COUNCIL WORKSHOP MEETING

A G E N D A

TOWN OF CHINCOTEAGUE

May 16, 2013, 5:00 P.M. - Council Chambers - Town Hall

CALL TO ORDER

INVOCATION BY COUNCILMAN T. HOWARD

PLEDGE OF ALLEGIANCE

AGENDA ADDITIONS/DELETIONS AND ADOPTION:

---

1. Possible Sign Ordinance Revision
    a. Discussion of BZA action and Planning Commission Recommendation
    b. Discuss a possible re-scheduled Joint Public Hearing

2. Presentation/Discussion – FEMA draft preliminary Flood Insurance Rate Maps

3. Council Member Comments

ADJOURN:

STAFF REPORT

To:	Mayor Tarr and Town Council
Through:	Robert Ritter, Town Manger
From:	Bill Neville, Director of Planning
Date:	May 16, 2013
Subject:	Sign Ordinance Review

❖ **Signs for Multiple Buildings**

The Town of Chincoteague Board of Zoning Appeals met on May 9, 2013 to hear an application for multiple zoning variances to permit commercial sign area for the Chincoteague Inn Restaurant located at South Main Street and Marlin Street. This site has served as one example of a large single lot that contains multiple businesses located in separate freestanding buildings. The findings and decision of the BZA will be presented at the Workshop so that Council members may consider the specific issues of this site along with proposed general amendments to the Sign Ordinance.

The Planning Commission meets on May 14th to review a revision to the Sign Ordinance proposed by Town Attorney Jon Poulson. A report will be provided at the Council workshop. The proposed re-drafting of Sign Ordinance Section 7.13 by Mr. Poulson is attached.

There is general agreement that the method of calculating permitted commercial signage is sometimes confusing to business owners, and that the current sign ordinance sections may need to be interpreted differently if the previous Planning Commission revision were to be adopted. Given the way this section of the sign ordinance is constructed, Section 7.13.1 applies <u>generally</u> to all situations and following sections modify it.

- Section 7.13.1 states:
  "Total square footage area of all permitted signs upon any one lot shall not exceed 100 square feet in area unless noted otherwise"

- The Planning Commission revision to Section 7.13.1.7 proposed:
  "Freestanding signs shall be limited to one per **freestanding building**, maximum area of 64 square feet in area and not exceeding 12 feet in height."

Freestanding sign area today is subtracted from the 100 square feet maximum per lot. If it is the intent that freestanding sign area is no longer to be counted as part of the total area permitted, then in order to allow more than 1 freestanding sign, Town Council may wish to clearly state that (like Section 7.13.1.3 does).

Unless Section 7.13.1 is revised to allow more than 100 square feet per lot for multiple businesses in separate buildings, the solution for larger lots is only partially solved. The first business could still use up the permitted sign area (except for a 64 square foot freestanding sign) so that a second building potentially would not be allowed any building mounted sign area for business identification. Town Council may wish to consider whether Section 7.13.1 should be revised to allow 100 square feet per business. This would be consistent with the BZA action.

Town Attorney Poulson has proposed to re-organize Section 7.13 so that the general standards are incorporated into each section. This would allow a business owner to find which section applies to their situation and determine what can be approved. In several places, alternate text has been shown in parentheses (). These choices will be discussed at the Planning Commission meeting and a recommendation will be presented at the Council Workshop.

William Neville

From: Law Office of Jon C. Poulson [susan@pnlattorneys.com]
Sent: Wednesday, May 08, 2013 11:52 AM
To: 'William Neville'
Subject: Sign Ordinance

Bill,

Enclosed is my redraft of Section 7.13, Signs in commercial districts. Please distribute to the Planning Commission and council.

I have attempted to put these provisions into a logical sequence so each factual situation can be easily applied. Hopefully, neither the Planning Commission nor council will change to negate the sequencing.

There are places where I have included options within parentheses.

It is unclear what the area limitations are of a projecting sign, hence the options.

As to the option of "100 square feet" or "1 square foot for each building width at the front setback line or 100 feet, whichever is the lesser or greater" I would suggest that you go out and observe factual situations so as to be able to suggest a realistic option.

Look closely at height limitations, roof signs, etc.

Go look at the hotel signs, which are normally the most prominent and be sure we are not creating a problem for their existing or planned signs.

Look closely at any conflicts within the proposed sections.

Good luck!

Jon

This message was checked by MailScan for WorkgroupMail.
www.workgroupmail.com

Sec. 7.13. Commercial districts

Within a commercial district, all business signs require a permit unless specifically exempted hereunder and are subject to the following provisions:

7.13.1. Lot of record occupied by one (1) business with existing business license issued by the Town of Chincoteague.

The number of signs for a permitted business on a lot of record with one (1) main structure occupied by a single permitted business shall be limited to two (2), not including incidental, directory, or directional signs, unless otherwise specifically provided for and permitted hereunder. The total combined square footage of all permitted signs shall (not exceed one hundred (100) square feet in area) (not exceed one (1) square foot for each foot of building width at the front set back line or one hundred (100) square feet, whichever is the (lesser)(greater). Sign bases not containing a commercial message are not included in the computation of area.

No sign shall exceed sixty four (64) square feet in area nor exceed a height equal to the lowest point of the roof of the structure to which it may be affixed, unless otherwise provided for and permitted under Sec. 7.13.7. Roof and mansard facade sign.

Two additional signs shall be permitted not to exceed twenty five (25) square feet each if the main business structure faces more than one public street or a navigable waterway.

7.13.2 Lot of record occupied by a building containing more than one business, "multi-business main structure", with an existing business license issued by the Town of Chincoteague.

The number of signs for a permitted business on a lot of record with one main structure occupied by more than one permitted business, a multi-business main structure, shall be limited to two (2) per business, not including incidental, directory or directional signs, unless otherwise specifically provided for and permitted hereunder.

The total combined square footage of all permitted signs for such businesses shall (not exceed one hundred (100) square feet in area) (not exceed one (1) square foot for each total foot of building width at the front setback line or one hundred (100) feet, which ever is the (lesser)(greater). Such permitted square footage area shall be allocated or proportioned between or among such permitted businesses based on the width of the part of the main building structure occupied by each such business relative to the total width of such structure at the front setback line, unless otherwise agreed in writing by all such businesses or as stipulated in writing by the record owner of such building with the permitting official. Sign bases not containing a commercial message are not included in the computation of area.

No sign shall exceed sixty four (64) square feet in area nor exceed a height equal to the lowest point of the roof of the structure to which it may be affixed, unless otherwise specifically provided for and permitted under 7.13.1.7. Roof and mansard façade signs. In addition to the maximum allowed combined total area permitted for such businesses in a multi-business main structure, there shall be permitted one additional wall sign or projecting sign, not to exceed (twenty (20))(six (6)) square feet for business identification for each such business.

Two additional signs for the multi-business main structure shall be permitted not to exceed twenty five (25) square feet each if the multi-business main structure faces more than one public street or navigable water.

7.13.3. Lot of record occupied by two or more separate main structures each containing one or more separate businesses, "multi-main structures" with an existing business license issued by the Town of Chincoteague.

The number of signs for a permitted business on a lot of record with two or more separate main structures, multi-main structures, whereon each such main structure may be occupied by one or more separate licensed businesses shall be limited to two (2) per business, not including incidental, directory, or directional signs, unless specifically provided for and permitted hereunder.

