

The Fundamentals of Proactive & Protective Floodplain Management November 2022

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What are floodplains?

"Floodplain" or "Flood-prone area" means any land area susceptible to being inundated by water from any source.

This includes overflow of inland or tidal waters, or unusual and rapid accumulation or runoff of surface waters from any source.





THE 100-YEAR FLOOD

Base Flood

Chance your home floods at least once over a **30-Year Mortgage**

55%

14%

26%

Chance your home floods at least once over an Average Lifetime

Chance your home floods <u>twice</u> over an Average Lifetime weather.cov The flood having a one percent chance of being equaled or exceeded in any given year.

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Regulations

- Communities permit and enforce any floodplain development
- Residential: Elevate low floor and all utilities at least 2 feet above 1% flood level
- Non-Res: Elevate or build at grade, anchor, and install flood vents
- Anchor above and underground tanks and exterior utilities.
- Conduct floodway encroachment reviews where needed





What are flood maps or FIRMs?



Flood Maps (Flood Insurance Rate Maps)

What they do...

- Identify areas within a community with a high risk of flooding
 - Show the extents of the 1% and sometimes 0.2% storm events
- Determine flood insurance requirements and policy costs
- Establish where floodplain management regulations apply

What they don't...

- Show the extents of higher frequency storm events
- Show flooding impacts due to ice or debris jams
- Show stormwater issues or impacts from development
- Get updated regularly due to budget limitations
- Account for impacts from climate
 change

Conservation

CORPORATE LIMITS ZONE A ZONE C ZONE C ZONE A ZONE C 03 IOINS SNIC ******** ZONE 2 °. ADAMS, ZONE C **Early Version** JEFFERSON ZONE C FOWN OF of **FIRM** 06 JOINS 05 JOINS 08 JOINS 10

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Digital Maps





Altmar Current Effective Digital FIRM: Map 36075C0195G Dated 06/18/2013

Zone A, no BFE.





Richland Current Effective Digital FIRM: Map 36075C0154G Dated 06/18/2013

Zone AE and Floodway (striped area)

Does not include modeling for wave action and wave run up (only AE Zones), hence BFE ranges from 249 to 251 feet.





Richland Preliminary Digital FIRM: Map 36075C0154H Dated 04/05/2021

New map shows wave action and wave run up (VE ZONES), hence BFE ranges from 251 to 254 feet.





North Country BLE



Region II Mitigation Portal (arcgis.com)



Community Role

- Adopt/enforce local flood damage prevention ordinance
- Regulate all development within FEMA identified Special Flood Hazard Areas (SFHA)
- Ensure the maps are up to date by requiring LOMC for any project that will change the floodplain boundaries or BFE
- Maintain all records
- Remedy violations



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Consequences

- People and property at risk
- Emergency response costs and risk to personnel
- Costs to continually repair and rebuild
- Impacts to neighboring communities









The New York Times

Priest Dies in Northern New York in Storm That Lashed the Northeast

Tens of thousands of people remained without power on Saturday and states of emergency were declared in 12 New York counties.

Give this article





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Benefits

- Safer, more resilient community
- Decreased flood damages
- Lower flood insurance rates
- Maintain property values
- Maintain NFIP status and access to Federal funds





Stream Restoration-House Elevation







Tools/Resources

For Better Floodplain Management



No Adverse Impact

Association of State Floodplain Managers (ASFPM) developed a <u>NAI Toolkit</u> for common sense floodplain management.

- Fill in data gaps for mapping
- Educate your residents about their flood risk
- Update your comprehensive plan to address flooding
- Adopt higher regulatory standards
- Protect at risk infrastructure



Nature Based Solutions

Watershed Scale:

- Land Conservation
- Greenways
- Wetland Restoration
- Floodplain Restoration
- Stormwater Parks

Site Scale:

- Rain gardens
- Green roofs
- Permeable pavement
- Tree trenches
- Vegetated swales
- Rain barrels
- Tree canopy
- Green streets

Coastal Areas:

- Coastal Wetlands
- Dunes
- Living Shorelines
- Oyster Reefs
- Waterfront Parks



Conservation

CRRA Model Local Laws

The Community Risk and Resiliency Act required DOS with DEC to develop model local laws that include consideration of future risk due to sea-level rise, storm surge and/or flooding.



DOS Model Local Laws to Increase Resilience



Community Rating System





Flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community's efforts that:

- 1. Reduce and avoid flood damage to insurable property
- 2. Strengthen and support the insurance aspects of the program
- 3. Foster comprehensive floodplain management



What should you take away?

- Review your community's FIRMs to better understand where your community is at risk
- Find out who your floodplain administrator is. Make sure they understand their floodplain management responsibilities and how you can support them
- Require development that changes the floodplain apply for the proper LOMC
- Enforce the minimum standards and consider adopting and enforcing higher standards

Thank You! Any questions?

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