



Ready for Spring Thaw: What to do Before Floods Strike March 7, 2013



FEMA

Today's Webinar Agenda

- Welcoming Comments and ICPD Update
 - Dante Randazzo, Program Specialist, FEMA ICPD
- Overview of Flood Insurance – What it is, Its Importance, How it Works
 - Judy L. Marvel, Insurance Marketing Specialist, FEMA Mitigation Division
- Claims and Appeals Process, Insights and Advice
 - Donald Waters, Insurance Examiner, FEMA Mitigation Claims and Appeals Branch
- FloodSmart Tools and Resources Demonstration
 - Judy L. Marvel, Insurance Marketing Specialist, FEMA Mitigation Division
- Question and Answer Period

Individual and Community Preparedness Division Update

Dante Randazzo
Program Specialist
Individual and Community Preparedness Division
Federal Emergency Management Agency
7 March 2013



FEMA

Public Service Ad with AI Roker



[FEMA Media Library - Media Records](#)

Today Show Behind the Scenes Segment



[Today Show - Behind the Scenes Segment](#)

Website Migration: Citizen Corps

The screenshot displays the Citizen Corps website interface. At the top left, there is a 'Ready' logo with a checkmark and the tagline 'Prepare. Plan. Stay Informed.' alongside the FEMA logo. A navigation bar contains links for 'CONTACT US', 'MORE LINKS/TOOLS', 'EIDS', and 'FEMA.GOV', followed by a search box. Below this is a horizontal menu with categories: 'BE INFORMED', 'MAKE A PLAN', 'BUILD A KIT', 'GET INVOLVED' (highlighted in green), 'BUSINESS', and 'KIDS'. Each category has a brief description of its content.

The main content area is titled 'CITIZEN CORPS' and features a central image of 'FOOD BANK VOLUNTEERS' with a caption. To the right of the image is a 'CITIZEN CORPS COUNCIL' sidebar containing a 'FIND LOCAL COUNCILS' button, a map of the United States, and a 'COUNCIL LOGIN' section with input fields and a 'Login' button. The sidebar also includes a 'Citizen Corps' navigation menu with links such as 'About Citizen Corps', 'Guides', 'Council Login', 'Register Your Council', 'Find My State Program Manager', 'Find Your Nearest Council', 'News', 'Our Partners', 'Our Affiliates', 'Affiliates Terms and Conditions', 'Research', 'Citizen Preparedness Research', 'Personal Preparedness Survey: 2009 Findings', 'Personal Preparedness Survey: 2005', 'Training', 'FEMA Independent Study Courses', 'Neighbors Helping Neighbors', 'Community Preparedness Toolkit', 'Youth Preparedness', and 'Youth Preparedness Council'. Below the main image, there is a 'Citizen Corps' Mission statement and a 'Latest News' section with links to 'Ev. Season Is Here: Take Action Now! (Links: PDF, JPG, GIF)' and 'Tough Time for Recovery: Preparedness (Links: PDF, JPG, GIF)'. A 'Topic: Storms & Severe Weather: PDF' link is also visible at the bottom.

[Citizen Corps Webpage](#)

Website Migration: CERT



The screenshot displays the FEMA website's navigation and content for the Community Emergency Response Teams (CERT) program. At the top, the FEMA logo and a search bar are visible. The main navigation menu includes categories like 'Plan, Prepare & Mitigate', 'Disaster Survivor Assistance', 'Response & Recovery' (which is highlighted), 'Topics & Audiences', 'Blog, Newsroom, Videos & Photos', and 'About FEMA'. Below the navigation, there are social media icons for Twitter, Facebook, YouTube, and RSS. The main content area features a breadcrumb trail: 'Response & Recovery > Community Emergency Response Teams'. The primary heading is 'Community Emergency Response Teams', with a 'Show/Hide this Page' button. To the left is a sidebar menu with links such as 'National Disaster Recovery Framework', 'Urban Search and Rescue', 'Disaster Emergency Communications', 'CERT', 'Sign Up for CERT Updates', 'About Us', 'Start and Maintain a Program', 'CERT in Action', 'CERT National Newsletter', 'Teen CERT', 'Training Materials', 'Video Materials', 'CERT Liability Guide', 'Frequently Asked Questions', and 'Contact Us'. Below the sidebar is a 'Find Nearby CERT programs' section with a description: '- locate CERT programs by zip code and inquire about disaster training and volunteer opportunities near you!'. To the right of the sidebar is a large image of CERT members in green vests and hard hats. Below the image is a 'Register a CERT Program' section with a description: '- Join over 2,000 registered CERT programs and register today! Go to the [application support page](#) for more info.' Further right is a 'Related Links' section with links to 'State Division of CERT Programs', 'Join and Update Your CERT Program in the National Register', and 'Take the Online I-CERT Introduction to CERT Course'. At the bottom right, there is a 'COMMUNITY EMERGENCY RESPONSE TEAM' logo.

