



FEMA

# Preliminary DFIRM Community Coordination (PDCC) Meeting: Lower Kentucky Watershed

May 11-12, 2016



**RiskMAP**

Increasing Resilience Together



# Agenda

- **Flood Risk**
- **Lower  
Kentucky  
Watershed  
Project Scope**
- **Schedule and  
Deliverables**
- **Next Steps  
and Action  
Items**



# Risk and Flood Insurance

## Determine your flood risk

- Nearly everyone is at risk of flooding
- High Risk – Special Flood Hazard Area (SFHA), identified as Zone A or Zone AE on flood maps
- Moderate Risk – Identified as shaded Zone X on flood maps
- Low Risk – Identified as unshaded Zone X areas on flood maps

# Risk and Flood Insurance

## Requirements in a High-Risk Zone

- Mortgagees with structures in a SFHA are required to purchase and maintain flood insurance as a condition of federally-regulated mortgages



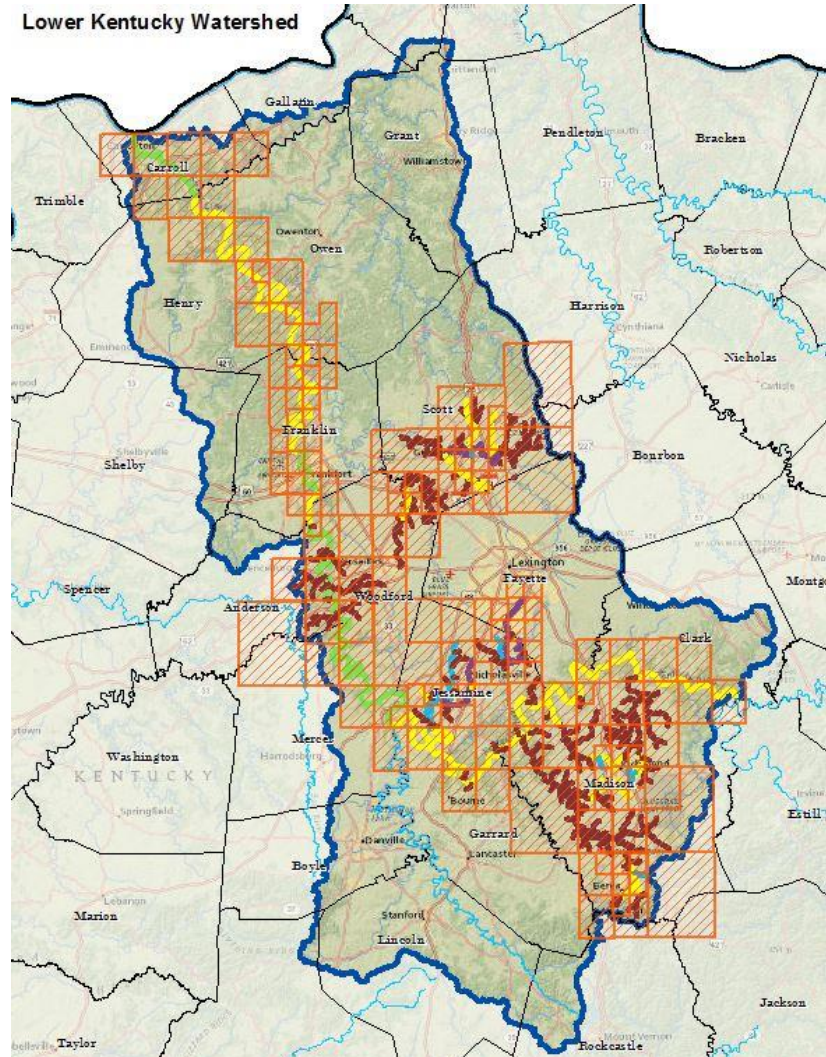
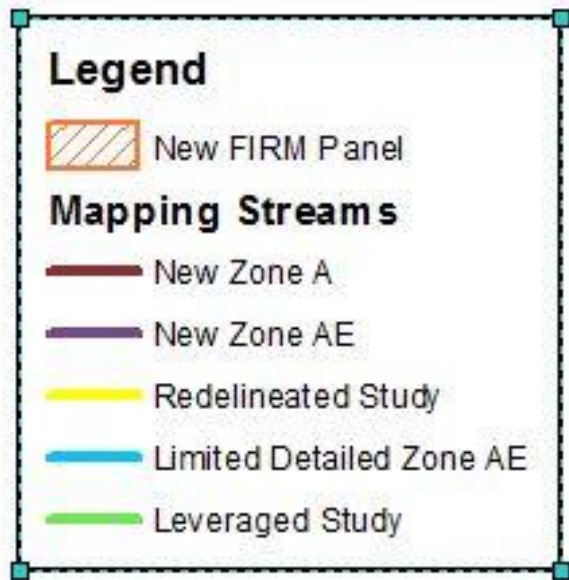
# Risk Communication

- **Citizens look to local officials to keep them informed of flood risk**
- **Regular communication is important regarding:**
  - Flood hazard and risk information
  - Steps citizens can take to protect their families and property





# Lower Kentucky Watershed Study Overview



# Preliminary Maps Issued

- **February 26, 2016**
- **A Preliminary Map Package was sent to each community that included:**
  - Flood Insurance Rate Maps (FIRMs)
  - County Index Panel
  - Flood Insurance Study (FIS) Report
  - Summary of Map Actions (SOMA)
  - Digital Data



# Updated Regulatory Products

## FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 2



### FRANKLIN COUNTY, KENTUCKY AND INCORPORATED AREAS

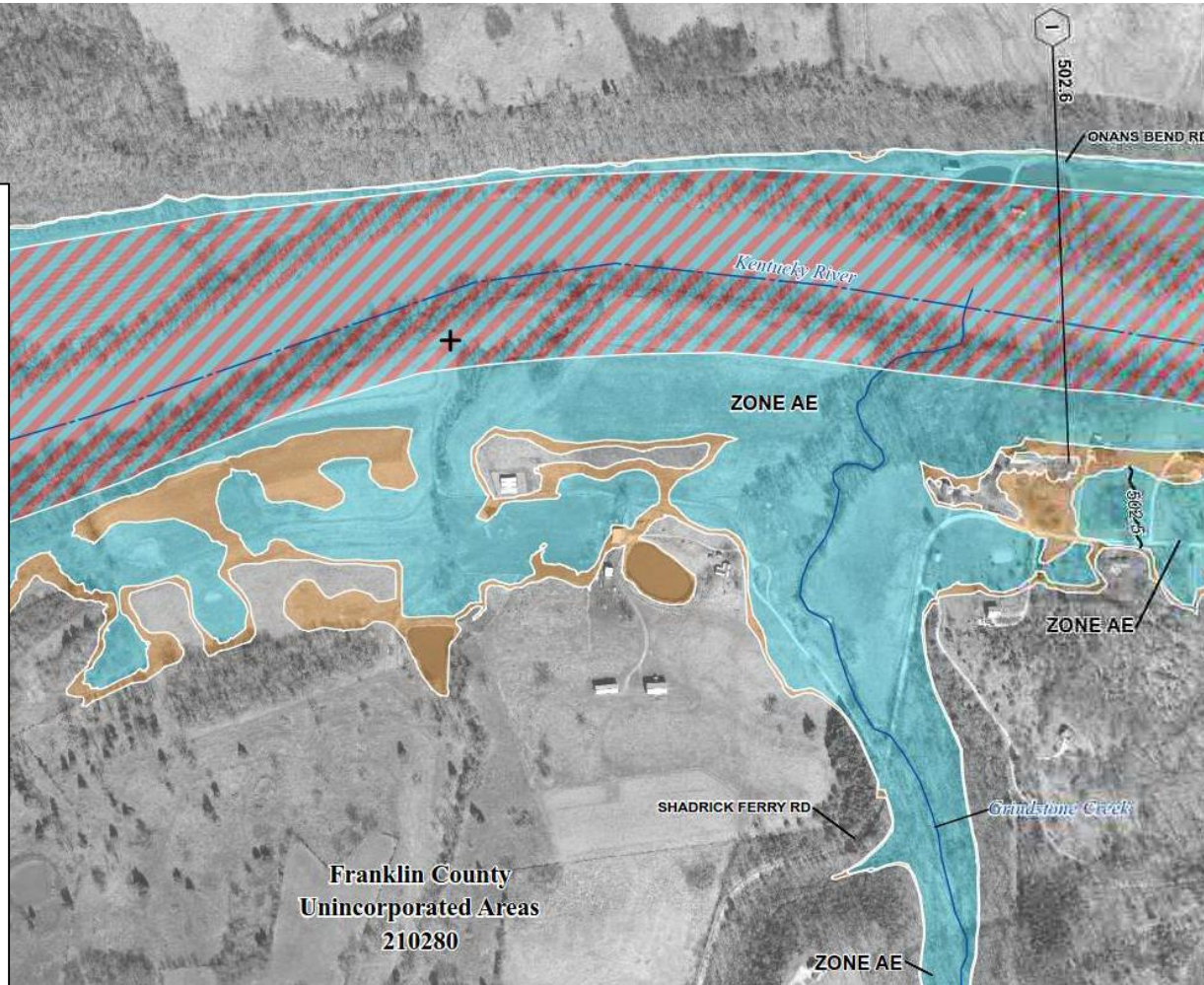
COMMUNITY NAME	COMMUNITY NUMBER
FRANKFORT, CITY OF	210075
FRANKLIN COUNTY UNINCORPORATED AREAS	210280



