1. Work Session Agenda

   Documents:

   2019-07-16 Planning Commission Agenda.pdf

2. Work Session Meeting Materials

   Documents:

   2019-07-16 COG Process Update.pdf
   2019-07-16 FEMA Email Process.pdf
   2019-07-16 FEMA Map Changes 2.Pdf
   2019-07-16 FEMA Map Changes.pdf
   2019-07-16 FEMA QandA FIRM Updates.pdf

CITY OF YACHATS

PLANNING COMMISSION MEETING
441 Hwy 101 N., Yachats Commons, Room 1
Tuesday, July 16, 2019: 2 pm Work Session;

WORK SESSION AGENDA

1. FEMA Flood Map Updates
2. Lighting Ordinance

REGULAR MEETING AGENDA

I. Call to Order

II. Announcements and Correspondence

III. Minutes
   A. June 18, 2019 Work Session
   B. June 18, 2019 Regular Meeting

IV. Citizen's Concerns

V. Public Hearings

VI. Business

VII. Planner's Report

VIII. Other Business
   A. From the Commission
   B. From Staff

Commission meets the third Tuesday of each month.

Next scheduled meeting: August 20, 2019 at 2:00pm and 3:00pm.

This meeting is open to the public and all interested persons are invited to attend. This meeting will be audio taped. All items to be considered by the Commission must be submitted to City Hall no later than one week prior to the meeting. Minutes of all public meetings are available for review at City Hall, or on the City website at www.yachatsoregon.org.

In accordance with ORS 192.630, City of Yachats will make a good faith effort to provide accommodations for any person desiring to attend a public meeting, if the request is made at least 48 hours in advance of the meeting time. The meeting room is physically accessible to persons with mobility devices; a sign language or foreign language interpreter may be available, with advance notice. Call City Hall at 541-547-3565 or Oregon Relay 1-800-735-2900 (TDD).

Posted: July 12, 2019

From: LincolnCountyCoastalPMR@starr-team.com <LincolnCountyCoastalPMR@starr-team.com> **On Behalf Of** RSCX
Sent: Wednesday, July 3, 2019 5:13 PM
To: Shannon Beaucaire <Shannon@YachatsMail.org>
Subject: Risk MAP Project Quarterly Report for Lincoln County, Oregon

Greetings,
My name is Carmen Burducea and I am part of the Lincoln County Risk Mapping, Assessment, and Planning (Risk MAP) Project Team, working with the Strategic Alliance for Risk Reduction (STARR II), a contractor for the Federal Emergency Management Agency (FEMA). This email is being sent to you as a status update for work completed on this project as of July 3, 2019. Detailed status updates like this are sent quarterly and include the overall project status, changes to the scope or schedule of the project, and a detailed overview of the individual technical tasks associated with the project.

Project History
FEMA is responsible for preparing Flood Insurance Rate Maps (FIRMs) that delineate flood hazard zones and Base Flood Elevations (BFEs) in the United States. Because of the importance of understanding the nation's coastal flood risk, FEMA has initiated coastal flood risk studies for the populated coastline as part of its Risk MAP effort. Through the Risk MAP effort, FEMA is updating the nation's coastal Flood Insurance Studies (FISs) and FIRMs, where appropriate, and publishing new FIRMs in densely populated areas that were not previously mapped. For more information, please visit https://www.fema.gov/coastal-flood-risks-achieving-resilience-together.

The State of Oregon identified Lincoln County as a priority for FEMA's Risk MAP program. The State determines its priorities based on population at risk to hazards, recent events, and community interest. FEMA, State, and Local stakeholders participated in a Risk MAP Scoping Meeting held September 30, 2009 where community concerns were identified. After the Scoping Meeting, community concerns were researched and analyzed, in order to develop a scope of work based on community-identified resilience needs.

