

Community Assistance Visit (CAV)

Venango County
Pennsylvania

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AGENDA

- 1 NFIP Components
- 2 Community Information
- 3 Administering Floodplain Ordinance
- 4 Permitting Process & Admin Procedures
- 5 Inspections & Enforcement
- 6 Mitigation Resources
- 7 Next Steps
- 8 Questions



CAV Overview

CAVs are conducted to:

- Maintain periodic contact with participating communities
- Assess needs for technical assistance
- Assess the effectiveness of floodplain management program
- Recommend best practices
- Provide education and resources
- Ensure violations are mitigated

Five Components of a CAV:

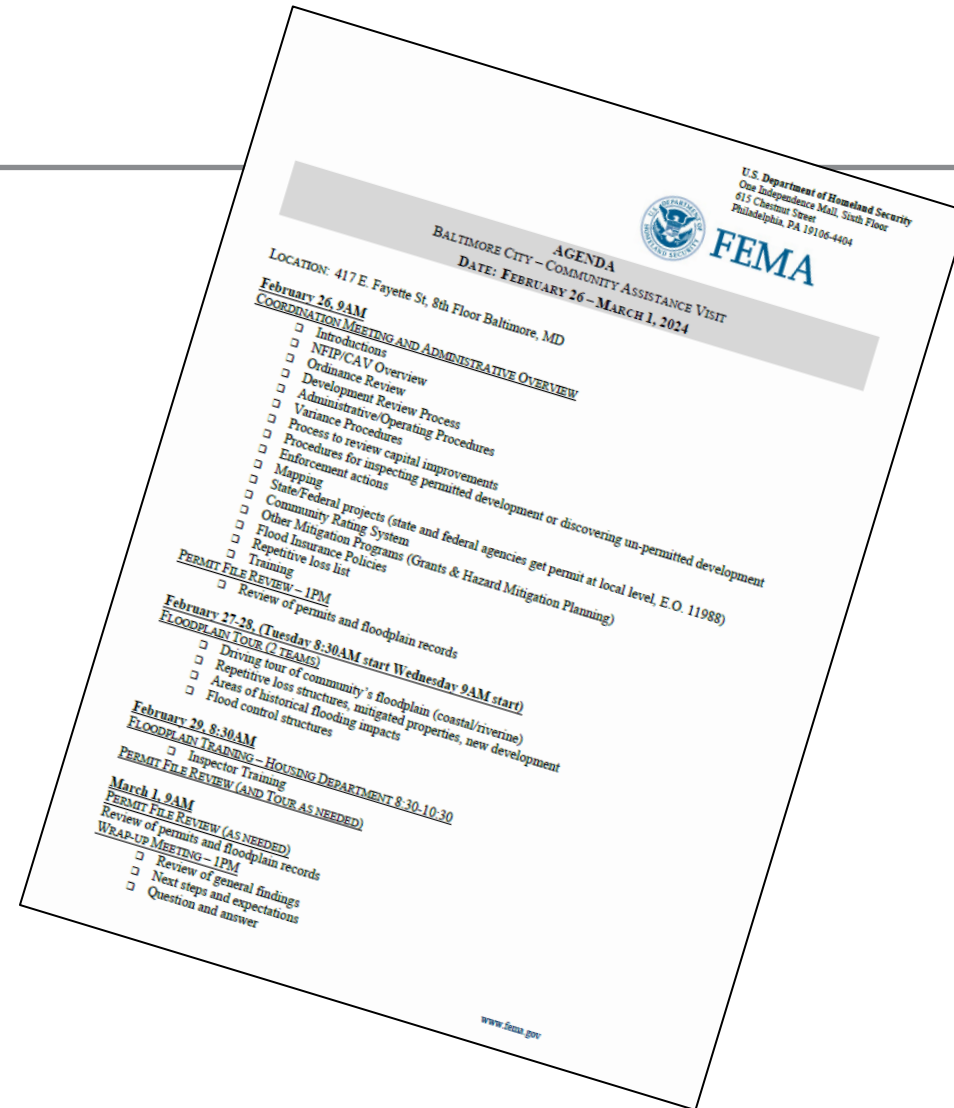
- Meeting with local officials
- Floodplain tour
- Floodplain permit file review
- CAV Report
- Follow Up Corrective Actions by the Community



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CAV Agenda

Review Agenda



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NFIP Components

Section 1

National Flood Insurance Program (NFIP)

Created by the National Flood Insurance Act of 1968

Participation is **voluntary**

(except for PA where Floodplain Management Act 166 of 1978, requires all PA communities to participate)

- Adopt and enforce regulations
- Eligible for flood insurance



Benefits of participation

- Flood insurance
 - Increased Cost of Compliance (ICC)
- Grants and loans
- Disaster assistance
- Federally-backed mortgages

Goals of the NFIP

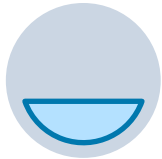
- Save lives and protect property
- Encourage a comprehensive approach to floodplain management

Components of the NFIP



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NFIP Roles and Responsibilities



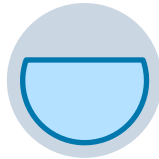
Federal

National program oversight

Risk identification
(mapping)

Establish
development/building
standards

Provide insurance
coverage



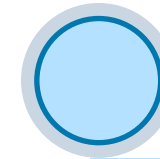
State

State program oversight

Establish
development/building
standards

Provide technical assistance

Evaluate & document
floodplain management
activities



Local

Adopt/enforce floodplain
ordinance compliant with
Federal/State laws

Issue or deny development,
inspect development, and
maintain records

Development oversight is a **local
responsibility**



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Purchasing Insurance

- Property owners contact their insurance agent for NFIP coverage
- 60+ private insurance companies write flood insurance with the NFIP through the Write Your Own (WYO) arrangement
- NFIP policies are serviced under the name of the WYO company or NFIP Direct

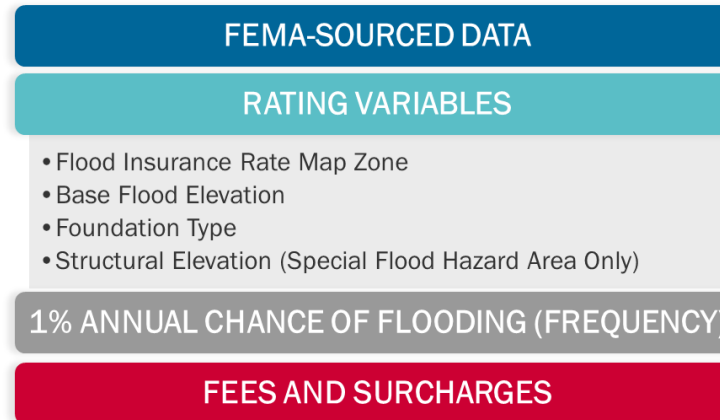


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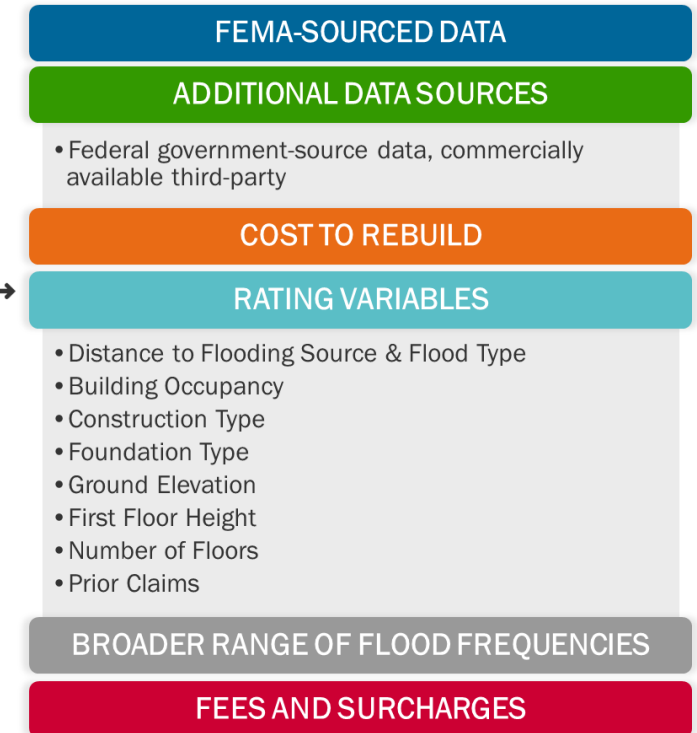
Essential Elements of NFIP Pricing Approach

Building Occupancy	Building Coverage	Contents Coverage
Single-Family Dwelling		
Single-Family Home	\$250,000	\$100,000
Residential Manufactured/Mobile Home	\$250,000	\$100,000
Residential Unit¹⁰		
Residential Condominium Unit (in Residential Building)	\$250,000	\$100,000
All Other Building Descriptions	None	\$100,000
Multifamily Building		
Two-to-Four Family Building	\$250,000	\$100,000
Other Residential Building	\$500,000	\$100,000
Residential Condominium Building		
Residential Condominium Building ¹¹	Not to exceed the lesser of: • The building's replacement cost value; or • Total number of units x \$250,000.	\$100,000
Non-Residential		
Non-Residential Building	\$500,000	\$500,000
Non-Residential Manufactured/Mobile Building	\$500,000	\$500,000
Non-Residential Unit	None	\$500,000

LEGACY METHODOLOGY



NEW PRICING METHODOLOGY*



*Additional variables are not shown here



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Increased Cost of Compliance

- Included in policy to help property owners in SFHA to pay for mitigation measures to bring NFIP insured structures into compliance
- Provides up to \$30,000 for mitigation
 - Floodproofing (non-residential)
 - Relocation
 - Elevation
 - Demolition



