



FEMA Region 1

# Quinebaug Watershed Open House Meeting

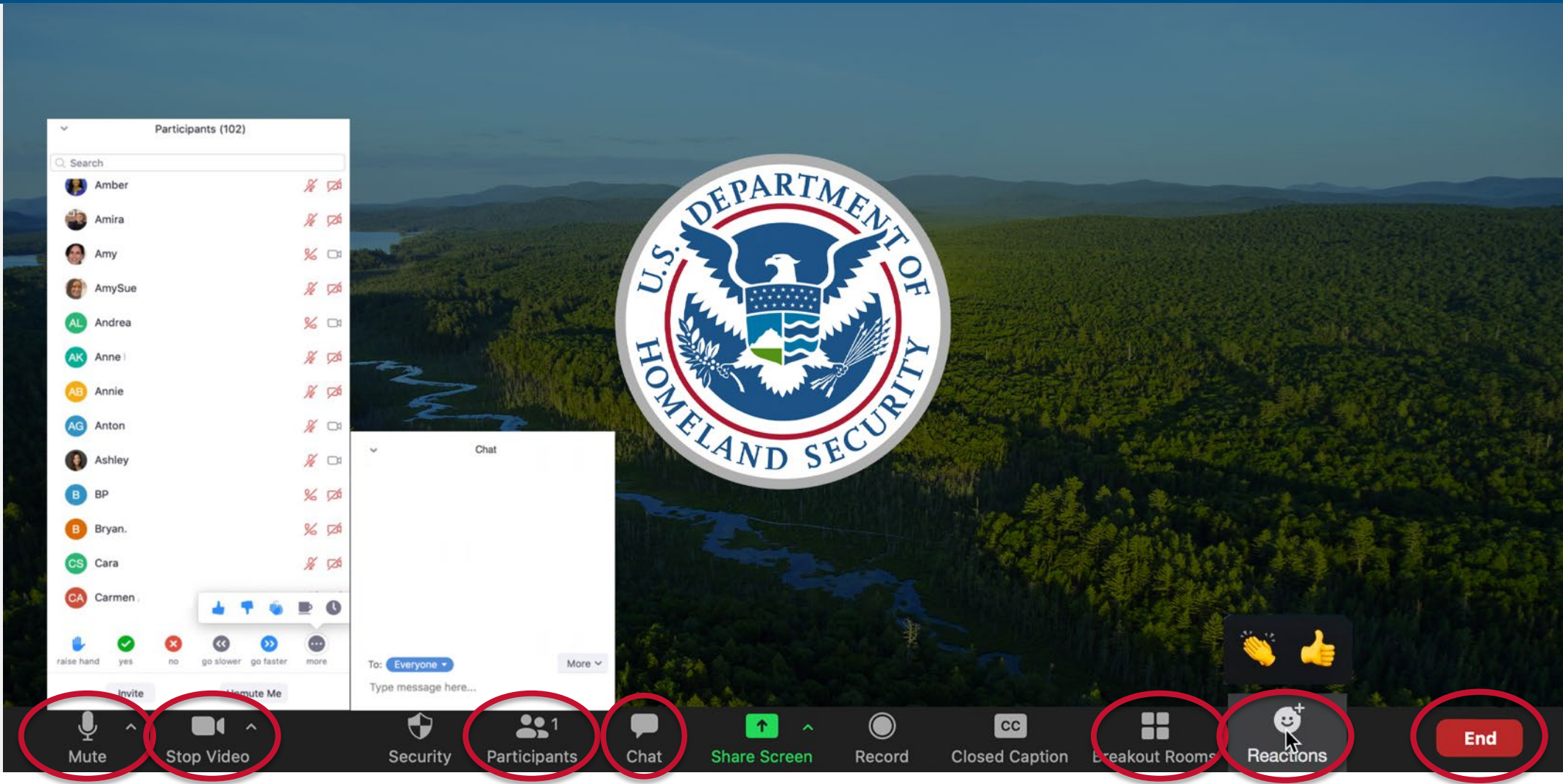
Get answers to your questions: Why new flood maps? What do property owners need to know? Where can I get more information?



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# Features of the Zoom Platform



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FEMA Region 1

# Quinebaug Watershed Open House Meeting

Get answers to your questions: Why new flood maps? What do property owners need to know? Where can I get more information?



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# Meeting Overview

## Welcome!

- Introductions and housekeeping
- Watershed mapping project overview
- Has your flood risk has changed?
- Conclusion and breakout rooms



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# Polling Question No.1

We are curious about our audience!

Which of the following best describes your role(s) in the community?


(Select all that apply)

- I am a homeowner
- I am a renter
- I am a business owner
- I am a state or local official
- I am an insurance professional
- I am a real estate professional
- I am a construction professional
- I am a lender
- I am a land surveying professional
- Other (please specify)



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An aerial photograph of a river winding through a landscape with grassy banks. A person in a red and blue kayak is visible on the river. The text is overlaid on a white rectangular box in the center of the image.

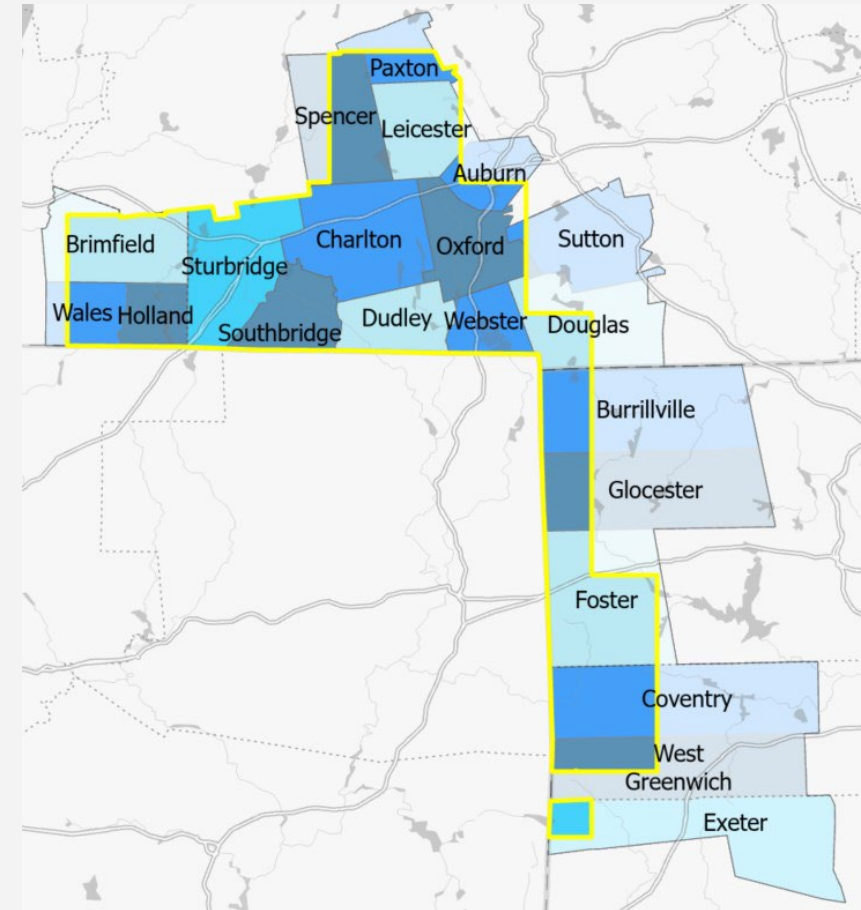
SECTION 1:  
**Watershed  
Mapping  
Overview**



