

Updating Flood Maps: Issues, Options, and Considerations

Managing Flood Risks Committee
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Robert Chandler, PhD, PE
Assistant Public Works Director

Issue:

Given we have improved data and modeling methods,

Should we use the data and modeling to produce new Flood Insurance Rate Maps?

Updating Flood Risk Maps

Delayed maps irritate businesses

CANNON BEACH, OR – For the past two years, Chari Lerma of Cheri's Café and Cannon Beach Cookie has spent almost \$10,000 on flood insurance she knows she doesn't need.

But the federal government has been slow to adopt new flood plain hazard maps, leaving some downtown businesses like Lerma's to pay thousands of dollars in insurance.

The project to update flooding risks along the coast started more than seven years ago

[Excerpt from: Statesman Journal: December 12, 2017 (p.11A)]

Updating Flood Risk Maps

Redrawing flood maps in New York a ‘game of inches’

NEW YORK – Now, after a year in which hurricanes ravaged Houston and the Caribbean, the Federal Emergency Management Agency is substantially redrawing New York’s flood maps for the first time in three decades. It is a painstaking process that will affect tens, if not hundreds, of thousands of people....

The collision of science with political and economic realities means that the battle over how many more people will fall in the flood zones will be fought house by house, block by block, with millions of dollars at stake.

[Excerpt from: New York Times News Service: January 7, 2018]

