FIVE-YEAR

FLOODPLAIN MANAGEMENT

WORK PLAN

STATE OF TENNESSEE
DEPARTMENT OF ECONOMIC & COMMUNITY DEVELOPMENT
LOCAL PLANNING ASSISTANCE OFFICE
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FIVE-YEAR FLOODPLAIN MANAGEMENT WORK PLAN
State of Tennessee

State Authority

The coordination of the National Flood Insurance Program (NFIP) in the State of Tennessee is the responsibility of the Department of Economic and Community Development's Local Planning Assistance Office. The various State Departments and agencies are directed through a Governor's Executive Order to operate in a manner that will minimize impacts on areas of identified flood hazard. Local communities in Tennessee are authorized to implement floodplain management under the general zoning enabling statutes. This authority is specifically given to county governments in Title 13, Chapter 7, Section 101 of the Tennessee Code Annotated and to municipal governments in Title 13, Chapter 7, Section 201 of the Tennessee Code Annotated. These regulations are an overlay zone to the existing standards for the areas with identified flood hazard. Some municipal governments have opted to adopt free standing floodplain management regulations not associated with zoning as authorized. Other communities adopt through their municipal charter as an exercise of the implied police powers of governments.

Vision for Floodplain Management

Under the FY-2004 Community Assistance Program - State Support Services Element (CAP-SSSE) agreement with the Federal Emergency Management Agency (FEMA) the State of Tennessee performed National Flood Insurance Program (NFIP) work in the seven work areas listed below.

- Information Exchange Visits (IEV's)
- Technical and Ordinance Assistance
- Community Information System (CIS) Maintenance
- Floodplain Management Workshops
- Map Modernization Support
- Floodplain Management Plan Development
- Coordination with FEMA

Each of the individual work areas are described in the following sections, as well as, what each are expected to achieve with regards to floodplain management.

Information Exchange Visits: On an annual basis Local Planning Assistance has conducted approximately fifty (50) Information Exchange Visits (IEV's) in participating NFIP communities. These visits are a combination of the activities normally associated with the nationally recognized Community Assistance Contacts (CAC's) and the

Community Assistance Visits (CAV's). During these visits a review is conducted of the local floodplain management regulations against the FEMA ordinance checklist, also, building permits issued for floodplains are reviewed, any variances issued are reviewed and a physical inspection of the floodplains is conducted. Local officials are given the opportunity to discuss any program problems and to request any additional program assistance that they deem necessary. These visits are for the purpose of maintaining a State contact associated with the NFIP for the local officials, as well as, to re-emphasize the role of the community in the enforcement of proper floodplain management and development.

Technical and Ordinance Assistance: Daily technical assistance with the NFIP is provided by Local Planning Assistance through its six regional offices to local government officials, citizens, property owners, developers, lenders, insurance agents, surveyors, engineers and other NFIP consumers. This assistance ranges from answering individual questions to the review of complex development plans for floodplain areas. Ordinance assistance includes the actual development of local government's floodplain management regulations and advise regarding enforcement of those regulations once in place. In addition to normal daily technical assistance Local Planning Assistance also responds to assist the Tennessee Emergency Management Agency (TEMA) and FEMA with staff assistance after a Presidential declared disaster event. Such technical assistance services' provides those in Tennessee with a point of contact for the NFIP having the professional expertise with the program to assure sound floodplain management and disaster response.

Community Information System (CIS) Maintenance: Local Planning Assistance has assumed the responsibility for the maintenance of the local community official contact section of the CIS. Given the frequent turn over of elected and local code enforcement officials it was determined that Local Planning Assistance was in a better position to maintain these changes for the benefit of all CIS users. Local Planning Assistance also updates the Community Assistance Contact (CAC) section of the CIS as the IEV's are annually completed. These activities serve to maintain an accurate electronic database for all Tennessee NFIP participants and for the CIS user community.