REVISED:  
Month Day, Year

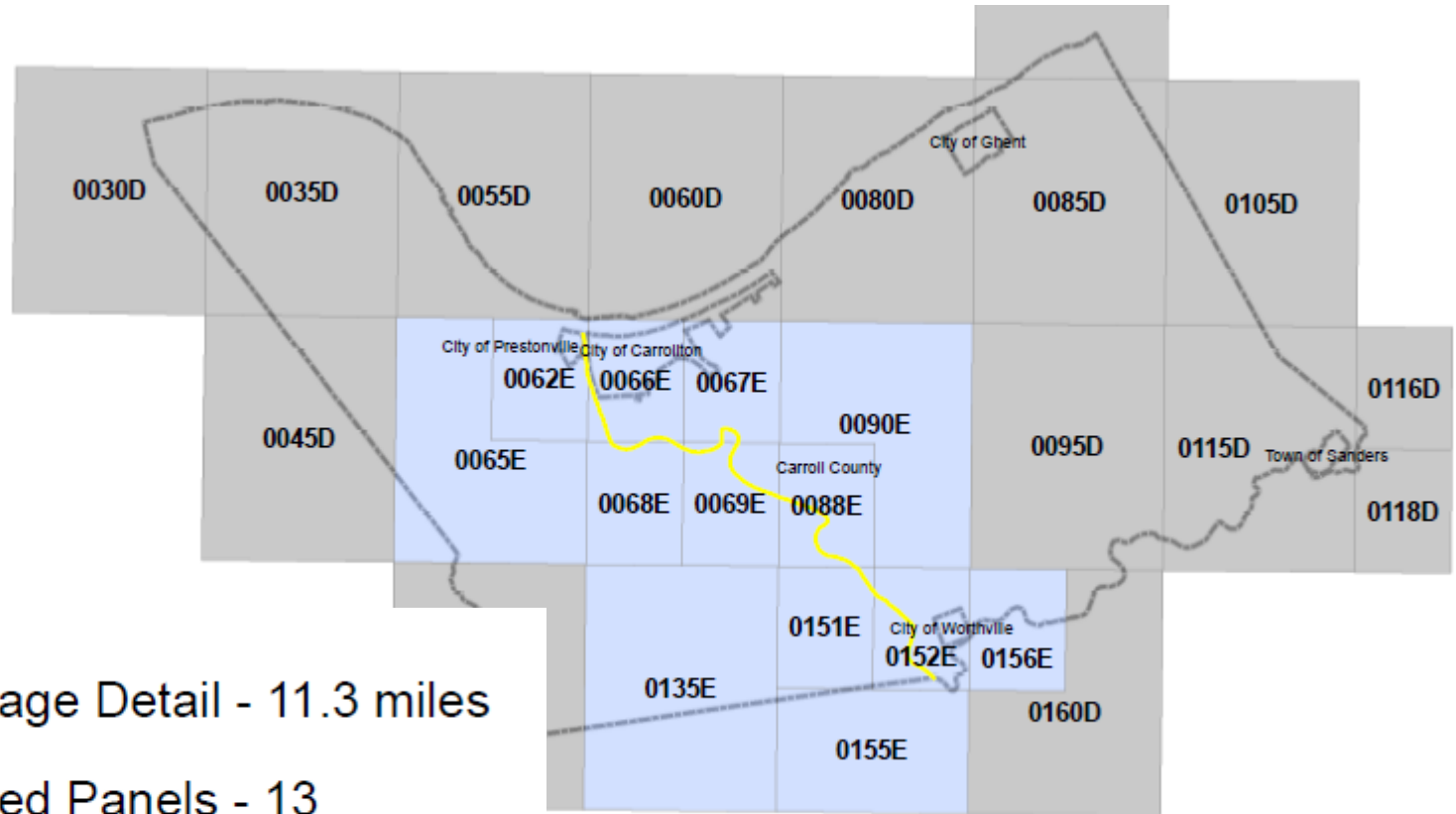
FLOOD INSURANCE STUDY NUMBER  
21073CV001C

