

# MAPPING THE RISK

## FREQUENTLY ASKED QUESTIONS

### 1. What are flood hazard maps?

Flood hazard maps, also called Flood Insurance Rate Maps (FIRMs), show levels of flood risk. Created by the Federal Emergency Management Agency (FEMA) for floodplain management insurance rating and community planning, the maps generally show a community's flood zones, Base Flood Elevations (BFEs), and floodplain boundaries. They are used to determine the flood risk to your community and home or business. Moderate- to low-risk areas are represented on the maps by the letter X. High-risk areas are labeled with such designations as A, AE, AO, or AH. High-risk areas that have additional risk from storm surge and wave action are labeled V or VE.

### 2. Why is Duxbury getting new flood hazard maps?

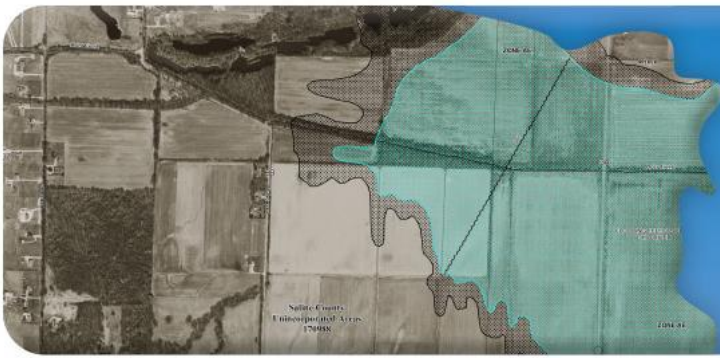
Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Duxbury. They indicate the risk for flooding throughout Duxbury. However, the current maps need to be updated. Over time, water flow and drainage patterns can change dramatically due to surface erosion, land use, and natural forces. The likelihood of flooding in certain areas has changed along with these factors.

This study integrates the most current rainfall, elevation, and other key data with the latest modeling technology to provide an up-to-date picture of the area's flood risk. The result: a better picture of the areas most likely to be affected by flooding and a better foundation from which to make key decisions.

### 3. Who is responsible for updating the maps?

This local mapping project is part of a nationwide Federal Emergency Management Agency (FEMA) Risk Mapping, Assessment, and Planning (Risk MAP) initiative. Risk MAP is a collaborative effort to provide communities with flood risk information and tools to enhance local mitigation plans and better protect citizens from damage due to flooding. Duxbury's map update project also involves local associations and private-sector partners.

The flood hazard maps, risk-assessment tools, planning, and outreach support will strengthen Duxbury's ability to make informed decisions about reducing flood risk, and our citizens' ability to understand and protect against the risk.



# MAPPING THE RISK

## 4. Who benefits from the new flood hazard maps?

Having more current, accurate maps will benefit numerous groups of people in different ways:

- Home and business owners will have the ability to make better decisions about reducing their risk and insuring their property from the financial consequences of a flood.
- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Duxbury so they can 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 online access to updates and upcoming changes in order to serve their customers and community more efficiently.

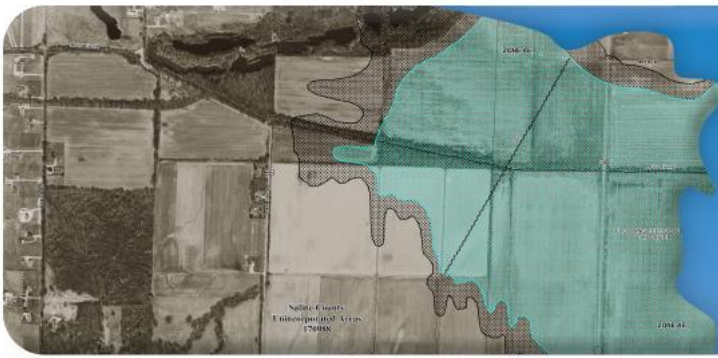
## 5. What is a high-risk area, and how do I determine if my property is located in this area?