Floodplain Management Workshops: Other than the limited FEMA training workshops, Local Planning Assistance is the only provider of educational training programs regarding the NFIP in Tennessee. The training provided includes general NFIP information, map reading instruction, and general program administration for local community officials. All training is based on the power point materials developed by the Emergency Management Institute (EMI) for the E273 Floodplain Management course. Training workshops are targeted towards Local Planning Assistance staff, local community code's enforcement officials, local planning commissioners and their related staffs, local watershed groups, other State Departments and the Tennessee surveyor, engineer and realtor communities. Local Planning Assistance remains responsive to providing NFIP training to any group or organization that requests such. The purpose of this activity is for program outreach and to promote professional floodplain management throughout the State.

Flood Map Modernization Support: Local Planning Assistance has prepared a business plan to implement the flood map modernization program for Tennessee. This has included coordination with the Tennessee Base Mapping Program (TNBMP), the Tennessee Department of Transportation (TDOT), the Tennessee Valley Authority (TVA), both Tennessee offices of the U. S. Army Corp of Engineers (USACE), FEMA, and Watershed Concepts, as well as the individual local governments. Local Planning Assistance will remain active in the coordination and implementation of the flood map modernization program. Improved flood risk identification is expected to improve local floodplain management and community participation throughout Tennessee.

Floodplain Management Plan Development: Local Planning Assistance, through this plan, proposes to develop an approach to direct CAP-SSSE work activities in Tennessee over the next five years that will ensure that all participating NFIP communities are achieving the flood loss reduction goals of the NFIP. This plan will direct the activities of Local Planning Assistance toward the goal of building individual community floodplain management expertise and local community capability. Efforts will also include contacting non-NFIP participants to encourage program participation and floodplain management regulations.

Coordination with FEMA: On an annual basis Local Planning Assistance attends meetings with FEMA to coordinate work activities associated with the CAP-SSSE and the provision of NFIP services to Tennessee. Associated with that coordination is participation in the Association of State Floodplain Managers (ASFM) activities and annual conference. These activities provide networking contacts with Region IV, NFIP coordinators and FEMA, as well as, with other state coordinators and FEMA head-quarter's for the betterment of services to Tennessee.

The floodplain management program's major strength in Tennessee is the delivery approach of the Local Planning Assistance's NFIP coordination services. Unlike most states, the Tennessee CAP-SSSE services are not rendered by a small centralized staff. In Tennessee these services are provided by a staff of seventy, including fifty-two professional planners, located throughout the State in six regional offices. Not only is there an expanded staff presence in comparison with most states but, they are physically located in close proximity to the local NFIP participating communities. This provides an opportunity for more direct and responsive daily hands-on assistance.

Program efforts will continue as in the past, with the addition of coordination activities associated with the new flood map modernization effort. As noted, the Tennessee approach of utilizing Local Planning Assistance as the coordination agency provides an effective and cost efficient mechanism to deliver responsive NFIP assistance to all in contact with the program.

Strategy to Improve Floodplain Management

The Local Planning Assistance strategy for Tennessee over the next five years, beginning in FY-2005, is to continue to maintain its comprehensive approach to NFIP coordination through the CAP-SSSE agreement as developed for FY-2004. The FY-2005 CAP-SSSE Guidance Memo was utilized to developed this plan. In order to implement an improved CAP-SSSE floodplain management strategy, detailed program milestones have been developed for the five-year life of this work plan. These milestones as related to the Tennessee strategy and vision for FY-2005 through FY-2009 follows.

Five-Year Floodplain Management Work Plan:

- Review the Five-year plan in relation to the annual CAP-SSSE guidance.
- When necessary, amend this work plan to reflect guidance or other changes.

State Model Ordinance Research and Development:

- Review and update the State NFIP Model ordinance.
- Remove any current automatic adoption language from the model.

Ordinance Assistance:

- Provide any interested non-participants with an ordinance.
- Provide new ordinances to any identified participants that are non-compliant.
- Respond to any and all ordinance questions.
- If necessary, provide communities receiving new maps with the proper ordinance through MMMS.
- If necessary, assist with the adoption of ordinances for those receiving new maps through MMMS.
- Promote new map adoption before FEMA issuance of a thirty-day letter through MMMS.

