



Flood Plan Review Brief  
McCook County EM  
01/23/2021.

This is a short brief intended to help community members understand the NFIP. I have also included the Links to the tools necessary to working through this issue. I selected a few excerpts from this document to help focus attention on the importance to those impacted. I would suggest you read all the documentation from this update as well as the information found at FEMA's South Dakota Risk Map Link if you are directly affected by this.

Pulled from "Intro to NFIP" Updated Jan 5<sup>th</sup> 2021

Link to the Intro to NFIP for full review.

<https://fas.org/sgp/crs/homesecc/R44593.pdf>

FEMA's South Dakota Risk Map

<https://fema.maps.arcgis.com/apps/MapJournal/index.html?appid=40c61c678064459881ab123661fc6024>

**The money side of things.**

Congress has provided appropriations to the NFIP for some of the cost of Risk MAP. Congress also authorizes the use of premium revenues for other NFIP costs, including administration, salaries, and other expenses. NFIP premiums also include other charges, such as a Federal Policy Fee, a Reserve Fund assessment, and a surcharge to help fund the NFIP. In October 2017, Congress cancelled \$16 billion of NFIP debt, making it possible for the program to pay claims for Hurricanes Harvey, Irma, and Maria. The NFIP currently owes \$20.525 billion to the U.S.

Treasury, leaving \$9.9 billion in borrowing authority from a \$30.425 billion limit in law. This debt is serviced by the NFIP and interest is paid through premium revenues. (They Bring in 1..8 Bil./Year)

605-421-8392



Mcemms2@triotel.ne



BJ STIEFVATER



## Flood Zones

An area of specific focus on the FIRM is the Special Flood Hazard Area (SFHA). The SFHA is intended to distinguish the flood risk zones that have a chance of flooding during a “1 in 100 year flood” or greater frequency. This means that properties in the SFHA have a risk of 1% or *greater* risk of flooding every year.

## Community Input

There are statutory guidelines for how FEMA can develop new FIRMs for a community. These guidelines require, for example, FEMA to conduct extensive communication and outreach efforts with the community during the mapping process and include various minimum waiting periods after intermediary steps are taken in the process.<sup>24</sup> In addition, **during this process, communities are asked to submit pertinent data concerning their flood hazards, flooding experience, mitigation plans to avoid potential flood hazards, and estimates of historical and prospective economic impacts flooding has had on the community.**<sup>25</sup> Generally, FEMA seeks to make the Risk MAP process a collaborative process with local communities to encourage a joint sense of “ownership” of the maps. There are also legal requirements allowing communities and individuals to appeal during the process of updating FIRMs.<sup>26</sup> This appeal process now includes the option, first authorized in BW-12, for communities to appeal to a Scientific Resolution Panel regarding a proposed FIRM.<sup>27</sup>

## Map Corrections

After a map is finalized and adopted by a community, it can still be revised to correct for errors in map accuracy. **To correct these inaccuracies, FEMA allows individuals and communities to request letters amending or revising the flood map.** In general, two primary circumstances may result in changes to the flood map. First, the natural elevation of property may be incorrectly accounted for on a FIRM, and that natural elevation is such that the property should not be considered part of the SFHA. Generally, in this circumstance, an individual or community may request a Letter of Map Amendment (LOMA).<sup>33</sup> Second, a community may feel that a physical development in the community has resulted in a reduction of the flood risk for areas previously mapped in the floodplain. Generally, in this circumstance, the community may request a Letter of Map Revision (LOMR).<sup>34</sup> In either a **LOMA or LOMR, the decision to correct a map must be based on scientific information validating the inaccuracy of the current map. In most circumstances, the cost of requesting the map correction is borne by the community or individual.**<sup>35</sup>