[CERT Webpage](#)



National Flood Insurance Program
(NFIP)

NFIP Flood 101



FEMA

Judy L. Marvel, CFM
March 7, 2013

A Call to Action

MEMORIAL EDITION

**AMERICA'S GREATEST
Flood and Tornado
CALAMITY**

Authentic Story of these Appalling Disasters

Graphic and Complete Account of the Terrible Floods in Ohio,
Indiana and other States. Hundreds swept into Eternity.
Soul-stirring stories told by eyewitnesses.

Nation responds to President Wilson's Appeal for Aid

THE OMAHA TORNADO
Killed many people and destroyed and wrecked thousands of homes.
Thrilling accounts of miraculous escapes from Death.
Millions of Dollars worth of Property Destroyed.

EDITED BY
THOMAS HERBERT, M. A.
JOURNALIST AND EDUCATOR
AND
J. MARTIN MILLER,
Member National Geographical Society, Author of "The Italian Earthquake,"
"The Great Martinique Disaster," Etc.

Profusely Illustrated with many Photographs of Pathetic and
Tragic Scenes of these awful Catastrophes.

PREFACE

be provided against by others when wisdom and experience work hand in hand.

And so, as the public attention is riveted on one great disaster after another, it is the part of wisdom to seek out the causes by a close study of the facts. The facts of the Ohio deluge and the destructive wind of Omaha are here presented, therefore, in the hope that many communities may profit by the lessons they teach, and safeguard themselves, so far as is humanly possible, by wise, forethoughtful preparation, against similar disasters to themselves in future.

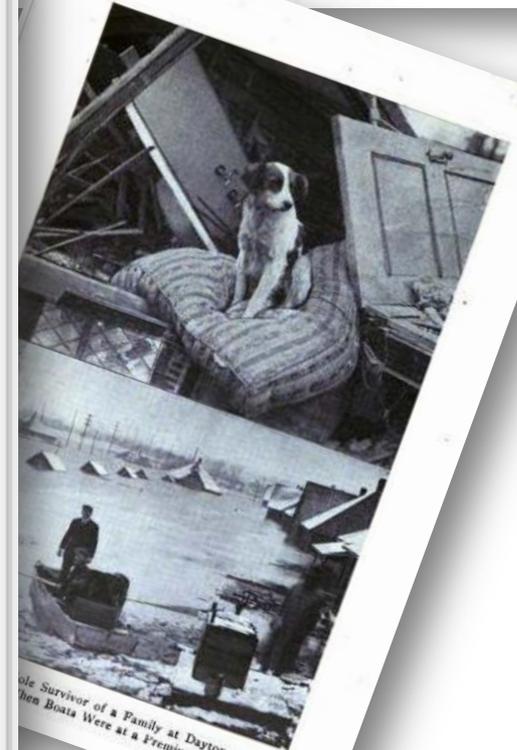
Especially does this apply to villages, towns and cities that are threatened or likely to be threatened by flood—and it is generally understood that there are many such dangerous centers of population throughout the country. Some measure of provision against possible disaster, some measure of preparation to alleviate possible distress, should surely be undertaken by all communities with surroundings or conditions that threaten life and property. And if the publication of this recital of the facts of recent horrifying events leads to the better protection of any community against the fatal dangers of storm and flood, the efforts of the chronicler will not have been expended in vain.

Chicago, April 2, 1913.

