

## Text Version of Property Identification Video

Hello, my name is Josha Crowley, and I'm an engineer as well as the Regional Service Center Lead for STARR II on behalf of FEMA Region 10. Today, I'll be discussing how to request a Property Identification Map. This is a map that we can email you to show effective and updated flood risk information if you're unable to join us at an in-person Open House.

Property Identification Map helps residents and community members identify if there are building restrictions or insurance requirements on their property. These maps can help individuals understand how the current effective Flood Insurance Rate Map, or FIRM, may change when the updated flood hazard data is adopted.

Here's an example of a Property Identification Map and what you can expect to receive after requesting one. A Property Identification Map aims to identify the severity of the flood risk, the flood frequency, and the flood zones, which drives potential insurance and regulatory impacts.

So first, I'll zoom into the legend to talk through the flood zones and typical requirements. A property's flood map will display the flood hazard areas and the risk premium zones that apply to your community.

Zones that start with the letters "A" or "V" are in the Special Flood Hazard Area. These are high-risk flood hazard areas where the NFIP requirements and floodplain management regulations must be enforced. In SFHAs, the mandatory purchase of flood insurance applies if you have a federally backed mortgage.

Areas of moderate flood risk include a variety of flood frequencies and subtypes that are typically generalized as "Zone X (Shaded)." These may include 1% annual-chance flood events with depths less than 1 foot, 1% annual-chance flood events with drainage areas less than 1 square mile, or areas with reduced risk due to a levee, or areas at risk of a 0.2% annual-chance flood event. These locations do not have a federally mandated flood insurance purchase requirement. However, they do have a moderate risk of flooding, and property owners in these areas should consider carrying flood insurance.

In some instances, a property may contain a Zone D designation. FEMA does not map these areas, and the flood risk is unknown.

Lastly, areas without any flood zone symbology are in Zone X. These areas have a flood frequency that are lower than a 0.2% annual-chance event or are currently not mapped. These locations also do not have a federally mandated flood insurance purchase requirement. Please note: Even if your area has a low-risk designation, floods may still happen. Consider whether flood insurance is right for you.

I've included an example to better demonstrate how Property Identification Maps can be helpful and how the final product will look. The pink rectangle on this map is a fictitious

structure. We're using it to demonstrate what will be displayed on the Property Identification Map.

I'll briefly talk through changes happening here between the Effective and Updated Flood Maps. Effective flood zones are those that are in effect and being used to determine building restrictions and insurance requirements. Updated flood zones are an outcome of the in-progress flood study and show new or updated risk information. Updated flood risk data is subject to a 90-day appeal period, and any necessary revisions accepted by FEMA could change these maps before becoming an effective adopted regulatory product.

Before we jump into the example, it is important to note flood insurance requirements apply to flood zones that touch a structure, and not necessarily to the zones present on a parcel.

For this example, you can see that in the Effective Flood Hazard Area, the pink structure is in Zone X. Zone X is outside of the Special Flood Hazard Area and does not carry a mandatory flood insurance purchase requirement.

Switching to the Updated Flood Map, this fictitious structure is now touching the Zone AE (Floodway), Zone AE and Zone X (0.2% Annual Chance), or Zone X (Shaded). So, the building is now touching zones in the Special Flood Hazard Area with different flood insurance implications and building restrictions than before.

Note the change in the flood zone designation doesn't mean the flood risk never existed. It means that with improved technology, additional data, and specialized tools to assess flood hazards, we now have a better way to prepare property owners for their flood risk.

Property Identification Maps are a good opportunity for discussions about flood zones, insurance requirements, and potential building restrictions.

If you're interested in one of these maps, please send an email to the address shown ([propertyidmap@starr-team.com](mailto:propertyidmap@starr-team.com)) in the link below and provide a property address. From there, we can provide a map showing what zone or zones are in the general property area and how those zones overlap with any structures on the property.

Thank you very much!