IEV's:

- Visit at least enough communities on an annual basis to achieve a five year visit cycle.
- Review the local ordinance against the FEMA checklist document.
- Review building permits for NFIP compliance.
- Review for any local floodplain variances.
- Review new construction in the floodplains for compliance.
- Complete the IEV form and forward copies to FEMA, Region IV.
- Advise the community of any known management problems.
- Provide follow-up assistance, if necessary.

CIS Data Entry:

- Maintain local community contact list for NFIP participants.
- Report IEV results in the CAC contact section.

Training Workshops:

- Conduct training sessions in each of the six regions.
- Offer training state-wide to local planning commissions and staffs and as part of Tennessee's Public Chapter 862 requirements.
- Provide training to professional and local civic organizations as requested.

Technical Assistance:

- Assist non-participating communities with NFIP entry.
- Assist with Community Rating System (CRS) information distribution.
- Respond to inquires about the NFIP.
- Provide information about map resources.
- Answer questions related to the NFIP (citizens, developers, lenders, insurers, etc.).
- Review development plans for flood risk.
- Assist local code's officials with enforcement issues.
- Maintain monthly records on the type and who receives assistance.
- Maintain links to FEMA and TEMA web sites on the LPAO web page.

Flood Map Modernization Support:

- Annually review and update the business case through MMMS.
- Provide contact lists for the assessment meetings through MMMS.
- Attend and participate in the individual community assessment meetings to identify mapping priorities through MMMS.
- Coordinate map information with State and Federal agencies through MMMS.
- Coordinate the collection of base maps with the TNBMP and FEMA through MMMS.
- Assist with the map adoption process.
- Develop a web site for Map Modernization through MMMS.
- Distribute Map Modernization informational handouts through MMMS.

Coordination with Other State Programs:

- Serve with TEMA on the State Hazard Mitigation Grant Council.
- Review the floodplain section of the State Hazard Mitigation Plan.
- Respond to TDOT about NFIP questions and provide map assistance.
- Respond to the Department of Commerce and Insurance about NFIP questions.
- Coordination with GIS Services on the Map Modernization Program through MMMS.

Coordination with FEMA:

- Participate in (ASFPM) activities.
- Attend the annual ASFPM conference when possible.
- Attend the annual CAP-SSSE regional meetings when possible.
- Attend other required FEMA meetings as possible.

Post Disaster Assistance:

- Provide NFIP entry assistance to non-participating disaster communities.
- Coordinate community NFIP training with disaster funds.

Tennessee will utilize a four-element partnership approach that includes Federal agencies, other State agencies, the local governments and the private sector as a means to improve floodplain management over the next five years. The Federal partnership will continue with FEMA through the CAP-SSSE, with the TVA and with the USACE. The State agency partnership will continue with the TNBMP, TDOT, TEMA and the Department of Commerce and Insurance. The partnership with local governments will continue through direct contacts through the Tennessee Municipal League (TML) and through the County Services Association (CSA). Private partnerships will continue with land-owners, developers, lenders, insurers, surveyors and engineers. Efforts will continue to develop a working relationship with the realtors association. The Local planning Assistance will continue its role as a coordination facilitator and the promoter of best management practices in floodplain use among these entities for improved floodplain management.

Given the structure of Local Planning Assistance, the diversity of its work activities and the size of its staff located in six different geographic regions it is not possible to estimate percentages of time allocated for the specific work activities. Man-hours are the better measure to determine the associated work activities. Therefore, the table that follows estimates the man-hours proposed to be allocated to CAP-SSSE activities over the next five years of this floodplain management work plan.

