

FREQUENTLY ASKED QUESTIONS

In cooperation with the Coconino County Flood Control District, new preliminary flood hazard maps, known as Flood Insurance Rate Maps (FIRMs) have been developed and released by the Federal Emergency Management Agency (FEMA) for the areas around Kachina Village and Mountainaire. As a result, residents and businesses might have questions regarding the process, timeline, impacts, options, and where to go for more information. Typical questions raised are listed below.

1. What are flood hazard maps?

Flood hazard maps, also called Flood Insurance Rate Maps (FIRMs), show levels of flood risk and are important tools in the effort to protect lives and properties in Coconino County. Created by the Federal Emergency Management Agency (FEMA) for floodplain management, insurance rating, and community planning, the maps generally show a community's flood zones, Base Flood Elevations (BFEs), and floodplain boundaries. They are used to determine the flood risk to your community and home or business. Moderate- to low-risk areas are represented on the maps by the letter B, C, or X. High-risk areas are labeled with such designations as A, AE, AO, or AH. In these areas, known as Special Flood Hazard Areas (SFHAs), most lenders will require property owners to carry flood insurance.

2. Why are Kachina Village and Mountainaire area getting new flood hazard maps?

The current flood maps for these areas are outdated, as they are based on data and modeling from 1993; consequently, they don't represent the current flood risks. Over time, water flow and drainage patterns can change dramatically due to surface erosion, land use, and natural forces. The likelihood of flooding in certain areas has changed along with these factors.

This new study integrates the most current rainfall, elevation, and other key data with the latest modeling technology to provide an up-to-date picture of these areas' flood risk. The result: a better picture of the areas most likely to be affected by flooding and a better foundation from which to make key decisions.

3. Who is responsible for updating the maps?

This local mapping project is part of a nationwide FEMA Risk Mapping, Assessment, and Planning (Risk MAP) initiative. Risk MAP is a collaborative effort to provide communities with flood risk information and tools to enhance local mitigation plans and better protect citizens from damage due to flooding.

The flood hazard maps, risk-assessment tools, planning, and outreach support will strengthen the Flood Control District's ability to make informed decisions about reducing flood risk, and our citizens' ability to understand and protect against the risk.

4. Who benefits from the new flood hazard maps?

Having more current, accurate maps will benefit numerous groups of people in different ways:

- Home and business owners will have the ability to make better decisions about reducing their risk and insuring their property from the financial consequences of a flood.

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Coconino County so they can improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance, realty, and lending professionals will have easy online access to updates and upcoming changes in order to serve their customers and community more efficiently.

5. What is a high-risk area, and how do I determine if my property is located in this area?

A high-risk area is the part of the land where water collects, pools, and flows during the course of natural events. High-risk areas are classified as Special Flood Hazard Areas (SFHAs). They are often described as floodplains or areas located in a “100-year flood zone.” The term “100-year flood” can be misleading. It is the flood elevation that has a 1 percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. There’s no way to predict when the next flood will occur—or the one after that. The redrawn maps indicate the high-risk area as an AE zone. Moderate- and low-risk areas are shown as Zone X (shaded) and Zone X (unshaded), respectively.

The new preliminary maps are being made available for public review and are also available on the internet. Visit www.coconino.az.gov/FEMAFloodplainRemapping for more information and to see the new maps via the FEMA Flood Changes Map Viewer. The website also includes details on a series of upcoming virtual public meetings and allows you to find your property on the new maps.

6. What will happen if my building is now shown in a high-risk area, rather than a moderate- to low-risk area?

If the new maps — once effective — indicate the building on your property is now at a higher risk for flooding, then you will be required by law to purchase a flood policy if you carry a mortgage from a federally regulated or insured lender. If you do not have a mortgage, then flood insurance is still strongly recommended, in part because most homeowners insurance does not cover flood damage. If your property is located in a high-risk area, then it is even more important to protect yourself financially with flood insurance as you are more likely to experience a flood than a fire.

The National Flood Insurance Program (NFIP) offers rating options for properties newly shown in a high-risk area. For the first 12 months after the map becomes effective, most owners can purchase flood insurance at the lower-cost Preferred Risk Policy rate. Premiums will then increase no more than 18 percent each year until they reach an equivalent Standard Zone X rate (or a rate using the new map if it turns out to be cheaper). Purchasing a Preferred Risk Policy before the new map goes into effect will maximize your savings.

