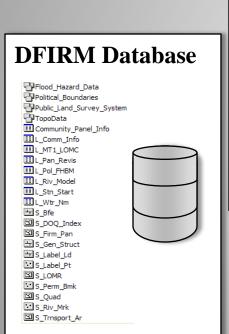
# SESSION B

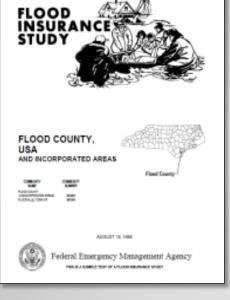
- Risk MAP Products
- Coastal Non-Regulatory Products
- Public's Role in the Flood Map Revision Process
- Timelines

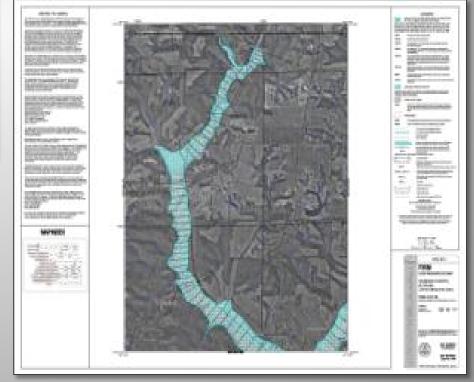
# RISK MAP

- Background
- Overview of Risk MAP Data Sets
  - Changes Since Last FIRM
  - Flood Depth and Analysis Grids
  - Flood Risk Assessment
  - Areas of Mitigation Interest
- Overview of Risk MAP Products
  - Flood Risk Database
  - Flood Risk Report
  - Flood Risk Map

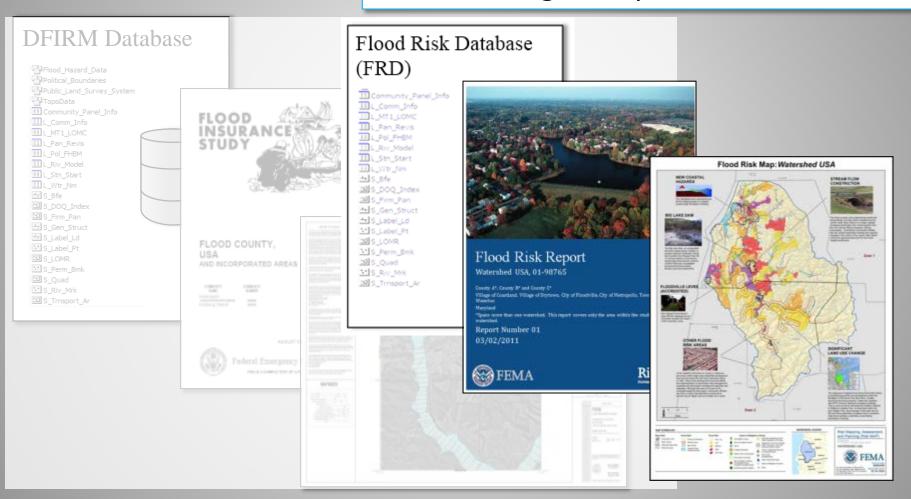
## **Traditional Regulatory Products**







## Non-Regulatory Flood Risk Products

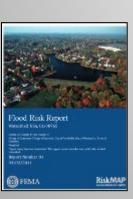


- Three Flood Risk Products
  - Flood Risk Database
  - Flood Risk Report
  - Flood Risk Map

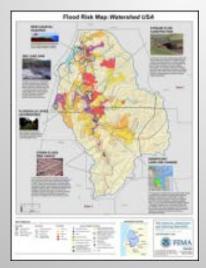
- Four Flood Risk Datasets
  - Flood Depth & Analysis Grids
  - Flood Risk Assessments
  - Changes Since Last FIRM
  - Areas of Mitigation Interest



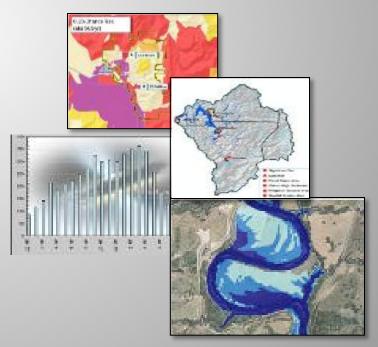
Flood Risk Database



**Flood Risk Report** 



Flood Risk Map



- Changes Since Last FIRM
- Flood Depth & Analysis Grids
- Flood Risk Assessment
- Areas of Mitigation Interest -Enhanced

#### **Changes Since Last FIRM (red = enhanced)**

- Horizontal Changes and Results
- Structure/Population counts impacted by change

## **Depth & Analysis Grids**

- Depth (10, 04, 02, 01, 0.2 percent chance)
- Percent Annual Chance
- Percent 30-Year Grid
- Delivery of Water Surface Elevation (multi-freq)
- Water Surface Elevation Change Grid (1%)
- Velocity Grids

#### **Flood Risk Assessment**

- Average Annualized Loss 2010
- Refined Flood Risk Assessment
- HAZUS or Non-HAZUS with improved data/assumptions

## **Areas of Mitigation Interest**

Areas of Mitigation Opportunity or Awareness

#### **FLOOD RISK DATABASE**

## **Changes Since Last FIRM (red = enhanced)**

- Horizontal Changes and Results
- Structure/Population counts impacted by change

## **Depth & Analysis Grids**

- Depth (10, 04, 02, 01, 0.2 percent chance)
- Percent Annual Chance
- Percent 30-Year Grid
- Delivery of Water Surface Elevation (multi-freq)
- Water Surface Elevation Change Grid (1%)
- Velocity Grids

#### **Flood Risk Assessment**

- Average Annualized Loss 2010
- Refined Flood Risk Assessment
- HAZUS or Non-HAZUS with improved data/assumptions