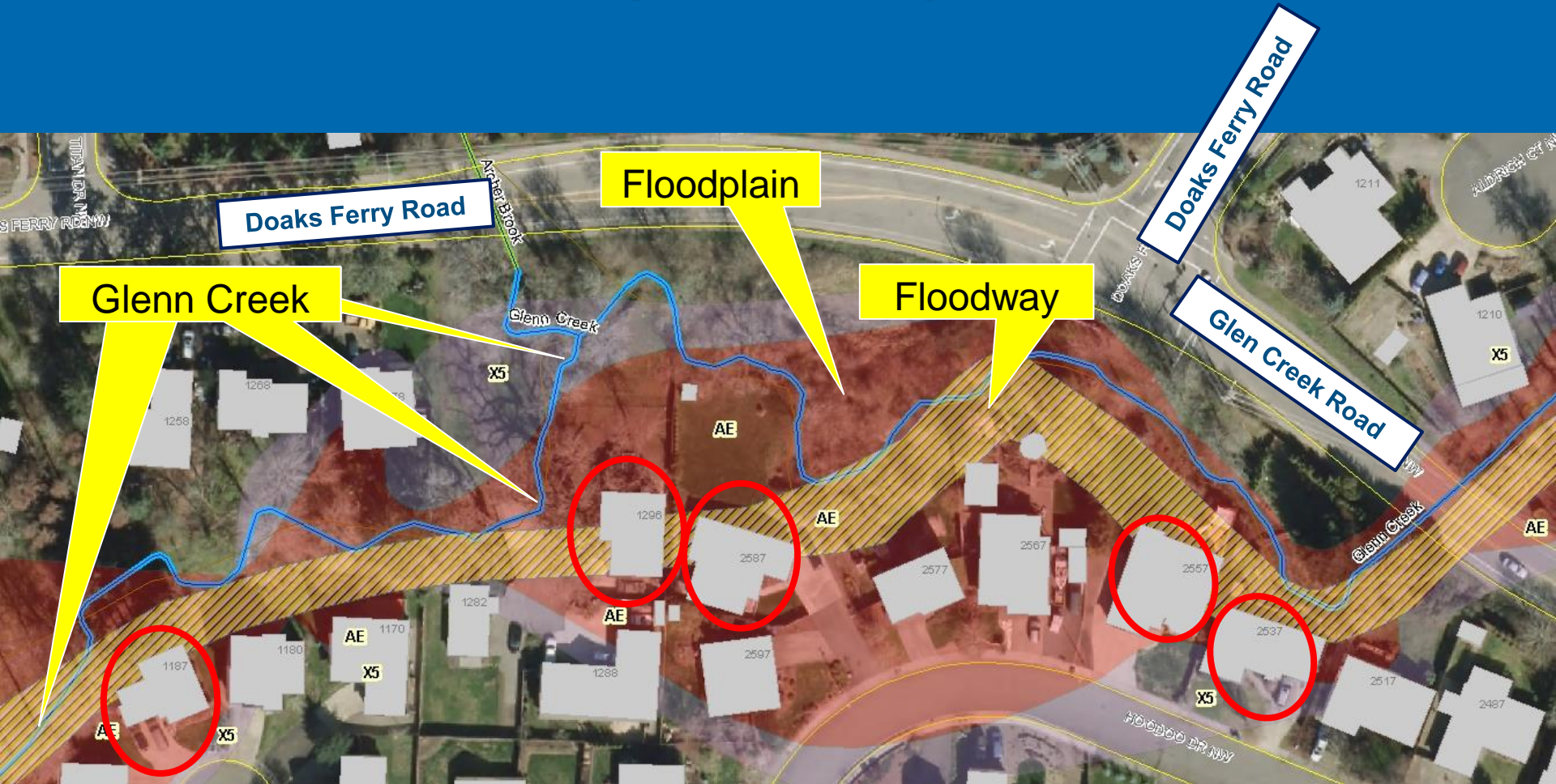
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