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# Quinebaug Watershed Mapping Overview



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# Watershed Mapping Project Overview

## Map updates resulted from:

- New detailed studies (Zone AE)
- Redelineated reaches (Zones AE, A or X)

## New data includes:

- Hydrology – new data, improved methodology
- Surveying – new or modified structures, changes to stream channel
- Hydraulics – new data, methodology, or analysis
- Mapping – new topography, new imagery
- New analysis – new and complete hydrology, and hydraulic analysis



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# Watershed Mapping Project Overview

## Detailed Analysis

- Hydrology  
(HEC-HMS model, Regional Regression and Gage Analysis)
- Hydraulics  
(HEC-RAS, cross sections)

## Approximate Analysis

- More automated modeling methods

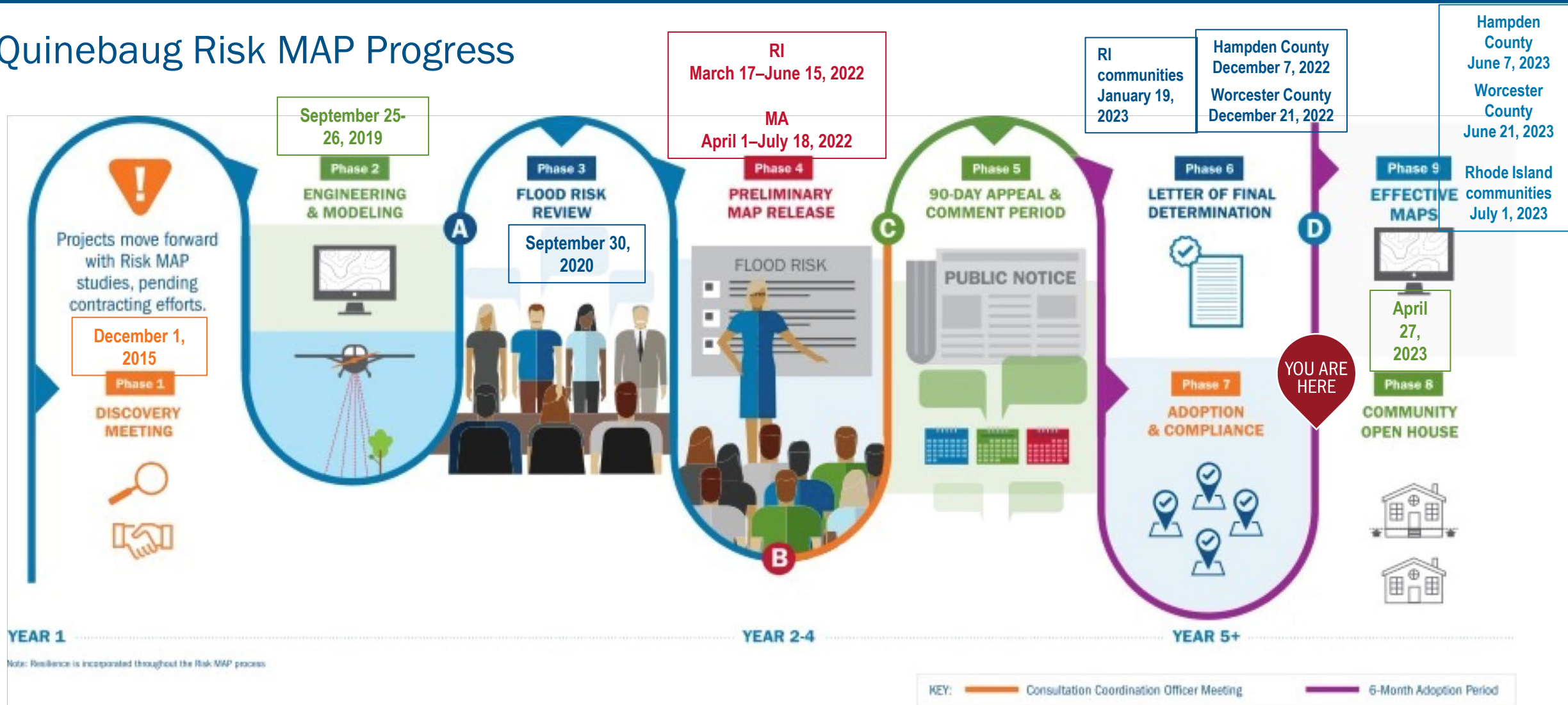


Example of redelineation from FEMA 2019 Redelineation Guide



