



PRELIMINARY FLOOD INSURANCE RATE MAP OPEN HOUSE

July 25, 2023

Guilford County, NC

Federal and State Points of Contact



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Federal Emergency Management Agency

National Flood Insurance Program (NFIP)

- The purpose of the NFIP
- Technical Partnership between the State of North Carolina and FEMA
- Key definitions

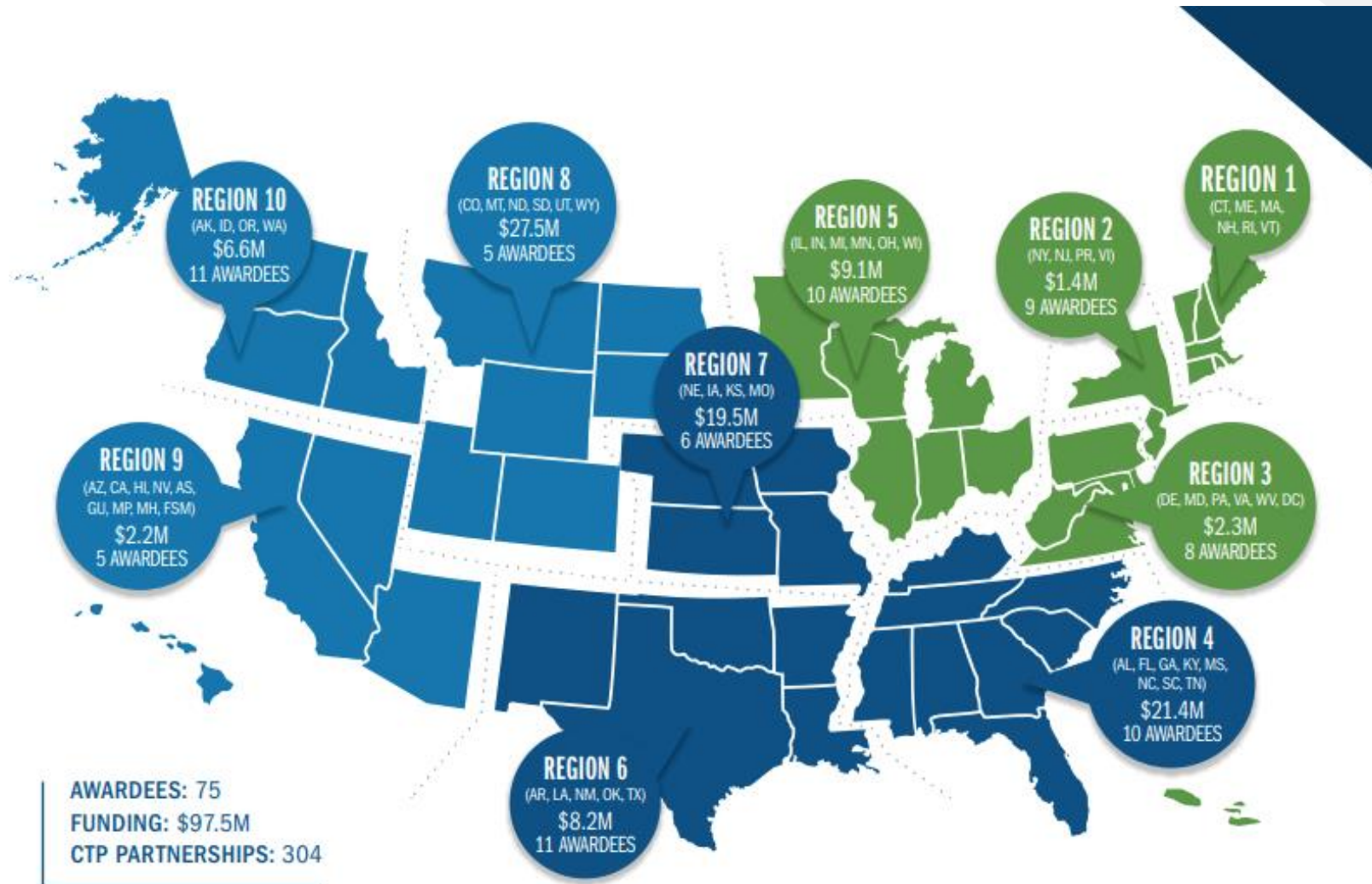


The Purpose of the NFIP



- The National Flood Insurance Program (NFIP), managed by FEMA, provides insurance to help aid in reducing the socio-economic impact of flooding
- To purchase flood insurance, please call your local insurance company or agent. If you need assistance finding a provider you can visit [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call the NFIP at 877-336-2627