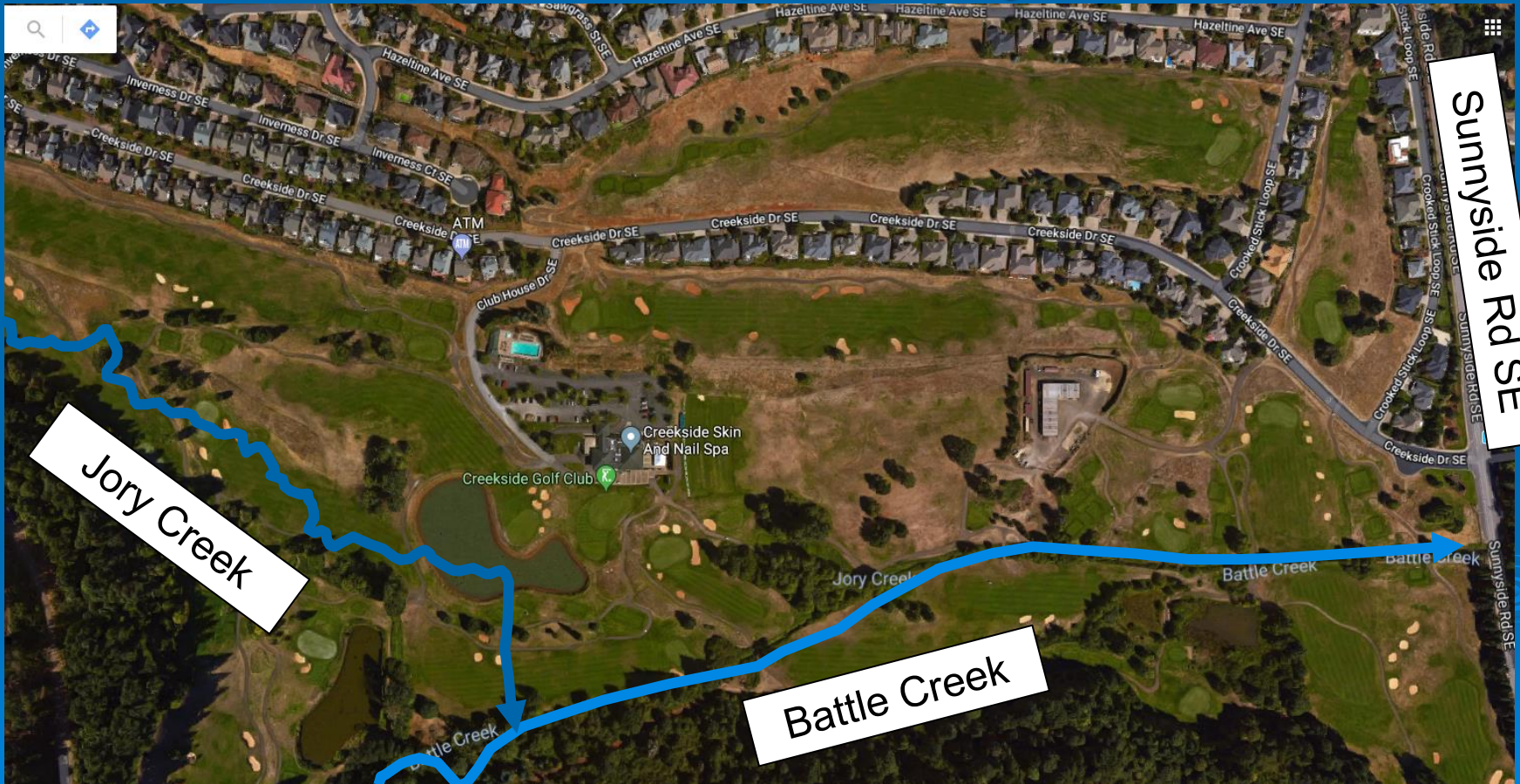
Consideration #1

