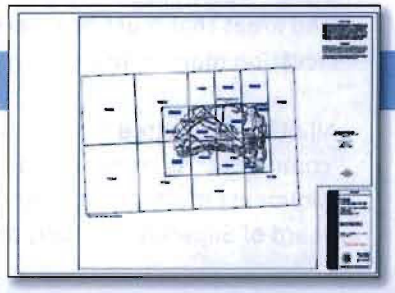
FEMA

Understanding the Changes to Your Community's Flood Insurance Rate Map

The Federal Emergency Management Agency (FEMA) recently released a Preliminary Flood Insurance Rate Map (FIRM) for your community. The FIRM illustrates the extent of flood hazards in your community and is used to determine who must buy flood insurance and the floodplain development regulations that apply in the flood risk zones depicted. The information below is intended to help users understand how the recently released Preliminary FIRM is different from the current effective FIRM and the steps involved in finalizing the Preliminary FIRM.



How do I locate my property on the new FIRM?

To locate your property on the Preliminary FIRM, find the approximate location of your property on the Preliminary FIRM Map index and identify the relevant FIRM panel that applies. Open the .pdf file for that FIRM panel and locate your property using roads, streams, and other landmarks.

How can I tell what has changed?

A Preliminary Flood Insurance Study (FIS) report will usually accompany the Preliminary FIRM. It contains detailed information on the engineering analyses used to revise the FIRM and also outlines what has changed from the previously effective version of the FIRM. To view the digital version of the current *effective* FIRM (and FIS report, if applicable) for your community, visit FEMA's Map Service Center at www.msc.fema.gov. Paper copies are also available at the local map repository maintained by your community. The map repository address is available from the FIRM Index or the FEMA Map Information eXchange (contact information below). The Preliminary FIRM may have a new paneling scheme that differs from the current effective FIRM. Therefore, the panel number of the Preliminary and effective FIRM panels that feature your property may differ. By comparing the Preliminary and current effective FIRM panels and FIS report materials, you will be able to see any changes that have occurred on the Preliminary FIRM.

All FIRMs are referenced to a specific vertical datum. The vertical datum provides a starting point against which flood, ground, and structure elevations can be referenced and compared. Until recently, the standard vertical datum used for FIRMs was the National Geodetic Vertical Datum of 1929 (NGVD 29). Many FIRMs and FIS reports are now being prepared using the North American Vertical Datum of 1988 (NAVD 88). If a datum conversion has been performed for your community's FIRM, a conversion factor must be used to compare the flood elevation data on your community's Preliminary and effective FIRMs. The Preliminary FIS report will indicate whether a datum conversion has been performed, and if so, the appropriate conversion factor to apply when comparing Base Flood Elevations (BFEs) on the Preliminary and effective FIRMs.

Can changes be made to the Preliminary FIRM and FIS Report?

FEMA formally presents copies of the Preliminary FIRM and FIS report to community officials and the public at community coordination meetings shortly after issuance and explains the map publication and adoption process in detail. These meetings allow local residents to view and comment on the maps, ask questions, and find out more information regarding their flooding risk.

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Community officials and others may object to the information presented in the Preliminary FIRM and FIS report during the statutory 90-day appeal period provided by FEMA after issuance of the Preliminary materials and the community coordination meetings. Any submitted data indicating that the flood hazard information proposed by FEMA is scientifically or technically incorrect, that meets the data requirements defined in Section 67.6 of the National Flood Insurance Program (NFIP) regulations, and that is submitted during the statutory 90-day appeal period will be considered an appeal.

Addition or modification of BFEs, base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways are eligible for appeal. SFHAs are areas subject to inundation by the base (1-percent-annual-chance) flood and include the following flood zones: A, AO, AH, A1-A30, AE, A99, AR, AR/A1-A30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-V30, VE, and V. The regulatory floodway is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water-surface elevation more than a designated height.

All other submitted data or objections that do not meet the data requirements of Section 67.6 are referred to as 'comments.' Comments may reference changes to base map features, such as corporate limits or roads. All appeals and comments must be submitted directly to the Chief Executive Officer of the community (e.g., the Mayor, Town Manager, Board of Supervisors Chair) during the appeal period, who will then provide this information to FEMA.

What happens after the appeal period?

- After completion of the 90-day appeal period, FEMA will resolve all appeals and comments in coordination with community officials and appellants before finalizing the FIRM and FIS report.
- FEMA will then issue a Letter of Final Determination (LFD), which establishes that the final flood hazard information is final. The LFD initiates the 6-month adoption/compliance period during which the community must adopt or amend its floodplain management regulations to reflect the flood hazard information shown on the FIRM or demonstrate that it has valid floodplain management regulations in place that require no update.
- The FIRM and FIS report become effective at the end of the 6-month adoption/compliance period. The effective date is the date when flood insurance will be required for properties now within the SFHA shown on the FIRM. The final FIRM and FIS report will be available at your community's local map repository and online through FEMA's Map Service Center at www.msc.fema.gov by the new effective date.

FOR MORE INFORMATION

- For additional questions concerning flood hazard mapping, please visit the FEMA Map Information eXchange webpage at www.floodmaps.fema.gov/fhm/fmx_main.html or the FEMA Flood Hazard Mapping homepage at www.fema.gov/plan/prevent/fhm.
- For additional information on FEMA's appeals process for FIRMs and FIS reports, visit www.floodmaps.fema.gov/fhm/Scripts/bfe_main.asp.
- Visit www.fema.gov/plan/prevent/fhm/ot_main.shtm to access online tutorials available from FEMA, including additional information on using FIRMs and FIS reports.
- To learn more about flood risk and the benefits of flood insurance, visit www.floodsmart.gov.
- For information about floodplain management, ordinances, or map adoption policies, contact your local FEMA Regional Office (Contact information is available at www.fema.gov/about/contact/regions) or your State NFIP Coordinator (Contact information is available at www.floods.org/index.asp?menuID=274).