The total combined square footage of all permitted signs for such businesses within each such main structure shall (not exceed one hundred (100) square feet in area) (not exceed one (1) square foot for each foot of building width at the front setback line or one hundred (100) square feet, whichever is the (lesser)(greater). When any such separate main structure contains more than one such licensed business, such permitted square footage area shall be allocated or proportioned between or among such permitted businesses based on the width of the part of the main building structure occupied by each such business relative to the total width of such structure at the front setback line, unless otherwise agreed in writing by all such businesses or as stipulated in writing by the record owner of such main structure with the permitting official. Sign bases not containing a commercial message are not included in the computation of area.

No sign shall exceed sixty four (64) square feet in area nor exceed a height equal to the lowest point of the roof of the structure to which it may be affixed, unless otherwise specifically provided for and permitted under 7.13.1.7. Roof and mansard façade signs.

In addition to the maximum allowed combined total area permitted for such businesses in a separate main structure, there shall be permitted one additional wall sign or projecting sign, not to exceed (twenty (20)) (six (6)) square feet for business identification for each such business.

Two additional signs for the separate main structure shall be permitted not to exceed twenty five (25) square feet each if the separate main structure faces more than one public street or navigable water.

7.13.1.4. Multiple incidental and directory signs.

Signs on the interior of a lot shall be allowed and do not require a permit. The square footage of these signs is not included in determining the total permitted sign area. Such signs must relate to the business being conducted on the lot and such signs shall not be advertising for a business located off premise.

7.13.1.5. Signs hung on marquees.

No sign shall be hung on a marquee, canopy, awning, or portico if such sign shall extend beyond the established street line. The area of any such sign shall be included in determining the total permitted area.

7.13.1.6. Signs, advertising occupants, etc.

Signs advertising only the name of the occupant of a store, office or building, the business or occupation conducted or the products sold therein may be placed on show windows; provided, that not more than 30 percent of the area of such windows shall be covered. The square footage of any such sign shall be included in determining the total permitted area of signs.

7.13.1.7. Roof and mansard façade signs.

Any such roof or mansard façade sign shall not exceed 32 square feet in sign area. The area of any such sign shall be included in determining the total permitted sign area. Signs on mansard façade shall not extend above the highest point of the mansard façade. Roof signs shall begin one foot from roof edge and not extend more that four vertical feet from that point.

7.3.1.8. Free standing signs

(There shall be no more than one (1) free standing sign for any separate main structure whether occupied by one or more licensed businesses on a lot of record.) (Each such licensed business occupying a separate main structure shall be permitted one (1) free standing sign on a lot of record.) The maximum area of any such free standing sign shall be sixty four (64) feet and such free standing sign shall not exceed twelve (12) feet in height. The area of such sign shall be included in determining the maximum square footage area permitted any such business or structure, as applicable under Sec. 7.13. The height of the free standing sign shall be determined from existing grade within a radius not to exceed six (6) feet from the support system of the free standing sign. The base of any sign without a commercial message is not included in the computed permitted sign area. Sign bases are included in the overall height. Each free standing sign must incorporate a legally assigned street number for the business that it identifies or advertises. Free standing signs shall not be placed within the established sight distance triangle.

7.13.1.9. Window signs.

A window sign shall be considered as a wall sign, and shall not exceed more than 30% of the window area in which they are displayed and shall not be placed higher than ten (10) feet above the entrance of the door sill plate. Such signs shall be limited to a maximum combined area of 64 square feet total and shall not exceed ten (10) feet in height. The area of any such sign shall be included in determining the total permitted sign area.

7.13.1.10. Flags, Commercial.

Two flags, displaying a commercial message, with a maximum area each of fifteen (15) square feet shall be permitted for any business. Flags must be mounted securely to a wall or from a permanent flag pole. A home occupation is allowed one flag with a commercial message no greater than 15 square feet. Flags not exceeding 15 square feet in area and displaying an art design which reflects merchandise sold on the premises without any commercial wording, or "open and welcome flags" are permitted. The area of any such flags shall not be included in determining the total permitted sign area.

7.13.1.11. Projecting signs.

One projecting sign shall be permitted for any licensed business fronting on any public road or parking lot with public entrance to such business. Any such sign shall not exceed twelve (12) feet in height from grade and shall not exceed (six (6)((twenty (20)) square feet in area. Such sign shall maintain a vertical clearance from any sidewalk, adjacent to said business of not less than nine (9) feet and shall not extend beyond the outside edge of the public sidewalk. If such sign extends over a public right-of-way, a Land Use Permit is required. The area of any such sign shall be included in determining in the total permitted sign area of any such business.

7.13.1.12. Changeable letter signs.

Manually changeable sign(s) shall be permitted when built as an integral part of the business identification sign(s). The area of the changeable letters portion of the business identification sign(s) shall not exceed fifteen square feet or one third of the total area of the sign(s) whichever is less. The total area of the changeable letter area shall be included in determining the total permitted sign area for any such business and shall meet any applicable sign height restrictions.

Nonprofit and charitable organizations shall be permitted stand alone changeable letter signs which conform to Section 7.4.2. Temporary signs nonprofit and charitable organizations.

STAFF REPORT

To:	Mayor Tarr and Town Council
Through:	Robert Ritter, Town Manger
From:	Bill Neville, Director of Planning
Date:	May 16, 2013
Subject:	FEMA draft preliminary Flood Insurance Rate Maps

FEMA has been working on a Coastal Flood Study that will revise the Flood Insurance Rate Maps for Chincoteague Island. The latest information was presented in Accomack County on April 24th to allow for a preliminary local governmental review prior to the public presentation of preliminary flood insurance maps in June 2013.

Background information on the mapping process, selections from the FEMA power-point presentation, and the draft preliminary map are attached for Town Council review.

Revisions to the community flood maps will be tied to other actions such as:

- Required revisions to the Town Flood Ordinance before the adoption of the new maps between March and September 2014
- Review and recalculation of flood insurance discounts under the Community Rating System program to meet new guidelines in 2013
- Flood insurance changes that will affect the Town under the Biggert-Waters Flood Insurance Reform Act of 2012

The draft preliminary Flood Insurance Rate Map for Chincoteague Island appears to lower the base flood elevations for the entire island, and to remove limited areas from the regulatory 100 year flood zone based on more accurate elevation data (LiDAR) and the new computer models that used detailed cross section and storm data.

Please note that the current base flood elevations (typically 7, 8 or 9) are established on a different vertical survey datum than the proposed draft elevations (4, 5 and 6). The calculation that compares 'apples to apples' will be provided with public presentation in June, however with the information presented, Chincoteague Island base flood elevations may be lowered by approximately 1 foot depending on the exact location.

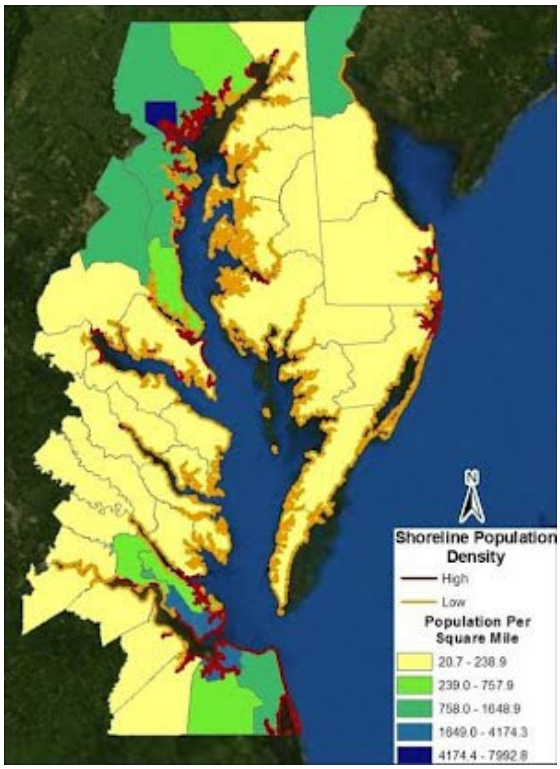
The Town has an opportunity to comment on the draft preliminary map and ask questions of FEMA before the preliminary maps are printed and made available for public review.

