



## FEMA Region VI Risk MAP News and Information

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### What is Risk MAP?

Risk Mapping, Assessment, and Planning (Risk MAP) is a new Federal Emergency Management Agency (FEMA) program that builds on the strength of Map Modernization. It will help communities nationwide assess flood risks, and encourage mitigation planning to avoid or minimize damage in the face of future disasters. The Risk MAP Program combines quality engineering with state-of-the-art flood hazard data to assist communities in planning and preventing risk using the most current information. Strategic planning translates into lives protected and dollars saved.



### The Risk MAP Vision

Through collaboration with State, Local, and Tribal entities, Risk MAP will focus on products and services beyond the traditional Digital Flood Insurance Rate Map (DFIRM), which is primarily used to calculate flood insurance premiums and communicate flood risk. FEMA will advise officials on how to effectively communicate risk to citizens and create corresponding mitigation plans that work. Relying on disaster recovery and assistance after a disaster hits is not the answer. The vision for Risk MAP is to proactively deliver quality data—before a disaster occurs—that increases public awareness of the risk associated with flooding and leads to action that reduces risk and impacts to life and property.

### Major Objectives

The Risk MAP Multi-Year Plan (<http://www.fema.gov/library/viewRecord.do?id=3587>) outlines the goals, objectives, and strategies for Risk MAP:

- **Assess the Nation's flood risk** and use this information to increase public awareness of risk.
- **Increase public awareness** of risk from natural hazards and establish a baseline of local knowledge and understanding of risk management concepts.
- Ensure **80 percent of the Nation's flood hazards are current**—the analysis and special flood hazard areas are new, have been updated, or deemed still valid.
  - Provide updated flood hazard data for 100 percent of the populated **coastal areas** in the Nation.
  - **Evaluate levee status** information to ensure the appropriate flood hazards are depicted on Digital Flood Insurance Rate Maps for counties with levees, including those impacted by expiring Provisionally Accredited Levee (PAL) status.
- Continue to meet statutory requirements of the National Flood Insurance Program through **assessing, on a watershed basis**, the need to revise and update all floodplain areas and flood risk zones identified, delineated, or established.

Through more proactive engagement with a wide variety of stakeholders having unique issues and concerns, both at a national and local project level, FEMA will more effectively communicate risk and show how it can be reduced. Fully implemented, Risk MAP will create a more informed public that is empowered to take action to reduce its flood risk. Importantly, this Risk MAP framework and data can be used to reduce communities' vulnerability from future natural disasters.

### Additional Resources

Keep an eye out for further information and updates on Risk MAP. This newsletter will continue to cover this topic as FEMA Region VI prepares to roll out Risk MAP projects in 2010 and beyond. Meanwhile, for additional details about Risk MAP, visit <http://www.fema.gov/plan/ffmm.shtm>. For additional resources and Regional outreach materials, visit <http://www.rampp-team.com/index.htm>.

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#### LINKS OF INTEREST:

- [http://www.rampp-team.com/fact\\_region6.htm](http://www.rampp-team.com/fact_region6.htm)
- <http://www.floodsmart.gov/toolkits>
- <http://www.fema.gov/hazard/flood>
- <http://msc.fema.gov>

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## What to do now?

What will happen after the Flood Insurance Rate Maps are complete? Planners identify the hazards and risks and develop solutions. But who records the discoveries and lessons learned about your community? How will the community act on this information?

### Capture the lessons in a Local Hazard Mitigation Plan.

A Hazard Mitigation Plan helps communities and citizens capture lessons learned and explore new opportunities to keep citizens and businesses safe during bad weather conditions. Planning encourages communities to change the odds from devastating loss to weathering the storm.

A FEMA-approved plan is the starting point to access federal funds to act on the problems discovered! Federal grants can cover up to 75% of mitigation project costs.

Write a Hazard Mitigation Plan! Contact your State Hazard Mitigation Office for more details:

- Arkansas:** Terry Gray, 501-683-6700
- Louisiana:** Casey Levy, 225-267-2673
- New Mexico:** Sophia Beym, 505-476-9607
- Oklahoma:** Bill Penka, 405-962-2813
- Texas:** Greg Pekar, 512-424-2429

## National Flood Insurance Program

### Things you need to know about flood insurance:

Flood insurance is available in participating communities to homeowners, renters, condo owners or renters, and commercial owners or renters. The annual premium varies from property to property, based on the level of coverage, and the location's flood risk, determined by FEMA's Flood Insurance Rate Maps (FIRMs).