Cooperating Technical Partners



Key Definitions

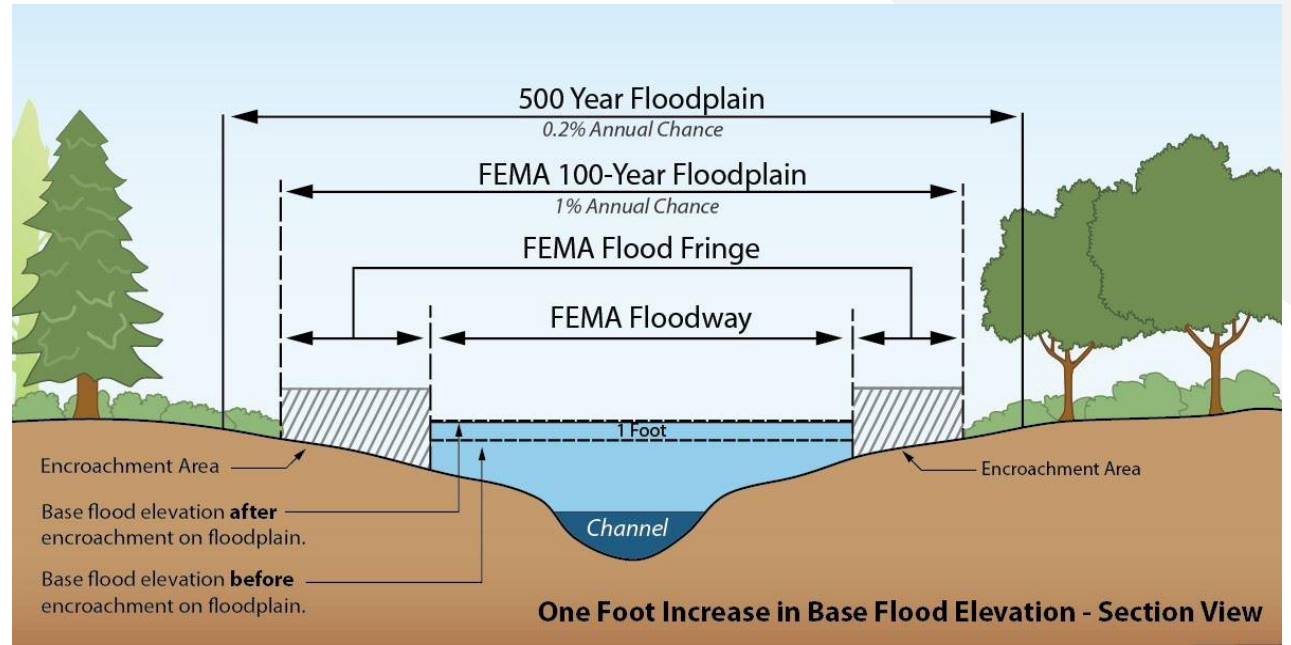
- Special Flood Hazard Area (SFHA)
 - The portion of the floodplain subject to inundation by the base flood and/or flood-related erosion hazards. Special Flood Hazard Areas are high risk areas, also known as 1% annual flood chance areas
- Base Flood Elevation (BFE)
 - The elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year
- Flood Insurance Rate Map (FIRM)
 - Official map of a community on which FEMA has delineated the SFHA, BFEs and the risk premium zones applicable to the community
- Flood Insurance Study (FIS)
 - A FEMA report that contains detailed flood elevation data in flood profiles and data tables
- Substantial Improvements
 - Reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure
- Floodway and Non-Encroachment Areas
 - The channel of a river or other watercourse and the adjacent land areas reserved in order to pass the base flood discharge without increasing flood depths

Preliminary Flood Maps

Flood maps show how likely it is for an area to flood

- Why Flood Maps Change
- How Flood Map Changes can impact Property Owners
 - Flood insurance information





Preliminary Flood Maps

How Flood Map Changes Can Impact Property Owners

- If map changes result in the structure being added to the SFHA (1% annual chance floodplain) then **flood insurance is mandatory** if the property has a federally-backed mortgage
- If maps changes result in the structure being removed from the SFHA **flood insurance is optional but still recommended**. The risk is only reduced, not removed
 - Lenders may require flood insurance even if the structure is not located in the SFHA

Communities use the data in their maps to plan development and make infrastructure improvements. With flood risk data and maps available, communities can decide how to reduce their risk in ways that work best for all.

People within a community use flood maps to make informed decisions about where to live, what to build, and how to protect their family, homes, and businesses.



