



# **LAKE ST. CLAIR OPEN HOUSE MICHIGAN**

**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.**

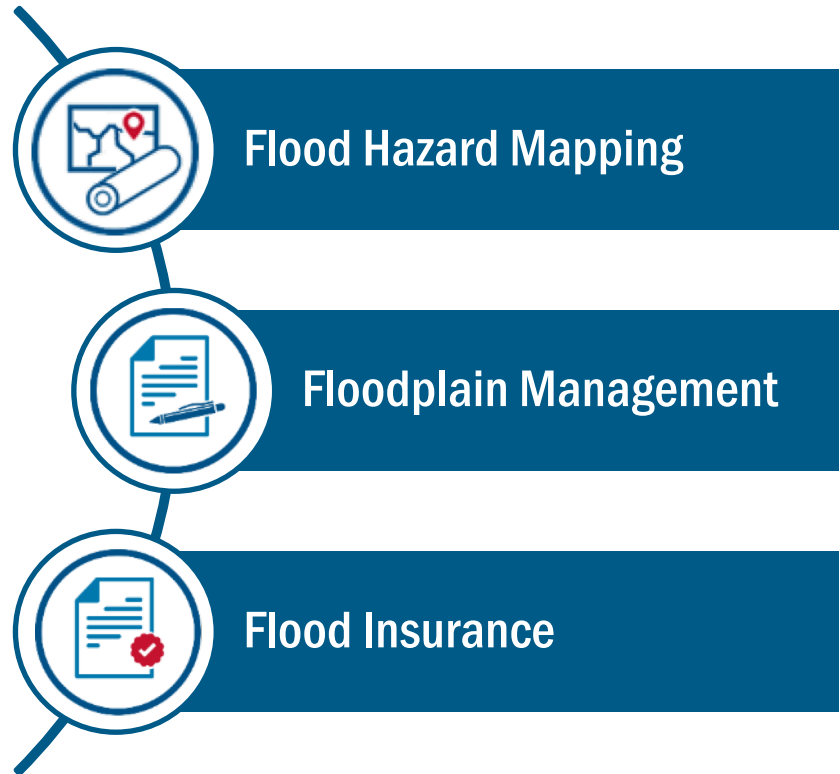
# Flood Risk Statistics

- ▶ 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.



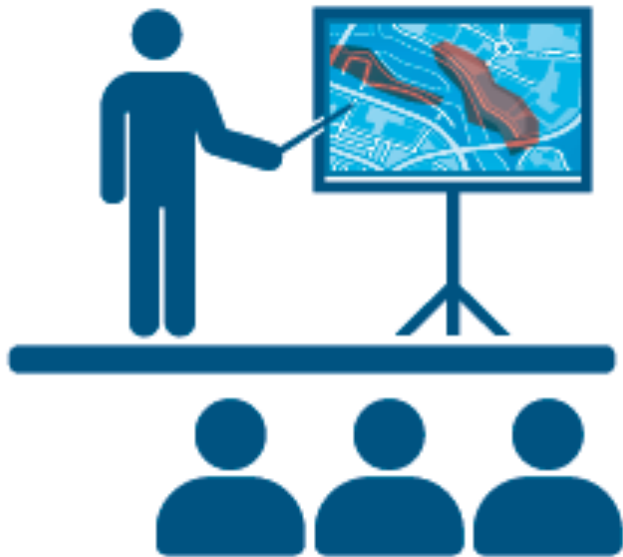
# The National Flood Insurance Program (NFIP)

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



FEMA

# 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



FEMA

**RiskMAP**  
Increasing Resilience Together

# 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%-annual-chance flood
- Wave heights of more than 3 feet
- Subdivided into elevation zones, and BFEs are assigned

## ▶ Zone AE

- Applied in areas subject to inundation by the 1%-annual-chance flood
- Wave heights of more than 3 feet
- Subdivided into elevation zones, and BFEs are assigned