# Watershed Study Timeline

## Quinebaug Risk MAP Progress



Note: Resilience is incorporated throughout the Risk MAP process

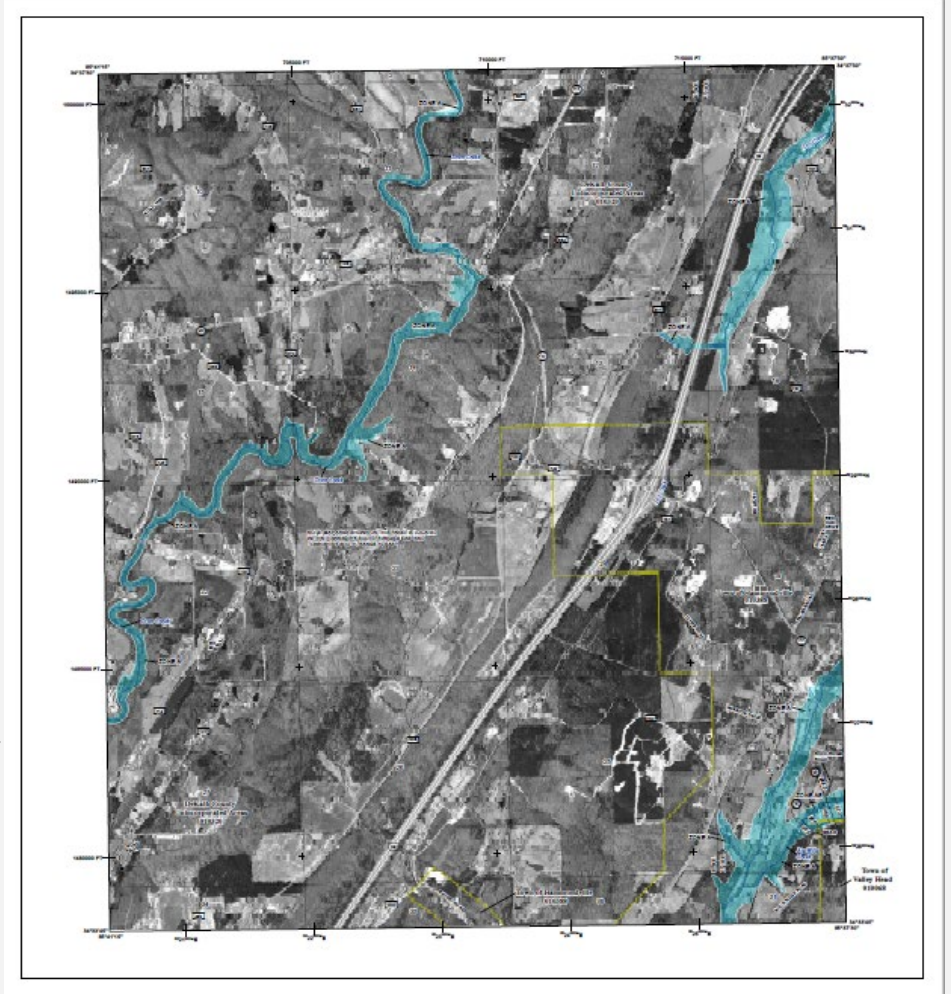
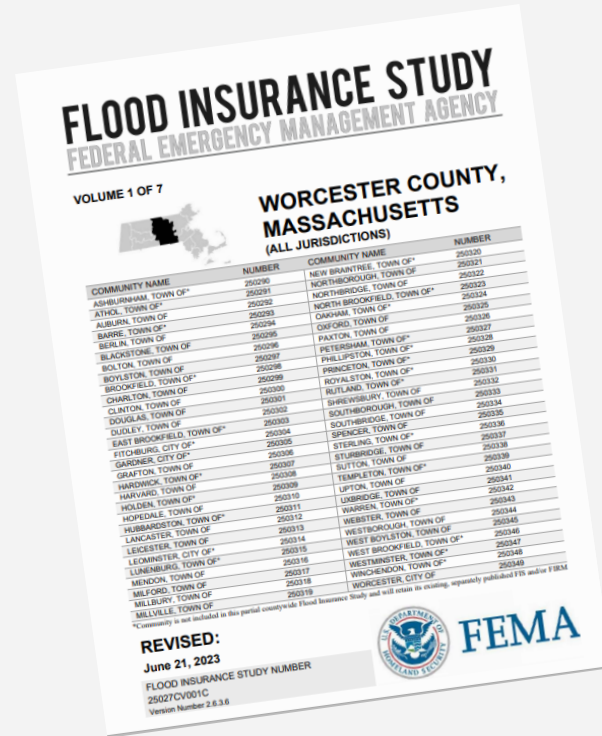


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# Product Deliverables

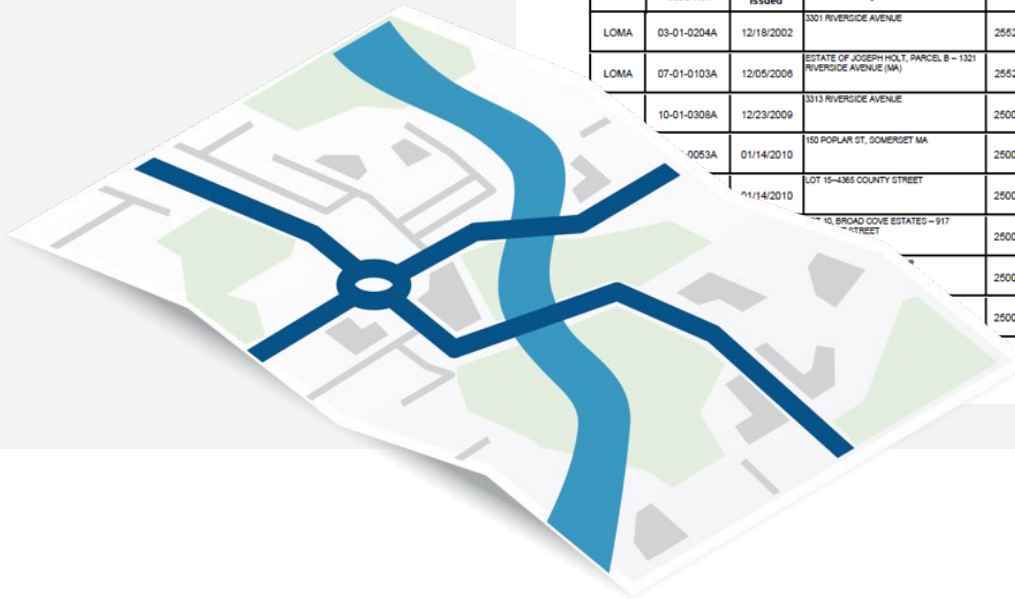
- Flood Insurance Study (FIS)
- Flood Insurance Rate Map (FIRM)
- FIRM Database (FIRM DB)
- Summary of Map Actions (SOMA)
- Flood Risk Products





# Summary of Map Actions and Revalidation Letter

- Revised FIRM superseded all previous maps
- New panels are updated to include changes made by Letters of Map Change (LOMCs)
- The SOMA states whether a LOMC is likely to be incorporated into the revised panel, superseded by new information, or revalidated
- Revalidation Letters list previously issued LOMCs that are mapped on the new FIRM



SOMA-1

**PRELIMINARY SUMMARY OF MAP ACTIONS**

Community: SOMERSET, TOWN OF Community No: 255220

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected by the preparation of the enclosed revised FIRM panel(s).

