

## **Flood Awareness Month – PODCAST 12: The 100-Year Flood Plain**

### **RUN TIME: 3 MIN, 1 SECOND**

**Bill Cappuccio, Senior Natural Resources Engineer**

Iowa Department of Natural Resources

**Ken Bouma, Program Planner**

Iowa Department of Natural Resources

**Angel Robinson, Consumer Advocate**

Iowa Insurance Division

**BILL:** Uh, you had asked for what the definition of flood was. The way we have it defined in the model ordinance is when normally dry land is inundated by water from either river, stream or just maybe runoff from precipitation. What people oftentimes hear us reference is the 100-year flood – the 100-year flood event. Well, what is that? Well it's not the greatest flood that's ever occurred, or the greatest flood that can occur. It's a flood that has a one percent chance of being equaled or exceeded in any given year.

**ANGEL:** Does that mean that it's not going to happen just once every 100 years?

**BILL:** That's correct. It could happen multiple times in the same year. In fact, we've had areas that have had as many as four floods that have exceeded that one-percent chance flood.

**ANGEL:** Interesting.

**BILL:** And one of the things that people also have to understand is that flood insurance, as I said earlier – you can buy it whether you're in the flood plain or not. And if you're located outside the mapped flood plain – the identified flood estuary – your insurance rates are lower. Also, if you look at the flood events we've had here in Iowa in the last 20 years, we've had an awful lot of areas that have been flooded by events that were way in excess of the 100-year, or one-percent chance event. We look at the floods that occurred in Des Moines, Cedar Rapids, Ames – I'm just naming off a few–

**ANGEL:** Iowa City...

**BILL:** ...Iowa City, thank you – that were way, way in excess of that one-percent chance flood. So just because you're not in that 100-year flood plain as it's shown on the FEMA map does not mean that you don't have a risk for flood. It just means that your risk is slightly lower. And if you look at the idea – that one-percent chance – what's that mean? Over the period of a 30-year mortgage, that means you have a 24 percent chance of suffering damage by flood, if you're in that 100-year flood plain. I think that they've found that if your structure is located in a 100-year flood plain, you have a seven times greater chance of being damaged by flood than by fire.

**KEN:** Mmm hmm.

**BILL:** Oftentimes, first time that they will find out that their structure is located in a flood plain is when they have some sort of loan transaction. Their lenders are required by law to make flood insurance a requirement of any loan for a structure located in a mapped special flood hazard area. So that's oftentimes the first time that people even hear about that. But there's ways that people can find out whether they're in a flood plain. FEMA has published flood maps. You can find those locally – if your community has flood maps – you can often find them at city hall or at the county courthouse. There's ways that you can find out if your structure is in the flood plain on the Internet. You can go to FEMA's map

service center – and just Google that again – map service center. If you look at the left side of their landing page, if you type in your address it'll bring up the maps that would apply to where your property is. Another thing you can do is we have approximately 50 of Iowa's counties currently have new, modern digital flood maps. And you can go to Google Earth – you need to load up what they call the National Flood Hazard Layer – and again, using Google, just Google "NFHL" for National Flood Hazard Layer. It will take you to the page where you can load that into Google Earth, and then just type in your address and you'll be able to see whether or not you're in the one-percent chance flood plain as identified by FEMA.