LOMA

<https://letterofmapamendment.com/loma/>

LOMR

<https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms>

FEMA's Current Flood plain map search tool

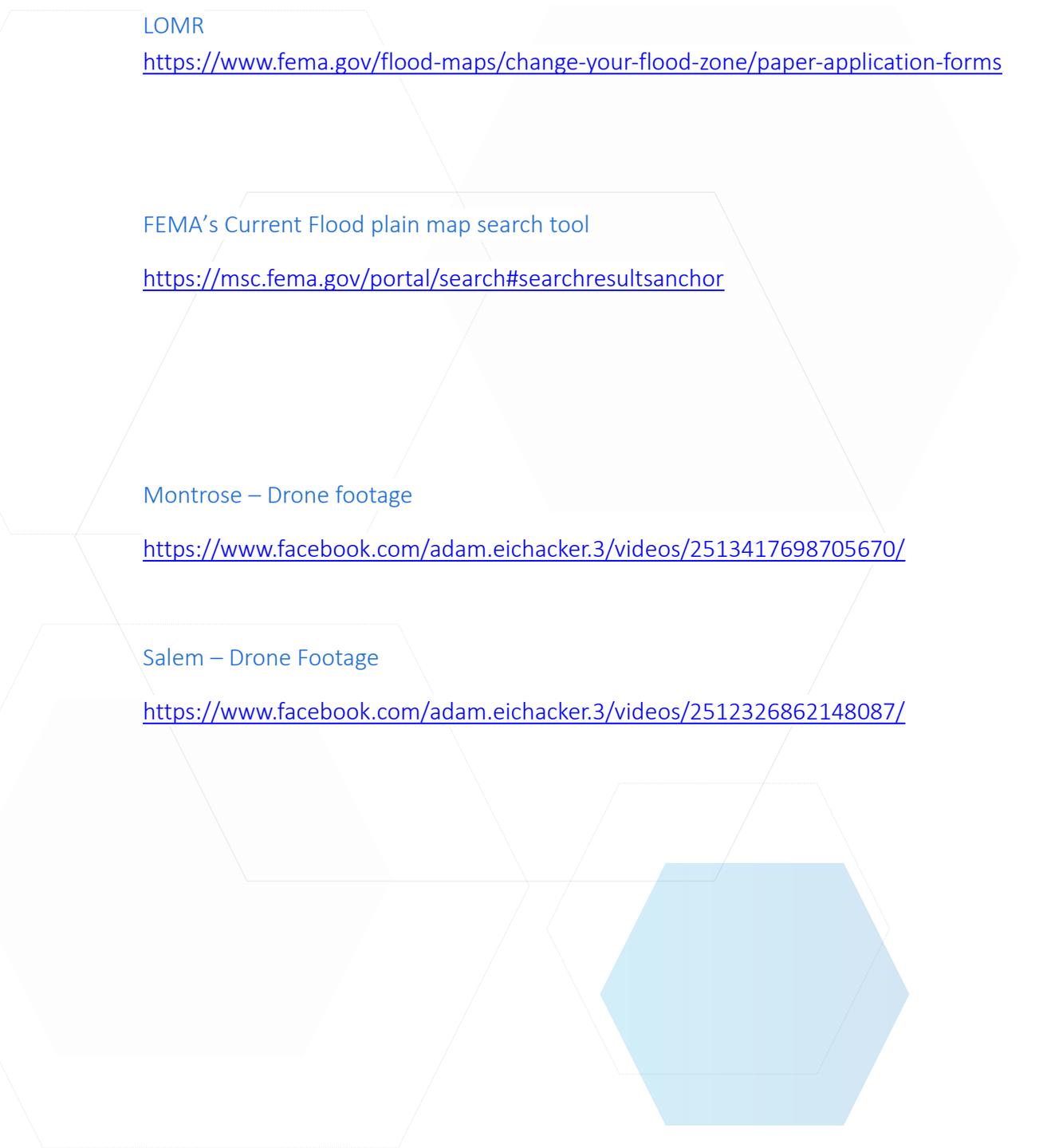
<https://msc.fema.gov/portal/search#searchresultsanchor>

