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# McClellan Wash Floodplain Delineation Study

OPEN HOUSE  
TUESDAY APRIL 19, 2011



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# Agenda

- Project Team
- Study Area
- History
- Proposed Floodplains
- Impacts
- Flood Insurance
- Next Steps
- Adjourn to Open House



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# PROJECT TEAM



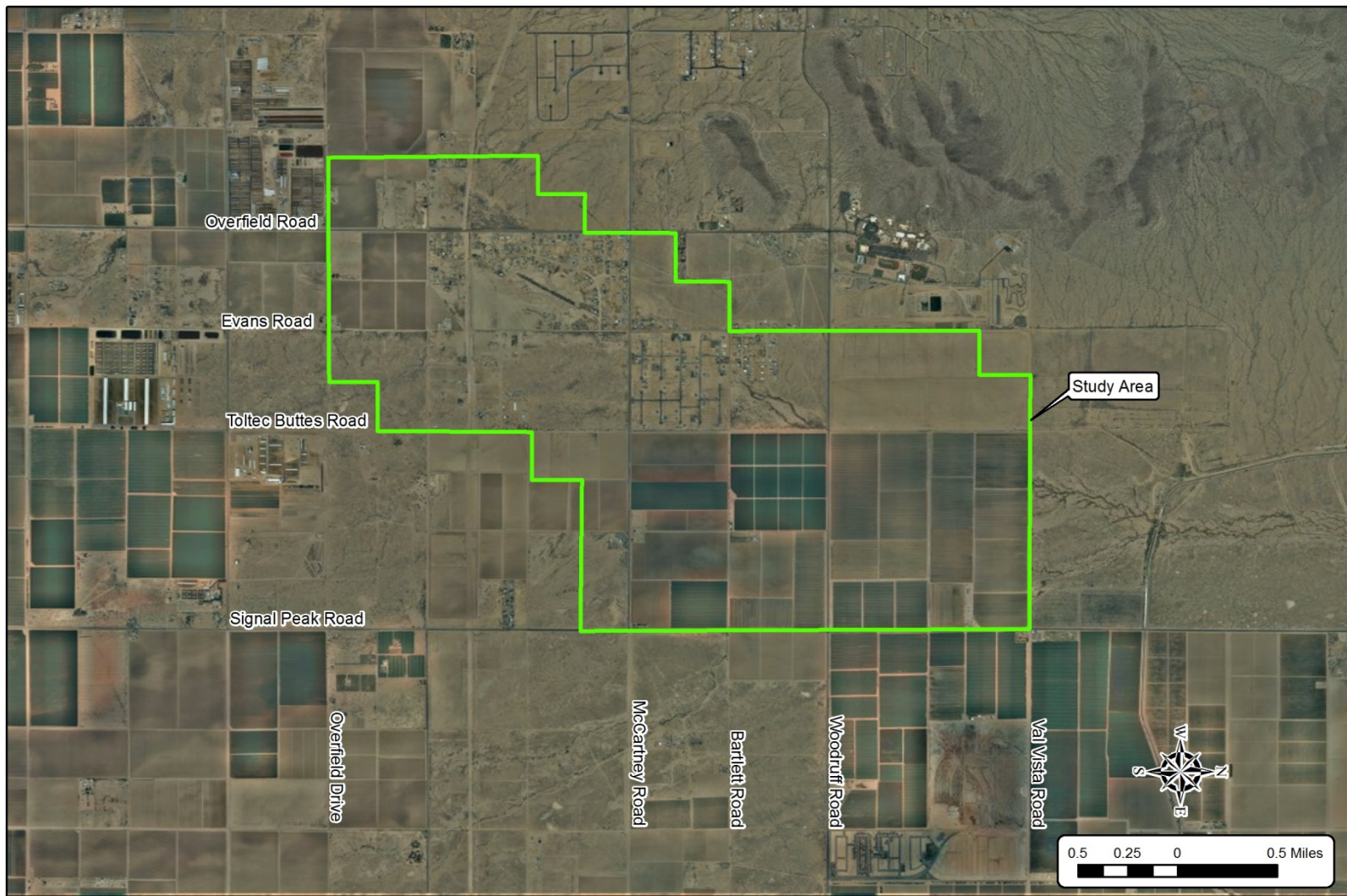
- Pinal County Public Works – Flood Control Section
  - Chris Wanamaker, EIT, CFM – Project Manager
- Dibble Engineering
  - Dan Frank, PE, CFM – Project Manager
  - Justin Beeler, PE, CFM – Project Engineer