Version Number 2.3.3.3





# Lower Kentucky Watershed: Carroll County



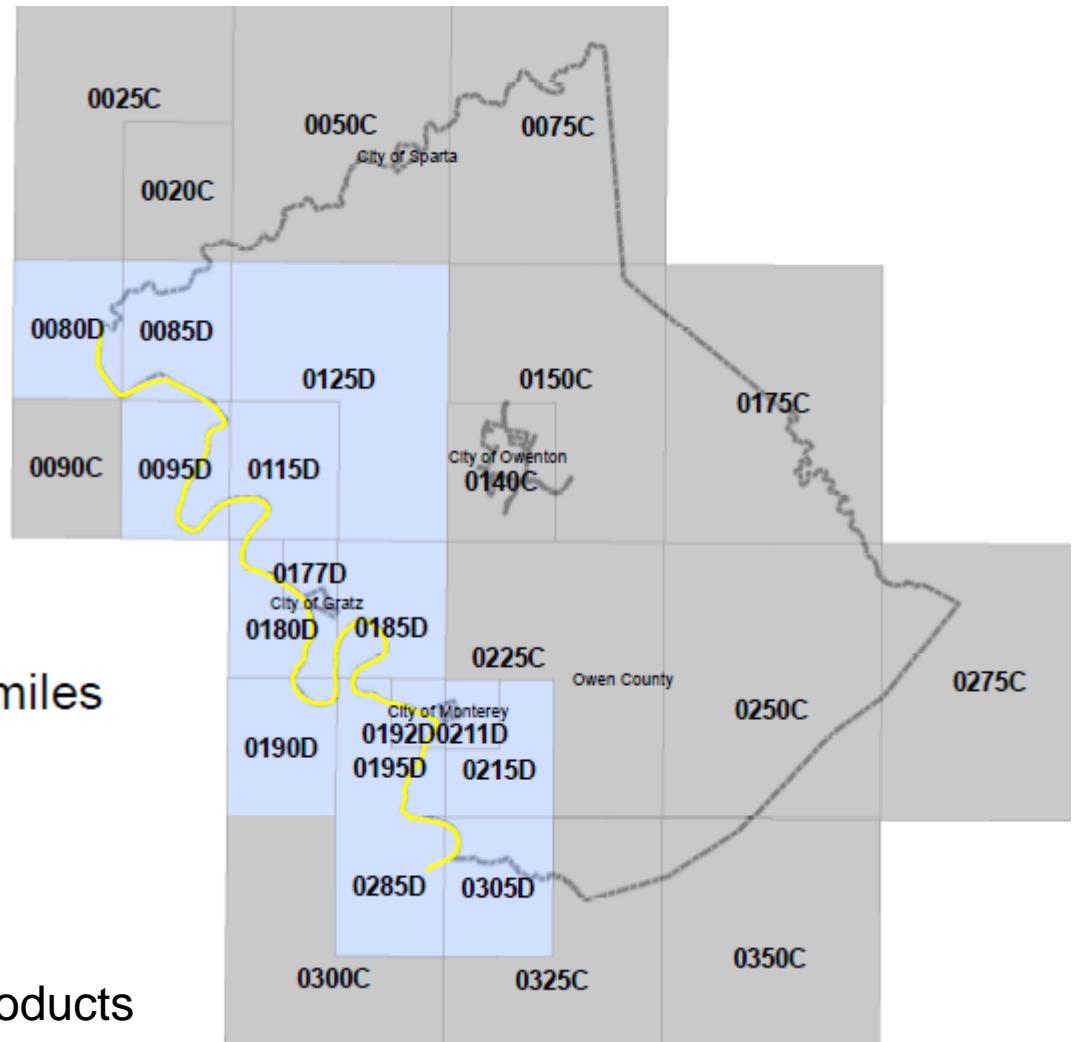
— Leverage Detail - 11.3 miles

■ Revised Panels - 13

▭ Political Areas

\* 11.3 miles of new Risk MAP products

# Lower Kentucky Watershed: Owen County



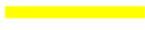
— Leverage Detail - 37.2 miles

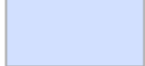
Revised Panels - 15


Political Areas

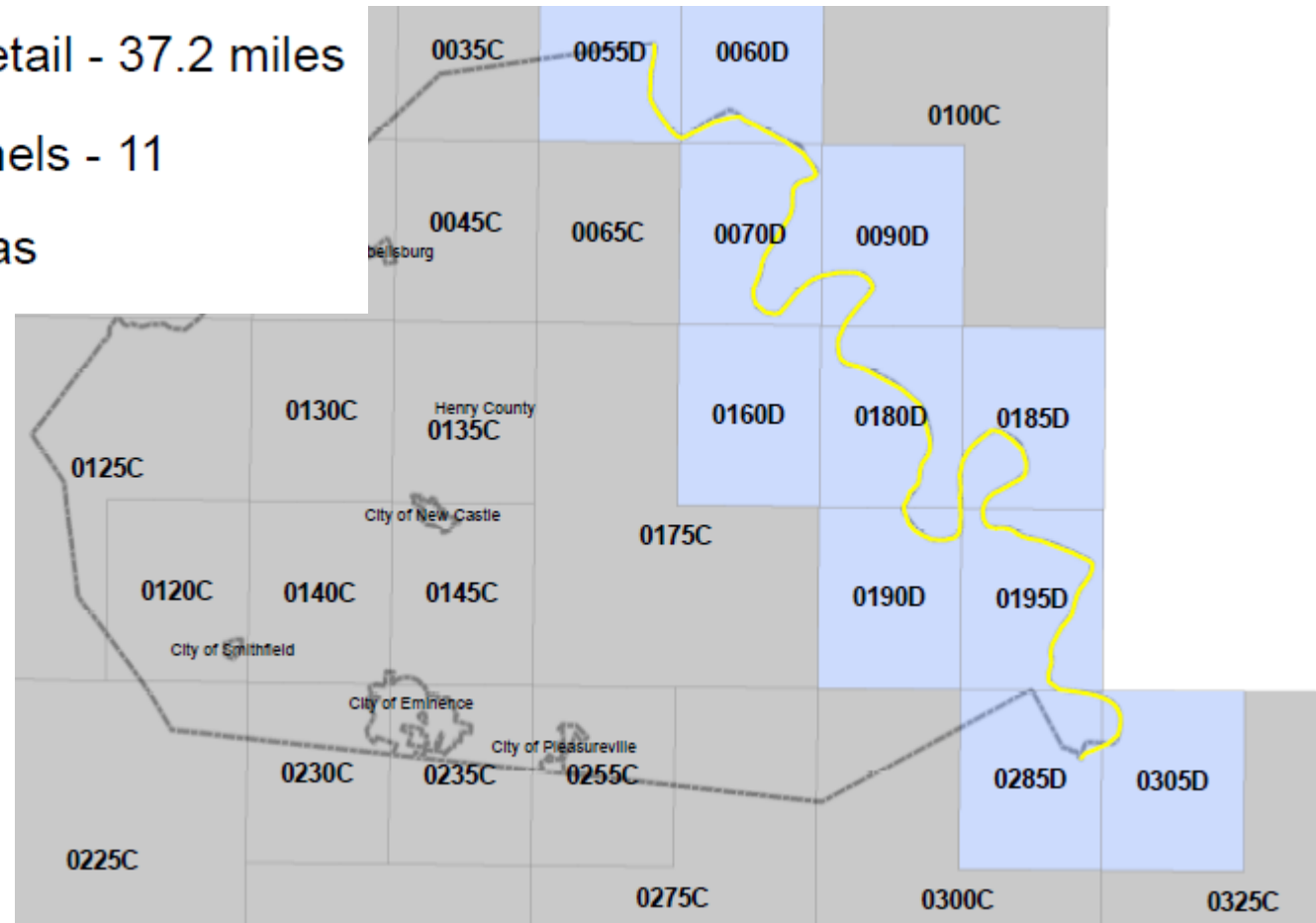
\* 37.2 miles of new Risk MAP products

# Lower Kentucky Watershed: Henry County

 Leverage Detail - 37.2 miles

