

# Welcome!

Carbon County–FEMA CCO Meeting

October 20, 2022



# FEMA

# Introductions – Project Team

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- FEMA Region 8
  - Madi Pluss – Region 8 Risk MAP Program Manager
  - Harry Katz – Floodplain Management & Insurance Specialist
  - Heidi Carlin - Floodplain Management & Insurance Specialist
  
- WY Office of Homeland Security
  - Kim Johnson – State NFIP Coordinator
  
- FEMA Contractors
  - Katie Gronskey – Outreach Support
  - Willem Lensink – Outreach Support
  - Mike Schultz – Study Manager



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# Introductions

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**HELLO**  
**my name is**

**Name**

**Position and Organization**



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# What is a CCO Meeting? Why are we here?

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This Consultation Coordination Officer (CCO) Meeting objectives are an opportunity to:

- Recap the project and updated flood risk as shown on Flood Insurance Rate Maps (FIRMs)
- Describe the next steps in the mapping process
- Discuss community responsibilities, including flood insurance and mitigation actions
- Provide time for questions



# Risk MAP Timeline

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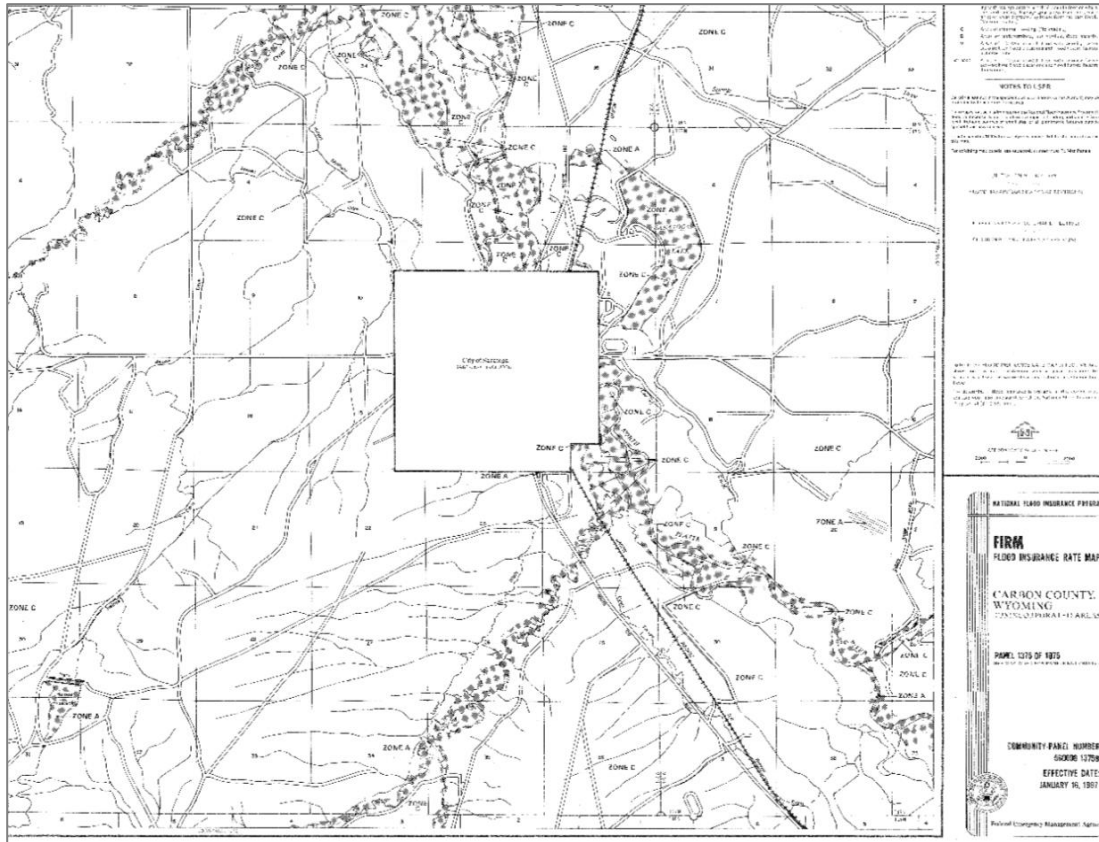


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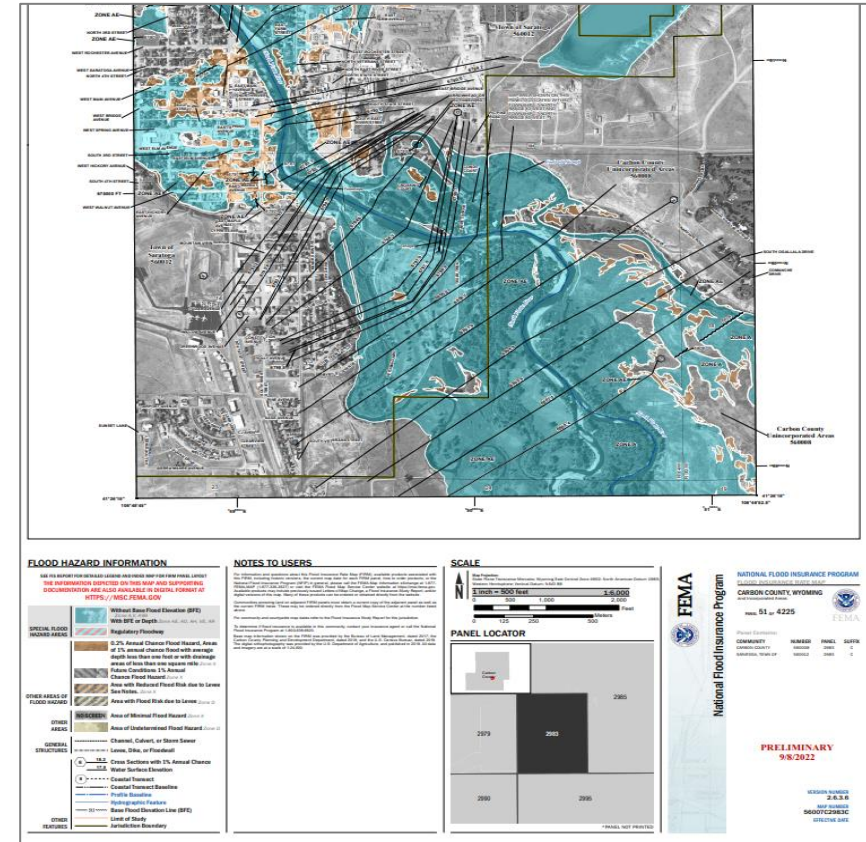