Project Milestones and Deliverables

Meeting/Deliverable	Point of Contact	Actual/Projected Date
Scoping Meeting	Josha Crowley	September 30, 2009
Flood Risk Review (FRR) Meeting/Draft Maps	Jed Roberts	May 28, 2014
Risk MAP Resilience Workshop	Michael Howard	December 9, 2014
Risk MAP Implementation Plan	Michael Howard	June 2015
Preliminary DFIRM/FIS Release	Carmen Burducea	August 5, 2016
Consultation Coordination Officers (CCO) Meeting	David Ratté	September 12, 2016
Revised Preliminary DFIRM/FIS Release	Carmen Burducea	February 27, 2017

Public Meetings/Workshops	Sarah Shannon	May 18 & June 28, 2017
Appeal Period Starts	Carmen Burducea	August 2, 2017
Appeal Period Ends	Carmen Burducea	October 30, 2017
Risk MAP Risk Report	Jed Roberts	January 2018 (Draft) September 7, 2018 (Final)
Revised Preliminary DFIRM/FIS Release	Carmen Burducea	September 28, 2018
Letter of Final Determination	Carmen Burducea	April 18, 2019
Maps and FIS become Effective	David Ratté	October 18, 2019*

**All projected dates are subject to revision as the project progresses.*

Recent Activity

The six-month compliance period was initiated with the issuance of the Letter of Final Determination (LFD) on April 18, 2019. An LFD is a letter FEMA sends to the Chief Executive Officer of a community stating that a new or updated FIRM or DFIRM will become effective in six months. The letter also notifies each affected flood-prone community participating in the National Flood Insurance Program (NFIP) that it must adopt a compliant floodplain management ordinance by the maps' effective date (October 18, 2019) to remain participants in good standing. Not doing so will lead to suspension from the NFIP. If assistance is needed, communities should contact their State Floodplain Management Specialist, Celinda Adair, at celinda.adair@state.or.us, or the Regional FEMA NFIP Specialist, Roxanne Pilkenton, atroxanne.pilkenton@fema.dhs.gov.

Next Steps

The FIRMs for your communities will become effective on October 18, 2019, six months after the LFD. Around this date, your community officials will receive in the mail the Revalidation Letter that lists previously issued Letters of Map Change (LOMCs) that have been reaffirmed for the new FIRM. The Revalidation Letter becomes effective one day after the publication of a community's new final FIRM. The Revalidation Letter does not list LOMCs that have been incorporated into the revised panel, LOMCs that are superseded by new or revised mapping, or LOMCs that are no longer valid. While the Summary of Map Actions (SOMA) is a preliminary assessment of which LOMCs may still be valid after the new maps are issued, the Revalidation Letter is the final, effective determination of the LOMCs which remain valid. The SOMA and the Revalidation Letter are meant to assist community officials in the maintenance of the community's FIRM.

Additional information on this project including the project area and Risk MAP contacts can be found online at:
http://www.starr-team.com/starr/RegionalWorkspaces/RegionX/LincolnCoastal/SitePages/Home.aspx

NOTE: If you have trouble downloading or are prompted for credentials when clicking the file name on the website, cancel the prompt and instead right-click the file name and choose "Save As" or "Save Target As".

General Information

If you have questions about this Risk MAP project, please contact David Ratté, the FEMA Region 10 Engineer, at david.ratte@fema.dhs.gov or 425-487-4657.

The STARR II Region X Help Desk is another resource available to answer project-related questions. STARR II staff will route and research your question and respond within three business days. Submit your questions via email, the address is RegionXHelpDesk@starr-team.com.

If you want to keep up with what's happening around Region X, get project status updates, or learn about upcoming events and training opportunities, subscribe to the Region X monthly newsletter. For more information or to subscribe, email rxnewsletter@starr-team.com.

Current and past issues of the newsletter, project status updates, announcements, upcoming events, and training opportunities are also available online at the STARR II website, www.starr-team.com (shortcut link: http://j.mp/starrrxnews).

I hope you found this status update email helpful. If you would like to be removed from the distribution list, or if you feel there is someone that should be added to the list, please reply to this email. If you have any questions, or if there is information that you would like to see in future updates, please feel free to contact me by phone or email. My contact information is below.

