

COUNCIL WORKSHOP MEETING

A G E N D A

TOWN OF CHINCOTEAGUE

September 19, 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. Presentation/Discussion – FEMA draft Flood Insurance Rate Maps
2. 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 – **UPDATED September 12, 2013**
Subject: FEMA draft preliminary Flood Insurance Rate Maps

FEMA has completed work 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 July 31st to allow preliminary local governmental review prior to the public presentation of draft flood insurance rate maps (DFIRMs) beginning in October 2013.

Background information on the mapping process, selections from the FEMA power-point presentation, and the draft maps are attached for Town Council review. The Town of Chincoteague provided (*will provide*) review comments on several mapping issues including:

- Flood elevations along the Route 175 Causeway
- Location of the LiMWA line along the shoreline
- Chincoteague Inlet and Toms Cove V-zone mapping
- (*Change in Base Flood Elevation for northern end of Chincoteague Island*)

The draft preliminary Flood Insurance Rate Map for Chincoteague Island lowers the base flood elevations for the entire island, and removes limited areas from the regulatory 100 year flood zone based on more accurate elevation data (LiDAR) and the new computer models that used detailed transects 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) and require use of a conversion factor of -0.81 feet. Accomack County prepared several maps which show the location of approximately 1,044 structures on Chincoteague Island potentially outside of the 100 year floodplain, and illustrate the change in base flood elevations (see attached maps).

Adoption of the community flood maps by the Town of Chincoteague 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

*Revisions to the Town Flood Ordinance –

As the result of a recent citizen complaint, FEMA notified the Town that revision to our Flood Ordinance and management of the zoning permit process is needed prior to an overall compliance update that is scheduled to occur over the next 12 months.

Town Staff responded in the letter dated August 28th, that the adopted permit process is a responsible and effective means of implementing our Floodplain Ordinance requirements by working with Federal, State and County permitting authorities who have developed and adopted criteria for review and approval of specific ‘development activities’ such as fill and grading.

This issue has been referred to Town Attorney Poulson.

- Flood insurance rate and coverage changes that will affect the Town under the Biggert-Waters Flood Insurance Reform Act of 2012
- Recertification under the new NFIP Community Rating System (CRS) manual in 2014, with possible changes to the flood insurance discounts
- Increased community participation through an advisory committee and improved website information

The Virginia Coastal Policy Clinic at William & Mary Law School sponsored a one day conference last week on “Adaptive Planning for Flooding and Coastal Change in Virginia: Legal and Policy Issues for Local Government”. Town Planner Neville will provide a quick report if time allows.

What is FEMA's Process for Revalidating Existing LOMAs and LOMRs?

To revalidate map changes, FEMA conducts a detailed comparison of the BFEs shown on FEMA's new FIRM and the lowest adjacent grade or lowest lot elevation of previously issued map changes. Those structures or properties that are above the BFE or are located in areas of the community that are not affected by updated flood hazard information are revalidated through a formal determination letter that is issued to the community's Chief Executive Officer when the new FIRM becomes effective. The revalidation letter is also mailed to each community's map repository to be kept on file and is available for public reference. Map changes that have been issued for multiple lots or structures where the determination for one or more of the lots or structures have changed cannot be automatically revalidated through the administrative process described above. To request that FEMA review such map changes (i.e., those that are not included in the revalidation letter), please submit the following to FEMA:

- A letter requesting the re-issuance (provide the case number of the LOMA to be reissued); and
- A copy of the LOMA to be reissued, if available.

FEMA will review the case file and issue a new letter reflecting its new determination.

How can I purchase flood insurance?

A policy may be purchased from most licensed property insurance agents or brokers who are in good standing in the State in which the agent is licensed or through any agent representing a Write Your Own (WYO) company. Call 1-800-720-1093 or visit floodsmart.gov to find a flood insurance agent near you.



What Factors Determine Flood Insurance Premiums?

A number of factors are used to determine flood insurance premiums, including the amount of coverage purchased, the deductible, location, age, occupancy, and type of building. For newer buildings in floodplains, the elevation of the lowest adjacent grade (the lowest ground touching the structure), or lowest floor relative to the BFE will also be used to rate the policy.

For Further Information

For any questions concerning flood hazard mapping or LOMAs, please contact the FEMA Map Information eXchange's (FMIX) toll-free information line at 1-877-FEMA MAP (1-877-336-2627).

More information is available online at: http://www.fema.gov/plan/prevent/fhm/fq_genhm.shtm

The FMIX has flood hazard mapping information and products that may be reviewed online and downloaded at <http://msc.fema.gov>. For map orders and questions call 1-877-FEMA MAP (1-877-336-2627).

For information about floodplain management, ordinances, or map adoption policies, communities can contact their State NFIP Coordinator.

For questions specifically concerning insurance, please call 1-800-427-4661 or visit <http://www.floodsmart.gov>.



July 19, 2013

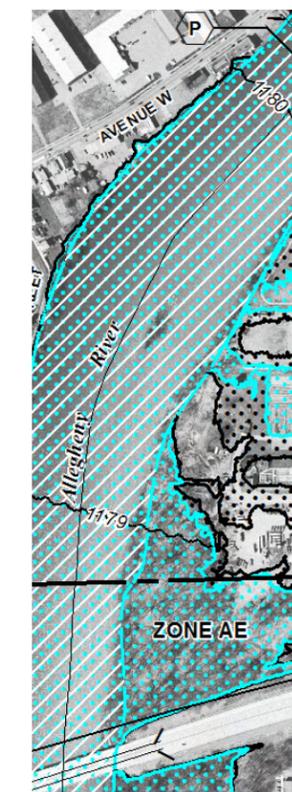
Flood Hazard Mapping Fact Sheet

Accomack County, Virginia

This Fact Sheet provides background information on the National Flood Insurance Program (NFIP) and Risk Mapping, Assessment, and Planning (Risk MAP) program, which are administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard assessment and mapping process underway in Accomack County, Virginia. FEMA is revising the county's Flood Insurance Rate Maps (FIRMs) and creating non-regulatory flood risk assessment products, using the latest technologies and the most current data, so that residents, homeowners, business owners, and community officials may understand their local flood risk and take action to keep people and property safe from floods.

What is the NFIP? What is Risk MAP?

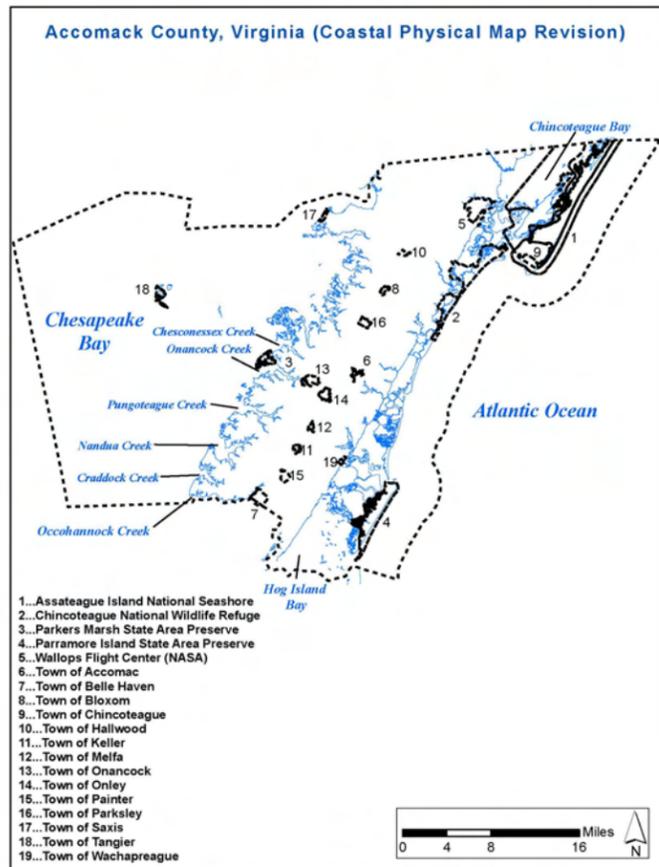
Congress established the NFIP due to escalating costs to taxpayers for flood disaster relief. If a community participates in sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FIRMs show the Special Flood Hazard Area (SFHA). Development may take place within the SFHA provided that it complies with local floodplain ordinances that meet NFIP criteria. Risk MAP is a FEMA program that provides communities with additional risk assessment tools and outreach support. Through collaboration with States and local entities, FEMA will deliver quality data that increase public



awareness and strengthen local ability to make informed decisions about reducing risk to life and property.

