

FEMA Flood Risk Open House

Welcome! Coming to the Open House is an important step toward understanding—and reducing—your flood risk. Not sure where to start? Here are some questions to spark conversation. If you find yourself waiting for an expert, please review the informational handouts at the welcome table and bring your follow-up questions to the next available station.



What can I do to reduce my risk?

What are the next steps in the process? How can I be better prepared?



Is my home in a flood zone?

What flood zone is it in? What information was used to make the new maps? What is the process to appeal the information?

What are the local floodplain ordinances?

What is the county/city/town doing to manage stormwater?



STATIONS

WELCOME TABLE

Sign in to stay informed. Learn about the Open House stations and view informational materials.

KNOW YOUR FLOOD RISK

Meet with FEMA and state representatives, view a specific property on the Preliminary Map Viewer, and learn about the different flood zones in the new maps.

MEET LOCAL OFFICIALS

Speak with community officials about floodplain management and specific local concerns.

STATIONS



When is flood insurance required?

What are my best options to get the lowest rate? Who can help me get flood insurance or update my policy?

INSURANCE

Learn how the new preliminary maps affect flood insurance requirements.

Which statewide flood mitigation programs are available to me?

What are the state's flood hazard mapping priorities and how do they impact my property?

What are the flood prevention building requirements/restrictions in my zone?



FLOODPLAIN MANAGEMENT AND MAPPING

Learn about state programs, mapping priorities, and the National Flood Insurance Program (NFIP).



PRELIMINARY FLOOD MAPS

SCAN QR CODES TO VIEW

FLOOD MAP CHANGES VIEWER



hazards.fema.gov/femportal/prelimdownload

msc.fema.gov/fmconv



Cass and Van Buren Counties, Michigan

About the Flood Study

This is the first county-wide flood insurance study for Cass County, covering 80 miles of riverine analysis and mapping, including newly studied streams like Cable Lake, Dowagiac River, and Saint Joseph River. The study updates 25 Flood Insurance Rate Map (FIRM) panels and covers 21 communities, including 15 townships, 4 villages, and 2 cities. The updated maps for Van Buren follow a recent coastal flood hazard update. The changes focus on redelineation along lakes and ponds in central and southern areas, covering streams like Ackley Lake and Magician Lake. These updates affect 8 FIRM panels and 13 communities, including 10 townships and 3 villages.

History of Flood Map Updates

- Current mapping in Van Buren was last updated county-wide in 2010.
- The basis of this map update was kicked off in 2015 via FEMA's Discovery project across the St. Joseph Watershed which includes many counties across Michigan and Indiana.
- Modeling and mapping activities started with the collection of terrain data through 2016.
- Draft results were presented to community leaders in 2020.
- The map was updated and issued by FEMA as preliminary for Van Buren County: January 31, 2024, and Cass County: March 27, 2024.

See the below table for common flood zone definitions.

RISK	FLOOD ZONE	DEFINITION
Moderate- to Low-Risk Areas	Zones B and X (shaded)	Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. B zones are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than 1 foot or drainage areas less than 1 square mile.
Moderate- to Low-Risk Areas	Zones C and X (unshaded)	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level. Zone C may have ponding and local drainage problems that don't warrant a detailed study or designation as a Special Flood Hazard Area. Zone X (unshaded) is the area outside the 500-year flood and protected by levee from a 100-year flood.
High Risk Areas	Zone A	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or Base Flood Elevations are shown within these zones.
	Zone AE	The base floodplain (1%-annual-chance-flood) where Base Flood Elevations are provided. AE Zones are now used on new format FIRMs instead of A1- A30 Zones.
	Zone AH	Areas of 1% annual chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet.
	Zone AR	Areas with a temporarily increased flood risk due to the building or restoration of a flood control system (such as a levee or a dam).
Undetermined Risk Areas	Zone D	Areas with possible but undetermined flood hazards. No flood hazard analysis has been conducted.

Scan the QR code for specific updates, review preliminary FIRMs and find more information related to flood zones in the Flood Insurance Study (FIS) report. Following the Open House there will be a 90-day comment and appeal period before the maps are finalized.



FEMA

FAQ

What is a flood map?

Flood maps help communities understand which areas have the highest risk of flooding. Keep in mind that floods don't follow city limits or property lines. Using a flood map, you can see the relationship between your property and the areas with the highest risk of flooding. While there is no area without risk, some may have low or moderate risk.

Why are the flood maps changing?

The first step to reduce flood risk is to know your flood risk. Updates to the flood maps give up-to-date, reliable, and accessible information about your property's flood risk.

Are the flood maps as accurate as possible?

FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) process usually takes 3 to 5 years and utilizes the best available, industry-standard practices and technology to collect relevant data for flood mapping. Throughout this process, communities have multiple chances to contribute input, ensuring that the final flood maps accurately depict flood risks.

What do I need to know about flood insurance?

Flood insurance can help protect you, your family, and your property from flood damage. Through FEMA's National Flood Insurance Program (NFIP), and a network of more than 50 insurance companies, you can get coverage in one of the 23,000 participating NFIP communities.

For more details and to find a provider, visit [floodsmart.gov](https://www.floodsmart.gov).

- **FLOOD INSURANCE FOR HIGH-RISK FLOOD ZONES**
The flood maps identify high-risk areas for flooding known as Special Flood Hazard Areas (SFHA), which are shown on the flood maps with zones starting with A (e.g., zones A, AE, AO, etc.) If your home or business is in one of these high-risk areas and you have a mortgage, your lender will require flood insurance. The NFIP offers coverage up to \$250,000 for residential buildings and up to \$500,000 for commercial buildings, plus coverage for contents. Contact your insurance agent to learn more.
- **FLOOD INSURANCE FOR MODERATE- AND LOW-RISK FLOOD ZONES**
In moderate and low-risk areas, the NFIP offers the same coverage that is available in high-risk flood zones. Flood insurance is not required, but 25% of flood claims are filed in moderate and low-risk areas and you may still want to protect your property.

My neighborhood has not experienced flooding recently, so why am I in the flood zone?

Floods are unique, and FEMA's new maps use advanced data and technology. Remember, flood maps consider more than just past floods. If your property is in the SFHA, there is at least a 26% chance of flooding over the course of a typical 30-year mortgage. Even areas outside of the SFHA can experience flooding too. **Anywhere it can rain, it can flood.**

WHERE DO I FIND MY FLOOD MAP?

Having digital versions of the maps available to communities makes it easier to access flood risk data for your property.

You can find your flood map on FEMA's MSC by using the search tool at msc.fema.gov/-portal/home to find all available products.



Scan the QR code to find your community flood map.

You can also quickly look up your property using the Flood Map Changes Viewer at msc.fema.gov/fmcy.



Scan the QR code to look up your property.



FEMA

For any questions related to your County Flood Maps, please email fema-r5-map@fema.dhs.gov.

To learn more about your flood risk, speak with your local floodplain manager or visit the Department of Natural Resources (DNR) Floodplain Management page for your state.