

## 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 area around Munds Park. As a result, questions are raised by residents and business owners concerning 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 FEMA for floodplain management, insurance rating, and community planning, the maps generally show a community's flood zones, Base Flood Elevations (BFEs)<sup>1</sup>, 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 their borrowers to carry flood insurance.

### 2. Why is the Munds Park 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The current flood maps for these areas are outdated, as they are based on data and modeling from 1993.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 Coconino County'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:

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<sup>1</sup> Base Flood Elevation is the height (above sea level) that floodwaters are estimated to reach or exceed in a flood event with at least a 1% chance of occurring in any given year (or 26% chance over a 30-year period, the typical time for a new mortgage). The CCFCD applies a one-foot freeboard to the BFE for floodplain permitting.

- 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 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 natural flood 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 more accurately described as the flood elevation that has a 1% 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 Zone A or AE. Moderate- and low-risk areas are shown as shaded Zone X and Zone X, respectively, on the new maps.

The new preliminary maps are being made available for public review and are also available on the Internet. Visit [www.coconino.az.gov/3141/Munds-Park](http://www.coconino.az.gov/3141/Munds-Park) for more information and to see the new maps. The website includes details on a series of upcoming public meetings. It also 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 on the preliminary flood map, 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, there will be a change in building requirements. In addition, 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, flood insurance is still strongly recommended, in part because most homeowners insurance does not cover flood damage. If your property is in a high-risk area, it is even more important to protect yourself financially with flood insurance.

To help reduce the financial impact of the map change, the National Flood Insurance Program (NFIP) offers a newly mapped discount for the first year. The premium then will gradually increase each year until it reaches its full-risk premium. If you purchase non-NFIP flood insurance from a private carrier, they may have different underwriting rules. Talk to your insurance agent for more details.

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

A higher Base Flood Elevation means that floodwaters are estimated to reach a higher level in a major flood than determined before. While it may not change your NFIP insurance rates, there will be new building requirements. For more details on changes in building requirements, contact the County at 928-679-8881 during business hours or email [FEMAFloodMap@coconino.az.gov](mailto:FEMAFloodMap@coconino.az.gov).

### **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 is newly identified to be in a moderate- to low-risk area when the maps finally become effective, 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*. While

this change may not affect your insurance costs, flood insurance is still strongly recommended. In fact, policyholders outside of mapped high-risk flood areas file more than 30 percent of all NFIP flood insurance claims in Arizona.

### **9. 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 building than that shown on the map.

Before new maps become effective, there is a 90-day Public Comment Period. During this period, citizens can 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 fall~~ started on January 24, 2024. For further details on this process, visit [www.coconino.az.gov/3141/Munds-Park](http://www.coconino.az.gov/3141/Munds-Park).

### **10. When will the new maps become effective?**

The maps officially released to county officials and the public on July 20, 2023, are still preliminary.

Initial release was followed by a review period by community officials [and then an Open House in September 2023 for the public to view the maps and ask questions.](#) --Then there is a 90-day Public Comment Period (see Question 9). 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. [This is targeted for early 2025.](#)

For an updated timeline of the mapping project process, visit [www.coconino.az.gov/3141/Munds-Park](http://www.coconino.az.gov/3141/Munds-Park).

### **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 Munds Park mapping project.

#### **Website Resources**

- Munds Park project website to view the preliminary and current effective maps and for information about the project and open house meetings: [www.coconino.az.gov/3141/Munds-Park](http://www.coconino.az.gov/3141/Munds-Park).
- FEMA website on Flood Hazard Mapping: [www.fema.gov/flood-maps](http://www.fema.gov/flood-maps).
- General information about flood insurance: [www.FloodSmart.gov](http://www.FloodSmart.gov)

#### **Other Resources**

- To see paper copies of the preliminary and current effective maps, visit the Coconino County Flood Control District. To set up an appointment, contact the County at 928-679-8881 during business hours or email [FEMAFloodMap@coconino.az.gov](mailto: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](mailto:FEMA-FMIX@fema.dhs.gov). Open Monday to Friday, 8 a.m. to 7:00 p.m. ET.