7. What will happen if the new map shows that the Base Flood Elevation has increased?

A higher Base Flood Elevation¹ means that floodwaters are estimated to reach a higher level in a major flood—a flood with a one percent or greater chance of occurring in a given year. Because your property is now at higher risk, your flood insurance premiums are likely to rise. However, if your structure was built in compliance with the A or AE zone previously in effect or you have a National Flood Insurance Policy (NFIP) flood policy in effect before the new map becomes effective, then the grandfather insurance rating option allows you to retain the earlier zone for insurance rating purposes. This can result in significant savings.

8. What will happen if my building is now shown in a moderate- or low-risk area, rather than a high-risk area?

If your building will now be newly identified to be in a moderate- to low-risk area, then you will no longer be required by law to purchase flood insurance if you carry a mortgage from a federally regulated or insured lender. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended. In fact,

¹ Base Flood Elevation: The height (above sea level) that floodwaters are estimated to reach or exceed in a flood event with at least a one-percent chance of occurring in any given year.

people outside of mapped high-risk flood areas file more than 30 percent of all NFIP flood insurance claims in Arizona.

On the effective date of the new maps, you may be eligible for a lower-cost Preferred Risk Policy (PRP). Through your insurance agent, you can easily avoid any gaps in your flood coverage and receive a refund of unused premium by converting your existing policy to a cheaper PRP back to the policy's last effective date.

9. How can I reduce the cost of flood insurance if my building is now identified to be in a high-risk area?

The National Flood Insurance Program (NFIP) offers two solutions to help ease the transition to a higher-risk designation: Preferred Risk Policy (PRP) rates for those newly mapped at high risk and grandfathering rules for those whose property's Base Flood Elevation (BFE) increased.

- **Newly Mapped Procedure.** Lower-cost policies, known as PRPs, are available for properties in moderate-to low-risk areas. However, recognizing the financial burden that being newly identified to be in a high-risk area can place on affected property owners, FEMA allows premiums to be rated at the PRP rates for the first year after a map becomes effective and then slowly go up in premium over time. This cost-saving option is available to property owners whose buildings have a favorable flood loss history (those with unfavorable flood loss history may still be able to use the grandfathering rating option below).
- **Grandfathering Rules.** The NFIP grandfathering rules recognize policyholders who have built in compliance with the flood map in place at the time of construction or who have maintained continuous flood insurance coverage. Policyholders can benefit by continuing to use their previous zone and BFE designation for future insurance rating.

Your insurance agent can help determine the lowest-cost option that is best for your property. More information about flood insurance and effects of map changes can be found at www.FloodSmart.gov.

10. What if my home or business is shown in a high-risk area but I believe the designation is in error?

Flood map designations are based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for *all* properties. However, re-examining and updating flood hazard information for an entire community is often a multiyear process, and you may feel that you have more accurate or current data about your property or your building than that shown on the map.

Before new maps become effective, there is a 90-day Public Comment Period. During this period, citizens have the opportunity to submit technical or scientific data to support a claim that their property has been improperly placed in a high-risk area. If you have better technical and scientific information, such as detailed hydraulic or hydrologic data, then you may be able to appeal the flood risk indicated on the new maps. The Public Comment period for this project is targeted to start this Spring. For further details on this process, visit www.coconino.az.gov/FEMAFloodplainRemapping.

11. When do the new maps become effective?

The maps officially released to County officials and the public in July 2020 are still preliminary. The process that leads to final adoption and the maps becoming effective can last as long as a year or more.

Initial release was followed by a review period by community officials. Then there is a 90-day Public Comment Period (see Question 10). Once all appeals and comments are addressed, the final maps will be issued. Once the maps become effective, new flood insurance and building requirements will become effective.

For an updated timeline of the mapping project process, visit www.coconino.az.gov/FEMAFloodplainRemapping.

12. How can I see the maps and learn more about the flood mapping process and how it could affect me?

The following is a list of resources and contact information for further questions regarding the Kachina Village/Mountaineer mapping project.

Website Resources

- Kachina Village/Mountaineer project website to view the preliminary and current effective maps and for information about the project: www.coconino.az.gov/FEMAFloodplainRemapping
- FEMA website on Flood Hazard Mapping: www.fema.gov/flood-maps
- General information about flood insurance or to find an insurance company: www.FloodSmart.gov

Other Resources

- To see paper copies of the preliminary and current effective maps, please call the Flood Control District at 928-679-8300 or email FEMAFloodMap@coconino.az.gov
- For general questions about flood maps: FEMA Mapping and Insurance EXchange (FMIX) 1-877-FEMA MAP (1-877-336-2627) FEMA-FMIX@fema.dhs.gov
Open Monday to Friday, 8 a.m. to 7:00 p.m. ET.