# What are we getting?

## EXISTING FIRM (1986)



## DIGITAL FIRM (2022)



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# What to Expect: Effective Maps

Preliminary Products released on 09/08/2022

- Current effective map issued 01/16/1987
- Flood Insurance Rate Maps (FIRM) in both paper and digital formats
- Flood Insurance Study (FIS) report of technical data supporting the maps
- Additional non-regulatory products, such as depth grids.



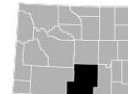
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## FLOOD INSURANCE STUDY

FEDERAL EMERGENCY MANAGEMENT AGENCY


VOLUME 1 OF 1



### CARBON COUNTY, WYOMING

AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
BAGGS, TOWN OF	560009
CARBON COUNTY, UNINCORPORATED AREAS	560008
DIXON, TOWN OF	560010
ELK MOUNTAIN, TOWN OF	560093
ENCAMPMENT, TOWN OF	560061
HANNA, TOWN OF	560063
MEDICINE BOW, TOWN OF	560066
RAWLINS, CITY OF	560011
RIVERSIDE, TOWN OF	560096
SARATOGA, TOWN OF	560012
SINCLAIR, TOWN OF	560067




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**PRELIMINARY**  
9/8/2022

EFFECTIVE:  
TBD

FLOOD INSURANCE STUDY NUMBER  
56007CV000A  
Version Number 2.6.3.6



### NATIONAL FLOOD INSURANCE PROGRAM

CARBON COUNTY, WYOMING  
and Incorporated Areas  
Map 51 of 4225

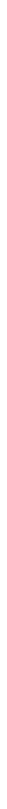
PRELIMINARY  
9/8/2022

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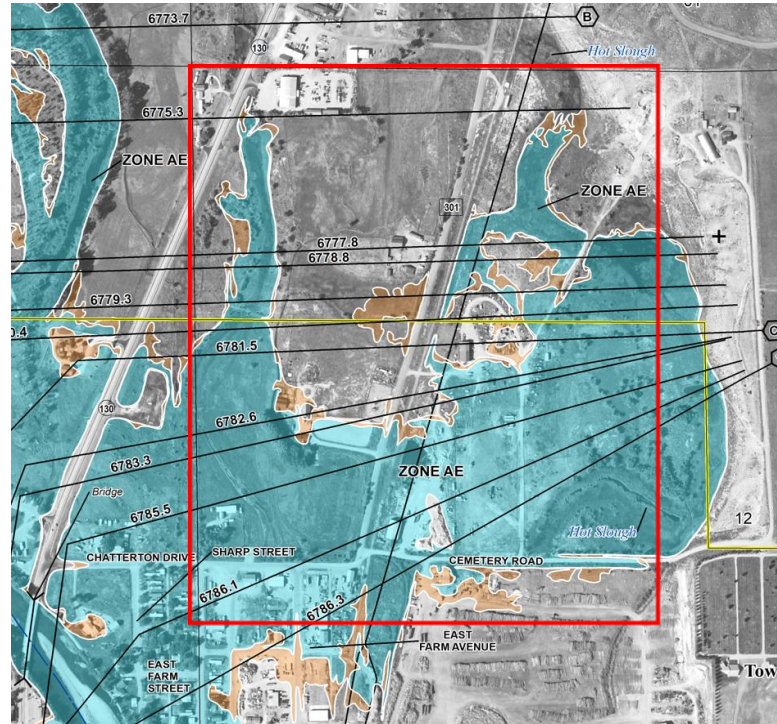


