

# WELCOME TO THE KLICKITAT COUNTY, WA VIRTUAL OPEN HOUSE

## THIS IS AN OPPORTUNITY TO:

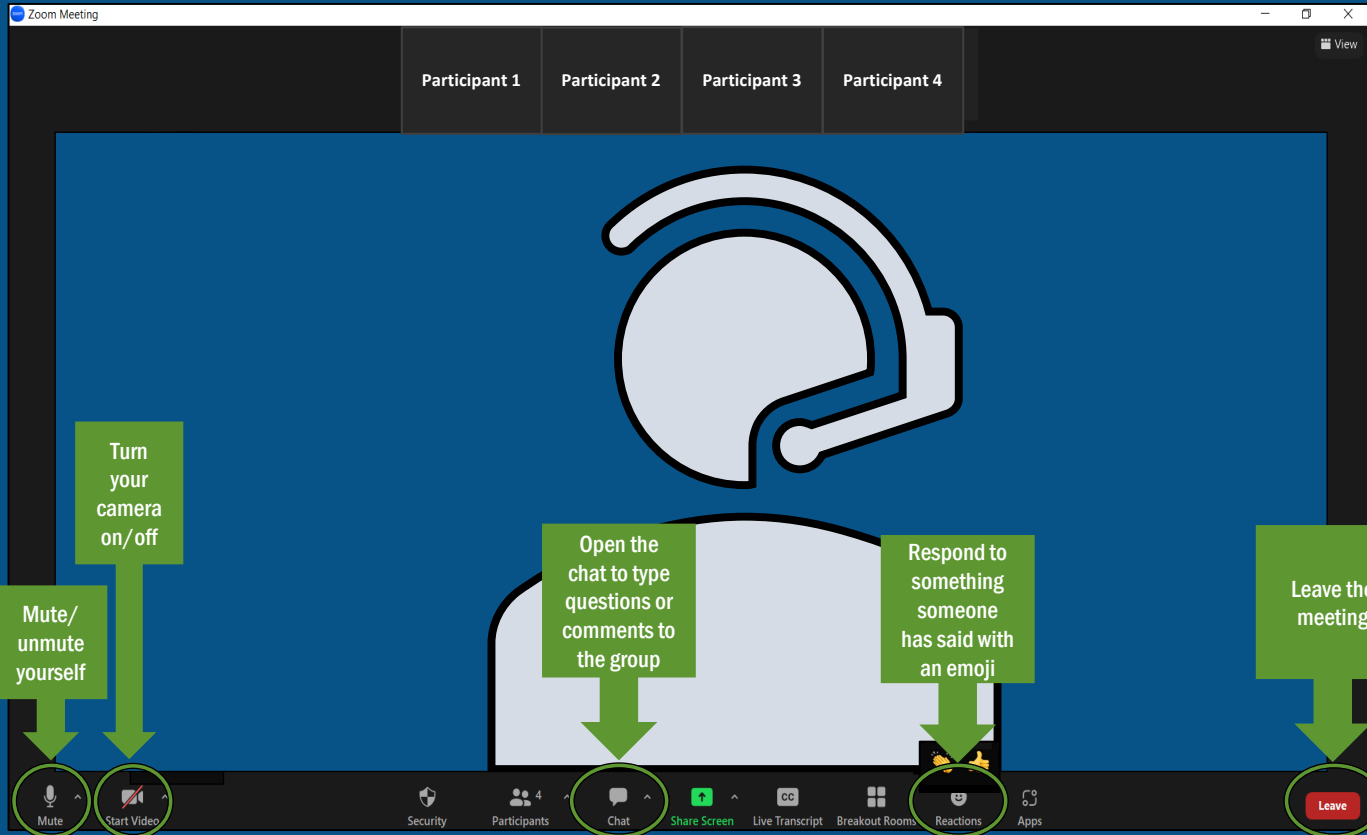
- Understand the new **preliminary maps** and how they impact your property.
- Learn how to provide **comments and feedback** to your community officials.
- Ask **questions** and **learn more about next steps**. Questions might include:
  - Why are there new flood maps?
  - What do property owners need to know?
  - Where can I get more information?
  - What are my insurance requirements?