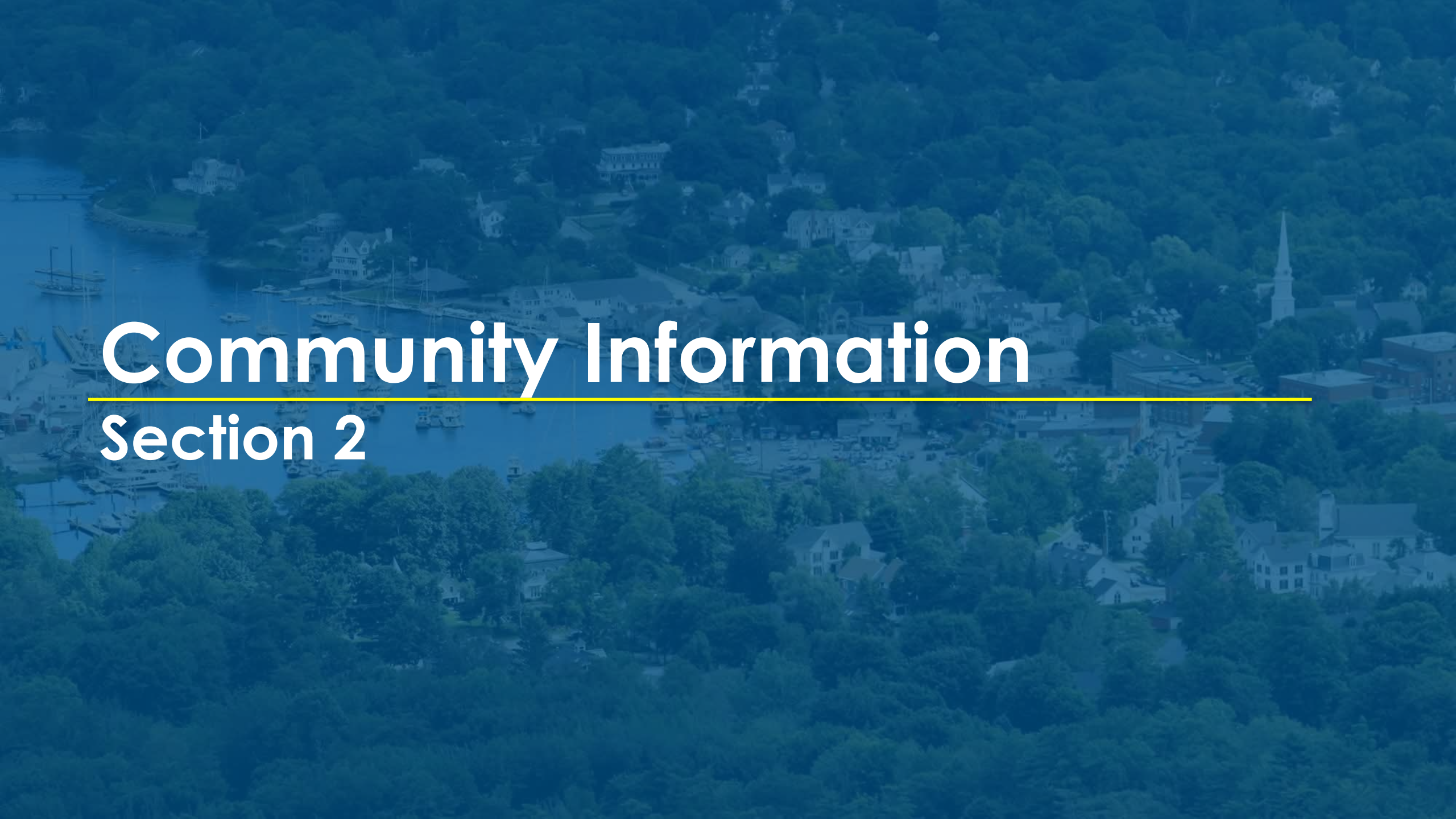
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NFIP Pricing Approach Key Takeaways

- BFEs and flood zones will no longer be used for rating.
- FIRMs will continue to be used for FPM and mandatory purchase requirements.
- Mitigation Discounts will be expanded.
- Replacement Cost Value (RCV) is not the same as market value.
- First Floor Height is not the same as Lowest Floor Elevation.
- Elevation Certificates (ECs) are not being eliminated.
- Uniform discounts are available throughout CRS communities.
- Prior NFIP claims will be used as a direct rating variable.
- All levees considered regardless of accreditation status.



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An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with sailboats, a prominent church steeple, and a dense forest covering the surrounding hills. The image is overlaid with a semi-transparent blue filter.

Community Information

Section 2

Venango County, PA

- 29 Participating NFIP Communities (2 non-participating)
- Current Effective Maps: 1/16/2014
- Community Assistance Contacts (CAC's): 15 conducted
- Community Assistance Visits (CAV's): 14 to be conducted this week



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Community Information (Venango County)

Flood Insurance Policies:

Policy Count	151
Paid Losses	426
Paid Loss Amount	\$5,861,145
Insurance in Force	\$29,588,000

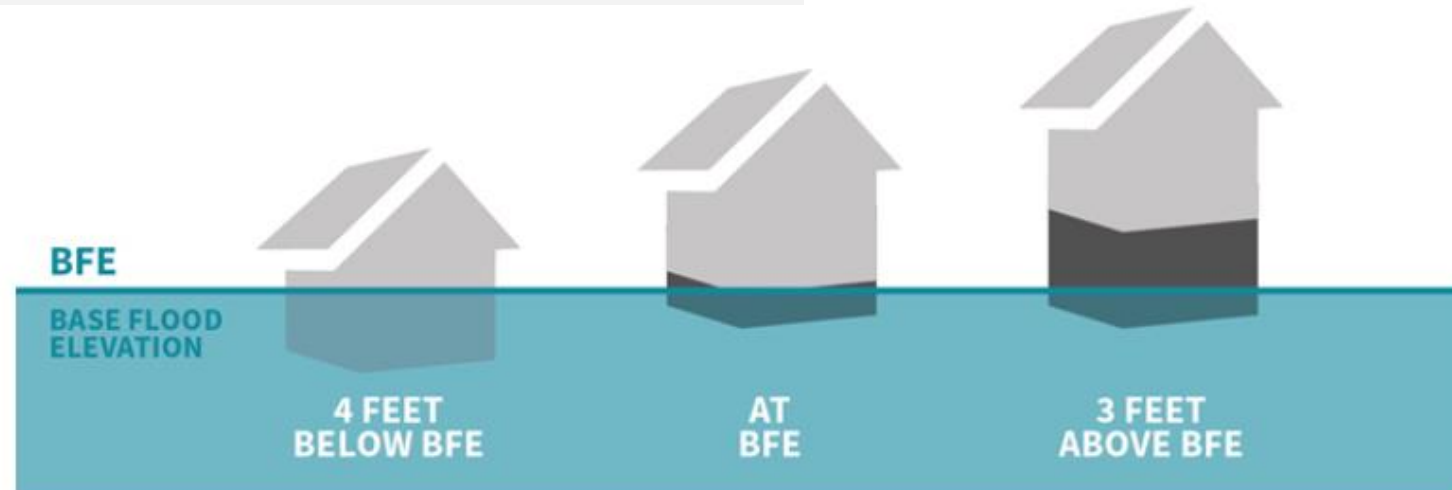


Community Information (Venango County)

Repetitive Loss Properties (RL): 18

Severe Repetitive Loss Properties (SRL): 1

National Violation Tracker: 1



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Rising Tides, Rising Costs, CNYCN

Federal Emergency Management Agency

Flood Events

What recent events have occurred?

- June 8/9, 1981: Rains ripped up highways and destroyed homes causing 15 million in damages. 4.5 inches of rain cause streams to flood. Areas affected include Cranberry Township, Sugarcreek Borough, Oil City, Franklin, and Fertigs.
- February 1, 1982: Oil Creek rose without warning and flooded streets of Oil City; 6 feet of water on Seneca Street; Worst flood in decades; destroyed businesses and homes; damages soared to many millions of dollars.
- January 19, 1996: Ice jam formed near Petroleum Centre Bridge in Oil Creek State Park; large cakes of ice and water closed the road from Rynd Farm to the park.
- July 1996: Chubb Run flooded part of Route 8 in Franklin cause major damage. West First Street in Oil City, Shaffer Run area of Reno, and Cranberry Township all damaged by flooding. Damages in the millions.
- August 29, 2006: Sandy Lick Creek flooded following 2 inches of rain and flooded Polk and Franklin Townships. Hundreds of inhabitants of the two municipalities were evacuated when the Piffer Dam was assessed as unsafe by the state DEP and sewage and gasoline made their way into local waterways.
- February 21, 2014: Ice jam formed on Oil Creek and the subsequent flooding caused disruption in Oil City and elsewhere. Traffic was rerouted and at least 70 people were evacuated from buildings in the city.
- July 19-20, 2019: The County EMA team worked closely with local EMCs to collect damage assessments. Community residents were urged to contact the Venango County 211 hotline with damage details to be sent to the local EMC as well as insurance companies. The storm also caused Deep Hollow Road (Route 3025) from Bredinsburg Road to Route 322 in Cranberry Township to close.

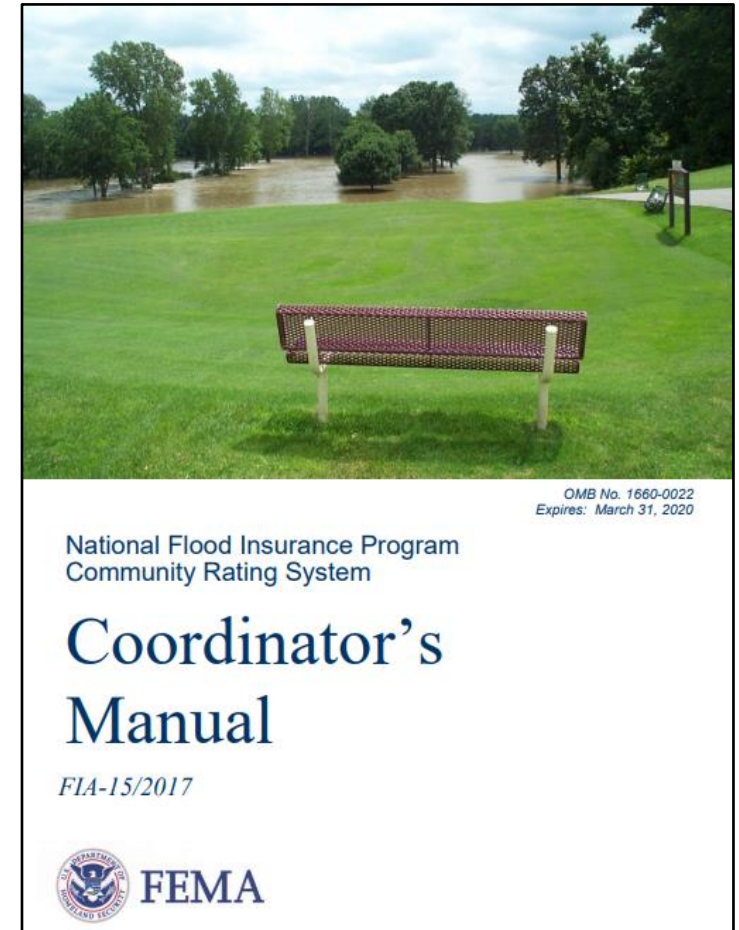


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Federal Emergency Management Agency