What is a FIRM?

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Study (FIS) report and a FIRM. An FIS contains prior flooding information, descriptions of the flooding sources, information on flood protection measures, and a description of the hydrologic and hydraulic methods used in the study. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA and is used with the FIS to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict Base (1% annual chance) Flood Elevations (BFEs) or flood depths, floodways, and common physical features such as roads.



What Else Has Changed?

The preliminary FIS Report only includes revised detailed coastal flood hazard analyses for the Atlantic Ocean, Chesapeake Bay, Chincoteague Bay, Hog Island Bay, Occohannock Creek, Craddock Creek, Nandua Creek, Pungoteague Creek, Onancock Creek, and Chesconessex Creek.

All flood elevations shown in this Flood Insurance Study are now referenced to the North American Vertical Datum of 1988 (NAVD88). To perform this conversion, effective elevation values from the National Geodetic Vertical Datum of 1929 (NGVD29) were adjusted downward by -0.81 feet.

How do I Find Out if a Structure or Property is Located in the Special Flood Hazard Area?

You can locate a building or a lot by consulting the FIRM, or by contacting the floodplain administrator for your community. For help interpreting a FIRM, telephone the FMIX at 1-877-FEMA MAP (1-877-336-2627).

What is an Appeal?

Some flood studies result in new or revised flood hazard information. During the 90-day appeal period, community officials and others may object to the accuracy of this flood hazard information, which may include new or revised BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways. All appeals must be based on data that show the new or revised flood hazard information is scientifically or technically incorrect. Communities should coordinate with the FEMA Philadelphia office before submitting an appeal.

What is a Comment?

Challenges received during the appeal period that do not involve proposed flood hazard information are called “comments”; these generally involve concerns with updated corporate limits, jurisdictional boundaries, road names, and other base map errors or omissions; or requests that a Letter of Map Amendment (LOMA) Letter of Map Revision Based on Fill (LOMR-F), or LOMR be incorporated.

What Happens After the Appeal Period?

FEMA will issue a Letter of Final Determination and then provide the community with six months to adopt up-to-date floodplain management ordinances. If the

Why Are the Maps Being Updated?

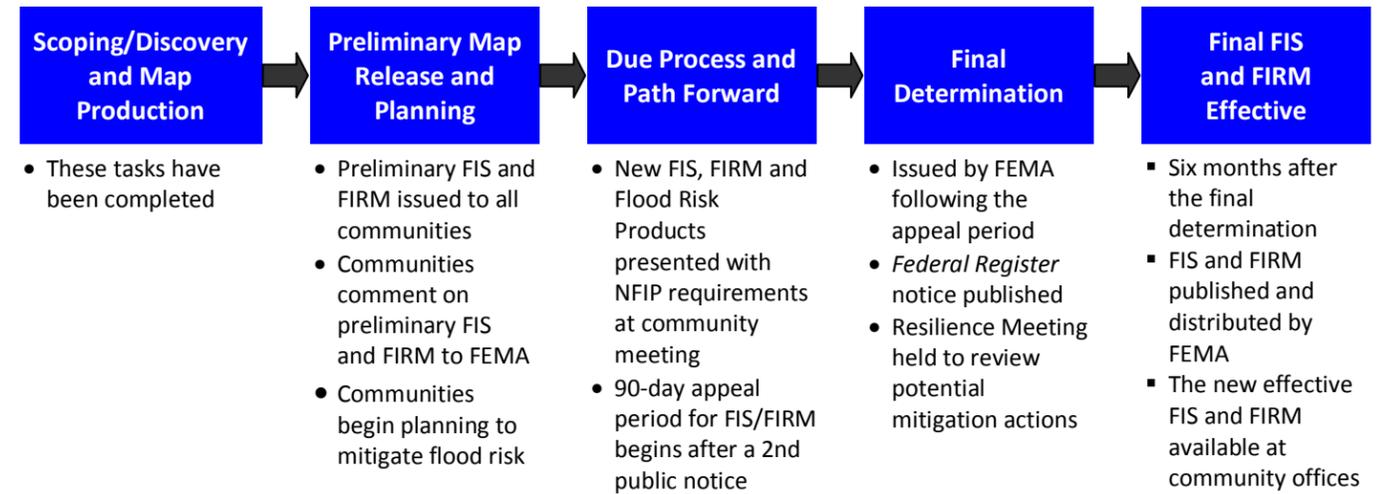
Existing coastal flood hazard areas reflect information that was available at the time the maps were created, and may not reflect the effects of development or changes in the shoreline, topography and vegetation. Incorporating recent data into the new modeling and mapping technologies will provide more detailed and reliable information about the Region’s coastal flood risks.

This Physical Map Revision (PMR) has been issued for Accomack County in order to incorporate new detailed coastal flood hazard analyses for the Atlantic Ocean and the Chesapeake Bay, including its tributaries.

With this update, the coastal flood hazard analyses involved transect layout, field reconnaissance, erosion analysis, and overland wave modeling including wave setup, wave height analysis and wave runup. BFEs have been revised or added to the updated areas. In addition, identifying and mapping the 1.5-foot wave height line, referred to as the Limit of Moderate Wave Action (LiMWA) was completed. The digital files will be available when these maps become effective.

The Mapping Process

The key steps in the Risk MAP mapping and product development process are outlined below. Additionally, the points at which community officials and property owners may provide comments and express concerns with the information in the FIS report and FIRM are identified.



floodplain ordinances in effect are satisfactory, they can be submitted in their current form. If ordinances need to be updated, communities should seek assistance from their State NFIP Coordinator or the FEMA office in Philadelphia. After the six-month compliance period, the new FIS and FIRM will become effective.

What if a Structure is Shown in a Different Flood Zone on the New Map?

The new map will not affect continuing insurance policies for a structure built in compliance with local floodplain management regulations and the flood map in effect at the time of construction. However, should the structure be substantially improved or substantially damaged (where damages or improvements reach 50% or more of the predamage market value) the entire structure will have to be brought into compliance with the floodplain requirements and the BFE in effect at the time any repairs take place.

Is There any Recourse if I Do Not Agree with the New Map?

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within

Special Flood Hazard Area boundaries. Such situations may exist in Accomack County. For these situations, FEMA established the LOMA process to remove such structures from the Special Flood Hazard Area.

How Can I Request a LOMA?

To obtain a LOMA, the requester must complete a LOMA application form that is downloadable from: http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm. For a LOMA to be issued removing a structure from the SFHA, federal regulations require that lowest adjacent grade be at or above the BFE. There is no fee for FEMA’s review of the LOMA request, but the requester of a LOMA must provide all of the information needed for a review. Elevation information certified by a licensed surveyor is often required if an elevation certificate is not available.

Will LOMAs Issued under the Old Map be Valid under the New Map?

When a new FIRM becomes effective, it automatically supersedes previously issued LOMAs, LOMRs, and other map changes that have been issued for structures and properties on the revised FIRM panels. Recognizing that some map changes may still be valid even though the flood hazard information on the FIRM has been updated, FEMA has established a process for revalidating such map changes.