# Changes Since Previous Preliminary Release

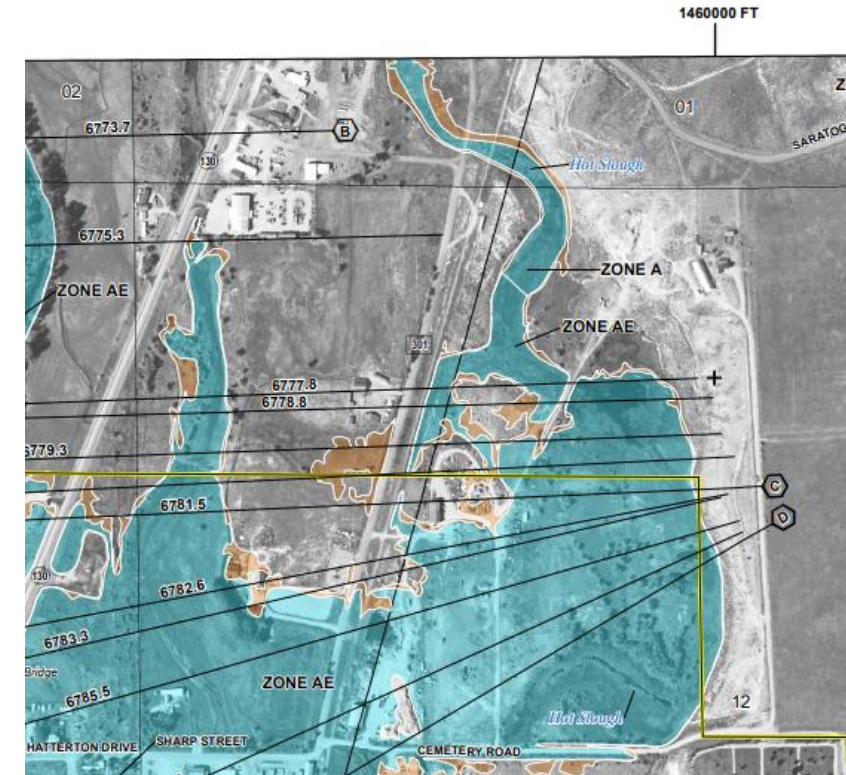
## Panel 2983



Draft mapping presented at FRR in August 2018



Panel 2983C showing the area of concern (red)



Revised Preliminary Panel 2983C issued 09/08/22



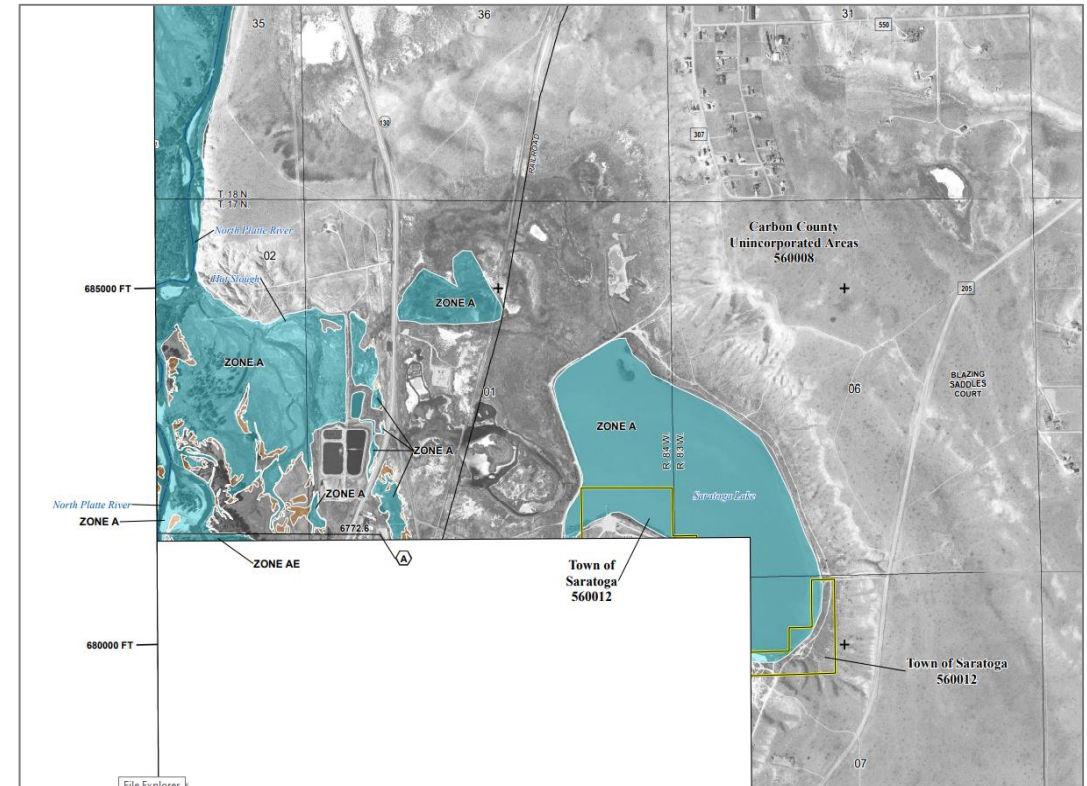
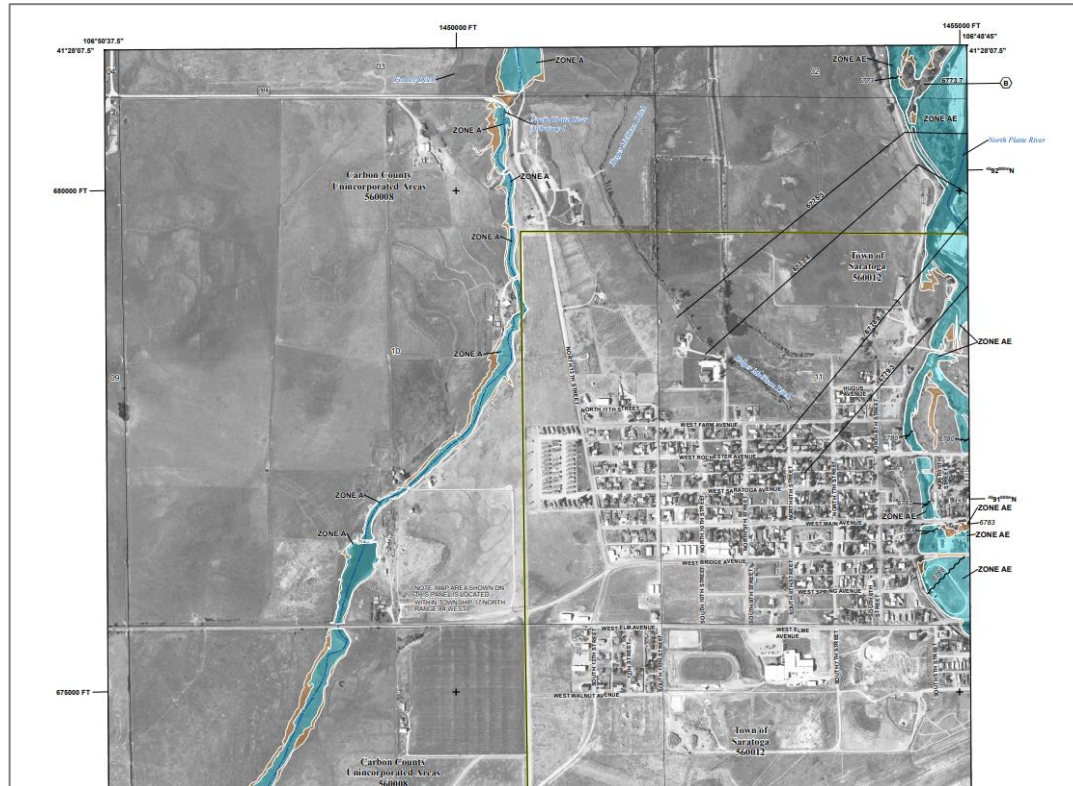
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Federal Emergency Management Agency



