


MEMORANDUM

CITY/BOROUGH OF JUNEAU
155 South Seward Street, Juneau, Alaska 99801

DATE: March 21, 2011

TO: Planning Commission

FROM: 
Eric Feldt, Planner, CFM
Community Development Department

FILE NO.: AME2010 0009

PROPOSAL: New Flood Map Adoption Process

ATTACHMENT: New Flood Map Adoption Schedule Outline

The purpose of this memorandum is to inform the Planning Commission of the upcoming flood map adoption schedule. CDD staff will provide a recommendation for this map adoption at a later date. Attached is a tentative adoption schedule.

This summer the CBJ is obligated to adopt new boroughwide flood maps, insurance study, and flood regulations. Adoption enables the CBJ to continue to receive public flood insurance through the National Flood Insurance Program (NFIP) and protect the public from flooding events. Through this Federal Emergency Management Agency (FEMA) managed program, the CBJ can receive flood maps and insurance study that help locate high risk flood areas and protect people and property.

The main effects of updating this new flood map, study and flood regulations are:

- 1) Having updated flood maps will improve the accuracy and time spent on flood zone determinations for the public;
- 2) Due to the conservative approach of the new coastal study, many property owners who haven't been paying flood insurance will be required to buy flood insurance for buildings in high risk flood zones;
- 3) Due to the detailed mapping and new software abilities of the new flood maps, many property owners will be removed from paying flood insurance, and
- 4) New flood regulations may increase the cost of development in high risk flood zones.

The CBJ has been relying on a 20-30 year old study to locate flooding hazards and an associated set of flood maps to provide flood zone determinations for the public. In the past 30 years, the Mendenhall Valley region has seen new growth while other areas of the borough has experienced in-fill development with new housing, commercial buildings, and roads and improved drainages. This development has the potential to change water volume, flow and behavior of rivers and coastlines. Because of this, relying on the old maps has created an inefficient and inaccurate way of providing flood zone determinations and overall protection to the public from flooding events.

The new flood map and insurance study was completed by a FEMA contractor several years ago. Like the current flood map, the new map shows the flood waters reach during a 100-year storm event (high risk areas) along rivers and coastlines. The study provides a general description of high risk areas and flooding elevations. Not all flood areas were re-studied in detail and some areas were not studied at all and were carried over from the current map.

The greatest difference between the two flood studies is along coastal areas, where a new flood modeling method for the nation is beginning to be used. Having a new flood model apply to the CBJ has become a controversial element. Staff and the public find certain coastline areas to be mapped too conservatively, which would place more properties in a high risk area where flood insurance must be purchased.

The ability to have flood insurance is often not a choice for many property owners in the National Flood Insurance Program. This insurance is a requirement for federally-backed loans for any existing or future home or business located in an 'A' or 'V' Flood Zone (high flood risk areas) shown on the flood map. Estimated average cost of a flood policy is between \$400.00 and \$4,000.00 a year. This insurance can be an expensive burden and adds to the overall cost of homeownership. Private flood insurance is typically not available or is substantially more expensive than public flood insurance. For new development, CBJ staff recommends ways for developers to build outside FIRM zones to avoid the flood insurance requirement.

As of January 2012, there were 387 flood policies in the borough. The new flood map will remove 180 properties from the A and V Flood Zones, and 161 properties will be put in the A and V Flood Zones. A and V Flood Zones are shown on the flood map and represent areas that would be flooded during a 100-year storm event. 'A' Flood Zones are located along coastal shorelines with wave action less than three feet in height, and along rivers and inland lakes. Velocity (V) Zones mainly exist along shorelines where a 100-year storm event would create waves three feet or higher. Due to the wave action, V Zones are areas that will experience greater storm force.

As stated above, the new map is easier to read and will lessen the ambiguity of accurately locating a building in or out of an A or V Zone. Further, CBJ staff can be a greater resource for property owners contesting a flood zone determination through FEMA. Only

FEMA may remove a building or property from an A or V flood zone, which determines whether or not flood insurance will be required.

In addition to adopting new flood maps and study, the CBJ must add new flood regulations to allow safe development practices in high risk flood zones. One main change is the elimination of bringing fill to create a mound for building in a V Zone along the coastlines. This would create an island effect during a flood event. This elimination would result in developers using a piling foundation or forcing the location of a future building outside of a V zone.

FEMA allows individual property owners and the CBJ to submit detailed survey data to improve the accuracy of the current flood maps or help remove a property owner from paying flood insurance. Though the CBJ cannot make any changes to the new map until it is adopted, FEMA and the CBJ have entered into a partnership to improve the new maps with new topographic data for the future.

There are several positive and negative effects of adopting the new flood maps:

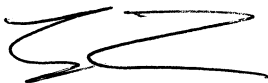
- Many property owners will need to pay flood insurance.
- Building in high risk flood areas will either be costly or cost prohibitive.
- Because of this increased cost in flood zones, fewer developments will be in flood-prone areas.
- New maps will allow easier and more accurate flood zone determinations.

The implications of not adopting the flood maps, study, and new flood regulations:

- The CBJ will be removed from the National Flood Insurance Program and a property owner will not be able to receive public flood insurance and must pay out-of-pocket or through other means to finance the reconstruction from flood damage.
- A future homeowner may be forced to pay more expensive private flood insurance.
- Federally backed mortgage financing will not be available.

In summary, the CBJ must adopt the new flood map, study, and regulations to stay in good standing with the National Flood Insurance Program, receive public flood insurance, and periodically, receive free flood maps and studies to help protect the public from flooding events.

Sincerely,

A handwritten signature in black ink, appearing to be 'EF' or similar, with a stylized, flowing design.

Eric Feldt, Planner, CFM

Flood Map Adoption Schedule

March 2013

- March 26, 2013 – Present adoption schedule to Planning Commission.

April 2013

- April 1, 2013 – Present adoption schedule to Assembly.
- Begin series of scheduled Neighborhood Meetings. (Outlined Below)
- April 8, 2013 – Assembly COW: Discuss comments from neighborhood meetings.
- April 23, 2013 – 6pm Special Planning Commission Work Session: Further discussion of comments from neighborhood meetings.

Downtown Juneau

Tuesday, April 2
Juneau-Douglas High School Library
6:00pm – 8:00pm

Douglas

Wednesday, April 3, 2013
Douglas Library
6:00pm – 8:00pm

Mendenhall Valley

Wednesday, April 10, 2013
Riverbend Elementary Library
6:00pm – 8:00pm

Auke Bay

Thursday, April 11, 2013
UAS Lecture Hall: Lower Level of Egan
Library Building
6:00pm – 8:00pm

May 2013

- May 6, 2013* or May 7, 2013* Joint Assembly and Planning Commission Work Session
- May 14, 2013* or May 28, 2013* Planning Commission meeting to provide a recommendation to Assembly

June 2013

- June 1, 2013* - Assembly meeting for introduction of flood map adoption.
- June 2, 2013* Assembly Meeting for adoption of flood maps.

*Dates Subject to Change