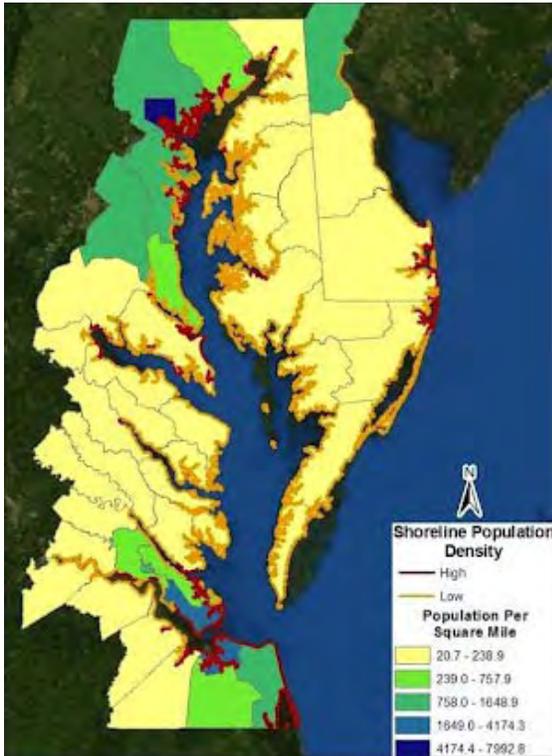
The Federal Emergency Management Agency (FEMA) Region III office has initiated a coastal analysis and mapping study to produce updated Digital Flood Insurance Rate Maps (DFIRMs) for coastal counties within Region III. The new coastal flood hazard analyses, initiated in the Fall of 2009, will utilize 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.

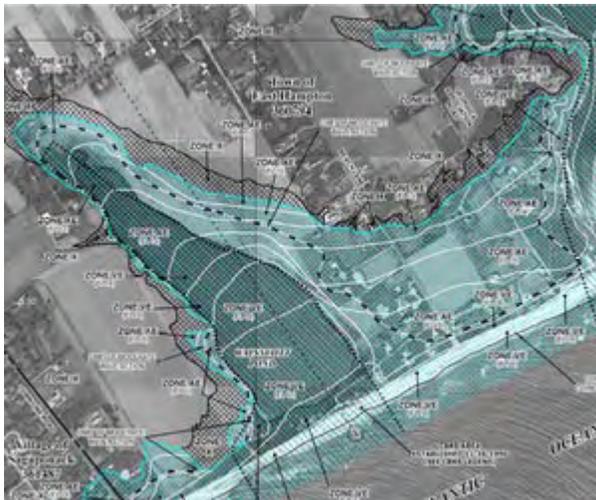
An updated coastal flood study is needed to obtain a better estimate of coastal flood hazards and risk for Region III. The current, or effective, Flood Insurance Rate Maps (FIRMs) are outdated primarily due to the age of data and methodologies used in producing the effective FIRMs, which date back to 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 FIRM 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 FIRM 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 ($10 + (4 \times 0.7) = 12.8$ 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.ar
my.mil

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

Current - Adopted 2009

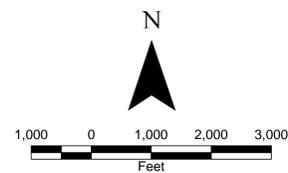


Proposed 2013



- Legend**
- FEMA Flood Zone**
- AE
 - VE
 - 0.2% Annual Chance
 - Not in Flood Zone (X)
 - Coastal Barrier Resources System/Otherwise Protected Area
 - Limits_Moderate_Wave_Action

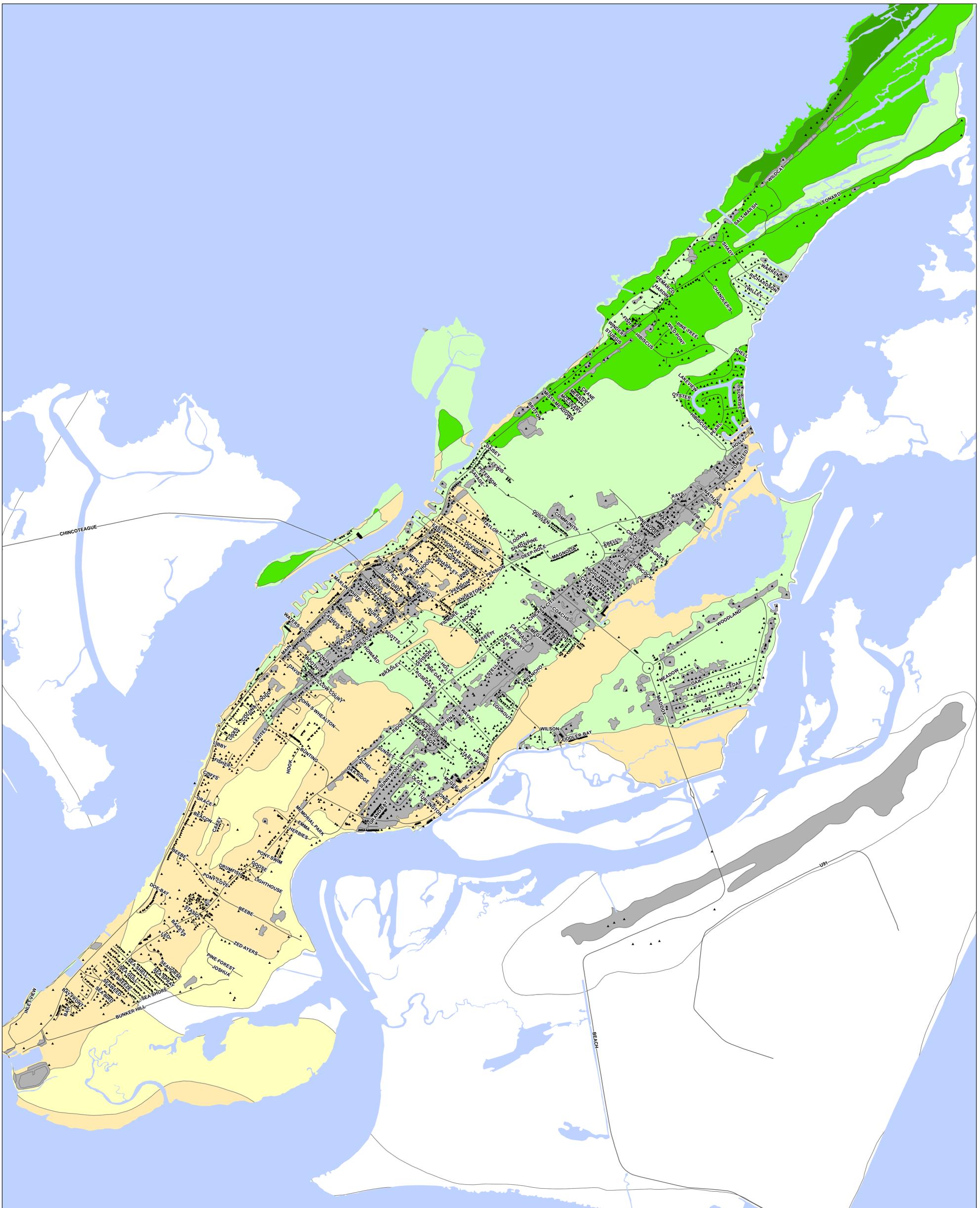
Note: Actual changes in Minimum Elevation can differ due to a change in the Vertical Datum used to calculate Elevation between 2009 and 2013



Prepared by the Accomack County
Department of Planning & Community Development
August 28, 2013