 Revised Panels - 11


 Political Areas

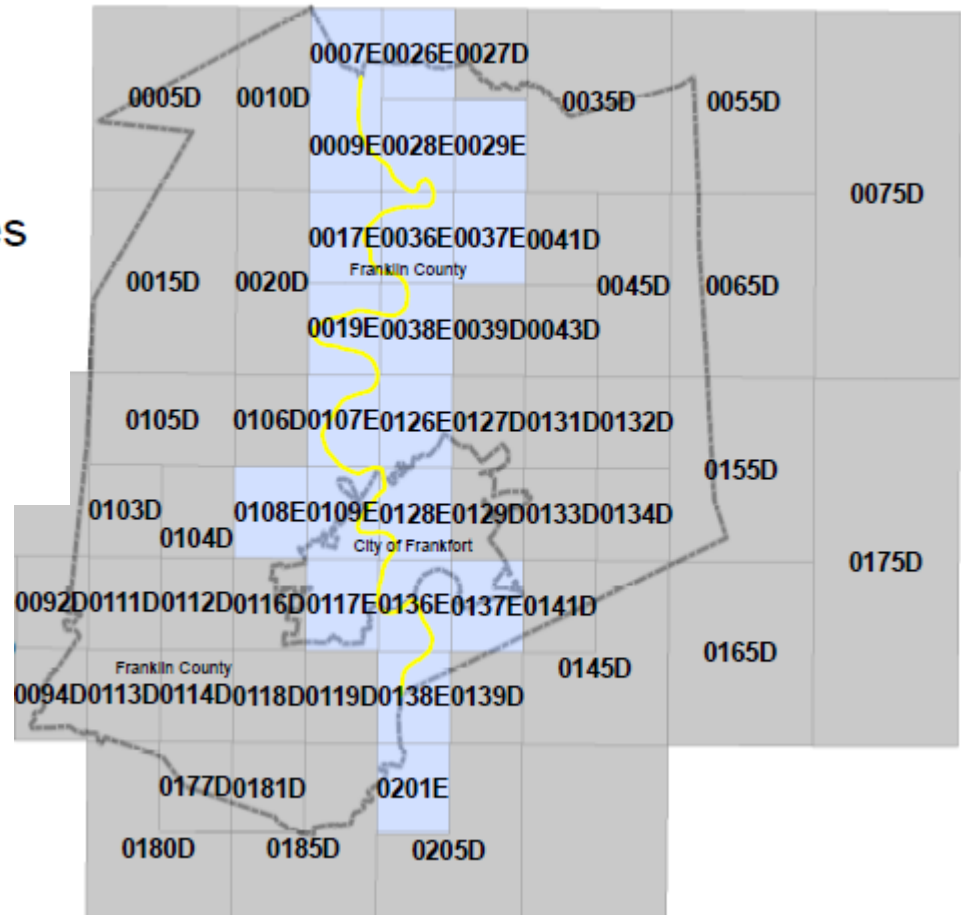


\* 37.2 miles of new Risk MAP products




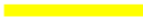


# Lower Kentucky Watershed: Franklin County

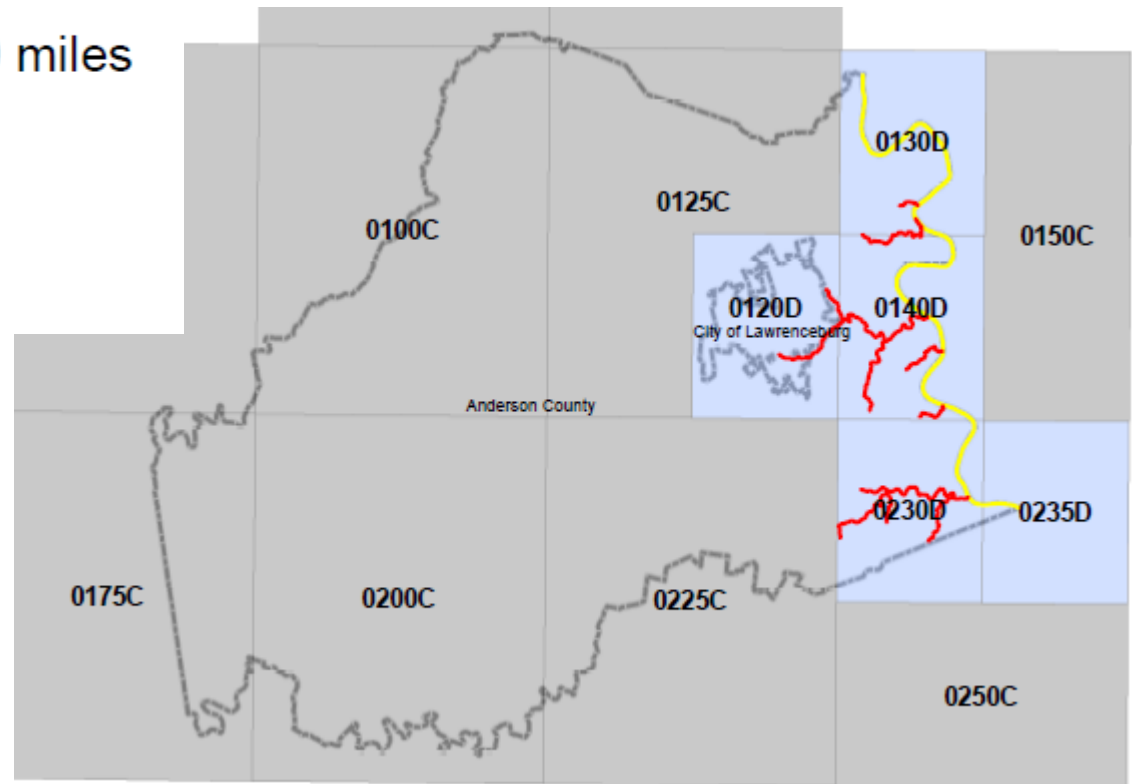
-  Leverage Detail - 24.9 miles
-  Revised Panels - 20
-  Political Areas



\* 24.9 miles of new Risk MAP products

# Lower Kentucky Watershed: Anderson County

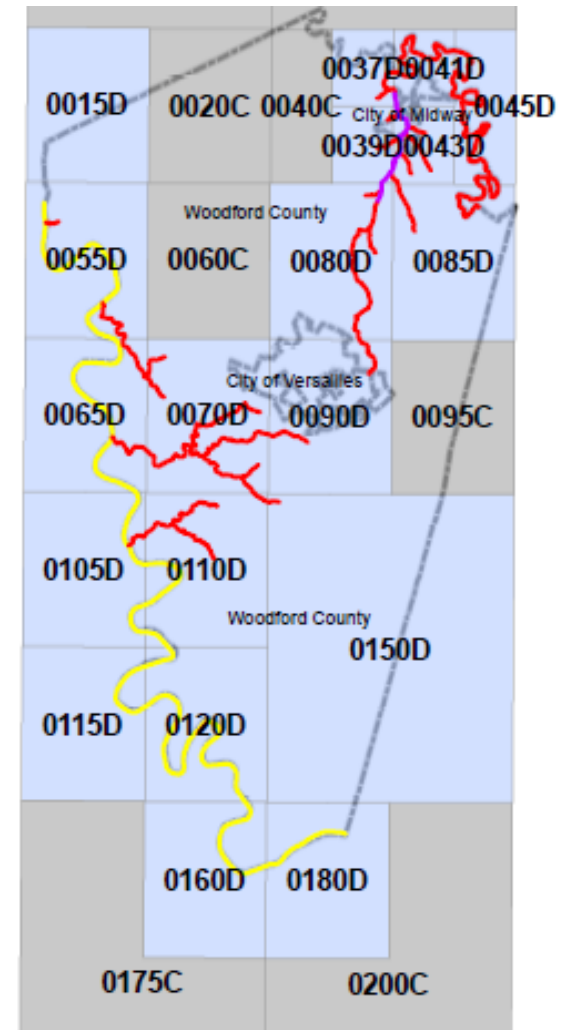
-  Approximate - 20.7 miles
-  Leverage Detail - 17.0 miles
-  Revised Panels - 5
-  Political Areas



