

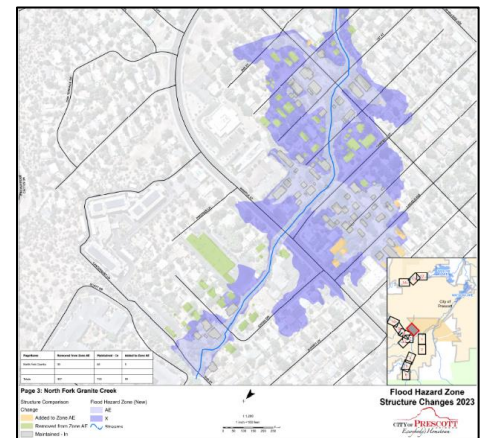
City of Prescott Floodplain Remapping Project

What Residents and Business Owners Need to Know

Why Update the Flood Hazard Maps

The City of Prescott (City) has been working on an update of the City's flood hazard maps (flood maps). This effort uses the latest flood modeling approaches and digital mapping technologies, along with updated data. Known officially as Flood Insurance Rate Maps (FIRMs), the flood maps provide detailed, property-specific flood risk data. This data helps residents and business owners better understand their risk of flooding and guide building and flood insurance decisions.

The current flood maps were based on topographic mapping data from 2008. Since then, the City received updated aerial topographic mapping data. They identified big differences between the two datasets and saw the need to update the flood maps. Aerial imagery and LiDAR (Light Detection and Ranging) data covering the full city limits were obtained. Using this updated data, the City remapped the floodplain for about nine linear miles of streams. As a result, the updated flood maps will more accurately represent the current flood risk. Flood maps are an important tool in the effort to reduce the risk of flooding. Their use helps to protect lives and properties in the City.



New Maps Mean a Safer City

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

- **Residents and business owners** will understand their *current* flood risk. They will be able to make better decisions about insuring and protecting their property against floods.
- **Builders and developers** can use the updated map data to reduce the risk of flood damage. They will determine where and how to build structures more safely and how high to build them.
- **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. They can provide more informed advice 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.

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 City applies a one-foot freeboard to the BFE for floodplain permitting.

- If your building is re-mapped from a moderate- or low-risk flood zone, labeled as Zone X, to a Special Flood Hazard Area (SFHA) high-risk zone (labeled as Zone A, AE), you likely will be required to buy flood insurance if you have a mortgage.
 - Buildings newly identified to be in a high-risk area are eligible, through the National Flood Insurance Program (NFIP) for a cost-saving option. This option initially reduces the cost of flood insurance.
- If your building is in an area 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 Updated Maps Become Effective: Public Comment and Review

FEMA provided the preliminary flood maps to the City in March 2024. The City then held a 3-hour Flood Risk Open House on April 1, 2024. Residents and business owners were able to view the preliminary maps in-person and ask City officials and specialists questions. For those unable to attend, the maps and details about the project are online at <https://prescott-az.gov/floodmap/>.

On April 2, 2024, FEMA started a 90-day public comment period. This 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 certain proposed information is technically or scientifically incorrect. Example information include Base Flood Elevations, floodways, and flood hazard boundaries. A comment usually involves changes to items. For example, these could be roads, road names and corporate limits. During and following the 90-day public comment period, FEMA will review what is received. They will determine the merits of the comments and appeals submitted.

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

If no appeals and comments are received that change the map, the new maps will become effective 30 days after the end of the 90-day appeal period. Building and flood insurance requirements will change then too.

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 <https://prescott-az.gov/floodmap/>. Questions can be directed to the Department of Public Works by calling (928) 777-1130 during business hours or emailing FloodplainAdministrativeGroup@prescott-az.gov. Contact your local insurance agent to learn more about flood insurance and your options or visit www.FloodSmart.gov.

MAPPING MILESTONES

April 1, 2024 — Flood Risk Open House is held.

April 2, 2024 — FEMA 90-day Public Comment Period starts (for filing of appeals and comments).

Summer 2024* — New flood maps take effect; new flood insurance and building requirements also take effect.

Visit <https://prescott-az.gov/floodmap/> to learn more about the mapping process and where and when meetings may be held.

* *Estimated.*