2013 FEMA Update - Changes to Base Flood Elevation



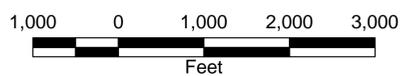
Legend

Proposed Change in Base Flood Elevation*

- Outside Proposed Special Flood Hazard Area
- Decrease 0.2 Feet
- Decrease 1.2 Feet
- Decrease 2.2 Feet
- Decrease 3.2 Feet
- Decrease 4.2 Feet
- Decrease 5.2 Feet
- ▲ Address Locations

* Note: Actual changes in BFE differs from current maps due to a change in the Vertical Datum used to calculate BFE

N



Prepared by the Accomack County
Department of Planning & Community Development
August 28, 2013

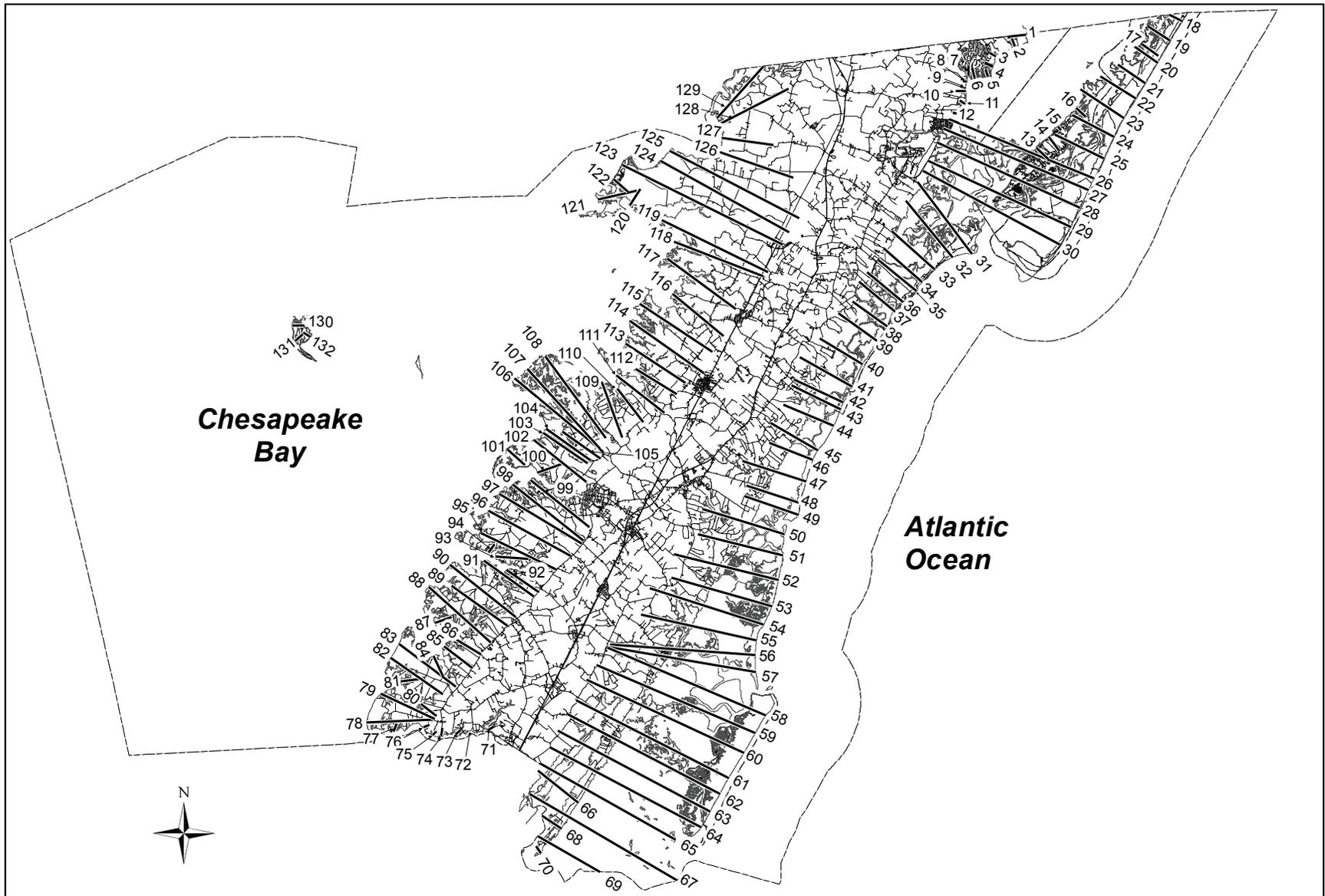


Approximately 25,000 Addressed Structures in Accomack County	Current	Proposed
Within Special Flood Hazard Area	8126	5835
Within V Zone	334	23
Base Flood Elevation (feet):		
3		272
4	268	2003
5	29	986
6	45	898
7	1901	469
8	4634	777
9	608	401
10	470	25
11	143	2
12	11	2
13	17	0
In Zone by Jurisdiction: (None in Accomac, Bloxom, Hallwood, Keller Melfa, Onley, Painter, Parksley)	Current	Proposed
Accomack County	3411	2308
Belle Haven	6	4
Chincoteague	3985	2941
Onancock	11	12
Saxis	183	220
Tangier	298	267
Wachapreague	232	83
In Zone by Election District:	Current	Proposed
Chincoteague 1 Thornton	3995	2951
Atlantic 2 Wolff	1073	464
Atlantic 3 Chesser	86	184
Metompkin 4 Lewis	658	741
Metompkin 5 Gray	36	37
Lee 6 Crockett	683	596
Lee 7 Gordy	457	312
Pungoteague 8 Hart	866	463
Pungoteague 9 Major	272	87
<p>Note: These statistics are quick estimates based on address points for Accomack County. The actual numbers can be expected to increase slightly once the entire building footprint (which can be partially inside and outside a particular zone, is evaluated. July 30, 2013</p>		

~ 2291
 - 311
 + 272
 + 1135
 + 939
 + 853
 - 1432
 - 3857
 - 207
 - 445
 - 141
 - 9
 - 17

- 1103
 - 2
 - 1044
 + 1
 + 37
 - 31
 - 149

- 1044
 - 609
 + 98
 + 83
 + 1
 - 87
 - 145
 - 403
 - 185



FEDERAL EMERGENCY MANAGEMENT AGENCY



ACCOMACK COUNTY, VIRGINIA
AND INCORPORATED AREAS

TRANSECT LOCATION MAP

FIGURE 1



FEMA

August 20, 2013

Robert Ritter
Manager
Town of Chincoteague
6150 Community Drive
Chincoteague, Virginia 23336

Community: Town of Chincoteague,
Accomack County, Virginia
Community No.: 510002

Dear Mr. Ritter:

On July 31, 2013 the Federal Emergency Management Agency (FEMA) held a Community Coordination and Outreach (CCO) Meeting in Accomack County. I am writing today in order to outline follow-up steps and informational contacts for your community.

There are three activities that each community should undertake during the upcoming months to ensure both continued participation in the National Flood Insurance Program (NFIP) and a high quality digital Flood Insurance Rate Map (FIRM) for your community.

- Your community should review your preliminary digital FIRM and suggest corrections or comments as soon as possible.
- Your community is responsible to reach out to those citizens affected by the changes on the digital FIRM and inform them of the potential flood insurance implications.
- Your community must adopt a new or amended floodplain ordinance that meets the NFIP minimum requirements or face possible suspension from the NFIP.

Following the recent mailing of the preliminary digital FIRM to the Town of Chincoteague, there is a 30-day comment period, followed by a regulatory 90-day appeal period. In a few months, an ordinance preparation period lasting for 6 months will be initiated that culminates with the digital FIRM effective date. If no delays occur in these processes, your digital FIRM will be published and become effective in late 2014. At that point this new map will replace your current effective FIRM.