\* 37.7 miles of new Risk MAP products

# Lower Kentucky Watershed: Woodford County

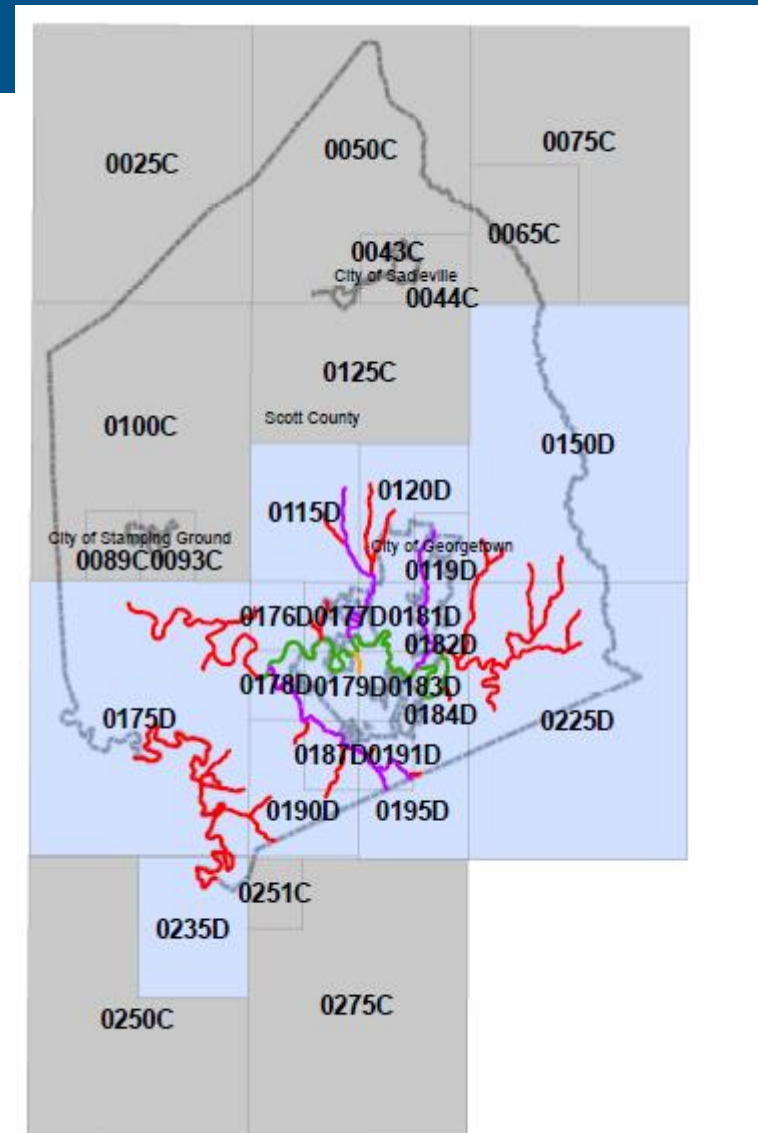
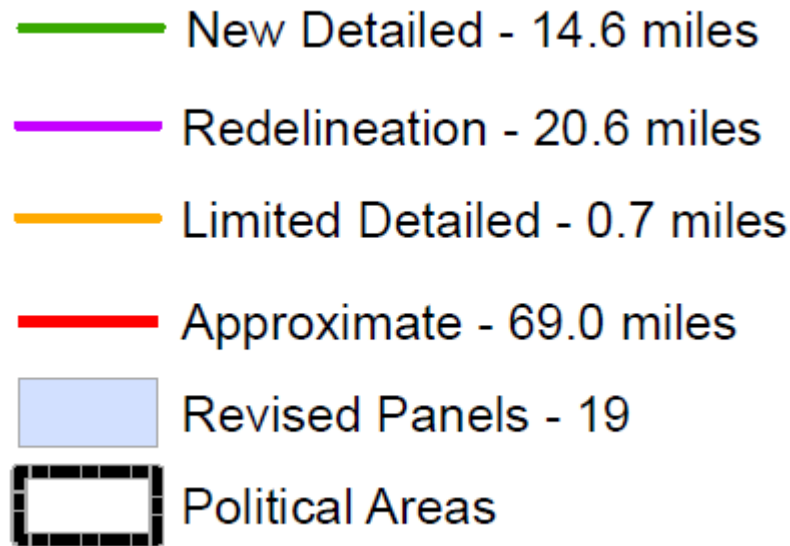
- Redelineation - 4.1 miles
- Approximate 56.5 miles
- Leverage Detail - 38.9
- Revised Panels - 19
- Political Areas



\* 99.5 miles of new Risk MAP products






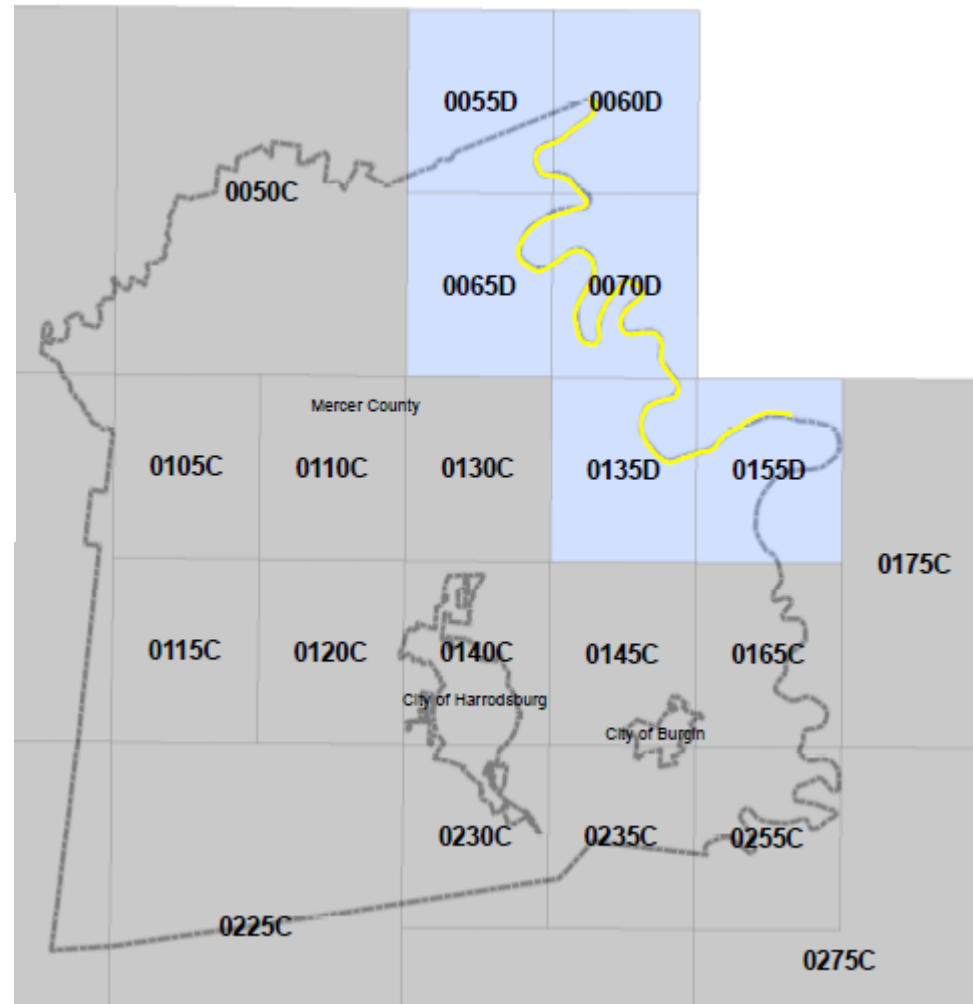
# Lower Kentucky Watershed: Scott County



\* 104.9 miles of new Risk MAP products

# Lower Kentucky Watershed: Mercer County

-  Leverage Detail - 21.9 miles
-  Revised Panels - 6
-  Political Areas



\* 21.9 miles of new Risk MAP products

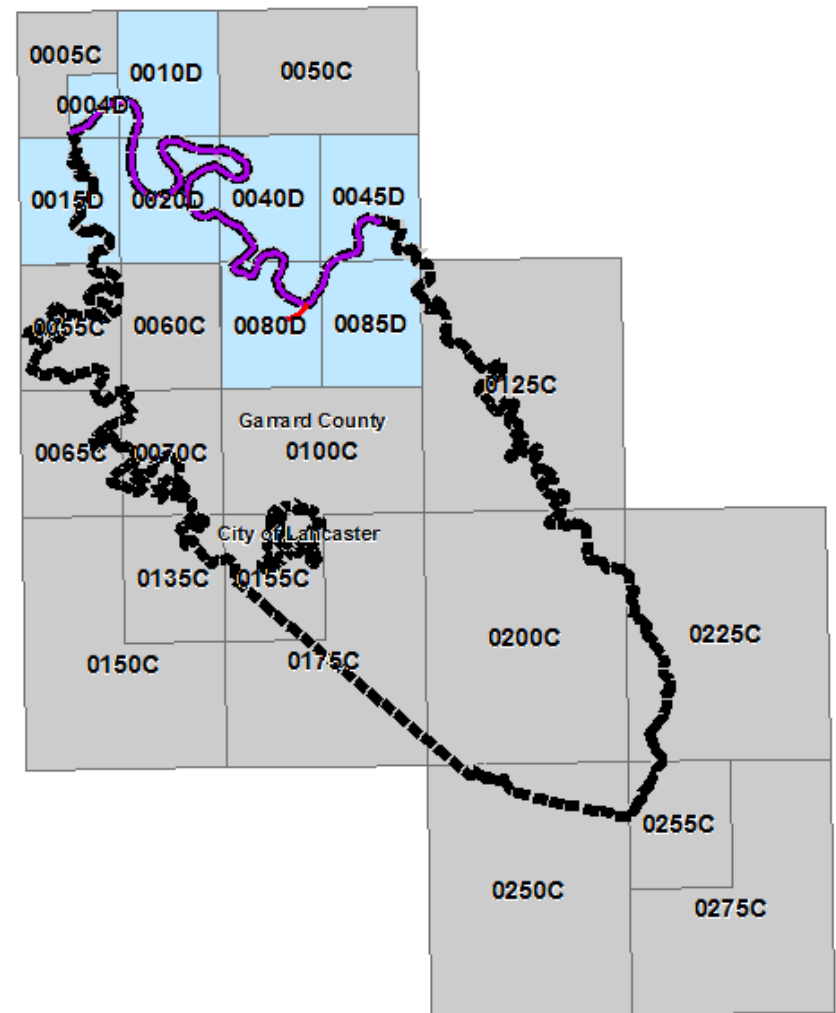


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# Lower Kentucky Watershed: Garrard County