Sincerely,

Carmen Burducea, CFM, GISP
Senior Project Manager
STARR II - Strategic Alliance for Risk Reduction
6110 Frost Place | Laurel, MD 20707 | Phone: (301) 575-3153
Email: carmen.burducea@stantec.com | Web: www.starr-team.com

Map Changes and Flood Insurance

What Property Owners Need to Know

September 2017

What is a flood map?

The Federal Emergency Management Agency (FEMA) works with community leaders across the country to identify their flood hazards and talk about ways to reduce the impact of those and other hazards. The maps that show the flood hazards are officially called Flood Insurance Rate Maps (FIRMs). FIRMs are used for floodplain management, flood insurance rating, and flood insurance requirements. FIRMs generally show a community's flood zones, Base Flood Elevations (BFEs)[1], and floodplain boundaries; together they show the risk of flooding. High-risk zones, known as Special Flood Hazard Areas or SFHAs, show where floodwaters will be in a flood that has a one percent chance of happening in any given year. Moderate- to low-risk zones are where the risk of that level of flooding is less than one percent per year. No matter where you live or work, some risk of flooding exists.

Why do flood maps change?

Flood hazards change over time. How water flows and drains can change by new land use and community development or by natural forces such as changing weather, ground changes, or wildfires. Also, levees and dams may be affected by changes over time, increasing the flood risk. To better reflect the current flood risk conditions, FEMA uses the latest technology to update and issue new FIRMs nationwide to aid communities, property owners and other stakeholders in taking steps to address flood risks.

How are flood maps used?

Community officials use flood maps to help them understand and communicate the local flood risk, manage their floodplains, and require new and substantially-improved buildings to be built more safely and mitigate losses from future floods. These efforts make a safer community in which to live and work.

Mortgage lenders use them to help determine a property's flood risk and decide whether to require flood insurance as a part of a loan.

Insurance professionals use the maps to determine a property's flood risk and insurance cost.

Developers and builders use them as part of their location siting and construction decisions.

Residents and business owners use flood maps to learn about flood risk as they purchase property and investigate how best, financially and tangibly to protect their property from flooding.

How do flood maps show flood risk?

FIRMs show the different flood zones. Moderate- to low-risk areas are labeled Zone X (or Zones B and C on older maps). High-risk areas begin with the letters A or V. Areas where the risk is not known are shown with the letter D. BFEs displayed on FIRMs show the lowest height that floodwaters can be expected to reach during a major flood and that participating NFIP communities must consider in making floodplain management decisions.

How is the risk shown on the flood maps reflected in insurance premiums?

If your building is in a high-risk area—SFHA—you are likely to pay a higher flood insurance rate than someone in a moderate- to low-risk area. The exact amount you pay is based on several things, including the flood zone and elevation of the building.

In a high-risk area, your insurance rate will also depend on when your building was built compared to the date of the community's first FIRM. Some buildings built before the community's first FIRM, called pre-FIRM, are eligible for subsidized rates.

1. The base flood elevation (BFE) is the level of the water's surface during the 1 percent annual chance flood.

What if the new flood map shows that my risk has changed?

This chart shows how map changes can impact insurance rates. For rating information specific to your property, contact your insurance agent.

