

## CITY OF TUCSON

# MAPPING THE RISK - FLOOD MAP MODERNIZATION

### Frequently Asked Questions (FAQs)

1. Why is the City of Tucson getting new flood hazard maps?
  2. Who is responsible for modernizing the maps?
  3. What is a Flood Hazard Map?
  4. What are the benefits of the new flood hazard maps?
  5. What is a floodplain and how do I determine if my property is located in this area?
  6. How will the new flood hazard maps affect me?
  7. What will happen if I move from a low- or moderate-risk area to a high-risk area?
  8. What will happen if I move from a high-risk to a low- or moderate-risk area?
  9. How might the new flood maps affect me financially?
  10. What is the Grandfathering Rule and how can it help me?
  11. What if my home or business is mapped into a high-risk area but I believe the designation is in error?
  12. When do the new maps become effective?
  13. What is the difference between FEMA floodplain and jurisdictional floodplain?
  14. How can I learn more about the flood map modernization process and how it could affect me?
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## 1. Why is the City of Tucson getting new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRM's), are important tools in the effort to protect lives and properties in the City of Tucson. These maps are issued by Federal Emergency Management Agency (FEMA) and indicate the risk for flooding throughout the Tucson area within Pima County. However, the current maps are out-of-date.

There are areas where the old maps are being updated using more accurate flood and topographic data for some of the Tucson arroyos and washes. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in more than 10 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 urban flooding in certain areas has changed along with these factors.



PHOTOS: Elizabeth Leibold

An example of recent flooding and damage occurred during 5 days of rain in October 1983 when approximately 7 inches of rain flooded the Tucson area. Four people died in flood-related incidents. During a large storm event in January 1993, rain lasted for 2 weeks and fortunately no one was killed, although there were some horse facilities along the Rillito Creek that were damaged or destroyed. Due to flood and erosion damage, millions of dollars were spent on emergency repairs and various long-term infrastructure improvements.<sup>1</sup>

New digital mapping techniques will provide more detailed, reliable and current data on City of Tucson flood hazards. The result: a better picture of the areas

<sup>1</sup> January 1993 Floods, Pima County, Arizona, Summary Report (Pima County Flood Control District, July 1993).

most likely to be impacted by flooding and a better foundation from which to make key decisions. See the Pima County Regional Flood Control District's website: <http://www.rfcd.pima.gov/dfirm/> for more about the digital FIRM maps.

## **2. Who is responsible for modernizing the maps?**

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by FEMA. The effort evolved as a growing number of industries were impacted by out-of-date flood data.

The City of Tucson Map Modernization Project is a joint effort with FEMA in cooperation with local associations including the Pima County Regional Flood Control District, other local jurisdictions (Marana, Oro Valley, Sahuarita, Unincorporated Pima County), and private sector partners.

## **3. What is a Flood Hazard Map?**

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRM's" are used to determine the flood risk to your home or business and to determine flood insurance requirements. The low- and moderate-risk zones are represented on the maps by the letter "X" or an "X" that is shaded. The high-risk zones, (Special Flood Hazard Areas (SFHA), will be labeled with designations such as "A", "AE", "AO" or "AH".

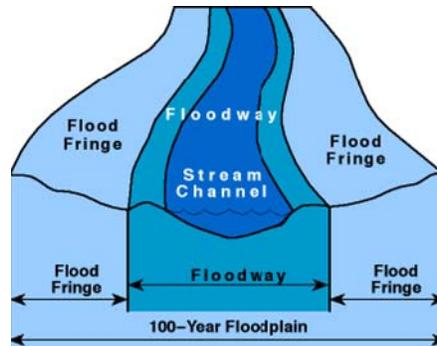
## **4. What are the benefits of the new flood hazard maps?**

The Map Modernization project will benefit numerous groups of people in different ways:

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect the City of Tucson and can therefore 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 agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to better serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.

## 5. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified by FEMA as Special Flood Hazard Areas (SFHA), and are located within identified 100-year flood zones.



The term "100-year flood" is a little confusing. 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. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur – or the one after that. The redrawn maps indicate the floodplain for "high-risk" areas, officially classified as an AE, AO, A, or AH zone. Low- and moderate-risk areas will be designated as X zones and shaded X zones on the new maps. The X "Unshaded" zones and "shaded" X zones are differentiated by potential for the 500-year flood zone (or the 0.2% chance of flooding), shallow 100-year flooding, protection by levees, or drainage areas under one square mile.

