

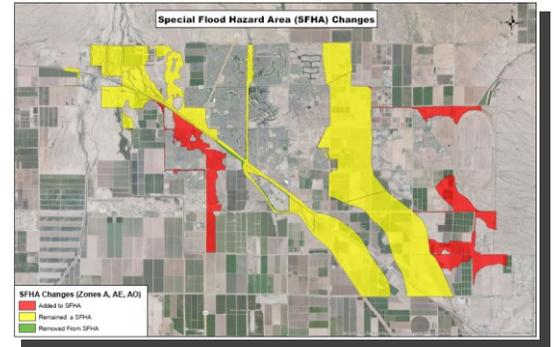
MAPPING THE RISK

CITY OF MARICOPA FLOOD MAPPING PROJECT

Overview

The Federal Emergency Management Agency (FEMA) has completed a study to update the City's flood hazard maps, known as Flood Insurance Rate Maps (FIRMs). These new flood hazard maps will become **effective on June 16, 2014** and are important tools used in the effort to reduce the risk of future flooding in the City of Maricopa. As a result of the new flood hazard maps, some property owners will find that their flood risk is higher or lower than previously indicated.

- This is a **significant accomplishment** as it marks the first time in over 30 years that a comprehensive re-examination of Maricopa's flood zones has been conducted.
- What is the **outcome of this multi-year process**? Up-to-date, reliable, Internet-accessible data that will increase our safety and help all residents and businesses in Maricopa to know their flood risk and be prepared to make the financial decisions necessary to protect themselves and their property.
- **Why do we have new maps?** The existing maps are out of date and do not reflect current flood risks or areas of recent growth.
- **Why Maricopa? Flooding is a frequent and costly natural disaster in Maricopa and the surrounding areas.** Local officials sought out this opportunity and have worked in collaboration with the Federal Emergency Management Agency and several public and private partners. The strength of these partnerships will be key to helping everyone understand what the new maps mean and how to respond to them.



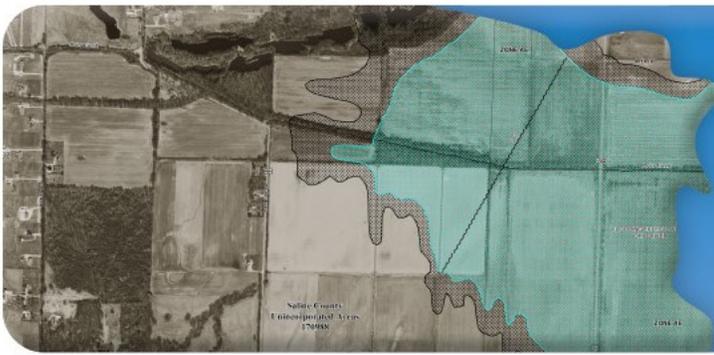
Changes in Flood Zone

About the National Flood Insurance Program (NFIP)

- Established by Congress in 1968
- Identifies and maps flood-prone communities
- Requires that communities adopt and enforce floodplain management regulations
- Provides Flood Insurance
- Insurance is available through insurance agents and about 85 participating NFIP insurance companies
- 5.49 million policyholders nationwide
- Over 22,000 participating communities nationwide, including the City of Maricopa

The Changing Local Flood Risks

- Water flow and drainage patterns have changed due to erosion, land-use, and natural forces.
- The City of Maricopa's existing flood maps are over 30 years old and do not reflect recent growth or changes in drainage and run-off patterns.
- The Winter Storms of 2010 and 2012 demonstrated the need for new maps as more flooded properties were in areas designated as having a low or moderate flood risk and the intensity of the storm was considered to be only a 50-year storm.



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Benefits of Map Updates

- Flooding can be dangerous and costly. Accurate maps will ensure the health, safety and welfare of individuals and property.
- Improved data allows for more informed decisions by key stakeholders in Maricopa such as:
 - Builders, Developers, Surveyors, Engineers
 - Community officials
 - Real Estate Agents, Lenders
 - Insurance Agents and Companies
 - Business Owners
 - Homeowners and Renters
- For example, builders, developers and community officials can use the updated map data to determine where and how to build structures more safely and protect them from flood damage. Real estate agents will be better equipped to inform clients of any factors that may affect the property and make them aware of any upcoming changes in flood risk status and flood insurance requirements.

Map Change Implications

- The map updates will change all of Maricopa's map panels.
- Map updates may affect flood insurance requirements for some properties. Owners of buildings mapped into a high-risk area may be required to carry flood insurance as a part of their mortgage agreement. For property owners changing from a high-risk flood area to a moderate- or low-risk area, insurance is optional, but the risk for flooding has only been reduced, **not removed**. About 25 percent of all flood claims occur in moderate and low flood-risk areas.
- There are money-saving insurance options available. Insurance costs may rise for those whose flood designation increases from moderate- or low- to high-risk. However, property owners may be able to save money by purchasing insurance prior to final map adoption. For those moving from a high-risk to moderate or low-risk area, an existing flood insurance policy may be able to be converted to a lower-cost Preferred Risk Policy (known as "Conversion"). Property owners should contact their insurance agents for more details or visit www.FloodSmart.gov.

Tips for Property Owners

- Everyone is at risk of flooding. Even if your property remains in a moderate- or low-risk area or moves to a moderate- or low-risk area, you should take steps to protect your property. In these areas, the risk is reduced, but not removed.
- Know and understand your flood risk. Visit the website at www.PinalCountyAZ.gov/FloodRemap to learn specific information about possible changes to your property.
- Contact your insurance agent to learn about your flood insurance options or visit www.FloodSmart.gov.

FOR MORE INFORMATION visit www.PinalCountyAZ.gov/FloodRemap to view the new digital flood maps, see the areas that are changing flood zones and learn how the City of Maricopa will be affected. **Visit** www.FloodSmart.gov for more information about how to protect against flooding and the steps local residents and business owners can take to ensure that they have proper insurance coverage to protect their financial stability.