We all live in a flood zone and are at some level of risk to flooding. Homes and businesses with mortgages from federally regulated or insured lenders in high-risk flood areas are required to purchase flood insurance; however, everyone is encouraged to carry flood insurance, since it can flood anywhere. About 25% of all flood insurance claims occur in moderate- to low-risk areas.

Most homeowners in a moderate- to low-risk area will be eligible for coverage at a preferred risk rate, starting as low as \$119 per year. In a high-risk area, a standard-rate policy would apply. The average flood insurance premium is \$560.

The flood insurance policy provides coverage for flood damage to residential buildings and contents, with maximum limits of \$250,000 for buildings and \$100,000 for contents. For non-residential, the limits are \$500,000 for building coverage and \$100,000 for contents coverage. Separate deductibles apply to buildings and contents. This type of coverage is typically not provided by a standard homeowner's insurance policy.

For more information, go to <http://www.FloodSmart.gov>. There you can fill out the One-Step Flood Risk Profile to find out about your property, including the cost of flood insurance. You can either contact your insurance agent or locate an agent on the FloodSmart website to obtain a flood insurance policy. Keep in mind, there is usually a 30-day waiting period before your policy goes into effect.

### What's new on our website?

- ✓ Levee Meeting Presentations
- ✓ Minutes and Monthly Reports
- ✓ Levee Toolkit
- ✓ Insurance Toolkit
- ✓ Appeals and Protest Section

[www.ramp-team.com/fact\\_region6.htm](http://www.ramp-team.com/fact_region6.htm)

## Training available at FEMA's Emergency Management Institute (EMI) for 2010

As the Risk MAP effort begins in communities around the country, it is important to know there are resources available to floodplain managers. The EMI, located in Emmitsburg, Maryland, offers a variety of educational opportunities. The class schedule is posted for the 2010 calendar year and a wide array of training opportunities are available, including:

- Hazard Mitigation
- Managing Floodplain Development through the National Flood Insurance Program (NFIP)
- HAZUS-MH: Hazards US Multi-Hazard Risk Assessment Software
- Hurricane Preparedness & Response
- NFIP: Community Rating System (CRS)

Qualified applicants may receive reimbursement for travel and tuition for many courses. In order to qualify, the student must be a state, local, or Tribal Government representative, recognized volunteer organization representative, active emergency management organization

representative, or a representative from a state or local fire organization.

Alternatives to traveling to the EMI campus are available. Independent study courses are available online at no cost. In addition, Mobile Training Courses travel from state to state, bringing the training to communities nationwide.

If you are interested in attending classes, you are encouraged to apply as soon as possible—classes reach capacity quickly.

Applicants must meet the selection criteria and prerequisites specified for each course. Applications for course vacancies must be received at least six weeks before the course date for the applicant to be considered for the course.

**For more information, course application, and a current list of available training opportunities, please visit: <http://training.fema.gov/EMICourses>.**

## FEMA Map Information eXchange (FMIX)

### FMAC + MSC = FMIX

The Contact Center for the Map Service Center (MSC) has been consolidated into the current FEMA Map Assistance Contact Center (FMAC) to increase efficiency. It will provide a one-stop shop for a variety of information, products, services, and tools that support the NFIP.

The toll-free number currently used by the FMAC, 1-877-FEMA-MAP (1-877-336-2627) should be used instead of the MSC number (1-800-358-9616), which will be discontinued by the end of April 2010.

In addition, to reflect the consolidation of the contact centers, the name of the FMAC will change to the FEMA Map Information eXchange, or FMIX. The phone number for the FMIX is the same as before, 1-877-FEMA-MAP (1-877-336-2627). **This change will occur as of Monday, March 1, 2010.**

The FMIX looks forward to helping you with any FEMA map related questions or orders. Please visit the website at [http://www.fema.gov/plan/prevent/fhm/fmc\\_main.shtm#RegionalInfo](http://www.fema.gov/plan/prevent/fhm/fmc_main.shtm#RegionalInfo). For more information or to contact a FEMA Map Specialist, please call 1-877-FEMA-MAP (1-877-336-2627) or e-mail [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com).