The Federal Emergency Management Agency (FEMA) Region III office has initiated a coastal analysis and mapping study to produce updated Digital Flood Insurance Rate Maps (DFIRMs) for coastal counties within Region III. The new coastal flood hazard analyses, initiated in the Fall of 2009, will utilize updated 1% annual chance stillwater elevations obtained from a comprehensive storm surge study being concurrently performed by FEMA Region III.

The storm surge study is one of the most extensive coastal storm surge analyses to date, encompassing coastal floodplains in three states and including the largest estuary in the U.S. Ultimately, the study will update the coastal storm surge elevations within the states of Virginia, Maryland, Delaware, and Pennsylvania including the Atlantic Ocean, Chesapeake Bay and its tributaries, and the Delaware Bay. This study differs from the storm surge mapping performed as part of Hurricane Evacuation Studies in that the resulting stillwater elevations are based on probability of occurrence as opposed to Hurricane Category events. Emergency Managers should still utilize their hurricane evacuation studies and hurricane category storm surge maps for evacuation planning and decision-making purposes.

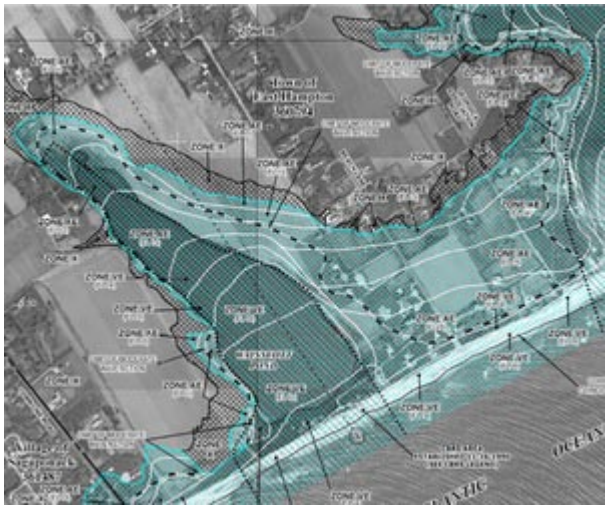
An updated coastal flood study is needed to obtain a better estimate of coastal flood hazards and risk for Region III. The current, or effective, Flood Insurance Rate Maps (FIRMs) are outdated primarily due to the age of data and methodologies used in producing the effective FIRMs, which date back to the mid-to-late 1970s. Major changes in National Flood Insurance Program (NFIP) policies and methodologies have occurred since the effective date of many FIS studies in the area, creating the need for an update that would reflect a more detailed and complete hazard determination.

This web site will serve as the central repository for the coastal study and will include study updates, results, as well as the locations and dates of outreach activities.



FEMA Region III encompasses Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia. Virginia has the largest number of coastal communities, with 28 counties along the Atlantic and Chesapeake Bay shorelines. Maryland has a total of 16 counties on the Atlantic Ocean and Chesapeake Bay coast, and Delaware has 3 counties on the Atlantic Ocean and Delaware Bay coastlines. Pennsylvania has 3 counties which are affected by storm surge propagating up the Delaware River.

A strategy for prioritization of updating the FIRMs was essential given the large geographic extent and number of counties within FEMA Region III. Restudy prioritization considered the following criteria: 1) population/development density, 2) repetitive losses, 3) changes in stillwater elevations, and 4) ongoing efforts to update existing Flood Insurance Studies.



Outreach

Outreach efforts were initiated at the onset of the study. These efforts entailed identifying and engaging stakeholders within the study area. As the study progresses, outreach efforts will continue with stakeholders through a series of electronic announcements, mailings, and finally public meetings to discuss results and plans for updating FIRMs within FEMA Region III.

Risk MAP Coordination Meetings

Initial Risk MAP Coordination Meetings will be held for each coastal county/city in the Region III study area. These meetings will initiate the Coastal Flood Mapping Study for each county/city and engage local stakeholders to ensure that the goals of the study are met. The intent of these meetings is to communicate what is entailed in the Coastal Flood Mapping Study and to solicit

input from local officials to ensure that their needs are met in developing updated Flood Insurance Studies (FIS) and Flood Insurance Rate Maps (FIRMs).

Storm Surge Results Meetings

Storm Surge Results Meetings were held at five locations within the Region III study area. These meetings provided details and results of the Region-wide storm surge modeling effort conducted by the U.S. Army Corps of Engineers (USACE). These meetings were held in December 2011. The presentation is available for viewing.

Flood Risk Review Meetings

The Flood Risk Review Meeting will be held for each coastal county/city once the coastal wave height analysis is complete and draft floodplain boundaries are created, but before the preliminary maps are delivered to communities. This meeting will be the first opportunity to present coastal base flood elevations and floodplain boundary changes to communities. It is during this meeting that the local communities will have the opportunity to view and comment on the engineering analyses and draft work maps.

Community Coordination Meetings

Once the preliminary maps have been prepared and distributed, a Community Coordination Meeting will be held for each coastal county/city to provide local officials an opportunity to verify the appropriate revisions have been made to previously demonstrated information. This meeting will allow for officials to take ownership of the products, and deliver the results of the project to the local citizenry. The Risk MAP production team will answer remaining questions regarding the study and provide support to local officials in communicating the results and changes to the FIRMs.

Flood Risk Open House Meetings

A Flood Risk Open House Meeting will be held for each coastal county/city. This meeting also occurs once the preliminary maps have been prepared and distributed. The goal of the Flood Risk Open House Meetings is to provide local residents and business owners the opportunity to visit with community/county officials, the state, and FEMA to learn about the new maps and what they mean, what options they have if they are affected and where to find more information.

Meeting updates will also be provided via the email list.

Coastal Special Flood Hazard Area (SFHA) and Flood Zone

Within the coastal SFHA, there are two primary zones: Zone AE and Zone VE. Each zone will have different base flood elevations (BFEs) that will be comprised of some or all of the components further outlined below. Changes in zone or BFE are shown on the FIRM as solid white lines, and are referred to as “gutters.”

Because waves can diminish in size in a relatively short distance, particularly in areas where the ground beneath the surge elevation is steep, BFEs can change dramatically. Zone VE have a wave component that is greater than 3 feet in height. It is important to note that coastal Zone AEs also contain a wave height component, ranging from 0 to 3 feet in height. Recent post disaster assessments and wave tank research have shown that waves as small as 1.5 ft can cause significant structural damage. Coastal studies beginning in 2009 will be required to map the limit of the 1.5 ft wave as an informational layer, referred to as the Limit of Moderate Wave Action (LIMWA).

The procedures for mapping the coastal SFHA and the different zones within that area are very different than those used for rivers and small lakes. This is due to the changing influence of the various components of the coastal BFE. To account for these changes, transects are used to represent reaches of shoreline with similar physical and cultural characteristics. For example, a transect may be used to represent an area which is comprised of few residential structures, little vegetation, and large dunes. Another transect may be used to represent a highly developed area with a protective seawall.

