

# Your Community is Getting a New Flood Insurance Rate Map



The **National Flood Insurance Program (NFIP)** was established by the *National Flood Insurance Act of 1968*, as amended. The purpose of the Act is to reduce risk to people and property and reduce the cost of flood disasters to the American taxpayer.

The Act made flood insurance available to property owners and renters in communities that adopt and enforce sound floodplain management regulations.

The *Flood Disaster Protection Act of 1973* mandated that all Federal agencies, federally regulated lenders and lenders entering into federally insured or guaranteed loans or grants require flood insurance when the collateral is located in a Special Flood Hazard Area (SFHA).

The 1973 Act also directed the Federal Insurance Administration (now FEMA) to map flood risk in communities across the Nation.

**Flood Insurance Rate Maps (FIRMS)** are the risk assessment tools used to identify flood-prone areas and to establish flood risk zones and Base Flood Elevations (BFEs).

FIRMS are developed by completing an engineering analysis of the hydrology and hydraulics of a given watercourse or drainage basin. Information such as types of soil and ground cover, historical flooding and rainfall are factored into the analysis. The analysis results in water surface elevations in the Base Flood.

Through the **Flood Mapping Process**, Special Flood Hazard Areas (SFHAs) [100-year floodplains] and BFEs are developed.

The Base Flood is a flood that has a one-percent chance of being equaled or exceeded in any given year. It often is referred to as the 100-year flood or 1% annual chance flood. The Base Flood Elevation is the water surface elevation of the base flood in relation to sea level.

BFEs are generated through the use of computer models and statistical methods. Along rivers, streams and lakes, these elevations indicate the level at which risk of the 1% annual chance flood is present.

The information and data generated by the engineering analysis is summarized in a **Flood Insurance Study (FIS)**. The FIS summarizes the community's historical flooding records, topographical surveys, and other available data. It includes both a narrative of this information and supporting graphs of flood profiles. FEMA's regulations require the use of Best Available Data for maps and studies.

**Digital Flood Insurance Rate Maps (DFIRMS)** are produced in digital and paper format (FIRM). After receiving the draft FIRM and FIS from the flood study contractor, FEMA reviews and modifies them as appropriate, to ensure that they comply with NFIP criteria. Once FEMA has received and approved the draft, the map is

presented to the community as a **Preliminary Map**.

A Coordinating Meeting, referred to as the **Final Meeting** is held to present the Preliminary FIRM and FIS to community officials and the general public. Sometimes a public meeting is held separately as either a meeting or an Open House.

FEMA explains the maps and asks community officials to work with residents and property owners to review the maps and submit any appeals on their behalf to FEMA or State representatives.

Community officials are informed of the date on which the preliminary study was commenced; the nature and purpose of the new flood study; the geographic area involved in the study; the engineering methods and models that were used to develop the map and the intended use of the data that has been developed. Roles and responsibilities of Federal, State and Local officials under the NFIP are also discussed.

Finally, the basis for legitimate appeals to the maps, to whom such appeals must be directed, and the method used by FEMA to process or resolve appeals are explained.

After the Final Meeting, an official **Appeals Period** is given to the community. FEMA starts the appeal period by publishing a notice of the proposed new or revised BFEs twice in the local paper used for legal notices

and in the Federal Register. Community officials are encouraged to provide an even wider distribution to ensure that residents are aware of the proposed BFEs. On the date of the second publication, the 90-day appeal period begins. This is a statutory period and cannot be extended; therefore, all appeals must be submitted during that 90-day period.

During the appeals period, community officials and individual residents and property owners may appeal the proposed BFEs by submitting data to show that the BFEs are scientifically or technically incorrect. After the 90-day appeal period has ended and any Appeals have been resolved, FEMA issues and publishes a final BFE determination.

Detailed guidance on appeals can be found on the internet in a document entitled [Appeals and Protests to National Flood Insurance Program Maps](#) at the following location:

<http://rmc.mapmodteam.com/RMC2>

*Preliminary DFIRMs and FIS reports issued in FEMA Region II are available at the website listed above. They will be maintained on a county-wide basis\* from the start of the 90-day Appeals Period through the map effective date.*

**Map Protests** are objections to information on the maps that do not involve BFEs. Protests should also be submitted during the 90-day Appeals Period.

As with Appeals, Protests should be submitted to FEMA through the Chief Executive Officer (CEO) or a community official designated by the CEO. The CEO or designated community official should review the Protests and, when forwarding them to FEMA, should state whether the community supports them.

Protests generally involve changes to such things as:

- Floodplain boundary delineations
- Corporate limits
- Roads and road names

The various types of Protests and the data that must be submitted to support them are discussed in the document mentioned above in reference to the submittal of appeals.

Protests or Appeals should be sent to representatives at the FEMA Regional office, as follows:

Michael J. Dabney, Director  
Mitigation Division  
DHS/FEMA Region II  
26 Federal Plaza  
13th Floor  
New York, NY 10278-0002

Once any and all appeals are resolved and FEMA publishes a final BFEs determination, the community has six months to adopt the final maps.

Maps must be adopted by the final effective date of the new FIRM and DFIRM. FEMA recommends that adoption be accomplished at least 30 days prior to the final effective date. Failure to adopt the map by the final effective date will result in suspension of the community from the NFIP. In such a case, flood insurance policies may not be renewed and no new policies may be written until the map is adopted and the community reinstated in the NFIP.

The Flood Disaster Protection Act of 1973 mandated the Flood Insurance requirement. If a structure that is out of the high-risk area on the old map is going to be in the SFHA on the new map, the property owner may purchase flood insurance before the new map becomes final at a lower premium.

When a building is no longer in a SFHA, the lender may no longer require flood insurance, but has the option to require the insurance if it believes it is necessary to protect its interest.

FEMA recommends that flood insurance be purchased when the property is near a flood hazard area. A Preferred Risk Policy that combines building and contents coverage is available for most buildings outside the SFHA.

Flood Insurance may be purchased from a property and casualty insurance agent or broker licensed in your state.

For more information about flood insurance, call your insurance agent or go to: <http://www.floodsmart.com>



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\* To find the map for your community, click the *Mapping Status by County* link on the website