Infusing Technology into the Risk MAP Process for Optimal Stakeholder Engagement

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Coastal Study Background

- Revised coastal modeling and topographic data
- 285 communities along NJ/NY Atlantic coast, including New York City
- Significant changes in flood hazards since effective FIRMs produced
- Large population affected
- High value real estate
Communication Objectives

- Leverage Hurricane Sandy
- Increase risk awareness and acceptance of study results
- Build partnerships with trusted advisors and local champions
- Develop a central clearinghouse to share information, tools, and calendar of events
- Develop tools and resources to:
  - Aid stakeholder understanding
  - Promote two-way communication
  - Inspire action
One-Stop-Shop

www.Region2Coastal.com
What’s my BFE? Tool

Effective Flood Insurance Data
This information is from the effective Flood Insurance Rate Map for your community. It is used to determine who must buy flood insurance and how much it costs. It may also be used by your community to regulate development in flood prone areas.

<table>
<thead>
<tr>
<th>Attribute Name</th>
<th>Attribute Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is my property’s current effective Base Flood Elevation?</td>
<td>N/A</td>
</tr>
<tr>
<td>What is my property’s current effective Flood Zone?</td>
<td>Shaded X</td>
</tr>
</tbody>
</table>

Updated FEMA Flood Hazard Data
FEMA flood hazard data currently available for coastal areas of New York and New Jersey to help you understand the current flood risk to your property and to guide Sandy recovery efforts. Note: This tool provides flood zone and Base Flood Elevation (BFE) information for flood risk. However, riverine flood zone information will also be returned by the tool, which will be updated as new data becomes available.
**Effective Messaging**

**Region II Coastal Analysis and Mapping**

**WHAT HAPPENS NEXT IN THE MAP UPDATE PROCESS?**

**INFORMATION FOR HOMEOWNERS & RENTERS**

After the release of a preliminary Flood Insurance Rate Map (FIRM), there are certain steps that must happen before it can become a community's official FIRM. The FIRM adoption process requires a 90-day appeal period to ensure for local input. During the appeal period, community officials and the public can submit scientific or technical information to FEMA if they believe the preliminary FIRM should be revised.

Below are the next steps in the process to be completed before the preliminary FIRMs become final.

**APPEAL RESOLUTION**

FEMA reviews appeals and comments submitted by community officials and the public during the 90-day appeal period to determine any changes warranted to the preliminary FIRMs. If needed, FEMA will issue revised preliminary FIRMs that incorporate such changes. All feedback submitted during the 90-day appeal period must be resolved before the preliminary FIRMs can move to the next phase.

**MAP FINALIZATION/ADOPTION**

After resolving all appeals, FEMA will finalize the maps, which will become effective after a 6-month map adoption period. Once the FIRM is effective, flood insurance rates and purchase requirements could be impacted for your property depending on changes shown on the maps. You may want to contact an insurance agent to understand implications for your property before the maps are final. Building requirements may also be impacted — be sure to consult with your local officials to understand any new construction requirements that may apply.

**REQUESTING A CHANGE TO THE FIRM FOR A SINGLE PROPERTY**

If you believe your home has been incorrectly included in the Special Flood Hazard Area shown on the newly effective FIRM, FEMA makes available the Letter of Map Amendment (LOMA) process. The LOMA process is used to officially change the zone designation shown on an effective FIRM (not a preliminary FIRM). FEMA will review your request and determine if it qualifies for a LOMA. If approved, a letter will be issued to you and your local government. You may also be required to notify your lender that the LOMA has been issued.

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**Region II Coastal Analysis and Mapping**

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**MAP FINALIZATION / ADOPTION**

After all appeals have been resolved, FEMA will finalize the maps. A Letter of Final Determination is sent to community officials starting a 6-month period during which the community must adopt the new FIRM. The FIRM will then become effective and serve as the basis for flood insurance rates and purchase requirements, and local building regulations. Learn more about this process in FEMA's publication. 

Adaptation of Flood Insurance Rate Maps by Participating Communities.
New York City Preliminary FIRM Data Viewer

Description

This Preliminary Flood Insurance Rate Map (FIRM) Data Viewer allows users to view preliminary FIRM and Flood Insurance Study (FIS) report data for Ocean Co., NJ. Where applicable, information from revised preliminary FIRM panels is also shown in the viewer. The viewer also includes hyperlinks to GIS data and PDF map panels and reports available through FEMA’s Map Service Center, the official source for preliminary and effective regulatory FIRMs. Online tutorials are available from FEMA which provide assistance in using both the FIRM and FIS report.

To learn more about how to use this Preliminary FIRM Data Viewer, read the PreliminaryFIRM Data Viewer User Guide and the Preliminary FIRM FAQ available through the Region 2 Coastal Analysis and Mapping website.

Access and Use Constraints

Except in limited instances, the National Flood Insurance Program (NFIP) floodplain management regulations do not require communities to use flood hazard data from the preliminary FIRMs and FIS reports in lieu of using flood hazard data from an existing effective FIRM and FIS report. Nevertheless, in cases where Base Flood Elevations (BFEs) have increased and/or a more restrictive flood zone has been established on the NFIP maps, preliminary work maps, or preliminary FIRM and FIS report for a particular development site, communities have the

NYC Preliminary FIRM Viewer on the FEMA GeoPlatform
Ask the Expert

- Online submittal form
- > 2,600 inquiries received through Ask the Expert submittal form
- Post-Appeal period support provided by the FEMA Map Information Exchange
Region II Appeal Portal Web Application

- Size and visibility of project
- Concurrent appeal period for all communities
- Allow FEMA and support contractors to effectively track and respond to submittals
- Desire for efficiencies to reduce the manpower/effort needed to manage the process
- Make the process easier for everyone involved
Project Resources

- Submit appeals and comments online
- Step-by-step guidance on what needs to be submitted
- Automated email notifications at each step in process
- Submit additional data or comments on resolution letters online
- Check status of their request at any time
## Appeal Portal Benefits

<table>
<thead>
<tr>
<th></th>
<th>Ability to submit appeals and comments online</th>
<th>Ability to submit additional data or comments on resolution letters online</th>
<th>Automated e-mail notifications at key steps in the process</th>
<th>Ability to check status of submittal(s) at any time*</th>
<th>Ability to download status reports*</th>
<th>Online access to appeals and comments including all submitted data, and issued correspondence*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Members of the public</strong></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td><strong>Community Officials</strong></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td><strong>FEMA/State/Contractors</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

*Appeal/comment submitters have access to their own submittal(s) only; Community officials have access to all submittals affecting their community; FEMA team has access to all submittals.
Appeal Period Results

- Appeal period has ended for all communities in study area
- 170 submittals received
- 84% of all appeals/comments resolved
- Feedback from both internal/external stakeholders has been very positive
- Portal continues to be used by FEMA team as resolution of appeals/comments continues
Results and Conclusions

- 3.9 million page views of Region2coastal.com website since deployment in March 2012
- New York City and the state of New Jersey have linked to the website to encourage use among their residents
- 25,000 page views per month even today for What is My BFE? tool alone
Questions?

Points of Contact

- Maggie Mathis, CFM (mmathis@dewberry.com)
- J. Andrew Martin, Region II Acting Branch Chief, RAD (Andrew.Martin@fema.dhs.gov)