FEMA & NFIP

- **FEMA**: Federal Emergency Management Agency
- **NFIP**: National Flood Insurance Program

- **Regulations:**
  - **Federal**: Base (Least Restrictive)
  - **State**: Middle
  - **Local**: Higher Regulatory Standards

- **CRS**: Community Rating System
  - Class Level 7: 15% discount on Flood Insurance
FEMA FIRMs

- **FIRMs:** Flood Insurance Rate Maps
- Issued By FEMA
- Only Modified through FEMA
- Current Maps- Sept. 2, 2015
- Available on city’s website
• **Floodway:** watercourse and area immediately adjacent

• **1% Annual Chance** or 100-year floodplain

• **.2% Annual chance** or 500-year floodplain (unregulated)

• **BFE:** Base Flood Elevation
Local Regulations

• **Residential:**
  - Elevated 2’ above BFE
  - No more than 30% Impervious Coverage

• **Non-Residential:**
  - Elevated 1’ above BFE
  - No more than 60% Impervious Coverage

• **Other Development Restrictions**
  - No Development in Floodway
  - Restrictions on Fill amount and location
  - Grading Plans
Local Regulations

- **Annexation**
  - 2’ above BFE zoned to Floodplain Overlay

- **Subdivision**
  - H&H Study showing “no rise”

- **Long Range Planning**
  - Designated as Open Space in Long Range Plans
  - May be developed in accordance with floodplain regulations
Floodplain Permit is required for any development in the floodplain.

- Administrative process
- Early input and review is provided in combination with other applications.