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 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%-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

**Flood Risk Review Meetings**
- April 2017

**Preliminary Map Issued**
- December 2018

**CCO* and Public Open House Meetings**
- February 2019

**90-Day Appeal Period**
- TBD

**End of 90-Day Appeal Period**
- TBD

**FEMA Issues Letter of Final Determination**
- TBD

**Effective Date**
- TBD

*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
<table>
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<th><strong>Flood Insurance</strong></th>
<th><strong>Disaster Assistance</strong></th>
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<tr>
<td>You are in control. Flood insurance claims are paid even if a disaster is not declared by the president.</td>
<td>Most forms of federal disaster assistance require a presidential declaration.</td>
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<tr>
<td>More than 20% of NFIP claims come from outside of mapped Special Flood Hazard Areas.</td>
<td>Federal disaster assistance declarations are not awarded in all flooding incidents.</td>
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<tr>
<td>There is no payback requirement.</td>
<td>The most typical form of disaster assistance is a loan that must be repaid with interest.</td>
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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

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<th><strong>Flood Insurance</strong></th>
<th><strong>Hazard Mitigation</strong></th>
<th><strong>Flood Study / Engineering</strong></th>
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<tr>
<td>Learn about flood insurance coverage options</td>
<td>Learn about potential mitigation strategies for your property</td>
<td>Understand the methodology and technical specifications of the maps</td>
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<th><strong>Property ID &amp; Digital Mapping</strong></th>
<th><strong>Floodplain Regulations</strong></th>
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<td>Review a digital map of your property and understand the flood zone</td>
<td>Gain information on building requirements within the SFHA</td>
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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**
  - Self-service information & FAQs

FLOOD INSURANCE

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