letters - Contains Preliminary Letters and Documents.
\ORTHOPHOTOS - Contains a Readme file.
\RFIRM - Contains .pdf copies of the FIRMs.
\SOMA - Contains Summary of Map Action documents.

Project Study Overview and Results

Preliminary Issuance (April 21, 2021)



■ DVDs of digital data

- FIRM Database (Regulatory)
 - GIS version of the FIRM
 - Can be used at the community level with local data
 - Building footprints, aerial photography, etc.
 - S_Fld_Haz_Ar – Flood Hazard Zones – symbolize by zone and subtype
 - S_BFE – label with “ELEV” field
 - S_XS – label with “WSEL_REG” field
- Non-Regulatory Products
 - Map package (.mpk) contains fully symbolized data within ArcMap
 - Depth grids
 - Water surface elevation grids
 - Changes since last FIRM (CSLF)
 - Percent annual chance grids
 - Percent 30-year grids
 - DVD also contains regulatory layers (FIRM database)



- ☒ S_Fld_Haz_Ar
- FLD_ZONE, ZONE_SUBTY
- A,
 - AE,
 - AE, FLOODWAY
 - AH,
 - AO,
 - X, 0.2 PCT ANNUAL CHANCE FLOOD HAZARD

Where to Find Flood Information

■ FEMA Map Changes Viewer

- <https://msc.fema.gov/fmcv>
- Preliminary Data
- Pending Data (after LFD)

■ National Flood Hazard Layer (NFHL)

- <https://msc.fema.gov/nfhl>
- Effective Digital Flood Insurance Rate Maps
- Effective LOMAs/LOMRs

■ FEMA Map Service Center (MSC)

- <https://msc.fema.gov/portal/home>
- Digital Flood Insurance Rate Maps – with downloads
- Paper Flood Insurance Rate Maps
- Effective LOMAs/LOMRs

