Region VII Training and Exercise Planning Workshop

- Mitigation Division Overview
- Priorities for 2014 2016

December 2013



Mitigation Division Overview

1. Sandy Recovery Improvement Act (SRIA)

2. Biggert-Waters 2012 (BW-12)

3. Levee Analysis and Mapping Procedures (LAMP)



Sandy Recovery Improvement Act

- Advance Hazard Mitigation Assistance
 - Up to 25% HMGP (\$10m Cap)
 - Mitigation Strategies/Priorities
- Program Administration by States (PAS)
 - Delegate certain responsibilities to states
- Streamlined Procedures
 - Documentation Process
 - Expedite Environmental Reviews
- Tribal Requests for Disaster/Emergency Declaration



What is Advance Assistance?

- Advance Assistance provides additional resources to develop mitigation strategies and obtain data to prioritize, select, and develop complete HMGP applications.
- FEMA recommends frontloading application development activities to allow as much time as possible to complete projects within the new shortened period of performance.
- To help meet this schedule, up to 25 percent of the HMGP ceiling may be provided to applicants for Advance Assistance (with a limit of \$10 million).



What can be included in a PAS delegation?

- Subapplication and amendment reviews and approvals can be delegated. This could include all project types, or selected project and planning applications.
- Review and approval of pre-award planning and project costs, post award budget revisions and scope of work modifications can be delegated.
- As can the review and approval of cost benefit analyses submitted by subapplicants, and local mitigation plan reviews.



Biggert-Waters Flood Insurance Reform Act of 2012 (BW12)

- Largest National Flood Insurance Program (NFIP) reform since inception
- Reauthorizes for 5-years
- NFIP in debt \$17-20B since 2004/5 disasters
- Requires NFIP to raise rates to reflect actual risk
 - Approximately 20% of policy holders (subsidized members)
 - Increases of up to 25% annually until premiums at full-risk
 - Most affected are properties in Special Flood Hazard Areas



Implemented Section 205 in 2013 which included:

- Owners of subsidized policies on non-primary/secondary residences in a Special Flood Hazard Area (SFHA) will see 25 percent increase annually until rates reflect true risk – began January 1, 2013.
- Owners of subsidized policies on property that has experienced severe or repeated flooding will see 25 percent rate increase annually until rates reflect true risk – beginning October 1, 2013.
- Owners of subsidized policies on business/non-residential properties in a Special Flood Hazard Area will see 25 percent rate increase annually until rates reflect true flood risk -- beginning October 1, 2013.



Implemented Section 205 in 2013 which included:

Primary residences in SFHAs will be able to keep their subsidized rates unless or until:

The property is sold;

The policy lapses;

You suffer severe, repeated, flood losses; or

A new policy is purchased.

These Changes affect approximately 40% of the policies in Region VII



- Section 207 will be either implemented in 2014 or, delayed if Congress passes one of the numerous bills proposing such action.
- If implemented as written section 207 will eliminate most "grandfathering" provisions including;
 - Grandfathering based upon continuous coverage
 - Grandfathering based on built in compliance
 - Preferred Risk Extended Eligibility policies
 - This would take affect when a community adopts a new updated FIRM.



Levee Analysis and Mapping Procedures (LAMP)

- Congressionally-mandated change to how FEMA maps levees on Flood Insurance Rate Maps
- More elaborately and accurately reflects the risks behind levees
- Applies to levees which do <u>not</u> provide adequate protection from the 100-year flood (i.e., do not comply with 44 CFR 65.10)



ANALYSIS AND MAPPING PROCEDURES FOR NON-ACCREDITED LEVEES

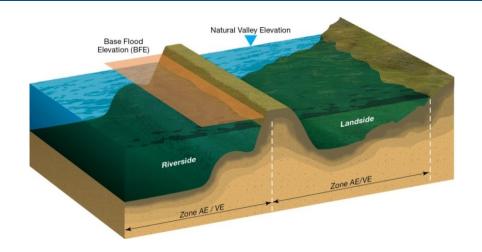
- Natural Valley
- 2. Sound Reach
- 3. Freeboard Deficient
- 4. Overtopping
- Structural-Based Inundation





Natural Valley

- Sound Reach
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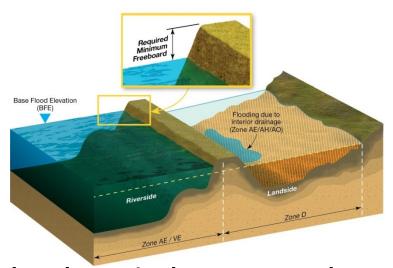


• Always applied to the entire levee system. The mapped area behind the levee system is based on allowing the discharge to flow freely on either side of the levee for the entire levee reach. The levee will not be impeding conveyance in the model.





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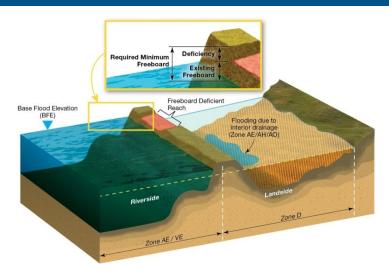


• Levee reach meets all of 44 CFR 65.10, but the entire levee system does not. The mapped area behind the levee is based on the results of the system-wide Natural Valley procedure and labeled Zone D. If the entire levee system meets definition of Sound Reach, then in fact the levee can be accredited on the FIRM.





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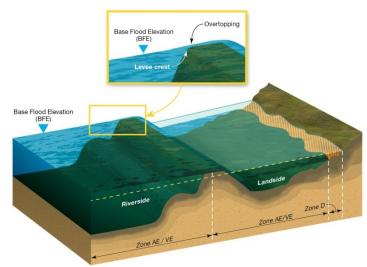


• Levee lacks 44 CFR 65.10-required freeboard, but meets all other 65.10 structural requirements. The mapped area behind the levee is based on the results of the system-wide Natural Valley procedure and labeled Zone D.





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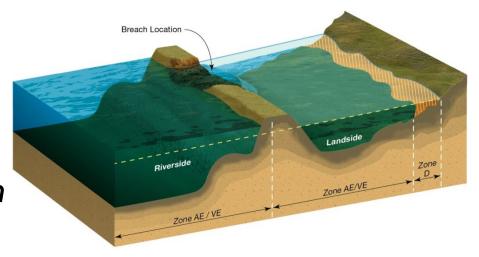


• Levee is overtopped at least one location, but meets all other structural requirements of 44 CFR 65.10 and is armored to withstand overflow flows. The mapped area behind the levee is based on routing only the overtopped contribution and labeled Zone AE/VE. Any land area that is not included the overtopping area but was included in the initial system-wide Natural Valley procedure, is labeled Zone D.





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• Levee may or may not be overtopped. Levee does not meet the other structural requirements of 65.10, and, in the case of overtopping, is also not armored. The mapped area behind the levee is based on breaching the levee at more than one location and labeled Zone AE/AV. Any land area not included in the structural-based inundation area, but was included in the initial systemwide Natural Valley procedure, is labeled Zone D.





Rich Leonard

FEMA Region VII Risk Analysis Branch Chief

(816) 283-7009

Richard.Leonard2@fema.dhs.gov





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