- Redelineation - 27.8 miles
- Approximate - 0.95 miles
- Revised Panel - 8
- Political Areas

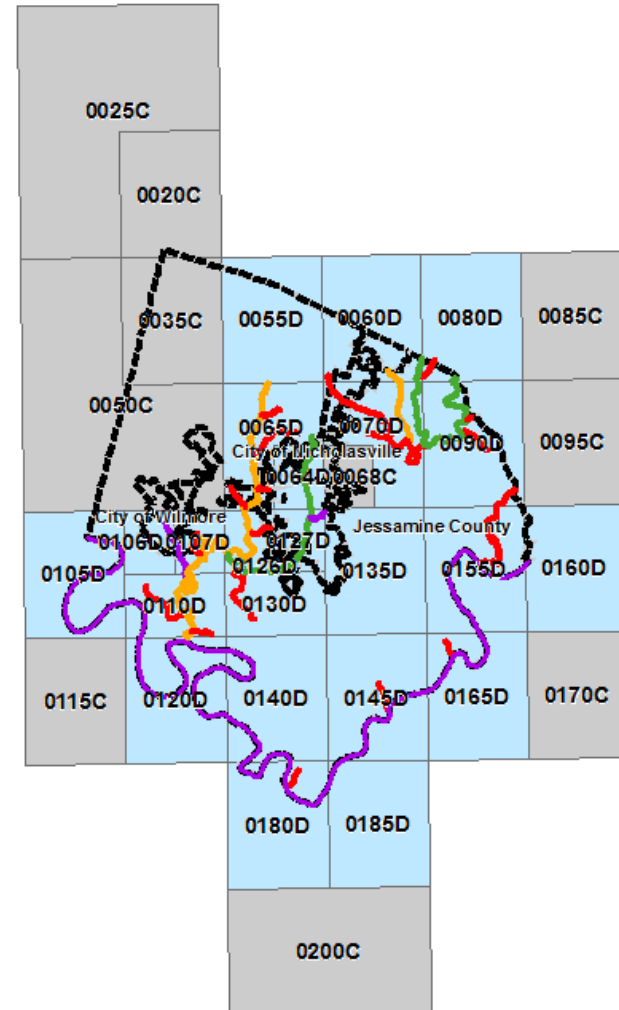


\* 28.75 miles of new Risk MAP products



# Lower Kentucky Watershed: Jessamine County

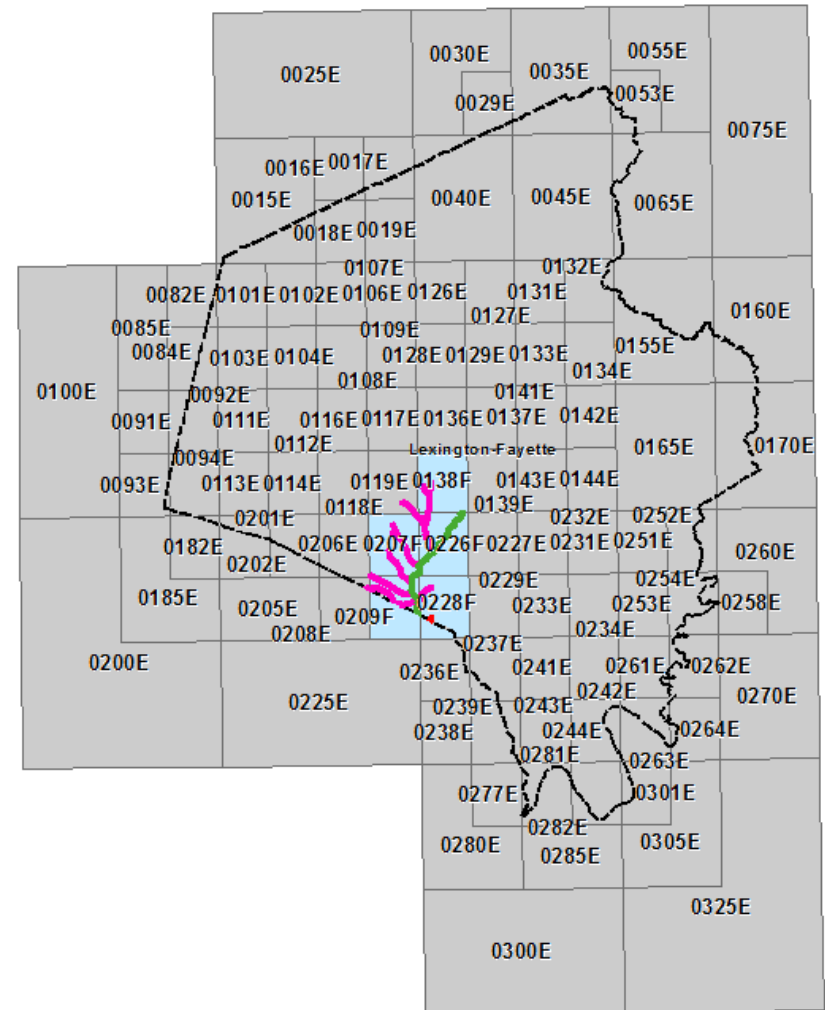
- New Detailed 17.0 miles
- Redelineation - 48.29 miles
- Limited Detailed - 21.5 miles
- Approximate - 29.1 miles
- Revised Panel - 23
- Political Areas



\* 115.89 miles of new Risk MAP products

# Lower Kentucky Watershed: Fayette County

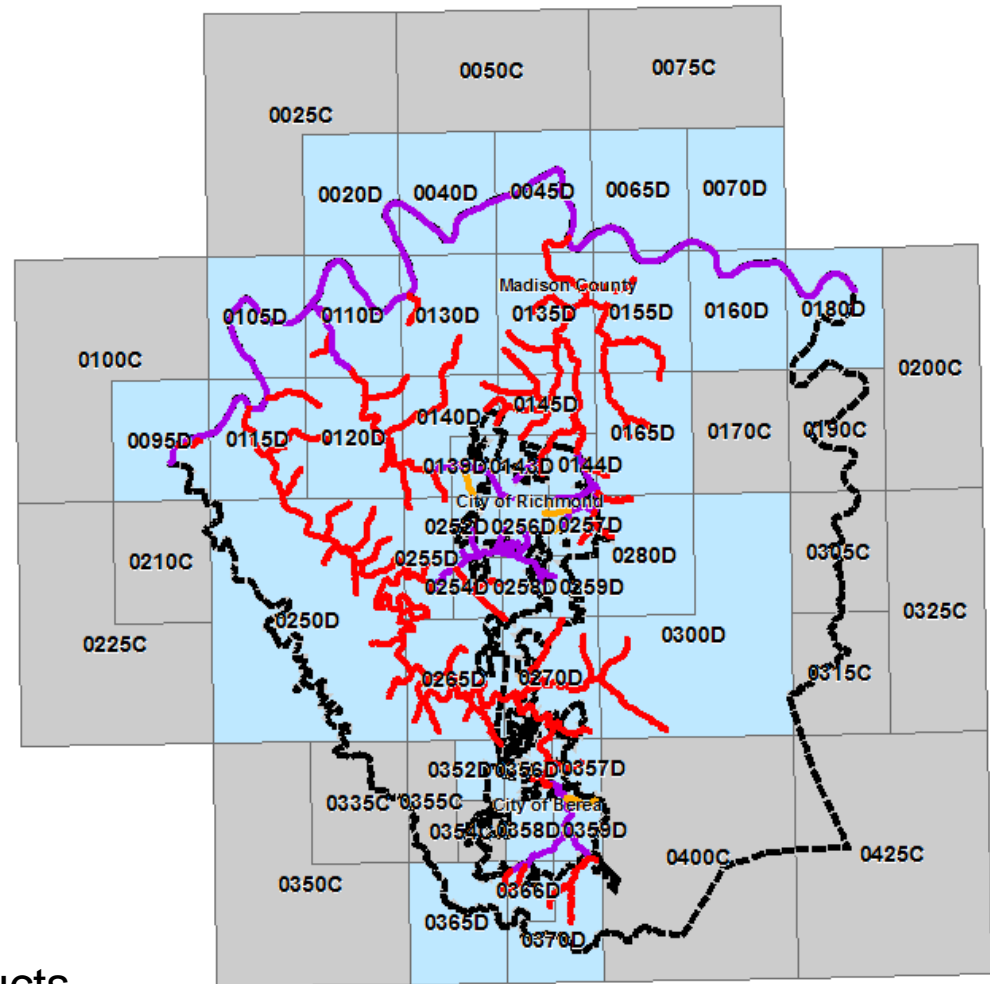
- New Detailed - 4.89 miles
- Approximate - 0.2 miles
- No New Regulatory Products - 13.8 miles
- Revised Panel - 5
- Political Areas