We highly recommend that you start working on updating your ordinances as soon as possible. You can start this process by submitting current ordinances to Charley Banks, the State NFIP Coordinator. He will work with your community to identify any required or recommended ordinance amendments.

His contact information is:

Charley Banks, CFM
Virginia Department of Conservation and Recreation
Division of Soil and Water Conservation
600 East Main Street, 24th floor
Richmond VA 23219
Phone: 804-371-6135
Fax: 804-371-2630
Email: charley.banks@dcr.virginia.gov

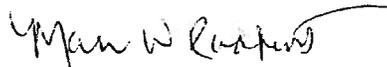
Comments collected at the CCO Meeting are now being reviewed. If you have additional comments on the maps, please submit them to Robin Danforth, the Project Engineer, using the following contact information:

Robin Danforth, P.E.
Civil Engineer
One Independence Mall, 10th Floor
615 Chestnut Street
Philadelphia, Pennsylvania 19106-4404
Phone: 215-931-5573
Email: robin.danforth@fema.dhs.gov

You can find the Model Floodplain Ordinances for Virginia, the FEMA Region III Checklist and our Ordinance Standard Operating Procedures to assist you with your update on www.rampp-team.com/fact_region3.htm. To request a CD with this information, please contact Donna Fabry at donna.fabry@urs.com or 215-940-9240.

Please contact me at mari.radford@fema.dhs.gov or 215-931-2880 if you have any questions regarding the mapping process.

Sincerely,



Mari W. Radford, CFM
Mitigation Planner

cc: Kenny Lewis, Zoning Administrator, Town of Chincoteague
Charley Banks, Virginia NFIP Coordinator

FLOODING & FLOOD RISKS: Flood Map Update Schedule



Flood Map Update Schedule

Reflecting data as of 08/12/2013

Enter your Zip Code to see all of the communities in your county that have maps scheduled to be updated. Even if your community is not listed, changes may still be in progress.

Search

Back to List

Community: CHINCOTEAGUE, TOWN OF
Project Name: REG Accomack County, VA, Coastal PMR

Projected Preliminary Date: 06/21/2013
Actual Preliminary Date:
Appeal Period Start Date:
Appeal Period End Date:
Projected Effective Date: 10/02/2014
Actual Effective Date:
Actual LFD Date:
Project Status: Active

Definitions:

Preliminary Date - The date when new preliminary DFIRMs were presented to community officials.
Appeal Start - Start date for the official 90-Day Appeal Period.
Appeal End - End date for the official 90-Day Appeal Period.
LFD Date - The date where community officials are notified that a new or updated DFIRM will take effect in six months.
Effective Date - The date when a new Digital Flood Insurance Map (DFIRM) become effective.
DFIRM - Digital Flood Insurance Rate Map
LFD - Letter of Final Determination
Project Status - Active - Mapping project in status
On-Hold - Mapping project experiencing delays
Completed - Mapping project finished; updated map in effect

Note - Projected Dates are only estimates as final dates have not been determined.

If your property was newly mapped into a high-risk flood zone, on or after October 1, 2008, you may be eligible for a low-cost Preferred Risk flood insurance policy as part of the [PRP Eligibility Extension program](#).

Call your community's Floodplain Manager for more information on maps changing in your area. You can also reach the FEMA Map Information eXchange at 1-877-FEMA MAP (1-877-336-2627).



TOWN OF CHINCOTEAGUE, INC.

August 26, 2013

Robin Danforth, P.E.
FEMA/DHS Region III
One Independence Mall, 10th Floor
615 Chestnut Street
Philadelphia, PA 19106-4404

RE: Town of Chincoteague, Virginia (CID: 510002)
Draft FIRM and FIS comments

Dear Ms. Danforth:

The Town of Chincoteague, Inc. has completed its review of the preliminary Flood Insurance Rate Maps and Flood Insurance Study dated July 19, 2013. At the CCO meeting held in Accomac, VA you requested that we provide comments on any map features or planimetric information that may be incorrect. We understand that comments on the Flood Study may also be provided in coming months during a public comment period. The following items have been identified to assist with presentation of the information to the community.

1) Limit of Moderate Wave Action (LiMWA)

- a) Draft the LiMWA line along the water side of the shoreline where the two lines share a common boundary
 - FEMA's guidance that communities should consider applying increased V-zone building standards between the LiMWA line and the V-zone would unreasonably limit options for shoreline management just because of a drafting choice to show the LiMWA line landward of the shoreline.

2) VE Zone/AE zone boundary line

- a) The Route 175 Causeway is an element of critical infrastructure for Chincoteague Island. Sections are located within the VE and AE zones, however the boundary line does not reflect an elevation difference of the roadway surface above the surrounding marsh. No change is proposed at this time.
- b) Chincoteague Inlet is a dynamic geographic feature that is currently increasing in width and flooding impact on the community. The boundary between the VE and AE zones at the southern end of the island on the current FIRM follows the shoreline (without adjustment for a variety of shoreline protection measures). The draft map moves that boundary to the middle of Chincoteague Channel and places the LiMWA line along the shoreline. Since it is unlikely that a wave will suddenly change height in the middle of the channel, we view this as a map drafting or policy decision.

The Inlet is located in a wide gap between transects 30 and 31 so that interpolation between the land profiles along either transect does not provide any basis for drafting this line. No change is proposed at this time, until supplemental information is provided in the FIS.

- c) Toms Cove is protected by the spit of Assateague Island connecting with the Hook. According to the FIS (page 17) the VE zone along the open coast terminates at the landward toe of the primary frontal dune system. Since USFWS policy has managed the spit to allow overwash without a dune system, should the mapping of the VE zone connect to Toms Cove? No change is proposed at this time.

3) Zone X (0.2% Flood)

- a) Revise Map 290 to remove the Zone X floodplain from the top of the White Hills on Assateague Island. This is a major credibility issue since the existing ground elevation is reported as 50 feet above sea level.

4) Mapping Corrections

All Maps

- a) Streets need to be represented by some kind of line so they are visible. Extensive street naming of minor streets is of limited value when the geographic feature cannot be seen on the aerial photographic base map.
- b) In multiple locations north and east of Chincoteague Island, Base Flood Elevation boundaries and labels have been shown in areas of open water with significantly higher elevations than the adjacent elevation over land (AE 7 next to AE 4). Each map sheet contains a note that Coastal BFEs apply only landward of 0.0' NAVD88. Should either the label or the boundary line be removed over open water?

Map 65

- a) none

Map 70

- a) Include line with single dot symbol in Legend to indicate separate Federal Land Ownership between Refuge, Seashore, Wallops Flight Facility

Map 260

- a) none

Map 270

- a) Draft LiMWA line along the water side of the shoreline where the two lines share a common boundary
- b) Provide additional labels:
 - Route 2102 Ridge Road
 - Route 2101 Main Street
- c) Revise southern label for Ridge Road to Seaweed Drive
- d) Revise Beacon Street to Beebe Road
- e) Label Bunting Road
- f) Label East Side Drive

Map 280

- a) Revise label in top right from CNWR to ASIS
- b) Revise Machipongo River label to Assateague Bay and Assateague Channel

- c) Revise Chesconessex Creek label to Wildcat Marsh
- d) Revise Chesconessex Creek label to Deep Hole Creek
- e) Revise Craddock Creek label to East Gut
- f) Revise Hunting Creek label to Little Morris Island Creek
- g) Draft LiMWA line along the water side of the shoreline where the two lines share a common boundary
- h) Consider a revision to the LiMWA line at the end of Deep Hole Road/Tom Reed Lane to follow the edge of channel and marsh so that one of Chincoteague's last remaining working waterfront structures does not get regulated out of existence. This is an area with existing land and obstructions that could reasonably be considered outside of the 1½ foot wave height.
- i) Label Route 2101 Main Street
- j) Label Deep Hole Road
- k) Correct spelling of Hallie Whealton Smith Drive
- l) Correct spelling of Amrien Circle Drive
- m) Correct spelling of Koerner Drive
- n) Correct spelling of McCleary Drive
- o) Delete (7) Harley Lane
- p) Correct spelling of (18) Nathans Lane