■ Local Community Map Repository

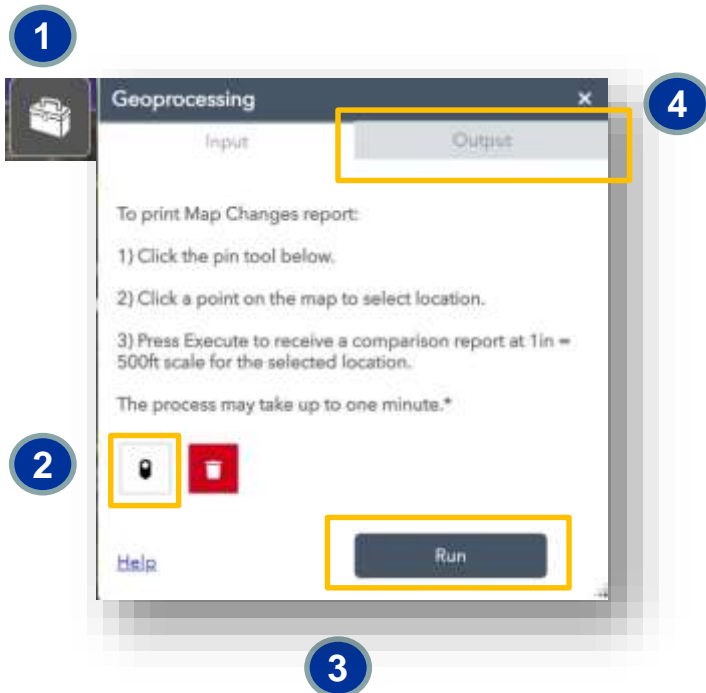
FEMA Flood Map Changes Viewer

- <https://msc.fema.gov/fmcv>



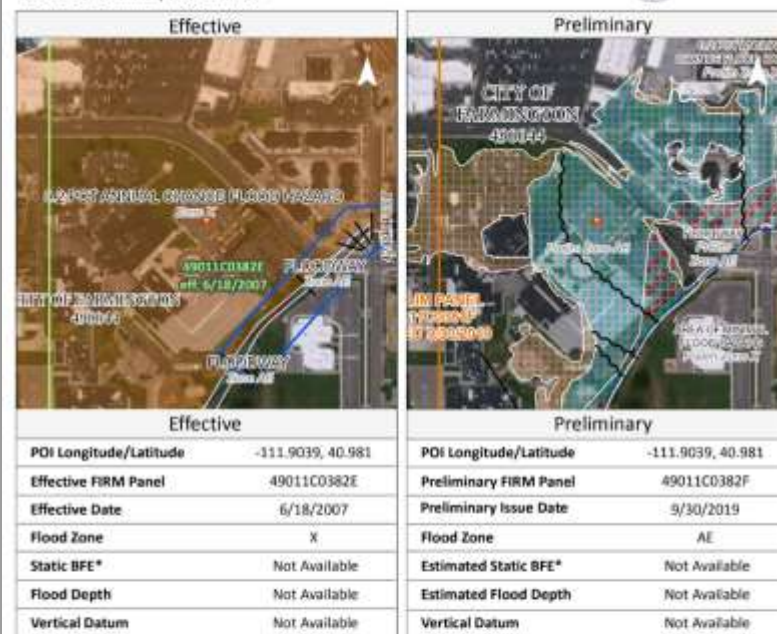
FEMA Flood Map Changes Viewer

A tool for property owners



Comparison of Flood Hazard

Effective & Preliminary Flood Hazards



* A Base Flood Elevation is the expected elevation of flood water during the 1% annual chance storm event. Structures below the estimated water surface elevation may experience flooding during a base flood event.

Hazard Level
High Flood Hazard: Flood Hazard Zone AE, A, AH, AG, VE and V Zones. Properties in these flood zones have a 1% chance of flooding each year. This represents a 26% chance of flooding over the life of a 30-year mortgage.

Moderate Flood Hazard
Shaded Zone X: Properties in the moderate flood risk areas also have a chance of flooding from storm events that have a less than 1% chance of occurring each year. Moderate flood risk indicates an area that may be provided flood risk reduction due to a flood control system or an area that is prone to flooding during a 0.2% annual chance storm event. These areas may have been indicated as areas of shallow flooding by your community.

Unshaded Zone X: Properties on higher ground and away from local flooding sources have a reduced flood risk when compared to the Moderate and High Flood Risk categories. Structures in these areas may be affected by larger storm events, in excess of the 0.2% annual chance storm event.

Low Flood Hazard
Insurance Note: High Risk Areas are called 'Special Flood Hazard Areas' and flood insurance is mandatory for federally backed mortgage holders. Properties in Moderate and Low Flood Risk areas may purchase flood insurance at a lower cost rate, known as Preferred Risk Policies. See your local insurance agent or visit <https://www.fema.gov/national-flood-insurance-program> for more information.

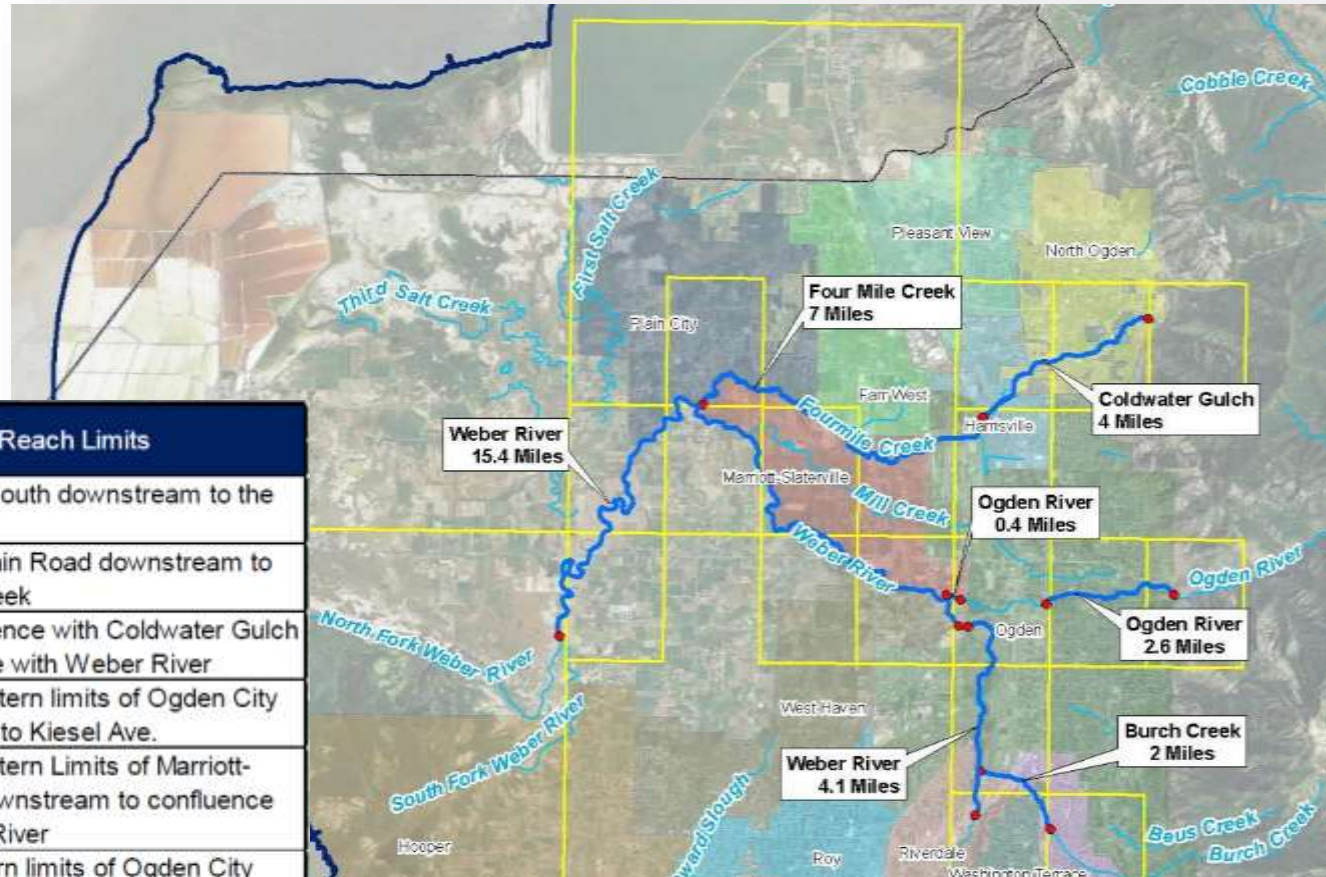
Disclaimer: This report is for informational purposes only and is not authorized for official use. The positional accuracy may be compromised in some areas. Please contact your local floodplain administrator for more information or go to www.fema.gov to view an official copy of the Flood Insurance Rate Map.