## ▶ Zone AO

- Applied in areas of sheet-flow and shallow flooding

# 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.**

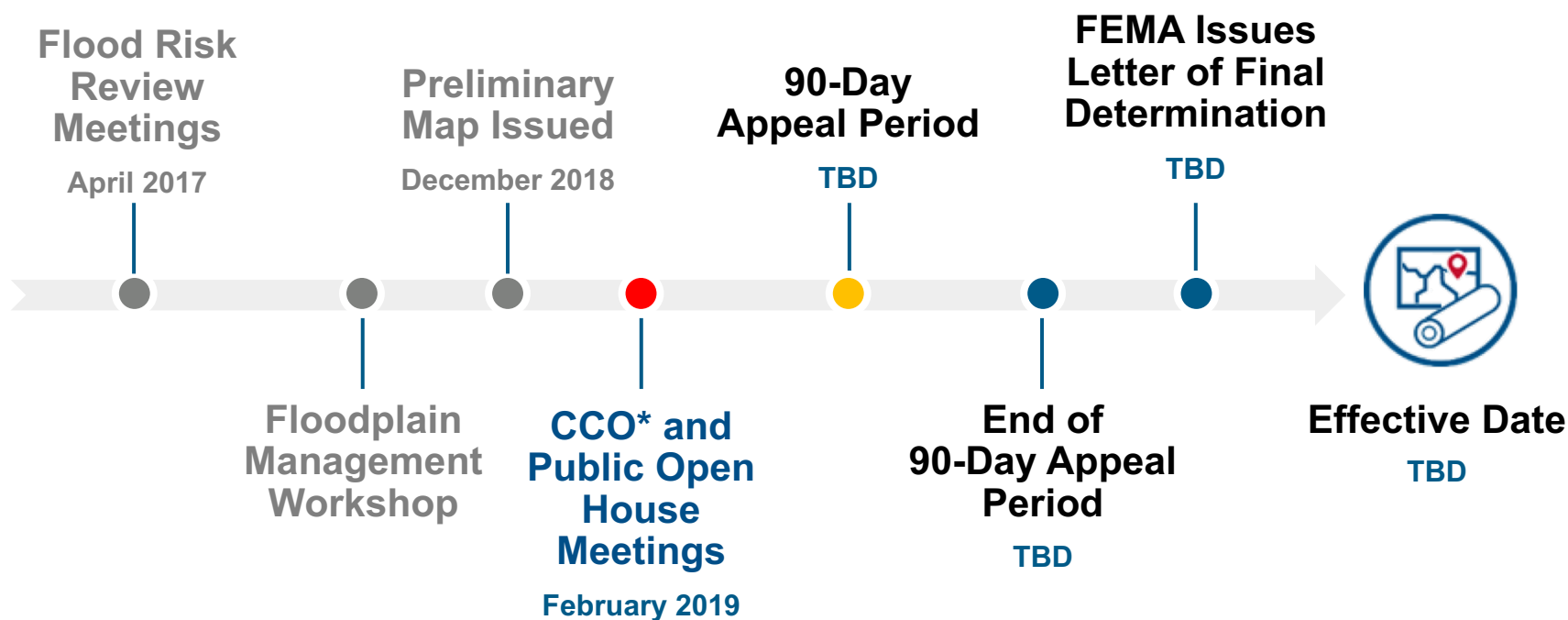
**Reasons include:**

- ▶ Population growth and increased development
- ▶ Movement in rivers and shoreline
- ▶ Changing weather patterns and updated rainfall data





# Mapping Process Timeline for Your County



\*CCO: Consultation Coordination Officer



FEMA

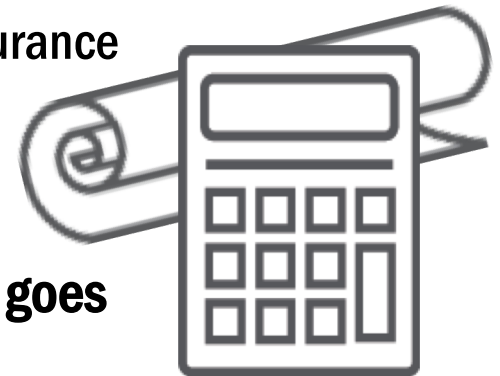
**RiskMAP**  
Increasing Resilience Together

# Participation in the National Flood Insurance Program (NFIP)

- ▶ **NFIP is a voluntary program**
- ▶ **Participation requires that communities adopt and enforce floodplain management regulations in the form of a community ordinance**
- ▶ **At a minimum, the floodplain management regulations need to be based on the risk data provided by FEMA (the FIRM and FIS)**
- ▶ **Participation in the NFIP makes flood insurance available to the residents and businesses in your community**
- ▶ **Flood insurance is a requirement for federal loans (insured or otherwise) or other federal financial assistance to purchase, repair, improve, or rehabilitate buildings within the SFHA**
  - **Many forms of disaster assistance are 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

**RiskMAP**  
Increasing Resilience Together



# 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**

