Scenario 1: Building Floodplain Management Capability



Region 3: Reducing Risk in the Floodplain Training Handout



Background

- Flooding is a problem for many people in Riverview. Flood damage has not previously risen to the level of substantial damage. However, over the last five years, Riverview experienced three moderate to severe floods.
- The recent floods were more frequent and extensive than previously seen. They caused repetitive and substantial damage and disruption to many properties.
- In the past, the town's Code Enforcement Officer handled the role of Floodplain Administrator (FPA). Unfortunately, she retired suddenly without an adequate transition, at about the same time as the most recent flood.
- In the midst of increasing needs, the town appointed a new FPA with little experience. The challenges faced by the new FPA include determining substantial damage from recent flood events and long-term management of flood risk.

Discussion Questions

Goals: What would a successful outcome look like for the new FPA and the community of Riverview?

Barriers: What barriers need to be overcome?

Data, Partnerships, and Integration: How could innovative approaches to data analysis, partnerships, and integration help overcome these barriers and achieve community goals?

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Scenario 2: Maintaining and Enhancing the Floodplain Management Program



Region 3: Reducing Risk in the Floodplain Training Handout



Background

- Riverview is experiencing more flooding than in prior years. Floodplain management can help, but it requires a commitment of time and resources to comply with floodplain regulations.
- It also requires supporting development proposal reviews, maintaining flood risk data, keeping abreast of flood insurance regulations, outreach to constituents, and contributing to long-term planning efforts for flood mitigation and land-use planning.
- Unfortunately, Riverview is in the midst of long-term change. Local officials face increasing demands. The last large local employer recently closed its business.
- Riverview's budget was already strained before this closing and the ongoing pandemic. This will likely further reduce tax revenues for years to come and place additional limits on resources.

Discussion Questions

Goals: What would a successful outcome look like for the community of Riverview, its officials, and residents?

Barriers: What barriers need to be overcome?

Data, Partnerships, and Integration: How could innovative approaches to data analysis, partnerships, and integration help overcome these barriers and achieve community goals?

Scenario 3: Mitigating Repetitive Flood Losses



Region 3: Reducing Risk in the Floodplain Training Handout



Background

- More flooding in Riverview leads to more repetitive loss properties.
- These properties have submitted claims above the thresholds for Repetitive Loss and Severe Repetitive Loss. Some are currently uninsured.
- Indirect costs to the community include lost sales tax revenue from businesses that are off-line during recovery and lost property taxes for vacant properties.
- Local officials often have few resources to pursue mitigation efforts. In many cases, property values are too low for elevation or relocation projects using FEMA's Hazard Mitigation Assistance (HMA) grant programs.
- Voluntary acquisition and demolition under HMA is often not pursued because of the potential loss of tax revenue for the community and the displacement of long-time residents.

Discussion Questions

Goals: What would a successful outcome look like for the community of Riverview and the affected properties?

Barriers: What barriers need to be overcome?

Data, Partnerships, and Integration: How could innovative approaches to data analysis, partnerships, and integration help overcome these barriers and achieve community goals?

Scenario 4: Finding Resources for Flood Mitigation and Recovery



Region 3: Reducing Risk in the Floodplain Training Handout



Background

- Areas in Riverview will continue to be vulnerable to flooding. Resources available to these community members for mitigation and recovery are quite varied.
- For homes experiencing repetitive flooding, previously affordable NFIP insurance policies are becoming more expensive. Private insurance or self-insurance is not a realistic option for most Riverview residents due to higher costs.
- As a result, their homes could be losing value. Attempts to sell may not be successful.
- Properties located away from the river but still near the SFHA are also facing increased flood risk. Flood insurance under the NFIP is only required where property owners have a federally backed mortgage within designated flood zones or per lender preferences. In these areas, property owners may be unaware of the risk and/or available resources.

Discussion Questions

Goals: What would a successful outcome look like for the community of Riverview and its residents?

Barriers: What barriers need to be overcome?

