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| Open House Toolkit  St. Joseph County, Michigan    September 2024  U.S. Department of Homeland Security Seal: Federal Emergency Management Agency |



* + 1. COMMUNITY OPEN HOUSE TOOLKIT FOR LOCAL OFFICIALS

This toolkit includes messages and sample communication materials you can use to promote the Flood Risk Open House. You do not have to use them. FEMA hopes they help your outreach efforts.

This toolkit includes the following customizable items:

* Flyer (separate PDF)
* News Release
* Sample Ad
* Social Media Content
* Flood Risk Open House Talking Points
* Frequently Asked Questions
  + 1. News Release

St. Joseph County Residents Invited to Flood Map Open House

Community residents can join an in-person meeting to review new flood maps with experts. They can also learn how to address their future flood risk to protect life and property.

[LOCATION] — Local, state and federal officials are working to reduce the effects of severe weather and natural disasters. On Monday, September 9, FEMA will hold an in-person Open House in the Village of Bellaire. At this event, FEMA will answer St. Jospeh County residents' questions about flood risk and flood insurance after the release of the preliminary flood maps.

FEMA, the state of Michigan and St. Joseph County community officials invite residents to join them at the Open House. Residents can also see preliminary versions of the Flood Insurance Study (FIS) report and the Flood Insurance Rate Maps (FIRMs) [here](https://hazards.fema.gov/femaportal/prelimdownload/).

**WHAT**: Flood Risk and Insurance Open House

**WHEN**: Monday, September 9, 2024, from 5-7 PM

**WHERE**: Three Rivers Area Chamber of Commerce (1116 N. Main Three Rivers, MI 49093)

The Open House will not have a formal presentation. Residents can attend at any time between 5-7 pm ET. Experts at the Open House will teach residents about flood risk and flood insurance. They can also explain floodplain development regulations and the mapping process. Residents can meet with experts one-on-one to look at their own addresses on the new maps. They will learn about their specific risk. They will also learn ways to help prevent flood loss.

The updated maps will highlight several streams and flooding sources, including St. Joseph River, Armalege Drain, Fawn River, Kerr Creek, Little Swan Creek, Nye Drain, Portage River, Portage Lake,

Prairie Tributary 8, Profile Lake Drain, Rocky River, Nottawa Creek, Prairie River, Spring Creek (St. Joseph River East), Blossom/Goodrich/Havens Lakes, White Pigeon River, Bear Creek, Flowerfield Creek, Swan Creek, Portage River, and Spring Creek. These updates encompass 49 Flood Insurance Rate Map (FIRM) panels and cover 18 communities, including 12 townships, 4 villages, and 2 cities.

Once in effect, the maps will inform flood insurance rates and local floodplain management rules adopted under the [National Flood Insurance Program](https://www.floodsmart.gov/). FEMA urges public officials to use the maps to help plan and prepare communities to quickly respond to and recover from future events.

Property owners, realtors, lenders and insurance agents will benefit from this chance to learn more about flood risk and hazard mitigation in St. Joseph County.

You can view the preliminary FIRM and FIS report [here](https://hazards.fema.gov/femaportal/prelimdownload/).

For media questions, reach out to the FEMA Region 5 News Desk at [FEMA-R5-News-Desk@fema.dhs.gov](mailto:FEMA-R5-News-Desk@fema.dhs.gov). For Open House questions, reach out to [fema-r5-map@fema.dhs.gov](mailto:fema-r5-map@fema.dhs.gov)

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Go to [INSERT WEBSITE] to learn more.

[IF NO LOCAL WEBSITE] Enter your address to see the updated maps at <https://msc.fema.gov/fmcv>. If you cannot attend an Open House, reach out to the FEMA Flood Mapping and Insurance eXchange at 877-336-2627, [via email](mailto:FEMA-FMIX@fema.dhs.gov), or [via chat](https://www.floodmaps.fema.gov/fhm/fmx_main.html). A map specialist can help answer your questions.