## **Areas of Mitigation Interest**

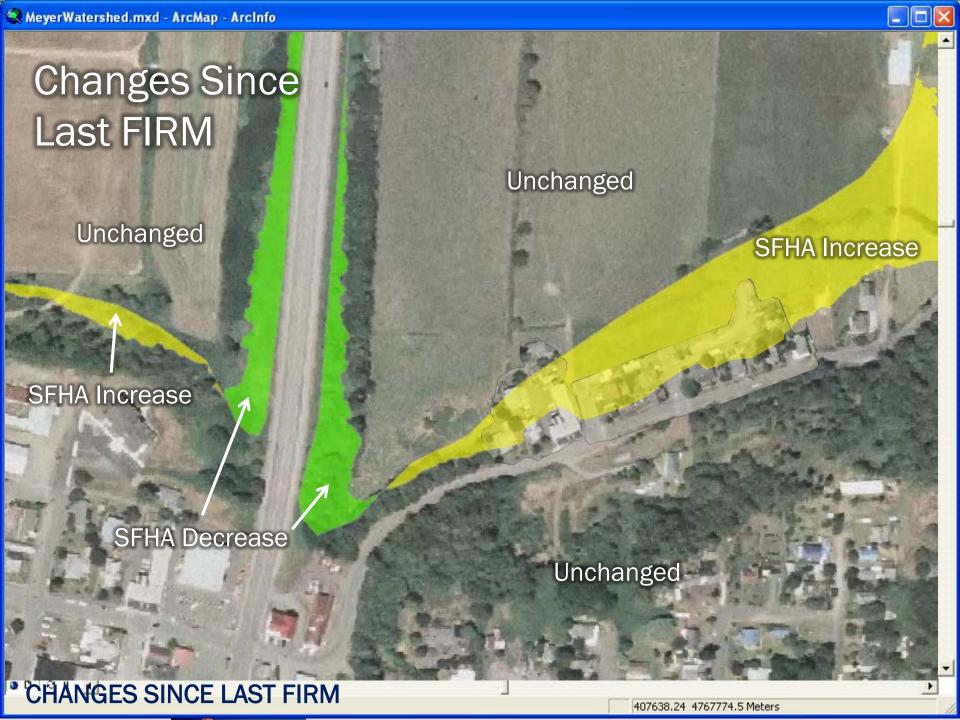
Areas of Mitigation Opportunity or Awareness

#### **FLOOD RISK DATABASE**

- Identify Areas and Types of Flood Zone Change:
  - Compares current effective (previous) with proposed (new) flood hazard mapping. (all inputs must be digital)
  - Flood zone changes are categorized and quantified
- Provide Study/Reach Level Rationale for Changes Including:
  - Methodology and assumptions
  - Changes of model inputs or parameters (aka Contributing Engineering Factors)
- Offer Stakeholders Transparency and Answers to:
  - Where have my flood hazards increased or decreased?
  - Why have my flood hazards increased or decreased?
  - Which communities are subject to new BFEs or ordinance adjustments.







#### **Changes Since Last FIRM (red = enhanced)**

- Horizontal Changes and Results
- Structure/Population counts impacted by change

## **Depth & Analysis Grids**

- Depth (10, 04, 02, 01, 0.2 percent chance)
- Percent Annual Chance
- Percent 30-Year Grid
- Delivery of Water Surface Elevation (multi-freq)
- Water Surface Elevation Change Grid (1%)
- Velocity Grids

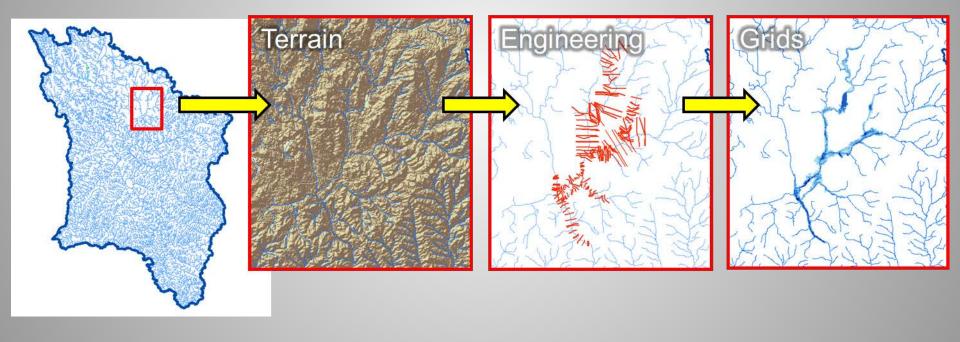
#### **Flood Risk Assessment**

- Average Annualized Loss 2010
- Refined Flood Risk Assessment
- HAZUS or Non-HAZUS with improved data/assumptions

## **Areas of Mitigation Interest**

Areas of Mitigation Opportunity or Awareness

#### **FLOOD RISK DATABASE**

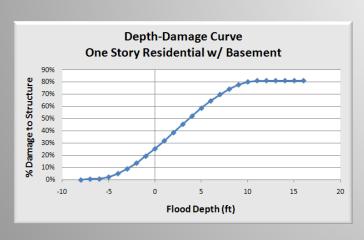


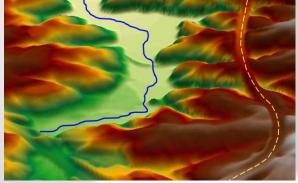
## **FLOOD DEPTH & ANALYSIS GRIDS**

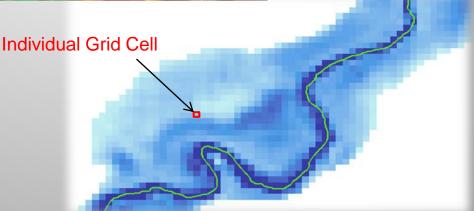
- Communicate / 'Show' Flood Inundation as Function of Event's Magnitude or Severity
- Serve as Key Inputs to HAZUS Risk Assessment Analyses
- Serve as pre-screening criteria for mitigation project potential (e.g. BCA > 1.0 with positive 10-yr depths)
- Increase Flood Risk Awareness as Acknowledged from Varied Contexts (Depth, Probability, Velocity, etc.)
- Communicate that Hazard, and by extension Risk, varies within the mapped floodplain

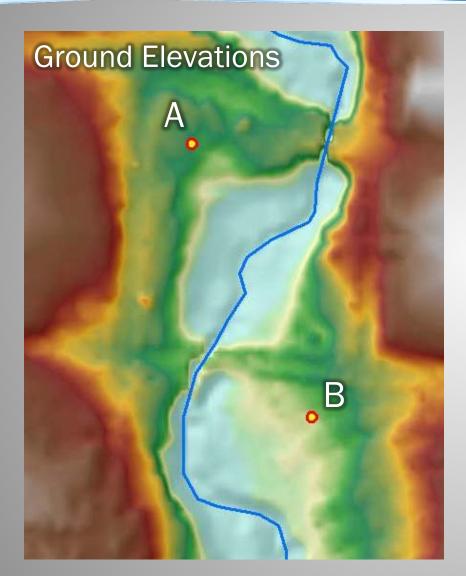
## • Grids include:

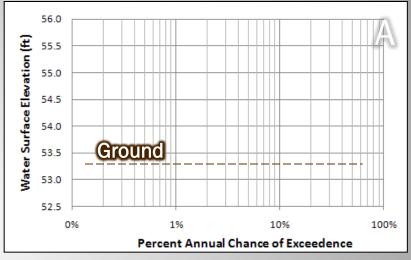
- Flood Depths for Standard and Enhanced Frequencies (include 1%-plus)
- Water Surface Elevation for Standard and Enhanced Frequencies
- Water Surface Elevation Change Since Last FIRM (1%)
- Percent Annual and 30-yr Percent Chance of Flooding
- Velocity
- Hillshade