Map 285

- a) Revise Beasley Bay label to Chincoteague Bay

Map 290

- a) Revise Chincoteague Bay label to Little Toms Cove
- b) Revise Chincoteague Bay label to Assateague Channel
- c) Revise Chincoteague Bay label to Sheephead Creek
- d) Revise Chincoteague Bay label to Little Oyster Bay
- e) Revise Swans Gut Creek label to Janeys Creek
- f) Revise Wildlife Drive label to Service Road (upper)
- g) Revise Wildlife Drive label to Black Duck Trail
- h) Revise Black Narrows label to Chincoteague Channel
- i) Draft LiMWA line along the water side of the shoreline where the two lines share a common boundary
- j) Correct spelling of Hallie Whealton Smith Drive
- k) Label Route 2113 Beach Road
- l) Label Route 2113 Maddox Boulevard
- m) Correct double dot pattern in Assateague Channel or identify its meaning in the Legend

Map 485

- a) Correct double dot pattern or identify its meaning in the Legend
- b) Correct mapping of the VE 11, VE 10, and AE 8 zones to be based on current geographic perimeter of the Toms Cove Hook rather than prior map perimeter of the landform
- c) Correct the CBRS and OPA boundary at the south end of Assateague Island to reflect current public information found at www.fws.gov/CBRA/CBRS-Mapper.html

Map 505

- a) Correct double dot pattern in Toms Cove or identify its meaning in the Legend
- b) Correct mapping of the VE 11, VE 10, and AE 8 zones to be based on current geographic perimeter of the Toms Cove Hook rather than prior map perimeter of the landform

5) Flood Insurance Study

- a) There is no mention of the new LiDAR elevation information and its vertical accuracy. Consider whether it should be included on page 3, Section 3.3 page 14, or Section 4.1.
- b) Page 30, last paragraph needs 'or' in one spot, and 'of' in another

Thank you for making these draft products available for review and comment. We look forward to working with you as the public begins the process of understanding changes in the DFIRM and how they combine with Flood Ordinance and Flood Insurance revisions.

Sincerely,



William W. Neville, AICP
Director of Planning

Cc Mari W. Radford, CFM
Charley Banks, CFM

Measure

Streets

Imagery/Labels

Topo

USGS Topo

Find Location

Find CBRS

CBRS Enter CBRS unit number(e.g., Q01P) Find CBRS

Available Layers

CBRS Buffer Zones

CBRS Units

CBRS Units

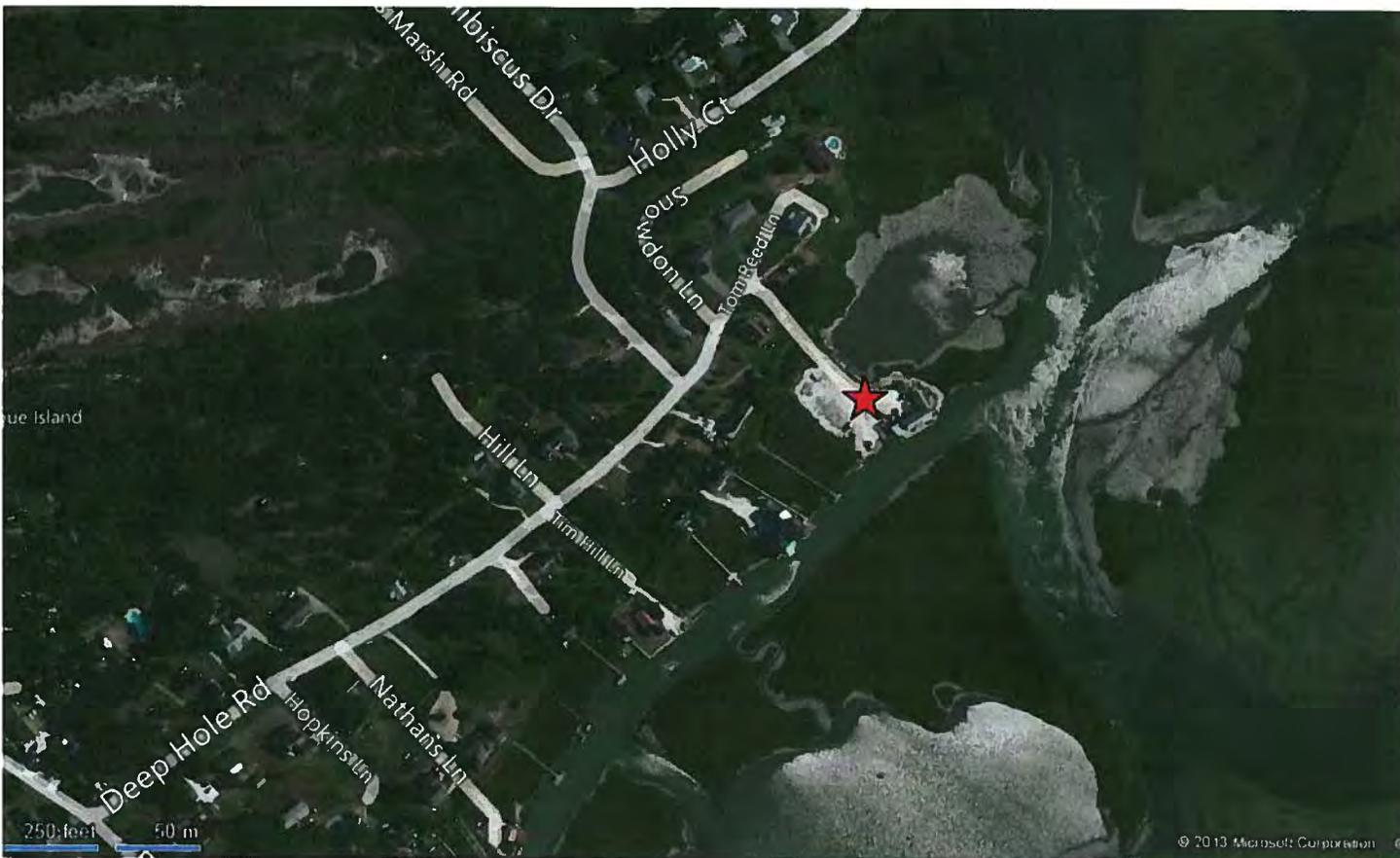
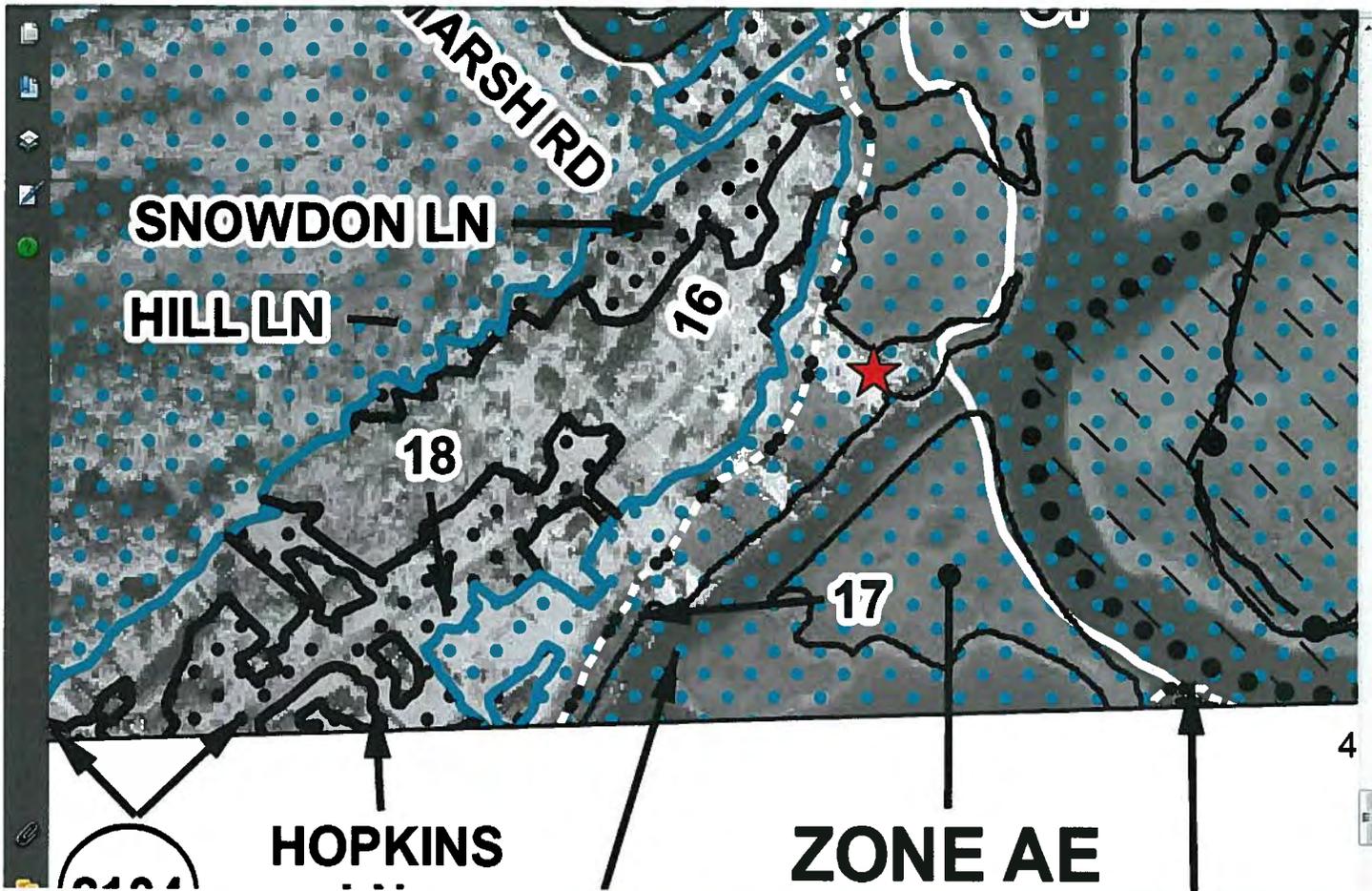
- Otherwise Protected Area
- System Unit