Between the transects flood zones are interpolated with careful consideration of expected storm-induced erosion, changing water depths, vegetative cover, building densities, and other factors which may influence BFEs or flood zone designations.

Inland Limit of the SFHA

Unless storm induced erosion or wave runup is expected to occur, the inland limit of the SFHA will be that point where the surge elevation intersects existing ground elevations. This is typically the case for bays, estuaries, and other areas not directly exposed to a passing coastal storm. For open coasts where wave runup and storm-induced erosion have been considered, the inland limit of the SFHA will most likely fall landward of this interface. How far landward is determined by the location of the primary frontal dune, the amount of wave runup, and the expected amount of storm-induced erosion.

Inland Limit of the Coastal High Hazard Area (VE Zone)

Within the coastal SFHA, the most hazardous zone is known as the VE Zone. Consequently, within the VE Zone different floodplain management regulations apply and insurance rates are higher. BFEs within the VE Zone can vary; however, the inland limit of the VE Zone is determined by finding the most landward of the following three points:

1. the point where a 3-foot wave height can occur, or

2. the point where the eroded ground profile (or non-eroded profile, if applicable) is 3 feet below the computed wave runup elevation; and

3. the inland limit of the primary frontal dune as defined in the NFIP regulations.

If water is expected to overtop a protective barrier (dune or man-made structure), an assessment of the amount of water overtopping that structure will be made. Depending on the results of that assessment, the VE Zone may be moved farther landward to account for energy dissipation.

Coastal Base (1% annual chance) Flood Elevations (BFEs)

Inland BFEs along rivers, streams, and small lakes contain only one component, which is a function of the amount of water expected to enter an area and the geometry of the floodplain. Coastal BFEs on the other hand can contain many components, particularly because the 1% annual chance event will be accompanied by waves.

Storm Surge Component of Coastal BFE

Storm surge is the main component of the coastal BFE. It is determined one of two ways: using mathematical models that simulate hurricanes, or statistical analyses of historical tide gage records. Storm surge elevations are often referred to as "stillwater elevations" because they do not include wave effects. Storm surge can be thought of as being a function of large-scale shoreline geometries, which are not generally influenced by human activities.

Wave Height Component of Coastal BFE

As waves pass a particular point, the water-surface elevation fluctuates. The magnitude of that fluctuation is a function of the wave height. A simple example would be, given a surge elevation of 10 feet and a wave height of 4 feet, one would expect the water-surface elevation to drop to 8 feet as the wave trough passes and increase to 12 feet as the wave crest passes.

Actual waves measured in the ocean and bays, however, are extremely irregular in storm conditions and they vary in height considerably (some greater than the usual prediction and some smaller). To account for the asymmetry of the wave form, rather than adding half of the computed wave height to the surge elevation to get the BFE, 0.7 times the wave height is added to locate the crest elevation. Using the previous surge elevation of 10 feet, and a wave height of 4 feet, the resulting BFE would be 13 feet (10 + (4*0.7) = 12.8 feet). The BFE is the water surface elevation rounded to the nearest whole foot; hence, 12.8 feet is rounded to 13 feet.

To predict wave heights, FEMA typically uses the Wave Height Analysis for Flood Insurance Studies (WHAFIS) model, which is based on simplified assumptions about waves propagating over flooded lands. In particular, wave hazards are controlled by about the highest 1% of waves, which continually break so wave height is considered limited to a certain fraction of local water depth. The WHAFIS equations take into consideration water depth (mean water elevation minus ground elevation), wind speed, wave period, vegetative cover, building density, and the fetch length (distance across the water over which the wind blows). Of these variables, wave height is usually most influenced by water depth and fetch length.

Compared to storm surge, waves can be considered a smaller scale phenomenon, and their height can be greatly influenced by human activities.

Wave Setup Component of Coastal BFE

Wave setup is a phenomenon that acts on a scale between storm surge and wave height. As random wave trains from a passing coastal storm propagate inland, they tend to "pump" water ashore. Tide gages usually do not capture this information because they are sited in areas sheltered from wave action. Therefore, the wave setup component of the BFE must be estimated, where appropriate, using standard engineering equations or calculated using 2D wave models coupled with a surge model. These methods are a function of offshore wave conditions and underwater geometry. The wave setup component of the BFE is added to the surge elevation before wave heights are computed; however, wave setup is not included in other analyses, such as storm-induced erosion assessments or wave runup computations.

Wave Runup Component of Coastal BFE

Although generally considered as acting on a scale smaller than wave setup, wave runup can be thought of as a phenomenon that acts on a scale between storm surge and wave height. Wave runup is the vertical height above the surge elevation to which water will rush. It is a function of the roughness and geometry of the shoreline at that point where the surge elevation (without wave setup component) intersects the land. Generally, wave runup is considered only in areas where this interface is steep, such as at bluffs, large dunes, and man-made structures.

Region III Coastal Flood Study FAQs

Why a coastal restudy is needed?

1. New Guidelines need to be implemented
- Atlantic Ocean and Gulf of Mexico Guidelines Update (2007)
- Sheltered Water Report (2008)
- PM 50 Limit of Moderate Wave Action (LiMWA) (2008)
2. To update base data such as topographic dataset and aerial imagery to high resolution products and seamless Digital
   Elevation Model (DEM)
3. To utilize newer coastal hazard modeling methodologies developed during the FEMA Mississippi Coastal Restudy
4. To take advantage of higher performance numerical modeling
5. To take advantage of improvement in GIS technologies to allow for more accurate and detailed FIRMs
Flood Insurance FAQs

What will happen if the new flood hazard map shows my house in a high-risk flood hazard area rather than a low- or moderate-risk area as shown on the previous flood hazard map?

If the new maps—once adopted—indicate your house is now at a higher risk for flooding, you will be required to purchase a flood insurance policy if you carry a mortgage from a federally regulated lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life

of a 30-year loan, the chance of having a flood that damages your house is nearly three times greater than having a fire. Most homeowners insurance policies do not provide coverage for damage due to flooding. If your house is shown in a high-risk area on the new map, there are lower-cost flood insurance options available through the National Flood Insurance Program (NFIP) "grandfathering" rule. An explanation of the grandfathering rule and other information is accessible through the FEMA Library to help you determine if you qualify; you should also verify your findings with your insurance agent.

What will happen if the new map shows my home in a low- or moderate-risk area rather than a high-risk area as shown on the previous flood hazard map?

When the zone designation for a residence or other insurable structure changes from a high-risk SFHA (Zone A or Zone E) to a moderate-risk Zone B or Zone X (shaded) or to a low-risk Zone C or Zone X (unshaded), the federally mandated requirement to purchase flood insurance no longer applies. However, the risk has only been reduced, not removed. FEMA still recommends the purchase of flood insurance.

Upon adoption of the new map, you may be eligible to convert your existing Standard Flood Insurance Policy to a lower-cost Preferred Risk Policy (PRP). Through your insurance agent, it is simple to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage. PRP brochures are available for homeowners/renters and for business owners.

How might the new flood hazard map affect me financially?

If your house is shown in a high-risk SFHA when the new map is officially adopted and becomes effective, and you have a mortgage with a federally regulated lender, you will be required to purchase flood insurance if you do not already have a policy. If your house is shown in a low- or moderate-risk area, you are not required by the Federal Government to purchase or maintain insurance, but are strongly encouraged to do so. Also, your lender does retain the prerogative to require flood insurance for houses located outside the mapped SFHA. Please remember that the cost of properly protecting your house and contents from flood damage is far less than the cost to repair or replace them after a flood has occurred.

