Resolution on Special Flood Hazard Areas

ISSUE – The Federal Emergency Management Agency has expended great effort to map all special flood hazard areas (SFHAs) on Flood Insurance Rate Maps (FIRMs) for nearly 20,000 communities. These maps need regular and routine updating. Inaccurate mapping results in uninsured flood losses, federal costs for disaster assistance, and taxpayer costs to rebuild infrastructure losses. Changes in engineering and mapping techniques are needed to reduce taxpayer costs and make the National Flood Insurance Program (NFIP) actuarially sound. This continuing effort must be shared at all levels of government.

WHEREAS:

1. Many homes and business outside of identified special flood hazard areas are flooded annually; and
2. Many of these are unidentified SFHAs because:
   a. The drainage area is small; or
   b. There were few buildings when the map was produced and pressure to develop was light; or
   c. Development in the surrounding area has increased runoff characteristics and thus increased the floodplain area; and
3. Homes and businesses outside the SFHAs are eligible for low cost flood insurance and federal aid following a flood disaster; and
4. Regulations, to ensure new development and substantial improvements are properly elevated, are effective only where the map properly depicts the special flood hazard area; and
5. Accurate ratings for the sale of flood insurance policies is only possible where the map properly depicts the special flood hazard area.

THEREFORE, BE IT RESOLVED THAT:

1. Flood insurance studies must define flood hazard areas for all water courses or water bodies regardless of the presence of development and regardless of the size of the drainage basin (approximate delineations are adequate for rural, undeveloped areas).
2. Future growth should be considered in determining the floodplain limits in all restudies
3. Detailed hydrologic and hydraulic analysis must be required as an integral part of new subdivision plats by the local or state unit of government with approval authority, and the data used to supplement and updated Flood Insurance Rate Maps.

Adopted by the Board of Directors the 15th day of August, 1989.

Transmitted to FEMA this 14th Day of September, 1989