Service Layer Credits: Source: NOAA, DigitalGlobe, GeoEye, Earthstar Geographics, CNR/Airbus DS, USDA, AeroGRID, IGN, and the GIS User Community

11/15/2019 11:48:30 PM

Project Study Overview and Results

Newly Studied Areas



Flooding Source	Reach Length	Reach Limits
Burch Creek	2	From 4600 South downstream to the Weber River
Coldwater Gulch	4	From Mountain Road downstream to Four Mile Creek
Four Mile Creek	7	From confluence with Coldwater Gulch to confluence with Weber River
Ogden River	2.6	from the Eastern limits of Ogden City downstream to Kiesel Ave.
Ogden River	0.4	from the Eastern Limits of Marriott-Slaterville downstream to confluence with Weber River
Weber River	15.4	From Western limits of Ogden City downstream to divergence of South Fork Weber River
Weber River	4.1	From Riverdale Rd downstream to Western limits of Ogden City

Impacted Communities

■ Revised Studies:

- Farr West (non NFIP community)
- Harrisville
- Marriott-Slaterville
- North Ogden
- Ogden
- Plain City
- Riverdale
- South Ogden
- Washington Terrace
- Weber County
- West Haven

■ No new Study, but updated panel:

- Hooper (non NFIP community)
- Pleasant View
- Roy



Community Coordination

Project Meetings and Coordination

- Project Initially Funded: 9/2012
- Project Kickoff Meeting: 2/7/2013
- LiDAR QA/QC Delay 2013-2015
- Re-scoping Meeting: 10/29/2015
- Additional Grant Funded: 9/2016
- Re-Kickoff Meeting: 9/22/2016
- Hydrology Meetings:
 - 10/5/2017
 - 12/27/2017 (email soliciting comments on draft report)
 - Hydrology Report Final & Sent: 4/12/2018
- Flood Risk Review Meetings
 - 12/12/2018
 - 1/30/2019
 - Additional Data Calls ended 1/31/2019; 5/10/2019
 - 10/29/2019
 - Hydraulics Approved 1/7/20 (email with comment resolution tracking sent 1/10/20)
- Resiliency Meeting
 - 10-28-20
 - FOA, Floodplain Mapping, Non-Regulatory Products

Much additional coordination in between...