**FEMA**

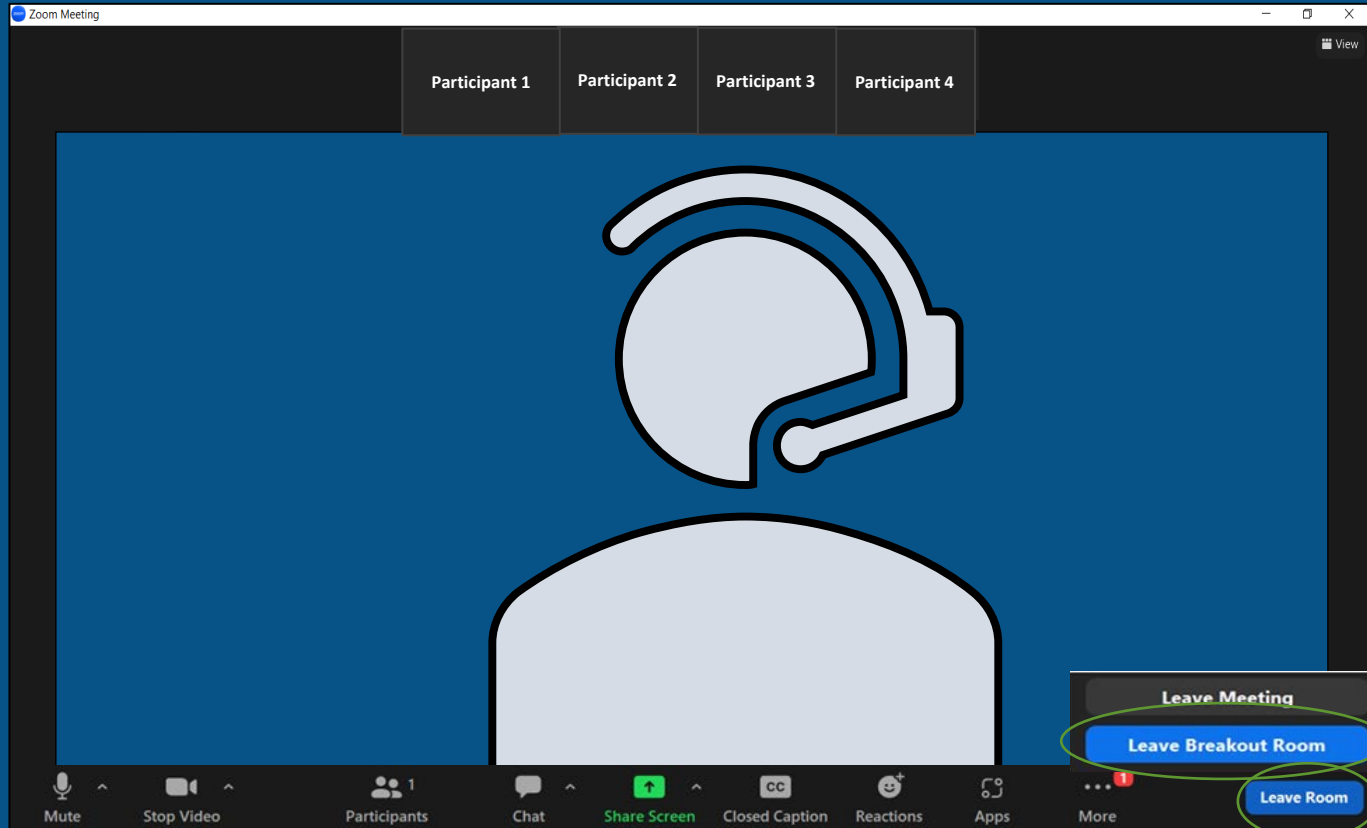
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# FEATURES OF THE ZOOM PLATFORM



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# LEAVING A BREAKOUT ROOM



3. You will return to the main lobby, where you can let hosts know where you would like to go next

2. Click the “Leave Breakout Room” button that pops up on the bottom right of your screen after clicking the “Leave Room” button

1. Click the “Leave Room” button on the bottom right of your screen



IRP/IMA

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# BREAKOUT ROOMS AVAILABLE



## PROPERTY IDENTIFICATION AND DIGITAL MAPPING

Review your property on the updated map and understand the flood zone changes.