Data, Partnerships, and Integration: How could innovative approaches to data analysis, partnerships, and integration help overcome these barriers and achieve community goals?

Scenario 5: Improving Stormwater and Water Quantity Management



Region 3: Reducing Risk in the Floodplain Training



Background

- Flooding problems can be exacerbated by new development. New streets, sidewalks, parking lots, and rooftops add impervious cover to a watershed, leading to more stormwater runoff when it rains.
- Most communities have regulations requiring stormwater management practices to control runoff volumes and rates. Examples include Subdivision Ordinances or Stormwater Management Ordinances.
- The intent is to maintain adequate drainage of developed areas, while minimizing impacts to water quality, aquatic habitats, and flooding. The success of stormwater management varies.
- Some regulations and programs take a watershed-based approach. This includes managing cumulative stormwater impacts at build-out as well as the impacts of each new development project.

Discussion Questions

Goals: What would a successful outcome look like for the community of Riverview and its residents?

Barriers: What barriers need to be overcome?

Data, Partnerships, and Integration: How could innovative approaches to data analysis, partnerships, and integration help overcome these barriers and achieve community goals?

Scenario 6: Improving Water Quality



Region 3: Reducing Risk in the Floodplain Training



- Many communities like Riverview face issues regarding water quality.
- Stormwater runoff from agricultural land use can introduce potential pollutants into receiving waterways. Those include animal waste, herbicides, and fertilizer residues.
- Urban stormwater runoff contains additional potential pollutants, including oil and fuel, road salts, and grit.
- Any of these potential pollutants can pose problems for communities traversed by the receiving waterways, like the Old Muddy River.
- Since these impacts do not always cause direct damage to structures or facilities, water quality issues are not typically part of floodplain management or hazard mitigation.

Discussion Questions

Goals: What would a successful outcome look like for the community of Riverview and its water resources managers?

Barriers: What barriers need to be overcome?

Data, Partnerships, and Integration: How could innovative approaches to data analysis, partnerships, and integration help overcome these barriers and achieve community goals?

Scenario 7: Flood-Prone Areas Beyond the SFHA



Region 3: Reducing Risk in the Floodplain Training



Background

- The Planning Commission of Riverview received a plan for a new mixed-density residential housing development in an area near the Old Muddy River. The proposed development is consistent with the community's Comprehensive Plan.
- The proposed development is outside the SFHA on the town's FIRM. However, recent studies show this development is at risk of periodic flooding and potential property damage.
- Local land development controls, such as floodplain ordinances, rely on flood zones shown on FIRMs to restrict or limit development activities in the SFHA and typically do not have provisions for restricting or managing development outside the SFHA.
- However, FIRMs are based on past development, climate, and hydrologic data. Due to changes in flood risk, FIRMs may not reflect all areas of future flood risk.

Discussion Questions

Goals: What would a successful outcome look like for the community of Riverview and current and future residents?

Barriers: What barriers need to be overcome?

Data, Partnerships, and Integration: How could innovative approaches to data analysis, partnerships, and integration help overcome these barriers and achieve community goals?

Scenario 8: Flood-Prone Historic Resources



Region 3: Reducing Risk in the Floodplain Training



Background

- Historic buildings and structures, artwork, monuments, family heirlooms, and historic documents are often irreplaceable and may be lost forever if not considered in mitigation planning and floodplain management.
- Historic resources are part of a community's sense of identity. These resources are also valuable economic assets that increase property values and attract businesses and tourists.
- Unfortunately, requirements related to substantially damaged properties do not always align with historic and cultural resource preservation.
- In the wake of a flood event that impacts historic properties and/or cultural resources, current regulations may limit options for preserving these assets.

Discussion Questions

Goals: What would a successful outcome look like for the community of Riverview and the affected historic resources?

Barriers: What barriers need to be overcome?

Data, Partnerships, and Integration: How could innovative approaches to data analysis, partnerships, and integration help overcome these barriers and achieve community goals?