



insurance requirements when the updated maps became effective. Property owners seeking to build or to substantially add to existing buildings may now face new permitting and construction requirements.

- If your building was 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 for a cost-saving option through the National Flood Insurance Program (NFIP). 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.

You can look up your flood risk by first visiting the project webpage: <https://prescott-az.gov/floodmap/>.

### Informing Property Owners

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.

On April 2, 2024, FEMA announced the start of a 90-day public comment period. This gave property owners an opportunity to submit objections to the information shown on the preliminary maps or in the accompanying study. Objections could have been in the form of an appeal or comment.

Since no appeals or comments were received, the new maps became effective on July 31, 2024. As mentioned earlier, building and flood insurance requirements also changed for some at that time.

If you disagree with the updated maps, you can submit a Letter of Map Amendment (LOMA) to FEMA. More details about LOMAs can be found at [www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f](http://www.fema.gov/flood-maps/change-your-flood-zone/loma-lomr-f).

If you have questions about the updated flood maps, you can contact the Floodplain Administrator by emailing [FloodplainAdministrationGroup@prescott-az.gov](mailto:FloodplainAdministrationGroup@prescott-az.gov) or calling (928) 777-1130 during business hours.

Contact your local insurance agent to learn more about flood insurance and your options or visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

#### MAPPING MILESTONES

April 1, 2024 —Flood Risk Open House held.

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

July 31, 2024 — New flood maps took effect; new flood insurance and building requirements also took effect.

Visit <https://prescott-az.gov/floodmap/> to learn more about the mapping process and look up your property.