## Changes Since Previous Preliminary Release

### Panel 2979 and 2985



Added BFE Labels in W. Saratoga

## Updated Saratoga Lake

Federal Emergency Management Agency

# Tools to Help!

## Preliminary Download Portal

- <https://hazards.fema.gov/femaportal/prelimdownload/>

## FEMA Map Service Center


- <https://msc.fema.gov>

## FEMA Preliminary/Changes Since Last FIRM Viewer

- <https://fema.maps.arcgis.com/apps/webappviewer/index.html?id=e7a7dc3ebd7f4ad39bb8e485bb64ce44>



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### Map Service Center

#### Preliminary FEMA Map Products

Preliminary flood hazard data (preliminary data) provide the public an early look at their home or community's projected risk to flood hazards. Preliminary data may include: new or revised Flood Insurance Rate Maps (FIRM), Flood Insurance Study (FIS) reports, and FIRM Databases. This tool makes nation-wide preliminary data available in a centralized and easily accessible location, along with FEMA's other flood hazard mapping products. For more information about preliminary data, go to FEMA's [Preliminary Flood Hazard Data](#) webpage.

Please note, if you do not see your community's preliminary data, contact the [FEMA Map Information eXchange \(FMIX\)](#) for further support.

**Disclaimer:** Preliminary data are for review and guidance purposes only. By viewing preliminary data and maps, the user acknowledges that the information provided is preliminary and subject to change. Preliminary data, including new or revised FIRMs, FIS reports, and FIRM Databases, are not final and are presented on the MSC as the best information available at this time. Additionally, preliminary data cannot be used to rate flood insurance policies or enforce the Federal mandatory purchase requirement. FEMA will remove preliminary data once effective data are available.

#### Search

Use the following selection boxes to find your area of interest.


Select a State, District, or Territory

1 Wyoming

Select a County, Parish, etc.

2 Carbon County

3 Get Preliminary FEMA Map Products



## FEMA

### Map Service Center

#### Preliminary FEMA Map Products

**Disclaimer:** Preliminary data are for review and guidance purposes only. By viewing preliminary data and maps, the user acknowledges that the information provided is preliminary and subject to change. Preliminary data, including new or revised FIRMs, FIS reports, and FIRM Databases, are not final and are presented on the MSC as the best information available at this time. Additionally, preliminary data cannot be used to rate flood insurance policies or enforce the Federal mandatory purchase requirement. FEMA will remove preliminary data once effective data are available.

For more information on what these three types of data entail, visit FEMA's [Preliminary Flood Hazard Data](#) webpage.

State: Wyoming County: Carbon County

▼ Preliminary Products issued on 09/08/2022 for Carbon County, Wyoming

**FIRM ⓘ**

Product ID	Product Name	Issue Date	Size	Download
56007C2979C	FLOOD INSURANCE RATE MAP (FIRM)	09/08/2022	9.4M	
56007C2983C	FLOOD INSURANCE RATE MAP (FIRM)	09/08/2022	10.3M	
56007C2985C	FLOOD INSURANCE RATE MAP (FIRM)	09/08/2022	14.8M	
56007CIND1A	FLOOD INSURANCE RATE MAP INDEX	09/08/2022	3.2M	
56007CIND2A	FLOOD INSURANCE RATE MAP INDEX	09/08/2022	4.4M	

**FIS Reports ⓘ**

Product ID	Product Name	Issue Date	Size	Download
56007CV000A	FLOOD INSURANCE STUDY (FIS)	09/08/2022	4.2M	

**FIRM Database ⓘ**

Product ID	Product Name	Issue Date	Size	Download
56007C	FIRM Database	09/08/2022	29.3K	