The new maps are available for public view. The maps are also available on the Internet, through the courtesy of the Pima County Regional Flood Control District who has worked in cooperation with the other National Flood Insurance Program (NFIP) communities to prepare a county flood control tool for viewing the preliminary digital FIRM's and providing additional information on the upcoming new maps.

Visit <http://www.rfcd.pima.gov/dfirm/> for more information and to see the preliminary maps. This website allows you to find your property on the new maps, and also includes resources and other flood information.

## **6. How will the new FEMA flood hazard maps affect me?**

Neighborhoods across the City of Tucson will be affected differently by these FEMA map changes. There will be some properties that aren't affected – their risk remains the same. Other properties will now be mapped into a higher-risk area and/or show a new Base Flood Elevation\*. Some properties will be mapped into a lower-risk area than before.

Within the City of Tucson, overall, there are more properties are being removed from the high risk areas, than going into a high risk area. Altogether, approximately 4,000 properties will show some change (added or removed from a Special Flood Hazard Area) within the City of Tucson.

## **7. What will happen if I move from a low- or moderate-risk area to a high-risk area?**

If the new FEMA maps — effective June 16, 2011 — indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood insurance policy if you carry a mortgage from a federally insured lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a 3 times greater chance of having a flood in your home than having a fire\*\*. And most homeowners' insurance policies do not provide coverage for damage due to flooding.

If your building is redrawn into a high-risk FEMA flood area, there are lower-cost options available through the NFIP “grandfathering” rule. (see FAQ #10 below)

## **8. What will happen if I move from a high-risk to a low- or moderate-risk area?**

When a building moves to a low- or moderate-risk area, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, not removed. Flood insurance is still recommended.

Upon the adoption of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, it is simple to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage. It is your responsibility to contact your agent to request that a policy be cancelled.

\* Base Flood Elevation: The height of the base flood—or area of land that has a 1 percent chance of flooding in a given year—in feet, in relation to the North American Vertical Datum of 1988.

\*\* FEMA – 2005 National Statistic

The preferred rate policy is available until the effective date of the new maps – June 16, 2011.

## **9. How might the new flood maps affect me financially?**

When new maps are officially adopted, if your structure is mapped into a high-risk area and you have a mortgage with a federally-regulated lender, you will need to purchase flood insurance. If your property is mapped into a low-or moderate-risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

Through the National Flood Insurance Program, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around \$500 per year.

Further, homeowners may qualify for a Preferred Risk Policy that covers both a structure and its contents for as little as \$129 per year. Coverage for renters starts at just \$39 a year.

High risk area policies can be substantially higher (some policies are over \$2,000 per year), so buying insurance before the effective date of June 16, 2011 can save property owners money.

The City has provided outreach information in conjunction with other local jurisdictions to let homeowners know about the lower rate availability. Local jurisdictions, including City of Tucson participation, have sent out mailings to affected parcel owners, held several FEMA open houses, and there have been several news articles providing information about the upcoming FEMA map changes.

Talk to your local insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

## **10. What is the Grandfathering Rule and how can it help me?**

The NFIP has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. However, property owners should always use the new map if it will provide you with a more favorable premium.



### Renewal of An Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit.

For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood maps become effective. You may even qualify for the lower-cost Preferred Risk Policy that is good for at least one year, which provides both building and contents coverage at significant savings.

To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale with no gap in coverage.

### Built in Compliance

The NFIP will honor a Grandfather rule for buildings constructed after the first flood map for the community became effective if:

- the building was built in compliance with the flood map in effect at the time of construction; and
- if the building has not been substantially damaged or altered.

Under this Grandfather rule, the property owner must provide proper documentation to the insurance company. If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information. In general, for buildings constructed in high-risk zones after the community's first flood map was adopted, your rates are based upon the difference between the flood map's Base Flood Elevation (BFE) and your building's elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction. A letter from a community official verifying this information is also acceptable.

## **11. What if my home or business is mapped into a high-risk area but I believe the designation is in error?**

Flood map designations are always 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,

current, and reliable information about the flood risk for all properties. Re-examining and updating flood hazard information for an entire community has been a multi-year process.