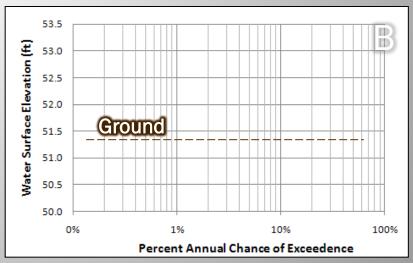




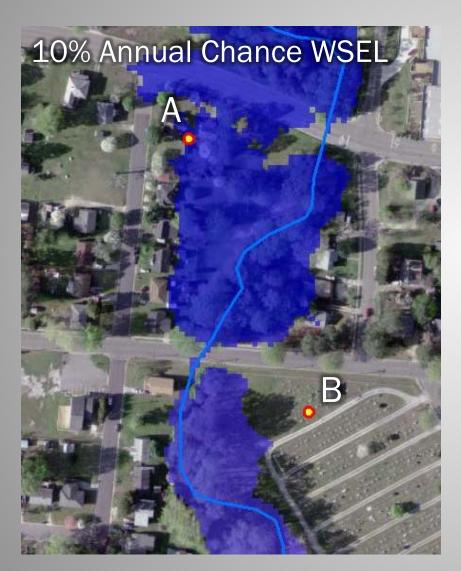


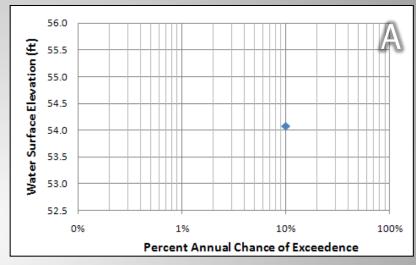


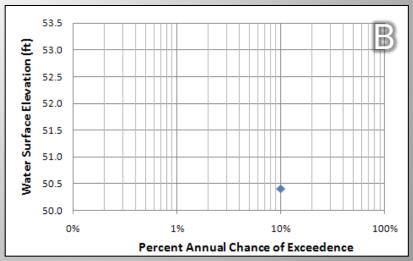




**FLOOD DEPTH & ANALYSIS GRIDS** 

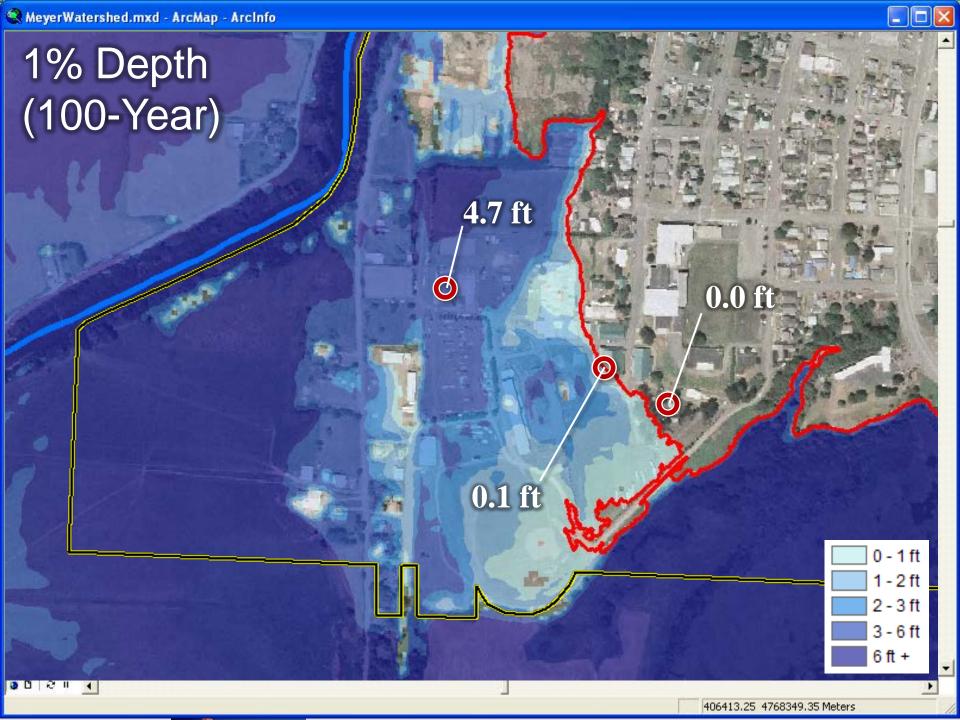


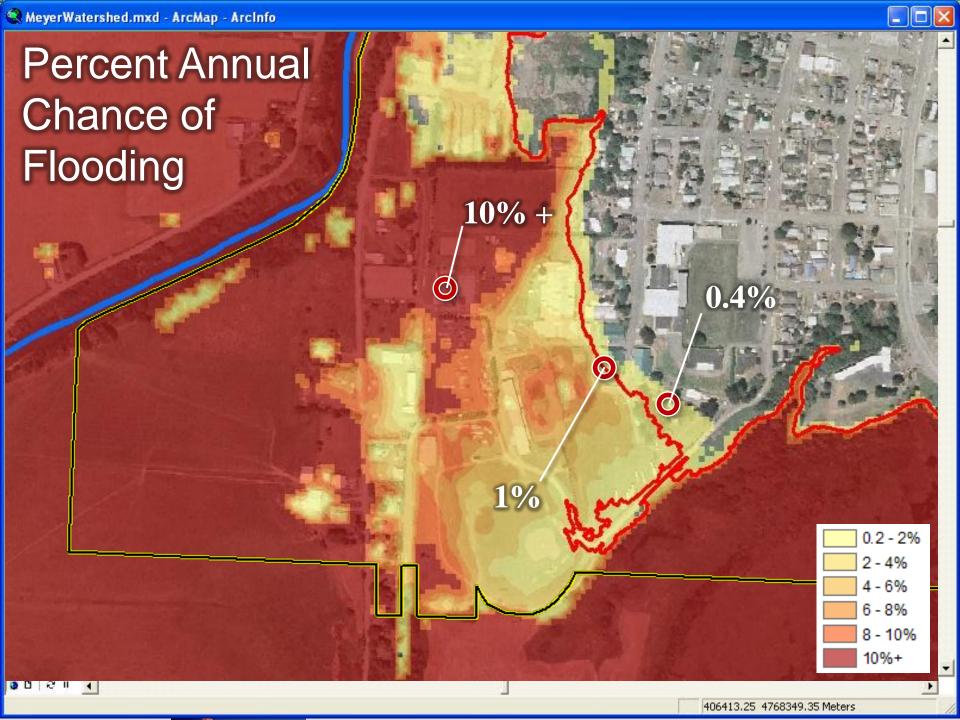


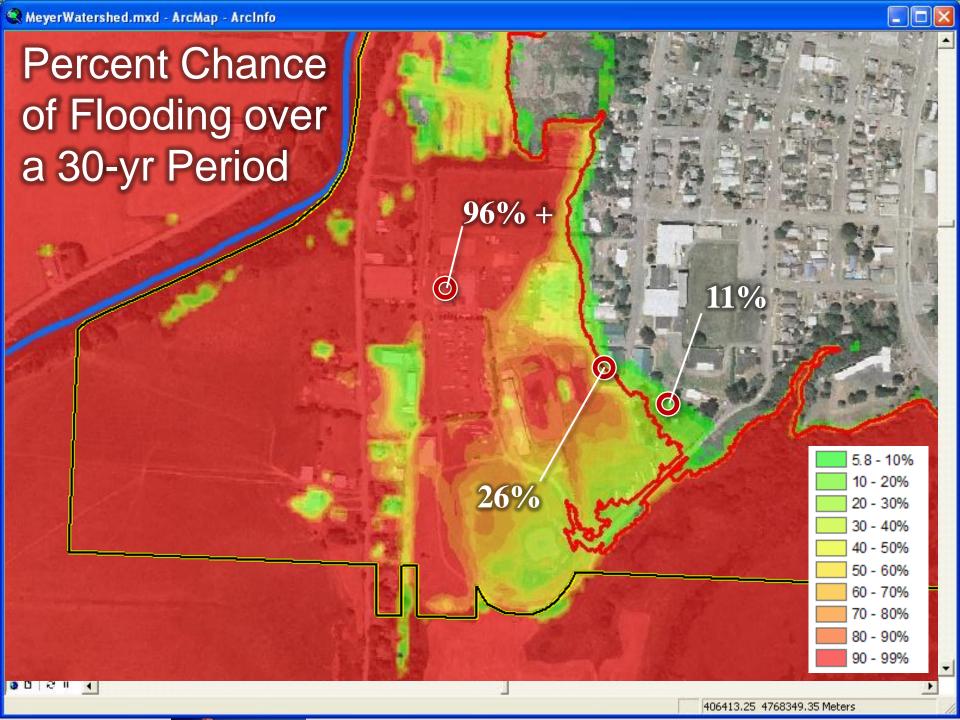


**FLOOD DEPTH & ANALYSIS GRIDS** 

- Creation of these Grids comes after the Engineering Analysis has been performed, and can be used to support community discussions and meetings
- Grids are most effectively used in communicating risk results "at the ground" and not necessarily within specific structures (i.e. depth of water as you walk out your front door and down your front steps, and not necessarily depth within your kitchen)
- Flood Depth Grids feed into the Flood Risk Assessment process and are a key input to produce that dataset
- These Grids live within the Flood Risk Database, but are not depicted on the Flood Risk Map or tabularized in the Flood Risk Report







### **Changes Since Last FIRM (red = enhanced)**

- Horizontal Changes and Results
- Structure/Population counts impacted by change

## **Depth & Analysis Grids**

- Depth (10, 04, 02, 01, 0.2 percent chance)
- Percent Annual Chance
- Percent 30-Year Grid
- Delivery of Water Surface Elevation (multi-freq)
- Water Surface Elevation Change Grid (1%)
- Velocity Grids

#### **Flood Risk Assessment**

- Average Annualized Loss 2010
- Refined Flood Risk Assessment
- HAZUS or Non-HAZUS with improved data/assumptions