## STATE OF WASHINGTON

Ask about Washington's floodplain regulations and speak with state staff



## FLOOD INSURANCE AND FLOODPLAIN REGULATIONS

Learn about flood insurance coverage options. Gain information on building requirements within the SFHA.



## FLOOD STUDY AND ENGINEERING

Understand the methodology and technical specifications of the maps.



## KLICKITAT COMMUNITIES

Learn about floodplain regulations in Klickitat County and the communities of White Salmon, Bingen and Goldendale.

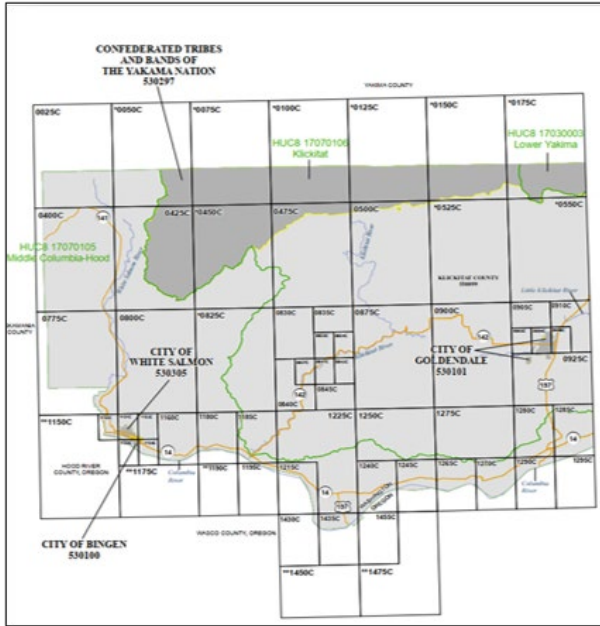
To speak with a specialist in one of these rooms, please let us know in the chat or by coming off mute.



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# WHAT IS A FLOOD MAP?



Klickitat County example index page showing the location of the Flood Insurance Rate Map Panels

- **Flood Insurance Rate Maps (FIRMs)** are tools used to inform you, your community, insurance agents, and others about the local flood risk.
- FIRMs provide information that **can help you make smart decisions** for your community's well-being.

LEARN MORE ABOUT KLICKITAT COUNTY'S  
FIRMBY SCANNING THIS QR CODE WITH  
YOUR PHONE'S CAMERA



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# LEARN MORE ABOUT THE FLOOD MAP UPDATE

By scanning this QR code, or  
visiting

[bit.ly/klickitatmapupdate](https://bit.ly/klickitatmapupdate)

*Link is case sensitive*



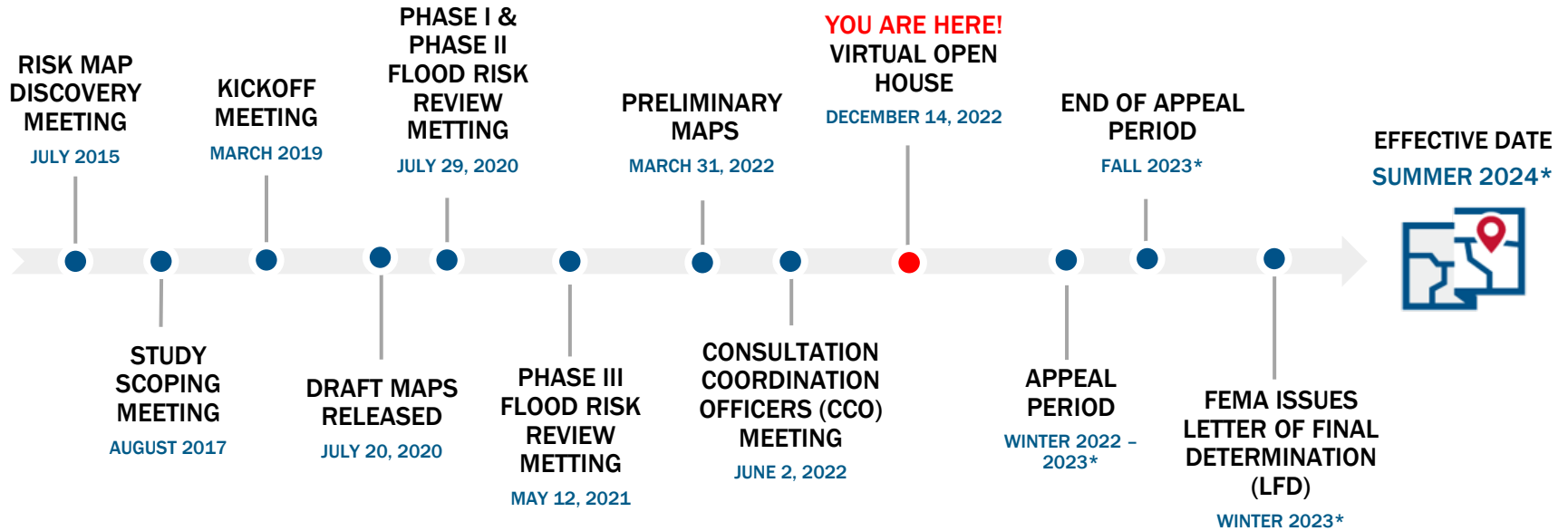
Use the contact information listed on the site to reach out to the project team to ask questions and learn more.



