

WELCOME! During this Open House, you will speak with experts to learn about your home's flood risk and what the updated maps mean for you. There is no formal presentation. Choose a breakout room below to speak with an expert one-on-one.

Digital Mapping

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

Hazard Mitigation

Learn about potential mitigation strategies for your property

Flood Insurance

Learn about flood insurance coverage options

Floodplain Regulations

Gain information on building requirements within the Special Flood Hazard Area (SFHA)

Local Officials

Speak with local officials

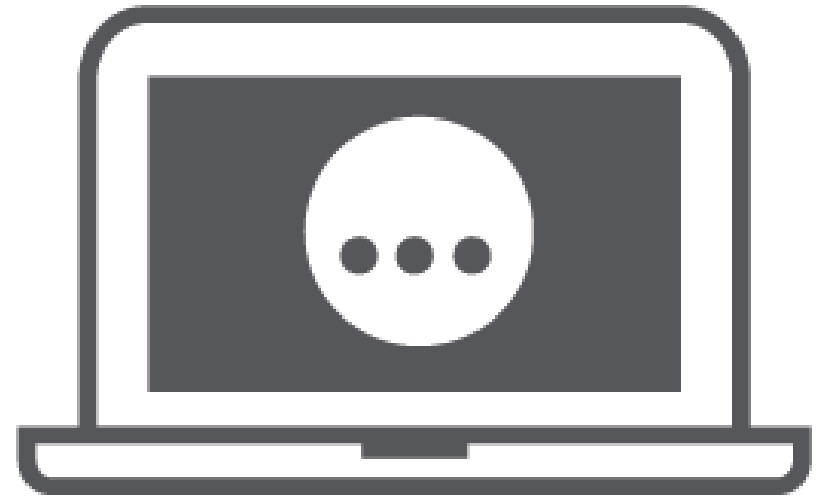
To join a breakout, please unmute or chat and tell us which room.



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Today's Open House

- Review Kewaunee County's preliminary flood maps.
 - Ask questions about what they mean for you.
- Provide comments and feedback to community officials.
 - We will send your input to FEMA.
- Learn more about:
 - Next steps in the flood mapping process.
 - Flood insurance.



Understanding Flood Risk

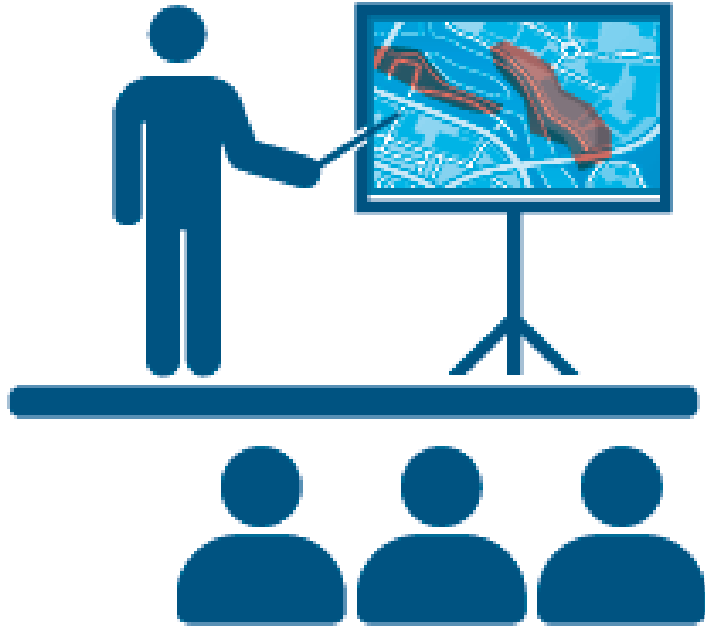
DID YOU KNOW?

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



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What Is a Flood Map?



*The Base Flood Elevation is the regulatory flood stage associated with 1%-annual-chance flood occurrence.

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

FIRMs are used to:

- Help homeowners decide how to mitigate flood risk.
- Identify where to apply minimum floodplain development standards so the community builds safely and resiliently.
- Provide information to help determine the cost of flood insurance.
- Provide information to local emergency managers.



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Moving From Lower-Risk to Higher-Risk: What Does This Mean for Me?