**1. LOMCs Incorporated**

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

**2. LOMCs Not Incorporated**

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	03-01-0204A	12/18/2002	3321 RIVERSIDE AVENUE	2552200002B	25005C0244G
LOMA	07-01-0103A	12/05/2006	ESTATE OF JOSEPH HOLT, PARCEL B - 1321 RIVERSIDE AVENUE (MA)	2552200002B	25005C0332G
	10-01-0308A	12/23/2009	3313 RIVERSIDE AVENUE	25005C0244F	25005C0244G
	0053A	01/14/2010	150 POPLAR ST, SOMERSET MA	25005C0244F	25005C0244G
		01/14/2010	LOT 15-435 COUNTY STREET	25005C0242F	25005C0242G
			LOT 10, BROAD COVE ESTATES - 917 COUNTY STREET	25005C0242F	25005C0242G
				25005C0332F	25005C0332G
				25005C0244F	25005C0244G



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# Revalidation Letter / LOMA

Revalidation Letters are typically available the day after the map effective date. They can also be found at the FEMA Map Service Center:

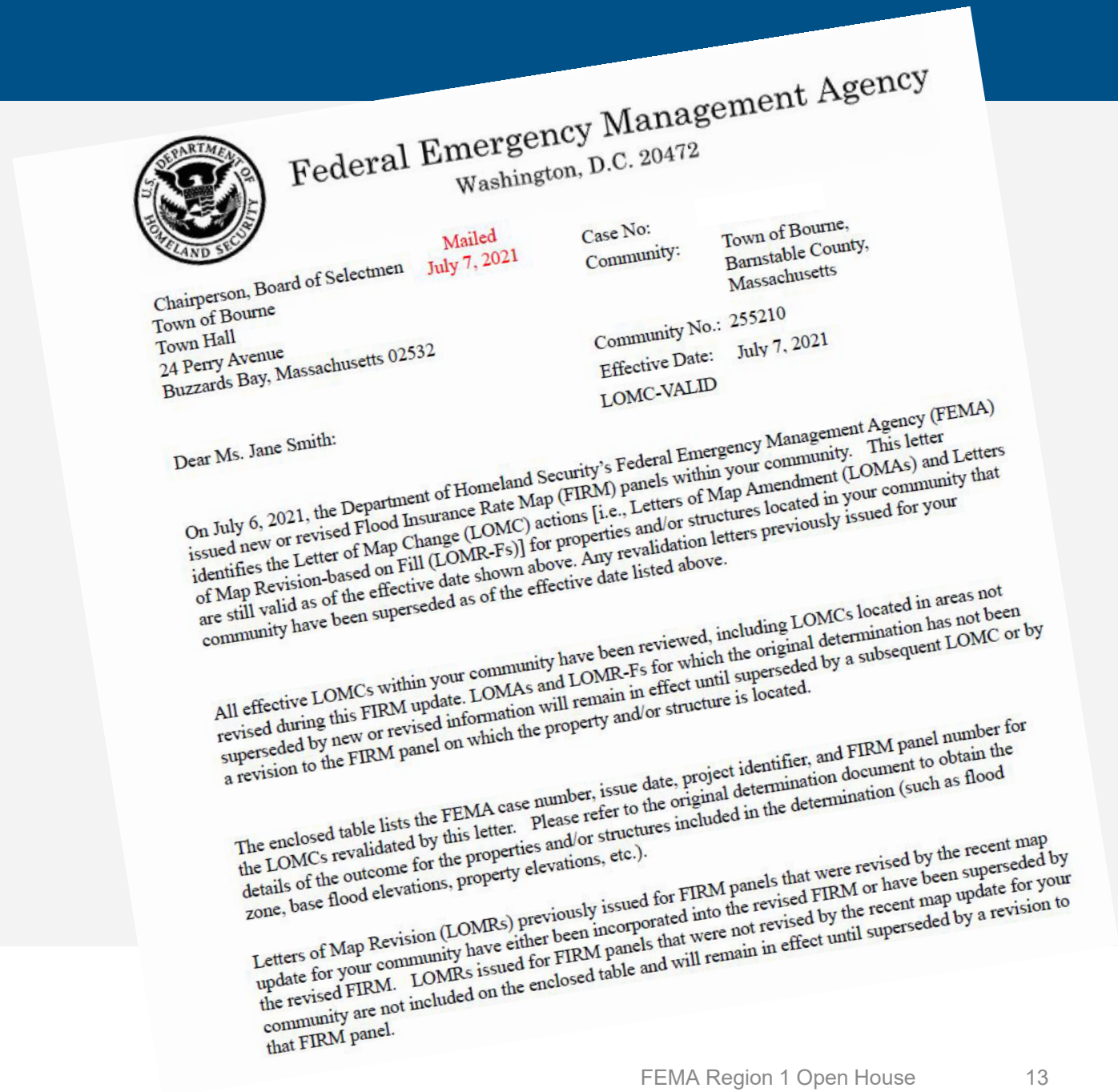
<http://msc.fema.gov/>

## Distributed to:

- Community
- FEMA Regional Office
- NFIP State Coordinator
- **NOT to Homeowners or Developers**



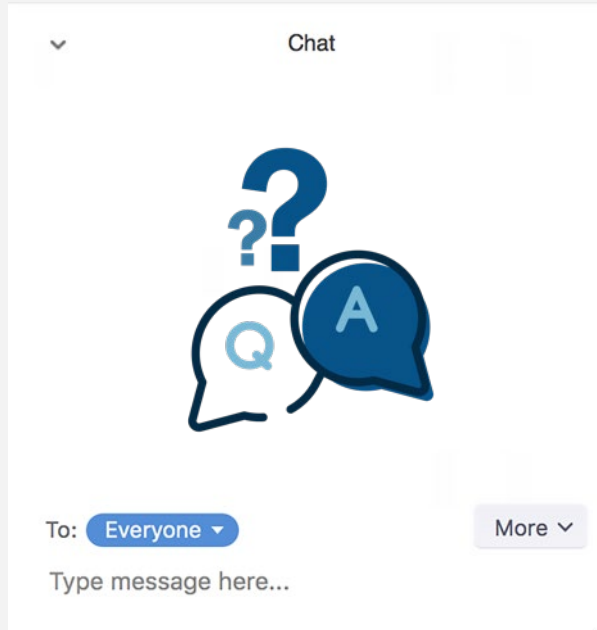
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# Q&A

Please use the Zoom chat box to respond!