Through the NFIP, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around $500 per year. Further, homeowners may qualify for a PRP that covers both a structure and its contents for as little as $112 per year. Coverage for renters starts at just $39 a year. Talk to your insurance agent to determine the appropriate level of protection you need and the money-saving options available.

What is "grandfathering" and how can it help me?

The NFIP has "grandfathering" rules to recognize policyholders who have built in compliance with the flood map in effect at the time of construction or who maintain continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. However, property owners should always use the new map if it will provide them a more favorable premium.

Renewal of an Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood maps become effective. You may even qualify for the lower-cost PRP for the first year, which provides both building and contents coverage at significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

Built in Compliance

The NFIP will grandfather buildings constructed after the first flood map for the community became effective if:

The building was built in compliance with the flood map in effect at the time of construction; and
If the building has not been substantially damaged or altered.
When grandfathering a property, the owner must provide proper documentation to the insurance company.

If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information.
In general, for buildings constructed in high-risk zones after the community's first flood map was adopted, your rates are based upon the difference between the flood map's BFE and your building's elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction. A letter from a community official verifying this information is also acceptable

---

General Flood Hazard Mapping FAQs

How are the flood hazard maps used?

Flood hazard maps are used to determine the flood risk to your home or business. The low- and moderate-risk zones are represented on the maps by the letters "B", "C", "X" or an "X" that is shaded. The inland high-risk zones are labeled with designations such as "A", "AE", "AO" or "AH". Coastal high-risk zones that have additional risk from storm surge are labeled "V" or "VE". These high-risk zones represent areas that have a 1-percent chance of flooding each year.

What are the benefits of the new flood hazard maps?

The new flood hazard maps and data will be beneficial in the following ways:

Community planners and local officials will have a better understanding of the flood hazards and risks that affect their community and can consequently improve local planning activities.
Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
Insurance agents, insurance companies, real estate agents and lending institutions will have easy online access to updates and upcoming changes, allowing them to serve their customers and community more effectively.
Home and business owners will be able to make better financial decisions about protecting their properties.

What do I do if I believe the map showing my home or business in a high-risk area is an error? What do I do if I believe the BFE on the map is too high?

The flood hazard area delineations and flood insurance risk zone designations on the new map are based on the best data available to Federal, State, and local engineers and officials at the time when areas within a community are studied. Every effort is made to ensure that the maps reflect the most accurate and reliable flood risk information for all properties. However, in spite of this process, you may still feel that you have more accurate data about the flood risk to your home or business.

To solicit questions or concerns from community officials and residents about the new map delineations and designations, FEMA and State representatives held public meetings and provided a 90-day appeal and comment period. During the meetings and subsequent appeal period, community officials, you, and other property owners had the opportunity to submit technical and/or scientific data to support claims that your property and other areas within your community had been improperly shown as being in a high-risk area. All scientific and technical data submitted during the 90-day appeal period were reviewed and appropriate revisions to the flood hazard map were made before the flood hazard map was finalized and published.

Although the maps are considered final, you may still request that FEMA revise the information for specific areas. If you have better information such as a completed Elevation Certificate, topographic map/data, or detailed hydraulic or hydrologic data, then you may be able to have the flood hazard and risk information shown on the new flood hazard map and accompanying report changed. You may also discuss your options with a Map Specialist.

http://www.r3coastal.com/coastal-flood-zones-overview

FEMA Region III Contacts:

Robin Danforth, P.E.
Study Manager
FEMA/DHS Region III
615 Chestnut St., 6th Floor
Philadelphia, PA 19106
215-931-5573
robin.danforth@dhs.gov

USACE ERDC
Jeffrey L. Hanson, Ph.D.
Project Manager, Storm Surge Study
252-261-6840 ext. 238
Jeffrey.L.Hanson@usace.army.mil

RAMPP
Christine Estes Worley, P.E., CFM
Project Manager,
Coastal Hazard Analysis and Mapping
301-721-2284
Christine_Worley@URSCorp.com

Accomack County, VA Coastal Hazard Analysis Flood Risk Review Meeting

April 24, 2013

Increasing Resilience Together

FEMA's Risk MAP Program

- Risk Mapping, Assessment and Planning 2010 -2014
- Builds on Map Mod digitized Flood Insurance Rate Map (FIRM) successes
- Will deliver quality data that increase public awareness and lead to action that reduces risk to life and property.
- Watershed approach
- Regulatory Products: Flood Insurance Study (FIS) and FIRM (Coastal re-mapping)
- New Non-Regulatory Products and Datasets

Mapping **Assessment** **Planning**

Flood Mitigation Action

Five Action Categories

Land Use Ordinances

- Zoning
- Setbacks
- Floodplain Management
- Other

Local Building Codes

- International Building and Residential Codes
- Local Regulations
- Other

Management Best Practices

- Integration of natural hazards into other planning mechanisms

Mitigation Projects

- Acquisition
- Elevation
- Floodproofing
- Other

Community Identified Mitigation Programs

- NFIP
- CRS
- Firewise
- StormReady
- Other

What Action Will You Take?

- What are some areas of mitigation interest in your community?
- Can you think of any potential mitigation projects?
- Provide feedback to FEMA representatives during the working session

Land Use Ordinances

Local Building Codes

Management Best Practices

Mitigation Projects

Community Identified Mitigation Programs

Project Timeline for Accomack County

- Initial Community Coordination Meeting – March 23, 2011
- Physical Map Revision (PMR) for only those FIRM panels affected by the coastal study. Scheduled Preliminary Date– June 21, 2013
- Final Community Coordination and Outreach (CCO) Meeting– July/August 2013
- Receive and address community comments (typically 30 days after CCO Meeting)
- 90 Day Appeals period –starts after second newspaper publication date of proposed Flood Hazard Determination