90-day Appeal Period

Start Date to be Determined by FEMA (Pending)

- What to expect
- How to submit an appeal

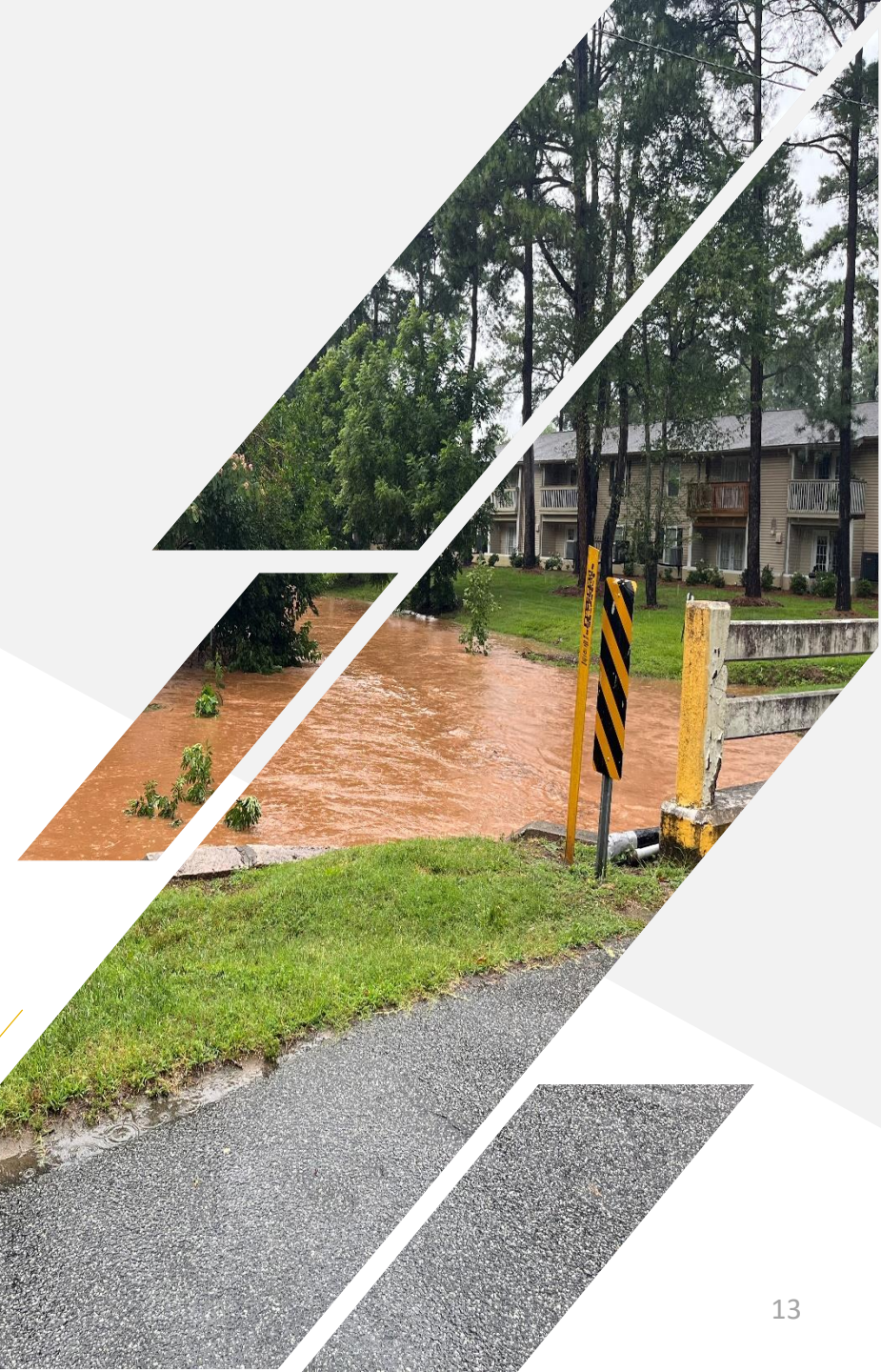
90-Day Appeal Period

- **An appeal**, which is a formal written objection to a new or modified BFE, Special Flood Hazard Area (SFHA), floodway, or flood zone This must be supported by an analysis or scientific evidence showing that the information on the preliminary map is scientifically or technically incorrect
 - Appeals must show that the map is scientifically or technically incorrect
 - The Risk MAP project team will carefully review all appeals. If needed, the team will change the preliminary flood map
- **A comment**, which points out changes needed for any other information related to the updated map (such as a street name or jurisdictional boundary)

6-month Compliance Period for Communities

Start Date to be Determined by FEMA (Pending)

- Letter of Final Determination by FEMA
- Adoption of the new flood maps into ordinances



Resources

- FRIS <https://fris.nc.gov/>
- Dual Map Viewer
<https://bit.ly/GuilfordPrelimFloodMap>
- Local Community Officials
- Preliminary engineering model data available upon request from engineeringhelp@ncdps.gov



Guilford County Open House

Come meet your local officials

View the preliminary maps and ask questions about the map changes and how they may impact your property

Thank you!



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