CBRS Buffer Zone

- CBRS Buffer Zone



Zoom History



Summary of Comments on 270G.pdf

Page: 1

Number: 1	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:54:41 AM
Label Bunting Road			
Number: 2	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:55:39 AM
Label East Side Drive			
Number: 3	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:53:10 AM
Beacon Street			
Number: 4	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:51:57 AM
Add a Main Street label			
Number: 5	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:48:36 AM
Draft LiMWA line along the water side of the shoreline where the two lines share a common boundary			
Number: 6	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:51:09 AM
Add Ridge Road label			
Number: 7	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:47:46 AM
Draft LiMWA line along the water side of the shoreline where the two lines share a common boundary			
Number: 8	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:50:33 AM
Seaweed Drive			

Summary of Comments on 280G.pdf

Page: 1

Number: 1	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:59:00 AM
Assateague Island National Seashore			
Number: 2	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:01:07 AM
Wildcat Marsh			
Number: 3	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 8:59:47 AM
Assateague Bay			
Number: 4	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:02:11 AM
East Gut			
Number: 5	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:04:32 AM
Draft LiMWA line along the water side of the shoreline where the tow lines share a common boundary			
Number: 6	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:04:09 AM
Draft LiMWA line along the water side of the shoreline where the tow lines share a common boundary			
Number: 7	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:09:42 AM
Amrien Cir			
Number: 8	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:08:49 AM
Koerner Drive			
Number: 9	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:10:11 AM
McCleary Dr			
Number: 10	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:06:57 AM
Hallie Whealton Smith Dr			
Number: 11	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:02:41 AM
Little Morris Island Creek			
Number: 12	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:05:14 AM
Consider revision to LiMWA line			
Number: 13	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:00:20 AM
Assateague Channel			
Number: 14	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:06:18 AM
Label Deep Hole Road			
Number: 15	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:01:42 AM
Deep Hole Creek			

Summary of Comments on 290G.pdf

Page: 1

Number: 1	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:18:10 AM
Chincoteague Channel			
Number: 2	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:20:08 AM
Hallie Whealton Smith Dr			
Number: 3	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:21:07 AM
Maddox Blvd			
Number: 4	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:14:47 AM
Little Oyster Bay			
Number: 5	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:15:17 AM
Janeys Creek			
Number: 6	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:17:10 AM
Delete label			
Number: 7	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:19:31 AM
Draft LiMWA line along the water side of the shoreline where the two lines share a common boundary			
Number: 8	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:13:39 AM
Assateague Channel			
Number: 9	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:14:15 AM
Sheephead Creek			
Number: 10	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:15:56 AM
Service Road			
Number: 11	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:20:35 AM
Beach Road			
Number: 12	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:16:33 AM
Black Duck Trail			
Number: 13	Author: Town of Chincoteague	Subject: Sticky Note	Date: 8/29/2013 9:13:12 AM
Little Toms Cove			



FEMA

August 26, 2013

Mr. Robert Ritter
Town Manager
6150 Community Drive
Chincoteague, Virginia 23336

Re: Town of Chincoteague
Accomack County, VA

CID # 510002

Dear Mr. Ritter:

We have been approached by a Chincoteague resident who has concerns over unpermitted development in the Special Flood Hazard Area (SFHA) which is adjacent to his property. I am writing to ensure that you are aware of what has transpired and to seek further information from your community on how you are addressing this situation and possible administrative issues with your Floodplain Management Program.

On July 31, 2013, Mari Radford (FEMA) and Charley Banks (Virginia Department of Conservation and Recreation) met with community officials following the Accomack County Community Coordination Outreach meeting to discuss the neighboring property to 4443 Shady Lane. It became immediately clear that the development in question had not been permitted despite the fact that both placement of fill and the construction of a wall meet the definition of "development" under the National Flood Insurance Program minimum requirements. Your floodplain ordinance defines this as:

"Development – means any manmade 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."

In addition, the SFHA area in question (AE without a floodway) requires that all development be tracked for cumulative rise. This evaluation has not been done.

After the meeting, Ms. Radford and Mr. Banks visited the property in question and saw substantial fill and a solid block wall had been erected on the property adjacent to Mr. Meyers. They assured Mr. Meyers that they were working with Chincoteague officials to follow NFIP requirements. The next day, Mr. Meyers called FEMA's Regional office and spoke with Nicole

Mr. Robert Ritter
Page 2

Lick, Floodplain Management and Insurance Branch Chief who then conferenced in Mr. Wilson and Mr. Nevil from the Town to outline needed action. Her guidance was that the Town needed to retroactively evaluate the wall and fill for compliance with the floodplain ordinance, and issue a permit if they found it compliant. If unable to issue the permit, a notice of violation needed to be issued immediately and mitigation must be pursued based on violations identified on the site. Documentation was also being sought from the County to insure records were complete. Ms. Lick advised that the Town must research, develop and implement a strategy for long term compliance with the AE without floodway cumulative effect requirement.