\* 18.89 miles of new Risk MAP products

# Lower Kentucky Watershed: Madison County

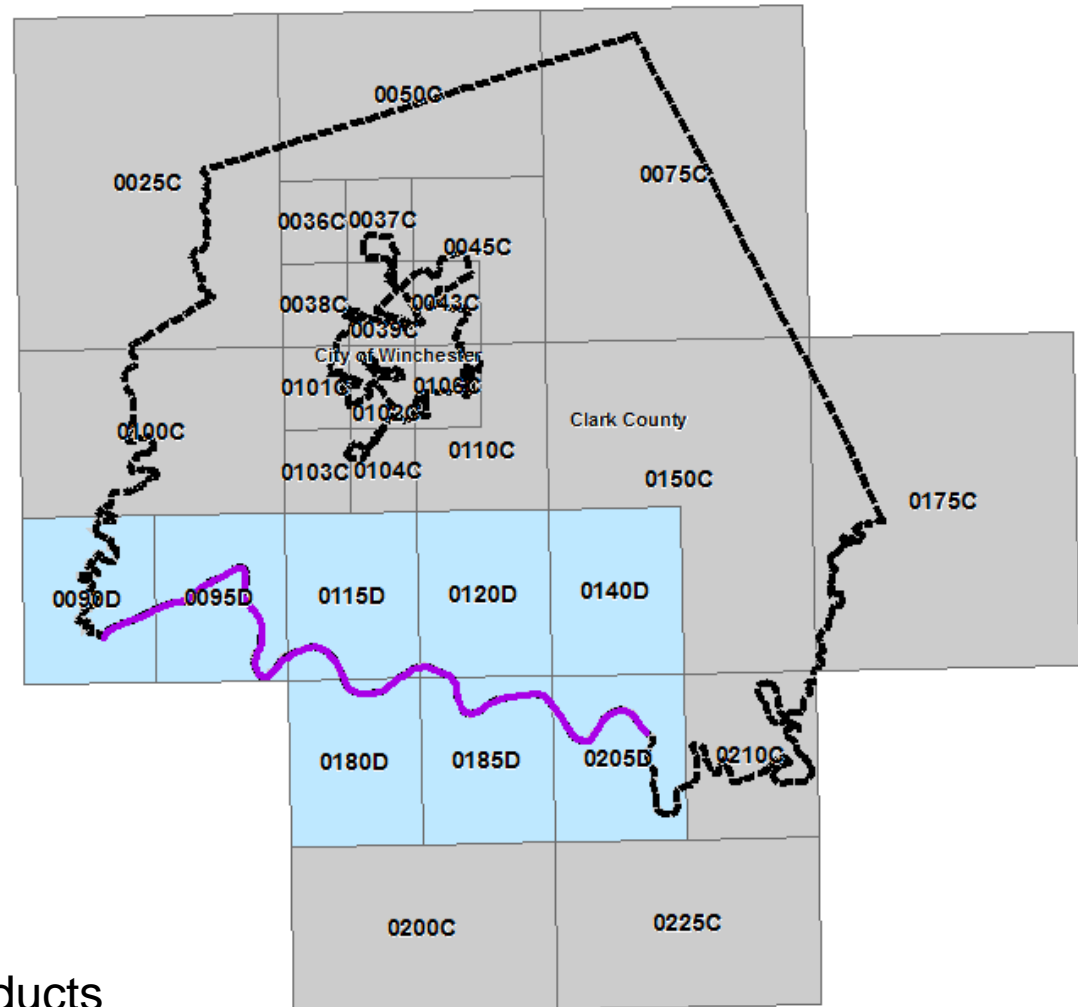
- Redelineation - 77.9 miles
- Limited Detailed - 4.26 miles
- Approximate - 166.29 miles
- Revised Panel - 41
- Political Areas



\* 248.45 miles of new Risk MAP products

# Lower Kentucky Watershed: Clark County

- Redelineation - 20.2 miles
- Revised Panel - 8
- Political Areas



\* 20.2 miles of new Risk MAP products



# Post Preliminary Processing Schedule

- Preliminary Maps Issued

- PDCC Meeting

- End of Appeal & Comment Period

- Letter of Final Determination

- Effective Maps

Preliminary  
Phase

Meetings

90-Day Appeal &  
Comment Period

Resolve  
Appeals &  
Finalize Map  
Products

6-Month Compliance  
Period



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# Appeal and Comment Period

- The Lower Kentucky Watershed will have a 90-day appeal period for all changes to Special Flood Hazard Areas (SFHA).
  - SFHA changes will be published in the Federal Register
  - SFHA changes will be published in your local newspaper, twice within a 10-day period
  - The day of the second newspaper publication will begin the 90-day appeal period

**Appeals are for all SFHA changes**

# What is an Appeal?

- **The new or revised Base Flood Elevations (BFEs) are believed to be scientifically or technically incorrect**
- **The BFEs are scientifically incorrect if:**
  - The methodology used and assumptions made in the determination of the BFEs is inappropriate or incorrect
- **The BFEs are technically incorrect if:**
  - The methodology was not applied correctly or was based on insufficient or poor-quality data.
  - The methodology did not account for the effects of physical changes that have occurred in the floodplain.

# Appeal and Comment Period

- **The Lower Kentucky Watershed will also have a comment period.**
- **Comments do not involve BFEs.**
- **Comments include, but are not limited to, the following:**
  - **Stream Names and Locations**
  - **Road Names and Locations**
  - **Corporate Limit Changes**

**All other changes are considered Comments**

# Appeals Process

- **After the 90-day appeal period has elapsed KDOW/FEMA:**
  - Will review all appeals and the supporting data submitted with the appeal.
  - If appeals are adequately supported, will revise the BFEs and any other information affected by the appeals.
  - Will revise the FIRM if necessary.
  - Will send letter that explains the resolution of the appeals to community CEOs (Mayor, Judge/Executive).
  - The community will have 30 days to review and comment on the resolution.
  - FEMA will issue a final BFE determination letter.