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# KLICKITAT FLOOD MAP UPDATE TIMELINE



Once FEMA issues the LFD, communities have 6 months to update local floodplain regulations. They must adopt the study before the data becomes effective. *If they do not, they can be suspended from the NFIP.*



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# WHAT IS THE SPECIAL FLOOD HAZARD AREA (SFHA)?

Flood Insurance Rate Maps (FIRMs) identify different levels of flood risk using Flood Zone Designations. The highest risk areas are referred to as Special Flood Hazard Areas (SFHAs).

Within the SFHA the following apply:

- Enforcement of National Flood Insurance Program (NFIP) floodplain management regulations adopted by your local community.
- Mandatory purchase of flood insurance for properties with a federally-backed mortgage or that have received other types of federal funding to construct, repair, or rebuild.

Visit [bit.ly/klickitatmapupdate](https://bit.ly/klickitatmapupdate) to learn more



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# THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

THE NATIONAL FLOOD  
INSURANCE PROGRAM  
BALANCES THREE RELATED  
AREAS THAT MUST  
SUPPORT EACH OTHER.



Flood Hazard  
Mapping



Floodplain  
Management



Flood Insurance



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**DID YOU KNOW?** Flooding occurs in all 50 states with nearly **12.5 MILLION** square miles identified as **high-risk** areas.



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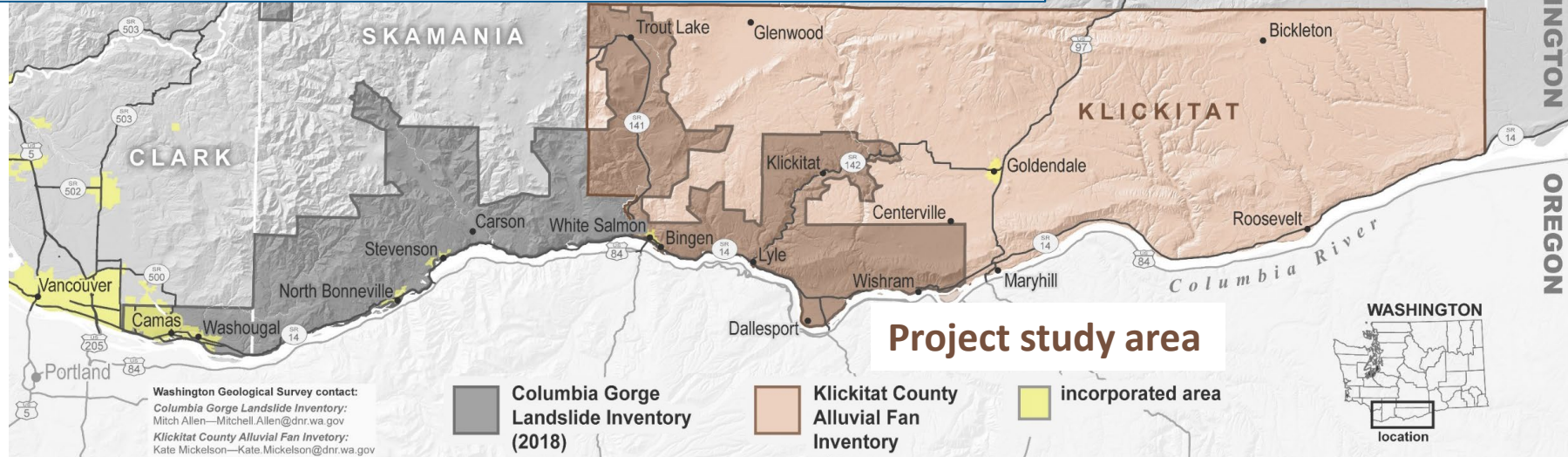
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# NEW LANDSLIDE AND ALLUVIAL FAN MAPPING

