

MAPPING THE RISK

FREQUENTLY ASKED QUESTIONS

1. Why is Rockford getting new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Rockford. They indicate the risk for flooding throughout the community. However, the current maps need to be updated as some areas were never mapped in detail and other areas haven't been remapped in a number of years. This study integrates the most current rainfall, elevation and other key data with the last modeling technology to provide the most up-to-date picture of the area's flood risk. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

2. Who is responsible for updating the maps?

Currently, there is a nationwide collaborative effort across all levels of government to provide communities with flood risk information and tools which can be used to enhance local mitigation plans and better protect citizens from damage due to flooding. This local mapping project is part of the Federal Emergency Management Agency's (FEMA's) Risk Mapping, Assessment and Planning (Risk MAP) effort, which through more accurate flood hazard maps, risk assessment tools, planning and outreach support, will strengthen Rockford's ability to make informed decisions about reducing flood risk and enhance its ability to communicate that risk to residents and business owners.

Rockford's map update project is a joint effort with FEMA in cooperation with local associations and other state partners.

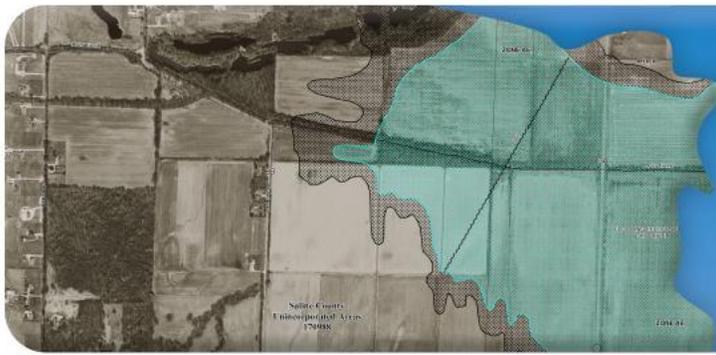
3. What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The moderate- and low-risk zones are represented on FIRMs by the letter "X." High-risk zones that you will see in Rockford's FIRMs will be labeled with designations such as "A" or "AE".

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

The Risk MAP 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 Rockford 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, realty, and lending professionals will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.



MAPPING THE RISK

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 as Special Flood Hazard Areas (SFHAs), and are located in a “100-year flood zone.” The term 100-year flood can be misleading. 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 as a “high-risk” area, officially classified as an AE zone. Moderate- and low-risk areas will be designated as X zones and shaded X zones on the new maps.

The new maps are being made available for public view and review and are also available on the Internet. Visit www.fema.gov/preliminaryfloodhazarddata for more information and to view or download the preliminary products, or illinoisfloodmaps.org to the changes since the last Flood Insurance Rate Map (FIRM).

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

Neighborhoods across Rockford will be affected differently by these map changes. There will be some properties that aren’t affected—their risk remains the same. Other properties will be mapped into a higher-risk area and/or show a new Base Flood Elevation.¹ Some properties will be mapped into a lower-risk area than before.

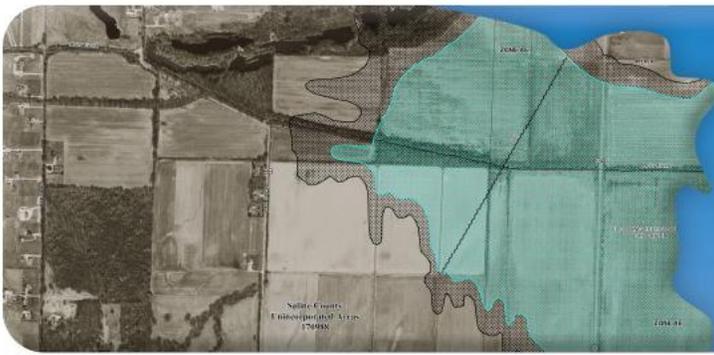
7. What will happen if my building is remapped from a moderate- or low-risk area to a high-risk area?

If the new maps—once adopted—indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood policy if you carry a mortgage from a federally regulated or 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 2 ½ times greater chance of having a flood in your home than having a fire.² And most homeowners’ insurance policies do not provide coverage for damage due to flooding.

The National Flood Insurance Program (NFIP) has extended the low-cost PRP eligibility period for two years to properties newly mapped into a high-risk zone. In addition, there are “grandfathering” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage.

¹ Base Flood Elevation: The height of the base flood, or area of land that has at least a one-percent chance of flooding in any given year.

² FEMA - 2009 National Statistic



MAPPING THE RISK

8. What will happen if my building is remapped from a high-risk to a moderate- or low-risk area?

When a building is remapped into a moderate- or low-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 effective date of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, you can easily avoid any gaps in your flood coverage and receive a refund of unused premium by converting your existing policy to a PRP back to its last effective date.