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An aerial photograph of a river winding through a landscape with grassy banks. A person in a red and blue kayak is visible on the water. The text is overlaid on a white rectangular box in the center of the image.

SECTION 2:  
**Has Your  
Flood Risk  
Changed?**



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## Polling Question No. 2

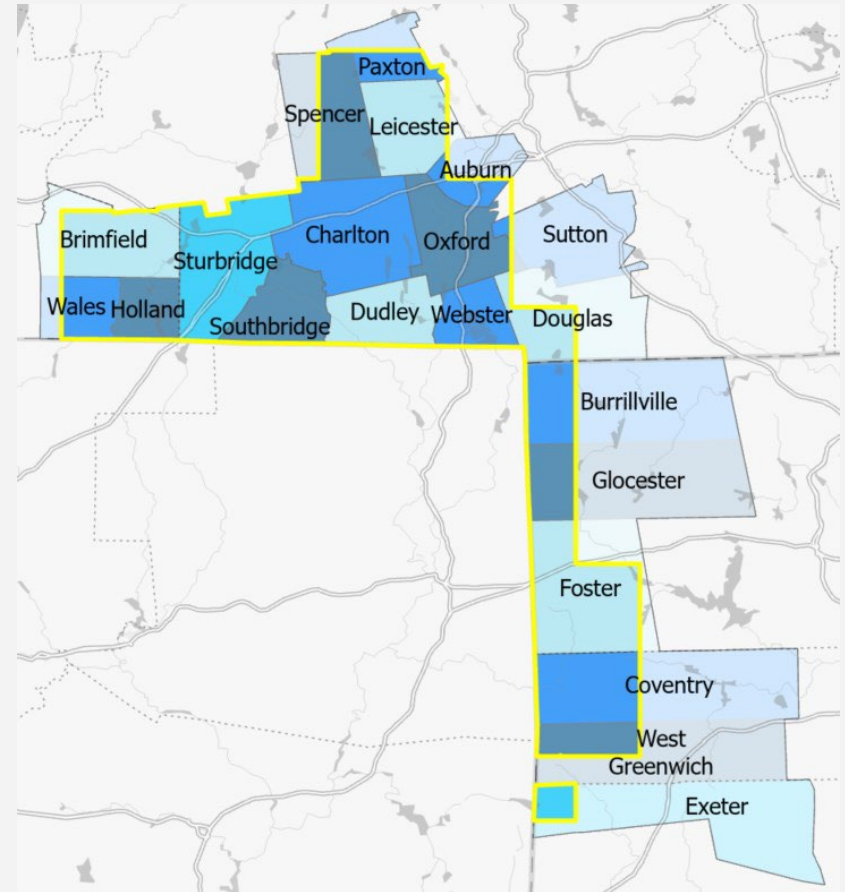
**Do you live in a flood zone?**



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# How to Find Out if Your Flood Risk Has Changed



**Karl Anderson**  
GIS Specialist – FEMA Region 1



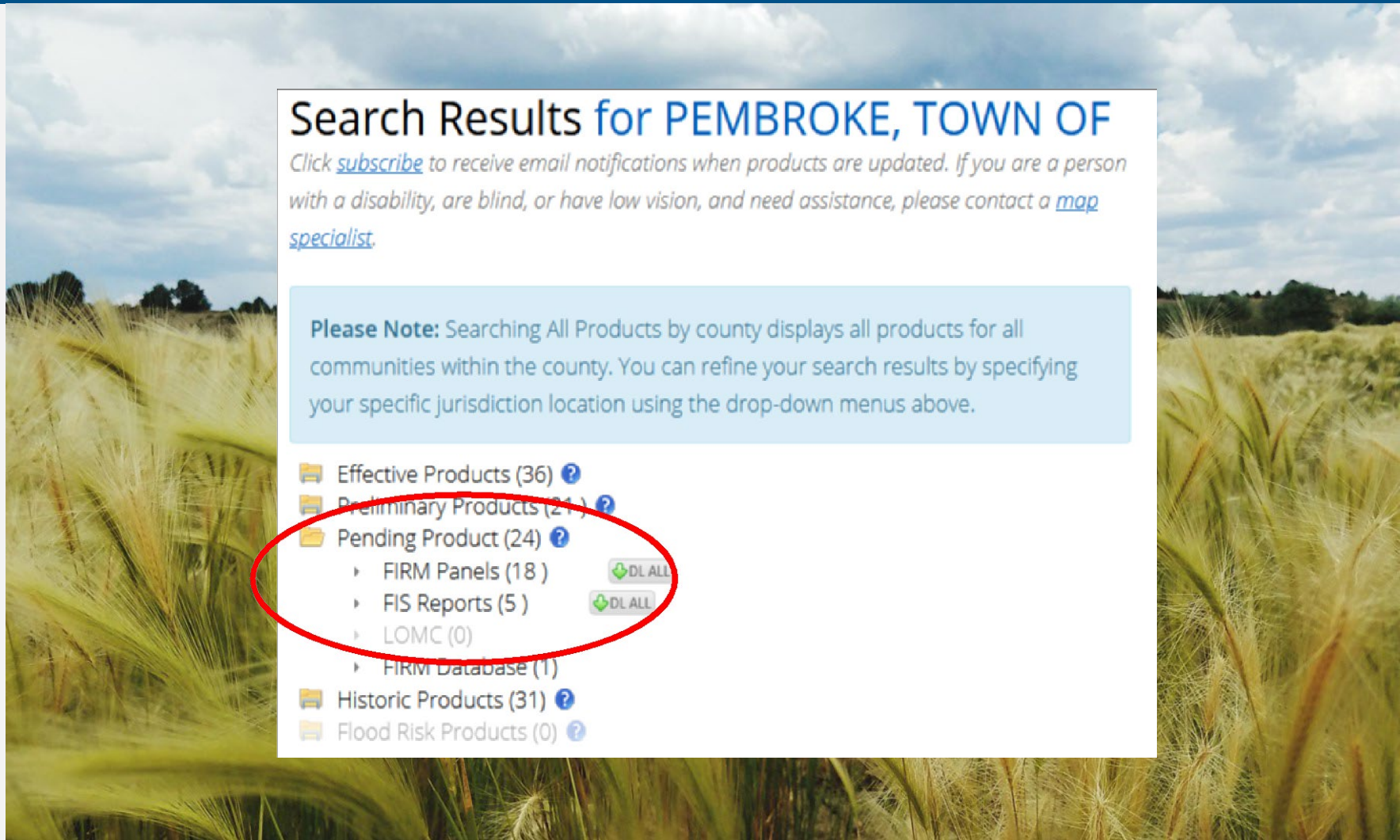


# How to View the Pending Map Panels and FIS Report

View Maps and Flood Insurance Study (FIS) at FEMA's Map Service Center:

<https://msc.fema.gov/>

- Click on "Search All Products,"
- Select a state, county, and community,
- Then locate the "Pending Product" folder.



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# How to Compare the Current Effective and Pending Flood Maps

Region 1: Pending FIRM Comparison Tool:

<https://arcg.is/vyT0i>

Region 1 Story Map:

<https://arcg.is/0Hzvqv0>

**FEMA Region 1 Pending FIRM Comparison Tool** FEMA Region 1

This map allows you to compare the current effective and pending Flood Insurance Rate Maps (FIRMs) for all areas in New England that have pending maps available.

To use the map, enter an address in the search bar at the top. A blue dot will appear on the screen at or near the address location. Locate the structure you are interested in and move the horizontal bar to see the differences in flood zones at the structure. The current effective FIRMs appear to the left of the bar and the pending FIRMs appear to the right of the bar.

If the area you are interested in appears grayed out on the pending map, you are

**Legend**

National Flood Hazard Layer	Outside Study Boundary
FIRM Panels	Cape Cod Watershed Pending
Cross-Sections	Study Area Boundary
Profile Baselines	
Limit of Moderate	FIRM Panels

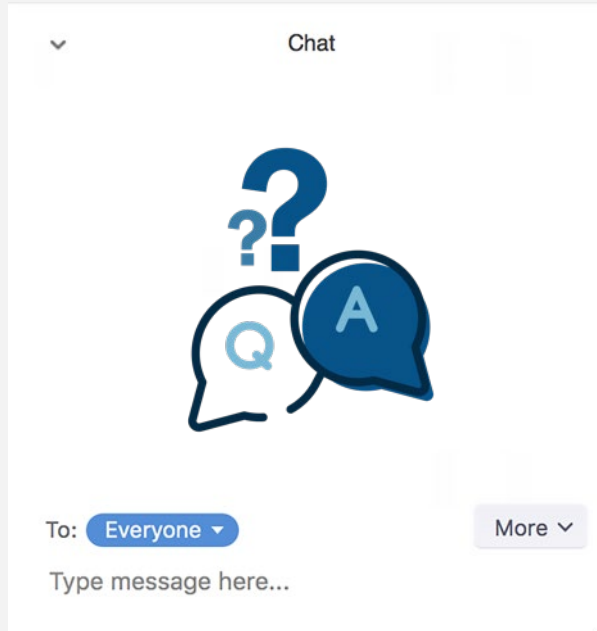
Maxar | Esri Community Maps Contributors, MassGIS, BuildingFootprintUSA, E... **esri**



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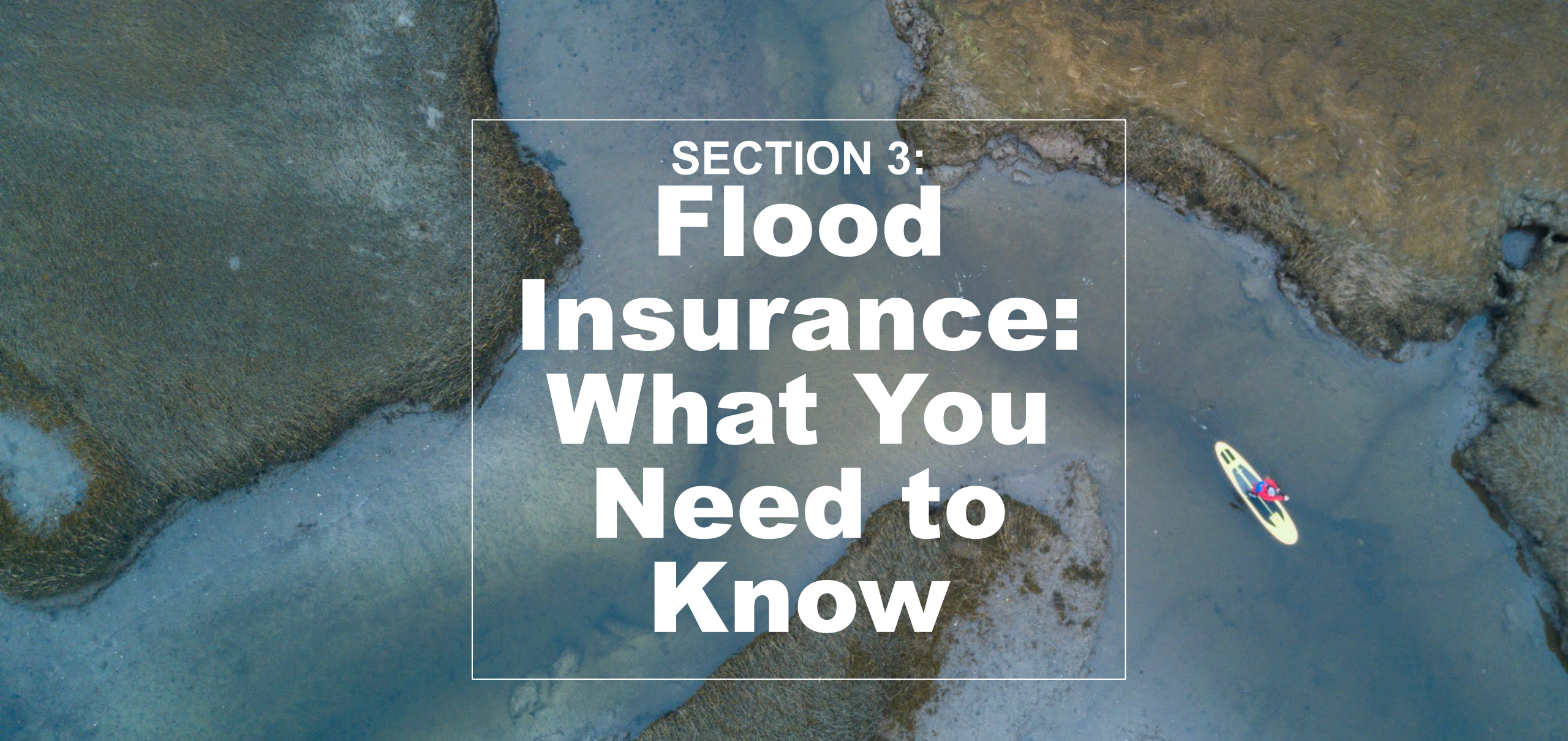
# Q&A

Please use the Zoom chat box to respond!



