

WATERLOG

NFIP NEWSLETTER

Flood Insurance News In Idaho

January 2008

Development Permits...*Do I need to issue a development permit?*

The answer to that question is almost always, "Yes." A development permit is required before construction or development begins in a Special Flood Hazard Area (SFHA) to ensure that proposed development meets the requirements of the National Flood Insurance Program (NFIP) and your ordinance. NFIP requirements are keyed to development in the floodplain. "Development" is broadly defined and includes structural and non structural man-made changes in the floodplain.

The permit is for all structures, including manufactured homes, and modifications to all structures. Take note. The concept of development goes beyond the traditional building permit. Whereas the building permit is concerned with buildings, the development permit covers any alteration to the present landscape that would affect drainage patterns or the flood carrying capacity of a watercourse. To comply, a community could alter a building permit to incorporate the definition of development. A recommended action is to establish a separate development permit system as part of the floodplain management ordinance.

Requiring the permit allows the community to determine whether a particular development will impact flood heights, change the direction or velocity of flood waters and other changes in hydrology and hydraulics. This applies, for example, to clearing or grading that removes vegetation or pushes soil into a stream and diverts the flow of water from its usual channel. The permit, along with all development plans, must be submitted for approval before construction or excavation begins.

When is a permit not required? Is a permit required for development that does not affect water surface elevations or increase insurable damages? Is a permit required for every conceivable action that might occur in a floodplain? Taking the permit requirement literally, activities such as rototilling a garden, agricultural practices, planting flower

beds or erecting small fences would be development and would trigger the permit requirement.

The Federal Emergency Management Agency (FEMA) has issued policy that gives communities some flexibility. The policy states that the requirement can be related to the type and magnitude of the activity, as well as to its location. Similar developments in different communities may have dissimilar impacts. For example, 100 cubic yards of fill placed in a rural floodplain may have no

measurable impact, compared to a completely developed area where any amount of fill may have adverse impacts. Therefore, FEMA does not provide a standard threshold, but encourages communities to establish their own "triggers," such as cubic yards of fill or a dollar figure, for requiring permits. The performance standard in the policy says, "Any development that could potentially increase water surface elevation in area delineated as subject to the 100-year flood, or that affects the floodway, requires a floodplain development permit."

Location is also considered. If the community has designated floodways, it is wise to require permits in all cases. However, if the community has approximate

WHAT IS FEMA'S DEFINITION OF DEVELOPMENT?

Any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials. A community without a FIRM or FHBM must require a permit for all proposed construction or other development in the community, so that it can determine whether the construction or other development is proposed within a flood-prone area. Once a FIRM or FHBM has been issued for the community, it must require permits within the designated SFHA.

44 CFR 59

WATERLOG

Waterlog is the NFIP newsletter and Flood Insurance News published quarterly by the Idaho Department of Water Resources.

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Idaho's Floodplain Management Unit

The National Flood Insurance and Map Modernization Programs are implemented by two full-time and two part-time staff members. On the left is Barbara McEvoy, CFM, the floodplain specialist. She works in all areas of the NFIP and is taking the lead in adoption of new dFIRMS by several Idaho communities. Second from left is Diego Caamaño, the part-time hydrodynamic modeling research associate, who is developing a flood model for the Boise River under a special grant from FEMA. Second from right is Mary McGown, the state coordinator, who is responsible for all of the unit's programs and activities. On the right is Laurie Macrae, the part-time customer service and mapping assistant. She also puts together this newsletter.

Cover story continued...

Zone A information, permits may be required only above approved thresholds and within certain distances from the channel. The FEMA Region 10 office has approved ordinances that contain thresholds below which permits are not required. (See FIA Policy Notice 77-23, dated August 10, 1977.)

If your community does not have a Flood Information Rate Map (FIRM), you must require a permit for all development projects throughout your community. You must review each project's location to determine if it has a flood risk. If there is uncertainty, the best way to protect a new building or other development is to obtain a BFE for the site and if a building, require that it be elevated or protected to or above that BFE.

Floodplain Development Permit Checklist

This is a check list for your community's development permit.