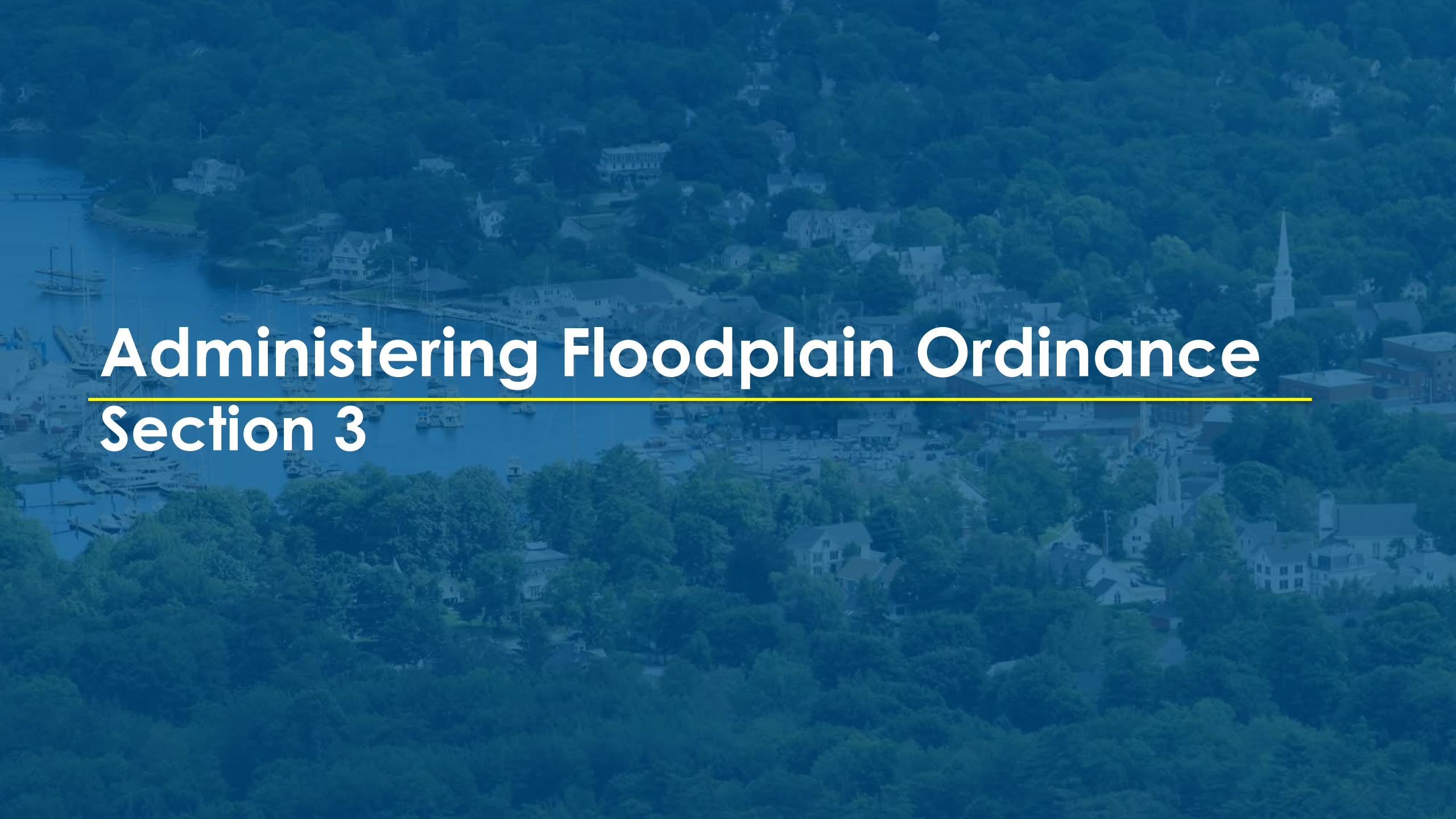
The Community Rating System (CRS)

- Voluntary program for communities participating in the NFIP
- Recognizes activities beyond the minimum NFIP requirements by **reducing the cost of flood insurance from 5 to 45 %**
- Goals
 - Reduce flood damage to insurable property
 - Encourage a comprehensive approach to floodplain management
 - Strengthen/support the insurance aspects of the NFIP



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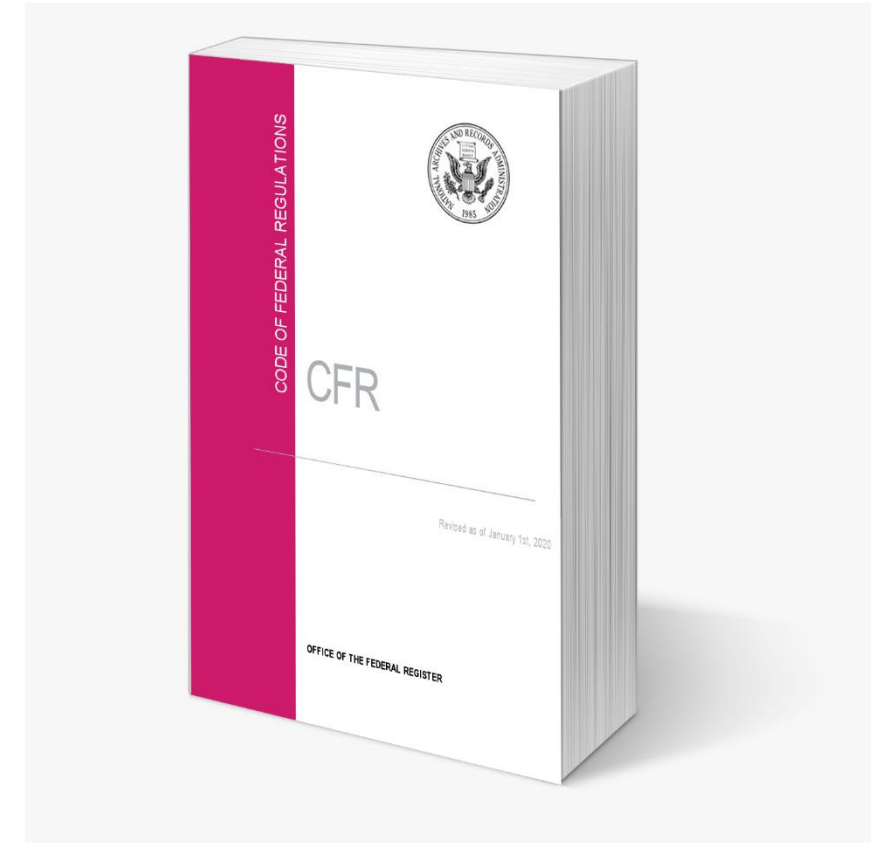
An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and a few larger vessels. The town is nestled between a dense forest of green trees and a body of water. Several buildings are visible, including a prominent church with a tall, white steeple on the right side. The overall scene is peaceful and scenic.

Administering Floodplain Ordinance

Section 3

Floodplain Management Regulations

- NFIP participating municipalities must **adopt and enforce** floodplain management regulations that meet the minimum requirements of the NFIP.
- The regulations must:
 - Be legally enforceable
 - Applied uniformly throughout the community
- Floodplain regulations are usually found in one of, or a combination of, five types of regulations: “stand alone”, zoning ordinances, building codes, subdivision regulations and sanitary regulations.



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NFIP Regulations



Title 44 Code of Federal Regulations (CFR)

60.3 (b)(1): A permit is required for all proposed construction or other development in the community, including the placement of manufactured homes, so that it may determine whether such construction or other development is proposed within floodprone areas.

59.1. Definitions: "Development" means any man-made 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.



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NFIP Regulations – development includes:

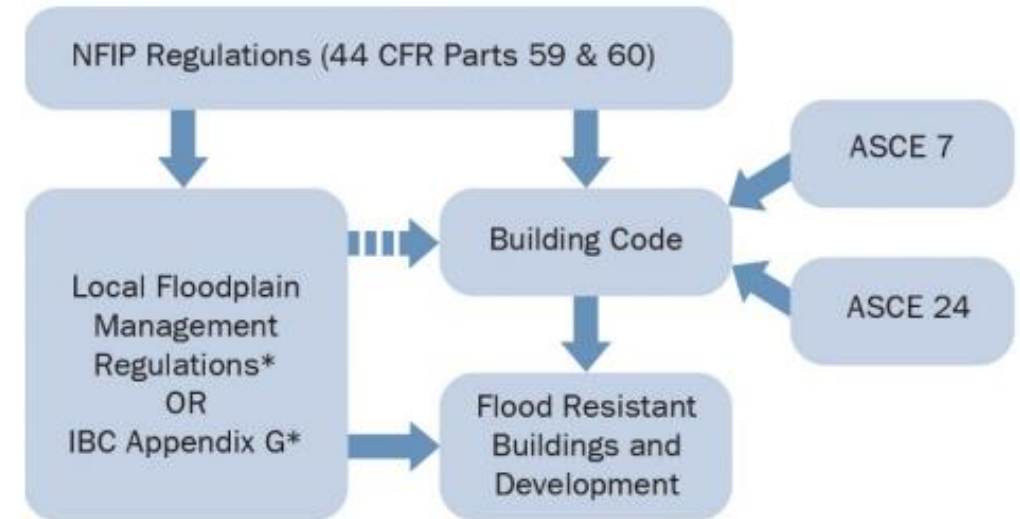
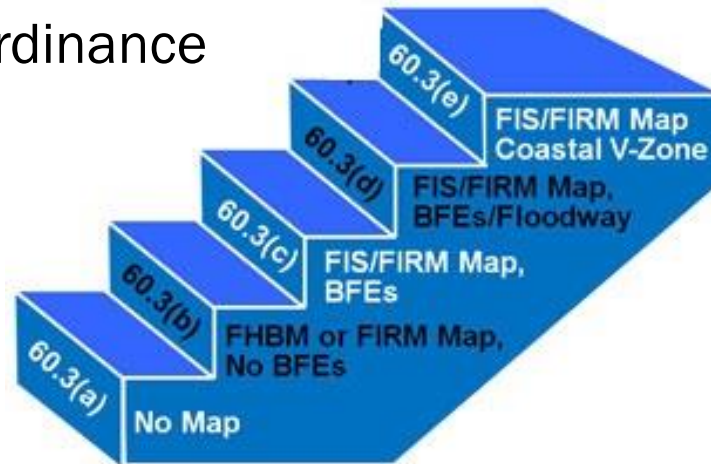
- Including but not limited to:
 - Propane tanks
 - Renovations/additions
 - Recreational cabins
 - Recreational vehicles
 - Sheds



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Floodplain Management Regulations

- NFIP regulatory standards (44 CFR 60.3)
- Floodplain Ordinance
- Higher Standards Adopted
- Building Codes (IBC, IRC, ASCE, etc.)
- State Model Ordinance



* NFIP-consistent administrative provisions, community-specific adoption of Flood Insurance Studies and maps, and technical requirements for development outside the scope of the building code (and higher standards, in some communities).