T. H. R.



Dayton, Ohio, When Death and Desolation Stalked Hand in Hand.



Survivor of a Family at Dayton,
When Boats Were at a Premium.

Lessons Learned

We Cannot Control Mother Nature

Knowledge is Power

Prevention is Critical



FEMA

Introducing

Congress – FEMA – NFIP – FIMA (Floodplain Management and Flood Insurance Responsibilities)

The National Flood Insurance Program (NFIP)

Congress Passed the National Flood Insurance Act – 1968

NFIP Reform Acts



FEMA

Basics

- Who Can Purchase?
 - Property owners and tenants
 - In a participating community
- Who Sells NFIP Flood Insurance?
 - Agents
 - Direct Side
 - Write-Your-Own companies (WYO)
 - An arrangement



FEMA

How It Works

- Agreement Between Communities and the Federal Government
- Emergency Phase
- Regular Phase
- Community Rating System



FEMA

Limits of Coverage

Buildings

Regular

Single Family	\$250,000
Other Residential	\$250,000
Non-Residential	\$500,000

Emergency

\$ 35,000
\$100,000
\$100,000

Contents

Regular

Residential	\$100,000
Non-Residential	\$500,000

Emergency

\$ 10,000
\$100,000



FEMA

Waiting Period

- Waiting Period
 - 30-days
 - MIRE (No Waiting Period)
 - Making
 - Increasing
 - Renewing
 - Extending
 - Map Revision
 - One-day wait



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Eligible Buildings

- Two or More Exterior Walls
- Fully Secured Roof
- Permanently Affixed to Site
- Resist Flotation, Collapse, Lateral Movement
- Above Ground (51-percent)



FEMA

Eligible Contents

- Located in a fully enclosed building
- Secured to prevent flotation out of the building
- Examples of Eligible Contents
 - Furniture
 - Clothing
 - Motorized Vehicles (handicap, service property)
 - Stock



FEMA

Underwriting Flood Insurance, Continued

- Key Rating Elements, Continued
 - Construction
 - Enclosure
 - Basement
 - Occupancy
 - Base Flood Elevation
 - Deductible
 - Basic and Additional Coverage Limits
 - Increased Cost of Compliance
 - Federal Policy Fee



FEMA

Increased Cost of Compliance (ICC)

Out of Harm's Way



FEMA

ICC Highlights

- Substantial Damage
 - Declared by a community official
- Repetitive Loss
 - Declared by a community official
- Flood Zones B, C and X



FEMA

Resources

- [Floodsmart Website](#)
- [FEMA Website](#)

- Judy L. Marvel-Burton
202-212-2128

Federal Insurance and Mitigation Administration

Risk Insurance Division

Claims & Appeals Branch



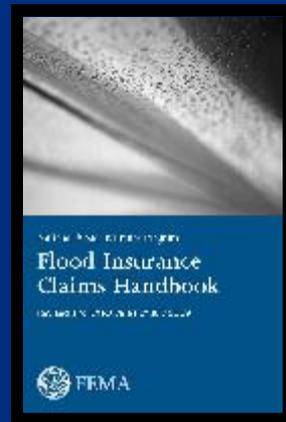
FEMA

Donald Waters
Insurance Examiner

National Flood Insurance Program

Flood Insurance Claims Handbook

FEMA F-687/February 2009



<http://www.fema.gov/library/viewRecord.do?id=2184>



FEMA

FOUR STEPS A POLICYHOLDER SHOULD TAKE IMMEDIATELY AFTER A FLOOD

1. Contact Your Agent or Company Representative to Report Your Loss:

All flood insurance forms require you to give prompt written notice of loss.

2. Separate Your Property:

Your policy also requires you to separate damaged property from undamaged property. But don't throw anything away before an adjuster has seen it, unless local law requires you to. In that case, take photos of the property before disposing of it and keep samples for the adjuster to see.



FEMA

FOUR STEPS A POLICYHOLDER SHOULD TAKE IMMEDIATELY AFTER A FLOOD, continued

3. Make a List of Damaged Contents:

If you've purchased contents coverage, make a list of damaged property. If you prepared comprehensive lists before the flood, this should be relatively easy. List the quantity of each item, a description, brand name, where purchased, its cost, model and serial number (if appropriate) and your estimate of the loss amount. Attach your bills, receipts, photos and any other documents.