► Preliminary Products issued on 07/16/2020 for Carbon County, Wyoming

Search More Preliminary Products

FEMA.gov | Accessibility |

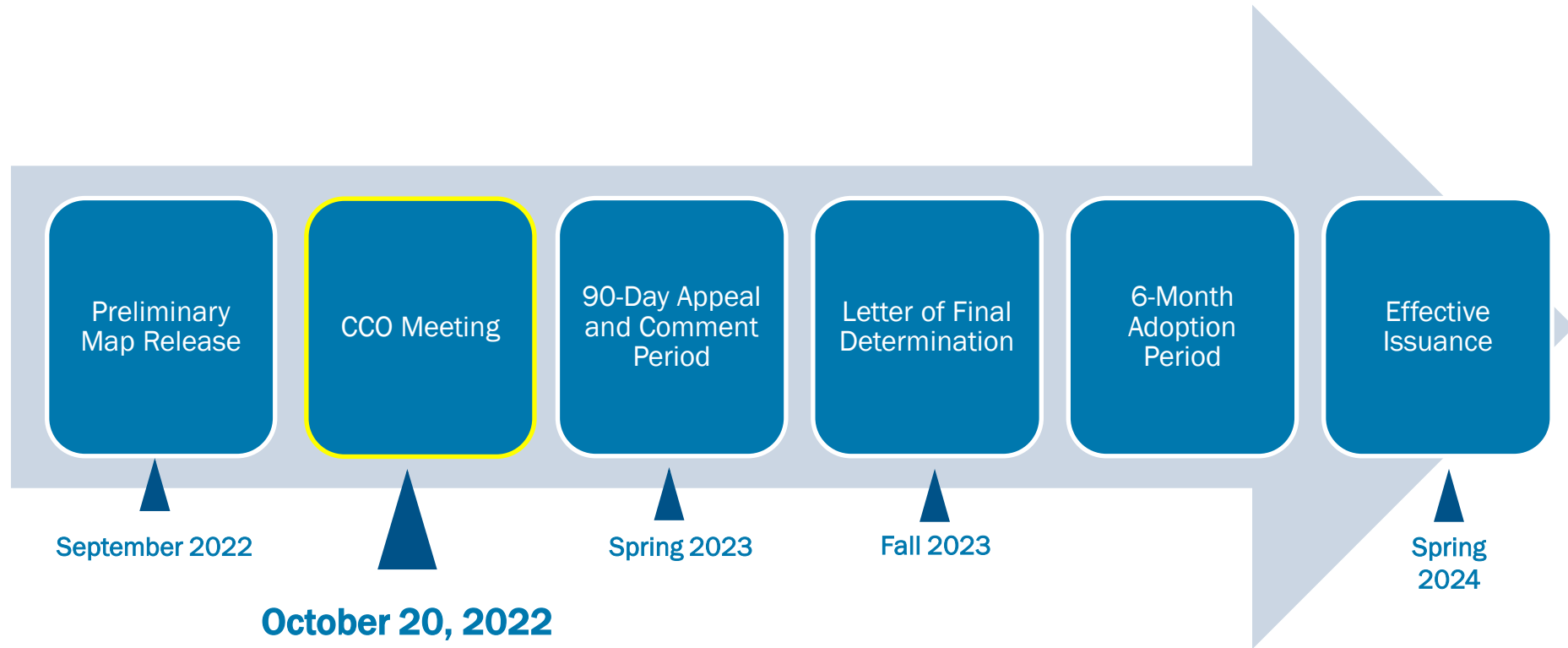
FEMA Map Service Center, P.O. Box 3167 Oakton, VA 22124-9617 Phone: (877) 335-2627

Federal Emergency Management Agency

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# What comes next?

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# Comments and Appeals

Comments include:

- ☐ Changes in corporate limits
- ☐ Modification of road/stream names
- ☐ Omissions or potential improvements to the mapping not related to flood hazard data
- ☐ Requests to incorporate Letters of Map Change (LOMAs, LOMR-Fs, and LOMRs)
- ☐ Vertical Datum conversion (e.g., from NGVD 29 to NAVD 88)

**Publication of Preliminary Distribution begins the 90-day comments and appeals period**



Guidance for Flood Risk  
Analysis and Mapping

**Appeal and Comment Processing**

February 2019



# Comments and Appeals

Appeals must be submitted within the 90-day period and include technical data that documents proposed flood hazard information and must be certified by registered professional engineer or licensed land surveyor:

- ☐ New or modified Special Flood Hazard Area zones, Base Flood Elevations (BFEs), base flood depths, floodway boundaries
- ☐ Scientifically or technically incorrect
- ☐ Contains an indisputable mathematical or measurement error
- ☐ Reflects that a changed physical condition has occurred.



Guidance for Flood Risk  
Analysis and Mapping

**Appeal and Comment Processing**

February 2019

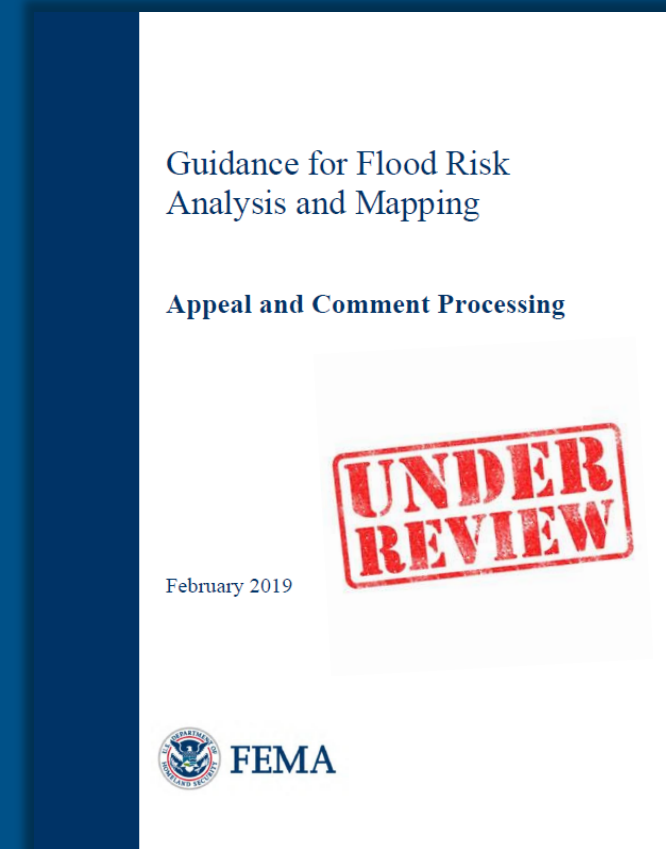


# Post-Comments and Appeals

FEMA, in coordination with the Regional Service Center (RSC), will review the submitted information and prepare an acknowledgement that will state one of the following:

- If an appeal is valid and a change to the preliminary FIRM and/or FIS is warranted based on the information submitted
- If more information is needed
- If the information is considered a comment

FEMA provides a 30-day period from the date of an appeal or comment resolution letter is issued for community review.







## Where can I send comments and appeals?

Email:

[R8commentsandappeals@fema.dhs.gov](mailto:R8commentsandappeals@fema.dhs.gov)

Mail:

David Sutley

Dewberry, 990 South Broadway, Suite 400

Denver, CO 80209

Please include Madi Pluss to all appeals submittals. Contact information provided on last slide.

# National Flood Insurance Program (NFIP) Basics

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# NFIP Roles



## Community

Issuing or denying floodplain development/building permits

Inspecting all development to assure compliance with the local ordinance

Maintaining records of floodplain development

Assisting in the preparation and revision of floodplain maps

Helping residents obtain information  
Local Floodplain Administrator



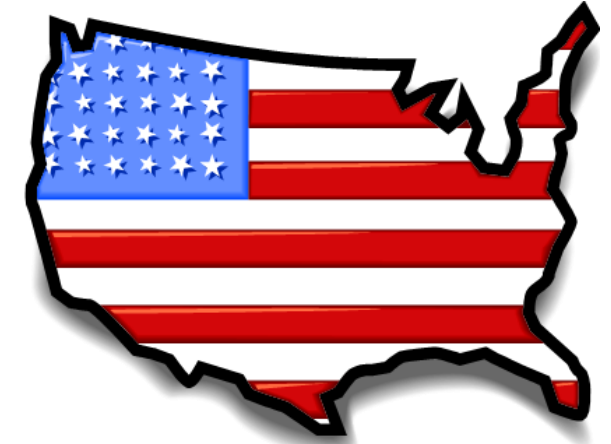
## State

Ensure that tribes and communities have the legal authority necessary to adopt and enforce regulations

Establish minimum state regulatory requirements consistent with the NFIP

Provide technical and specialized assistance to local governments

Coordinate the activities of various state agencies that affect the NFIP



## Federal

Assist the state and communities

Answering questions from community officials, design professionals, and the public

Helping review and adopt new maps and data

Providing information, technical assistance, and training

FEMA Region VIII –  
Floodplain Management and Insurance Branch



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# The Community's Role

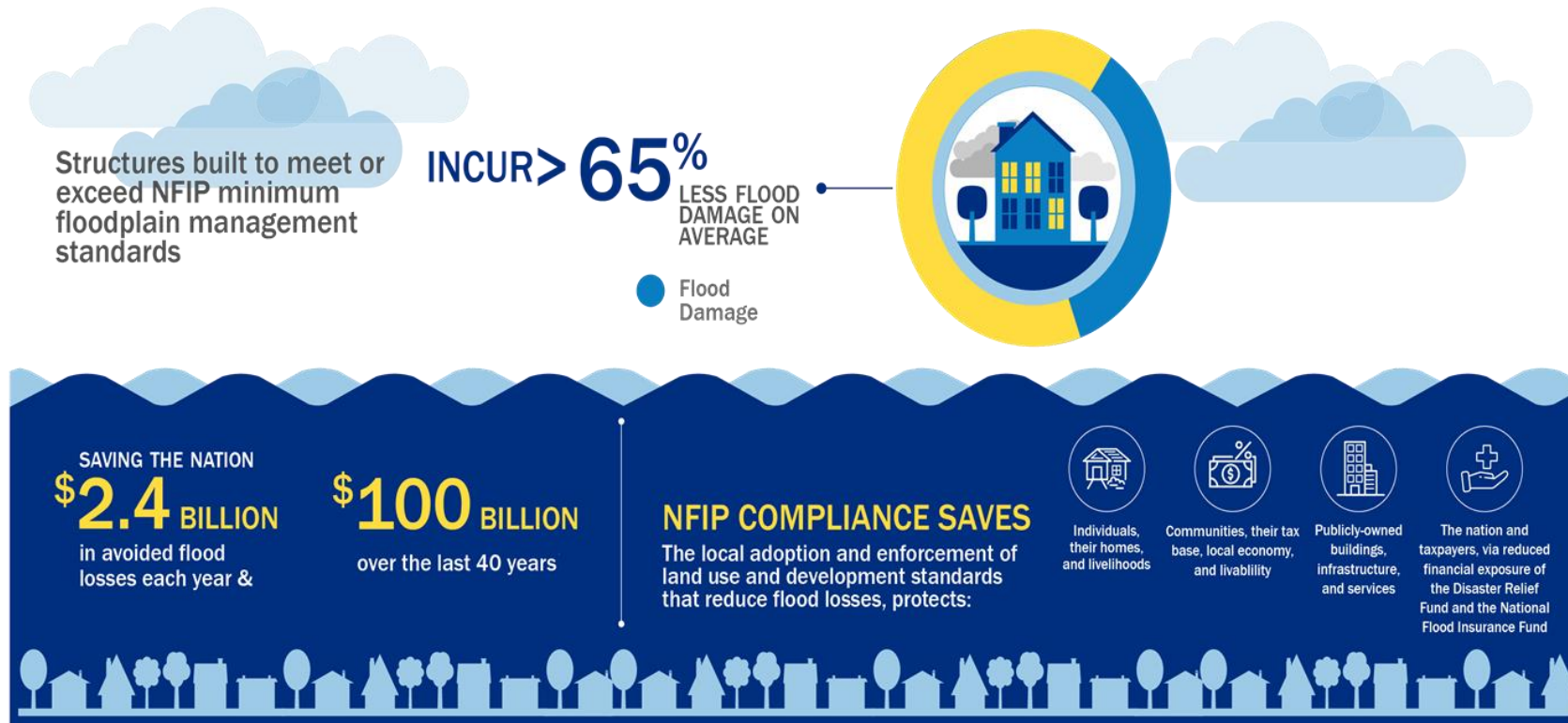
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Regulate Development in the Special Flood Hazard Area!



