



# Risk MAP Flood Risk Products

Risk MAP provides community members and state and community officials with three non-regulatory flood risk products to help enhance understanding of flood risk and its potential impact on communities and individuals. These products will also enable communities to take proper mitigation actions to reduce this risk.

- Flood Risk Report (FRR)
- Flood Risk Map (FRM)
- Flood Risk Database (FRD)

These products will summarize information captured through the Flood Risk Datasets during a Flood Risk Project. These datasets include:

- Changes Since Last Flood Insurance Rate Map (FIRM)
- Flood Depth and Analysis Grids
- Flood Risk Assessment Data
- Areas of Mitigation Interest

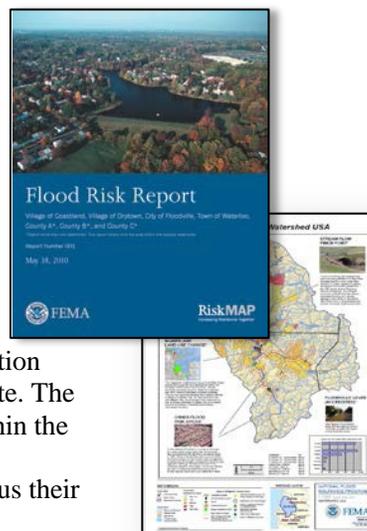
To view flood risk products for your community, visit the [Map Service Center \(MSC\) Product Catalog](#).

## Flood Risk Report, Flood Risk Map and Flood Risk Database

The **Flood Risk Report** provides stakeholders with a comprehensive understanding of flood hazard and risk exposure within their community, watershed or other geographic area. This report provides a narrative of the flood risk assessment methodology and results, as well as risk assessment information that can be incorporated into mitigation plans.

The report will also include a **Flood Risk Map** that depicts select flood risk data for jurisdictions within the project area, emphasizing that risk reduction activities may have an impact beyond the project site. The map also highlights areas of mitigation interest within the project area that may be of greatest significance or importance to the communities as they begin to focus their efforts and resources on reducing their risk.

The **Flood Risk Database** stores all of the flood risk datasets for a flood risk project, including the information shown in the FRM and FRR.



### Planning for Risk

Risk is the possibility of suffering harm or loss; danger; a factor, thing, element or course involving uncertain danger; a hazard.

Hazard mitigation planning is the process state, tribal, and local governments use to identify risks and vulnerabilities associated with natural disasters and to develop long-term strategies for protecting people and property from future hazard events.

### What is Hazus?

Hazus-MH is a powerful risk assessment methodology for analyzing potential losses from floods, hurricane winds and earthquakes.

### Risk Assessments Allow Communities to Analyze:

- **Physical damages** to residential/commercial buildings, schools, critical facilities and infrastructure
- **Economic losses**, including lost jobs, business interruptions, repair and reconstruction costs
- **Social Impacts**, including estimates of shelter requirements, displaced households and population impacted

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The FRD will be the primary source to access information collected and developed during the flood risk assessment process. The FRD provides a wealth of GIS data that may be used to communicate and visualize flood risk in an ad-hoc basis for a variety of users.

## Changes Since Last FIRM

The **Changes Since Last FIRM** dataset helps communities understand changes to their flood maps and prepare for the upcoming flood map adoption process. This product is a

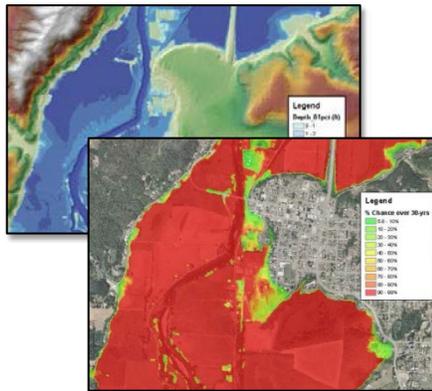


spatial dataset that identifies areas of floodplain and flood zone changes that have occurred since the previous flood map study. The dataset captures areas where the floodplain and

floodway have increased or decreased, as well as areas where the flood zone designation has changed (e.g., A to AE). In areas where the mapped flood hazard has changed, the engineering factors that may have contributed to that change may also be identified within the dataset. The built environment affected by the change is quantified and summarized to help locate previously unidentified areas at risk.

## Flood Depth and Analysis Grids

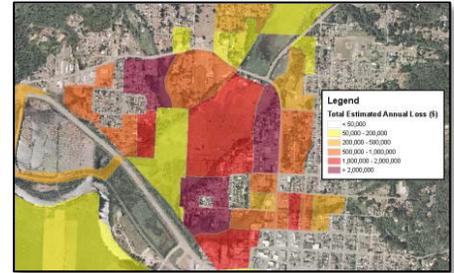
**Flood Depth and Analysis Grids** help communities better understand their flood hazard and risk in the mapped floodplain. Depth Grids are produced for the 10%, 4%, 2%, 1%, and 0.2% annual chance events for riverine flooding; the 1% annual chance event for coastal flooding and can be produced for areas affected by levee and dam flooding. Other analysis grids are created that depict the percent annual chance of flooding and the percent chance of flooding over a 30-year time period in the floodplain.



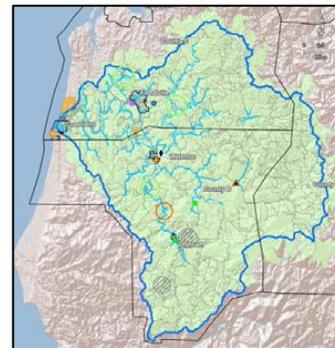
## Flood Risk Assessment

**Flood Risk Assessments** help guide community mitigation efforts by highlighting areas where risk reduction actions may produce the highest return on investment. Building on the foundation of the 2010 nationwide Hazus Level 1 Average Annualized Flood Loss (AAL) Study, refined

Hazus loss estimation analyses will be done for new or updated flooding sources with default Hazus building



information. Where local built environment data is available, risk assessments can be performed at the building or structure level. Communities are encouraged to pursue enhanced analysis where possible by providing FEMA with additional GIS data such as parcel data, building footprints or elevation certificates. Communities may also provide additional funding to support analysis enhancement. The results of these flood risk assessments can be used to help communities prioritize mitigation opportunities and can be incorporated into hazard mitigation plans.



## Areas of Mitigation Interest

The **Areas of Mitigation Interest** dataset helps communities better understand the impact of multiple physical factors on the floodplain elevation and extent. This spatial

dataset, identifies conditions within a flood risk project area (watershed or otherwise) that may contribute to the severity of the flood hazard and associated losses. These conditions include areas with a history of flood claims, hydraulic or other structures that contribute to backwater (e.g., undersized culverts, bridges and dams), and areas experiencing land use change or development. By identifying these conditions within the watershed this product will also assist communities in determining potential mitigation opportunities.

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