There is new mapping for Klickitat County by landslide geologists at the **Washington Geological Survey**

- Data will be published and publicly available in Fall 2023
- For information on landslides and alluvial fans, visit: [www.dnr.wa.gov/geology](http://www.dnr.wa.gov/geology).

For more info, contact **Kate Mickelson** [kate.mickelson@dnr.wa.gov](mailto:kate.mickelson@dnr.wa.gov)



# FLOOD RISK STATISTICS

- If your house is in the floodplain, you have a **26% chance of experiencing flood damages** to your home over your 30-year mortgage.
- More than **40%** of flood claims are **outside** the highest flood risk areas.



Home impacted by flood event



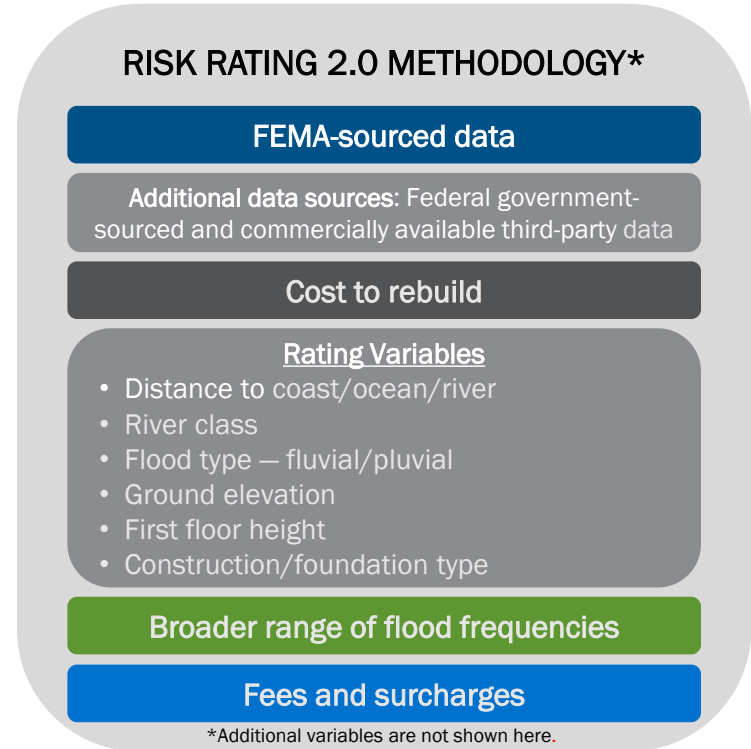
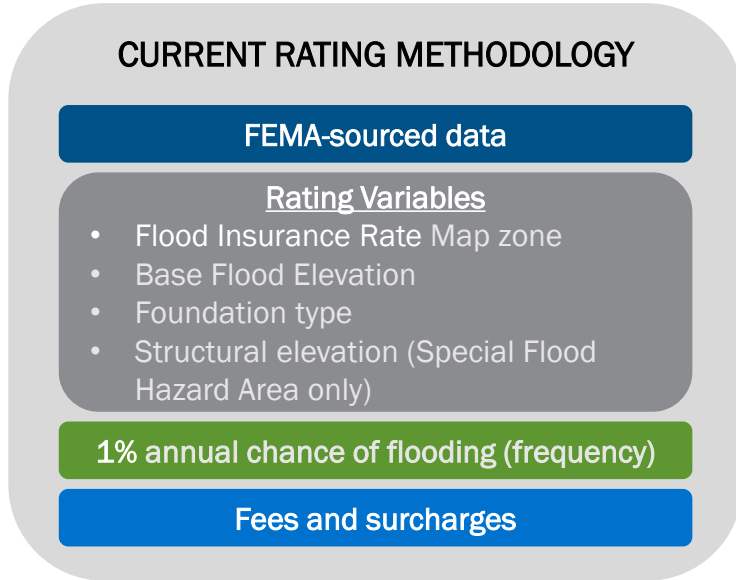
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# RISK RATING 2.0: OVERVIEW

Premiums more accurately reflect a property's unique flood risk.  
To do so, they consider a broader range of variables.