- Applicant's contact information: name, address, phone number
- Location of the proposed development
- A site map
- Description of proposed activity
- Elevation of ground site prior to development
- Elevation to which lowest floor of a structure must be built
- Elevation to which structure will be flood-proofed (non-residential only)
- Base flood elevation data for subdivision
- Description of water course alterations
- A space for approving or denying the permit
- A space for signature and date

The Model Floodplain Development Permit from the NFIP Guidebook is posted on the IDWR Floodplain Management website: <http://www.idwr.idaho.gov/water/flood/>

Sources liberally quoted:

NFIP Guidebook, A Local Administrator's Guide to Floodplain Management and the National Flood Insurance Program, 4th ed. FEMA, Oct. 2002

A Summary of NFIP Policy for Local Officials, A Guide to Assist Local Governments in Their Floodplain Management Programs. FEMA Region 10 Mitigation Division, July 2001.

Recent Staff Changes at FEMA Region X



From left, Mark Carey, Director, Mitigation Division; John Graves, Senior Floodplain Management Specialist; Jamie Huff, Floodplain Management Specialist for Alaska and Idaho; Jeff Woodward, Insurance Program Specialist.

Meet Jamie Huff, CFM FEMA Floodplain Management Specialist

Jamie Huff recently assumed the position of Floodplain Management Specialist for the Federal Emergency Management Agency (FEMA) Region X. As an NFIP Program Specialist, Jamie is the Coordination and Compliance Officer for the states of Alaska and Idaho. She provides coordination, technical assistance and outreach on FEMA's floodplain management requirements to other federal and state agencies, and to local communities participating in the NFIP.

In December 2002, Jamie began working in the FEMA Region X Mitigation Division where she supported the various Program Specialists. Before becoming an NFIP Specialist, she acted as the Region's Mitigation Planning Manager for nine months, where she was responsible for review and approval of all FEMA Region X Natural Hazard Mitigation Plans. She has been on various disaster deployments serving as an NFIP Specialist, Hazard Mitigation Planning Specialist, Hazard Mitigation Management Specialist and Community Relations Specialist.

She received her Bachelor of Science degree in Geography from the University of Utah in 2002, served an internship with the State of Utah Center for Natural and Technological Hazards, and also attended Texas A&M University for three years. She became a Certified Floodplain Manager (CFM) in 2007 and is a member of the Association of State Floodplain Managers (ASFPM).

Emergency Management Institute

Through its courses and programs, EMI serves as the national focal point for the development and delivery of emergency management training to enhance the capabilities of federal, state, local, and tribal government officials, volunteer organizations, and the public and private sectors to minimize the impact of disasters on the American public. EMI curricula are structured to meet the needs of this diverse audience with an emphasis on how the various elements work together in emergencies to save lives and to protect property.

E194 - Advanced Floodplain Management Concepts covers advanced floodplain management topics including: Preparing for Post Disaster Floodplain Manager Responsibilities, NFIP Floodplain Rules and Regulations-In Depth, Local FPM Considerations in Recommending LOMC Submittals, and FPM Roles and Responsibilities. Participants must have at least three years of full-time floodplain management experience to be considered for the course.

E273 - Managing Floodplain Development through the National Flood Insurance Program is designed to provide an organized training opportunity for local officials responsible for administering their local floodplain management ordinance. The course is designed for officials with limited floodplain management experience.

E278 - National Flood Insurance Program/Community Rating System covers the CRS, a nationwide initiative of FEMA's National Flood Insurance Program. It describes activities eligible for credit under CRS, how a community applies, and how a community modifies an application to improve its classification.

Most travel expenses are reimbursed, housing is free, and the cost of meals is reduced.

[Courses and Schedules](#) (link to courses)

[1st Semester](#) [2nd semester](#)

[How to Apply](#) (link to application)

Applications are accepted all year as long as there are openings in the classes. Each state is allowed to have two people in each class. The application must be signed by the state emergency management training officer. Fax the completed application with an attached organization chart to:

Fax: 208-422-3044

Attention: Mietta Siebert

Idaho Bureau of Homeland Security

December Flooding in Chehalis, Washington



Clean up and assessment of flooding causes and damages are in process in the Chehalis, WA area after early December flooding. Early reports are that a 75-year event resulted in flooding of the 500-year floodplain and that a levee or levees were breached. According to a story in the Jan. 2 Idaho Statesman, some residents of the area are beginning to assign blame for the flooding. Some blame logging for removing trees from hillsides. Some blame salmon advocates for the woody debris that was washed down the river. Some blame the rapid development of the watershed. One man was said it was “at least part Mother Nature.”



