DATE: March 23, 2013

TO: City & Borough Assembly

FROM: Hal Hart
       Director, Community Development Department

SUBJECT: Adoption of FEMA Flood Maps

The City and Borough of Juneau has voluntarily participated in the National Flood Insurance Program for over 30 years. Although participation in the program is not required, participation provides many benefits to communities including reduced flood risk to residents and providing federally guaranteed flood insurance. Flood insurance is required for all buildings in mapped flood zones to obtain federally backed mortgage loans.

Juneau’s existing Flood Insurance Rate Maps (FIRM) were created hurriedly during the program’s inception in the early 1980’s. These maps used 1970’s-era aerial photography for information. These FIRM maps still have the force of law, but are crude and outdated by today’s standards. These maps are clearly in need of updating. In 2003, CBJ entered into a Cooperating Technical Partnership with the Federal Emergency Management Agency (FEMA) in an effort to update the existing FIRM maps. This effort has evolved throughout the years and FEMA ultimately decided to take the lead in updating Juneau’s maps and provide the majority of the funding for this program.

A revised map set is now available for review on the CBJ website, and on CDs and paper maps available at the Community Development Department free to the public. Flood zones can be overlain on road networks, aerial photos or parcel maps. This makes flood zone determinations far more accurate and reliable. However, the new revised maps are not perfect and contain some obvious errors. For example, there are locations (such as Gold Creek downtown) where the old inaccurate flood zones were simply digitized and put into an electronic format. When these areas are viewed in combination with underlying aerial imagery, it is clear that more work is needed. In addition, a new model was utilized to calculate flood zones subject to waves along coastal areas. Juneau was one of the first communities in the nation to have maps developed from this model. In some areas, CBJ staff believes that the new modeling resulted in unrealistically aggressive flood mapping; FEMA staff disagrees.

Based on analysis done by the Community Development Department, 161 properties will be moved into newly defined flood hazard areas; and 251 properties will be mostly or completely removed from areas formerly defined as flood hazard areas.
Last year, public meetings were held in Juneau concerning the issue of adopting the new flood maps. Many members of the community expressed significant concerns and recommended further consultations with FEMA and specific map amendments prior to adoption. The Community Development Department, in consultation with R&M Engineering, provided FEMA with additional survey data that resulted in removing several properties in the lower Mendenhall Valley from the draft flood maps. However, FEMA has determined that CBJ’s protests about the coastal modeling, and areas where flood zones are poorly drafted, are beyond the scope of what may be considered for modification. Therefore, FEMA has given Juneau until August 19, 2013, to adopt the new FIRM panels. FEMA’s representatives have acknowledged that there are errors in the revised maps and explained that there are a number of processes available to modify the maps after they have been adopted. We will continue to work with FEMA in a cooperative manner to amend the new FIRM maps.

FEMA is requiring that the CBJ modify its Land Use Code to comply with nationally established standards. The most problematic national standard for the CBJ is the requirement that all habitable structures built in designated velocity zones (coastal areas subject to waves) must use piling foundation systems. Construction on fill is not permitted in velocity flood (“V”) zones. Currently, CBJ’s Land Use Code allows construction on fill in “V” zones, if the fill is approved by an Engineer or Architect. This provision is unique to Juneau and we will have to remove it from our code to continue participation in the National Flood Insurance Program.

To provide information to the public about the upcoming FIRM map adoption, the Community Development Department will be holding a series of four neighborhood meetings. The revised FIRM maps will be available at these meetings as well as on the Community Development Department’s website. Owners of all parcels that will be moved into a new flood risk classification under the revised maps will be sent a notification in the mail including an invitation to attend a neighborhood meeting for this topic.

If the CBJ elects not to adopt the revised maps by the August 19th deadline, owners of all homes located in mapped flood zones will be unable to obtain federally guaranteed mortgage loans. In many cases this will mean that mortgage financing will not be available.

However, if the City adopts the draft maps and modifies the Land Use Code to conform with Federal standards, Juneau will be eligible to enter the Community Rating System. The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates could be discounted from 5% up to 45% to reflect the reduced flood risk.