Project Study Overview and Results



- Revised Flood Insurance Study for select streams
- Conversion of existing floodplains
- First Order Approximation (FOA) Analysis to model-back Zone As
- 29 FIRM panels and one FIS (three volumes)
- Incorporation of Letters of Map Change (LOMCs) on revised map panels

Project Study Overview and Results

New Studies

- **All new studies are based on the following items that meet FEMA requirements:**
 - New hydrologic analyses
 - Best available topography
 - LiDAR: 2009, 2011, 2013/2014
 - New hydraulic analyses
 - New floodplain delineations
 - Non-model backed Zone A floodplains on revised panels
 - First Order Approximation (FOA) Methodology

Project Study Overview and Results

Types of Analyses

■ Detailed studies

- 5 return intervals provided
 - 10%
 - 4%
 - 2%
 - 1%
 - 0.2%
 - 1% plus
- Structure surveys (bridges/culverts)
- Base Flood Elevations (BFEs)
- Floodway included

■ Limited detail study

- Same return intervals
- Structure survey
- BFEs
- No floodway provided

■ Non-model backed Zone A:

- First Order Approximation (FOA) Methodology
 - Lower Weber Watershed FOA Report, May 2020
- **Note:** Base Level Engineering (BLE) has now replaced this approach

Study Scope

■ Approximate Study

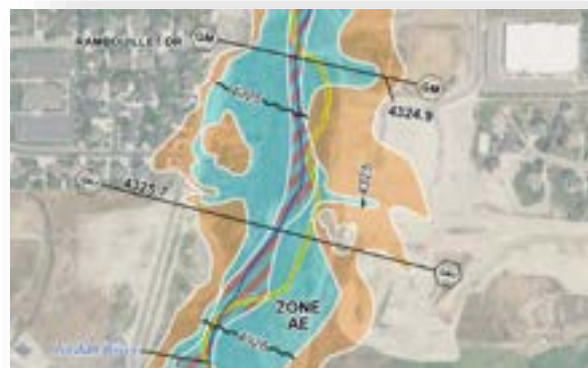
- FOA on Updated Panels

■ Limited detailed Studies

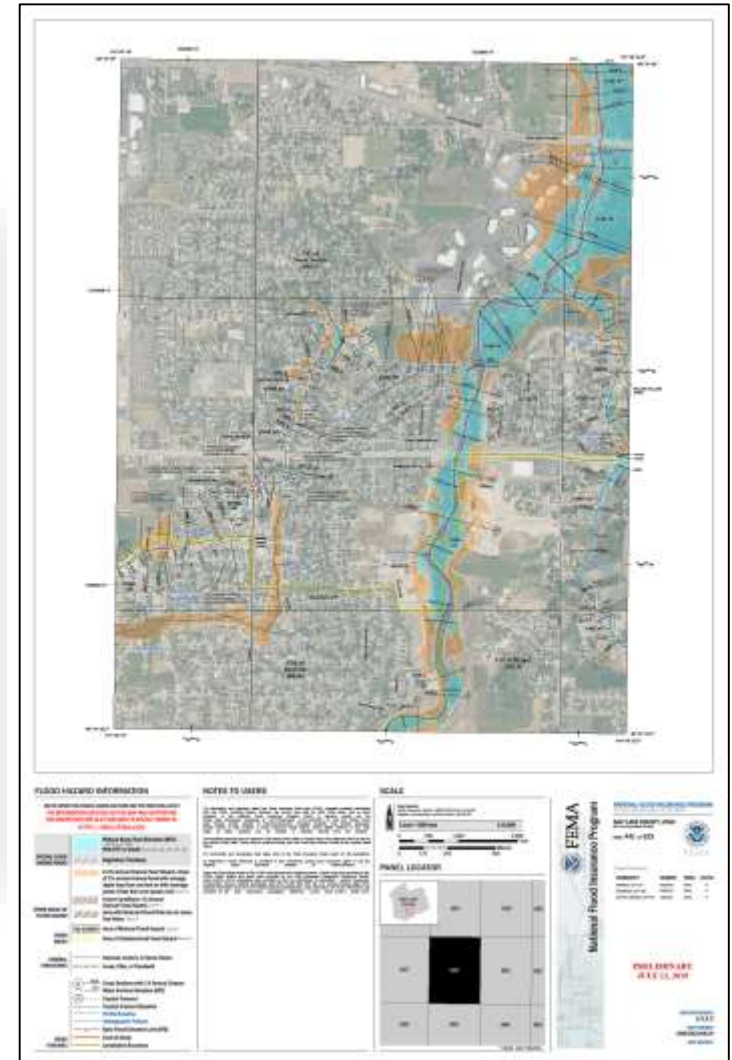
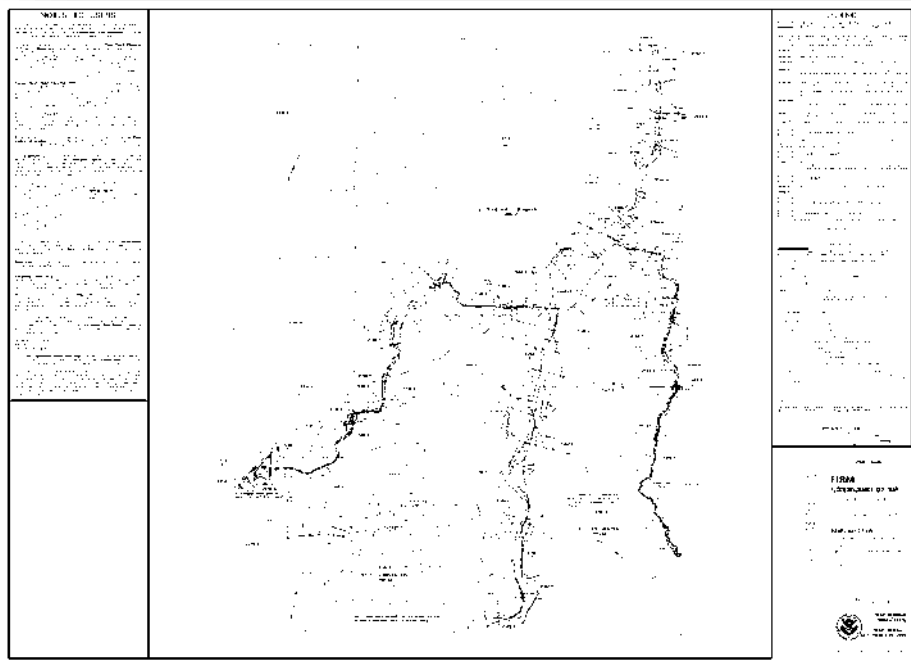
- Four Mile Creek
- Weber River
 - Western Ogden City limits to South Fork Weber River divergence

