

MAPPING THE RISK

ROCKFORD RISK MAP PROJECT MEDIA BACKGROUNDER

RISK MAP: WHAT IS IT?

This local mapping project is part of the Federal Emergency Management Agency's (FEMA's) Risk Mapping, Assessment and Planning (Risk MAP) effort. It will provide Rockford with flood risk information and tools which can be used to enhance local mitigation plans and better protect Rockford citizens from flood risks. Through more accurate flood hazard maps, risk assessment tools, and planning and outreach support, this Risk MAP project 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.

WHY UPDATE THE MAPS? WHY NOW?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Rockford. While new flood maps may have been released in 2006, detailed mapping for some areas has not been performed since 1977. This study will integrate the most current rainfall, elevation and other key data with the latest modeling technology to provide the most up-to-date picture of the area's flood risk.

UPDATED MAPS = A SAFER PUBLIC

By showing the extent to which areas of the Rockford are at risk for flooding, the new flood hazard maps and flood risk products will help residents and business owners understand their current flood risk and make more informed decisions about protecting their property and financial stability. These maps and products will also allow community planners, local officials, engineers, builders and others to make important determinations about *where* and *how* new structures and developments should be built to maximize safety.

HOW ARE RESIDENTS AND BUSINESSES AFFECTED?

Some flood designations will change with the new flood maps. It is important that Rockford residents and business owners know their flood risk and understand how these map changes will affect their flood insurance requirements. With these new flood maps, property owners will learn that their risk is lower or higher than they thought.

- If a building is mapped from a moderate- or low-risk zone to a high-risk zone, flood insurance will be required by federally regulated and insured mortgage holdersⁱ when the maps become effective. A high-risk zone, or Special Flood Hazard Area (SFHA), is noted on the FIRMs by designations

THE MAP ADOPTION PROCESS

9/30/14 — Preliminary maps released

12/17/14 — Flood Risk Open House and start of 30-day Comment Period

February 2015* — Start of 90-day Appeal Period

July 2015* — County and federal review begins

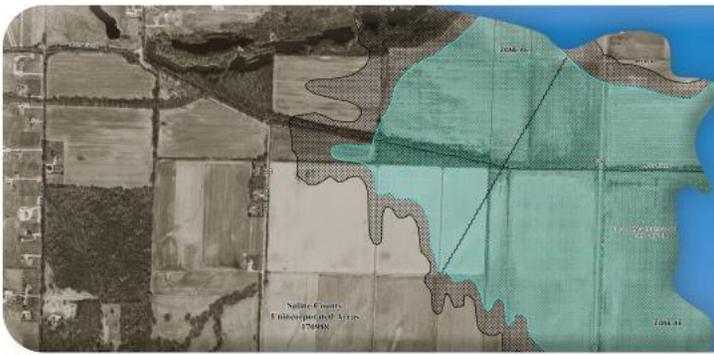
January 2016* — New flood maps become effective; new insurance requirements take effect

Visit

www.fema.gov/preliminaryfloodhazarddata or www.illinoisfloodmaps.org to see the preliminary maps and learn when map changes take effect

For General Information Call
Marcy Leach at (815) 987-5570.

**Date subject to change pending publication dates in the Federal Register and completion of review process*



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beginning with “A.” The National Flood Insurance Program (NFIP) has rating options, such as grandfathering flood zones and Base Flood Elevations and the Preferred Risk Policy Eligibility Extension, that provide savings to affected property owners. A flood insurance agent can best advise property owners on what rating options are available. Some property owners may qualify for the PRP Eligibility Extension. A flood insurance agent can best advise property owners on their options.

- If a building is remapped from a high-risk zone to a moderate- or low-risk zone (noted with an “X” or an “X” with shading around it on the flood maps), the flood risk is **reduced but not removed**. While there no longer is the federal requirement to maintain flood insurance, there is still a risk for flooding. In fact, FEMA statistics show that over 20 percent of flood claims occur in areas outside mapped high-risk flood zones. Policyholders, whose buildings qualify, can easily convert their current policy to a low-cost flood insurance policy (known as Preferred Risk Policy), with premiums starting at \$129 a year. If a building remains in the same flood zone, the building owner should contact their insurance agent to review what coverage options offer the best protection.

FOR MORE INFORMATION

To view the new digital flood maps, look up a property, see the areas that are changing flood zones and learn how Rockford will be affected, visit: www.fema.gov/preliminaryfloodhazarddata or www.illinoisfloodmaps.org. For more information about FEMA’s Risk MAP effort, visit www.fema.gov/plan/prevent/fhm/rm_main.shtm. For more information about how to protect against flooding and the steps local residents can take to ensure that they have proper insurance coverage to protect their investment, visit www.FloodSmart.gov.

ⁱ These lenders are mandated, by federal law, to require flood insurance on buildings that are located in high-risk flood zones for which they have issued a loan.