Project Timeline for Accomack County

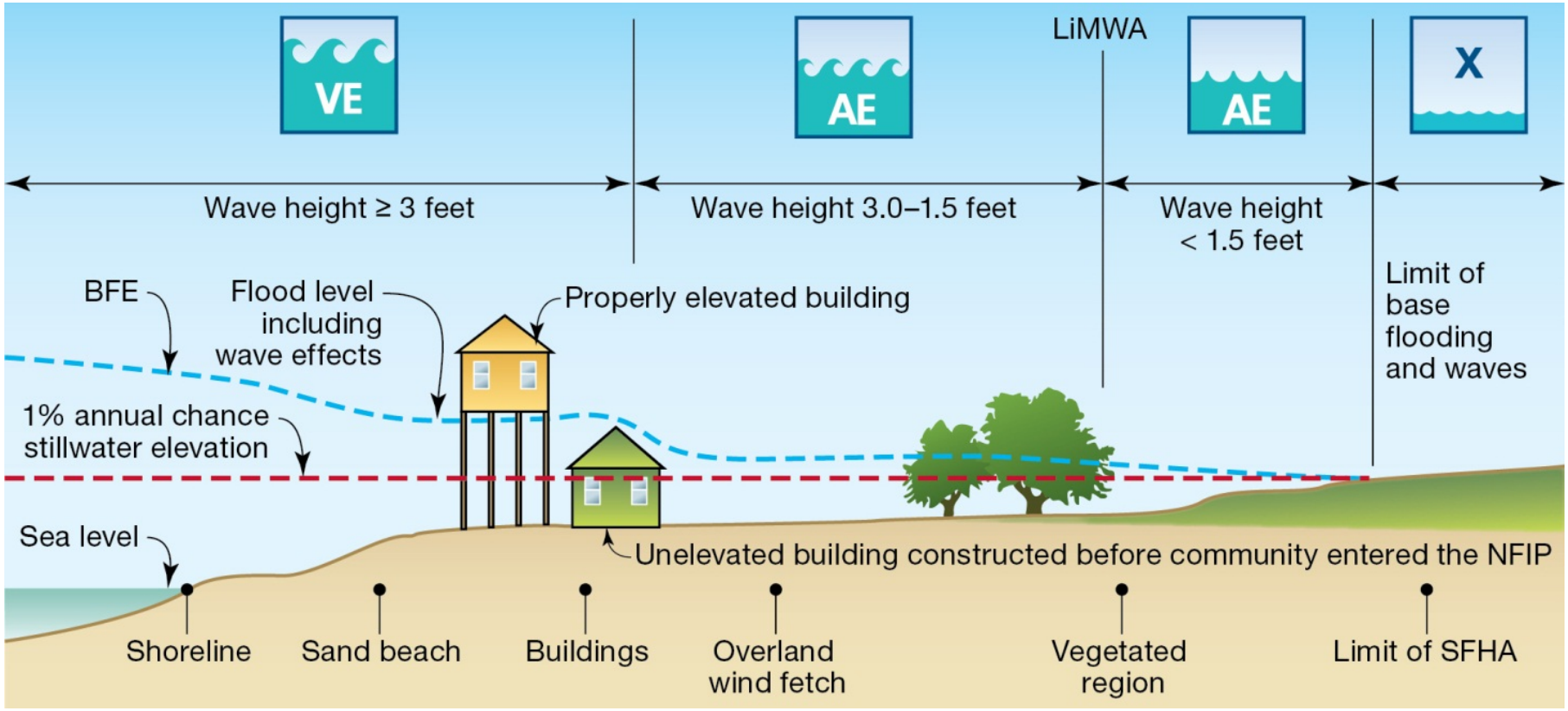
- Non-regulatory products developed (Summer 2013)
- Finalize FIRMs/FIS to address any comments or appeals
- Letter of Final Determination (LFD) date – occurs after appeals are addressed (March 2014)
  - Initiates the 6-month ordinance adoption/compliance period
- Public Open House- tbd
- Resilience Meeting (Spring 2014)
- Effective Date – 6 months after LFD date and typically at least 15 months after preliminary date (September 2014)

*Estimated

Mapping

- Base Flood Elevation (BFE): The height in feet above a certain datum, in this case North American Vertical Datum of 1988 (NAVD 88), that flood waters have a 1 percent annual chance of reaching or exceeding in any given year
- Primary Frontal Dune (PFD): A continuous or nearly continuous mound or ridge of sand with relatively steep seaward and landward slopes immediately landward and adjacent to the beach and subject to erosion and overtopping from high tides and waves during major coastal storms
- Zone VE: Defined by wave heights of 3 ft. or greater, or by the PFD
- Zone AE: Defined by wave heights ranging from 0-3 ft.
- Limit of Moderate Wave Action (LiMWA): Defined by the area subject to wave action with waves greater than 1.5 ft. in height