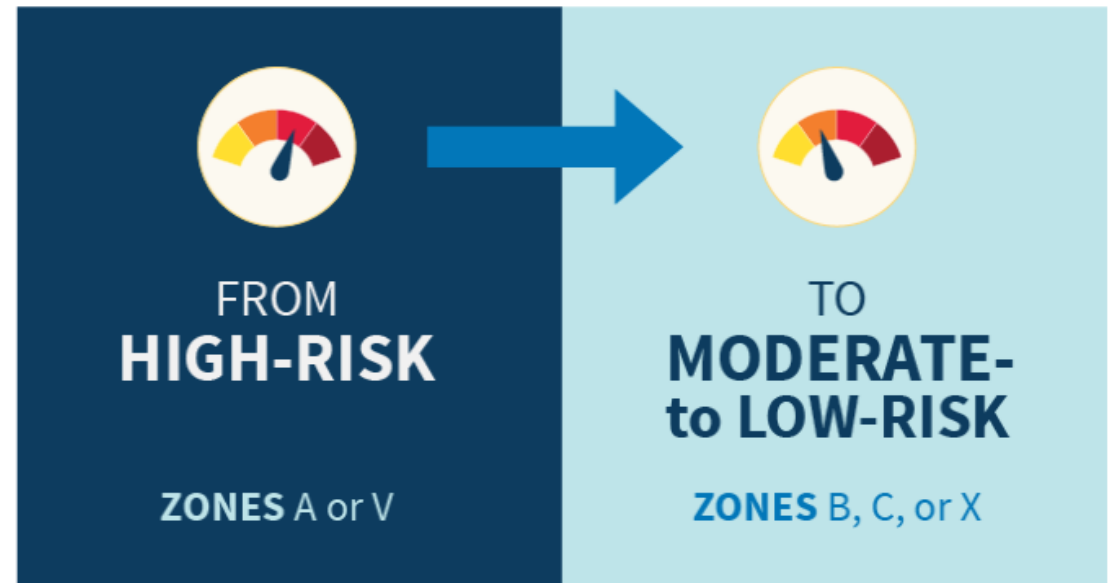
- If your risk is going up...
 - You may be required to have flood insurance if you have a federally backed loan.
 - Even if you do not have a federally backed loan, flood insurance is strongly encouraged.
 - You may be eligible for cost savings through the Newly Mapped Discount.



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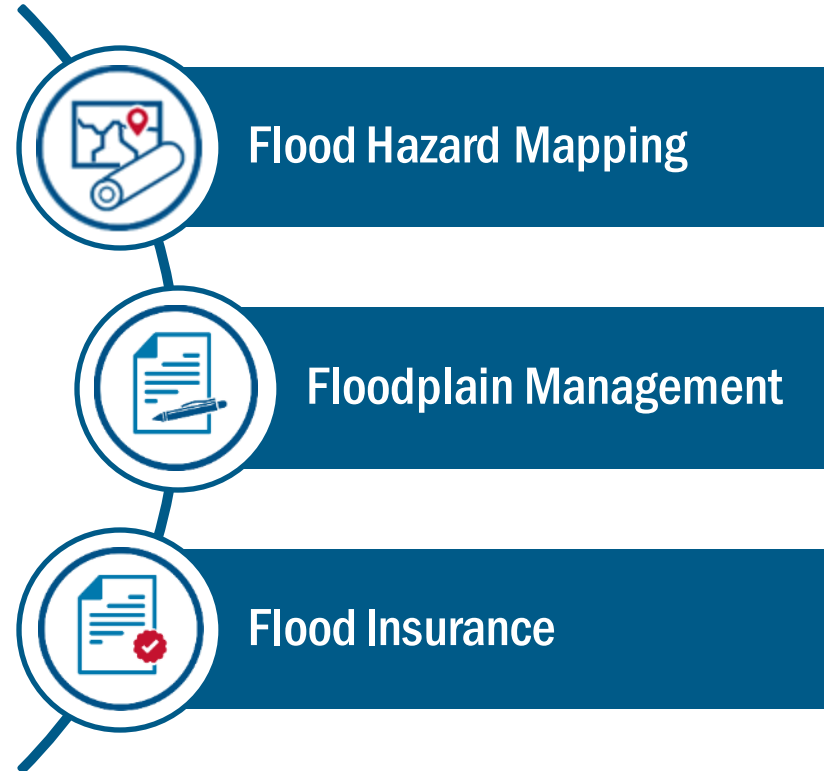
Moving From Higher-Risk to Lower-Risk: What Does This Mean for Me?

- If your risk is going down...
 - The mandatory purchase requirement no longer applies to federally backed loans.
 - Low risk does not mean no risk.
 - More than 35% of all flood insurance claims occur OUTSIDE of the 1%-annual-chance floodplain!
- The map change itself no longer directly influences premiums. Policyholders will likely not see a change in their premium as a result of the map change alone.



