



FEMA FLOOD RISK MAP AMENDMENTS – 2024

The Federal Emergency Management Agency (FEMA) has provided the Town of Plainville with copies of the draft map revisions presented by FEMA. The revisions to the Insurance Rate Maps represent a shift in where flood waters may accumulate and inundate land and structures in the case of severe storm events. While much of the Town is unaffected, there are many properties as well as some structures that are adversely impacted. Conversely, some properties and structures have shifted out of high risk flood areas.

FEMA has an appeal process that will end May 28th, 2024. After that date they will take 60 days to review any appeal information, taking action as the agency deems warranted. Once both sections of the appeals process are over, they will announce an effective date. The appeal process is included in this information package.

Because of the shift in flood risk, the Town of Plainville deems it important to notify residents. One significant reason for notification is if your home or business is added to a high flood risk area and any structures on your property are mortgaged, your bank may be required by Federal Law to require that you obtain additional flood insurance. Flooding damage from overland waters is **NOT** typically covered in a commercial or homeowner policy. The cost can be significant depending upon the type of flood zone you are in, and the process may vary by insurer. By contrast, if a structure you own is mortgaged and has been removed from a high risk flood zone, you may be eligible to remove flood insurance from your structure(s). Please note that any property nearby a flood zone is still at elevated risk and it may still be in your best interest to maintain flood insurance.

The town has taken pains to make sure you can review your individual property impacts. Please visit <https://plainville.mapxpress.net> to begin the process of making that determination. Once on the site, you must accept the disclaimer regarding property lines. Once you accept the disclaimer, you must enter your property information under “**Property Search**.” Once the street number and name are entered, click on the **GO** button. Look for your property under the **Search Results** then click on the red **Zoom to GIS** link.

You will be presented with a basic (and approximate) image of your property. While the property lines may appear askew, the structure in relation to the flood zone boundary is accurate. In the upper right of your screen, click on “**Map Layer**.” You will see a drop down menu. At the bottom of the drop down menu, select Effective FEMA data to see if your property and structure are already in a flood zone. The very bottom selection will open the Draft/Proposed FEMA data. You may toggle back and forth between the two selections to see if the information is changing. If you see no flood information added to the map when you make your selection, you are effectively out of a flood zone and do not have to be concerned about the proposed changes.

Currently, the Town of Plainville is not appealing FEMA’s data. Should you decide to do so, please note that you will have to provide scientific and technical data to confirm your reasons for the appeal to refute FEMA’s findings. It is our responsibility to compile the information you provide to us and submit it to FEMA before May 28, 2024.

If you are unable to make the determination yourself, please call the Town Planner, Mark DeVoe at 860-793-0221 Ext. 7177. Questions regarding the appeals process can be referred to the Floodplain Administrator, John Bossi, at 860-793-0221 Ext. 7171.

Public Invited to Appeal or Comment on Flood Maps in Hartford County, Connecticut

Release Date: February 26, 2024

Preliminary flood risk information and updated Flood Insurance Rate Maps are available for review by residents and business owners in affected communities in Hartford County, Connecticut. Residents and business owners are encouraged to review the latest information to learn about local flood risks and potential future flood insurance requirements.

The updated maps were produced in coordination with local, state and FEMA officials. Significant community review of the maps has already taken place. Before the maps become final, community stakeholders can raise questions or concerns about the information provided and participate in the 90-day appeal and comment periods.

The 90-day appeal and comment periods will begin on or around February 28, 2024. The affected communities in Hartford County, Connecticut are listed in the Proposed Flood Hazard Determinations Notice in the Federal Register at the following website: <https://www.federalregister.gov/documents/2024/01/29/2024-01625/proposed-flood-hazard-determinations>

Residents may submit an appeal if they think modeling or data used to create the map is technically or scientifically incorrect.

- An appeal must include technical information, such as hydraulic or hydrologic data, to support the claim.
- Appeals cannot be based on the effects of proposed projects or projects started after the study is in progress.
- If property owners see incorrect information that does not change the flood hazard information — such as a missing or misspelled road name in the Special Flood Hazard Area or an incorrect corporate boundary — they can submit a written comment.



FEMA

Page 1 of 2

The next step in the mapping process is to resolve all comments and appeals. Once these are resolved, FEMA will notify communities of the effective date of the final maps.

To review the preliminary maps or submit appeals and comments, contact your local floodplain administrator (FPA). A FEMA Map Specialist can identify your community FPA. Specialists are available by telephone at 1-877-FEMA-MAP (1-877-336-2627) or by email at FEMA-FMIX@fema.dhs.gov.