Montrose – Drone footage

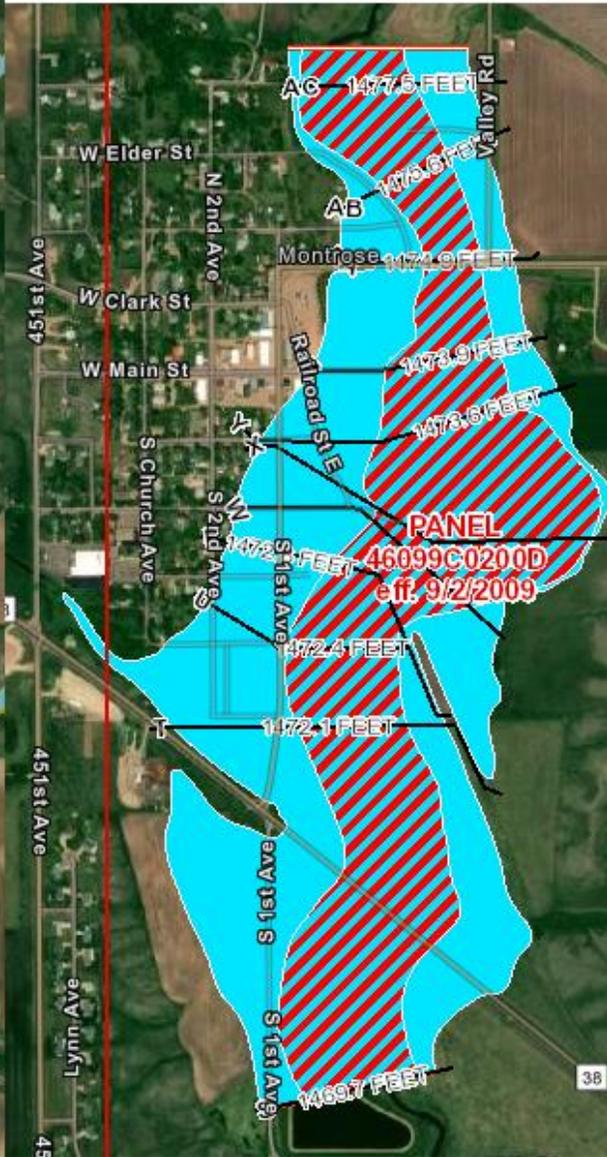
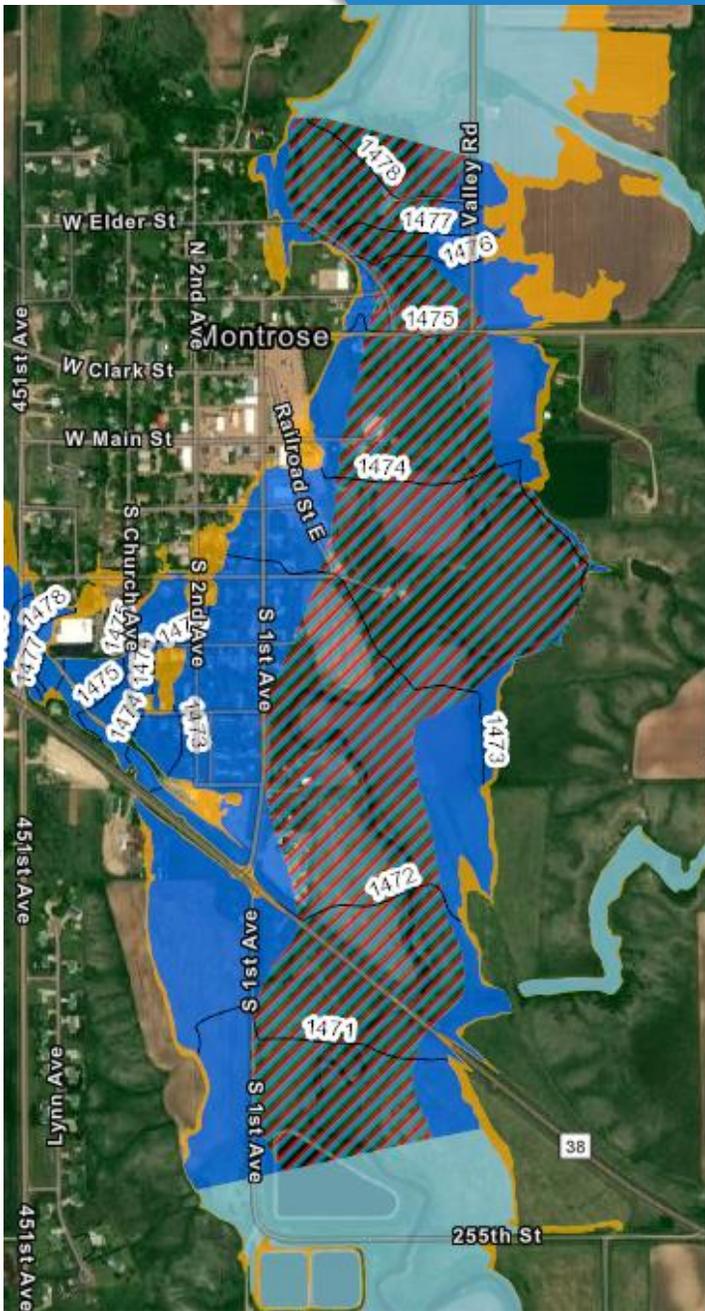
<https://www.facebook.com/adam.eichacker.3/videos/2513417698705670/>

Salem – Drone Footage

<https://www.facebook.com/adam.eichacker.3/videos/2512326862148087/>



Side by side comparison New on Left Old on Right.







I will Be submitting all my picture's, footage, and documentation to FEMA regarding these new maps and those affected. There is no better information for them to review these new maps than actual footage of the highest water mark that has been achieved in our county since they started keeping records of such events. These documents as well as any pictures and footage I will make available as well through McCook County Emergency Management's Website once I get it ready to submit to them. Anyone is welcome to review these documents or use any of the pictures or footage to help with the corrections of these maps. I have also reached out to NOAA for some historical Data from during these events and others to help contribute to compiled information. I have not yet herd anything back. I am also attaching my After action report that was written to brief county officials on Events and flooding shortly after the event which also describes the events in each community.

The official appeals process has not yet begun so it is vital to get as much input to FEMA as possible to help correct these maps to make them the most accurate for each community.

Let me know if there is anything else I can do to help facilitate a more correct version of these maps.

*BJ Stiefvater*

MCCOOK COUNTY EMERGENCY MANAGER

Office: 605-425-2085

Cell: 605-421-8392

Fax: 605-425-2555

Email: [Mcems2@tritel.net](mailto:Mcems2@tritel.net)