## **Areas of Mitigation Interest**

Areas of Mitigation Opportunity or Awareness

#### **FLOOD RISK DATABASE**

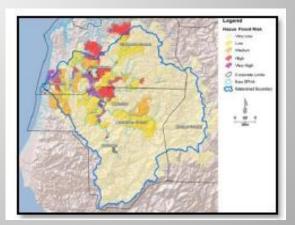
- Identify Areas and Communicate Relative Flood Risk:
  - Flood prone areas
  - Vulnerable people and property
- Provide Flood Risk \$:
  - Potential damage severity for different flood frequencies
  - Identify locations with possible cost effective mitigation options
- Improve Estimates for Flood Risk \$:
  - Losses from Average Annualized Loss (AAL) Study
  - Refined losses from new flood study depth grids
  - Refined general building stock data from local sources

## Flood Risk Assessment Data

- 2010 HAZUS Average Annualized Loss (AAL) Study Data
- Refined HAZUS and Other Risk Analyses Data
- Composite Data

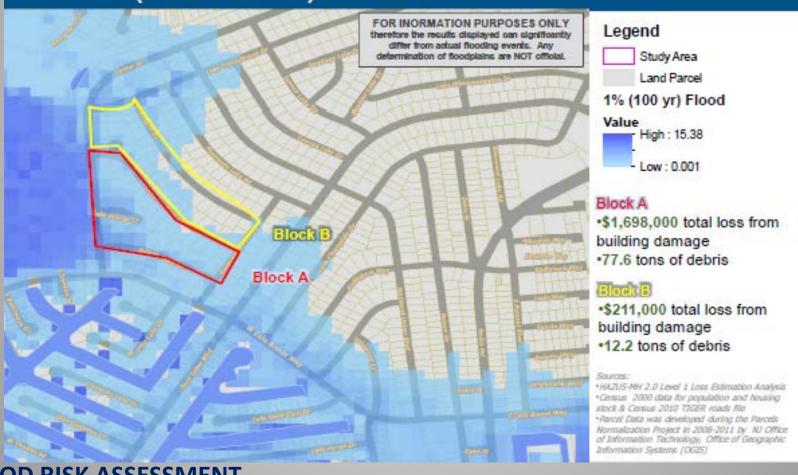


**HAZUS MH** 

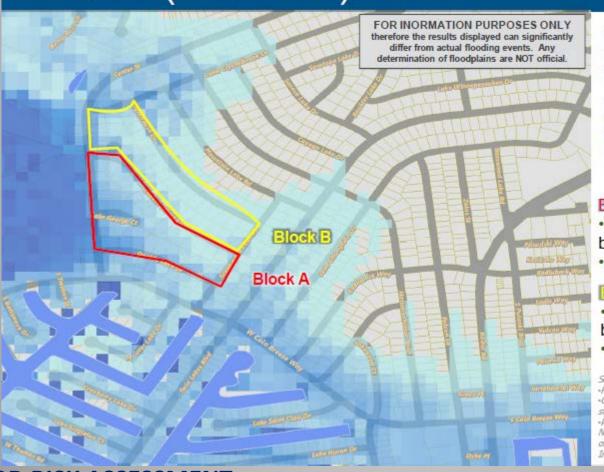


Flood Risk Assessment

# Little Egg Harbor Township 1% (100 Year) Flood



# Little Egg Harbor Township 0.2% (500 Year) Flood



#### Legend

Study Area

Land Parcel

1% (100 yr) Flood

#### Value

High: 15.38

Low: 0.001

#### Block A

•\$3,274,000 total loss from building damage

163.1 tons of debris

#### Block B

•\$939,000 total loss from building damage

39.9 tons of debris

#### Saumoon

 HAZUS-MH 2.0 Level 1 Loss Estimation Analysis
 Census 2000 data for population and housing stock & Census 2010 TIGER roads file
 Parcel Data was developed during the Parcels Normalization Project in 2008-2011 by NJ Office of Information Technology, Office of Geographic Information Systems (OGIS)