Flood Insurance Rates Will Increase in May

National flood insurance rates will increase starting May 1, 2008. Overall, the rates will increase an average of 8%. This consists of premium increases in Preferred Risk Policies (PRP) of 8% and Standard X zone policies of 10%. Pre and post-FIRM V zone policies will increase 10%, and A zone policies will increase between 6 and 10%.

The Federal Policy Fee, which has been the same for several years, is increasing from \$30 to \$35, and ICC premiums for PRP policy holders will go from \$1 to \$6. In addition, FEMA has expanded the number of coverage options offered for non-residential PRPs.

The CRS discount will be eliminated for structures where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE) with the exception of post-FIRM V zone buildings, which will be addressed at a later date. To read the changes to the NFIP manual, go to: <http://bsa.nfipstat.com/wyobull/w-07065.pdf>.

Idaho dFIRMs to be released by FEMA in FY 2008

In 2003, Congress and the President appropriated \$1 billion to begin an aggressive five-year program called, Map Modernization (Map Mod), designed to update the nation's Flood Information Rate Maps (FIRMs). The new maps, referred to as dFIRMs, are digital and based on a spatial geographic information system (GIS) platform.

Mid-way through the initiative, the Federal Emergency Management Agency (FEMA) could see that it was impossible to meet the original remapping goals within the time frame and amount of money available. The Map Mod effort was narrowed to focus on several criteria, including areas of high population at risk from flooding and areas of rapid growth. Unfortunately, most Idaho communities did not meet the criteria applied regionally, so only a few new maps are being produced that include the digital map products and new hydrology and hydraulic studies.

There are ten digital Flood Insurance Rate Maps (dFIRMS) to be released in Idaho this year by FEMA. Some maps will include new hydrology and hydraulics (H&H), some will include re-delineation of the Special Flood Hazard Area (SHFA), and all will be converted from a paper to digital format.

Along with conversion to digital format, they will be converted from NGVD 27 to the most recent accepted datum, which is North American Vertical Datum of 1988 (NAVD 88). If you anticipate your development will be affected by this conversion, go to VERTCON to view the difference. VERTCON is an internet based tool offered by National Geodetic Survey. Generally the conversion results in about one meter, or 3.3 feet difference in higher elevation. But each latitude/longitude position will be associated with a precise measurement.

Adoption of Digital Maps

Idaho Code permits adoption of official electronic records, such as dFIRMs. According to Mitch Toryanski, Deputy Attorney General, I.C. 28-50-112 allows an electronic record to be retained as original. I.C. 31-2402A allows the county recorder maintain official records electronically.

Release dates for Idaho dFIRMs:

Shoshone County – 9/28/2007
H&H limited

Twin Falls County – 1/2/2008
Digital conversion

Canyon County – 1/2/2008
H&H detailed

Jefferson County – 12/31/2007
Digital conversion

Washington County – 01/30/2008
H&H limited

Bannock County – 01/30/2008
H&H limited

Kootenai County – 09/30/2008
Not determined

Benewah County – 9/30/2008
Digital conversion

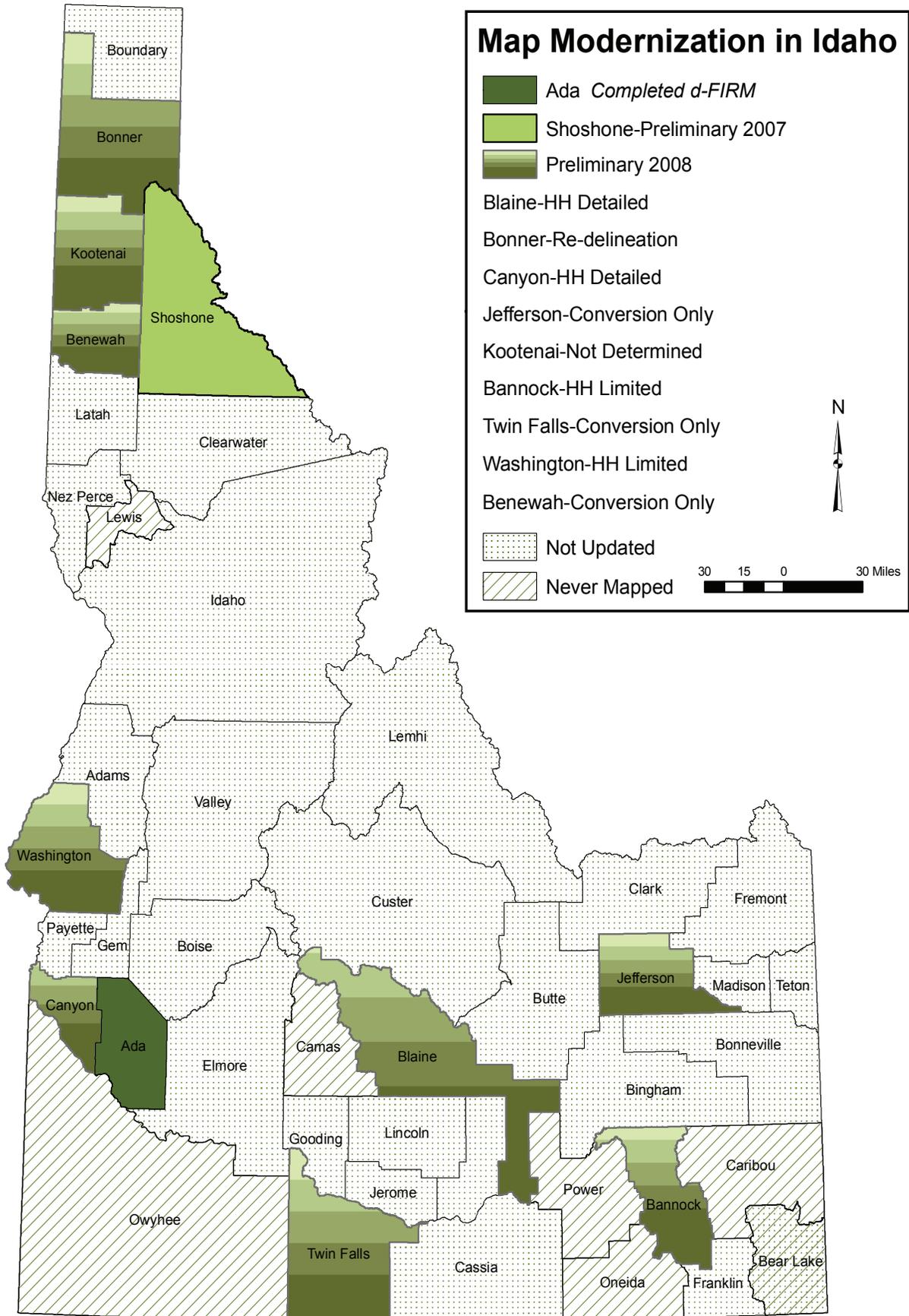
Blaine County – 09/30/2008
H&H detailed

Bonner County – 09/30/2008
Re-delineated

The only existing dFIRM in Idaho belongs to Ada County. The interactive map is available on the Idaho Department of Water Resources website, <http://maps.idwr.idaho.gov/floodhazard/viewer.htm>

Map Mod will expire at the end of federal fiscal year 2008. Currently it is unknown if there will be another federally funded phase. Major challenges to Idaho communities will be finding ways to get updated hydrology and hydraulics analysis and digital coverages for counties that were not mapped in the first phase of Map Mod.

Map Modernization in Idaho



Idaho Department of Water Resources
Floodplain Management 2007

Ask Johnny Floodplain, CFM

Johnny Floodplain is kind of like a Dear Abby for people with questions about and relationship problems floodplains. If you have questions, no matter how disturbing, write in care of this newsletter (or your local state floodplain coordinator) and we'll see if Johnny can answer them. Here are some questions from last week's mailbag. The names (as always) are changed to protect the innocent (and uninformed).

Dear Johnny,

I am a local city official in an NFIP community. Someone told me our community can get CRS points for handing out floodplain literature. Is this true? C.T. Manager

Dear C.T.,

You bet! You can get points for outreach under Section 330 of the Community Rating System. The details are discussed in the CRS Coordinator's Manual, available on line at <http://training.fema.gov/EMIWeb/CRS/Resources-mp.htm>, or you can use an Internet search engine to find it. Basically there are four types of outreach projects, each with specific criteria for CRS recognition.

Outreach Projects to the Community (OPC) can include things as simple as publishing flood warnings or evacuation procedures in the local phone book. Other examples of this type of outreach would include sending written information through newsletters, utility bill statements, or other documents that are mailed to the entire community. No credit is given for one time outreach and projects must be implemented at least once a year.