# Appeal and Comment Period

- Please direct your comments and appeals to the local floodplain administrator. Your local floodplain administrator can submit all appeals and comments to:

**Carey Johnson**  
**Kentucky Division of Water**  
**200 Fair Oaks Lane, Fourth Floor**  
**Frankfort, KY 40601**

**[Carey.Johnson@ky.gov](mailto:Carey.Johnson@ky.gov)**

**We will not move forward until your appeals and comments are resolved.**

# Letter of Final Determination

- After the 90-day appeal period and all appeals and comments have been resolved, FEMA will issue a **Letter of Final Determination (LFD)**
- Along with the LFD, the Final **Summary of Map Actions (SOMA)** will be sent, informing the community of Letters of Map Change that will be revalidated or superseded
- The LFD begins a 6-month **Compliance Period**, during which the community will adopt the new maps into their floodplain ordinance

# Compliance Period

- The Kentucky Division of Water will work with you to update your floodplain ordinance during the compliance period. Please contact:

**Alex J. VanPelt**  
**NFIP Coordinator**  
**Floodplain Management Section**  
**Division of Water**  
**502-564-3410 ext. 4952**  
**[Alex.VanPelt@ky.gov](mailto:Alex.VanPelt@ky.gov)**

# Effective Maps

- **After the **Compliance Period** ends, communities will receive:**
  - Paper copies of the effective Flood Insurance Rate Maps and Flood Insurance Study Report, as well as digital data
  - A Revalidation Letter, informing the community of all Letters of Map Change that have been revalidated on the new maps

# Schedule

Preliminary Maps Issued – February 26, 2016



PDCC Meeting – May 11-12, 2016



Appeal / Comment Period – August 2016 – October 2016\*



Letter of Final Determination Issued – February 2017\*



Community Compliance Period – February 2017 – August 2017\*



Effective Maps – August 2017\*

\*estimated time



# Opportunities Keep Maps Updated

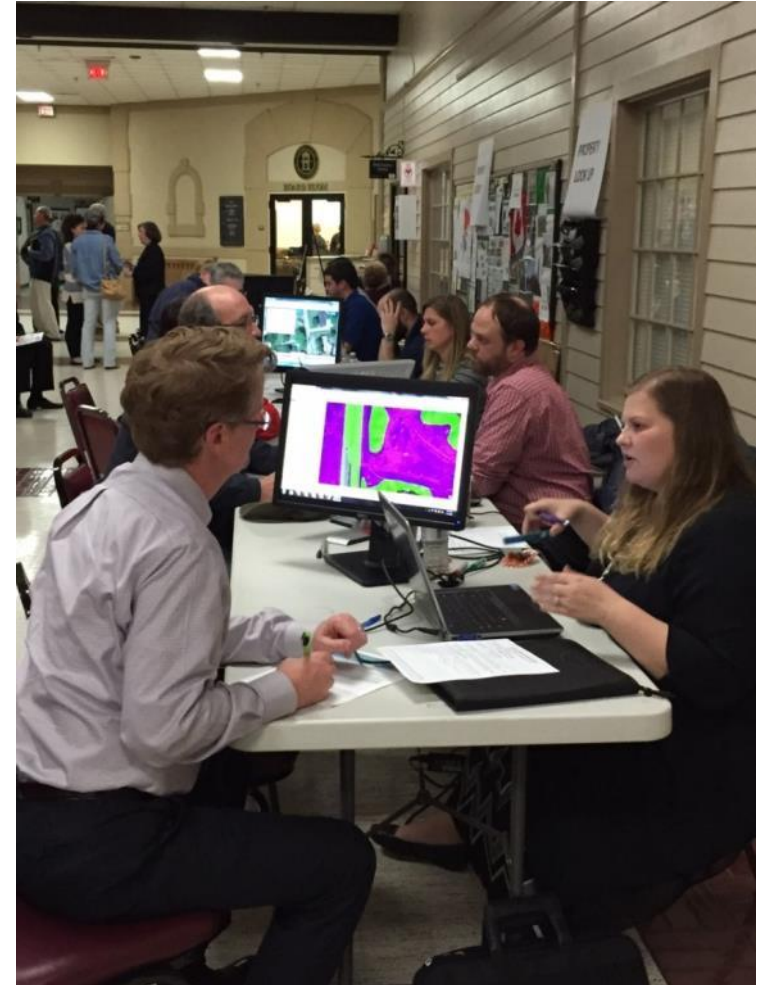
- **A Flood Insurance Study Update is NOT the only time that your maps can be updated.**
  - Letter of Map Amendment (LOMA), MT-1 Form
  - Letter of Map Revision - Fill (LOMR-F), MT-1 Form
  - Letter of Map Revision (LOMR), MT-2 Form

# Letter of Map Change (MT-1)

- Provides an administrative procedure where by FEMA will review information submitted by an owner of property who believes that his or her property has been inadvertently included in a designated special flood hazard area.
- Download MT-1 Forms at:

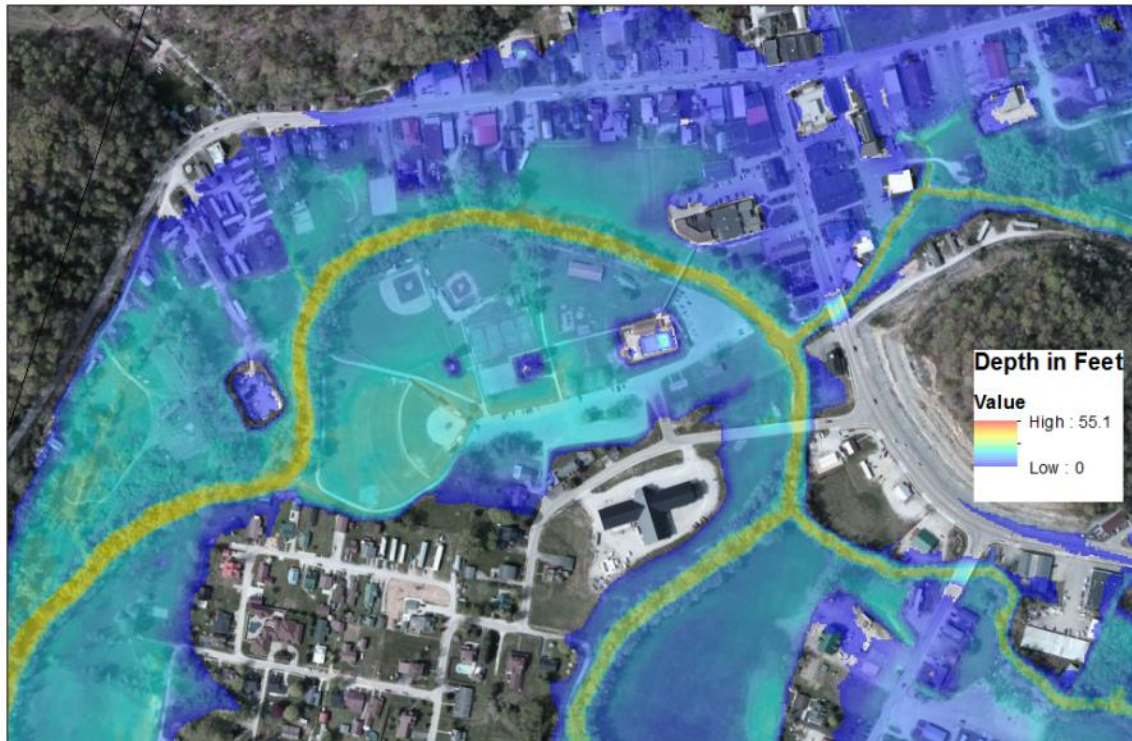
<https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/mt-1-application-forms-instructions>

# Public Open Houses



# Future Studies

- There is an ongoing study in the Lower Kentucky Watershed
- **Flood Risk Products:**
  - Flood Risk Report
  - Flood Risk Map
  - Flood Risk Database
- **Flood Risk Datasets:**
  - Flood Risk Assessment
  - Changes Since Last Firm
  - Depth & Analysis Grids
  - Areas of Mitigation Interest



# Questions and Answers



**Carey Johnson**

**Kentucky Division of Water**

**200 Fair Oaks Lane**

**Fourth Floor**

**Frankfort, KY 40601**

**[Carey.Johnson@ky.gov](mailto:Carey.Johnson@ky.gov)**

**Ben Conley, CFM, GISP**

**AECOM**

**500 West Jefferson Street**

**Suite 1600**

**Louisville, KY 40202**

**[Benjamin.Conley@aecom.com](mailto:Benjamin.Conley@aecom.com)**