### **Changes Since Last FIRM (red = enhanced)**

- Horizontal Changes and Results
- Structure/Population counts impacted by change

## **Depth & Analysis Grids**

- Depth (10, 04, 02, 01, 0.2 percent chance)
- Percent Annual Chance
- Percent 30-Year Grid
- Delivery of Water Surface Elevation (multi-freq)
- Water Surface Elevation Change Grid (1%)
- Velocity Grids

#### **Flood Risk Assessment**

- Average Annualized Loss 2010
- Refined Flood Risk Assessment
- HAZUS or Non-HAZUS with improved data/assumptions

## **Areas of Mitigation Interest**

Areas of Mitigation Opportunity or Awareness

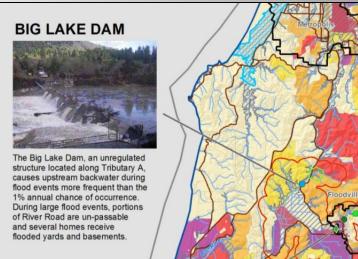
#### **FLOOD RISK DATABASE**

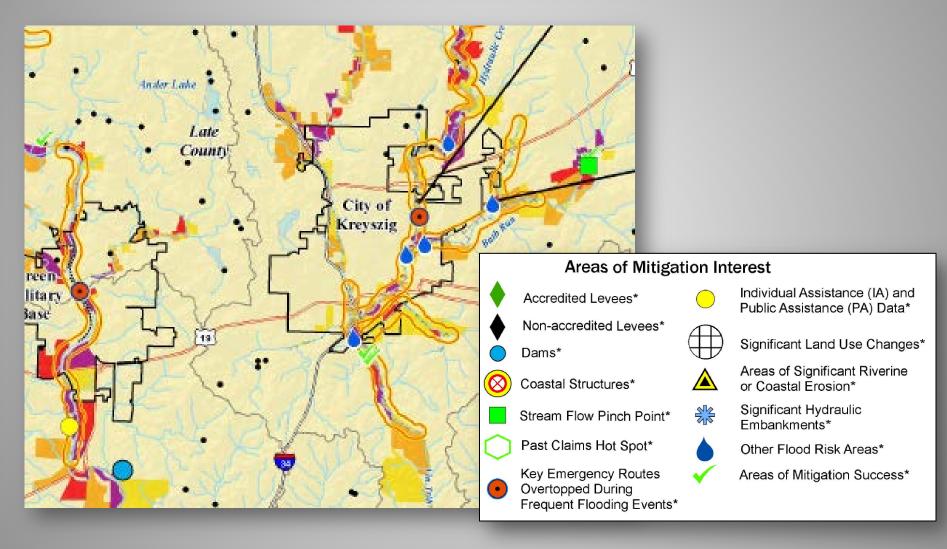
- Identify areas and communicate relative flood risk
- Raise awareness by local stakeholders of areas within and upstream of the watershed that may be contributing to flood risk and associated interrelationships
- Provide input to local mitigation plans

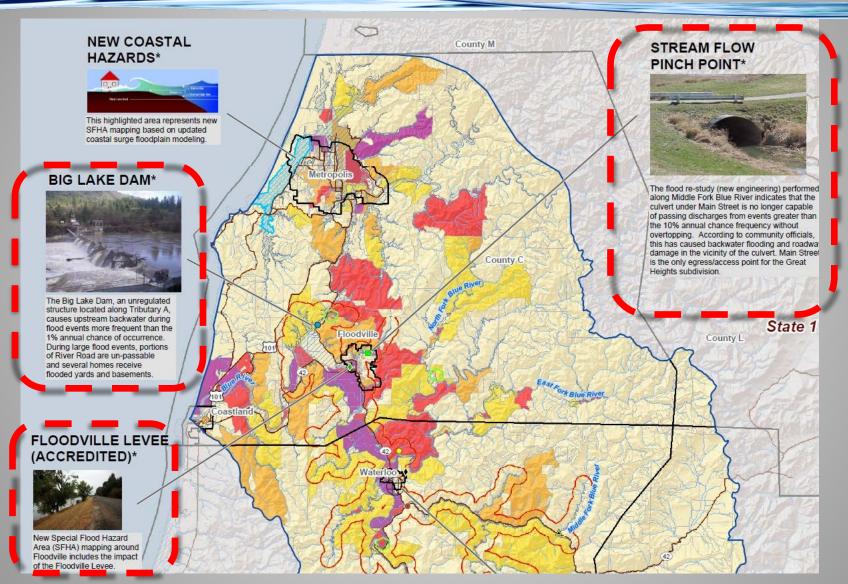
Items that may have an impact (positive or negative) on the identified flood hazards and/or flood risks

## **Examples include:**

- Riverine and coastal flood control structures
  - (e.g. dams, levees, coastal berms, etc.)
- At risk essential facilities and emergency routes that could overtopped
- Stream flow constrictions (e.g. undersized culverts and bridge openings, etc.)
- Previous assistance and claims "Hot Spots" (clusters of IA and PA claims, RL, SRL)
- Significant land use changes
- Significant riverine or coastal erosion
- Locations of successful mitigation projects

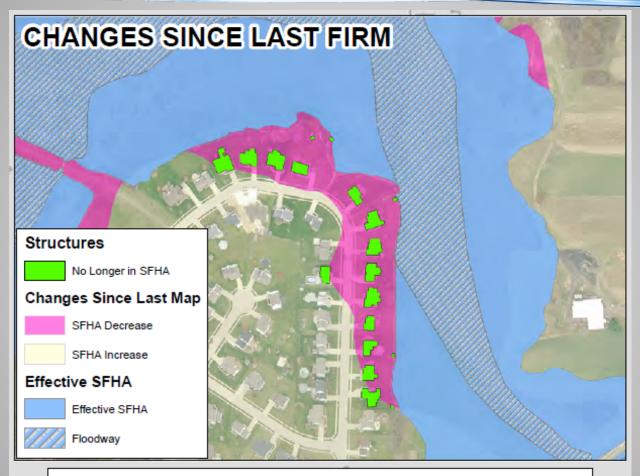








This emergency route is often covered with floodwater during a 100-year. Emergency vehicles are forced to take detours that often result in longer response times.



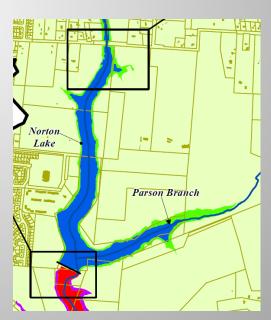
Several residential structures along Plum Creek are no longer shown within the SFHA, due to new H & H modeling. The new model includes two hydraulic structures not previously modeled, and also shows significant decrease in peak discharge.