The second type, Outreach Projects to Floodplain Residents (OPF), requires targeted material sent to residents of the Special Flood Hazard Area (SFHA) as shown on the community's FIRM. One example would be a letter or a brochure sent at least once a year to at least 90% of these residents. The third type, Additional Outreach Projects (OPA), includes other ways of performing outreach through public information booths at malls, fairs, and community events, along with other things like cable TV programs, flyers stuck in newspapers, and radio call-in shows.

Finally there is Public Information Program Strategy (OPS). Credit for this type is entirely dependent on implementing projects recommended by a public information program strategy that is prepared to certain criteria. Instead of copying national models or distributing blanket materials, the community determines how to best reach the target audience and coordinates outreach with other information programs.

Of course, all outreach effort must be documented, and there are guidelines and examples of outreach projects available in the publication CRS Credit for Outreach Projects available at the website mentioned above.

Johnnie Floodplain is the alter ego of Nick Delmedico, a Certified Floodplain Manager with FEMA. If you have questions you'd like to see answered in a future column, e-mail to nicholas.delmedico@dhs.gov or write to Nick at FEMA Region X, 130 - 228th Street SW, Bothell, WA 98021-9796.

The Association of State Floodplain Managers (ASFPM) will be held May 18-23, 2008 in Reno, NV. "A Living Approach To Floodplain Management" is the theme under which presentations and field trips will be organized.



As always, the Certified Floodplain Manager exam will be given during the conference. Get conference information at www.floods.org

Resource Links

FEMA Information Resource Library
<http://www.fema.gov/library/index.jsp>

FEMA Emergency Management Institute
<http://training.fema.gov/>

Floodplain Management in South Carolina
Quick Guide
<http://www.dnr.sc.gov/water/flood/quickguide.html>

2008 National Flood Insurance Program Workshops

Coeur d'Alene

Feb. 20, 2008
8:30 a.m.-5 p.m., Room A
Kootenai County Admin. Bldg.
451 Government Way

Grangeville

Feb. 13, 2008
8:30 a.m.-5 p.m.,
Soltman Center
600 W Main Street

Meridian

Feb. 6, 2008
8:30 a.m.-5 p.m.,
Meridian Police Department
1401 E. Watertower Ave.



The Idaho Department of Water Resources will offer free workshops on the National Flood Insurance Program (NFIP) early in 2008. Workshop information is targeted to floodplain administrators, planning and zoning officials, building inspectors, architects, engineers, surveyors, insurance agents and lenders, and members of the public who are interested in floodplain management.

Topics will include NFIP concepts, flood damage prevention ordinances, building standards, flood insurance basics, elevation certificates, letters of map change, higher regulatory standards, and more.

There is no cost for the workshops, however you must register.

Jerome

Jan. 31, 2008
8:30 a.m.-5 p.m.,
Jerome County Courthouse
Between 2nd and 3rd Ave. E

Idaho Falls

Jan. 23, 2008
8:30 a.m.-5 p.m.,
Shiloh Inn
780 Lindsay Blvd.

Look for Online Registration January 3 at <http://www.idwr.idaho.gov/water/flood/>

Mail - In Registration

Idaho Falls, Jan. 23 • Jerome, Jan. 31 • Meridian, Feb. 6 • Grangeville, Feb. 13 • Coeur d'Alene, Feb. 20

Name _____ Phone _____

Professional Title _____ E-mail _____

Company _____ Attendance Certificate? _____

Address _____

Please circle the workshop you will be attending

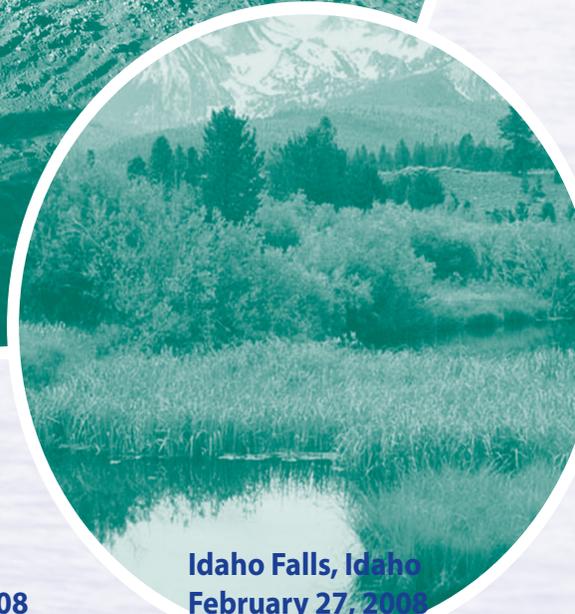
For more information contact: Laurie Macrae 208-287-4933 laurie.macrae@idwr.idaho.gov

