



# **BERRIEN COUNTY, MICHIGAN OPEN HOUSE**

**Get answers to your questions:**

**Why New Flood Maps?**

**What do Property Owners Need to Know?**

**Where Can I Get More Information?**

# Understanding Flood Risk

**DID YOU KNOW?** Flooding occurs in all 50 states with nearly **12.5 MILLION** square miles identified as **high-risk** areas.



Floods are the **#1** natural disaster in the U.S.

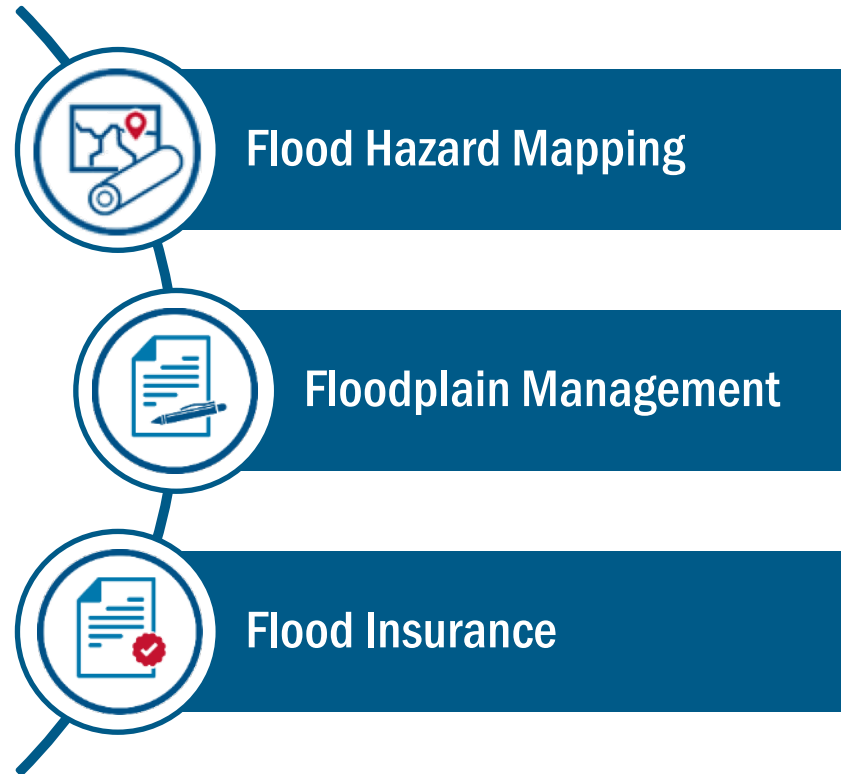
# Flood Risk Statistics

- ▶ If you are located in the floodplain, over the typical 30-year mortgage, you have a 26% chance of experiencing flood damages to your home.
- ▶ Everyone is at some level of risk to flooding. In fact, 1-of-4 flood claims in the U.S. is **outside** the highest flood risk areas.

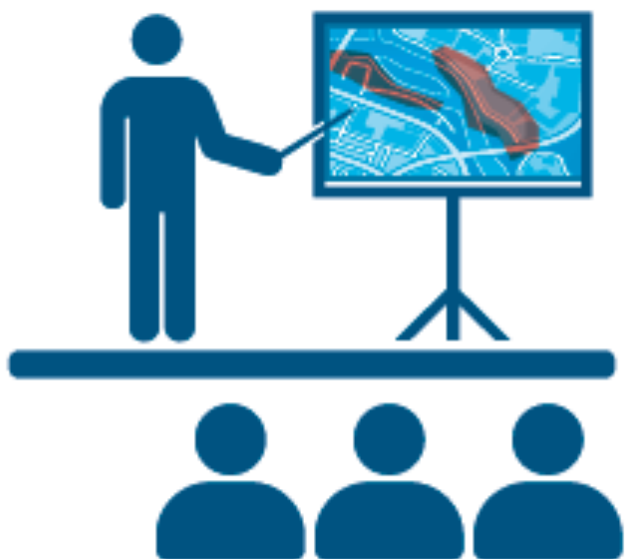


# The National Flood Insurance Program (NFIP)

The National Flood Insurance Program balances three related areas that must support each other.



# What is a Flood Map?



**Flood Insurance Rate Maps (FIRMs)** are tools used to inform you, your community, insurance agents, and others about the local flood risk.

