What is Your Library Worth? Empowering Your Community with CRS Credit

KAMM 2016
Cindy Minter AICP CFM
Campbell County

- Surrounded by Water
  - Ohio and Licking Rivers
  - Streams and tributaries
- Divided Fourteen (14) Jurisdictions
Our Heritage: Rivers, Lakes and Streams
Our Heritage: Flooding

- 1948
- 1937
- 1913
- 1964
- 1997
- 2015
Mitigated

- Regulation
- Infrastructure
- Land Use
- Warnings
• National Flood Insurance Act of 1968 and Flood Disaster Protection Act of 1972
  ✓ 1974 County Flood Hazard Boundary
  ✓ 1981 County Flood Insurance Rate Map

• National Flood Insurance Reform Act of 1994 and 2004
  ✓ 2004 County as a “Participating Community”
    ▪ Flood Insurance Rate Map Modernization
    ▪ Adopted Flood Damage Prevention Ordinance
    ▪ Adopted Base Flood Elevations in Zoning/Building

Biggert-Waters Reform Act of 2012
✓ 2014 County Flood Insurance Rate Map Update
2013

- September – Started Work with County
- October – Found the Flood Box
  - Meet the KDOW Team
  - Meet each of our 14 Cities
  - Meet neighboring County
- November
- December
  - Adopted New Maps and Ordinances
  - Joined KAMM and ASFPM
2014

- Started a “Flood” Library
- Asked what is CRS?
- Attended my 1st KAMM Conference
- Meet my first FEMA person face-to-face
- 1st CFM in Campbell County
Let’s see what your Library is worth?

Christian Groves  4/23/2015

First “5” entered the CRS
<table>
<thead>
<tr>
<th>Activity</th>
<th>Campbell County</th>
<th>Melbourne</th>
<th>Silver Grove</th>
<th>Southgate</th>
<th>Woodlawn</th>
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<tbody>
<tr>
<td>310 Elevation Certificates</td>
<td>38</td>
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<td>320 Map Information Services</td>
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<td>330 Outreach Projects</td>
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<td>440 Flood Data Maintenance</td>
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<td>116</td>
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<td>630 Dams</td>
<td>15</td>
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<td><strong>Total</strong></td>
<td><strong>1002</strong></td>
<td><strong>1025</strong></td>
<td><strong>561</strong></td>
<td><strong>512</strong></td>
<td><strong>500</strong></td>
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<tr>
<td><strong>Class</strong></td>
<td><strong>8</strong></td>
<td><strong>8</strong></td>
<td><strong>9</strong></td>
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<td><strong>9</strong></td>
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</tbody>
</table>
Sharing your Library

- State what you have
- Update it
- Use multiple locations
- Reach out to a variety of audiences
- Repeat the outreach
- Document it
- Track your success

On file in the Campbell County Planning & Zoning Department are the current Flood Insurance Rate Maps (FIRM), Flood Insurance Study (FIS), Letters of Map Revision (LOMR) and Letters of Map Amendment (LOMA) within the County. This information allows us to provide you with the following information about a specific property:

1. Proximity to special flood hazard areas including floodways
2. Base flood elevation where determined in the study.
3. Estimated inundation data based on the ground contour (where available).

In addition, for insurance purposes, we can also provide information from the Flood Insurance Rate Map (FIRM) including community number, panel number, suffix, index date, and elevation datum.
Our Library

- Planning & Zoning / Building Permit Staff
- Government Officials / Legal
- Existing Policy Holders
- New and Existing Land Owners
- Insurance Agents / Mortgage Companies
- Real Estate Agents
- Builders
Discovered Multiple Resources

- FEMA
- Kentucky Division of Water
- Association of State Flood Plain Managers
- International Code Council
- Office of Emergency Management
- Sanitation District
- Public Works Department
Its all about the insurance.
Fact or Fiction?