Mail registrations to Laurie Macrae • IDWR • Floodplain Management • PO Box 83720 • Boise • ID • 83720-0098

Federal Storm Water and Wetland Regulation Workshops

Sponsored by

U. S. Environmental Protection Agency
Idaho Small Business Development Center
U. S. Army Corps of Engineers
Idaho Department of Environmental Quality
Idaho Department of Water Resources
Associated General Contractors
Idaho Building Contractors Association
City of Idaho Falls
City of Lewiston
City of Nampa
City of Pocatello



Nampa, Idaho February 1, 2008

Boise State West Campus
TECenter
5465 E. Terra Linda Way
8 am–5 pm

Lewiston, Idaho February 7, 2008

Idaho Fish and Game Office
3316 16th St.
8 am–5 pm

Idaho Falls, Idaho February 27, 2008

Red Lion on the Falls
475 River Parkway
8 am–5 pm

Pocatello, Idaho February 28, 2008

City Council Chambers
911 N. 7th Ave
6–9 pm

Federal Storm Water and Wetland Regulation Workshops

IT IS IMPORTANT THAT CONSTRUCTION SITE ACTIVITIES comply with the requirements of federal and state laws and associated regulatory programs. These laws, such as the Clean Water Act and the Stream Channel Protection Act, regulate activities that occur in wetlands and streams, and on construction sites where runoff can impact water bodies.

Workshop Sessions

The morning session of the workshops will provide information on federal and state regulation of the discharge of dredged or fill material into waters of the United States, including wetlands (404 permits/Stream Channel Alteration Permits). Learn about state and federal requirements and the permitting process. This session will cover:

- > Definitions and jurisdictional issues
- > When an application is needed
- > The application process
- > How to minimize impacts
- > Local government requirements
- > The enforcement process

The afternoon session of the workshops will provide information on federal regulation of stormwater runoff from construction sites and how to incorporate storm water management practices (including erosion and sediment control) into your construction site operations. Topics include:

- > The National Pollutant Discharge Elimination System (NPDES) Program and the Construction General Permit
- > The requirements of the Construction General Permit
- > Notice of Intent and Termination
- > Storm Water Pollution Prevention Plan development and implementation
- > Overview of Best Management Practices (BMPs)
- > BMP inspection and maintenance

Note–

The Pocatello workshop is an evening session from 6-9 pm that will address both federal and local stormwater construction site requirements.

For More Information

Additional information about these workshops can be viewed at www.idahosbdc.org. If you have questions regarding these workshops, please contact Joan Meitl at (208) 426-1839 or joanmeitl@boisestate.edu.

Workshop Registration

The registration fee for the workshops in Nampa, Lewiston and Idaho Falls is \$30, which includes conference materials, lunch and refreshments. The registration fee for the workshop in Pocatello is \$10, which includes conference materials and refreshments. Conference materials include copies of the latest regulatory guidance documents, presentation slides, helpful fact sheets, pertinent regulations, helpful templates, and a CD with all this material and more.

The **registration deadline is January 25, 2008**. No late or day-of registrations will be accepted. No refunds or cancellations after the registration deadline. Substitutions are welcome. If paying by credit card, please fax or email the registration to Joan Meitl. Fax: (208) 426-3877 or joanmeitl@boisestate.edu.

If paying by check, please make the check payable to Idaho SBDC and mail to the following address: Joan Meitl, Idaho SBDC, Boise State University, 1910 University Drive, Boise, Idaho 83725-1655.

Name _____

Organization _____

Address _____

City _____

State _____ Zip _____

Phone (_____) _____

Fax (_____) _____

E-Mail _____

Please specify which workshop you will be attending:

- Nampa Lewiston Idaho Falls Pocatello

REGISTRATION AMOUNT

- \$30 (Nampa, Lewiston or Idaho Falls) \$10 (Pocatello)

PAYMENT METHOD

- Check Visa MasterCard

Card Number _____

Expiration Date _____

Do you have topic suggestions for future workshops?