4. List Areas of Structural Damage:

As you look over your property, make a list of any areas of structural damage you want to point out to the insurance adjuster.



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WHAT TO EXPECT AFTER REPORTING YOUR LOSS

- Generally, your adjuster will contact you within 24-48 hours after receiving your notice of loss. Once the adjuster reaches you, a time will be set for the adjuster to view your property.
- You may ask the adjuster for an advance or partial payment. If you have a mortgage, your mortgage company will need to sign the Building Property advance check.



FEMA

WHAT TO EXPECT AFTER REPORTING YOUR LOSS con't

- During the initial visit to your property, the adjuster will take measurements and photographs and note direct flood damage.
- The adjuster then uses the knowledge gained from the visit(s)—and the documentation you have provided—to complete a detailed estimate of damages.



FEMA

FOUR STEPS TO APPEALING YOUR CLAIM

1. If you don't understand certain decisions contact your adjuster first.
2. If you are not satisfied with the adjuster, get contact information for the adjuster's supervisor.



FEMA

FOUR STEPS TO APPEALING YOUR CLAIM

3. If the adjuster's supervisor can't resolve your issues, contact the insurance company's claim representative.
4. If you still have questions or concerns after following steps one through three, contact FEMA. However, before you may appeal to FEMA, your insurer must make a final determination and send you a written denial of your claim or any part of it.



FEMA



FEMIA

FloodSmart

Flood Risk and Flood Insurance

March 7, 2013

Judy L. Marvel

FloodSmart

- Who We Are: The integrated marketing campaign for the National Flood Insurance Program
- Goal: Encourage people to buy flood insurance
- Outreach to consumers and insurance agents
- Resources for you

Find It All on FloodSmart.gov

Average Monthly
Site Visits:
136,143

2012 Completed
One-Step Flood
Risk Profiles:
811,110

The screenshot shows the FloodSmart.gov website. At the top right, it says "Call toll free: 1-888-379-9531 or have us call you" and has a search bar for "Search FloodSmart.gov". The main navigation menu on the left includes: HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, PREPARATION & RECOVERY, and RESOURCES (with sub-links like Agent Site, Agent Locator, etc.). The main content area features a large blue banner titled "How will the New Flood Maps Affect Your Flood Risk?" with a "SEARCH YOUR AREA" button. Below this are navigation tabs for "Hurricanes & Tropical Storms", "Levee Simulator", "New Flood Maps", and "Video Testimonials". The bottom section contains three promotional boxes: "LATEST NEWS" about recovering from Sandy, "GET COVERAGE FOR AS LOW AS \$129 PER YEAR" for Preferred Risk Policy, and "WHAT COULD FLOODING COST ME?" with a cost calculator showing \$10,670. On the right, there is a red "One-Step Flood Risk Profile" form titled "HOW CAN I GET COVERED?" with fields for address, city, state, zip code, and residential status, and a "GO!" button. A red arrow points to this form.

One-Step Flood Risk Profile

HOME

FLOODING & FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- > Email Updates

LATEST NEWS

See flood insurance featured on the home improvement show.

[Print](#)
[Email](#)

THIS PROPERTY IS MODERATE-TO-LOW RISK

[Learn More](#) about your risk area.

Your One-Step Flood Risk Profile

Property Address:
3630 Peachtree Rd NE Atlanta, GA 30326

Property Type:
Residential

[CHANGE ADDRESS](#)

[Disclaimer](#) | [Learn About Policies](#)

YOUR ESTIMATED ANNUAL PREMIUM COST

Contents Only	Building Only	Building and Contents
\$49 - \$711	\$364 - \$1046	\$129 - \$1717

* Premium estimates are approximate and vary based on multiple factors. Most residential and commercial properties in moderate-to-low risk areas will qualify for the low-cost Preferred Risk Policy. See an agent to determine your actual cost.

[Detailed Premium Estimate](#)

"Designing Spaces!" Tune in Thursday, May 24 or Friday, June 15 to learn how one Nashville family persevered through the devastating 2010 floods.

