



WHAT RESIDENTS AND BUSINESS OWNERS NEED TO KNOW

MAPPING TODAY'S FLOOD RISKS

The remapping of the Munds Park area is a comprehensive effort to provide an updated map of the area's flood risks. This effort uses the latest flood modeling and digital mapping technologies along with updated data. The new preliminary flood maps were released on July 20, 2023. Known officially as Flood Insurance Rate Maps (FIRMs), they provide detailed, property-specific flood risk data. This data will help residents and business owners better understand their risk of flooding and guide construction and flood insurance decisions. With the planned final release of these maps in early 2025, property owners in these areas will have up-to-date, reliable, internet-accessible data about the flood hazards they face.

With assistance from the Coconino County Flood Control District (CCFCD), this remapping project is part of a nationwide flood hazard map update effort led by the Federal Emergency Agency (FEMA), which also oversees the National Flood Insurance Program (NFIP).

WHY UPDATE THE MAPS

The flood maps currently in use are out of date as detailed studies have not been conducted since 1993. The flood risks shown do not reflect the effects of recent growth or changes in drainage and run-off patterns caused by land use and natural forces. The likelihood of flooding in some areas has increased significantly. In addition, more detailed information is now available, and the technology has improved. As a result, the updated flood maps will more accurately represent these changes and the current flood risk. They are an important tool in the effort to protect lives and properties in these areas.

NEW MAPS MEAN A SAFER COUNTY

By showing the extent to which areas of Munds Park are at risk for flooding, the new maps will help guide financial protection, planning, investment, building, development, and renovation decisions.

- **Residents and business owners** will understand their *current* flood risk and be able to make better decisions about insuring and protecting their property against floods.
- **Builders and developers** can use the updated map data to determine where and how to build structures more safely and how high to build to reduce the risk of flood damage.
- **Real estate agents** will be better able to inform clients of the risk factors that may affect the property they are buying or selling as well as any flood insurance requirements.
- **Insurance agents** will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.



HOW RESIDENTS AND BUSINESSES ARE AFFECTED

Flood zone designations and Base Flood Elevations (BFEs)¹ will change with the new flood maps. Some property owners with mortgages will face new flood insurance requirements when the updated maps become effective. Property owners seeking to build or to substantially add to existing buildings may face new permitting and construction requirements.

- If your building is re-mapped from a moderate- or low-risk flood zone (labeled as Zone X) to a high-risk zone (labeled as Zone A, AE; also called a Special Flood Hazard Area or SFHA), then flood insurance is likely to be a requirement if you have a loan.
- If your building is newly identified to be in a high-risk area, then FEMA's NFIP has a cost-saving option to initially reduce the cost of flood insurance.
- If the area your building is in is re-mapped from a high-risk zone to a moderate- or low-risk zone, lenders no longer have to require flood insurance. While the risk of flooding is reduced, it is not removed; so, flood insurance is still recommended.
- If you are planning new construction or improvements to your home or business, then design requirements may change based on the new flood risk information.

BEFORE THE MAPS BECOME EFFECTIVE: PUBLIC COMMENT AND REVIEW

The preliminary FIRMs have been provided to the CCFCD and reviewed. An in-person and virtual online Flood Risk Open House ~~will be~~ held in September 2023 to allow residents and business owners to view the new maps and ask FEMA and CCFCD officials questions. Visit www.coconino.az.gov/3143/Munds-Park-Flood-Risk-Open-House-Date for details.

The next step in the process is the 90-day public comment period which started January 24, 2024. This ~~which~~ gives property owners an opportunity to submit objections to the information shown on the preliminary maps or in the accompanying study. Objections can be in the form of an appeal or comment.

An appeal must be based on data that proves that a proposed Base Flood Elevation, floodway, or flood hazard boundary shown on the preliminary flood map or in a flood insurance study report is scientifically or technically incorrect. A comment usually involves changes to items such as roads and road names and corporate limits. During and following the 90-day public comment period, FEMA will review what is received and determine the merits of the comments and appeals submitted.

Property owners who have concerns and do not submit an objection during the public comment period can still submit a Letter of Map Amendment (LOMA) request to FEMA after the maps become effective.

STAY INFORMED

Knowing when and where map changes are occurring allows you to be properly prepared to make important decisions. Prepare by staying in contact with local officials and periodically visiting the project website at www.coconino.az.gov/3141/Munds-Park. Questions can be directed to the Coconino County Flood Control District by calling 928-679-8881 during business hours or emailing FEMAFloodMap@coconino.az.gov. Contact your local insurance agent to learn more about flood insurance and your options or visit www.FloodSmart.gov.

MAPPING MILESTONES

September 18, 2023 — Munds Park Flood Risk Open House held.

January 24, 2024* — 90-day Public Comment Period started (for filing of appeals and comments)

Early 2025* — New flood maps take effect; new flood insurance requirements also take effect.

Visit www.coconino.az.gov/3141/Munds-Park to learn more about the mapping process and where and when meetings may be held.

For General Information call the Coconino County Flood Control District at 928-679-8881 between 7:00 a.m. and 3:30 p.m. Monday through Friday or email questions to FEMAFloodMap@coconino.az.gov

* *Estimated.*

¹ The Base Flood Elevation (BFE) is the level, in feet above sea level, that floodwaters have a 1% annual chance of reaching or exceeding 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.