■ Detailed Studies

- Burch Creek
- Weber River
 - Riverdale Rd to Western Ogden City Limits
- Ogden River (Upper)
- Ogden River (Lower)
- Coldwater Gulch
 - Mountain Rd to Four Mile Creek



FIRM Layout Changes



Project Study Overview and Results

Regulatory Products

Used to administer NFIP and rate flood insurance

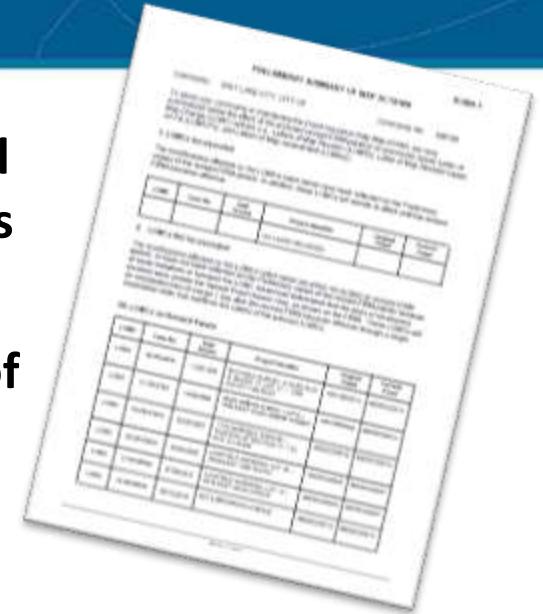
- **Flood Insurance Rate Map (FIRM)**
 - Preliminary maps for review
- **Flood Insurance Study (FIS) Report**
 - Overview of engineering analysis and approach of study
- **DFIRM Database - Digital data on DVD**

Data is preliminary; comments and questions are welcomed!