Table 1
Man-Hour Allocations
FY-2005--FY-2009

CAP-SSSE	FY-2005	FY-2006	FY-2007	FY-2008	FY-2009
Five-Year Work Plan	30	30	30	30	30
Model Ordinance Dev.	75	15	15	15	15
Ordinance Assistance	700	665	665	525	575
Info. Exchange Visits	635	660	660	795	800
CIS Data Entry	125	125	125	125	125
Training Workshops	235	235	235	235	235
Technical Assistance	1890	1890	1890	1890	1890
Map-Mod Support*	285	310	310	300	250
Coordination with Other State Agencies*	100	100	100	100	100
Coordination with FEMA	115	115	115	115	115
Post Disaster Assistance	**	**	**	**	**
Total Man-hours	**4190**	**4145**	**4145**	**4130**	**4135**

* Will utilize CAP-SSSE and/or MMMS funding.
**To be determined based on flood events.

It should be recognized that the man-hours identified in the chart above are subject to allocation changes as annual CAP-SSSE agreements are negotiated. Such changes would be the result of anticipated ordinance assistance, flood map modernization assistance, FEMA coordination meetings or post disaster assistance that might occur. Therefore, Tennessee reserves the right to negotiate CAP-SSSE work activities, annually, as has been the case in past program years.

Needs Assessments/Gap Analysis

This work plan assumes that the level of Federal funding for the CAP-SSSE will remain stable at the current amount and will hopefully be adjusted annually for inflation. Tennessee will be able to perform the work plan as outlined within this document. Any increased work activities would require negotiation prior to the implementation of the annual CAP-SSSE agreement. There are no anticipated gaps in work activities proposed in this plan that would necessitate additional funding allocations as long as the FEMA scope of work remains consistent.

The flood map modernization program will require additional ordinance assistance as new flood maps are released. For the purpose of this report the assistance has been listed on a county by county basis with the understanding that this list does not detail the specific municipal NFIP participants. Assistance will be provided to each municipal entity county by county as the new county-wide D-FIRMs are released. Based on the number of incorporated municipalities per county this will vary county by county from a county with one municipality to a county with up to eleven municipalities. As the county-wide maps are completed each of the participating municipalities within the county will be offered Local Planning Assistance, assistance, if necessary, to assure NFIP compliance and assist with map adoption. At the same time, outreach will be provided to all non-participants as a means to encourage better participation. The table that follows on the next page is based on the Tennessee business case and outlines the anticipated work performance with ordinance assistance during the five-year life of this plan.

Table 2
Adoption Assistance Schedule
FY-2005--FY-2009

FY-2005	FY-2006	FY-2007	FY-2008	FY-2009
Anderson	Bedford	Carroll	Crockett	Bledsoe
Benton	Campbell	Carter	DeKalb	Cannon
Blount	Chester	Claiborne	Fentress	Clay
Bradley	Coffee	Cocke	Grainger	Decatur
Cheatham	Cumberland	Dickson	Grundy	Hancock
Davidson	Fayette	Dyer	Haywood	Houston
Greene	Franklin	Gibson	Humphreys	Jackson
Hamblin	Giles	Henderson	Johnson	Lake
Hamilton	Hardeman	Hickman	Macon	Lewis
Hardin	Henry	Jefferson	Overton	Meigs
Hawkins	Lauderdale	Lawerance	Polk	Moore
Knox	Lincoln	Madison	Smith	Perry
Loudon	Marion	McNary	Union	Pickett
Maury	Marshall	Monroe	Wayne	Sequatchie
McMinn	Morgan	Robertson		Stewart
Montgomery	Putnam	Obion		Trousdale
Roane	Scott	Rhea		Van Buren
Rutherford	Unicoi	Warren		
Sevier	White	Weakley		
Shelby				
Sullivan				
Sumner				
Tipton				
Washington				
Wilson				
Williamson				

Map Modernization Activities

In Tennessee, the flood map modernization program is viewed as the most significant NFIP element since the original inception of the program in 1968. The State has not signed a Community Technical Partner (CTP) agreement with FEMA. This will not preclude the State from assisting FEMA with involvement by Local Planning Assistance to provide detailed assistance with the flood map modernization program. This began with the development of a flood map modernization business case that was submitted to FEMA in March of 2004. Other than the metric associated with the CTP, the document outlines a work plan that will meet all the performance metrics of the program. The document also outlines the proposed participation of Local Planning Assistance for

coordination services between the TNBMP, other State and Federal Departments and local governments.