**FIRMS** are used to:

- ▶ Help homeowners make decisions to mitigate flood risk
- ▶ Identify where minimum floodplain development standards should be applied so the community builds safely and resiliently
- ▶ Provide information to help determine the cost of flood insurance
- ▶ Provide information to local emergency managers

\*The Base Flood Elevation (BFE) is the regulatory flood stage associated with 1%-annual-chance flood occurrence

# What is the Special Flood Hazard Area (SFHA)?

Flood Insurance Rate Maps (FIRMs) identify different levels of flood risk using Flood Zone Designations.

The highest risk areas are referred to as **Special Flood Hazard Areas (SFHAs)**.

- ▶ The **SFHA** is the area that will be inundated by the flood event having a 1% chance of being equaled or exceeded in any given year\*

Within the SFHA the following apply:

- Enforcement of National Flood Insurance Program (NFIP) floodplain management regulations adopted by your local community
- Mandatory purchase of flood insurance for properties with a federally-backed mortgage or that have received other types of federal funding to construct, repair, or rebuild.

\*The 1%-annual-chance flood is also referred to as the base flood or the 100-year flood



# Special Flood Hazard Area (SFHA) Zones

The following are typical **SFHA** zones on your community's **FIRM**:

▶ **Zone VE**

- Coastal high-hazard zone areas where wave action and/or high-velocity water can cause structural damage during the 1-percent-annual-chance flood
- Wave heights or wave runup > 3 feet
- Subdivided into elevation zones, and BFEs are assigned

▶ **Zone AE**

- Applied in areas subject to lower wave energy or inundation by the 1-percent-annual-chance flood
- Wave heights or wave runup < 3 feet
- Subdivided into elevation zones, and BFEs are assigned

▶ **Zone AO**

- Applied in areas of sheet-flow and shallow flooding
- Given an associated depth instead of a BFE



# Why is FEMA Updating Your Community's Flood Maps?

All of the Great Lakes are being remapped as part of the **Great Lakes Coastal Flood Study** using uniform methodology, historical storm information, updated terrain data, and modern wave modeling techniques.

Flood risk changes over time.

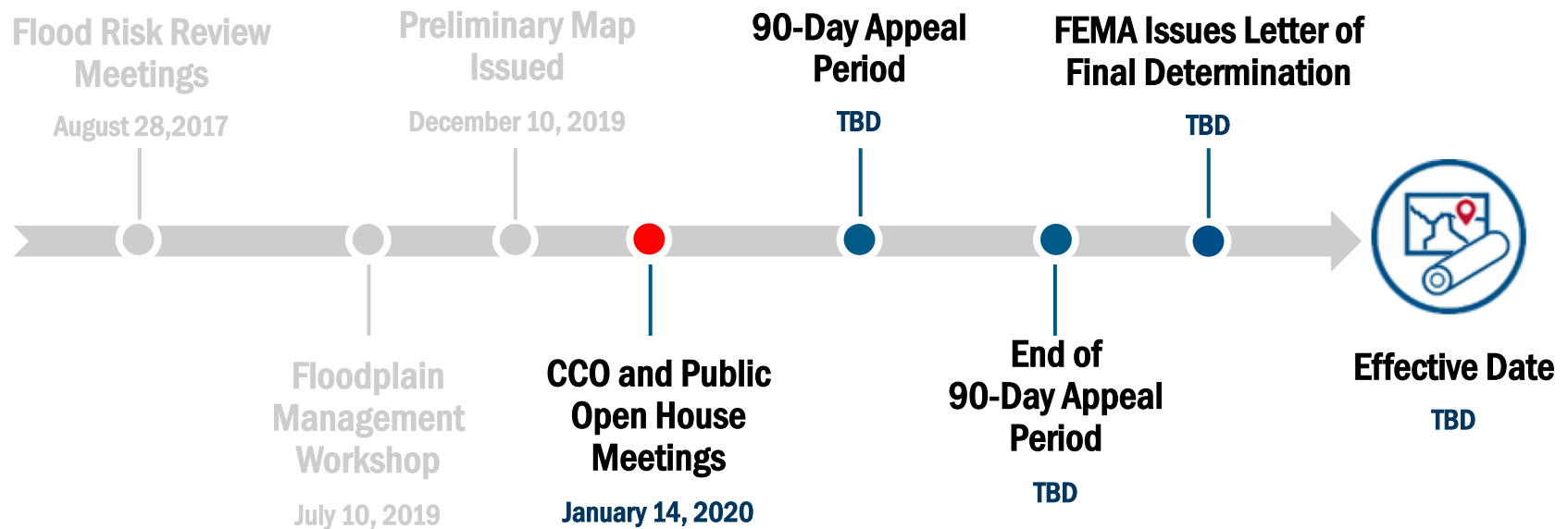
Reasons include:

- ▶ Population growth and increased development
- ▶ Movement in rivers and shorelines
- ▶ Changing technology and improved modeling techniques and data





# Mapping Process Timeline for Berrien County



\*CCO: Consultation Coordination Officer



FEMA

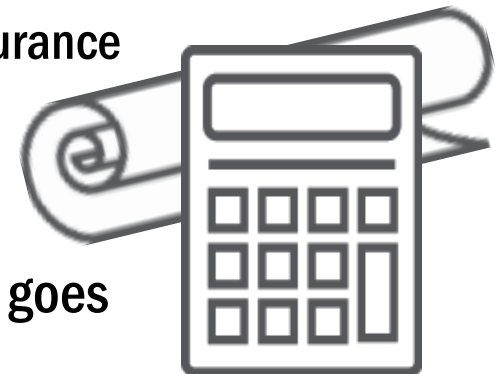
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# Participation in the National Flood Insurance Program (NFIP)

- ▶ The NFIP is a voluntary program.
- ▶ Participation requires that communities adopt and enforce floodplain management regulations.
- ▶ The floodplain management regulations need to be based on the risk data provided by FEMA (the FIRM and FIS report).
- ▶ Participation in the NFIP makes Federal flood insurance available to insure buildings and personal property inside buildings within your communities.
- ▶ Federally regulated lenders require flood insurance coverage for buildings in the SFHA that secure loans; insurance is also required as a condition of receiving Federal financial assistance to purchase, repair, improve, or rehabilitate buildings within the SFHA.
- ▶ Many forms of disaster assistance are either a type of Federal loan or other Federal financial assistance.

# Quick Facts about Flood Insurance

- ▶ Everyone has a level of flood risk
- ▶ Flood damage is not covered by homeowners insurance
- ▶ You can buy flood insurance no matter your flood risk
- ▶ The low-cost Preferred Risk Policy is ideal for homes & businesses currently mapped in moderate- to low-risk areas
- ▶ Flood insurance is easy to get
  - You can buy flood insurance through licensed property insurance agents; call yours today
- ▶ Contents coverage is available
- ▶ There is usually a 30-day waiting period before coverage goes into effect



# Benefits of Flood Insurance vs. Disaster Assistance

## Flood Insurance

- ▶ You are in control. Flood insurance claims are paid even if a disaster is not declared by the president
- ▶ More than 20% of NFIP claims come from outside of mapped Special Flood Hazard Areas
- ▶ There is no payback requirement

## Disaster Assistance

- ▶ Most forms of federal disaster assistance require a presidential declaration
- ▶ Federal disaster assistance declarations are not awarded in all flooding incidents
- ▶ The most typical form of disaster assistance is a loan that must be repaid with interest

# Tonight's Open House

- ▶ **Review the new preliminary maps for your county**
  - Understand what these maps mean for you
- ▶ **Provide comments and feedback to your community officials**
  - Consolidated input will be sent to FEMA
- ▶ **Ask questions and learn more about:**
  - Next steps in the flood mapping process
  - Flood insurance



# Visit Tonight's Information Tables

## Flood Insurance

Learn about flood insurance coverage options

## Hazard Mitigation

Learn about potential mitigation strategies for your property

## Flood Study / Engineering

Understand the methodology and technical specifications of the maps

## Property ID & Digital Mapping

Review a digital map of your property and understand the flood zone

## Floodplain Regulations

Gain information on building requirements within the SFHA



FEMA

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# For Questions & Additional Resources

## FLOOD MAPPING

- ▶ [www.greatlakescoast.org](http://www.greatlakescoast.org)
- ▶ [www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata)
- ▶ FEMA Map Information eXchange (FMIX): 1-877-FEMA-MAP (1-877-336-2627)
  - General mapping questions, NFIP rules & regulations, etc.
  - [www.floodmaps.fema.gov/fhm/fmx\\_main.html](http://www.floodmaps.fema.gov/fhm/fmx_main.html)
- ▶ FEMA Flood Map Service Center (MSC): [msc.fema.gov](http://msc.fema.gov)
  - Self-service information & FAQs

## FLOOD INSURANCE

- ▶ National Flood Insurance Program (NFIP) Help Center : 1-800-427-4661