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An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with sailboats, a dense forest of green trees, and several buildings, including a prominent church with a tall steeple. The image is overlaid with a semi-transparent blue filter.

Permitting Process & Admin Procedures

Section 4

Develop Review Process

- ✓ Who are the people typically responsible for reviewing permits?
- ✓ Coordination with other reviewers?



- New Construction
- Substantial Improvement
- Substantial Damage
- Other development (non-structural / structural)
- Subdivision review
- State/Federal Permits
- Capital Improvement projects



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Reviewing Permits For...



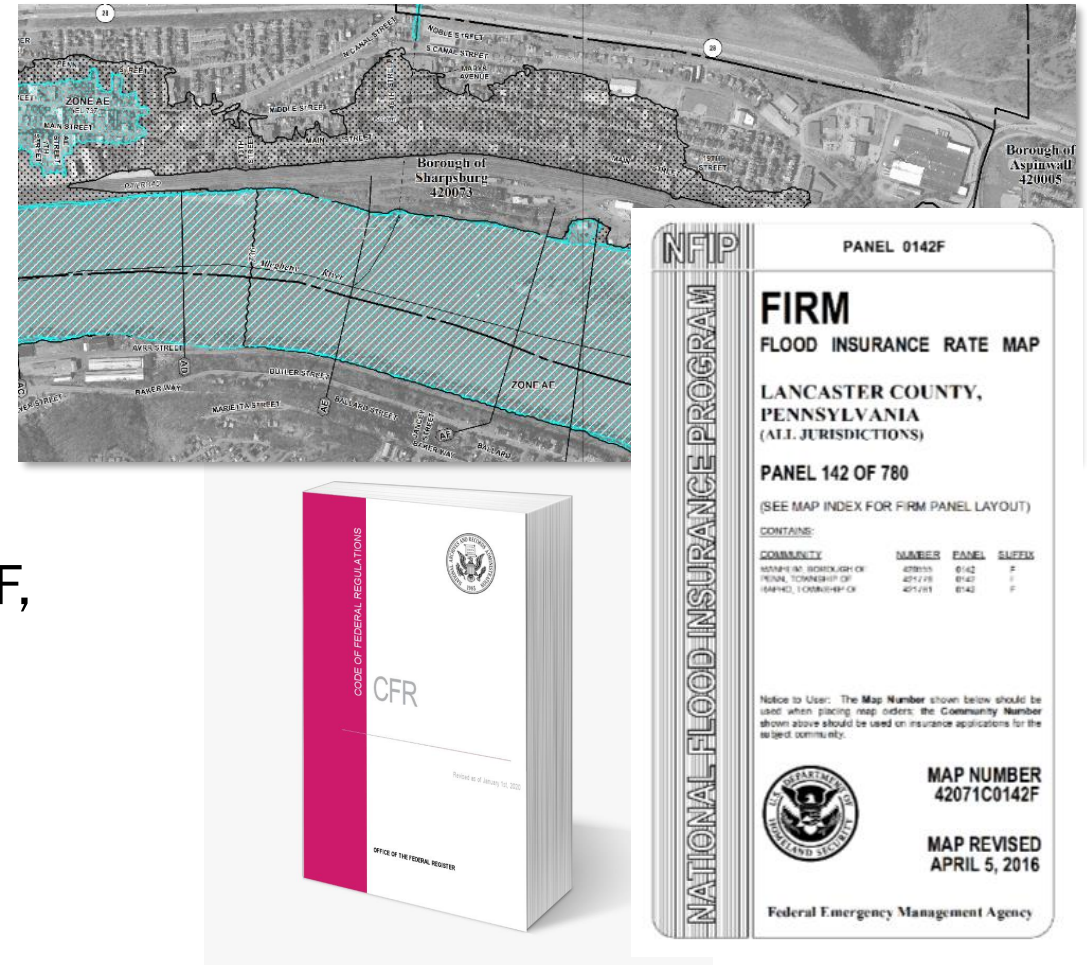
- **Location/Siting**
 - Floodplain determination
 - Zone and BFE identification
- **Use**
 - Residential
 - Non-residential
- **Type of work**
 - New construction/addition
 - Placement of fill, etc.
- **Cost of improvement**
 - Substantial improvement?
- **Design standards**
 - Compliance with minimum and higher standards?
 - Is a variance necessary?



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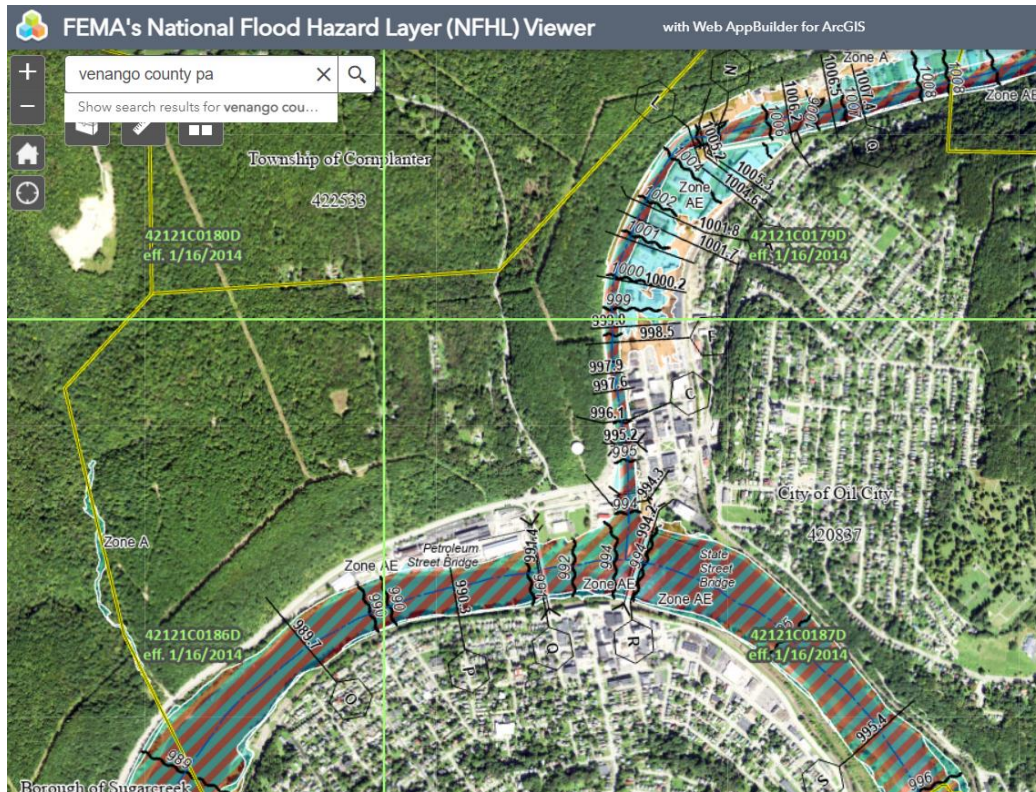
Mapping

- Flood Insurance Rate Map (FIRM(s) / Flood Insurance Study (FIS)
- Accuracy
- Recent Flooding in the Community
- Flood Control projects underway
- Letter of Map Change: LOMA, LOMR, LOMR-F, CLOMA, CLOMR, CLOMR-F process
- Map Modernization

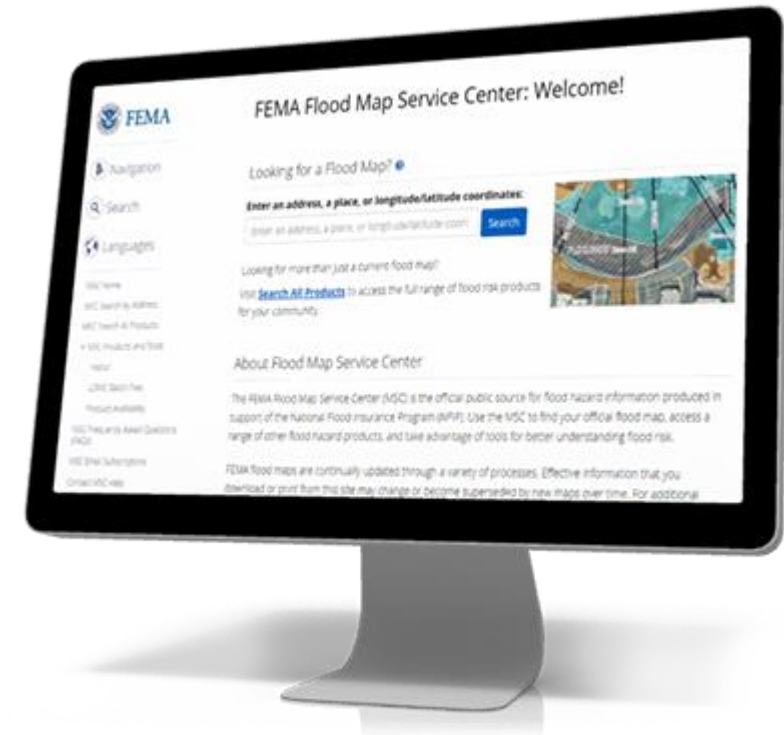


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Mapping – resources (online)



[ArcGIS Web Application](#)



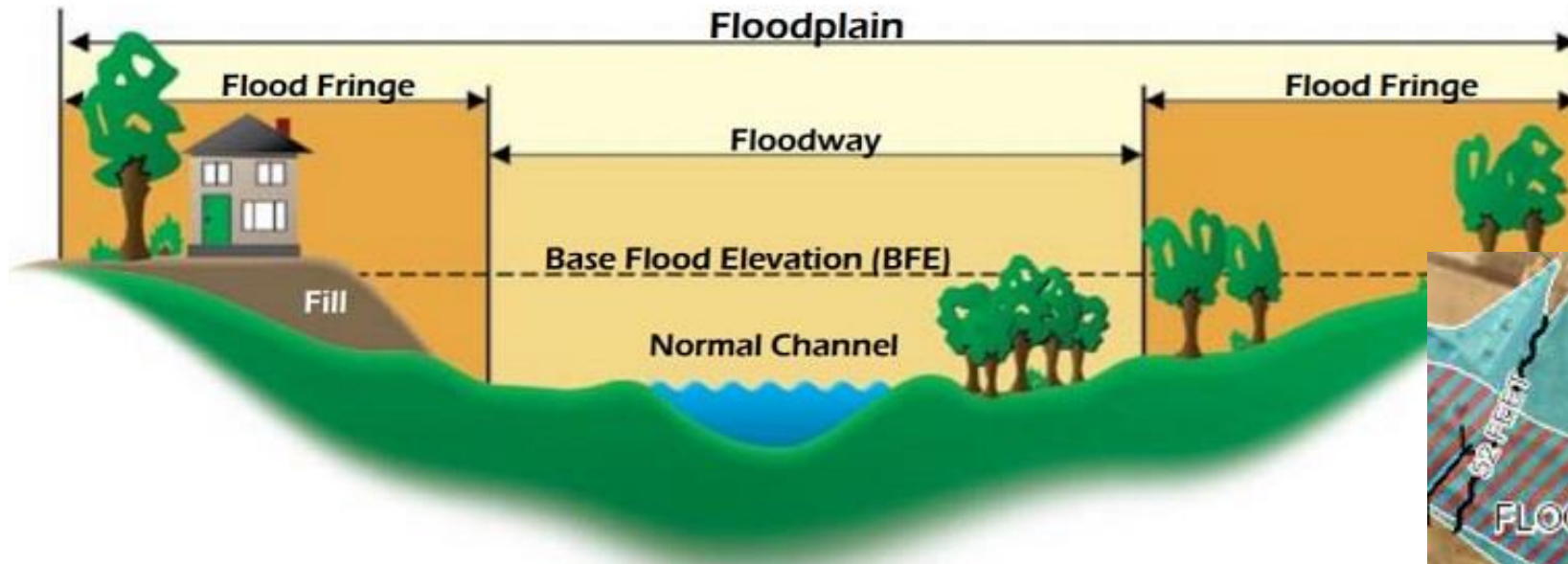
[FEMA Flood Map Service Center | Welcome!](#)



