

The Story:

- Starting in 2018, FEMA began a project to re-delineate flood zones within the Farmington River watershed. This means that the flood zone mapping for all of Avon and several other communities is being updated.
- FEMA has advised each municipality within the watershed to reach out to their residents to inform them of the changes.
- Like other Towns in the Farmington Valley, Avon sent letters to all property owners that own one or more properties that have ANY part of their property within the 1-percent chance of flood area (previously known as the 100-year storm flood), alerting them of the mapping changes. A copy of the letter and a flyer provided by FEMA is attached.
- Along with the letter, a flyer prepared by FEMA was sent. It included links to FEMA websites that allow residents to zoom to their properties to see where the existing and proposed flood zones are. These sites are lousy as they use low resolution aerial imagery with leaf-on making it very difficult to make out buildings and accurately understand the FEMA data.
- We had our online GIS consultant put up a website that is much better and clearly shows the properties, flood zones, and buildings. It is at : <https://experience.arcgis.com/experience/219236efbabf444abb8eaaebad3da6e7> I recommend residents check it out. There is a box into which the resident can either key in their address or their last name. As they type, a matching list is displayed which reduces with each keystroke. When the resident sees their property or name, they should click on it and the map will zoom to the property. We will also post the link to this site on the Avon Engineering webpage.
- There is a button that displays the map symbols legend, however for information, the FEMA data is displayed as two shades: medium brown shaded areas and cross hatched areas. Both of these represent the 1-percent chance of flood zone. The cross-hatched area represents the predicted floodway, which is the area within a flood that experiences flowing water, versus the brown shaded area that represents ponding water in a flood (see graphic below for examples)
- The vast majority of properties in question have only a small portion of the lot within the flood zone.
- Historically the only issue for properties within the 100-year zone occurred if they have any portion of a building within the flood zone AND they have a loan on the property. Lenders would require the owners to get flood insurance, which can be costly.
- Within the FEMA flyer, FEMA includes a phone number that residents can call for information. Residents that have called it have told me that they are directed to contact the Town Engineering department.
- FEMA has indicated that they will be setting up a 90-day Appeal Period during which property owners may appeal the mapping for their parcels. They haven't told us when that appeal period will be nor have they indicated HOW a resident can prove their appeal claim. The Town will post whatever information FEMA provides to us via our web and social media outlets.

Additional commentary:

- View the property of interest vs flood zone (shaded or cross hatched area). If there are buildings within either of the FEMA-shaded areas, it is possible, even likely that they **may** be required to get flood insurance BY THEIR LENDER. This has nothing to do with the Town. If they own the property outright with no loan against it, our understanding is that they will **not** be required to get flood insurance, although it may be in their best interest to do so.
- Residents may want assurance that they will not be required to get flood insurance: the Town cannot say with certainty what FEMA or their lenders will require.

- We provide this information so that they are aware of the proposed new flood zone delineations so that they are aware of how it may affect the use of their properties; flood zones within a property limit potential development opportunities.
- The Town will post FEMA information on the Town website and social media as it becomes available.



Screen capture of FEMA Property Viewer website