We have made arrangements to discuss these required actions the week of September 2, but are seeking an update on progress made to date. Please advise whether permits or a notice of violation have been issued and provide copies to Ms. Radford (mari.radford@fema.dhs.gov). Also, how does the Town plan to communicate with Mr. Meyers moving forward?

Thank you in advance for your cooperation and willingness to correct these deficiencies in your Floodplain Management Program. FEMA and DCR will provide support to help ensure that the Town of Chincoteague remains a participating community within the National Flood Insurance Program (NFIP) and the elite Community Rating System.

If you have any questions or need additional information, please feel free to contact Mari Radford (215) 931-2880 or Charley Banks at DCR, (804) 371-6135.

Sincerely,



Eugene K. Gruber, P.E.
Mitigation Division Director
FEMA Region III

cc: Robert Bennett, Division Director, VADCR
Charley Banks, NFIP Coordinator, VADCR
Dave Fluehart, Accomack County Building and Zoning Director
Jon Poulson, Town of Chincoteague Attorney



TOWN OF CHINCOTEAGUE, INC.

August 28, 2013

Mari W. Radford, CFM
FEMA/DHS Region III
615 Chestnut St., 6th Floor
Philadelphia, PA 19106-4404

RE: Town of Chincoteague, Virginia (CID: 510002)
Town Code Chapter 30: Floods

Dear Ms. Radford:

In response to a citizen complaint, you have contacted the Town of Chincoteague and suggested several actions to determine the compliance of our Flood Insurance program beginning with an explanation of how we administer our Town Code with regard to 'development activity'.

This letter considers only the compliance issue and is the first step that we expect to take in the mandated update to our Flood Ordinance and adoption of the DFIRM maps over the next year. This correspondence is intended for the recipient only and is not a direct response to the citizen complaint.

Town of Chincoteague Permit Process

- Town Code Chapter 30: Floods was adopted by the Town of Chincoteague and became effective on September 21, 2006, with regular amendments in 2009 and 2011. Our floodplain ordinance was reviewed and determined to be in conformance with minimum NFIP requirements during the last Community Assistance Visit on February 16, 2011. No violations were found and we received the following comment by email from Charley Banks, CFM: *'The Town is doing a very good job with floodplain management, especially considering the terrain of the island'*
- Section 30-14 of the Town Floodplain Ordinance requires issuance of a zoning permit for all uses, activities, and 'development' occurring within any floodplain district. Flood zones are considered a zoning overlay district and the permit process is managed by our Zoning Administrator/Building Code Official.
- Zoning Ordinance Section 6.1: Zoning Permit states if the proposed building or use is in conformity with the provisions of this ordinance, a combined zoning and building permit shall be issued to the applicant by the building administrator. This section has uniformly been administered and enforced by the Town to require compliance with all applicable regulations, including the floodplain ordinance, for

‘development’ that includes building construction and related site work under a building permit process.

- Town Code Chapter 22: Environment For ‘development’ that only includes fill or grading activity without building construction, the Town has transferred permit authority to Accomack County under the erosion and sediment control permit process in lieu of a zoning or building permit. Section 22-126 designates the County as the responsible entity for permitting and enforcement of fill and grading activities in conformance with the Code of Virginia 10.1-560. In addition, all landowners and developers are advised of required permits administered by others regarding wetlands, bulkheads, drainfields, etc. as applicable.

The permit process described above is a responsible and effective means of implementing our Floodplain Ordinance requirements by working with Federal, State and Local permitting authorities who have developed and adopted criteria for review and approval of specific ‘development activities’ such as fill and grading.

We believe that the majority of FEMA regulations and design standards have been written for the control of building construction, and have not traditionally been applied to fill and grading activities alone in the Coastal AE zone. Based upon our understanding and confirmed local practice, the required zoning/building permit is issued by the Town for building construction, and by the County for land disturbance.

FEMA Technical Bulletins have recently been updated in August 2013 to provide guidance concerning the building performance standards of the NFIP as contained in Title 44 of the U.S. Code of Federal Regulations at Section 60.3. These bulletins, which are intended for use primarily by State and Local officials responsible for interpreting and enforcing NFIP regulations, must be fully reviewed by the Town of Chincoteague and by members of the development community, especially in light of the new DFIRM maps and the RiskMAP data.

The FEMA Technical Bulletins do not create regulations; rather they provide specific guidance for complying with the minimum requirements of existing NFIP regulations nationally and may be used to identify which criteria will exceed the minimum to provide credit for the NFIP Community Rating System. Every October 1st, the Town is recertified by the CRS Program for compliance with NFIP standards (see email attached).

At this time, the Town of Chincoteague considers that our Flood Ordinance management is in compliance. We will continue over the next several months to review the new guidance you have provided and will determine what legislative authority is needed to either approve or deny a permit for development activity in the AE flood zone that includes only fill and grading activities. This action is consistent with our approved Hazard Mitigation Plan Goal #4, Project #3 (see attachment).

The FEMA public review process and community outreach activities scheduled for the next several months will provide an excellent opportunity for our citizens and Town Council to discuss possible changes to our Floodplain Ordinance and permitting process.

We look forward to working with FEMA on improvements to our Town's floodplain management tools that will balance flood protection measures with permitting requirements. A separate letter will follow to address the specific concerns of the citizen complaint.

Thank you for your continued support of our local flood management program.

Sincerely,

A handwritten signature in black ink, appearing to read 'William W. Neville', written in a cursive style.

William W. Neville, AICP
Director of Planning

Cc Charley Banks, CFM



NFIP/CRS UPDATE

March 2012

Implementation of the 2012 *Coordinator's Manual*

It is anticipated that the draft of the 2012 edition of the *CRS Coordinator's Manual* will be posted on www.CRS2012.org website in early April. The *Manual* will not take effect until the second half of 2012. This allows all communities time to review their programs and to determine how they can improve their CRS classification under the new *Manual*.

While all the details are not available until the draft *Manual* is posted, a "Summary of Changes" document that highlights the major changes in each activity can be downloaded from the website. Also, materials from presentations and webinars are posted on the website (see next page).

In general, the *Manual* changes promote more flexibility in credit for local programs and increased credit for addressing protecting life safety, preserving floodplain natural functions, and future conditions (including climate change).

After the *Manual* goes into effect, participating CRS communities will need to meet new prerequisites and credit criteria at their next cycle verification visit. No new requirements, including annual recertification requirements, will take effect until the ISO/CRS Specialists review them one-on-one with their communities at the cycle visits. As with all verification visits, the ISO/CRS Specialists will work with communities to identify additional activities eligible for CRS credit that the community might not have previously received.

If you would like to be notified when new information is made available, you can subscribe for updates by entering your email address on the subscription section in the sidebar of www.CRS2012.org. We'll send you an email when we add new materials to the site.

The changes in the *Manual* will impact each CRS community differently. Some communities will see an increase in credit for their activities (e.g., Activity 420 (Open Space Preservation) credits are increasing). Other communities will see a decrease in credit for certain activities (e.g., Activity 320 (Map Information Service) credits are decreasing). It is likely that some communities with marginal CRS Class 9 programs will have to identify new CRS credits in order to remain a Class 9.

We are aware that communities are concerned that they may be adversely affected by the changes in the CRS. However we are also aware that many communities do not request credit for all the activities they are currently implementing (see article, page 3). Therefore, it is expected that many communities can improve their scores by seeking credit for activities that they are currently implementing but haven't sought credit for in the past. There will also be opportunities for new credits, especially credits for protecting life safety and natural floodplain functions.

Community CRS coordinators should speak with their ISO/CRS Specialist (see page 8) to understand how and when the changes will impact their community.