Project Study Overview and Results

Summary of Map Actions (SOMA)

- **Summary of Map Actions contains assessment of all existing LOMCs compared with the new FEMA maps**
- **Assists community officials and property owners in determining the status of these LOMCs as a result of revisions to the FIRM**
 - “Incorporated”: Revalidated and LOMC has been reflected on the preliminary map
 - “Not Incorporated”: Revalidated but not reflected on the preliminary map due to scale limitations or not located on a revised panel
 - “Superseded”: LOMC will no longer be valid when maps become effective
 - “Redetermined”: LOMC will be reviewed before effective, may still be valid
- **Communities should review their SOMA carefully**
 - Preliminary SOMA – review now
 - Final SOMA – prior to effective issuance



- <https://msc.fema.gov/fmcv>



Next Steps

Post-preliminary Process



April 21, 2021

~September 2021

***Late fall/
early winter 2022**

Preliminary
Issuance

CCO Meeting

90-day Appeal
and Comment
Period

Letter of Final
Determination

6 Month
Adoption
Period

Effective
Issuance

May 18, 2021

***Spring 2022**

***Assumes no appeals**

Next Steps

Appeal and Comments: What to submit?

- **Cartographic errors on the map**
- **Errors in the data that was used to develop the study**
 - New development after field survey will not be accepted: LOMC process should be used
 - Submissions must use the same modeling method (1D vs. 2D)
- **Review and comment on the Flood Insurance Study**
 - Text
 - Floodway data tables
 - Flood profiles
- **Review SOMA and provide any missing LOMCs**
- **Appeals must be submitted by the community**
- **Appeals must be submitted within the 90-day appeal period**

Next Steps

Appeal and Comments: What to submit?

- **Not just comments, we need the data!**
 - See Section 7.0 of FEMA's Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing (February 2018)
 - Topography
 - Survey data
 - As-built information
 - Models (HEC-RAS, etc.)
 - Annotated FIRMs and FISs (revised delineations, profiles, BFEs, etc.)
 - Detailed explanation of why the preliminary data is incorrect
 - Data must be "LOMR-ready"
- **Any data submitted after the 90-day appeal period will not be accepted**

Next Steps

Appeal and Comments

- Appeals and comments must be submitted within the 90-day appeal and comment period, in writing, to FEMA at:



1. r8commentsandappeals@fema.dhs.gov
2. **Ms. Margaret Doherty**
ATTN: Appeal/Comment Submittal
FEMA Region VIII – Mitigation Division
Denver Federal Center, Building 710A
P.O. Box 25267
Denver, CO 80225-0267
3. **Matt McGlone**
Regional Service Center, Compass
555 17th Street, Suite 500
Denver, Colorado 80202
4. **Please also cc Jamie Huff, DEM**

Where do Appeals go?

Appeals must be coordinated with your community and submitted electronically within the 90-day period to: FEMA at R8commentsandappeals@fema.dhs.gov and DEM at jhuff@Utah.gov



A Note about Ongoing Development

- **Best Available Data**
 - More restrictive information
- **LOMRs on restudied streams after appeal period begins**
 - Please keep track of ongoing LOMRs
 - Please notify DEM
 - Review final SOMA provided at LFD
- **Note: A CLOMR is not a map change. If a CLOMR is used, a LOMR must be submitted post construction to change the map.**

Community Responsibility

■ Take time to understand the data

- Review the models
- Review the maps
- Use best available data
- Review your ordinances
 - New data may not be addressed in your ordinance
 - Opportunity to identify higher standards or implement lessons learned
 - Does your ordinance identify process for map changes
- Take training, become the expert

■ State is available for guidance

- Keep in mind
 - We do not permit
 - We cannot make floodplain determinations



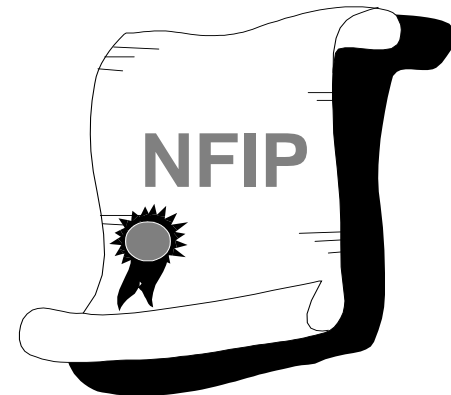
National Flood Insurance Program



FEMA

National Flood Insurance Program (NFIP)

- **NFIP is a voluntary participation program**
 - Application, Resolution, Ordinance
- **NFIP administered at local level**
- **Letter of Final Determination**
- **Six Month Compliance Period for Ordinance Adoption**
- **Mandatory Insurance Purchase - Zone A, AE, AH, AO**
 - Federally backed loan
 - Newly mapped options



