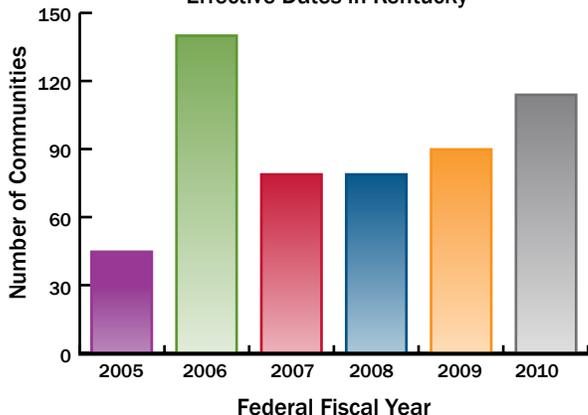


Kentucky Five-Year Plan Summary

COMMUNITY ASSISTANCE PROGRAM – STATE SUPPORT SERVICES ELEMENT

Projected Flood Insurance Rate Map Effective Dates in Kentucky*



*Currently includes both participating and non-participating communities from Multi-Year Flood Hazard Identification Plan sequencing, Version 1.5, June 2005.

**Percentages may have been rounded to the nearest whole number. The pie chart shows the CAP-SSSE activities the State agency responsible for floodplain management is undertaking in relation to other activities.

PURPOSE

This report is an outcome of the review of the Federal Fiscal Year (FY) 2005-2009 Floodplain Management Work Plans by the Department of Homeland Security's Federal Emergency Management Agency (FEMA). It is intended to show the relationship of Community Assistance Program – State Support Services Element (CAP-SSSE) activities, and resource allocation, the State is undertaking in response to the flood mapping production schedule of Flood Map Modernization, and to highlight the efforts that are underway to achieve the flood loss reduction goals of the National Flood Insurance Program (NFIP).

STATE VISION FOR FLOODPLAIN MANAGEMENT

It is Kentucky's goal to take an aggressive approach to floodplain management in order to reduce citizens' loss of life and property due to flooding. In addition, the State has instilled a mechanism for State and community officials to aid in tracking development in floodprone areas statewide. Kentucky Revised Statute (KRS) 151 requires that all development occurring along or across a stream in Kentucky receive a "stream construction permit" prior to any development activities from the Kentucky Division of Water (KYDOW), Water

Resources Branch, Floodplain Management Section. This mechanism aids local floodplain administrators and consumers by staying in contact with State administrators regarding floodplain development and serves as a technical resource for local floodplain administrators to issue and track local floodplain construction permits that comply with their Flood Damage Prevention Ordinance.

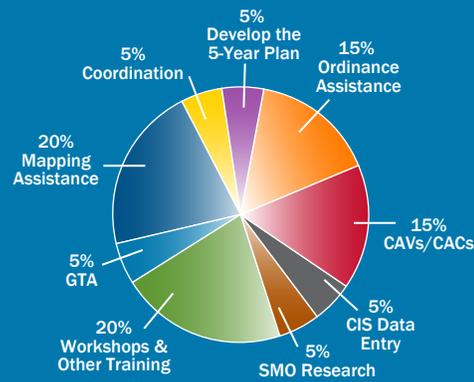
STATE FLOODPLAIN MANAGEMENT AUTHORITY

KRS 151 designates the requirement for floodplain construction permits along or across streams statewide (including unmapped streams) and the Division of Water, the Water Resources Branch has been identified through Executive Order 77-927 to implement and administer the NFIP in Kentucky.

OVER THE NEXT FIVE YEARS, WHERE DOES KENTUCKY FORESEE A SHORTAGE OF RESOURCES?

In order to accomplish the goals that have been outlined in previous sections and given current funding levels, it will be difficult for State NFIP staff to accomplish some of these goals. Also, the equipment used by State NFIP staff is outdated and inadequate for comprehensively

According to the FY 2005-2009 Work Plan, Kentucky will perform the following activities in FY 2005**:



0% – Post-Distaster Assistance

GAP ANALYSIS

***How many Full Time Equivalents (FTEs) are employed for floodplain management in the State agency: **11**

How many additional FTEs are needed to perform floodplain management activities: **2**

What percent/number of floodprone communities participate in the NFIP: **92%/303**

What percent/number of NFIP communities participate in the Community Rating System: **7%/22**

***Referenced from the Association of State Floodplain Managers' *Floodplain Management 2003, State and Local Programs*



FEMA

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tracking community issues, Community Assistance Visits (CAVs), repetitive loss, etc. In order to develop and conduct digital CAVs, integrated laptop computers, Global Position System receivers, and digital cameras are required. In addition, printing and shipping costs to develop and disseminate floodplain management and flood insurance newsletters, brochures, and general information to community officials and consumers is limited. Overall, dedication to floodplain management by local governments is lacking. State NFIP staff will continue to coordinate with State and local agencies in a comprehensive fashion in order to bring floodplain management to the forefront.

SIGNIFICANT COOPERATIVE EFFORTS WITH FEDERAL, STATE, OR LOCAL PARTNERS IN SUPPORT OF FLOODPLAIN MANAGEMENT

A few of the key partnerships the KYDOW has formed to support floodplain management are:

- Work with the State Hazard Mitigation Officer to continue updating the repetitive loss database and documenting mitigated properties on list;
- Develop a Memorandum of Agreement with the University of Louisville for ongoing aid in developing floodplain management tools and materials;
- Continue monthly or quarterly “Map Mod Team” meetings with representatives of KYDOW, the Kentucky Transportation Cabinet, the Kentucky Division of Emergency Management, the Department of Natural Resources, FEMA, the Department of Environmental Protection, the Environmental and Public Protection Cabinet, the Office of Geographic Information, the Governor's Office for Technology, the U.S. Geological Survey, the National Geodetic Survey, and the Kentucky Geological Survey.

FEDERALLY DECLARED DISASTERS/EMERGENCIES BY CALENDAR YEAR

KENTUCKY	2004	2005
Federally Declared Disasters	Severe Storms and Flooding – August 6 Severe Storms, Tornadoes, Flooding, and Mudslides – June 10	Severe Winter Storm and Record Snow – February 8
Federally Declared Emergency Declarations	N/A	N/A

FLOOD INSURANCE AND LOSS SUMMARY FROM 1978 TO SEPTEMBER 30, 2005

	TOTAL CURRENT POLICIES	TOTAL PREMIUM (\$)**	NUMBER OF CLAIMS***	TOTAL DOLLARS PAID (\$)****
NATIONAL RANKINGS*	20,739	\$11,051,369	16,831	\$184,700,845
	28th	28th	19th	18th

* National ranking based on NFIP NextGen data; ranked from highest to lowest.

** The total amount of premiums for policies in-force.

*** The total number of claims reported.

**** The total amount paid on claims.

ADDITIONAL CONTACTS

FEMA REGIONAL CAP COORDINATOR	STATE NFIP COORDINATOR	STATE HAZARD MITIGATION OFFICER	STATE GIS COORDINATOR
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