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Regulated Area - Special Flood Hazard Area (SFHA)

Characteristics of a Floodplain



SFHA = 1% annual chance = 100 year floodplain

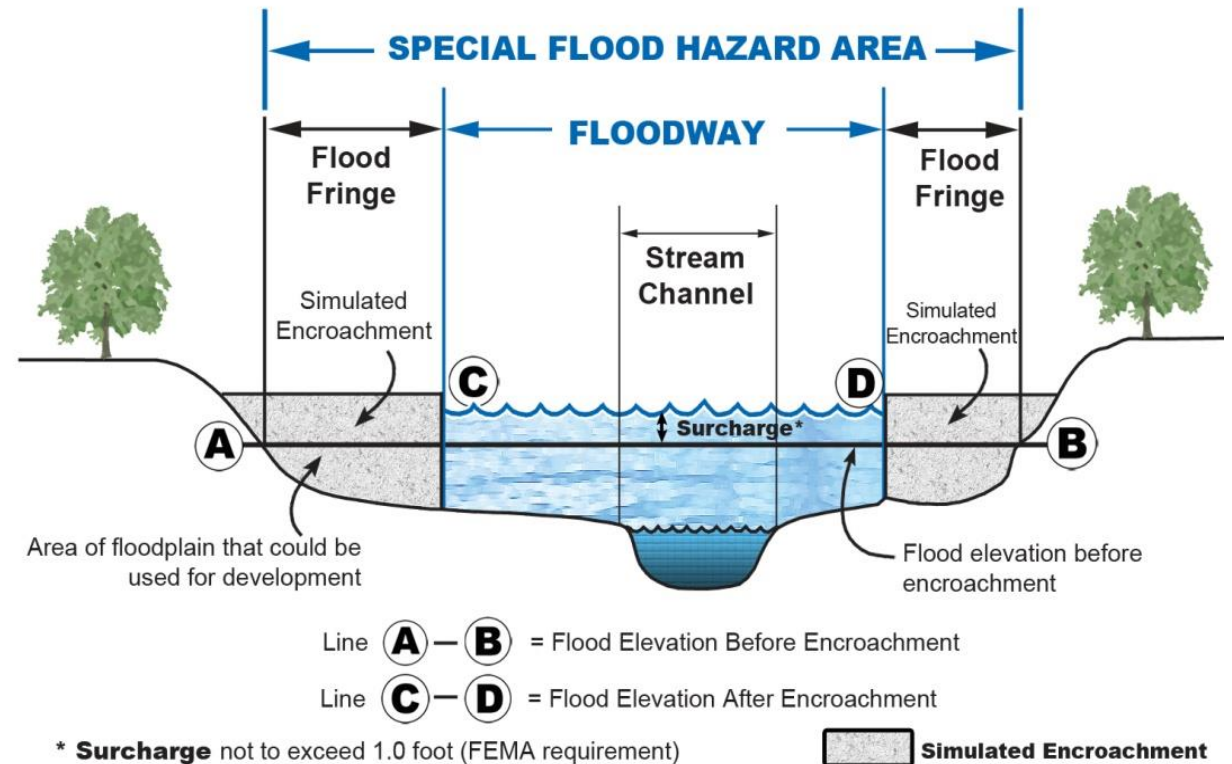


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Floodway Review Process

Floodway is the channel designated to convey the fastest deepest moving waters during the base flood.

Also designed to help floodplain management – no federal minimum requirement for development outside the floodway to submit studies about BFE impacts.



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Considerations for Floodways

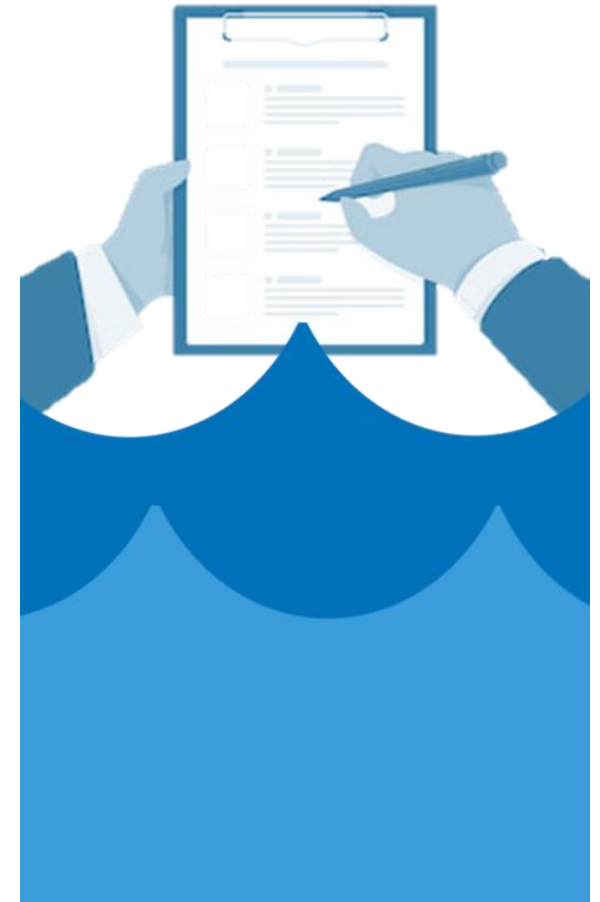
Development must prove “no rise”

- No rise = zero foot (0.00’)
- Rise is tracked both upstream and downstream of the development location

Documentation requirement

- Hydrologic & Hydraulic (H&H) study
- If an existing structure, the site plan showing the footprint will

Ensure a “no rise” certificate is prepared and certified by a qualified and licensed engineer. Read the certification; ensure it shows no rise.



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Existing Structures – Substantial Improvement

Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or **exceeds 50 percent** of the market value of the structure before the “start of construction” of the improvement. This term includes structures which have incurred substantial damage. The term does not, however, include either:

1. Any project for improvement of a structure to correct existing violations of State or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or
2. Any alteration of a “historic structure,” provided that the alteration will not preclude the structure's continued designation as a “historic structure.”

$$\left(\frac{B}{A}\right) \times 100 \geq C$$

B = Cost of Work

A = Market Value of the Structure (pre-renovation/repair/addition)

C = Percent Improved



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Existing Structures – Substantial Damage

Damage of **ANY ORIGIN** sustained by a structure whereby the cost of restoring the structure to its pre-damage condition would **EQUAL OR EXCEED 50%** of the market value of the structure before the damage occurred

$$\left(\frac{B}{A}\right) \times 100 \geq C$$

Any Origin:

Flooding

Wave action

Tornado

Fire

High Winds

Earthquake

Vehicular Damage

Termite/insects damage

B = Cost of Repairs

A = Pre-Damage Market Value of the Structure

C = Percent Damage

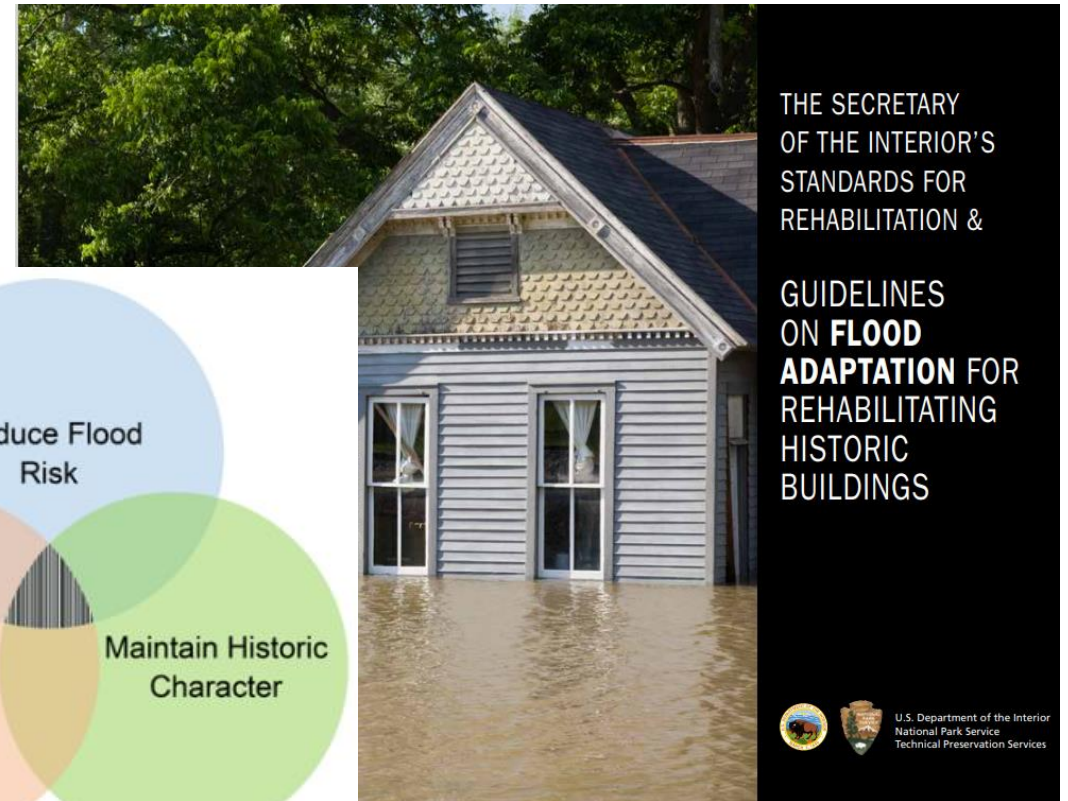
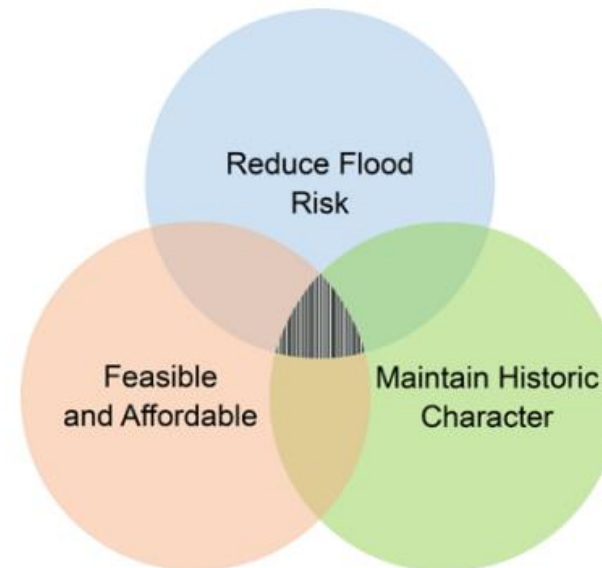