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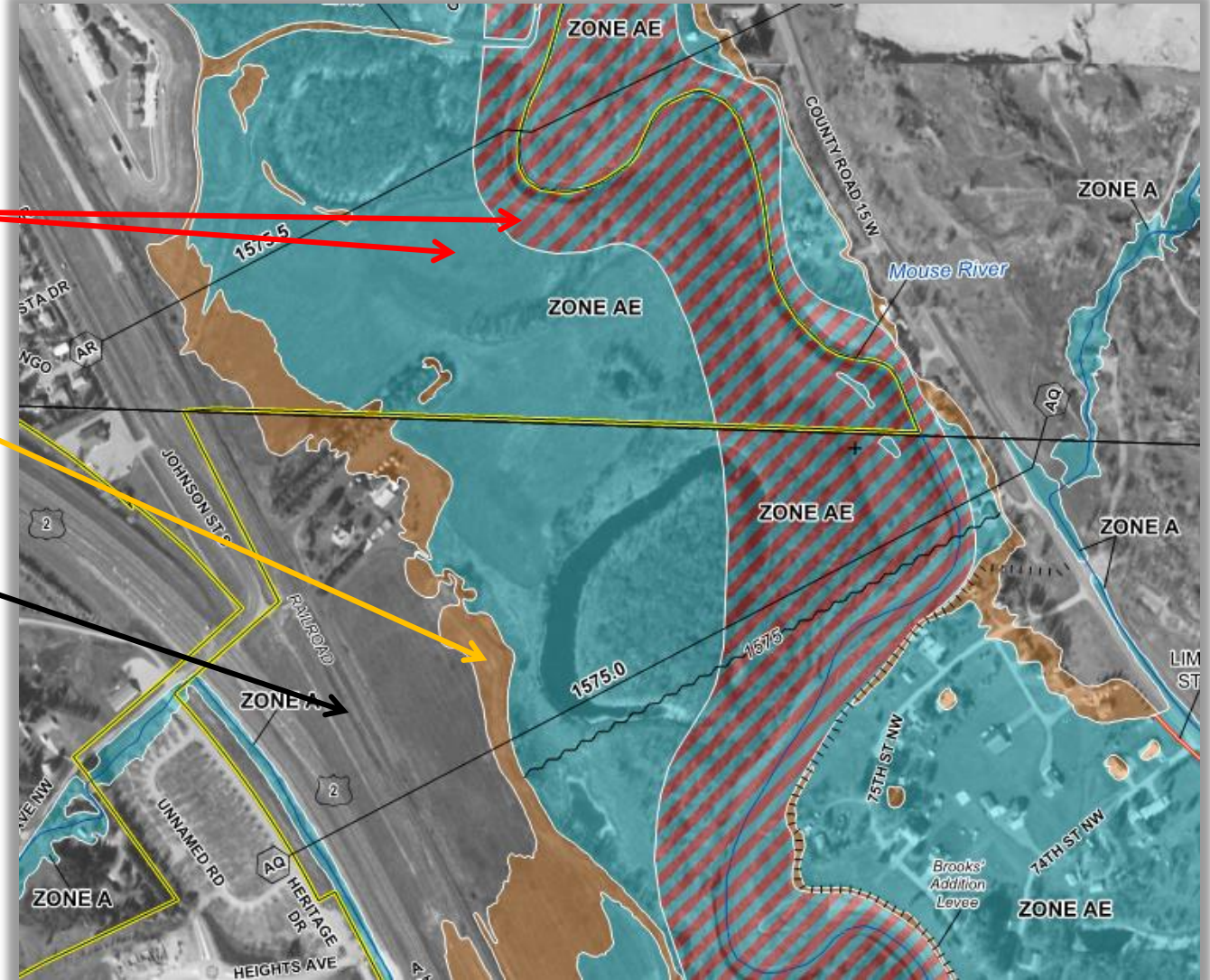
# Why should we regulate development in flood prone areas?