CHANGE IN RISK	RATE IMPACT
FROM: Moderate- to low-risk area (Zone B, C, or X) or Unknown (Zone D) **TO:** High-risk area (Zone A or V)	**Flood insurance mandatory in SFHA.** Flood insurance is required if you have a mortgage from a federally regulated or insured lender. **Rating options can offer savings.** Buildings newly mapped into an SFHA may be eligible for a lower rate during the first 12 months after a map change. Rates will then go up no more than 18 percent each year as part of the Homeowner Flood Insurance Affordability Act of 2014. Buying a policy before the new FIRM goes into effect will save more money. Your insurance agent can give more information on how to save. If the building is sold, the policy can be transferred to the new owners, allowing them to keep the lower rate.
FROM: High-risk area (Zone A) **TO:** Higher-risk area (Zone V) **OR** Increase in BFE	**Flood insurance is mandatory.** Flood insurance is required if you have a mortgage from a federally regulated or insured lender. **Grandfathering can offer savings.** The NFIP grandfathering option lets policyholders who have built in compliance with the flood map in effect at the time of construction to use their previous zone or BFE to calculate their insurance rate. This could lead to large savings. A policy with a grandfathered rating can be transferred to new owners if the building is sold. In most cases your insurance agent will ask you to provide an Elevation Certificate for use in accurately rating the policy.
FROM: High-risk area (Zone A or V) **TO:** Moderate- to low-risk area (Zone X)	**Flood insurance is optional, but recommended.** The risk is lower, but there is still risk. More than 20 percent of NFIP claims come from buildings outside of SFHAs. You can save money by updating your policy. An existing policy can be changed to a lower-cost Preferred Risk Policy and you will get a refund for the price difference. Although flood insurance is no longer federally required, your mortgage lender can still require it.
No change	**No change in insurance rates.** This is still a good time to talk with your insurance agent to learn your specific risk and make sure you have enough flood insurance coverage.

How can I reduce my rates?

If you find you will have to pay a higher premium for flood insurance, you can take these steps to help reduce the cost:

- **Mitigate.** Lowering your property's exposure to flooding may make you eligible for lower premium rates. For example, you can fill in a basement or install flood vents in the crawlspace beneath the lowest level of your building; these actions help reduce the chance that your building's foundation will be displaced during a flood and lower your premium. When remodeling or rebuilding, you can consider elevating your entire structure. Also, something as simple as raising heating and cooling systems, water heaters, the electrical panel, and other mechanical items so that they are less likely to be damaged or destroyed in a flood may offer some premium savings. Talk to your local floodplain administrator or review FEMA's Homeowner's Guide to Retrofitting (**https://www.fema.gov/homeowners-guide-retrofitting**).
- **Encourage community action.** You can encourage your community to participate in the Community Rating Service (CRS), if it doesn't already. CRS is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the National Flood Insurance Program (NFIP) minimum requirements. In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums (**https://www.fema.gov/national-flood-insurance-program-community-rating-system**).
- **Apply for a Letter of Map Change (LOMC).** FIRMs are developed at a mapping scale that is useful for community officials, lenders, and insurance professionals, but not every rise in terrain can be depicted at this scale. If you think your building is imprecisely mapped as being in a high-risk area, FEMA has a process that allows property owners to request a more precise flood zone determination.
- This process includes the Letter of Map Amendment (LOMAs) and Letter of Map Revision-Fill (LOMR-Fs) options. A LOMA can be requested if a property has been mapped in a high-risk flood zone but is actually on naturally high ground. A LOMR-F is used for a property that has been elevated above the BFE by the placement of fill (**https://www.fema.gov/letter-map-change**).
- **Consider a higher deductible.** Just as with automobile or homeowners insurance, increasing your deductible—the amount you pay out of your pocket to cover a claim before coverage is applied—will lower your premium. Selecting the maximum deductible of $10,000 will result in up to a 40 percent discount from the base premium. However, using the maximum deductible might not be appropriate in every financial circumstance, and some lenders might not allow that option for meeting the mandatory purchase requirements.

Where can I learn more?

If a mapping project is occurring in your community, stay in contact with your local floodplain administrator to learn when and where changes are occurring and to find out where you can view the new maps. When a preliminary FIRM is released, that map and the current FIRM will be available online at **https://msc.fema.gov/portal.**

To hear about ways to reduce your insurance premium—such as grandfathering, choosing a higher deductible, or mitigating the risk—ask your insurance agent or community officials to determine what may be most effective in your situation. To learn more about flood insurance, talk to your insurance agent or visit **https://www.fema.gov/nfip**.

To speak with a flood map specialist, contact the FEMA Map Information eXchange (FMIX) at **877-FEMA-MAP** (**877-336-2627**).

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