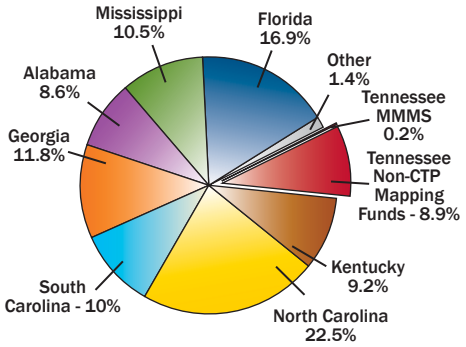
Tennessee MMMS – Business Plan Summary

Data based on information provided by the State of Tennessee, Local Planning Assistance Office, Economic & Community Development dated August 31, 2006, and other FEMA sources

REGIONAL AND STATE VIEW

Federal FY06 Region IV Funding Distribution Total $36,304,423



Source: State percentage received of total FY06 Flood Map Modernization Regional production budget according to internal FEMA procurement data (PALT). Tennessee 9.1%

PURPOSE OF BUSINESS PLAN SUMMARY

The Map Modernization Management Support (MMMS) Business Plan Summary was compiled by reviewing the Federal Fiscal Year (FY) 2005-2009 MMMS Business Plans and FY 2007 updates. These business plans were submitted to the Department of Homeland Security's Federal Emergency Management Agency (FEMA) by FEMA's MMMS partners.

The spring 2007 Business Plan Summary is being published at the crossroads of FEMA's mid-program evaluation and the end-state conditions of Map Modernization. This year, the summary reflects the MMMS partners' approach to and the effects of FEMA's mid-course adjustment, in addition to outlining their accomplished and planned MMMS activities, highlighting the MMMS partner's approach to meeting the goals of and program vision for Map Modernization. FEMA's mid-course adjustment is a redirection of improving and updating the Nation's flood hazard identification maps. FEMA will now focus on developing flood maps that meet new higher standards for mapping and for a greater allocation of resources to those communities at greatest flood risk. The "end state conditions" refer to how successful the flood mapping effort is at the end of Map Modernization in FY 2010.

STATE VISION FOR MAP MODERNIZATION AND IMPLEMENTATION

The state of Tennessee expects to have digital flood insurance rate mapping across the state that conform to the Geographic Information System standards of the Tennessee Base Mapping Program (TNBMP). Prioritization of projects will be established by the state with emphasis on availability of TNBMP data. It is expected that all National Flood Insurance Program (NFIP) participants, as well as other stakeholders that rely on adequate flood risk data, will obtain access to newly created flood mapping products through both FEMA and state web sites.

Most important in the process will be an overall improvement in the quality of risk identification by reducing or eliminating approximate studies in favor of limited detailed studies and increasing the amount of detailed studied area. Currently, almost 65 percent of identified flood risk in Tennessee is derived from approximate flood studies that do not have Base Flood Elevations (BFEs) or identified floodways. The state anticipates a final product that consists of BFEs derived from detailed studies or limited detailed studies. This level of data is expected for all 95 Tennessee counties.

The state expects all of the 310 local government NFIP participants in Tennessee to adopt the new DFIRM for their jurisdiction. The state also intends to use the newly created data to encourage participation by those cities and counties

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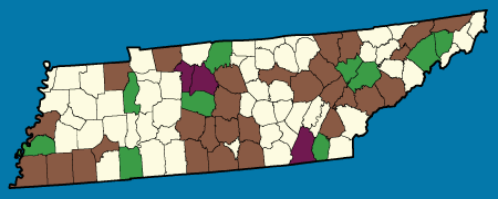
MAP OF EFFECTIVE DFIRMS



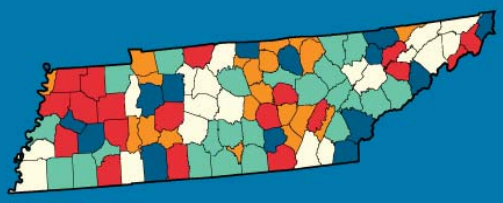
LEGEND

Map of Effective DFIRMs

2003 2004 2005 2006 2007

Source: FEMA Regional Flood Study Sequencing by County – March 2007

MAP OF PRELIMINARY DFIRMS



LEGEND

Map of Preliminary DFIRMs

2006 2007 2008 2009 2010

Source: FEMA Regional Flood Study Sequencing by County – March 2007

FEMA

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yet to enter the program. The state anticipates that long term maintenance of flood mapping will continue to be the responsibility of FEMA with significant assistance from the several state departments. Upon full implementation of the TNBMP and Flood Map Modernization, future Geographic Information System (GIS) products including flood mapping activities will be coordinated through GIS Services. Flood studies conducted by the Tennessee Valley Authority (TVA), United States Army Corps of Engineers (USACE), and local entities will be pivotal for long term map maintenance.

SIGNIFICANT ACCOMPLISHMENTS AND STRENGTHS *OR* SUCCESS STORIES

As part of the preliminary study process, the Local Planning Assistance Office has conducted individual meetings with local government officials in preparations for the more formal scoping meetings conducted by FEMA and the study contractors. In addition, the local planning staff have been present at all formal meetings conducted within the state.

Of the thirty-four counties with maps that have been released, thirteen have been assigned effective dates. Of the thirteen there are now five that are effective with those being: Benton, Harden, Hamblen, Hawkins, and Greene Counties. Ordinances have been provided to all local governments that have maps with effective dates. A total of twenty-five local governments have adopted the new maps.

UNMET NEEDS OF TENNESSEE'S MAP MODERNIZATION PROGRAM

Tennessee and its respective communities were initially lead to believe that each county would receive studies with additional detail. In the beginning, several of the more urban counties did have some additional study included. The program has shifted to where there is now no additional study detail and only a redelination of flood risk boundaries based on improved terrain data. Of the ninety-five counties there have been a total of thirty-four county-wide maps released since 2004 as the result of the Map Modernization effort. These thirty-four county-wide maps involve a total of 164 local governments. This will not meet flood risk mapping needs for Tennessee.

There are 20,491 total miles of streams identified on current flood maps. Of those 2,551 miles (only 12%) have identified floodways and 5,345 miles (only 26%) have identified Base Flood Elevations. The remaining 12,595 stream miles or 62% of the state has no detailed study data for local officials to regulate to. These 12,595 miles of unstudied stream are in need of detailed study. The planned studies and corresponding previously unpublished data accounts only for an additional 196.5 stream miles of new detail study. In other words, only an additional one and a half percent of the real need is being addressed thus far through the program. The original problem is still not being addressed to the extent needed to better manage flood plain development and risk.

The original purpose of the program was to address the poor quality of the existing flood risk maps. The county priority was based on population and the rate of growth of the individual counties among other factors. For the most part the end map product has only resulted in the redelination of unnumbered “A” zones without that level of detail necessary to really improve the identification of flood risk conditions. Once the program concludes there will be new better maps in a digital format, but many of the same problems will still exist since there was not adequate funds available to address the absence of Base Flood Elevations and floodways.