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An aerial photograph of a flooded area, likely a wetland or marsh. The water is a dark, muddy blue-grey color. The surrounding land is covered in brown, dry-looking vegetation. In the lower right quadrant, a person wearing a red and blue outfit is paddling a bright yellow kayak on the water. The text 'SECTION 3: Flood Insurance: What You Need to Know' is overlaid in white, bold, sans-serif font within a white rectangular border in the center of the image.

SECTION 3:  
**Flood  
Insurance:  
What You  
Need to  
Know**



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# Flood Insurance Highlights

## Flood Insurance: What You Need to Know

### No longer used as a rating variable:

- Flood Zones and Base Flood Elevations (BFE)

Floodplain management and lender requirements are still based on flood maps.

Insurance rating uses the FIRM with other data (including NOAA, USGS, USACE and catastrophe models).

- Prior claims are included.
- Heights of first floor above ground and flooding source are used.
- Elevation Certificate is NOT required.
- Newly Mapped one-time discount.

\*For all new and renewing policies as of April 1, 2022

### NEW PRICING METHODOLOGY\*

#### FEMA-SOURCED DATA

#### ADDITIONAL DATA SOURCES

- Federal government-source data, commercially available third-party

#### COST TO REBUILD

#### RATING VARIABLES

- Distance to Flooding Source and Flood Type
- Building Occupancy
- Construction Type
- Foundation Type
- Ground Elevation
- First Floor Height
- Number of Floors
- Prior Claims

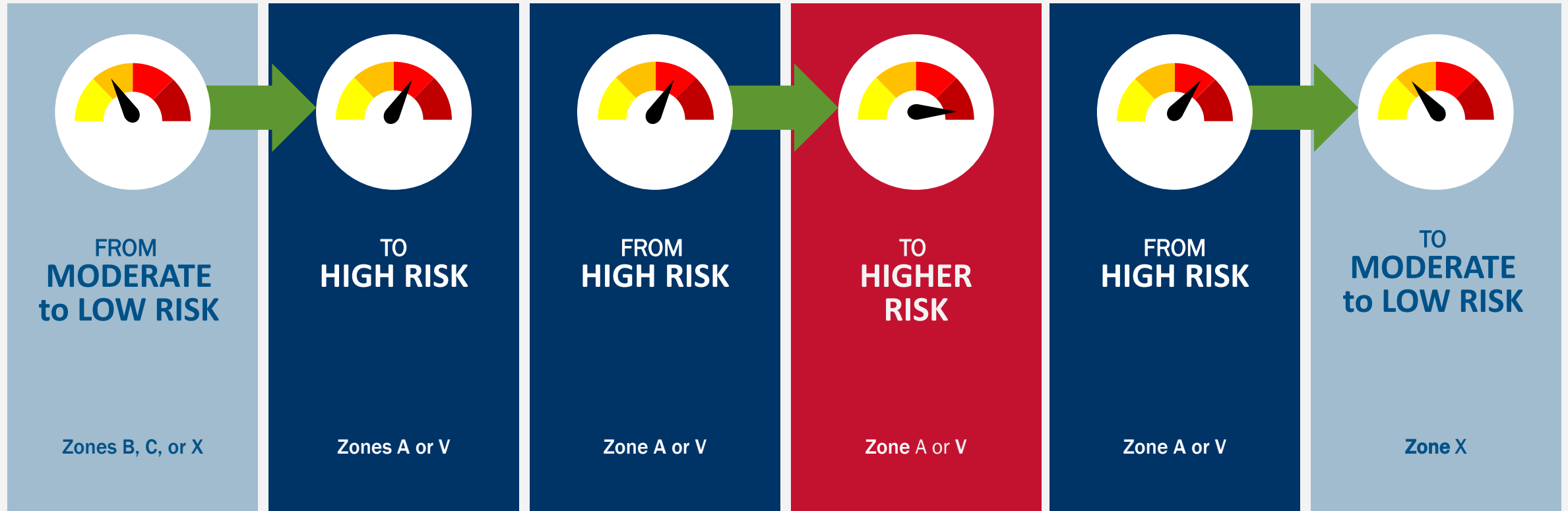
#### BROADER RANGE OF FLOOD FREQUENCIES

#### FEES AND SURCHARGES





# Effects of Map Changes on Insurance





# Helpful Resources

## Risk Rating 2.0 Resources

- [Risk Rating 2.0 Home Page](#)
- [Risk Rating 2.0 State Profiles](#)
- [Risk Rating 2.0 Guidance Documents](#)
- [Risk Rating 2.0 Fact Sheet](#)
- [Risk Rating 2.0 2-hour \(recorded\) Agent Webinar \(passcode RREIA2\)](#)
- [FEMA Quick Start Guide \(on ASFPM site\)](#)

## Other Resources

- [FloodSmart Website for Consumers](#)
- [FloodSmart Website for Agents](#)
- [Map Change Fact Sheet](#)
- [NFIP Summary of Residential Property Coverage](#)
- [Insurance Agent Training Courses](#)



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# Polling Question No.3

How confident are you that today's meeting increased your understanding of your flood risk?

Select one,  
on a scale from 1 to 5:

- 1 (not at all confident)
- 2
- 3 (somewhat confident)
- 4
- 5 (very confident)





An aerial photograph of a river winding through a landscape with patches of brown grass and blue water. A person in a red and blue kayak is visible in the lower right portion of the river. The text 'SECTION 4: Wrap-up' is overlaid in the center of the image.