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Historic Structures Review Process

- Variances may be issued for the repair or rehabilitation of historic structures upon a determination that the proposed repair or rehabilitation will not preclude the structure's continued designation as a historic structure and the variance is the minimum necessary to preserve the historic character and design of the structure.
 - If full compliance cannot occur partial mitigation should occur
 - Coordination with local/state historic agencies

Historic structures are not exempt or “grandfathered”



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Issuance of Variances

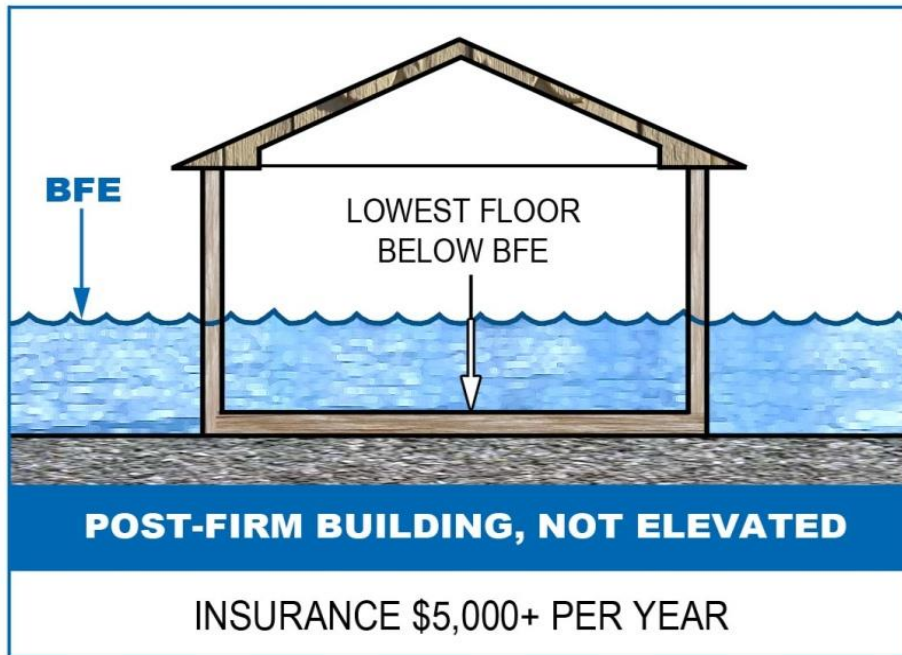
- Granting relief from ordinance requirements
- Establish a process and an entity for applicants to request variances
- Conditions of the property NOT the person
- Notice of increase to risk and insurance premiums
- Patterns of variances may result in sanctions



Variance Procedures

General rule:

Do not grant variances



Very specific conditions must be satisfied to justify a variance

- Good and sufficient cause
- Unique site conditions (personal considerations do not apply)
- No threat to public safety
- Minimum necessary to afford relief



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Letter of Map Change (LOMC) Procedures

- Required when there is a rise of more than 0.00' in a floodway
- Required in A Zone without designated floodway when cumulative rise is more than 1 foot
- Generally needed when there is a change to flood boundary, zone or BFE.
- Alteration/encroachment in a watercourse
 - Bridges, stream restoration, floodplain restoration



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Operating Procedures

- Obtaining elevation data in A and V Zones (FEMA EC)?
- Obtaining floodproofing certifications (nonresidential)?
- Flood openings?
- Anchoring
- Forms?

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings ☐ Building Under Construction ☒ Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

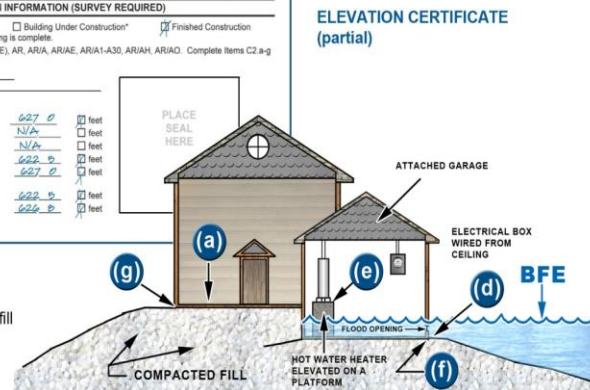
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete items C2.a-g below according to the building diagram specified in item A7.
Benchmark Utilized/Vertical Datum: N/A/V2 1988

Conversion/Comments: _____

a) Top of bottom floor (including basement, crawl space, or enclosure floor)	<u>627.0</u>	feet
b) Top of the next higher floor	<u>N/A</u>	feet
c) Bottom of the lowest horizontal structural member (V Zones only)	<u>N/A</u>	feet
d) Attached garage (top of slab)	<u>622.5</u>	feet
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments)	<u>627.0</u>	feet
f) Lowest adjacent (finished) grade (LAG)	<u>622.5</u>	feet
g) Highest adjacent (finished) grade (HAG)	<u>622.5</u>	feet

In this example, the BFE is 625.0 feet.

The slab-on-grade house was elevated on fill 2 feet above the BFE; the vented garage is 2.5 feet below the BFE.



V ZONE DESIGN CERTIFICATE

Name _____ Policy Number (Insurance Co. Use) _____

Building Address or Other Description _____

Permit No. _____ City _____ State _____ Zip Code _____

SECTION I: Flood Insurance Rate Map (FIRM) Information

Community No. _____ Panel No. _____ Suffix _____ FIRM Date _____ FIRM Zone(s) _____

SECTION II: Elevation Information Used for Design

[NOTE: This section documents the elevations/depths used or specified in the design - it does not document surveyed elevations and is not equivalent to the as-built elevations required to be submitted during or after construction.]

1. FIRM Base Flood Elevation (BFE)	_____	feet*
2. Community's Design Flood Elevation (DFE)	_____	feet*
3. Elevation of the Bottom of Lowest Horizontal Structure Member	_____	feet*
4. Elevation of Lowest Adjacent Grade	_____	feet*
5. Depth of Anticipated Scour/Erosion used for Foundation Design	_____	feet
6. Embedment Depth of Piling of Foundation Below Lowest Adjacent Grade	_____	feet

* Indicate elevation datum used in 1-4: ☐ NGVD29 ☐ NAVD88 ☐ Other _____

SECTION III: V Zone Design Certification Statement

I certify that: (1) I have developed or reviewed the structural design, plans, and specifications for construction of the above-referenced building and (2) that the design and methods of construction specified to be used are in accordance with accepted standards of practice** for meeting the following provisions:

- The bottom of the lowest horizontal structural member of the lowest floor (excluding piles and columns) is elevated to or above the BFE.
- The pile and column foundation and structure attached thereto is anchored to resist flotation, collapse, and lateral movement due to the effects of the wind and water loads acting simultaneously on all building components. Water loading values used are those associated with the base flood***. Wind loading values used are those required by the applicable State or local building code. The potential for scour and erosion at the foundation has been anticipated for conditions associated with the base flood, including wave action.

SECTION IV: Breakaway Wall Design Certification Statement

[NOTE: This section must be certified by a registered engineer or architect when breakaway walls are designed to have a resistance of more than 20 psf (0.96 kN/m²) determined using allowable stress design]

I certify that: (1) I have developed or reviewed the structural design, plans, and specifications for construction of breakaway walls to be constructed under the above-referenced building and (2) that the design and methods of construction specified to be used are in accordance with accepted standards of practice** for meeting the following provisions:

- Breakaway wall collapse shall result from a water load less than that which would occur during the base flood***.
- The elevated portion of the building and supporting foundation system shall not be subject to collapse, displacement, or other structural damage due to the effects of wind and water loads acting simultaneously on all building components (see Section III).

SECTION V: Certification and Seal

This certification is to be signed and sealed by a registered professional engineer or architect authorized by law to certify structural designs. I certify the V Zone Design Certification Statement (Section III) and _____ the Breakaway Wall Design Certification Statement (Section IV, check if applicable).

Certifier's Name _____ License Number _____

Title _____ Company Name _____

Address _____

City _____ State _____ Zip Code _____

Signature _____ Date _____ Telephone _____

Note: The V Zone design certificate is not a substitute for the NFIP Elevation Certificate (see Fact Sheet No. 1.4, Lowest Floor Elevation), which is required to certify as-built elevations needed for flood insurance rating.