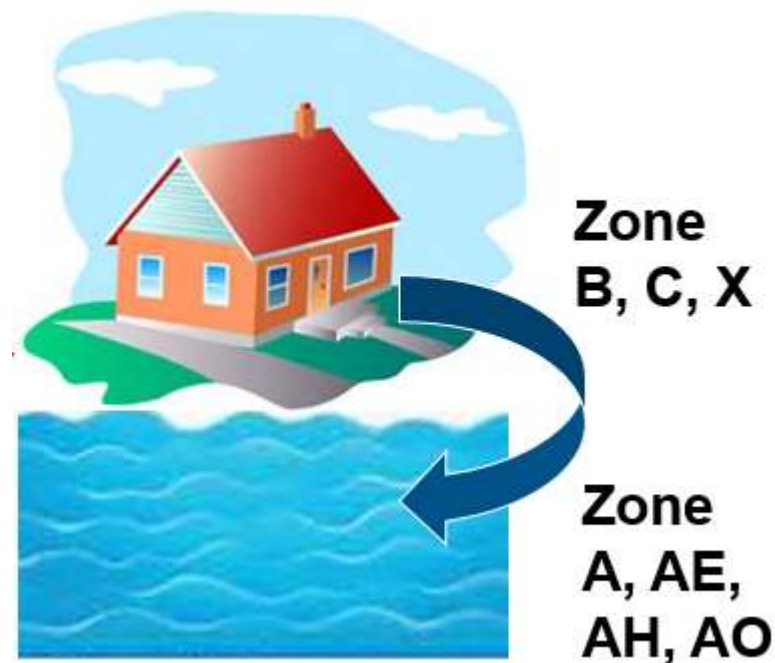
Flood Insurance – Map Changes

- Newly mapped into a high-risk zone
- Mapped into a lower risk zone
- No change



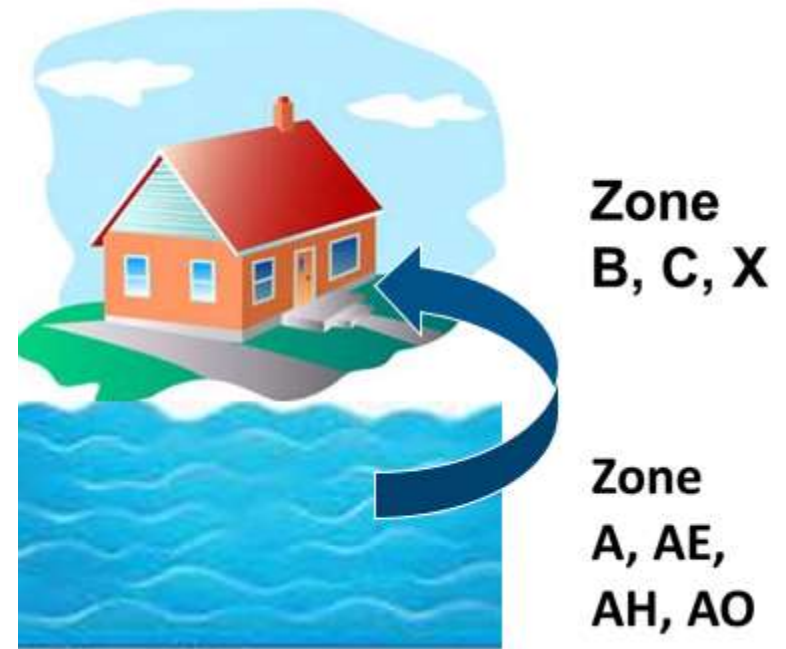
Newly Mapped into a High-Risk Zone

- Flood zone B, C, X to 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 to B, C, X
- Low risk does not mean no risk
- Flood insurance optional, but recommended
- Talk to your insurance agent