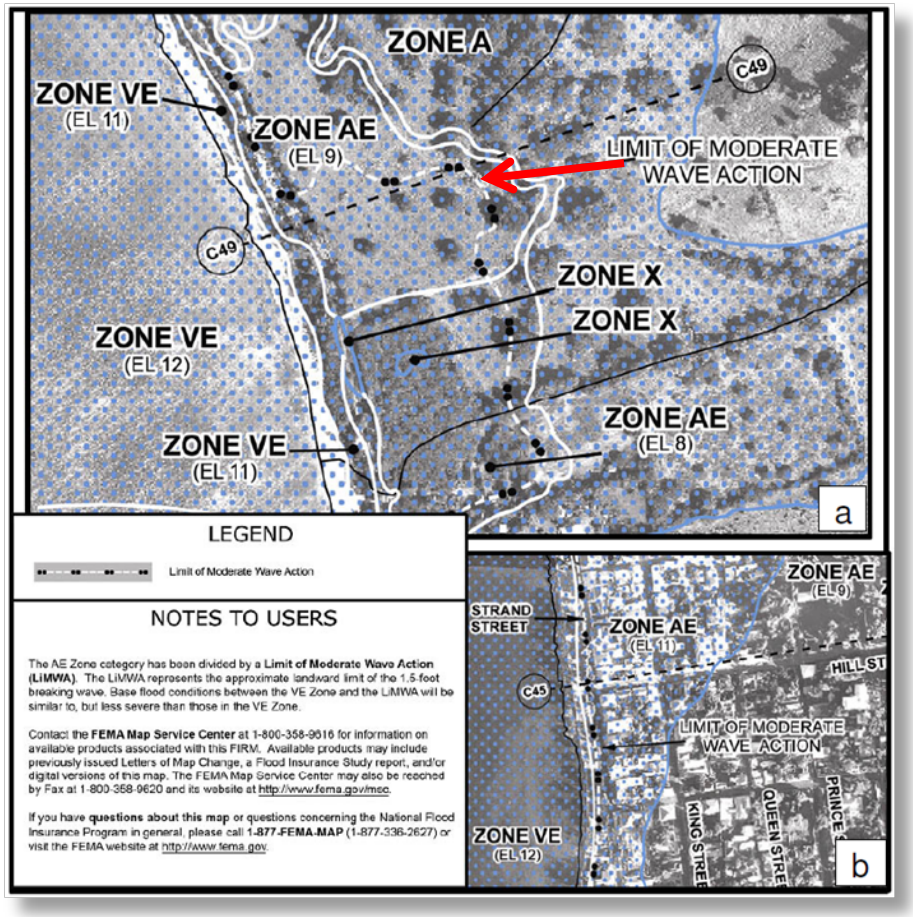
Mapping *(continued)*



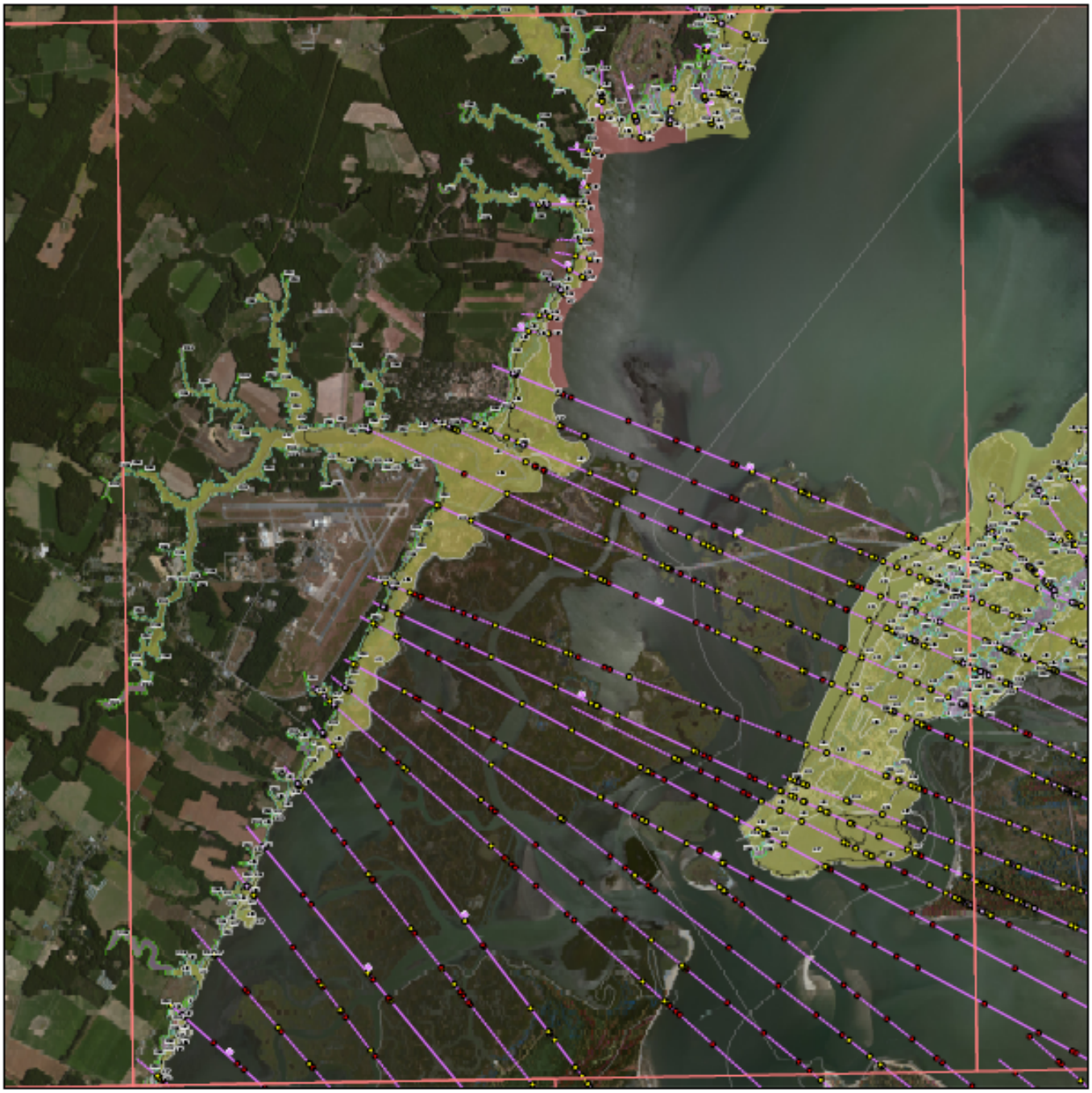
Limit of Moderate Wave Action (LiMWA)

FEMA Procedure Memorandum No. 50, 2008

- At present not a regulatory requirement
- No Federal Insurance requirements tied to LiMWA
- CRS benefit for communities requiring VE Zone construction standards in areas defined by LiMWA or areas subject to waves greater then 1.5 ft.



Coastal Flood Hazard Mapping Workmaps
Accomack County, Virginia



0 0.5 1 2 3 4 Miles

Flood Hazard Information

- 0.2% Annual Chance Boundary
- 1% Annual Chance Boundary
- Gutter Line
- LIMWA
- Published Transects
- Mapping Transects
- Apparent Limit
- Political Boundary
- Hurricane Isabel High Water Mark (HWM)

	Transect Station Contours	
A	AE	Elevation NAVD
AE	VE	2
AO	X	4
VE		6
X500		8

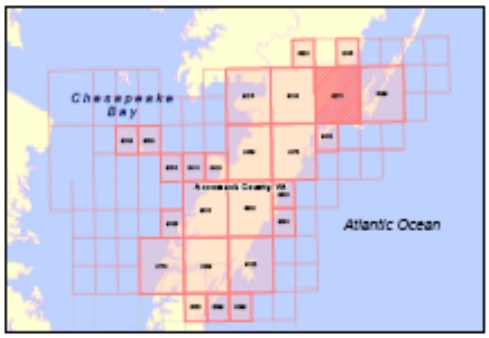
N

FIRM Panel
0275

HIGH WATER MARKS ARE PROVIDED FOR REFERENCE TO AN HISTORICAL STORM EVENT. THEY ARE NOT INTENDED TO BE USED FOR VALIDATION OF COASTAL MAPPING, AND ARE NOT EXPECTED TO MATCH COASTAL BASE FLOOD ELEVATIONS.

FEMA

A JV of Dewberry, URS, and ESP
RAMPP
Risk Assessment, Mapping, and Planning Partners



Coastal Flood Hazard Mapping Workmaps
Accomack County, Virginia

0 0.5 1 2 3 4 Miles

Flood Hazard Information

- 0.2% Annual Chance Boundary
- 1% Annual Chance Boundary
- Gutter Line
- LIMWA
- Published Transects
- Mapping Transects
- Apparent Limit
- Political Boundary
- Hurricane Isabel High Water Mark (HWM)
- A
- AE
- AO
- VE
- X500