# DAMS

- Analysis from dam safety officials
- Flexible depending on varying state regulations & methods
- Enhanced datasets include:
  - Basic dam characteristics
  - Upstream inundation areas delineated
  - Downstream inundation areas delineated
  - Assorted depth and analysis grids (depth, velocity, arrival time)
  - Easements & critical facilities
  - Flood risk assessments
  - Additional Areas of Mitigation Interest categories
- Data used to communicate risks & promote mitigation

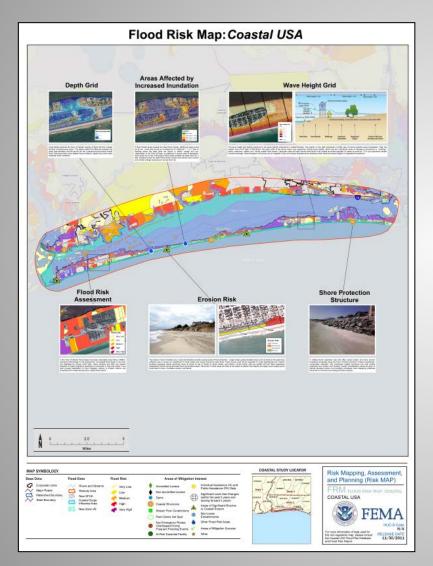


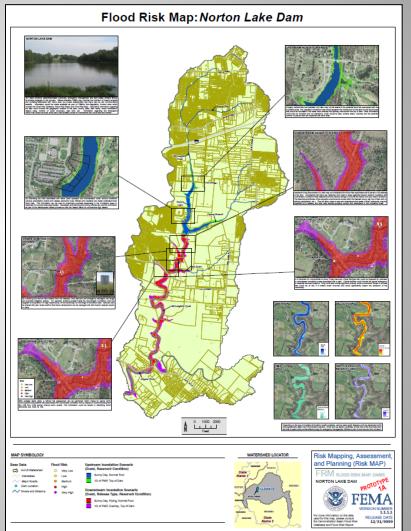
Emergency Spill-Crest Failure: Population at Risk = 450 Sunny Day Failure: Population at Risk = 266 100 Year Flood Event: Population at Risk = 167



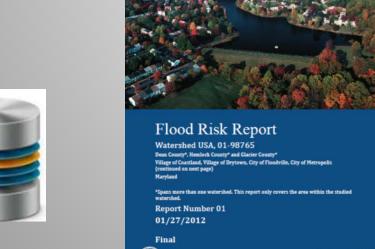


# COASTAL & DAMS





- Non-regulatory
  - Flood Risk Database
  - Report
  - Maps

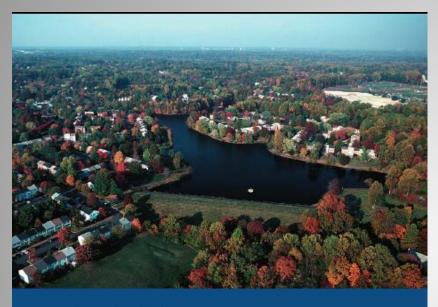


FEMA





- Intended to be used in a GIS
- Real Usefulness of the FRD is in the Data
- Combined with local data
  - Housing
  - Commercial
  - Critical / public infrastructure
- Supports risk analysis, hazard mitigation planning
- Requires GIS capabilities to understand and apply the data to local questions / problems



#### Flood Risk Report

Watershed USA, 01-98765

Dean County\*, Hemlock County\* and Glacier County\*

Village of Coastland, Village of Drytown, City of Floodville, City of Metropolis (continued on next page)

Maryland

\*Spans more than one watershed. This report only covers the area within the studied watershed.

Report Number 01 01/27/2012

**Final** 





- Background:
  - Purpose, Methods
  - Risk Reduction Practices
- Project Results
  - Changes Since Last FIRM
  - Depth & Analysis Grids
  - Flood Risk Assessment
  - (enhanced analyses)
    - e.g. Areas of Mitigation Interest
- Summarized by Locations
  - Communities and Watersheds

#### FLOOD RISK REPORT

#### 1 Introduction

#### 1.1 About Flood Risk

Floods are naturally occurring phenomena that can and do happen almost anywhere. In its most basic form, a flood is an accumulation of water over normally dry areas. Floods become hazardous to people and property when they inundate an area where development has occurred, causing losses. Mild flood losses may have little impact on people or property, such as damage to landscaping or the generation of unwanted debris. Severe flooding can destroy buildings, ruin crops, and cause critical injuries or death.

#### 1.1.1 Calculating Flood Risk

It is not enough to simply identify where flooding may occur. Just because one knows where a flood occurs does not mean they know the risk of flooding. The most common method for determining flood risk, also referred to as vulnerability, is to identify the probability of flooding and the consequences of flooding. In other words:

Flood Risk (or Vulnerability) = Probability x Consequences, where

Probability = the likelihood of occurrence

Consequences = the estimated impacts associated with the occurrence

The probability of a flood is the likelihood that a flood will occur. The probability of flooding can change based on physical, environmental, and/or contributing engineering factors. Factors affecting the probability that a flood will impact an area range from changing weather patterns to the existence of mitigation projects. The ability to assess the probability of a flood and the level of accuracy for that assessment are also influenced by modeling methodology advancements, better knowledge, and longer periods of record for the water body in question.

The consequences of a flood are the estimated impacts associated with the flood occurrence. Consequences relate to humans activities within an area and how a flood impacts the natural and built environments.

#### 1.1.2 Risk MAP Flood Risk Products

Through Risk MAP, FEMA provides communities with updated Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FISs) that



Flooting is a natural part of our world and our communities. Flooding becomes a significant hazard, however, when is intersects with the built environment.

Which picture below shows more flood risk?





Even if you assume that the flood in both pictures was the same probability—let's say a 10-percentannual-charice flood—the consequences in terms of property damage and potential injary as result of the flood in the bottom picture are much more severe. Therefore, the flood disk in the area shown in the bottom picture is higher.

#### 4.3 Mitigation Programs and Assistance

Not all mitigation activities require funding (e.g., local policy actions such as strengthening a flood damage prevention ordinance), and those that do are not limited to outside funding sources (e.g., inclusion in local capital improvements plan, etc.). For those mitigation actions that require assistance through funding or technical expertise, several state and federal agencies have flood hazard mitigation grant programs and offer technical assistance. These programs may be funded at different levels over time or may be activated under special circumstances such as after a presidential disaster declaration.



Communities plans and a grant proreduction. FEMA HMA http://www.fe

#### 4.3.1 FEMA Mitigation Programs and Assistance

FEMA awards many mitigation grants each year to states and communities to undertake mitigation projects to prevent future loss of life and property resulting from hazard impacts, including flooding. The FEMA Hazard Mitigation Assistance (HMA) programs provide grants for mitigation through the programs listed in Table 4.2 below.

