

Text Version of Property Identification in Oregon Video

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Hello, my name is Rae Wade and I work as a GIS analyst at the STAR II Regional Service Center at FEMA Region 10.

Today I will be discussing what would typically happen at the Property ID table for a FEMA Risk MAP Public Meeting or Open House and how, due to current events, these maps can be replicated and distributed without an in-person meeting.

These Property ID Flood Maps help residents and community members to identify if there are building restrictions or insurance requirements on their property. These maps can help individuals understand how their current effective Flood Insurance Rate Map, or FIRM, may change when the preliminary data become effective.

Here's an example of how a Property ID Map looks and what one can expect to receive after requesting one. First, I'll zoom into the legend and talk about that. A property's flood map will display the flood hazard areas and the risk premium zones applicable to your community. Zones that start with the letters A or V are in the special flood hazard area (SFHA). This is where the NFIP floodplain management regulations must be enforced and where the mandatory purchase of flood insurance applies.

The areas outside the SFHA are labelled Zone X and do not carry a mandatory flood insurance purchase requirement. Areas outside the 1% change base flood but inside the 0.2%-annual chance, or 500-year flood, are X Shaded.

The Property Flood Map will also include some base data including community parcels and political boundaries. These political boundaries are also known as community jurisdictions.

From there we also have general flood labels. This includes the recent project area and the Base Flood Elevation. There is also a Scale Reference as well as a Study Area to show where we are currently viewing.

In order to better demonstrate how these Flood Maps can be helpful and how the final product will look, I've included an example. The purple rectangle shown on this map is a fictitious structure and we are using it to demonstrate what will be displayed on the property information maps.

I'll briefly talk through changes happening here between the Effective Flood Zones and the Preliminary. Effective Flood Zones are those that are already in effect and being used to determine building restrictions and insurance requirements. Preliminary Flood Zones are currently proposed and show new or updated Flood Hazard Area often as a result of a new coastal or hydrologic analysis for a community. Preliminary maps are subject to subsequent appeals periods and any necessary revisions before becoming new, effective maps, once approved by FEMA.

For this example, you can see that in the Effective Map, the purple structure is in Zone X Shaded. As Zone X Shaded is in the 0.2%-annual chance flooding event, it is outside of the Special Flood Hazard Area and does not carry a mandatory flood insurance purchase requirement. It is important to note- flood insurance requirements apply to depending on the zones touching a structure, not necessarily the zones present on a parcel.

Switching to the Preliminary Flood Zones, this fictitious structure is now touching the Zone AE floodway, Zone AE and Zone X Shaded. So, the building is now touching zones in the Special Flood Hazard Area with different flood insurance and building restrictions than previously.

From there, these flood maps are a good opportunity for future discussions regarding flood zones, insurance requirements, and potential building restrictions.

If you are interested in one of these maps, please send an email to the address shown (propertyidmap@starr-team.com) in the link below as well as providing 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 located on the property.

Thank you very much!