Transect Station
- AE
- VE
- X

Contours
Elevation NAVD
- 2
- 4
- 6
- 8

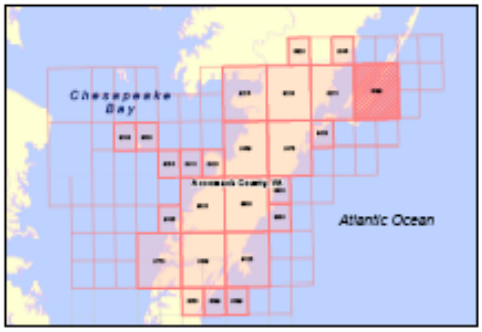
N

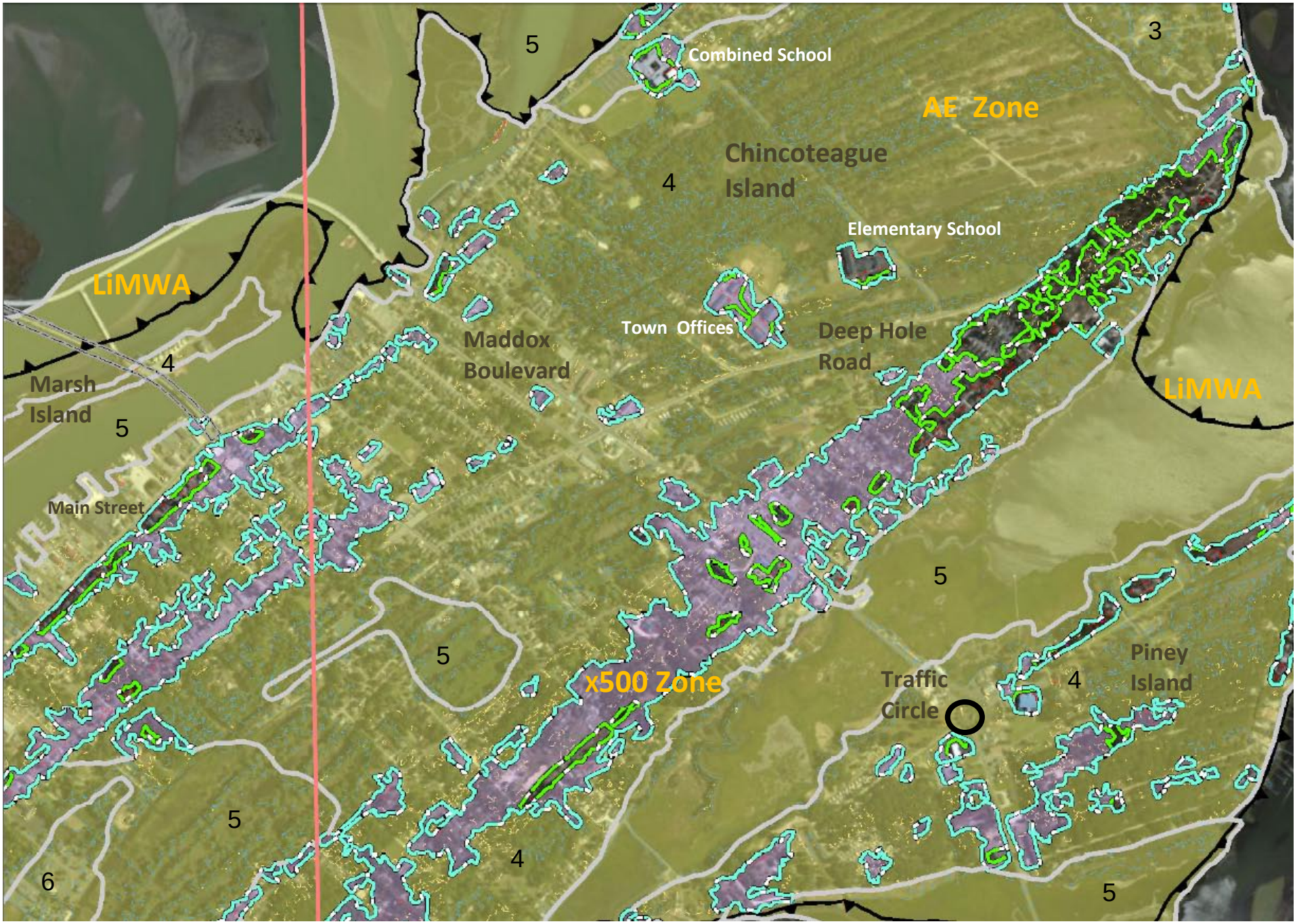
FIRM Panel
0300

HIGH WATER MARKS ARE PROVIDED FOR REFERENCE TO AN HISTORICAL STORM EVENT. THEY ARE NOT INTENDED TO BE USED FOR VALIDATION OF COASTAL MAPPING, AND ARE NOT EXPECTED TO MATCH COASTAL BASE FLOOD ELEVATIONS.

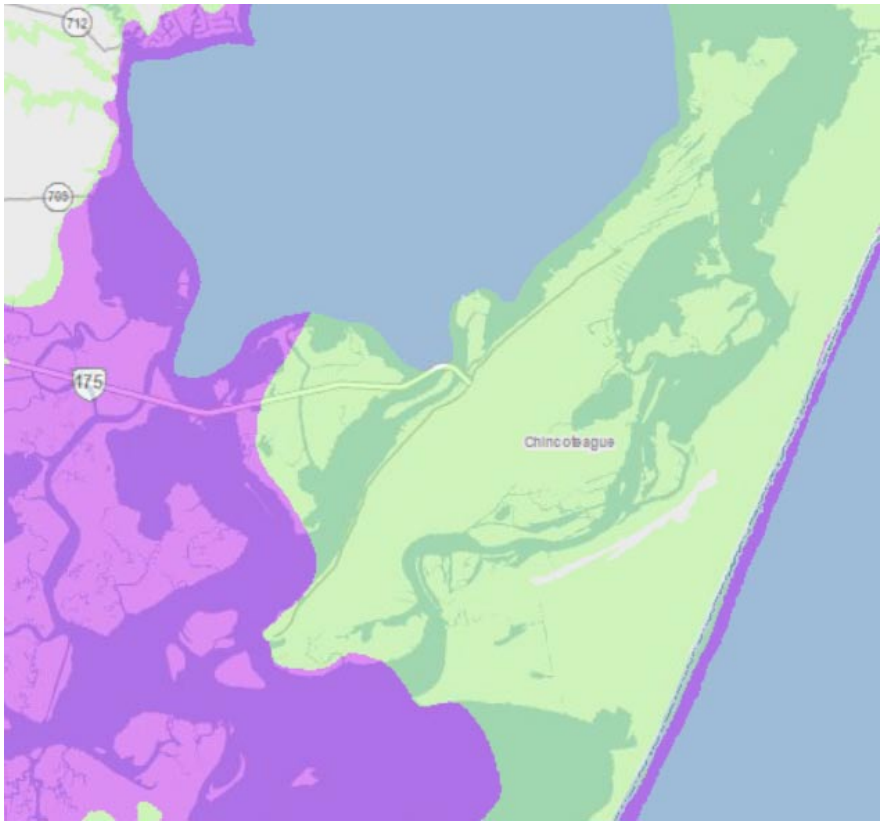
FEMA

A JV of Dewberry, URS, and ESP
RAMPP
Risk Assessment, Mapping, and Planning Partners



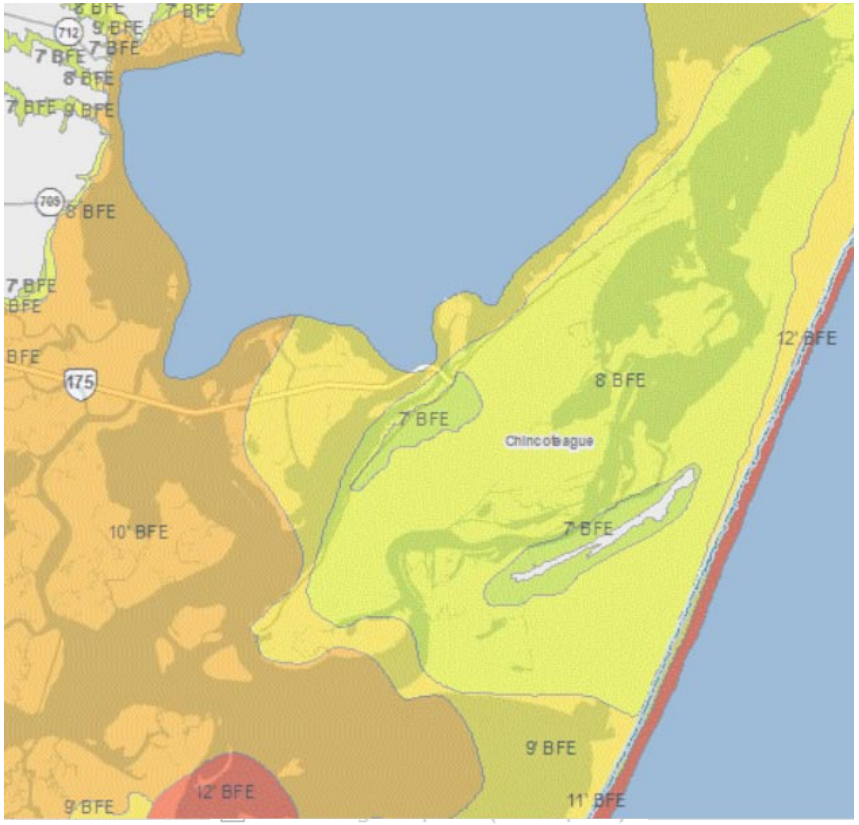


FEMA draft preliminary Flood Insurance Rate Map – Chincoteague Island, VA (May 2013)



Flood Hazard Areas

- [ ] FIRM Panel
- [ ] Coastal Barrier Resource Areas
- [x] Flood Zones
  - Not In Special Flood Hazard Area
  - AE
  - VE
- [ ] Base Flood Elevation (Ft.)



Flood Hazard Areas

- [ ] FIRM Panel
- [ ] Coastal Barrier Resource Areas
- [ ] Flood Zones
- [x] Base Flood Elevation (Ft.)
  - 4
  - 5
  - 6
  - 7
  - 8
  - 9
  - 10
  - 11
  - 12
  - 13

Existing FEMA Flood Insurance Rate Map (Accomap May 2013)