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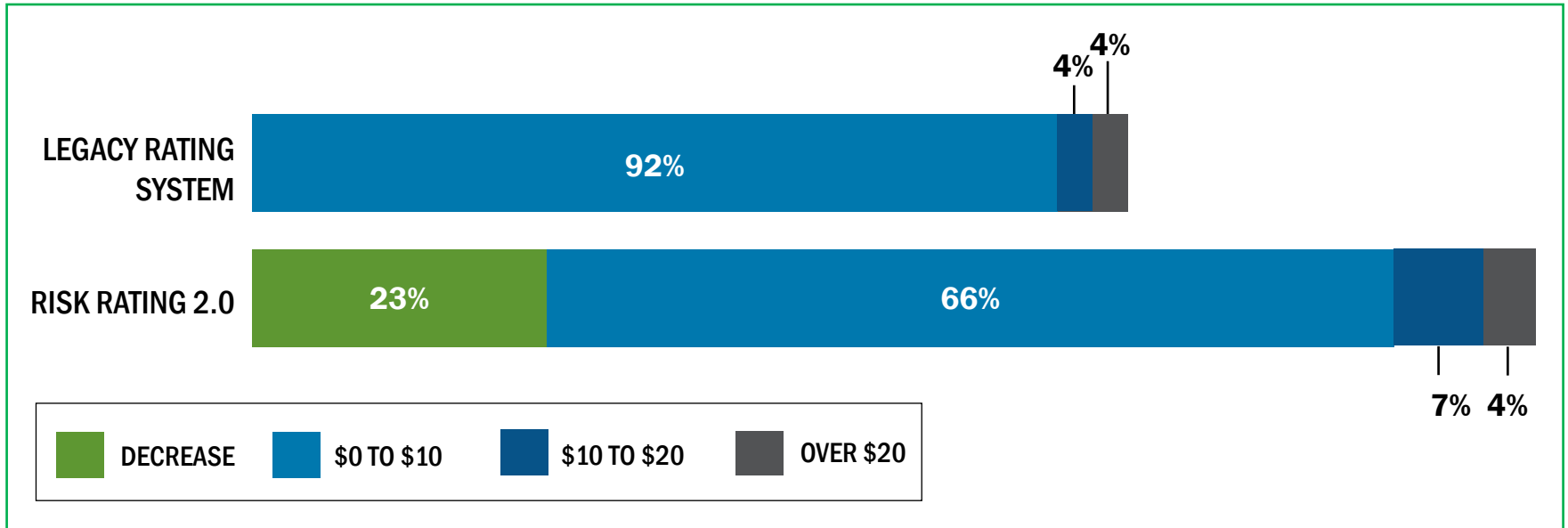
# RISK RATING 2.0: WHAT IS NOT CHANGING

- Statutory rate caps on annual premium increases.
- Availability of premium discounts.
- Transfers of policy discounts to new homeowners.
- Use of FIRMs for mandatory purchase and floodplain management.
- Availability of premium discounts for Community Rating System (CRS) participation.



# RISK RATING 2.0 VS. LEGACY SYSTEM

(RATE COMPARISON)



This graph compares rate analysis under the legacy rating system to the Risk Rating 2.0 rating system.



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# BENEFITS OF FLOOD INSURANCE VS. DISASTER ASSISTANCE

## FLOOD INSURANCE

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the president.
- Nearly 25% of NFIP claims are for properties in moderate- and low-risk areas.
- There is NO payback requirement.
- FEMA's flood insurance policies are continuous and not cancelled for repeated losses.

## DISASTER ASSISTANCE

- Most forms of federal disaster assistance require a presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.



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