The National Flood Insurance Program (NFIP)

The NFIP balances three related areas that must support each other.



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Participation in the NFIP (1 of 2)

- The NFIP is a voluntary program.
- Participation requires that communities adopt and enforce floodplain management regulations.
- The floodplain management regulations must be based on the risk data provided by FEMA (the FIRM and Flood Insurance Study report).
- Participation in the NFIP makes federal flood insurance available to insure buildings and personal property inside them.



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GET FLOOD INSURANCE



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Participation in the NFIP (2 of 2)

- Federally regulated lenders require flood insurance coverage for buildings in the SFHA that secure loans. Insurance is also required to receive federal financial assistance to buy, 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.



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Flood Maps Help Make Important Decisions



**Identify and Assess
Flood Risk**



**Helps Inform
Flood Insurance
Rates**



**Guide
Local Land
Use Decisions**



**Inform
Engineers
and
Developers**



**Prepare
Emergency
Managers**



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Why Is FEMA Updating Your Community's Flood Maps?

The Great Lakes are being remapped as part of the **Great Lakes Coastal Flood Study**. It uses 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 better modeling techniques and data.



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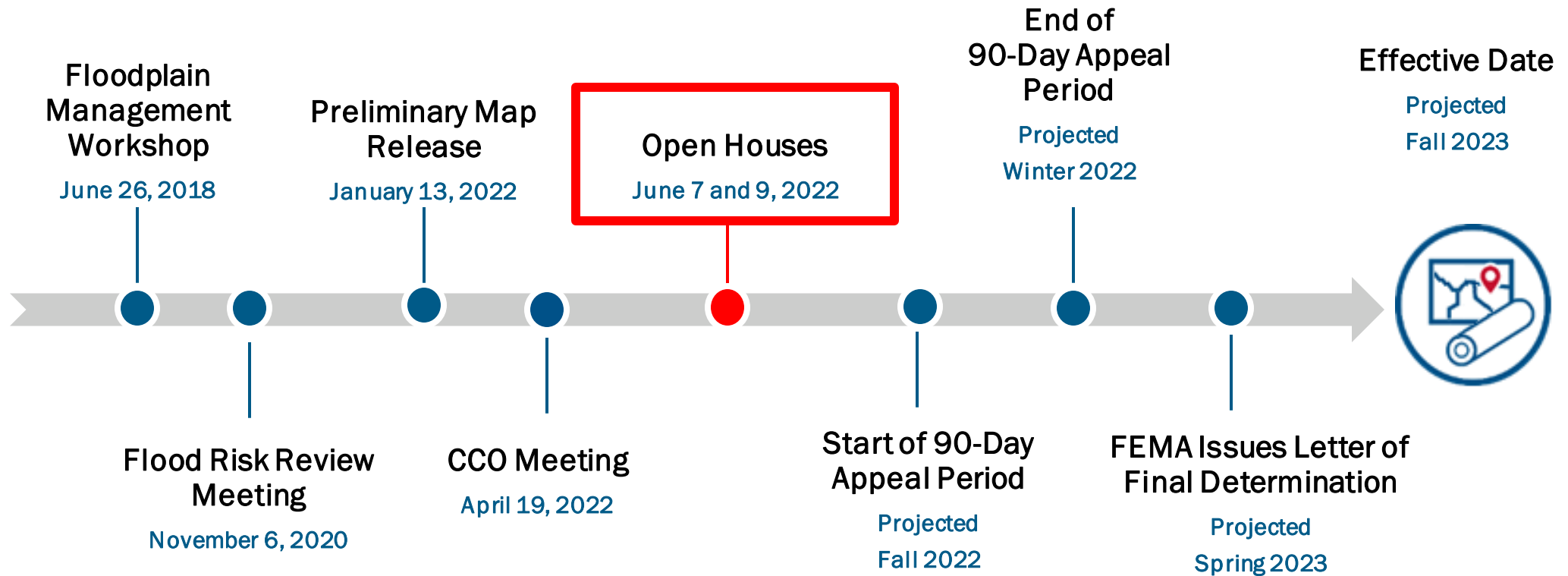
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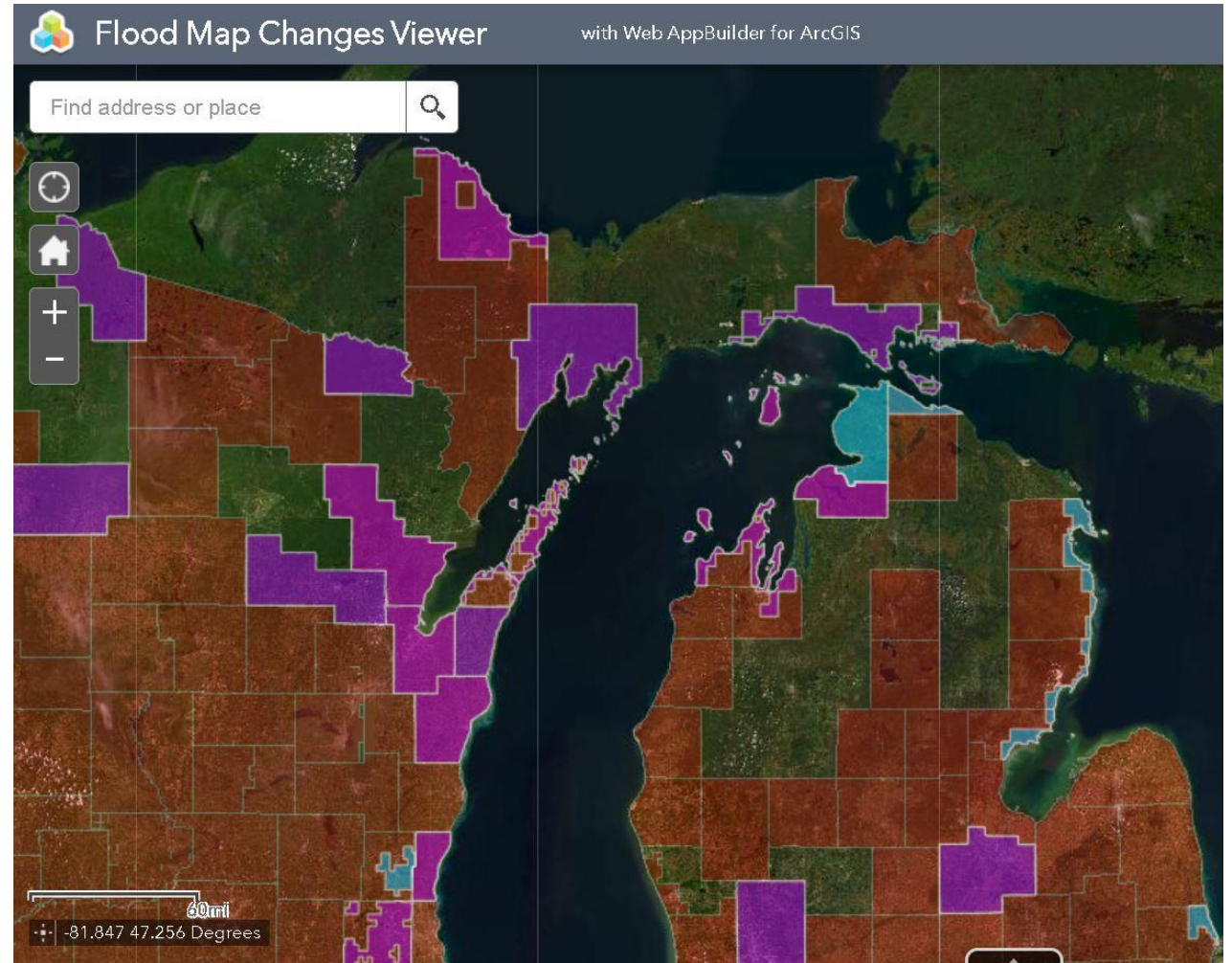
Timeline for Kewaunee County



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Mapping Resources

- FEMA Flood Map Changes Viewer
 - www.msc.fema.gov/fmcv
- Preliminary Flood Hazard Data
 - www.fema.gov/view-your-communitys-preliminary-flood-hazard-data
- Steady-State Program
 - www.msc.fema.gov



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For Questions and Additional Resources

FLOOD MAPPING

- www.greatlakescoast.org
- www.fema.gov/preliminaryfloodhazarddata
- FEMA Mapping and Insurance eXchange (FMIX): 1-877-336-2627
- General mapping questions, NFIP rules and regulations, etc.
 - www.floodmaps.fema.gov/fhm/fmx_main.html
 - FEMA Flood Map Service Center: msc.fema.gov
 - Self-service information & FAQs.

FLOOD INSURANCE

- (NFIP) Help Center : 1-800-427-4661



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