Current Floodplain Maps are Flawed



Consideration #2

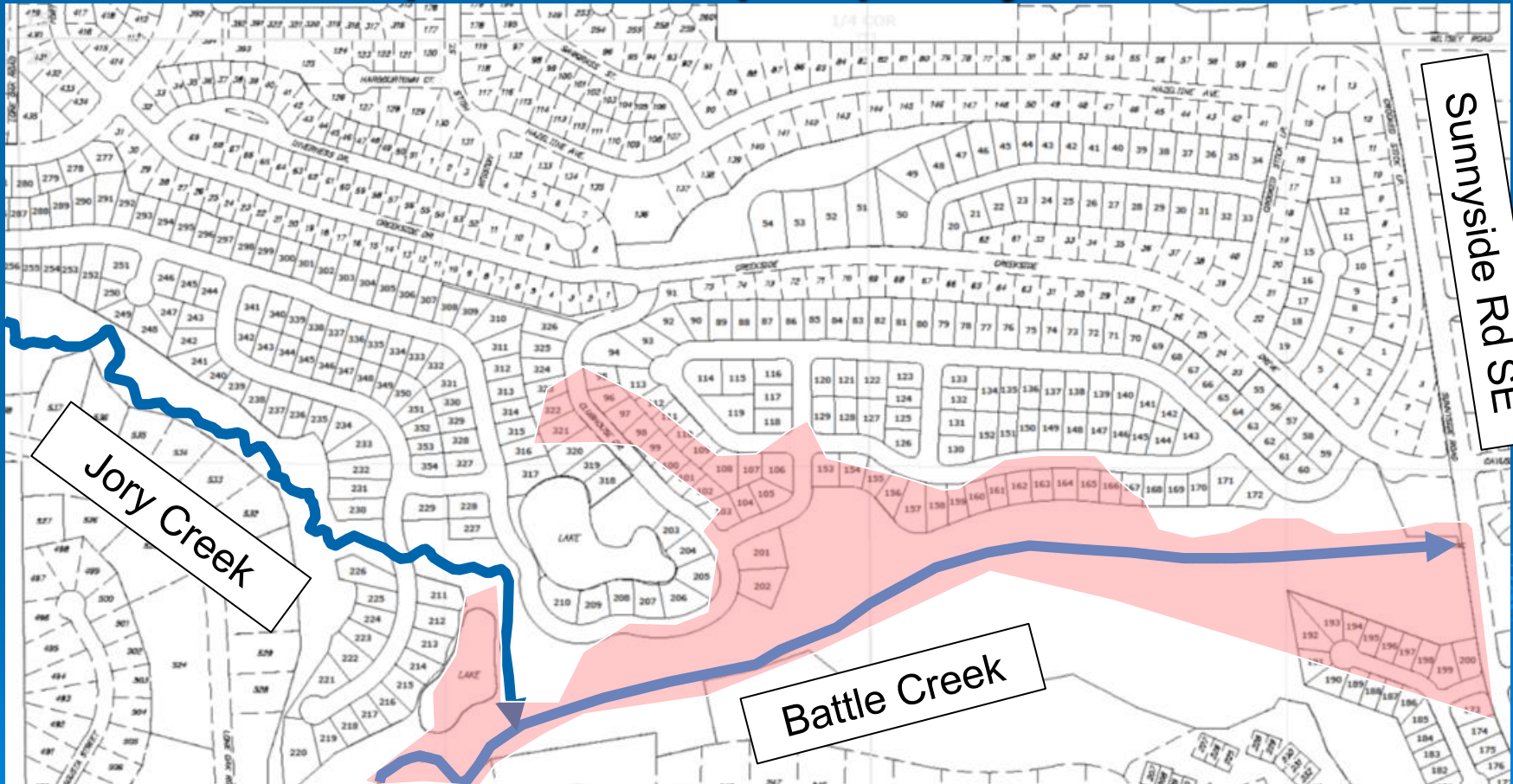
There will be Impacts to future development & property owners