Table 4-2. FEMA Hazard Mitigation Assistance Programs

Mitigation Grant Program	Authorization	Purpose					
Hazard Mitigation Grant Program (HMGP)	Robert T. Stafford Disaster Relief and Emergency Assistance Act	Activated after a presidential disaster declaration; provides funds on a sliding scale formula based on a percentage of the total federal assistance for a disaster for long-term mitigation measures to reduce vulnerability to natural hazards					
Flood Mitigation Assistance (FMA)	National Flood Insurance Reform Act	Reduce or eliminate claims against the NFIP					
Pre-Disaster Mitigation (PDM)	Disaster Mitigation Act	National competitive program focused on mitigation project and planning activities that address multiple natural hazards					

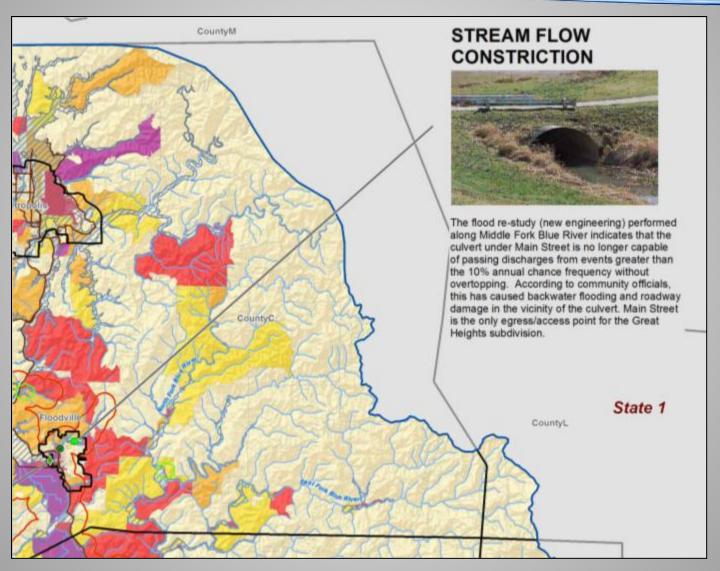


- Intent is to provide a geographic summary of risks within the project area
- NOT a regulatory product, and is intended to focus on specificallyidentified risk areas
- In most cases, created using the FRD as companion elements to the hydrologic & hydraulic (H & H) study
- This integrated approach is to produce a map that requires little or no manual cartographic finishing

- 4 Legend components
  - Base Data
  - Flood Data
  - Flood Risk
  - Areas of Mitigation Interest (enhanced)
- All legend elements are standardized and are to be on all FRD maps, except enhanced features (AoMI)

#### MAP SYMBOLOGY Flood Data Flood Risk Areas of Mitigation Interest Base Data Individual Assistance (IA) & Counties Rivers and Streams Very Low Accredited Levees Public Assistance (PA) Data Corporate Limits Restudy Area Low Non-Accredited Levees Significant Land Use Changes **HUC-8 Watershed** New SFHA (within the past 5 years and Medium Dams looking forward 5 years) HUC-10 Watershed Coastal Surge High Areas of Significant Riverine Coastal Structures Interstates Influenced Area or Coastal Erosion Very High Major Roads Stream Flow Constrictions Non-Levee Levees Embankments Past Claims Hot Spot Dams Other Flood Risk Areas Significant Hydraulic Key Emergency Routes Structures Overtopped During Areas of Mitigation Success Frequent Flooding Events At-Risk Essential Facilities Other

#### **FLOOD RISK MAP**



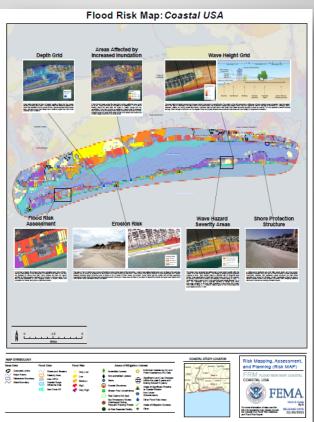
#### **GROUP DISCUSSION**

- What is the role of your community in disseminating Risk MAP product information?
- What are potential connections between Risk MAP products and potential risk mitigation actions for your community?
- What benefits do you see from individual Risk MAP elements?
- What are the best approaches for reaching out to your community?
- What connections do you see between Risk MAP products and potential risk mitigation actions that can be taken in your communities?

- Convey information about coastal hazards
- Enhance risk awareness
- Encourage action at the community-level
- Reduce risks

#### **Base Products:**

- Changes Since Last FIRM
- Coastal 1% Annual
   Chance Depth Grid
- Average Annualized Loss Risk Assessment



# Coastal-Specific Products:

- Inundation
- Waves
- Erosion

Can be developed for an entire studied coastline or for focused areas

#### **Depth Grid**



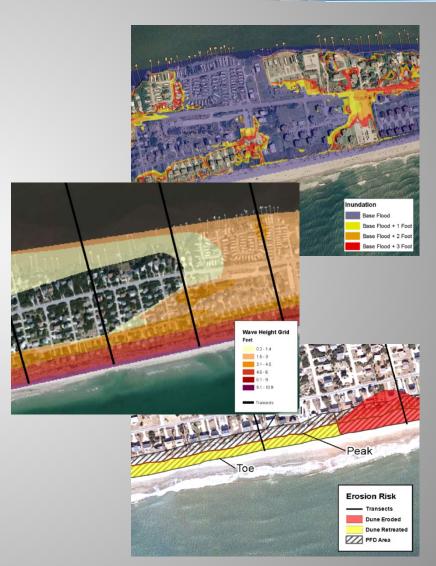
Flood depths illustrate the Town of Islands' severity of flood risk from coastal flooding, including wave action. The depths reflect the difference between the wave crest elevation and the ground for the 1-percent-annual-chance (base) flood. Dark blue colors show deeper flood conditions; lighter blue colors show shallower flood conditions.

#### Areas Affected by Increased Inundation



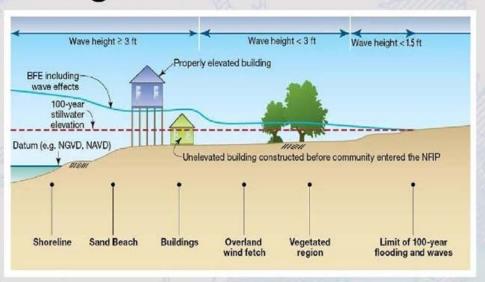
If flood hazard levels exceed the base flood (purple), additional areas would be at risk. Areas that would be inundated by an additional 1, 2 or 3 feet of flooding above the base flood are shown in yellow, orange and red, respectively. In the Town of Pines, an additional 2 square miles of developed area would be at risk of flooding if flood levels exceed the base flood by 3 feet. Possible causes for higher flood levels include more severe storm events and climate change impacts such as sea level rise.