* + 1. Social Media Posts for Twitter and Facebook
* Learn about flood risk for #StJosephCounty communities! Get your flood risk and flood insurance questions answered live by @FEMARegion5. Join the Open House on Sept. 9. Drop by any time from 5-7PM at Three Rivers Area Chamber of Commerce #KnowYourFloodRisk
* Residents of St. Joseph County: Ask FEMA your flood risk questions! @FEMARegion5 is holding an in-person Open House on Sept. 9. Drop by any time from 5-7 PM at Three Rivers Area Chamber of Commerce #KnowYourFloodRisk
* We’re all at risk of flooding. Learn about your property’s flood risk at the St. Joseph County Open House on 09. You can drop by anytime from 5-7 PM at Three Rivers Area Chamber of Commerce. Learn more @ [INSERT LINK].#knowyourfloodrisk @FEMARegion5
* St. Joseph County residents can see the county’s updated flood maps at <https://msc.fema.gov/fmcv>. #knowyourfloodrisk
* Learn if your home is in a newly mapped flood zone. Look up your address on the updated FEMA flood maps at <https://msc.fema.gov/fmcv>, or call 877-336-2627. #knowyourfloodrisk
* Protect yourself and your property during floods. Join us at the St. Joseph County Open House on September 9. You can drop by any time from 5-7 PM at Three Rivers Area Chamber of Commerce. Learn more @ [LINK]#knowyourfloodrisk @FEMARegion5
  + 1. TALKING POINTS FOR LOCAL OFFICIALS

OVERARCHING MESSAGES

In a changing world, our flood risk changes, too. It is up to all of us to know our risk and act to secure our future.

Updated maps give us more precise details about the flood risks where we live and work. They help us prepare for an unpredictable future.

Share this information with your friends and neighbors. Know your flood risk and have a plan before a flood or storm affects you.

There are resources to support you and your community. The [FEMA Flood Map Service Center](https://msc.fema.gov/) lets you look up flood risk by address at <https://msc.fema.gov/fmcv>. Call the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627 to get help or ask questions about your home. If you cannot attend an Open House, call the FMIX. A map specialist can help answer your questions.

The updated maps will highlight several streams and flooding sources, including St. Joseph River, Armalege Drain, Fawn River, Kerr Creek, Little Swan Creek, Nye Drain, Portage River, Portage Lake,

Prairie Tributary 8, Profile Lake Drain, Rocky River, Nottawa Creek, Prairie River, Spring Creek (St. Joseph River East), Blossom/Goodrich/Havens Lakes, White Pigeon River, Bear Creek, Flowerfield Creek, Swan Creekm, Portage River, and Spring Creek. These updates encompass 49 Flood Insurance Rate Map (FIRM) panels and cover 18 communities, including 12 townships, 4 villages, and 2 cities.

MAPPING INFORMATION

[FEMA’s Flood Map Service Center](https://msc.fema.gov/) is a great resource. It gives details about flood insurance, the Risk Mapping, Assessment and Planning program, mitigation actions, and other related information.

Enter your address to see the updated flood maps at <https://msc.fema.gov/fmcv>.

Map specialists at the FMIX are here to help. Reach out to them at 877-336-2627 or [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov). You can also contact the Michigan Department of Environment, Great Lakes, and Energy at 800-662-9278.

Wherever it rains, it can flood. If you feel your building is at risk of flooding, you can still buy flood insurance.

FLOOD INSURANCE

Flood zones are shown on a community’s Flood Insurance Rate Map (FIRM); it shows the flood risk for an area. The flood maps are used to determine insurance requirements.

High-risk flood zones begin with the letters A or V. They face the highest risk of flooding. If you own a property in a high-risk zone and you have a federally backed mortgage, you must buy flood insurance as a condition of your loan.

Moderate- to low-risk flood zones are designated with the letters B, C and X. In these areas, the risk of flooding is lower, but it is still there. One in three insurance claims come from moderate- to low-risk flood areas.

Most homeowners and renters insurance does not cover flood damage.

Flood insurance is available through the National Flood Insurance Program, a federally underwritten program. You can buy it through a licensed insurance agent. Learn more about flood insurance at [FloodSmart.gov](https://www.floodsmart.gov/).