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# Determining Your Flood Risk

- High Risk– Zone AE/A on FIRM
- Moderate Risk– Shaded Zone X
- Low Risk– Unshaded Zone X



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# NFIP Participation in Carbon County

Community	Participation	Effective Zone	Updated Zone
Town of Saratoga	Participating (Regular)	B (Zone A)	C (Zone AE)
Town of Dixon	Participating (Regular)	B (Zone D)	B (Zone A)
Town of Sinclair	Not Participating	A (Not Mapped)	B (Zone A)
Town of Elk Mountain	Participating (Regular)	B (Zone A)	C (Zone AE)
Town of Encampment	Not Participating	A (Not Mapped)	D (Zone AE w Floodway)
Town of Hanna	Not Participating	B (Zone A)	B (Zone A)
Town of Riverside	Participating (Regular)	B (Zone A)	D (Zone AE w Floodway)
Town of Baggs	Participating (Regular)	C (Zone AE)	C (Zone AE)
Town of Medicine Bow	Participating (Regular)	B (Zone A)	C (Zone AE)
City of Rawlins	Participating (Regular)	A (Not Mapped)	B (Zone A)
Carbon County	Participating (Regular)	B (Zone A)	D (Zone AE w Floodway)



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# Flood Insurance

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- Available to all property owners in NFIP participating communities regardless of flood zone
- Residential Coverage
  - \$250,000 maximum for the structure
  - \$100,000 maximum for contents
  - Additional coverage for multi-unit structures
- Commercial Coverage
  - \$500,000 maximum for the structure
  - \$500,000 maximum for contents
- 30 day waiting period before policy is effective (3 exceptions)



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# Flood Insurance – Risk Rating 2.0

- Risk Rating 2.0 is the new FEMA flood insurance rating engine

## WHERE It Is Built (Property Address)

FEMA uses the building's property address to determine flood risk for the property. The property address is used to determine:

- **A building's distance to flooding sources**, including the distance to the coast, ocean, rivers, and Great Lakes.
- **The ground elevation** where the building is located relative to the elevation of the surrounding area and the elevation of nearby flooding sources.
- **Other characteristics** such as the community where the building is located and how that relates to the Community Rating System discount or whether the building is on a barrier island.



## HOW It Is Built (Building Characteristics)

Knowing the physical characteristics of a building provides a deeper understanding of the building's individual flood risk and how it may impact premium. Relevant variables include:

### Building Occupancy

The type (and use) of the building being insured sets available coverage limits and determines what is covered as indicated in the policy form.

### Foundation Type

The foundation type provides important insight as to where the flood risk is likely to begin. For instance, risk varies based on whether a building's foundation is underground, at ground, or above ground.

### First Floor Height

Buildings whose first floor is higher off the ground have lower flood risk.

### Number of Floors

Buildings with more floors spread their risk over a higher area.



### Unit Location

Individual units on higher floors have lower flood risk than units on lower floors.

### Construction Type

Masonry walls perform better in different flooding events than wood frame walls.

### Flood Openings

Flood openings can lower a building's flood risk as they allow floodwaters to flow through a building's enclosure or crawlspace.

### Machinery & Equipment

Elevating above the first floor lowers the risk of damage to machinery & equipment covered in the policy.

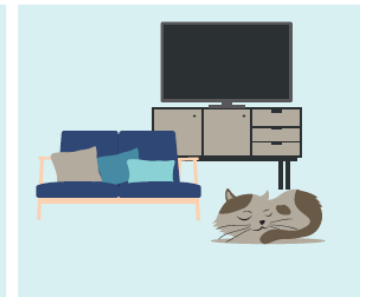
## WHAT Is Built and Covered (Replacement Cost and Coverage)

The building's replacement cost value, the amount of coverage requested, and the deductible choices influence the insurance premium.



### Building Replacement Cost Value\*

Buildings with higher costs to repair generally result in higher losses, resulting in higher premiums.



### Building and Contents Coverage

Policies with higher coverage limits have higher potential loss costs, which lead to higher premiums. Building coverage and contents coverage amounts are selected separately.



### Building and Contents Deductible

Policyholders who choose higher deductibles are assuming more of the risk during a flood event, which can result in a lower overall premium. Choosing a higher deductible means policyholders will need to cover more of the cost to rebuild out of pocket.



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# Next Steps

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**Provide  
technical  
review of  
preliminary  
data**



**Submit  
questions and  
comments  
to FEMA**



**Share new  
flood risk info  
with property  
owners and  
stakeholders**



**Identify  
mitigation  
needs and  
priorities**



**Update  
local plans,  
codes, and  
ordinances**



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## Summary

Thank you for joining us to discuss your County's updated risk information!

Remember:

- Preliminary Products are HERE!
- FEMA is here to help you.
- We need your help, too!



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## Let's look at your maps!

[FEMA Map Changes Viewer \(arcgis.com\)](#)

[FEMA's National Flood Hazard Layer \(NFHL\)  
Viewer \(arcgis.com\)](#)

# Project Team Contact Information

Name	Organization	Phone	Email
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Harry Katz	FEMA Region 8	720-369-5808	<a href="mailto:harry.katz@fema.dhs.gov">harry.katz@fema.dhs.gov</a>
Heidi Carlin	FEMA Region 8	202-355-5483	<a href="mailto:heidi.carlin@fema.dhs.gov">heidi.carlin@fema.dhs.gov</a>
Kim Johnson	WY OHS	307-777-4910	<a href="mailto:kim.johnson@wyo.gov">kim.johnson@wyo.gov</a>
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Willem Lensink	Contractor	703-849-0426	<a href="mailto:wlensink@dewberry.com">wlensink@dewberry.com</a>
Katie Gronsky	Contractor	703-208-1769	<a href="mailto:kgronsky@dewberry.com">kgronsky@dewberry.com</a>
Terri Baumann	Contractor	240-498-7477	<a href="mailto:terri.baumann@ogilvy.com">terri.baumann@ogilvy.com</a>



Thank you!



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