- Provides results from coastal analysis
- Enhanced datasets include:
  - Flood Depth grid
  - Flood Depth grids based on hypothetical
     1-ft increments in sea level rise
  - Wave Height grid
  - Primary Frontal Dune datasets
    - Storm-Induced Erosion Risk (High: removed; Medium: retreat)
    - Vulnerability grid (Dune Height relative to Stillwater Elevation)
- Data used to communicate risks & promote mitigation



#### **Wave Height Grid**





The wave height grid helps to indicate the risk associated with overland wave propagation. Coastal high hazard areas (Zone VE) are areas subject to wave heights greater than 3 feet. Based on storm damage assessments, high water mark surveys, and laboratory wave tests, coastal structures exposed to waves as low as 1.5 ft can be severely damaged. An area of Moderate Wave Action (MoWA) identifies areas with wave heights between 3 ft and 1.5 ft. The graphic on the right represents a profile view of typical overland wave propagation.

Waves greater than 3ft = Potential for severe damage from waves; Waves between 3 and 1.5 ft = Potential for severe to moderate damage from waves

Id Port

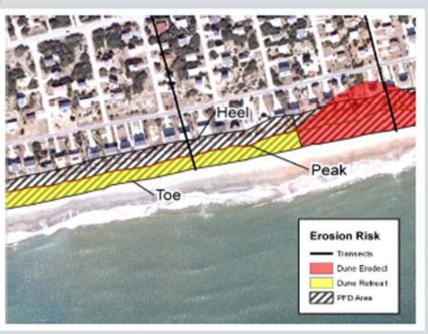
### Wave Hazard Severity Areas



This feature class represents the relative level of wave hazard severity within the coastal 1% annual chance floodplain. This dataset is created using the regulatory mapping as input. Each polygon feature is attributed with its respective wave hazard. Areas designated as coastal high hazard areas, Zone V or VE, including the primary frontal dune if present, are assigned a hazard rating of "High". A "Moderate" rating is given to non-V Zone areas with wave heights between 1.5 – 3 feet. This "Moderate" area is especially beneficial to identify since FEMA encourages adoption of VE Zone NFIP regulations in these areas and provides CRS credit for doing so. A "Minimal" rating is given to non-V Zone areas with wave heights less than 1.5 feet.

### **Erosion Risk**





The dunes in Town of Islands vary in size and therefore provide varying levels of flood protection. Larger dunes (yellow-shaded areas) such as those to the west have sufficient size to remain an impediment to flood waters and waves during the base flood. These dunes could still be expected to erode significantly and "retreat" landward exposing upland structures (such as those on top of dunes) to flood, waves, and erosion. Dunes further east are smaller and will likely experience catastrophic erosion during the base flood (red-shaded areas). Structures in these areas are likely to be subject to deeper flood depths and larger wave heights which could result in scour, foundation erosion, and failure.

#### Flood Risk **Assessment**



In the Town of Islands, flood losses have been calculated using Hazus, I standard methodology for risk assessment. Annualized flood losses in the are displayed by census block data. Hazus analysis and data can adoption of higher regulatory standards for structures in high loss areas also provide justification to fund mitigation actions to protect citize properties from losses during future coastal flood events.



#### Areas of Mitigation Interest



Accredited Levees



Non-accredited Levees

Coastal Structures



Dams



Significant Land Use Changes (within the past 5 years and looking forward 5 years)

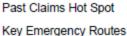
Public Assistance (PA) Data



Areas of Significant Riverine or Coastal Erosion



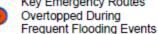
Non-Levee Embankments



Stream Flow Constrictions



Other Flood Risk Areas





Areas of Mitigation Success

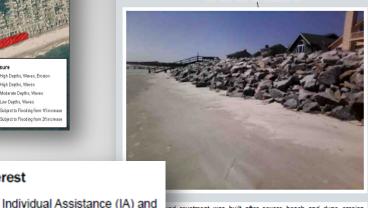


At-Risk Essential Facility



Other

#### Shore Protection Structure

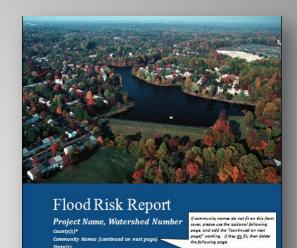


d revetment was built after severe beach and dune erosion operties along the Town of Winds shoreline. Properly engineered. operated, and maintained coastal structures can help protect m erosion and flooding. Careful consideration should be given to ne erosion and accretion processes when designing protective nimize surrounding shoreline impacts.

#### **Flood Risk Report (FRR)**

Area of Study	Total Area (mi²)	Increase (mi²)	Decrease (mi²)	Net Change (mi²)
Within SFHA	#.#	#.#	#.#	#.#
Within Floodway	#.#	#.#	#.#	#.#
Within CHHA (Zone VE or V)	#.#	#.#	#.#	#.#

A man of Charaka		Buildings		Population				
Area of Study	Increase	Decrease	Net Change	Increase	Decrease	Net Change		
Within SFHA	#	#	#	#	#	#		
Within Floodway	#	#	#	#	#	#		
Within CHHA (Zone VE or V)	#.#	#.#	#.#	#.#	#.#	#.#		



Area of Additional Inundation (mi<sup>2</sup>)

Report Number 0#
MM/DD/YYYY

Draft/Final

RiskMAI

to reflect best practices and new guidance. Please refer back to the PENA site for the most current version at the following location: http://www.fama.gov/library/viewflacord.do/id=4928

Coastal Wave Hazard Severity	Total Area (mi²)	# of Structures
High	#.#	#
Moderate	#.#	#
Minimal	#.#	#

	1-ft	2-ft Inc	rease	3-ft Increase					
Flood Event Frequency	Increase	Newly Inundated	Total	Newly Inundated	Total				
10%-annual-chance	#.#	#.#	#.#	#.#	#.#				
2%-annual-chance	#.#	#.#	#.#	#.#	#.#				
1%-annual-chance	#.#	#.#	#.#	#.#	#.#				

# GROUP DISCUSSION

**Questions regarding Coastal non-regulatory products?** 

# COMMUNITY ACTION

**Questions regarding Risk MAP products?** 

What is your role in disseminating Risk MAP product information in your community?

### COMMUNITY ACTION

- Communicating Risk
- Personal Actions
- Know risk
- Know role
- Take action
- Review and Comment on Preliminary FIRMs and FIS Reports
- Support Implementation of Community Mitigation Plan

### GROUP DISCUSSION

What are some of the actions that are presently underway in your community?

# TIMELINES

# Advisory Base Flood Elevation Maps NY/NJ Coastal Studies Map (DFIRMs) Revisions

	<u>2013</u>											
	January	February	March	April	May	June	July	August	September	October	November	December
Brooklyn												
Bronx												
Manhattan												
Staten Island												
Queens												
Hudson												
Cumberland												
Middlesex												
Monmouth												
Salem												
Ocean												
Atlantic												
Cape May												
Bergen - TBD												
Essex - TBD												
Gloucester/Camden - TBD												
Burlington - TBD												
Union - TBD												
	Projected Prelimining					relimini <u>na</u>	ry					

### GROUP DISCUSSION

#### **YOUR QUESTIONS**