A high-risk area is the part of the land where water collects, pools, and flows during the course of natural events. High-risk areas are classified as Special Flood Hazard Areas (SFHAs). They are often described as floodplains or areas 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. There’s no way to predict when the next flood will occur—or the one after that. The redrawn maps indicate the high-risk area as an AE zone or VE zone. Moderate- and low-risk areas are shown as shaded X zones and X zones, respectively, on the new maps.

The new maps are available for public review at the **Planning Offices and Town Clerk’s offices, Town Hall, 878 Tremont Street, Duxbury, Massachusetts 02332**, and are also available on-line on both FEMA’s website and the Town’s local GIS. Please see the fact sheet ***How to View Existing and Proposed FEMA Maps Online: Duxbury’s GIS***, on the [Town’s Planning Department website](#), where additional information is available regarding flood insurance, flood mapping and preparedness.

## 6. What will happen if my building is now shown in a high-risk area, rather than a moderate- to low-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 by law to purchase a flood policy if you carry a mortgage from a federally regulated or insured lender. If you do not have a mortgage, flood insurance is still strongly recommended, in part because most homeowners insurance does not cover flood damage. If your property is located in a high-risk area, it is even more important to protect yourself financially with flood insurance as you are more likely to experience a flood than a fire.



# MAPPING THE RISK

The National Flood Insurance Program (NFIP) offers rating options for properties newly shown in a high-risk area. For the first 12 months after the map becomes effective, most owners can purchase flood insurance at the lower-cost Preferred Risk Policy rate. Premiums will then increase up to 18 percent each year as part of the premium rate revisions put in place by the Homeowner Flood Insurance Affordability Act of 2014. Purchasing a policy before the new map goes into effect will maximize your savings.

## **7. What will happen if my building is now shown in a moderate- to low-risk area, rather than a high-risk area?**

If your building is in a moderate- to low-risk area, you are no longer required by law to purchase flood insurance if you carry a mortgage from a federally regulated or insured lender. However, the risk has been reduced, *not removed*. Flood insurance is still recommended. In fact, people outside of mapped high-risk flood areas file more than 20 percent of all NFIP flood insurance claims and receive one-third of Federal disaster assistance for flooding.<sup>1</sup>

On 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.

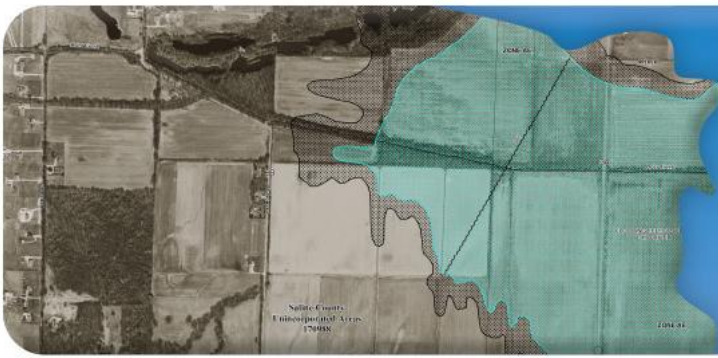
## **8. What will happen if my building is now shown in a higher-risk Zone V, rather than a high-risk A or AE zone?**

Zones beginning with the letter V are subject to wave action, which creates even higher risk for property owners, and special building requirements as well. However, if your structure was built in compliance with the A or AE zone previously in effect, the grandfather rating option allows you to retain the earlier zone for insurance rating purposes. This can result in significant savings.

## **9. What will happen if the new map shows that the Base Flood Elevation has changed?**

A higher Base Flood Elevation<sup>2</sup> means that floodwaters are estimated to reach a higher level in a major flood—a flood with a one percent or greater chance of occurring in a given year. Because your property is now at higher risk, your flood insurance premiums are likely to rise. However, if your structure was built in compliance with the A or AE zone previously in effect, the grandfather rating option allows you to retain the earlier zone for insurance rating purposes. This can result in significant savings.

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



# MAPPING THE RISK

The National Flood Insurance Program (NFIP) offers two solutions to help ease the transition to a higher-risk designation: Preferred Risk Policy (PRP) rates for those newly mapped at high risk and grandfathering rules.