- Rising cost of flood insurance
- Declining property maintenance
- Increased foreclosure / abandonments
- Decline in home ownership
- Empowered with the facts
- not rumors, hearsay, and outdated information
Understand our Basics

- Flood Damage Prevention Ordinances
- Maps
- New Areas
- Improved Topography
Learn our Basics

- Biggert-Waters Reform Act of 2012
  - Declared that **Subsidies Are No Longer Sustainable**
  - Increased rates to more accurately reflect risk
  - Required the phasing out of subsidies and discounts

<table>
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<th>Subsidized Policies</th>
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<td>National Average</td>
<td>20%</td>
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<tr>
<td>Campbell County</td>
<td>51%</td>
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</table>
Base Flood Elevation – Example Premiums

**Premium at 4 Feet Below Base Flood Elevation**
- $9,500/year
- $95,000/10 years

**Premium at Base Flood Elevation**
- $1,410/year
- $14,100/10 years

**Premium at 3 Feet Above Base Flood Elevation**
- $427/year
- $4,270/10 years
Flood zones

- Current Maps
- Historical Maps
- Relationship to Regional Maps
Repetitive Risks

- Know where they are
- Know previous claims
- Monitor development
What can we build?
How do we build?
Stream Construction Permit

- Early Step
- Mandatory in Flood Zones
  - New
  - Modified
- Any structures
- Any applicant
How do you access the site?

- Considerations
- Flood events
- Ice events
- Emergency egress
- Emergency responders
Explore the Previous Versions

- Look for easy to explain graphic
- Exercise caution with older versions
Building Code Officials

- Substantial Improvements
- Engineering Details
Openings in Foundation Walls and Walls of Enclosures

Below Elevated Buildings in Special Flood Hazard Areas in accordance with the National Flood Insurance Program

Technical Bulletin 1 / August 2008

FEMA
Pre-Disaster Modifications

- **Floodproofing Non-Residential Buildings**
  - FEMA P-936 / July 2013
- **Above the Flood: Elevating Your Floodprone House**
  - FEMA P-347 / May 2000
- **Protecting Manufactured Homes from Floods and Other Hazards**
  - A Multi-Hazard Foundation and Installation Guide
  - FEMA P-85, Second Edition / November 2009
When disaster strikes.....
DOCUMENTING DISASTER DAMAGE

DISASTER ASSISTANT BRANCH
PUBLIC ASSISTANCE PROGRAM
EOC BUILDING,
BOONE NATIONAL GUARD CENTER
FRANKFORT, KENTUCKY 40601

(502) 564-8693

Repairing Your Flooded Home
When Disaster Strikes

Posting Standard Placards

INSPECTED
To post a structure INSPECTED (green), the following conditions must be satisfied:

1. The building is structurally sound and safe.
2. The building is not in imminent danger of collapse.
3. The building is not a hazardous structure.
4. The building is not a public or private hazard.

RESTRICTED USE
Post a structure RESTRICTED USE when one or more of the following conditions apply:

1. The building is structurally unsound.
2. The building is not in compliance with local building codes.
3. The building is not safe for occupancy.

UNSAFE
Post a structure UNSAFE when one or more of the following conditions apply:

1. Extreme hazard or unsafe situation present.
2. Obvious safety risks are present.
3. The degree of damage is such that the structure is believed to be in danger of collapse from either static conditions, subsequent winds or other events, or the addition of occupant load.
4. Another unsafe condition (e.g., toxic spill) is present.
5. Unsafe for occupancy or entry, except as authorized by the local building department.
Management Plans

- Storm Water Management Plan
- Hazard Mitigation Plan
What to do with the debris?

- Debris Management Plan
What more can we do.....
Integrating Hazard Mitigation Into Local Planning
Case Studies and Tools for Community Officials
March 1, 2013
Accuracy

- Know your numbers
- Do you the value of your policy?
- Do you know where you are?
- Is the form correct?
- Is your policy up to date?
Reduce the Barriers

- Print Materials
- Language
- Internet
Other Professionals Need To Know - Too

- Legal
- Insurance
- Mortgage Companies
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Flood expands, but impact not yet as bad as in past