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#)

There is a 30-day waiting period on new flood insurance policies.

AGENTS SERVING YOUR AREA

Contact an agent to purchase a flood insurance policy. Pricing does not vary by agent.

Donna Freeman MAG Mutual Insurance Agency Direct (404)-842-5642 Fax (404)-842-3445	Distance: 1.1mi. Email Donna Freeman
Octavio Camejo Hernandez Leidigh And Associates Agency Direct (404)-233-5650 General (404)-233-5650 Fax (404)-233-5659	Distance: 2.0mi. Email Octavio Camejo Hernandez
Daniel Bekele Almaz Insurance Agency, LLC Direct (770)-518-8437	Distance: 2.9mi. Email Daniel Bekele

[See More Agents](#)

much flooding will cost you. [Learn More](#)

SEE A DAY OF RAIN TAKE OVER A HOME

[Watch the video](#)

Community Resources

The screenshot displays the FloodSmart.gov website interface. On the left, a navigation menu lists various categories: HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, PREPARATION & RECOVERY, and RESOURCES. The RESOURCES section is circled in red, with a red arrow pointing to the 'Community Resources' link. The main content area features a large banner for 'Winter Rainy Season is Here. Are you Ready for it?' with a 'LEARN MORE' button. Below this, there are sections for 'LATEST NEWS', 'GET COVERAGE FOR AS LOW AS \$129 PER YEAR', and 'HELP OTHERS GET FLOODSMART'. A red box highlights a '30-day waiting period on new flood insurance policies' offer. The right side of the page shows a 'Community Resources' header, a search bar, and a navigation bar with 'GET STARTED', 'FLOODING & YOUR COMMUNITY', and 'TOOLS & RESOURCES' buttons. Below this is a photo of people at a community meeting and a 'HELP OTHERS GET FLOODSMART' section with a list of steps to get started.

- Tools/Widgets
- Toolkits
- Social Media Messages

Cost of Flooding Tool



Call toll free: **1-888-379-9531** or **have us call you**

HOME

FLOODING & FLOOD RISKS

- > What Causes Flooding
- > Defining Flood Risks
- > Understanding Flood Maps
- > Undergoing a Map Change
- > Flood Map Update Schedule
- > Floodsmart Video Library
- > Flood Risk Scenarios
- > **The Cost of Flooding**
- > The Levee Simulator

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- >  Email Updates

Typically, there is a **30-day waiting period** on new flood insurance policies.

The Cost of Flooding



Water Depth	Item	Cost
8"	Cleaning	\$900
7"	Doors & Base Trim & Windows	\$450
6"	Electrical & Plumbing	\$150
5"	Finished Floor - Wood	\$7,900
Total	Losses	\$10,670

All it takes is a few inches of water to cause major damage to your home and its contents. This interactive tool shows you what a flood to your home could cost, inch by inch.

[LAUNCH THE COST OF FLOODING](#)

DON'T JUST SEE IT, SHARE IT.

Now that you've seen how much flooding can cost, share it with friends and family.

[SHARE THIS TOOL](#)

LEARN MORE ABOUT FLOODING



Floodsmart Video Library

Watch our collection of videos—from devastating testimonials about flooding to our Home Personalized commercials. [Watch Now](#)



Flood Risk Scenarios

There are many ways flooding can occur, from snow melt to flash floods and tropical storms. [Explore Now](#)



Levee Simulator

The FloodSmart Levee Simulator is a helpful, animated tool that demonstrates how levees work. [Learn More](#)

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State:

Zip code:

Residential? Yes No

- Primary Residence
- Non-Primary Residence

[Privacy Policy](#)

Are you **FLOODSMART?**



Interactive Tools



Flood Risk Scenarios



Seasonal Widgets



Levee Simulator

Testimonials

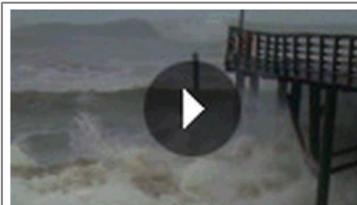
FLOODING & FLOOD RISKS:
Floodsmart Video Library



THE LUSKS: SO MANY PEOPLE WERE LEFT WITH NOTHING

3 min 30 sec [Transcript](#)

A levee breach devastated their Des Moines neighborhood. Without flood insurance, they would have lost everything.