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# STUDY AREA





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# HISTORY



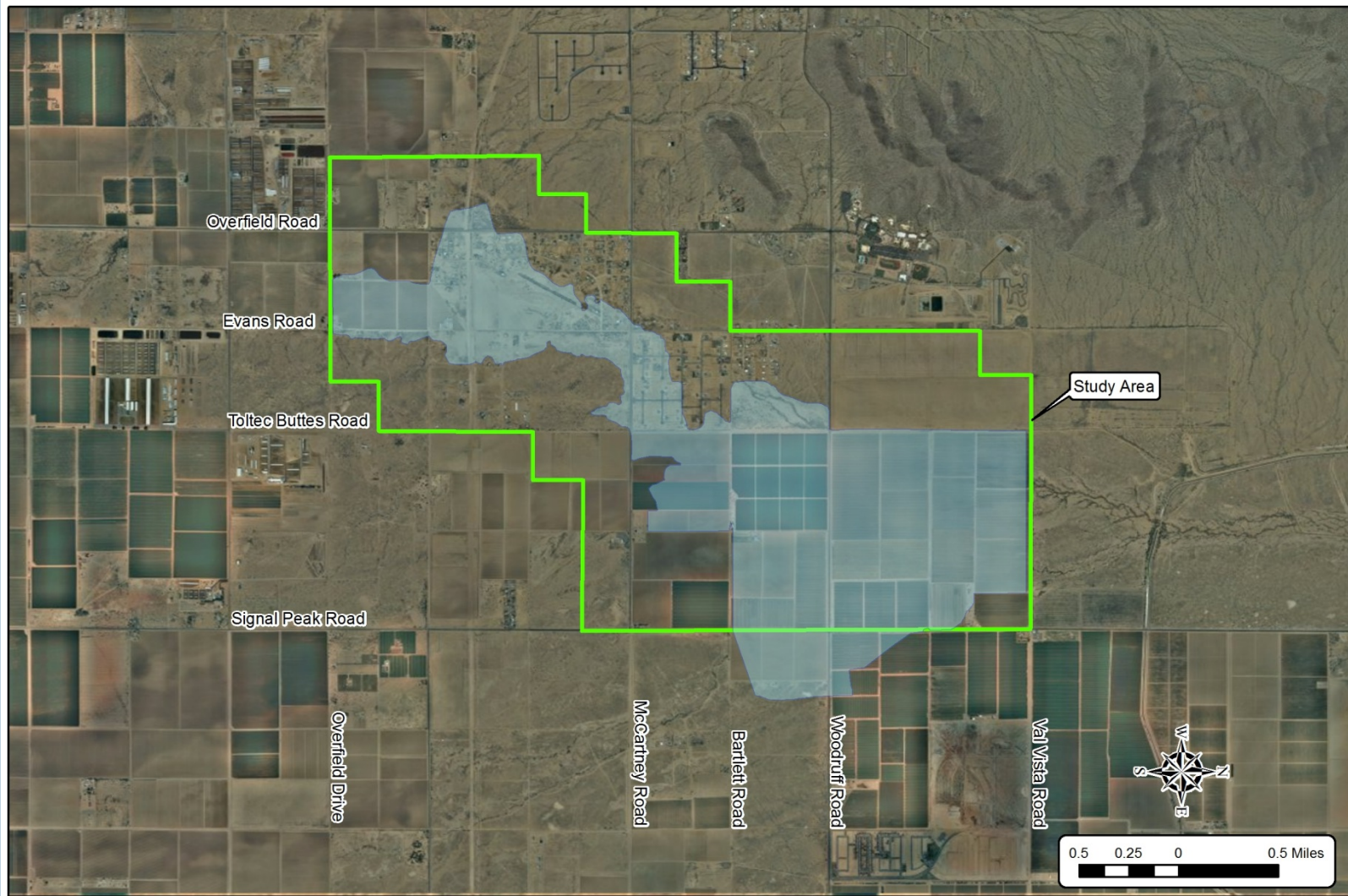
- Most Recent Major Flooding (on Record) Occurred in August of 1990
  - At least 4 homes sustained flood damage
  - Water stood for weeks on several properties
- In 1997, The US Army Corps of Engineers commissioned a flood damage reduction study for the area.
  - Recommended elevating homes to reduce flood damage
- In 2004, a second engineering study concluded that there is a risk of flooding in the study region



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# PROPOSED FLOODPLAIN





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# IMPACTS



- The new mapping will place an “AE Zone” designation on 3 square miles of land.
  - 90% of this land is currently undeveloped
  - Approximately 70 residences will be affected
- Flood Insurance will become mandatory for homes with federally backed mortgages that are located in the floodplain



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# FLOOD INSURANCE



- If Flood Insurance is purchased prior to the effective date of the new maps, the homeowner can obtain a Preferred Risk Policy (PRP)
  - Rates will be based on the old flood zone designation
  - At the first renewal, the PRP must be re-written as a Standard X Zone Policy; the zone is grandfathered but not the rate
- If Flood Insurance is purchased after the effective date of the new maps, the homeowner can only obtain a Standard X Zone Policy
  - Homeowner must provide evidence to the insurance company that the home was built in compliance with the old flood zone designation
  - Mortgage lender will require you to purchase insurance



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# FLOOD INSURANCE EXAMPLE



## Example Annual Rates for a \$100,000 Single Family Residential Structure with \$50,000 of Contents Coverage

	Not Grandfathered		Grandfathered		Grandfathered	
	(Elevation at BFE)		(Purchased Prior to Effective Date of the New Maps)		(Purchased After the Effective Date of the (New Maps)	
First Year	<b>\$2,190</b>	AE-Zone Policy	<b>\$283</b>	Preferred Risk	<b>\$1,520</b>	Standard X Zone
Second Year	<b>\$2,190</b>	AE-Zone Policy	<b>\$1,520</b>	Standard X Zone	<b>\$1,520</b>	Standard X Zone
Third Year	<b>\$2,190</b>	AE-Zone Policy	<b>\$1,520</b>	Standard X Zone	<b>\$1,520</b>	Standard X Zone
<b>3-Year Totals</b>	<b>\$6,570</b>	(2010 Rates)	<b>\$3,323</b>	(2010 Rates)	<b>\$4,560</b>	(2010 Rates)



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# NEXT STEPS



- Currently regulating development within these floodplains (since the early 1990's)
- Submit floodplain study to FEMA
- Once approved by FEMA, flood insurance will be required



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# ADJOURN TO OPEN HOUSE



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