COMMUNITY’S FLOOD RISK SNAPSHOT

COMMUNITY’S FLOOD RISK SNAPSHOT

[Red] text indicates sections you can customize to fit your area and mapping project. You may also change or delete other sections to make them more locally relevant.

REMOVE THIS PAGE AND ITS CONTENTS BEFORE EXPORTING TO PDF

[Community name] participation in the NFIP

[Community name] has taken part in the National Flood Insurance Program (NFIP) since [year]. Joining the NFIP is voluntary; doing so gives the residents and business owners of [community name] the ability to buy flood insurance. If [community name] did not take part in the NFIP, flood insurance would be less available and often more expensive.

To make NFIP flood insurance available, [community name] must enforce a floodplain management ordinance and appoint a local official to administer it. The ordinance requires our community to minimize losses caused by flooding. The appointed local official must issue permits for development within the high-risk flood zones (known as Special Flood Hazard Areas or SFHAs) that meet or exceed FEMA’s minimum guidelines. By meeting and exceeding these minimum standards, [community name] reduces the community’s flood risk. This leads to a more resilient community the next time flooding occurs.

Aside from providing access to flood insurance offered by the NFIP, [community name] also has access to federal grants and loans from federal agencies such as the Environmental Protection Agency, the Department of Housing and Urban Development, and the Small Business Administration. These grants can be used for pre- or post-disaster projects that will help reduce the future risk of flooding.

[Aside from taking part in the NFIP, [community name] also participates in the NFIP’s Community Rating System (CRS). FEMA recognizes [community name] for going above and beyond the minimum floodplain management requirements, and for reaching out to the community about flood risks. FEMA offers discounts for flood insurance policyholders. [Community name] is currently rated as a [CRS rating], which equates to a [number %] discount in flood insurance. This results in an estimated total annual savings of more than [$] for policyholders.]

Identifying the Risk

Anywhere it rains, it can flood. However, certain areas are more prone to serious flooding than others. To help understand [community name’s] flood risk, community officials use FEMA’s flood maps (known as Flood Insurance Rate Maps) to identify areas of high-, moderate- and low-risk. The current flood maps were created in [year] [*use if appropriate:* but incorporate studies that are more than XX years old]. [*Use if appropriate:* [Community name] is currently going through a new mapping study; updated flood maps are targeted to go into effect in [season] [year].] Using the latest flood risk information, [community name] officials can make more informed planning and building decisions. This will make [community name] a safer and more resilient place to work and live.

Determining where properties are located on the flood maps is also a key step for property owners to understand their flood risk. After identifying their flood zone from the map, residents and business owners can take steps to help lessen the impacts of flooding to their properties (e.g., buy flood insurance, build new buildings that are higher above the ground, install flood vents, floodproof).

Flood Insurance – Reducing the Risk

Every resident and business owner in [community name] has some level of flood risk. Flood insurance can help reduce the financial impact of a flood, whether the building is in a high-, moderate- or low-risk zone. Just a few inches of flood water can cause tens of thousands of dollars in damage. High-risk areas (named on the flood maps as a zone starting with the letter A [or V]) have a 26% chance of flooding during the life of a 30-year mortgage. Most lenders will require flood insurance to be in place. Even if it is not required or there is no mortgage, it is still an excellent idea to carry a policy.

Owners of buildings in moderate- and low-risk areas (shown on flood maps in zones marked as B, C, or X) are not federally required to carry flood insurance. However, there is still the risk of flooding. The risk is reduced, but not removed. In fact, more than [X] percent of flood claims in [community name; if local data is not available, use the national statistic: about 40%] occur outside of high-risk areas.

*[Use the following if the numbers are meaningful; data are available from the NFIP:* Currently, [community name] has [X] policies in force, which provide [$X] in coverage, with an average premium of [$X; *(divide total premiums by total policies in force)*]. Since [1978 or date community joined NFIP, whichever is later], [more than/almost $X *(note: use a rounded number; e.g., $1.5 million)* in claims have been paid].

Preparing for Disaster

There are steps that people should take before, during and after a flooding event. By identifying the areas of concern, [community name] residents and business owners can better plan for disasters. [Community name]’s emergency management office can use local flood risk information to help identify the hazards in our community and outline the local plans and recommendations that are in place. [Community name] strongly urges you to share this information with other family members and include pertinent materials in your family disaster plan. For more details on preparing for a disaster, go to [local website or [www.Ready.gov](https://www.ready.gov/)]