**Note: For discussion purposes only.
This is *entirely* a hypothetical scenario.**

Consideration #2

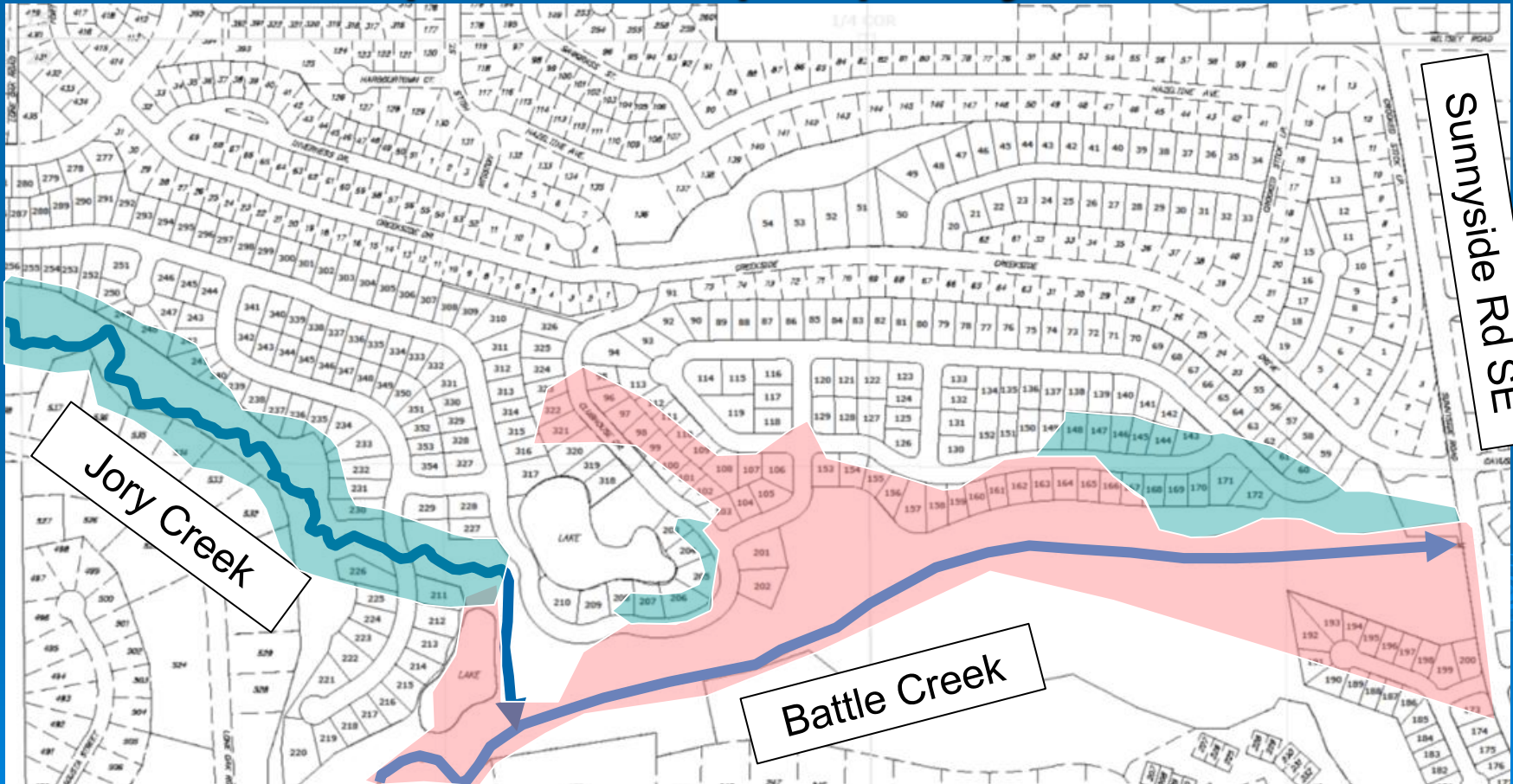
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