It is still a good idea to [buy](https://www.floodsmart.gov/why-buy-flood-insurance) flood insurance, even when it is not required.

You can view Preliminary FIRMs at <https://msc.fema.gov/fmcv>.If you cannot attend an Open House, call the FMIX at 877-336-2627. A map specialist can help answer your questions. You can also contact the Michigan Department of Environment, Great Lakes, and Energy at 800-662-9278.

* + 1. OPEN HOUSE FREQUENTLY ASKED QUESTIONS

What changes will we see on the new Flood Insurance Rate Map (FIRM)?

Some buildings may be included in the high-risk area for the first time. This area is known as the Special Flood Hazard Area (SFHA).

However, some buildings may be removed from the SFHA.

* If the building is currently mapped in an SFHA, but is outside the SFHA on the new FIRM, flood insurance is no longer federally required. Flood insurance is still recommended for renters and homeowners outside the SFHA.
* Mortgage companies or lenders may still require you to buy flood insurance.
* The updated maps will highlight several streams and flooding sources, including St. Joseph River, Armalege Drain, Fawn River, Kerr Creek, Little Swan Creek, Nye Drain, Portage River, Portage Lake, Prairie Tributary 8, Profile Lake Drain, Rocky River, Nottawa Creek, Prairie River, Spring Creek (St. Joseph River East), Blossom/Goodrich/Havens Lakes, White Pigeon River, Bear Creek, Flowerfield Creek, Swan Creekm, Portage River, and Spring Creek. These updates encompass 49 Flood Insurance Rate Map (FIRM) panels and cover 18 communities, including 12 townships, 4 villages, and 2 cities.

Can I view my home on the new preliminary FIRM before the Open House?

Yes. You can view an address on the preliminary map at <https://msc.fema.gov/fmcv>. Call the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627 to get specific details about your location.

Who should attend the Flood Risk Open House?

Everyone should attend a Flood Risk Open House, especially if:

* Your property is currently mapped within an SFHA.
* Your property is newly mapped within an SFHA.
* You currently have flood insurance.
* You are not sure or want to learn more.

1. If you are unsure of your flood risk, you can view the preliminary FIRM at <https://msc.fema.gov/fmcv>. You can also call the FMIX at 877 336-2627. You can also contact the EGLE at 800-662-9278.

**What happens at the Flood Risk Open House?**

Property owners can meet one-on-one with FEMA representatives. They will explain the preliminary FIRM updates. They can also answer questions about flood insurance.

Do I have to stay at the Open House for the entire time?

No. You can drop in any time between the hours listed. Plan to spend about an hour at the Open House to get the details you need.

The Open House is set up so you can move between information stations. You may choose which stations or experts to visit.

What should a homeowner bring to the Flood Risk Open House?

Bring an address to learn more about that property’s flood risk. A current flood insurance policy or elevation certificate may provide more specific details about your flood insurance options.

Do I have to buy flood insurance?

Flood insurance rates are determined in part by the current effective FIRM.

* If the new preliminary FIRM shows your property in a high-risk flood area, and you have a mortgage through a government-backed lender:
  + You must buy flood insurance.
  + This happens once the preliminary FIRM goes into effect.
* There is time—updated maps are planned to go into effect in late 2024.
* Wherever it rains, it can flood. Buying flood insurance is a good idea for property owners and renters even in low-risk areas.

Can I buy insurance at the Open House?

No. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program. You can buy an NFIP policy through any state-licensed property and casualty insurance agent. A specialized agent provides insurance options; they can help decide which is best for you. Find an agent at [FloodSmart.gov](http://www.floodsmart.gov/).

Can I change the new maps?

You can formally appeal information that is on the new maps. The Open House is a great place to learn more about the appeal process. This includes how to file an appeal or comment. If you cannot attend the Open House, your local floodplain manager’s office is a great place to find out more about comments or appeals. You can learn more about the process [here](https://www.fema.gov/flood-maps/products-tools/know-your-risk/homeowners-renters).