The preliminary maps may also be viewed at the following websites:

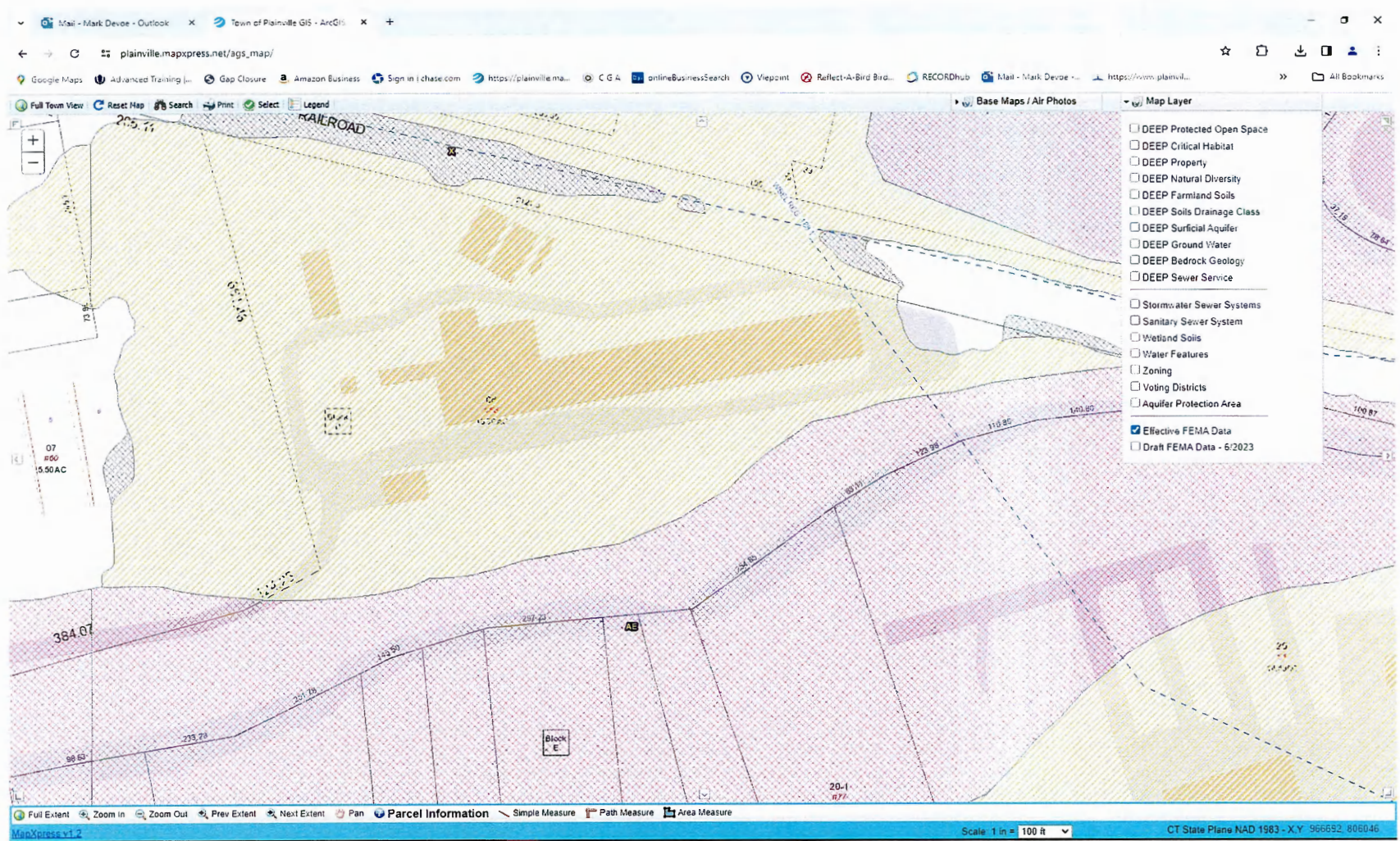
- FEMA Map Service Center – <http://msc.fema.gov/portal>
- Preliminary Map Products Download Page – <https://hazards.fema.gov/femaportal/prelimdownload>
- Flood Map Changes Viewer – <http://msc.fema.gov/fmfv>

For more information about the flood maps, please contact a FEMA Map Specialist by telephone at 1-877-FEMA-MAP (1-877-336-2627) or by email at FEMA-FMIX@fema.dhs.gov.

There are cost-saving options available for those newly mapped into a high-risk flood zone. Learn more about your flood insurance options by talking with your insurance agent or visiting <https://www.floodsmart.gov>.