The floodplain management activities of Local Planning Assistance will utilize the CAP-SSSE and MMMS funds beginning in FY-2005 and through FY-2009 to assist with the implementation of the flood map modernization program as outlined in the list below. Local Planning Assistance will not only take a very active role in the individual community assessment meetings, but will also be involved with assisting the local communities in the map adoption process.

- Provide the FEMA contractor (Watershed Concepts) with digital base maps.
- Develop local official contact lists for Watershed Concepts.
- Contact each of the communities to stress the importance of attending meetings and being prepared to participate.
- Attend and assist with the assessment meeting's facilitation.
- Assist with the identification of possible sources of data.
- Serve as the contact regarding the status of the project.
- Attend and assist with the final map meeting.
- Prepare and provide any necessary floodplain management ordinances.

Performance Evaluation System

Based on the old Section 701, planning criteria established by the U. S. Department of Urban Development (HUD) Local Planning Assistance maintains a system of internal work program performance evaluation. Each of the six Local Planning Assistance regional office's annually conducts a review of the past program year work activities in relation to those proposed for the pending program year. With the creation of the NFIP and the associated coordinating duties assigned to Local Planning Assistance, NFIP activities were included as an element of the annual program review. That element of review continues and includes the annual activities associated with the CAP-SSSE. These internal evaluations are in addition to the quarterly CAP-SSSE reports submitted to FEMA. The quarterly reports and the annual close out documentation will provide FEMA with the information to assess the performance of Local Planning Assistance in relation to proposed performance measures. For the purpose of this five-year CAP-SSSE floodplain management work plan Local Planning Assistance developed the performance measures and target goals as outlined in Table 3 on the next and page of this plan.

Table 3
Performance Measures
FY-2005--FY-2009

Outcome/Output	Method of Measurement
Maintain or improve NFIP participation through the adoption of the new maps by the D-FIRM effective date.	Adoption of the new D-FIRM's by the effective date by 85% of participating NFIP communities.
Limit the number of communities that receive 30-day notice letters.	Provide 75% of the participating communities with new D-FIRM adoption ordinances prior to the 30-day letter.
As new maps are released, increase contacts to the non-participating NFIP communities to encourage program entry.	Report the number of contacts made to non-participating NFIP communities to FEMA.
Increase outreach concerning the Community Rating System (CRS).	Compare the number of communities receiving CRS information/training in FY-2004 with the number in the subsequent years.
Maintain annual Information Exchange Visits (IEV's) to NFIP participants.	Conduct no less than enough IEV's per program year through FY-2009 to place every participant on a five year cycle.
Quantify technical assistance contacts by type of assistance and who assisted.	Report quarterly to FEMA the types of TA (mapping, insurance, development review, etc.) and the constituents receiving NFIP assistance (citizens, lenders, insurers, developers, etc).
Maintain a minimum one foot freeboard standard in the State model ordinance.	Compare the FY-2004 ordinances with a freeboard standard to new ordinances with freeboard standards in the subsequent years.
Increase the total number of communities with D-FIRMs.	Compare the total number of communities in FY-2004 with D-FIRMs with those with D-FIRM's in the subsequent years.
Maintain annual floodplain management training opportunities for local governments.	Continue to offer NFIP training sessions in the subsequent years and report to FEMA the number of sessions and number trained.
Maintain at least one (1) annual Map Modernization coordination meeting with FEMA, TVA, USACE, and related State agencies.	Continue to conduct an annual coordination meeting with other agencies concerning Map Modernization and document and report to FEMA those persons and organizations in attendance.
Continue to assist mitigation of future flood losses through the Hazard Mitigation Program (HMGP).	Continue to work with TEMA as part of the State's Hazard Mitigation Council to review all HMGP applications to encourage projects that remove structures from areas of identified flood hazard.