Mary Martin

A look at the destruction caused by Hurricane Irene.

2 min 44 sec

[View Transcript](#) ▶



Bertie Midgett

A look at Hurricane Irene's destructive force along the North Carolina coast.

2 min 53 sec

[View Transcript](#) ▶



FLOODPLAIN MANAGEMENT PROGRAM

- Floodplain Home
 - About Us
 - Floodplain Mapping
 - Flood Insurance**
 - Publications
 - Links
- INFORMATION FOR:
- Homeowners & Businesses
 - Local Officials
 - Engineers & Surveyors
 - Lenders & Insurance Agents



Georgia Association of Floodplain Management

Flood Insurance

Flood Insurance is an important part of protecting your biggest investment, your home. Protecting your home from financial loss is easy. Purchasing flood insurance from an Licensed NFIP Insurance agent can help you protect you in case of a flood. To see a participating insurance agent, visit the [Flood Smart Agent Locator](#)

For more information on the NFIP Program and other FEMA related information please visit FEMA's [FEMA National Flood Insurance Programs](#) website.

Please use the following tool below to help understand the potential cost of flooding. This tool is provided by [Flood Smart - The Cost of Flooding](#).

(You must have the latest [Adobe Shockwave](#) Flash player installed on you computer for the simulators to work)

The Cost Of Flooding

Select a sample home size.

1,000 Square Feet
2,000 Square Feet

Additional Resources

HOME

FLOODING & FLOOD RISKS

- > What Causes Flooding
- > Defining Flood Risks
- > Understanding Flood Maps
- > Undergoing a Map Change
- > Flood Map Update Schedule
- > Floodsmart Video Library
- > Flood Risk Scenarios
- > The Cost of Flooding
- > The Levee Simulator

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New land development can increase flood risk.

FLOODING & FLOOD RISKS: Flood Map Update Schedule



Flood Map Update Schedule

Reflecting data as of 10/01/2012

Enter your Zip Code to see all of the communities in your county that have maps scheduled to be updated. Even if your community is not listed, changes may still be in progress.

Community: APACHE JUNCTION, CITY OF
Project Name: Maricopa, AZ (PAL)

Projected Preliminary Date: 06/12/2012
Actual Preliminary Date:
Appeal Period Start Date:
Appeal Period End Date:
Projected Effective Date:
Actual Effective Date:
Actual LFD Date:
Project Status: On-hold

Definitions:

Preliminary Date - The date when new preliminary DFIRMs were presented to community officials.
Appeal Start - Start date for the official 90-Day Appeal Period.
Appeal End - End date for the official 90-Day Appeal Period.
LFD Date - The date where community officials are notified that a new or updated DFIRM will take effect in six months.
Effective Date - The date when a new Digital Flood Insurance Map (DFIRM) become effective.
DFIRM - Digital Flood Insurance Rate Map
LFD - Letter of Final Determination
Project Status
Active - Mapping project in status
On-Hold - Mapping project experiencing delays
Completed - Mapping project finished; updated map in effect

Note - Projected Dates are only estimates as final dates have not been determined.

If your property was newly mapped into a high-risk flood zone, on or after October 1, 2008, you may be eligible for a low-cost Preferred Risk flood insurance policy as part of the [PRP Eligibility Extension program](#).

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State:

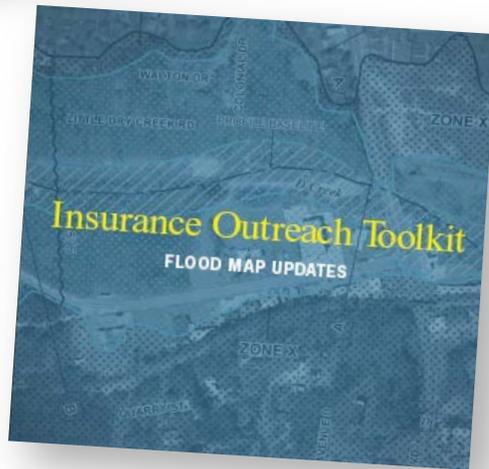
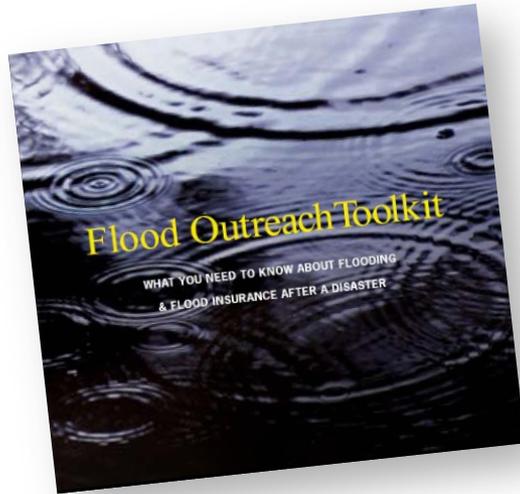
Zip code:

Residential? Yes No

Are you FLOODSMART?



Toolkits



BACKGROUND

Answers to Tough Questions



Working with media, local and state of questions before and after a flood. The with preapproved responses to assist you

BEFORE A FLOOD

Since I don't live in a flood zone, I don't need flood insurance.

Wrong. Everyone is at risk for flooding high-risk area (also known as a Special Flood Hazard Area).

If you live outside of the high-risk area, flood insurance can start as low as \$129 a year, including coverage for your home.

I have flood insurance, but after a flood, my insurance won't cover the damage to my home.

A standard flood policy will cover structural damage such as carpeting, drywall, and personal property. However, unless you also purchase content coverage, your home and belongings will not be covered. You should talk to your insurance agent in the event of a flood.

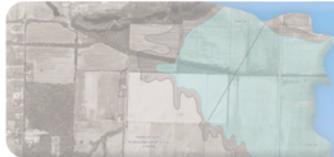
Why should I purchase a flood insurance policy if I don't live in a flood zone?

Federal disaster assistance is only available if a disaster is not declared by the President. If a disaster is declared, it will be covered, but a flood insurance policy is the best way to protect your home.

Why can't I get flood insurance if I live in a flood zone?

You can and should get flood insurance. Flood insurance is available to anyone who lives in one of nearly 21,000 NFIP participating communities. Visit www.floodsmart.gov for more information, or visit FloodSmart.gov.





MAPPING THE RISK

FREQUENTLY ASKED QUESTIONS

- Why is [community name] getting new flood hazard maps?**

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in [community name]. They indicate the risk for flooding throughout the [community name]. However, the current maps need to be updated as some areas were never mapped in detail [include if applicable], and other areas haven't been re-mapped in more than [local statistic] years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine [and coastal flooding] in certain areas has changed along with these factors. [insert example of recent flooding and damage caused]

This study integrates the most current rainfall, elevation and other key data with the last modeling technology to provide the most up-to-date picture of the area's flood risk. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.
- Who is responsible for updating the maps?**

Currently, there is a nationwide collaborative effort across all levels of government to provide communities with flood risk information and tools which can be used to enhance local mitigation plans and better protect citizens from damage due to flooding. This local mapping project is part of the Federal Emergency Management Agency's (FEMA's) Risk Mapping, Assessment and Planning (Risk MAP) effort, which through more accurate flood hazard maps, risk assessment tools, planning and outreach support, will strengthen [community name's] ability to make informed decisions about reducing flood risk and enhance its ability to communicate that risk to residents and business owners.

[Community name's] map update project is a joint effort with FEMA in cooperation with local associations and private sector partners.
- What is a Flood Hazard Map?**

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The moderate- and low-risk zones are represented on FIRMs by the letter "X." High-risk zones will be labeled with designations such as "A," "AE," "AO," "AH," and high-risk zones that have additional risk from storm surge will be labeled "V" or "VE."
- What are the benefits of the new flood hazard maps?**

The Risk MAP project will benefit numerous groups of people in different ways: (Cont'd. Page 2)

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Questions?



Are you FLOODSMART?