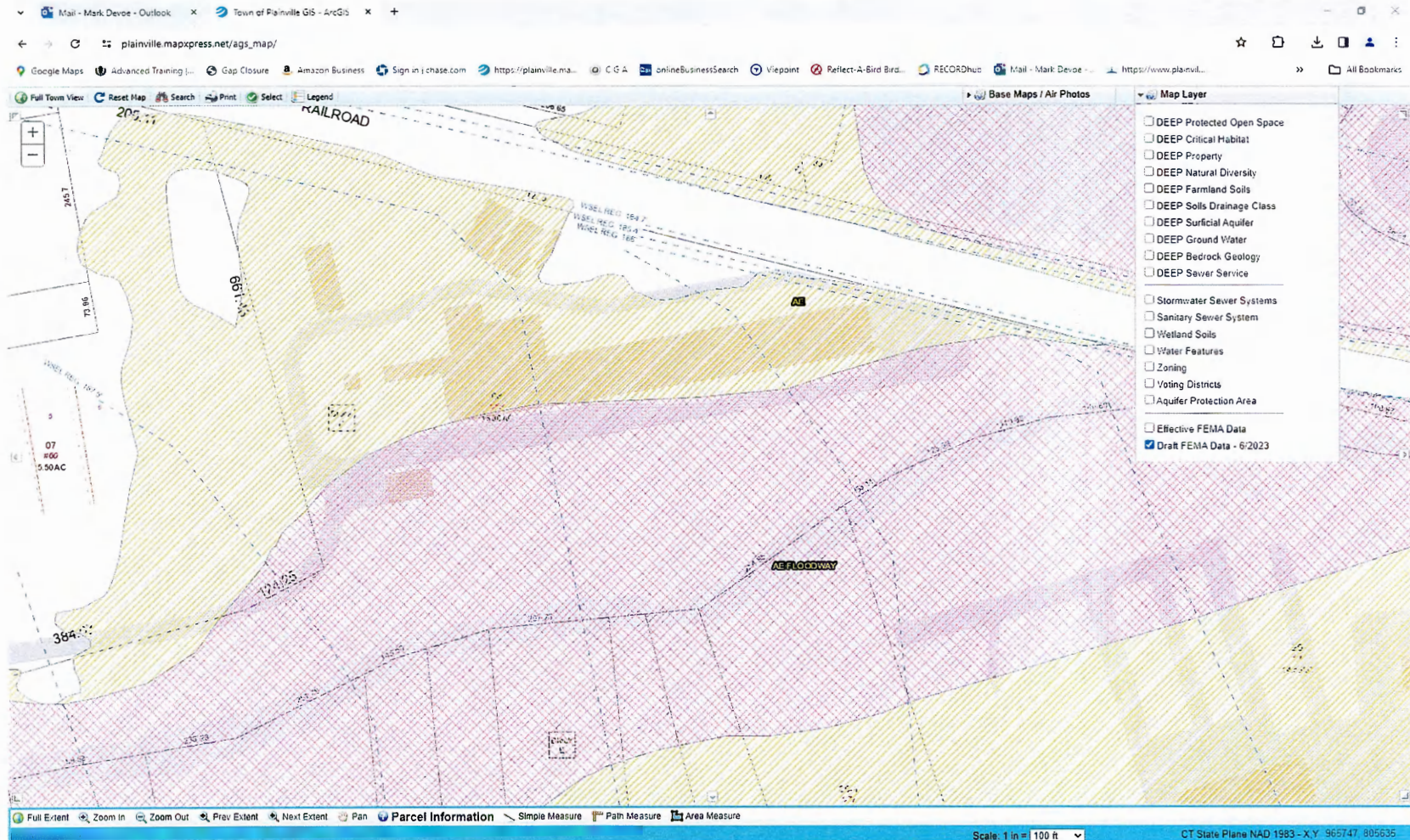


THIS IS THE CURRENT FEMA MAPPING DATA AND IS IN EFFECT.



THIS MAP ILLUSTRATES A FLOODWAY (HIGHEST RISK ZONE) IN RED CROSSHATCH WHERE IT MEETS A HIGH FLOOD RISK ZONE (HIGH RISK ZONE) ON EITHER SIDE.

THIS IS THE DRAFT/PROPOSED FEMA MAPPING DATA AND WILL TAKE EFFECT ONCE THE APPEAL PERIOD IS OVER.



THIS MAP ILLUSTRATES A FLOODWAY (HIGHEST RISK ZONE) IN RED CROSSHATCH WHERE IT MEETS A HIGH FLOOD RISK ZONE (HIGH RISK ZONE) ON EITHER SIDE. NOTE THAT THE FLOODWAY HAS EXPANDED AND POSES A MORE SERIOUS RISK TO THE STRUCTURE ON THE PROPERTY.