



National Flood Insurance Program Community Rating System

Floodplain Management Plan

The Pima County Regional Flood Control District (District) is seeking your input on the preparation of a Floodplain Management Plan for approval by the Flood Control District Board of Directors (Board). The District strives to use forward-looking floodplain management planning practices to minimize the risk of flood and erosion damage for all county residents, property and infrastructure. These efforts include identifying high flood risk areas, preserving natural watercourses, constructing flood control facilities, establishing locally appropriate development standards, distributing public information, providing early warning, and responding to flood emergencies. This plan will help the District identify the activities that will be most effective in each of the watersheds in unincorporated Pima County, as shown on the map available at: www.pima.gov/fmp/map

Relationship to Flood Insurance Costs

Properties near washes and riparian areas are often considered more valuable. However, when a structure is located *within* federal floodplains, the cost of flood insurance needs to be considered and can be quite expensive. The National Flood Insurance Program (NFIP) Community Rating System (CRS) allows premium discounts when communities exceed minimum standards. Due to Pima County's efforts to reduce the risks of flooding, residents in unincorporated areas enjoy a flood insurance premium discount of 25%. Flood insurance is also recommended for property that is within locally identified high flood risk areas. The completion of a Floodplain Management Plan will help further reduce flood insurance premiums.

Project Schedule

- October 2018 – Board directs District to start the Floodplain Management Plan process.
- October 2018 – Seek participants for a Planning Committee according to guidelines.
- Fall 2018 – Conduct informational meetings in impacted areas.
- Winter 2018/19 - Prepare hazard and problem area assessments.
- Spring 2019 - Set goals, review possible activities, and draft an action plan.
- Summer 2019 – Conduct meetings for the public to comment on the draft plan.
- Fall 2019 – Request approval by the Board.

For More Information

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Frequently Asked Questions

What is the National Flood Insurance Program?

The NFIP is a federal program that enables property owners or renters to purchase flood insurance. By exceeding minimum program standards, Pima County has been successful in lowering costs for flood insurance policyholders within unincorporated areas. Flood insurance is required for federally-backed mortgages in floodplains identified by the Federal Emergency Management Agency (FEMA). Building insurance is available after a 30-day waiting period. Renters can purchase contents insurance, which may be a financial necessity for business tenants. Flood insurance can be obtained for property outside of FEMA floodplains, even in high flood risk areas.

What is the District doing to reduce flood hazards and insurance costs?

The NFIP authorizes and credits activities that prevent, reduce, or respond to flood damages. The District has a proven track record in identifying hazardous areas, providing structural improvements that have multiple benefits, protecting natural watercourses, and establishing development standards. Recently, the District has been enhancing its early flood detection and warning, land management and outreach programs to further protect the County's residents. Developing a Floodplain Management Plan that follows the FEMA process, will better coordinate all of these programs and will further reduce flood risk and flood insurance premiums.

Will this project increase costs?

No additional budget is required. The project will be completed by District staff as part of their normal duties. Although the planning process will

take additional time, the result of the process will identify efficiencies and improve internal coordination. This can reduce operational costs by avoiding duplication of effort, identifying partnership opportunities, and avoiding unnecessary costs.

Have there been independent audits of the District's performance?

Yes, every three years auditors from the ISO Inc., a private contractor hired by FEMA, rates the District's performance. In 2017, the audit resulted in a Class 5 rating, with a 25% flood insurance premium discount. Public support for capital projects and preservation in the floodplain, in addition to regulatory and map information service efforts, have contributed to this success. While the District's audit score is high enough to earn a 30% discount, the pre-requisite to complete a Floodplain Management Plan for Board adoption had not been met.

What ways can the public participate in the planning process?

The process will be guided by a Planning Committee composed of stakeholders. Working meetings will be held at key project milestones and will be open to the public. Informational meetings will be conducted in floodprone areas at the beginning of the process and to provide comment on the draft plan prior to Board adoption. Early in the process, the District will mail a survey to all properties that are within mapped regulatory floodplains in unincorporated Pima County. It will be available, with flood hazard information and the draft plan at the link below. This website will also provide meeting times and locations and updates on opportunities for the public to provide input.

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