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Record Keeping Requirements

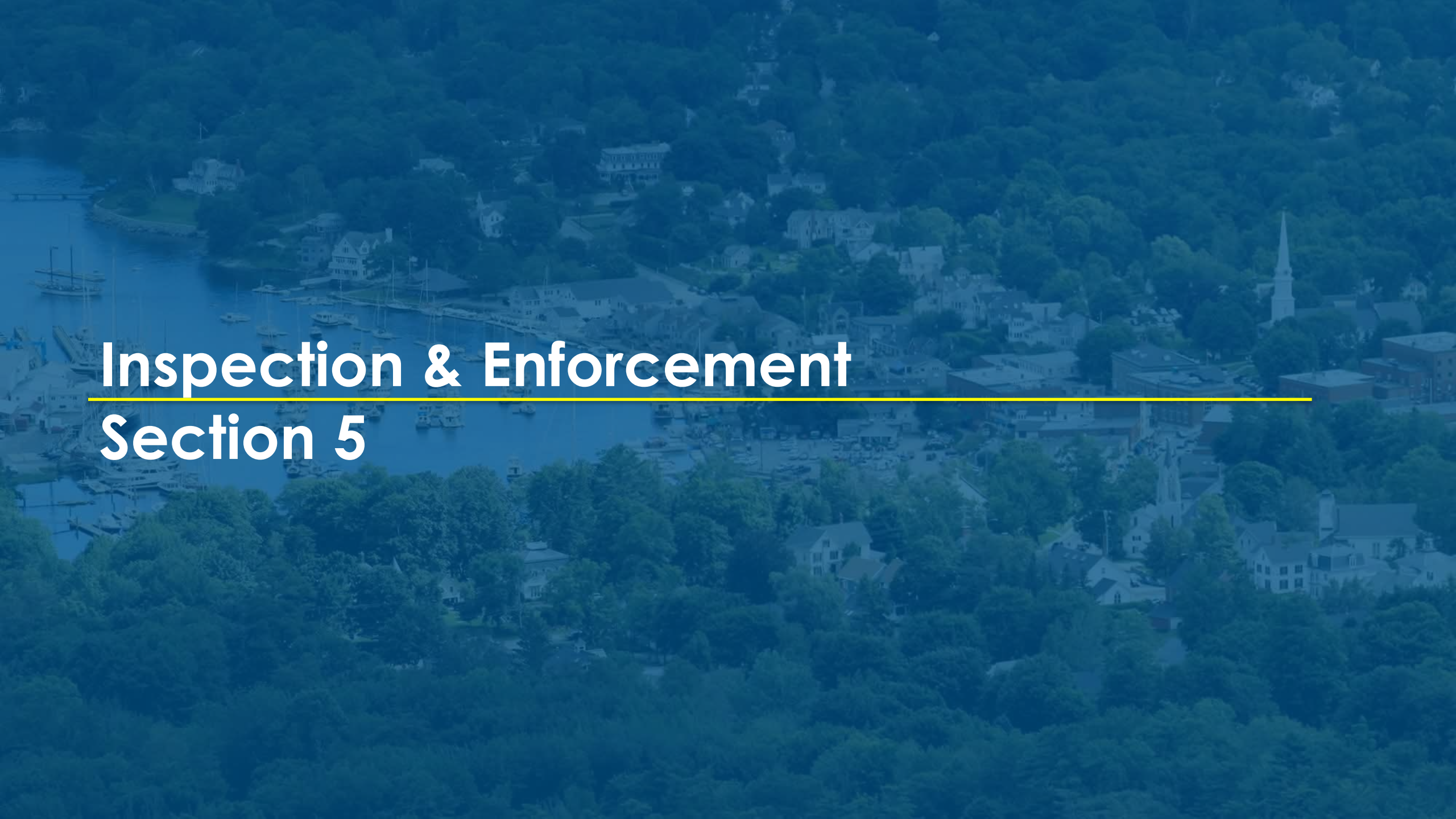
- Requirement to maintain compliance documentation **indefinitely**
- What records?
 - Permit application
 - Inspections
 - As-built documentation
 - Other compliance documentation (for instance, certifications)
 - Flood map changes and updates
- Best practices
 - Store permits by address (rather than property owner name)
 - Use colored file folders to identify floodplain properties



For a structure located in the SFHA, FEMA and the State will require data to prove a potential violation is compliant.



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Inspection & Enforcement

Section 5

Enforcement & Inspections

Ordinance Enforcement

- Violations can be found through
 - Periodic inspections?
 - Reports by other government agencies?
 - Citizen's complaint?
- How are they resolved:
 - Voluntary compliance by property owner?
 - Written Notice of Violation or stop work order and/or revoke permit ?
 - Per day fine ?
 - Withhold certificate of occupancy ?
 - Record on Deed ?
 - Injunction – court order to stop non-compliant activity ?

Inspections

- **Importance of coordination:** How are you checking for compliance with the NFIP minimum standards?
 - Inspect frequently during construction
 - Check openings and mechanicals
- Recommend a **minimum** of three inspections
 1. After site is staked but before permanent foundation work
 2. After foundation is complete
 3. Before issuing certificate of occupancy



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Federal Projects

Federal Executive Orders:

- 11988: Floodplain Management
- 13690: Establishing a Federal Flood Risk Management Standard (FFRMS)



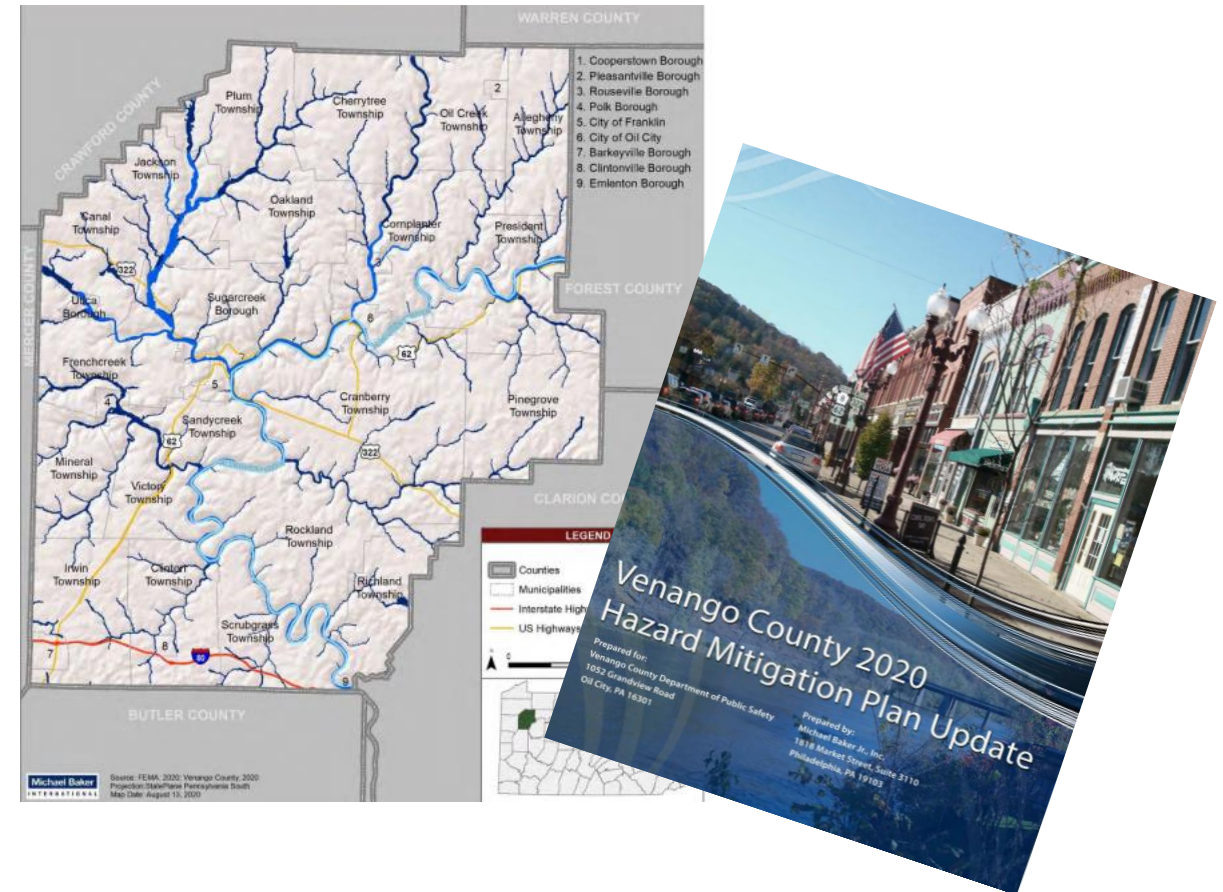
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Mitigation Resources

Section 6

Hazard Mitigation Plans (HMP)

- Local Hazard Mitigation Plan: Venango County
- Plan Approval Date: 04/5/2021
- Expiration Date: 04/4/2026 (every 5 years)



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HMP: Required Elements



C2. Does the plan address each jurisdiction's participation in the NFIP and continued compliance with NFIP requirements, as appropriate?

1. Adopt the minimum NFIP requirements through local regulation.
2. Adopt the latest effective Flood Insurance Rate Map (FIRM) if applicable.
3. Implement and enforce local floodplain management guidelines by regulating and permitting development in Special Flood Hazard Areas (SFHAs).
4. Appoint a designee or agency to implement the requirements of the NFIP.



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Federal Emergency Management Agency

HMP: SD/SI Element



5. Describe how participants implement the substantial improvement/substantial damage (SI/SD) provisions of their floodplain management regulations after an event.

SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE (SI/SD) Administrative Procedures

The purpose of this document is to outline how (Name of Community) will administer and implement steps to fulfill the Substantial Improvement/ Substantial Damage (SI/SD) requirements.

1. RECOGNIZING REGULATORY AND LEGISLATIVE AUTHORITY

A. Location of SI/SD Regulatory Language
Substantial Improvement/Substantial Damage (SI/SD) procedures in (Name of Community) are established and regulated as per (Name of Community)'s _____
Other applicable authority is established through _____
Additionally, SI/SD procedures and other information pertaining to the SI/SD can be found in (Name of Community)'s _____

B. Ancillary SI/SD Authorities
(Name of Community) has established the following agreements that enable (Name of Community) to access external SI/SD resources in the event additional assistance is required:

2. COMMUNITY ENGAGEMENT AND THE CURRENT STRUCTURE

A. Communication Methods
The following communication methods are employed pre- and/or post-event to communicate permitting and process information to the public:

HELPFUL HINTS FOR COMPLETING THE TEMPLATE

Your community identified its existing authority to establish an SI/SD process. Examples include your floodplain management ordinance, zoning/land use ordinance, and/or building codes. See page 3 of the Guided Community Self-Assessment.

Examples of these agreements include MOUs, Volunteer Contracts, State Emergency Management Assistance Compact. See page 4 of the Guided Community Self-Assessment.

Use the communication resources your community identified in the Guided Community Self-Assessment. See page 6.

List where communication methods are documented, e.g., your Emergency Operations Plan, and identify your timeline for evaluating those methods.

SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE (SI/SD) — ADMINISTRATIVE PROCEDURES | 1

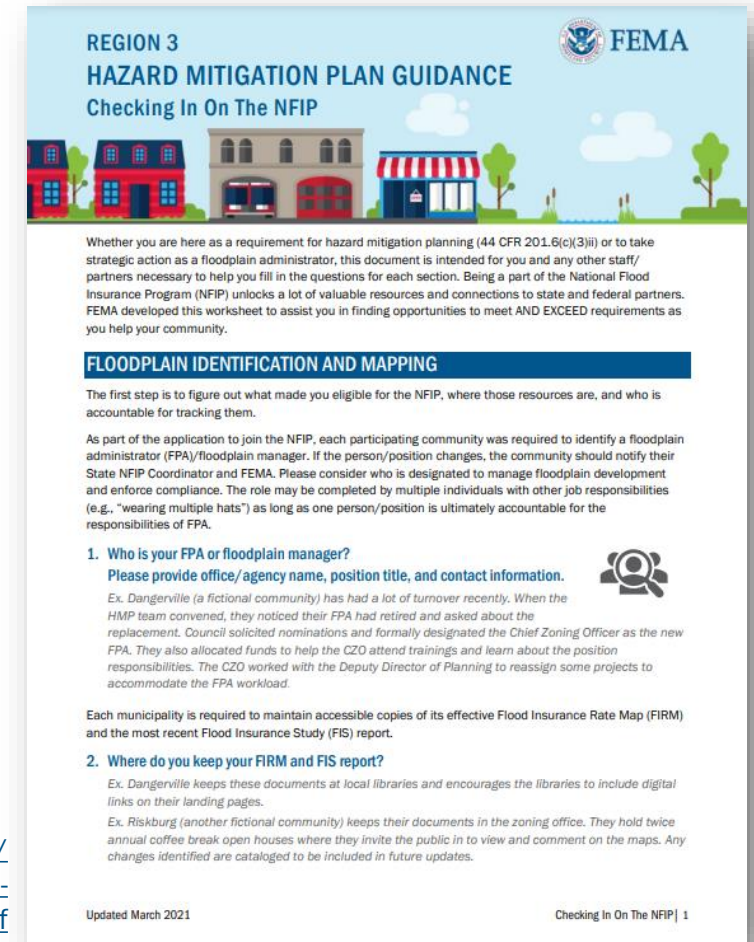


FEMA

HMP: Region 3 “Checking in on the NFIP” Worksheet

- FEMA Region 3 created a worksheet that can assess a community’s NFIP capabilities and compliance.
- This is to be completed by all participating jurisdictions.

https://www.fema.gov/sites/default/files/documents/fema_checking-national-flood-insurance-program_region-three_06-2021.pdf



FEMA

Other Mitigation Programs



Building Resilient Infrastructure and Communities (BRIC) grant program

Guiding Principles

Support community capability and capacity building



Enable large infrastructure projects



Encourage and enable innovation



Maintain flexibility



Promote partnerships



Provide consistency



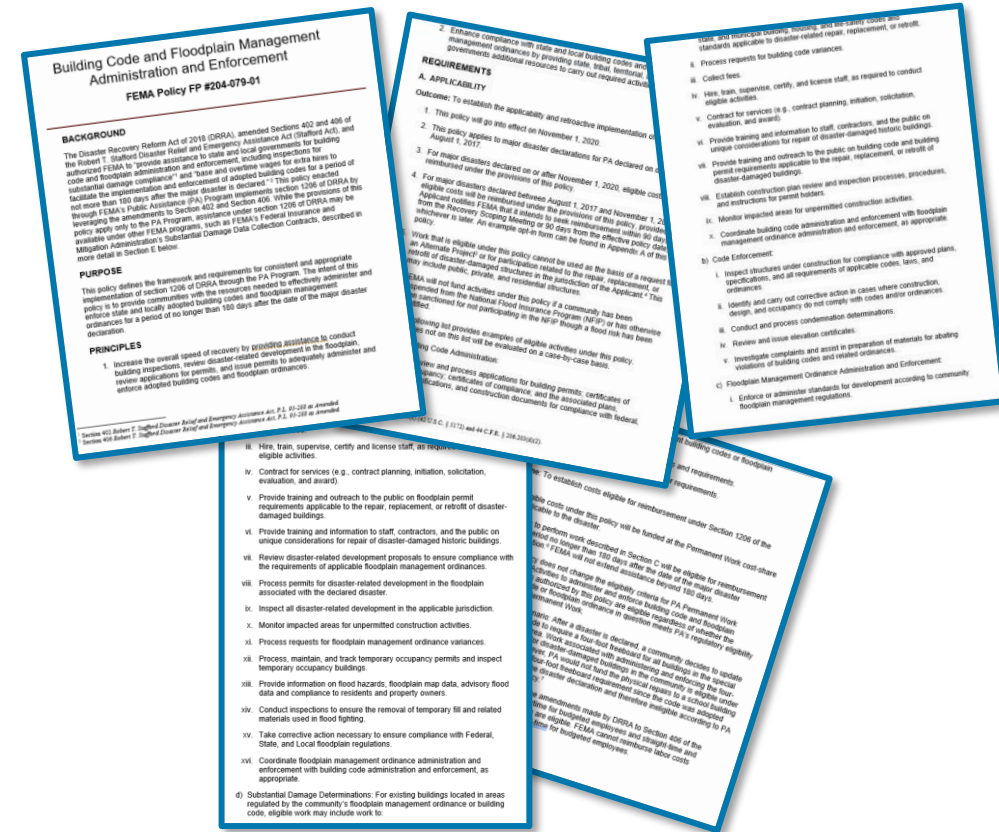
- Hazard Mitigation Assistance (HMA):
- ✓ Hazard Mitigation Grant Program (HMGP)
- ✓ Flood Mitigation Assistance (FMA) Program
- ✓ Building Resilient Infrastructure & Communities (BRIC)



FEMA

Disaster Recovery & Reform Act (DRRA) 1206

- Most comprehensive emergency management reform since 2006
- Increases mitigation funding, incentivizes disaster-reduction investments, expands assistance for individuals and communities
- Advances FEMA strategic goals



FEMA

DRRA 1206 Available Resources



Building Code Administration (review and process building permit applications; collect fees; hire, train, supervise staff; etc.)



Code Enforcement (inspect structures; review elevation certificates; conduct and process condemnation determinations; etc.)



Floodplain Management Regulation, Administration, and Enforcement (hire, train, supervise staff; provide training; process permits; etc.)



Substantial Damage Operations (conduct field surveys; prepare cost information; perform inspections; etc.)



FEMA

1206 vs. Building Resilient Infrastructure Communities (BRIC)

- **1206**

Building Code Administration

Code Enforcement

Floodplain Management Ordinance Administration and Enforcement

Substantial Damage Determinations: For existing buildings located in areas regulated by the community's floodplain management ordinance or building code, eligible work may include work to

BRIC

Eligible Building Code Adoption and Enforcement Activities

Eligible building code adoption and enforcement activities for the proposed BRIC program are activities that:

- Evaluate adoption and/or implementation of codes that reduce risk
- Enhance existing adopted codes to incorporate more current requirements or higher standards
- Develop professional workforce capabilities through technical assistance and training



FEMA

Training

- Emergency Management Institute (EMI),
Emmitsburg, MD
- E273: Managing Floodplain Development through
the NFIP
- E278: National Flood Insurance
Program/Community Rating System
- ASFPM – [NFIP 101](#)
- Upcoming Training:
 - Check w/ State NFIP Office



An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and a dense forest of green trees surrounding the built-up areas. The image is overlaid with a semi-transparent blue filter.

Next Steps

Section 7

Review Permits/Variances

- Any concerns we see on the floodplain tour
- All issued permits in the SFHA since **01/01/2016** and any inspection/compliance documentation
 - Plus floodplain identified permit records
- Any issued variances



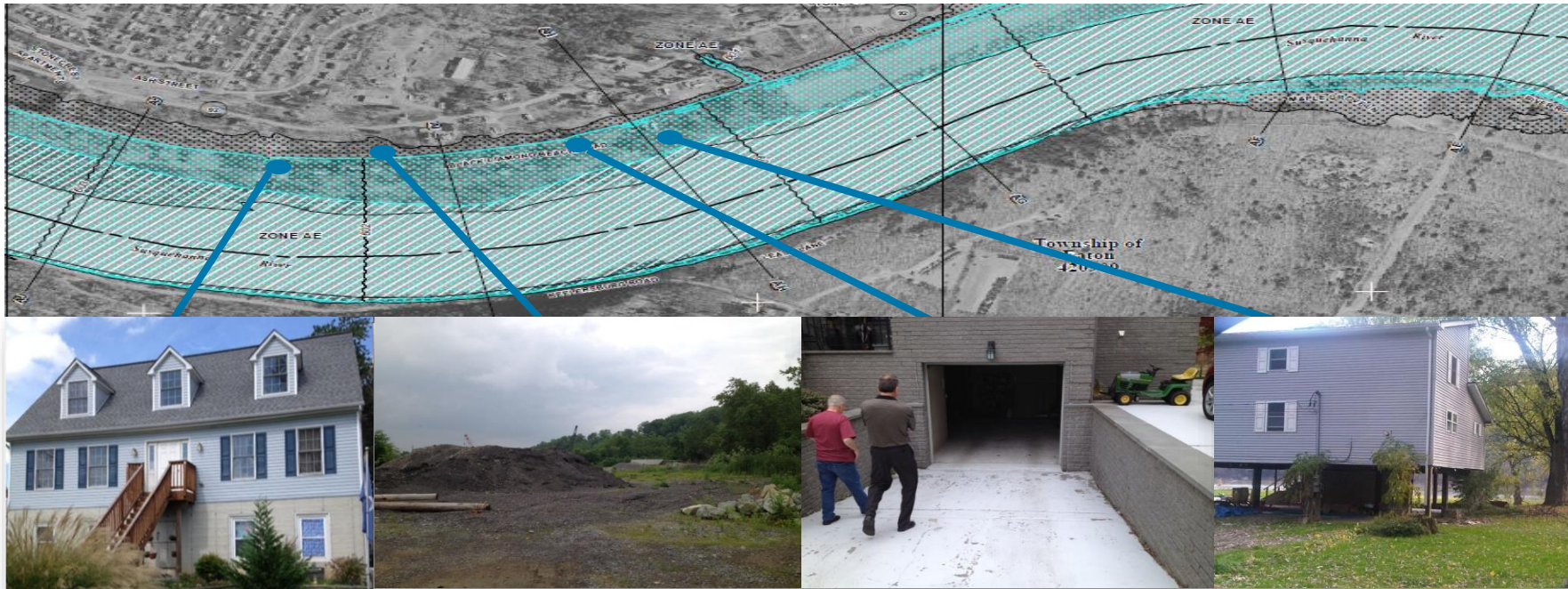
Schoharie, NY (FEMA photo library)



FEMA

Floodplain Tour

To become generally familiar with the community's floodplain areas, including overall land use patterns, density and type of floodplain occupancy, and availability of undeveloped land inside and outside of the floodplain.



Photos from Region III floodplain tours in: Baltimore County, MD; Allegheny County, PA; Luzerne County, PA; Wyoming County, PA



FEMA

Federal Emergency Management Agency

CAV Report

- To be issued June 2024
- Corrective Actions, as required in CAV Report



FEMA

Thank you!

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FEMA