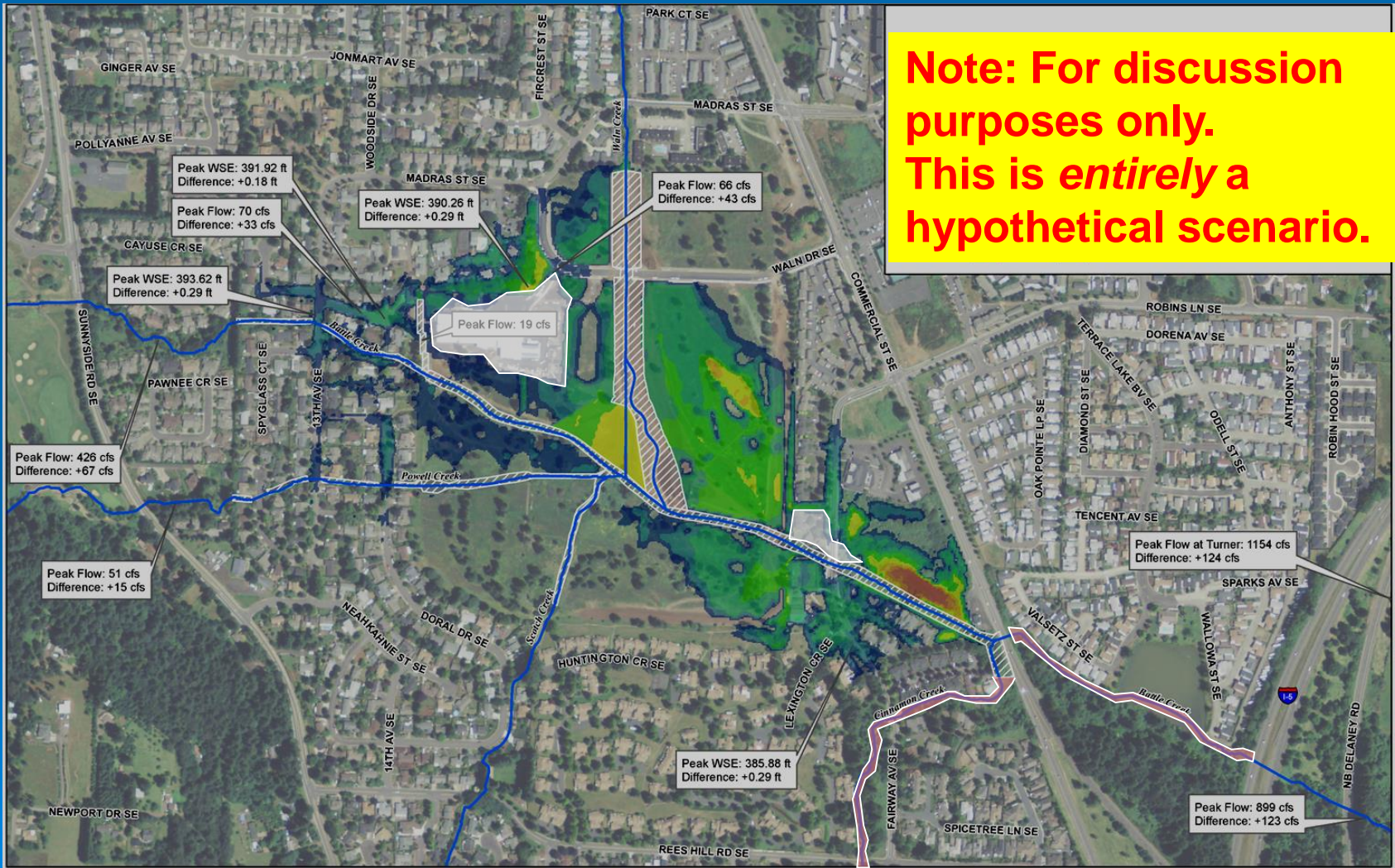
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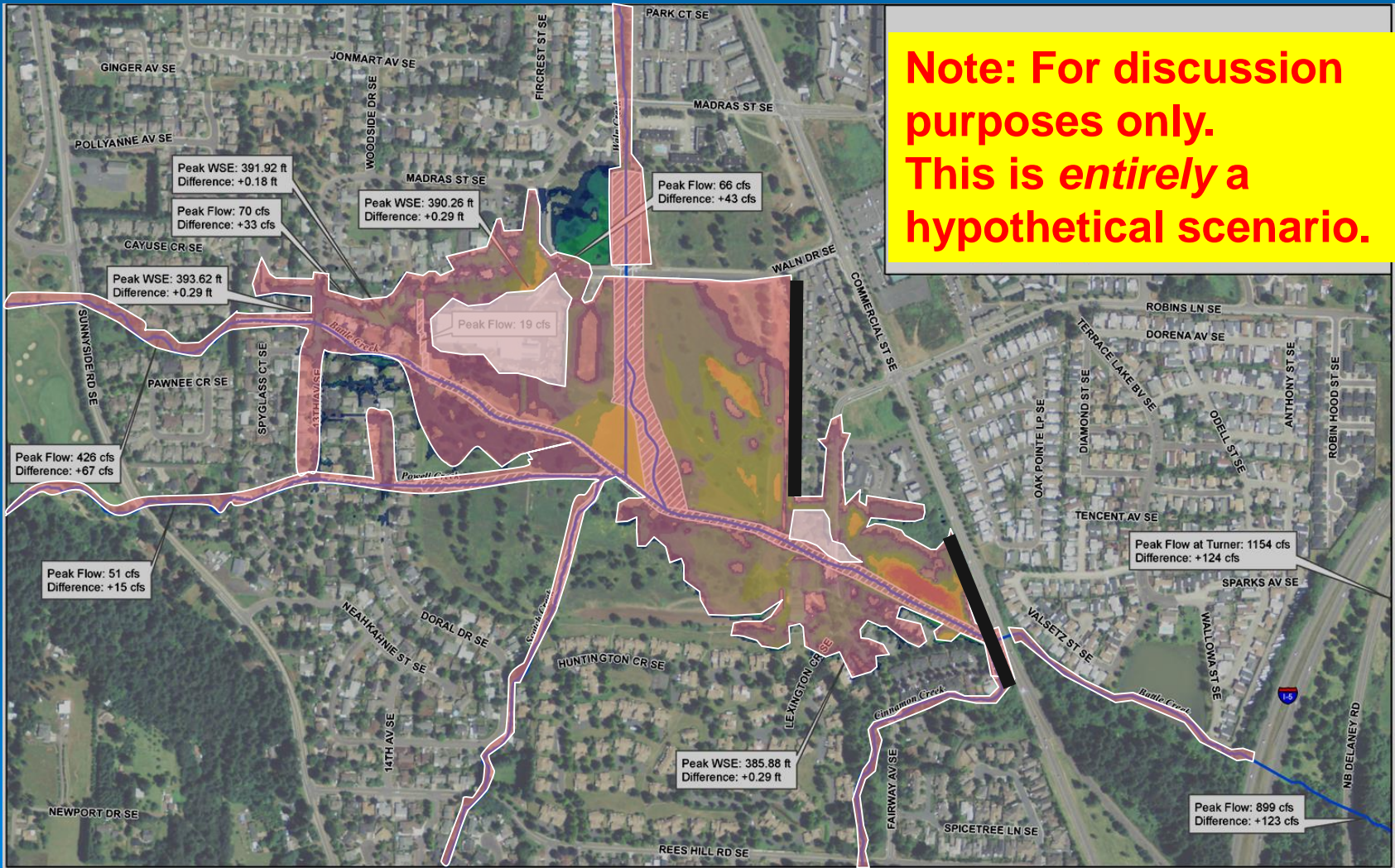
Consideration #3

