HOW CAN I REVIEW A FLOOD MAP THAT IS BEING UPDATED?

After an engineering study has been completed, FEMA will provide preliminary versions of the updated map panels and the accompanying Flood Insurance Study report to community officials for review and comment and hold public meetings to present the results of the engineering studies. If new or modified base flood elevations or base flood depths are proposed, FEMA will initiate a statutorily required 90-day appeal period. The 90-day appeal period begins on the date of the second publication of proposed base flood elevations in the local newspaper. During the appeal period, any owner or renter of real property affected by the proposed elevations within the community may file a written appeal based on a demonstration that the elevations proposed by FEMA are scientifically or technically incorrect.

To determine whether a map update is in progress in your community or to view the preliminary version of the map and report, please contact your local floodplain administrator or visit your Community Map Repository. For assistance in locating the Community Map Repository, please call the FEMA Map Information eXchange (FMIX) at the number shown below. After community and public reviews have been completed and appeals have been addressed, FEMA publishes final versions of the map and report. Once published the community has 6 months to legally adopt the final map. The new map and report are available for review through the FEMA Flood Map Service Center at https://msc.fema.gov/portal.

If you would like a FEMA Map Specialist to assist you with requesting a change to the Flood Insurance Rate Map for your community, please call the FMIX toll free, at 1-877-FEMA-MAP (1-877-336-2627) or email FEMAMapSpecialist@riskmapcds.com.

FOR MORE INFORMATION

* For more information on the NFIP, please read “Answers to Questions About the NFIP,” which can be found on the FEMA website at www.fema.gov/media-library/assets/documents/272 or may be ordered by calling 1-800-621-3362.
* For more information on flood insurance, including information on the Preferred Risk Policy, please visit www.fema.gov/national-flood-insurance-program or the “NFIP Publications” page at www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-publications.
* For more information on flood insurance rates, please visit www.fema.gov/national-flood-insurance-program.
* For more information on flood hazard mapping processes, including tutorials on map change request procedures, visit the “Flood Hazard Mapping” page at www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-publications.
* For more information on flood hazard mapping products and processes, including tutorials on map change request procedures, visit the “Flood Hazard Mapping” page at www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-publications.
* For more information on flood insurance rates, please visit www.fema.gov/national-flood-insurance-program.
* For more information on floodplain management, please visit the “Floodplain Management” page on the FEMA website at www.fema.gov/floodplain-management.

There are many resources in the FEMA Resource & Document management system at: www.fema.gov/resource-document-library.

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UNDERSTANDING FLOODING

When flooding occurs, one question is always in the forefront: why did it flood? Unfortunately, there is not one simple answer. Four different types of floodplains (valley, major river, shallow, coastal), each with its own characteristics, are illustrated in the first four diagrams below. The ponding diagram below shows the type of flooding caused by intense rainfall where no identifiable floodplain exists.

Some factors that aggravate flooding include:
- Changes to developed and undeveloped land
- Changes to rivers or streams

Through wise floodplain management, communities can protect their citizens against much of the devastating financial loss and emotional toll caused by flood disasters. Residents and business owners are encouraged to purchase and maintain flood insurance policies and to consider flood-proofing or taking other protective measures to address flood risks to their own properties.

TYPES OF FLOODING

The ground in this type of area is more "defined," with creek valleys. Flooding can be very deep and usually extends for a few days.

The floodplain along major rivers can be large, deep, and swift, and flooding conditions may last a week or more.

Shallow floodplains affect thousands of residences and businesses. When the channel capacity is exceeded, flooding begins. This flooding usually lasts hours, rather than days.

Coastal flooding occurs when storm events coincide with tides, tsunamis, or a hurricane surge flood. High water levels are usually accompanied by waves capable of causing significant structural damage.

This type of flooding is not restricted to any one area of the U.S. or to any one area of a community. It can occur almost ANYWHERE. When intense local rainfall exceeds storm sewer or roadside ditch capacity, the water can "pond" streets deep enough to flood residences that are not even near a creek or bayou. The water will seek a path to the channel by flowing overland (sheet flow).

Levees are designed to protect against a certain level of flooding. However, levees can also be overtopped, or even fail during large floods. No levees provides full protection from flooding — even the best structure cannot completely eliminate all flood hazards.
FLOOD INSURANCE RATE MAP
PLAY IN THE FLOOD INSURANCE PROGRAM?

As the Federal agency responsible for administering the NFIP, FEMA identifies flood hazards, assesses flood risks, and provides appropriate flood hazard and risk information to communities nationwide. This information is provided to communities in the form of maps, known as Flood Insurance Rate Maps (FIRMs).

FIRMs are used an estimated 30 million times annually for:
- Enforcing State and community floodplain management regulations.
- Calculating flood insurance premiums.
- Determining whether property owners are required by law to obtain flood insurance as a condition of obtaining loans from federally-backed lending institutions or other federally-based financial assistance.

FIRMs are also used by States and communities for emergency management, land-use and water resource planning, and by Federal agencies implementing Executive Order 12988 for Floodplain Management.

Most importantly, FIRMs are used for determining where flood insurance must be purchased and how much that insurance will cost based on the flood risk. Federally regulated or insured lenders are obligated to require flood insurance to secure loans for all structures located in high-risk areas, as shown on the FIRM.

Through the NFIP, property owners and renters in participating communities are able to insure themselves against flood losses.

The NFIP is a public safety program implemented at the local level. A NFIP representative can explain the NFIP to property owners and renters in participating communities to help them understand the potential risks associated with flood losses and provide guidance on how to protect themselves.

HOW DO I CHANGE THE FLOOD MAP?
FEMA exercises great care to ensure that the analytical methods used for its engineering studies are scientifically and technically correct. FEMA also uses the best available technologies to ensure that the maps depict accurate flood risks.

LEVEE FLOOD RISK

There are currently thousands of miles of levees across the country providing some level of protection for millions of people, so it is important for individuals to understand the risks associated with living behind levees. No levee provides full protection from flooding - even the best levees cannot completely eliminate all flood risks. But there are constant efforts being made by a variety of organizations to reduce that risk and keep levees operating efficiently. For more information: www.fema.gov/living-leaves-its-shared-responsibility.