SECTION 4:  
**Wrap-up**



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# Wrap-up

- Additional Information and Wrap-Up
- Contact Information
- Questions?
- Breakout Rooms



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# Study Area and Links to Flood Maps, Viewer and Contacts

You can view the flood maps here:

FEMA Map Service Center

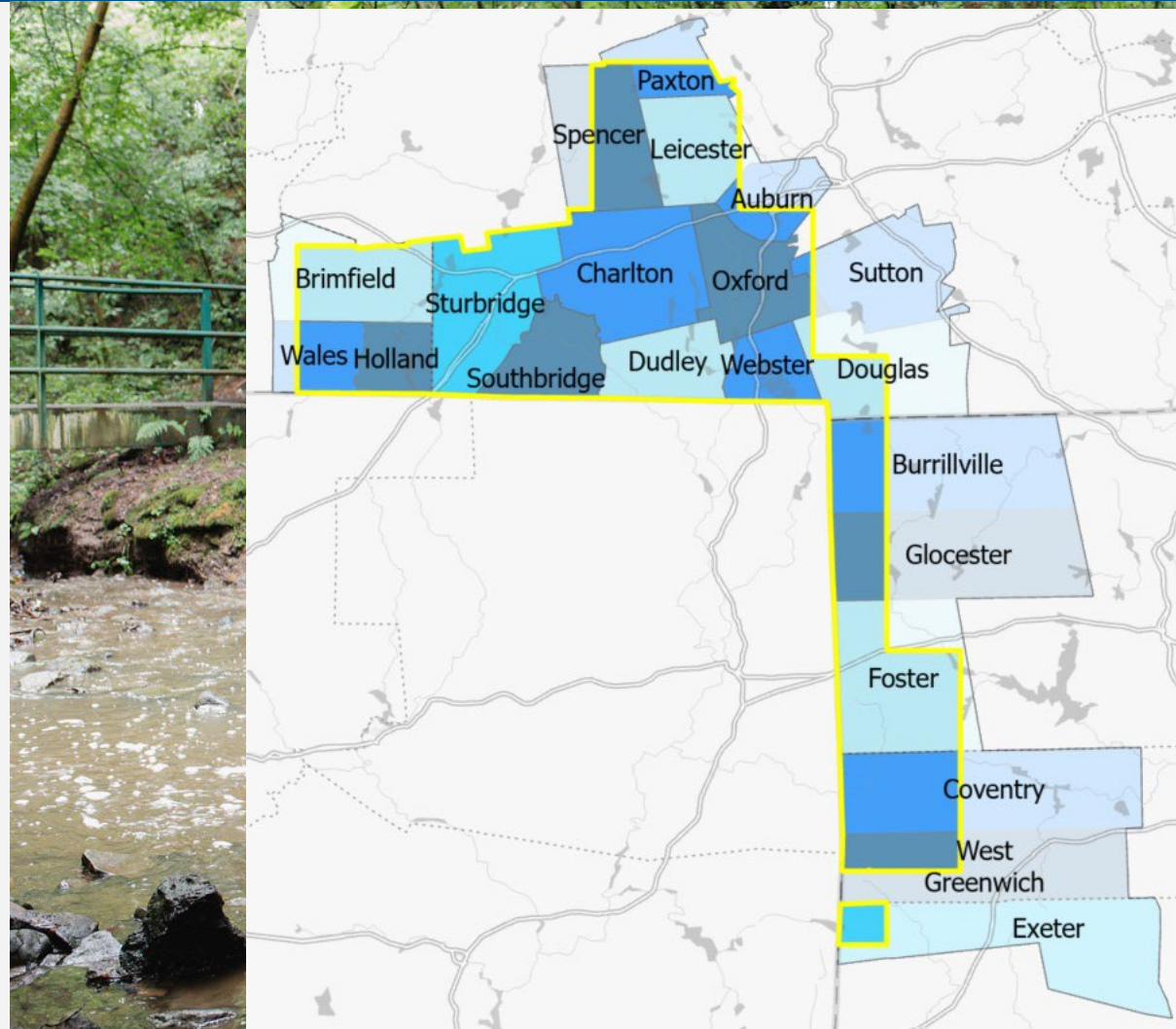
<https://msc.fema.gov/portal/home>

Region 1 Story Map:

<https://arcg.is/0Hzvqv0>

Direct link to comparison tool:

<https://arcg.is/vyT0i>



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# Regional Contact Information

## Kerry Bogdan

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Chief and Senior Engineer  
FEMA Region 1  
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Study Information

## Karl Anderson

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GIS, Map Viewer

## Patricia Lorizio

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Flood Insurance

## Chris Markesich

Senior Program Specialist,  
Risk Analysis Branch  
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## Bob Desaulniers

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Insurance Branch  
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Flood Insurance





# MA State Contact Information

## Joy Duperault

NFIP Coordinator,  
Massachusetts Dept. of  
Environmental Conservation  
& Recreation

[Joy.Duperault@state.ma.us](mailto:Joy.Duperault@state.ma.us)

## Eric Carlson

Asst. Director, Flood Hazard  
Management Program,  
Massachusetts Dept of Environmental  
Conservation & Recreation

[Eric.Carlson@state.ma.us](mailto:Eric.Carlson@state.ma.us)



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# RI State Contact Information

Melinda Hopkins

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Rhode Island Emergency  
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An aerial photograph of a river winding through a landscape with patches of grass and mud. A person in a red and blue kayak is visible on the right side of the river. The text 'SECTION 5: Breakout Rooms' is overlaid in the center of the image.

SECTION 5:  
**Breakout  
Rooms**



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# Breakout Rooms

## Question & Answer with Subject Matter Experts

- If you have specific questions on your personal situation, you will be directed into a chat session with a Subject Matter Expert (SME).
- If you are unable to stay on the call and would like to speak to a SME, please reach out to a moderator here or follow up with one of the listed contacts.



Please use the Zoom chat box to respond!



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# Available Breakout Rooms



## Flood Insurance

Learn about flood insurance coverage options



### Subject Matter Experts:

Bob Desaulniers

Patricia Lorizio



## Digital Mapping

Review your property on the updated map and understand the flood zone changes



### Subject Matter Experts:

Karl Anderson

Chris Markesich

Colleen Bailey



## Flood Study / Engineering

Understand the methodology and technical specifications of the maps



### Subject Matter Experts:

Kerry Bogdan

Troy Thielen



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We appreciate  
your feedback

**Thank  
You!**



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