

Preface

The Federal Emergency Management Agency (FEMA) is the agency within the Department of Homeland Security (DHS) that is responsible for administration of the National Flood Insurance Program (NFIP). In this capacity, FEMA identifies flood hazards, assesses flood risks, and provides appropriate flood hazard and risk information to communities nationwide. To identify hazards and assess risks, engineering studies/mapping projects are performed, in accordance with FEMA guidelines and standards, by the following:

- Private engineering firms who work under contract to FEMA;
- Other Federal agencies who work under Interagency Agreements with FEMA (i.e., U.S. Army Corps of Engineers, Natural Resources Conservation Service, U.S. Geological Survey, National Oceanic and Atmospheric Administration, and Tennessee Valley Authority);
- State agency, regional entity, local community, and Indian Tribal entity participants in the FEMA Cooperating Technical Partners Program, who work under Cooperative Agreements with FEMA and are referred to collectively as “CTPs”;
- Subcontractors to CTPs, which include both private engineering firms and other Federal agencies (e.g., U.S. Army Corps of Engineers, Natural Resources Conservation Service, U.S. Geological Survey); and

- Communities and other entities that submit map revision requests.

Those studies/mapping projects are based on standard engineering practices and yield the flood hazard and risk information that is reflected on the NFIP maps, including Base (1-percent-annual-chance, or 100-year) Flood Elevations, base flood depths, flood insurance risk zones, 1-percent-annual-chance and 0.2-percent-annual-chance (500-year) flood zone boundary delineations, regulatory floodway boundary delineations, and flood insurance risk zone designations.

Over 20,000 communities now participate voluntarily in the NFIP. Using the flood hazard and risk information presented on NFIP maps, these participating communities design and adopt floodplain management measures aimed at reducing future flood losses. In exchange, FEMA makes actuarially based flood insurance available to the millions of property owners in those communities.

NFIP maps require changes from time to time as a result of anticipated development in previously unstudied areas, floodplain and watershed changes, flood control or mitigation efforts, or improvements in the techniques used for identifying flood hazards and assessing flood risk. Because they are most informed about local physical conditions and development practices, community officials and interested citizens play an important role in keeping NFIP maps technically sound and up to date as conditions change in their communities.

The participation of community officials has become even more critical since FEMA undertook an unprecedented multiyear effort to update the flood hazard and risk information for floodprone communities across the United States, to modernize the NFIP flood maps and associated documents and other information, and to improve the processes and procedures used to create and maintain them.

Through the map modernization effort, FEMA has: (1) increased the quality, reliability, and availability of flood hazard maps and data using digital technology and refined standards; (2) streamlined the study and map production process; (3) delivered flood maps in Geographic Information System format, making it easier to view and analyze the flood hazard and risk information provided; and (4) improved stakeholder access to flood hazard and risk data through the Internet, both during the study as data become available and after map adoption as required to determine insurance rates.

Building on the successes of the map modernization effort, FEMA has embarked on an effort to reduce losses of life and property through effective local mitigation activities that are enabled by quality flood hazard data, risk assessments, and mitigation planning. The Risk Mapping, Assessment, and Planning, or “Risk MAP,” effort will provide the structure for an integrated national assessment of risks through collaboration between and among FEMA, State agencies, regional entities, local communities, and Indian Tribal entities. To learn more about the

Risk MAP goals, objectives, and strategies, interested parties are invited to read the multi-year plan, approved by the U.S. Congress on March 16, 2009, and other documents available on the FEMA Website at http://www.fema.gov/plan/prevent/fhm/rm_main.shtm.

This *Guide* provides information about the technical standards to be applied, and the procedures to be followed, by local officials, citizens, and others who request changes to NFIP maps. This *Guide* is intended not only to discuss those standards and procedures, but to help community officials and other interested stakeholders understand how they can be most effective in maintaining the accuracy of the flood hazard and risk information provided on flood maps.

The *Guide* is designed for readers who do not require refined technical or legal explanations, but do need a basic understanding of the processes by which NFIP maps may be changed. Therefore, we have minimized the use of technical terms in this *Guide*, and the information presented is not intended to serve as legal definitions. Where appropriate, the *Guide* refers readers to sections of the guidance documents—primarily, the *FEMA Guidelines and Specifications for Flood Hazard Mapping Partners*, the application forms packages for conditional and final map changes, and the NFIP regulations—for the more technical explanations and legal definitions.

A significant amount of the technical information that some readers may need is found in Volumes 1 and 2 and

assorted appendices of the FEMA *Guidelines and Specifications for Flood Hazard Mapping Partners*, which is accessible through the following page: http://www.fema.gov/plan/prevent/fhm/g_s_main.shtm

The application forms packages are described in Chapters 5 through 9 and listed in Appendix B of this *Guide*. These forms also are accessible through the following page: http://www.fema.gov/plan/prevent/fhm/fm_form.shtm

For information about legal requirements, readers should refer to the NFIP regulations, which are found in the Code of Federal Regulations (CFR) at Title 44, Chapter I, Parts 59-77. Parts 61, 65, 67, 68, 70, and 72 of these NFIP regulations apply specifically to the map change processes described in this *Guide*.

In the event of any conflict between the information presented in this *Guide* and the requirements set forth in the NFIP regulations, the NFIP regulations take precedence. The NFIP regulations also are available for viewing or download through either through the U.S. Government Printing Office Website or through the Flood Hazard Mapping portion of the FEMA Website.

The information presented in the *Guide* has proven effective in enabling those who wish to change NFIP maps to identify the appropriate process; collect and submit the necessary supporting data and/or documentation; and, ultimately, to help FEMA respond efficiently to the needs of NFIP map users.

By increasing the efficiency of the various map change processes in this way, the *Guide* has proved to be as useful as it is popular.

With increasing land-development pressure, the growth of community awareness of flood hazards and risks and the need for adequate flood-mitigation measures, the advent of new techniques for assessing flood risks, and the emergence of Geographic Information Systems and similar digital technologies, concomitant changes in NFIP procedures have occurred, particularly in those related to the appeal, map revision, and map amendment processes. Therefore, to remain a useful tool, this *Guide* has been updated to provide the latest information about those processes. By so doing, we are continuing our efforts to work cooperatively with local officials for the benefit of community officials and citizens nationwide.

We welcome comments from users of this *Guide* and suggestions for improving this and the variety of other products that are available on the Flood Hazard Mapping portion of the FEMA Website. For your convenience, the addresses and telephone numbers of our Regional and Headquarters Offices are provided in Appendix E at the end of this *Guide*.

Let us know how we are doing...we are here to assist you.