No Change

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



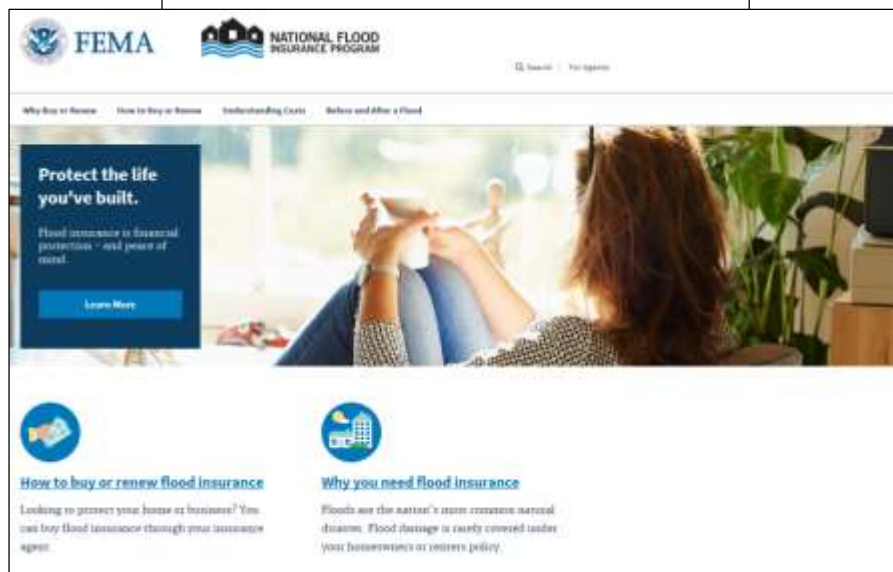
How Can I Lower My Rates

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



Future of Flood Insurance Rates

- Fair and Clear Rates
- Reflect More Types of Risk
- Increase Understanding of Risk
- Help Americans Rebuild Their Lives



Resiliency Recap

- **1 in 4 chance of being flooded over the course of a 30-year mortgage**
 - Don't wait! Talk to your agent today!
- **Become Resilient**
 - Community Rating System – only applies at full risk rates
 - CRS communities:
 - Weber County (CRS class/discount: 9 / 5%)
 - Talk to your family, friends, and neighbors
- **Stay involved**
- **Take action today**

Hazard Mitigation Assistance (HMA)

- **Programs coordinated through your State Hazard Mitigation Officer:**
 - Hazard Mitigation Grant Program (HMGP)
 - Flood Mitigation Assistance (FMA)
 - Building Resilient Infrastructure and Communities (BRIC) (Formerly PDM)
- **Hazard Mitigation Grant Program (HMGP)**
 - Available to State after Federal Disaster Declaration
 - Budget = 15% of disaster related expenses
 - Federal share: 75%, State share: 10%, Local share: 15%
 - Federal share: 75%, Local share: 25%

Hazard Mitigation Assistance (HMA)

- **Programs coordinated through your State Hazard Mitigation Officer:**
 - Hazard Mitigation Grant Program (HMGP)
 - Flood Mitigation Assistance (FMA)
 - Building Resilient Infrastructure and Communities (BRIC) (Formerly PDM)
- **Flood Mitigation Assistance (FMA), Pre-Disaster Mitigation (PDM) and Building Resilient Infrastructure and Communities (BRIC)**
 - Nationally competitive
 - Opened annually
 - BRIC funded through FEMA (Formerly PDM)
 - FMA funded through National Flood Insurance Program (NFIP)
 - Federal share: 75%, Local share: 25%

Eligible Activities

Refer to the most current Unified Hazard Mitigation Assistance Guidance for a list of eligible activities. Examples include:

- Acquisition/Demolition
- Structure Elevation
- Dry Floodproofing
- Localized Flood Risk Reduction
- Structural Retrofitting
- Wind Retrofit
- Soil Stabilization
- Post-Disaster Code Enforcement
- Planning Projects
- Acquisition/Relocation
- Mitigation Reconstruction
- Generators
- Non-Localized Flood Risk Reduction
- Non-Structural Retrofitting
- Infrastructure Retrofit
- Wildfire Mitigation
- Advance Assistance
- Miscellaneous/Other

Questions / Comments ?



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Contact Information

Jamie Huff, CFM

State of Utah Risk MAP Program Manager

jhuff@utah.gov

(385) 549-0746

Angelia Crowther

State of Utah Floodplain Manager

acrowther@utah.gov

(801) 963-2004

Margaret Doherty, AICP

FEMA Region VIII Risk MAP

margaret.doherty2@fema.dhs.gov

(303) 854-4887

Matt Buddie

FEMA Region VIII NFIP

matthew.buddie@fema.dhs.gov

(303) 235-4730

Brie Hurwitch, GISP, CFM, LEED AP

AECOM - Project Manager

brie.hurwitch@aecom.com

(801) 904-4050

Tom Wright, PE, CFM

AECOM – Engineering Lead

tom.c.wright@aecom.com

(801) 904-4030

Matt Chaney, PE

AECOM – Engineering

matt.chaney@aecom.com

(801) 904-4086

Brady Newton, CFM

AECOM – GIS Lead

brady.newton@aecom.com

(801) 904-4009