FEMA Rules for Determining the Floodplain



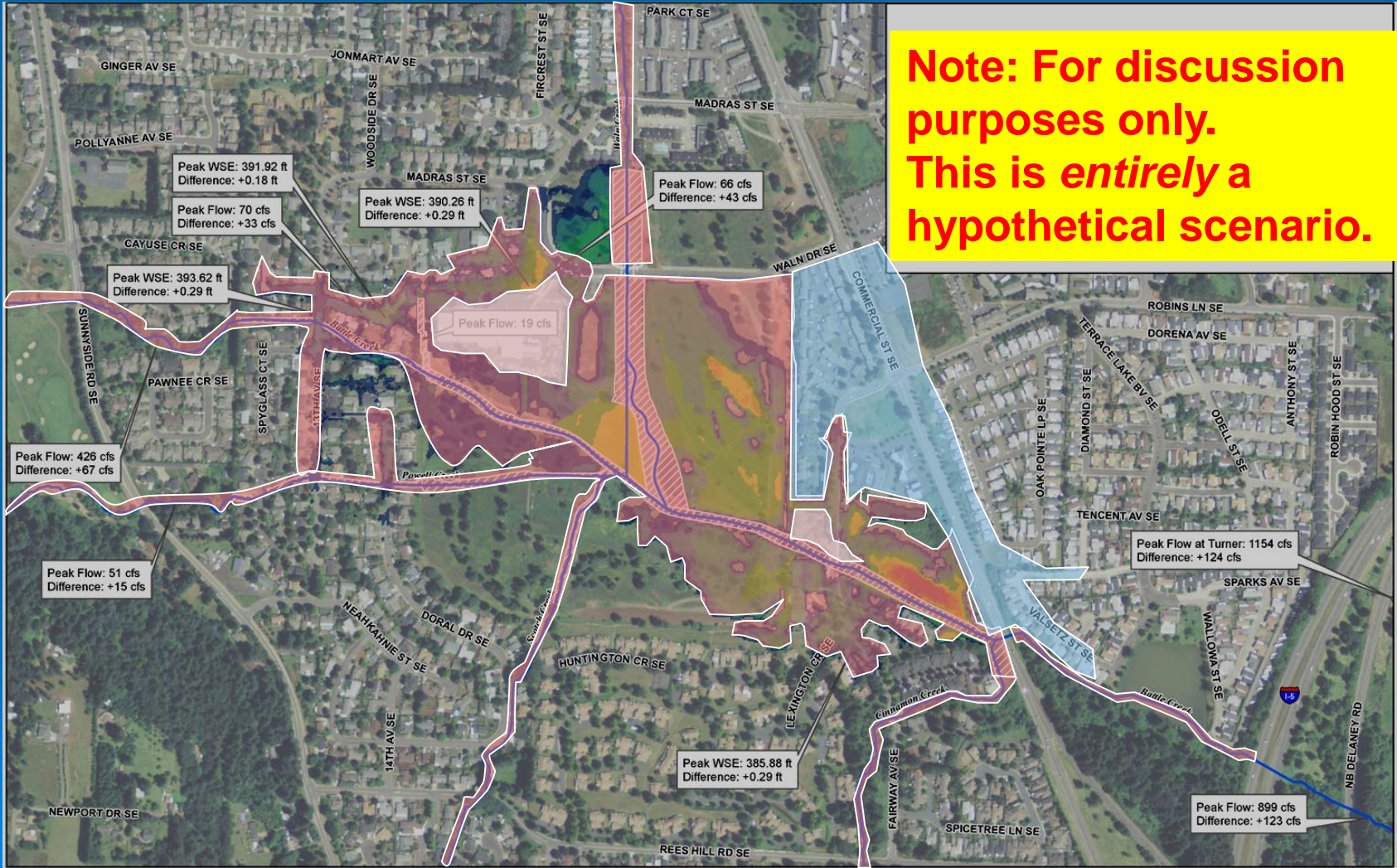
Consideration #3

FEMA Rules for Determining the Floodplain



Consideration #3

FEMA Rules for Determining the Floodplain



Options

Redefining the Floodplain

1. Do Not Update Flood Maps
 - Publish Stormwater Master Plan (incl. 100-year inundation)
 - ‘Regulate’ development based on SWMP
 - Wait for FEMA to update
2. Update Flood Maps per FEMA (Remove berms)
 - Submit to FEMA for adoption
 - Regulate as Interim until FEMA adopts maps
3. Update Flood Maps per City (Retain berms)
 - Submit to FEMA for information only
 - Regulate as Interim until FEMA updates maps

Summary

Redefining the Floodplain

#1 Do Not Update	#2 Update per FEMA	#3 Update per City
Status quo	Reflects the best understanding for flood risks plus worse case scenario of berms failing	Reflects the best understanding for flood risks with assumption berms will not fail
Flawed maps remain in force for the longest period of time	Flawed maps remain in force for the shortest period of time	Flawed maps remain in force until FEMA updates per FEMA standards
Fewest no. of individuals are made aware of risks	Highest no. of individuals are made aware of risks	Properties on “dry” side unaware of risks
When update occurs, the primary driving force for the update is a federal agency	When update occurs, the primary driving force for the update is the City	Properties on “dry” side of berms will be impacted when FEMA updates

Updating Flood Risk Maps

Next Steps

- Summarize Task Force recommendation
- Offer to Neighborhood Associations
- Staff Report to Council containing Task Force recommendation
- Council Action
 - Adopt Task Force recommendation
 - Adopt different recommendation
 - Schedule a Work Session
- Incorporate into Stormwater Master Plan

Discussion