If you have better information, such as an elevation certificate, topographic map, or detailed hydraulic or hydrologic data, then you may be able to submit a letter of map revision (LOMR), or a letter of map amendment (LOMA), to FEMA to have your flood status reconsidered. For further details on these processes, contact the Engineering Division staff at the City of Tucson Planning & Development Services Department, located at 201 North Stone Avenue, 1<sup>st</sup> floor, Tucson, Arizona 85701. For an individual residential property, ask about a flood plain use permit to process an elevation certificate and LOMA, or try this site: <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/loma.shtm>

## **12. When do the new maps become effective?**

The maps were officially released to community officials in the Summer of 2009, and to the public in October 2009. There was a review period by community officials, which included reviews and correction process that lasted longer than expected due to additional time needed for special flood studies by one of the other Pima County jurisdictions. The 90-day Public Comment Period ended and the Letters of Final Determination for the City of Tucson and other Pima County jurisdictions were issued by FEMA on December 16, 2010.

The effective date of the new FEMA Digital FIRM maps for the Pima County area including the City of Tucson is June 16, 2011. Once the maps are adopted on that date, new flood insurance requirements will become effective immediately. Until June 16, 2011, the FIRM's that have an effective date of February 8, 1999, are the current, legal documents to use for FEMA flood information.

See FEMA's Arizona community status list: <http://www.fema.gov/cis/AZ.pdf> For an updated timeline of the Map Modernization process, visit the regional flood control district's website at: <http://www.rfcd.pima.gov/dfirm/#effective>

## **13. What is the difference between FEMA floodplain and jurisdictional floodplain?**

It is important to understand that, even if your property is not located within a FEMA SFHA, there may be local community, or "jurisdictional", floodplain impacting the property.

FEMA floodplain areas are shown on FIRM's, whereas the local floodplain areas are determined by the local community through studies by City Engineers or

drainage engineering consultants, since they have more accurate local topography or other technical data to determine “jurisdictional” floodplain areas.

In the City of Tucson, any flood areas that have a flowrate of 100 cubic feet per second for the 100-year (1% annual chance) storm, is considered jurisdictional floodplain.

You may come to the City of Tucson Planning & Development Services Department at 201 North Stone Avenue, 1<sup>st</sup> floor and see the Engineering counter for local floodplain information. The City of Tucson has local floodplain information available to the public, Monday through Friday 8 AM to 4 PM. Keep in mind that some flood areas have not been studied or would need an engineering consultant to determine flooding conditions for some areas.

Flood insurance is ONLY determined by the FIRM’s, not by any other floodplain map. However, properties can still be impacted by local flooding conditions. This is one of the reasons why it is recommended that all properties buy flood insurance.

## **14. How can I learn more about the flood map modernization process and how it could affect me?**

The following is a list of resources and contact information if you have further questions regarding the City of Tucson map modernization project:

### **Web site Resources:**

- Online website by Pima County Regional Flood Control District that shows your property flood status: <http://www.rfcd.pima.gov/dfirm/#viewing>
- For general information about flood insurance: <http://www.floodsmart.gov/floodsmart/>
- Pima County Regional Flood Control District Web site: <http://www.rfcd.pima.gov/dfirm/>
- City of Tucson Web site: <http://cms3.tucsonaz.gov/pdsd/site-review/engineer-flood>
- FEMA Web site on Mapping: <http://www.fema.gov/plan/prevent/fhm/>
- City of Tucson general website: <http://cms3.tucsonaz.gov/home>

### **Other Resources:**

- City of Tucson Flood Status, in person, 201 N Stone Av First Floor, 8 AM – 4 PM
- City of Tucson office location map: <http://maps.tucsonaz.gov/zoomtucson/>
- City of Tucson Flood Status Call Center: (520) 791-5609
- FEMA Map Assistance Center 1-877-FEMA MAP (1-877-336-2627)  
Open Monday-Friday, 8am-6:30pm
- To view, or purchase flood hazard maps for a nominal fee: 1-800-358-9616
- For questions on flood policy coverage and rates: 1-800-427-4661

## FOR MORE INFORMATION

Visit <http://www.rfcd.pima.gov/dfirm/#viewing> to view the new digital flood maps that will be effective June 16, 2011, see the areas that are changing flood zones, and learn how the City of Tucson in Pima County will be affected.

Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) for more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment. This site also provides estimates of flood insurance for a particular property address.