- **Preferred Risk Policies.** Lower-cost policies, known as PRPs, are only available for properties in moderate- to low-risk areas. However, recognizing the financial burden that a new risk status can place on affected property owners, FEMA allows premiums to be rated at the PRP rates for the first year after map adoption. This cost-saving option is available to property owners whose buildings have a favorable flood loss history.
- **Grandfathering Rules.** 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 flood insurance coverage. Policyholders can benefit by continuing to use their previous zone designation for insurance rating. An insurance agent can help determine the lowest-cost option for a specific property.

## 11. What if my home or business is shown in a high-risk area but I believe the designation is in error?

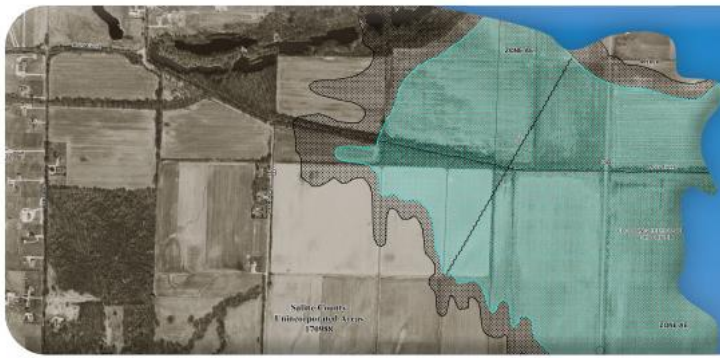
Flood map designations are based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for *all* properties. However, re-examining and updating flood hazard information for an entire community is often a multiyear process, and you may feel that you have more accurate or current data about your property or your building than that shown on the map.

If you have better technical and scientific information, such as detailed hydraulic or hydrologic data, then you may be able to appeal the flood risk indicated on the new maps. For further details on this process, visit <https://www.fema.gov/letter-map-amendment-loma>. *If you already have filed a LOMA, this may have been affected by the new maps* – please review the letter from FEMA and the LOMCs handouts above to determine if and how your property might be affected.

## 12. When do the new maps become effective?

The maps were officially released to town, county officials and the public in 2013, and after a series of public meetings, resulting in a series of appeals, and with additional public input in 2015 and 2016, a resulting set of final changes was issued in March of 2016, all of which are still preliminary. The final adoption process is now underway, and the approximate date of adoption is Fall Special Town Meeting, September 19, 2016. The maps will then become effective on November 4, 2016, and new flood insurance requirements will become effective on that day.





# MAPPING THE RISK

## 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 for further questions regarding the Duxbury, MA mapping project:

### Website Resources

- [Town of Duxbury Planning Department website](#)
- To view the proposed new maps or *current* flood hazard maps online, use the fact sheet ***How to View the FEMA Maps Online: Duxbury's GIS.***
- FEMA website on [Flood Hazard Mapping](#)
- General information about flood insurance: [FloodSmart.gov](#) and on the [Town of Duxbury Planning Department web site](#)  
[http://www.town.duxbury.ma.us/Public\\_Documents/DuxburyMA\\_Planning/index](http://www.town.duxbury.ma.us/Public_Documents/DuxburyMA_Planning/index)
- If you already have filed a LOMA, this may have been affected by the new maps – please review the letter from FEMA and the LOMCs handouts on the Planning Department website to determine if and how your property might be affected.

### Other Resources

- For questions about flood maps: FEMA Map Information Exchange (FMIX) 1-877-FEMA MAP (1-877-336-2627) Open Monday to Friday, 8 a.m. to 6:30 p.m. ET.
- 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
- For the latest public meeting dates and locations, call the Duxbury Planning Office at 781-934-1100, x 5476 or visit their website at [http://www.town.duxbury.ma.us/Public\\_Documents/DuxburyMA\\_Planning/index](http://www.town.duxbury.ma.us/Public_Documents/DuxburyMA_Planning/index)

<sup>1</sup>As of January 2015.

<sup>2</sup>Base Flood Elevation: The height that floodwaters are estimated to reach or exceed in a flood event with at least a one-percent chance of occurring in any given year.