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

When new maps become effective, if your building is newly mapped into a high-risk area and you have a mortgage with a federally regulated or insured lender, you will need to purchase flood insurance. If your property is mapped into a moderate- or low-risk area, you are not required by federal law 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 \$600 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a building and its contents for as little as \$129 per year. Coverage for renters starts at just \$49 a year³ for contents coverage. Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

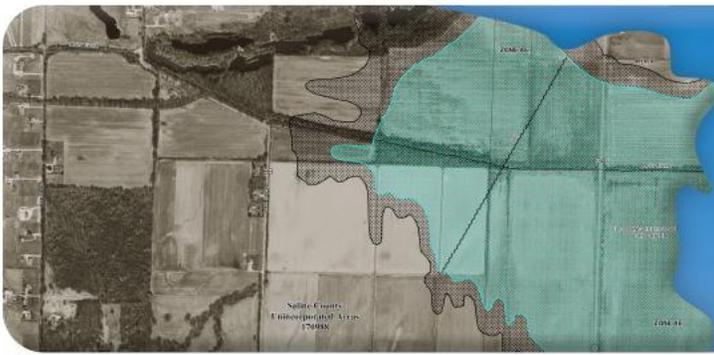
10. How can I reduce the cost of flood insurance?

Two solutions the National Flood Insurance Program (NFIP) offers to help lower the cost of flood insurance include Preferred Risk Policies (PRPs) and the Grandfathering Rule.

PRPs, which start at just \$129 a year, are only available for properties in moderate-to-low risk areas. However, recognizing the financial burden that being mapped into a high-risk area and having to purchase flood insurance can place on affected property owners, properties that have been newly mapped into high-risk flood zones continue to be eligible for the lower-cost preferred-risk rates, if purchased prior to the map change. In general, this cost-saving option is available to property owners whose buildings have a favorable flood loss history and who may or may not have received limited amounts of federal disaster assistance.

The NFIP “Grandfathering” rules recognize policyholders who have built in compliance with the flood map in place at the time of construction or who have maintained continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. Flood insurance premiums should be calculated using the new map if it results in a lower premium.

³ Statistics and rates are as of January 2011



MAPPING THE RISK

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 currently mapped 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. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale. An insurance agent can provide you with information about eligibility for the PRP and the PRP Two-Year Eligibility Extension.

Built in Compliance

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

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

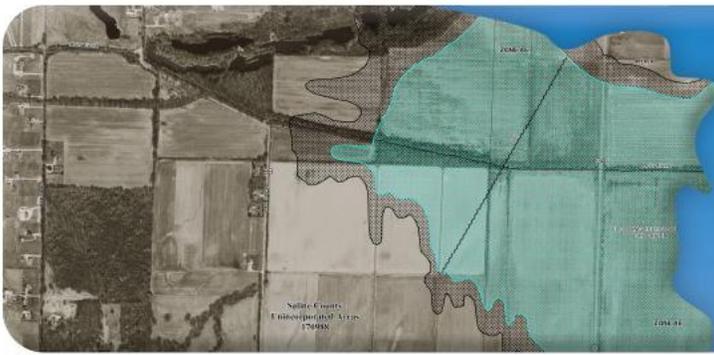
Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

- If you wish to keep the zone designation in effect when the building was constructed, you must provide a copy of the flood map effective at the time of construction showing where the building 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 building was first constructed 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.

For more information on PRPs and the Grandfathering rule, you should contact your agent.

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 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 and reliable information about the flood risk for *all* properties. However, re-examining and updating flood hazard information for an entire community is often a multi-year process, and you may feel that you have more accurate or current data about your property when new maps are eventually completed and released to the public.



MAPPING THE RISK

As a mechanism to ensure that residents' questions or concerns about the new map designations are addressed, a 90-day "Public Comment Period" takes place. During this period, citizens will have the opportunity to submit technical and/or scientific data to support a claim that their property has been improperly placed in a high-risk area. If you have better information, such as an Elevation Certificate, topographic map or detailed hydraulic or hydrologic data, then you may be able to protest or appeal the flood risk indicated on the new maps.

12. When do the new maps become effective?

The maps officially released to county officials and the public on September 30, 2014 are still preliminary. The process that leads to final adoption and the maps becoming effective can last as long as a year or more.

Initial release is followed by a short review period by community officials. Then there is a 90-day "Public Comment Period." The final review and adoption process is expected to begin July 2015 and the approximate date of adoption is February 2016. Once the maps become effective, new flood insurance requirements will become effective.

13. How can I learn more about the flood mapping process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the Rockford mapping project:

Web site Resources:

- City of Rockford Web site: <http://www.rockfordil.gov>
- FEMA Web site on Flood Hazard Mapping: www.fema.gov/plan/prevent/fhm/index.shtm
- For general information about flood insurance: www.FloodSmart.gov

Other Resources:

- FEMA Map Information eXchange (FMIX) 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
- Public Meetings: A community open house is being held on December 17, 2014 at RMAP at 315 N. Main St. to view and learn about the preliminary Flood Hazard Maps.

FOR MORE INFORMATION Visit www.fema.gov/preliminaryfloodhazarddata or www.illinoisfloodmaps.org to view the new digital flood maps, see the areas that are changing flood zones and learn how Rockford will be affected. Visit www.FloodSmart.gov for more information about how to protect against flooding and the steps local residents and business owners may need to take to ensure that they have proper insurance coverage to protect their investment.