FLOOD MAPS

I. OVERVIEW

The Federal Emergency Management Agency (FEMA) provides all participating communities with copies of their flood maps. The maps are generally kept in community planning or building permit departments where they should be available for review.

Additional information about flood maps can be obtained at the FEMA Map Service Center (MSC) website (http://msc.fema.gov).

A. Types of Flood Maps

FEMA produces 2 types of maps for rating flood insurance. For detailed information, refer to *Answers to Questions About the NFIP* (F-084).

1. Flood Hazard Boundary Map (FHBM) – Initial flood hazard identification generally used for Emergency Program communities.

2. Flood Insurance Rate Map (FIRM) – Generally used for Regular Program communities. Some Regular Program communities may use a map originally published as an FHBM; however, a letter will accompany the map in conjunction with conversion to the Regular Program stating that the map is to be considered a FIRM.

   Countywide FIRMs are official sources of flood risk data for several communities that supersede all previous versions of the FEMA flood hazard maps for the communities covered. Countywide FIRMs show flooding information for the entire geographic area of a county, including the incorporated communities within the county.

B. Map Information

The date of the current effective map version for a community can be obtained by calling the appropriate community official or by calling the National Flood Insurance Program (NFIP) office at the toll-free number. Maps provide community name, community number, suffix, panel number, map type, and the map effective date. (See FIRM panel example and FHBM panel sample at the end of this section.)

1. The maps may have 1 panel or multiple panels. Most Z-fold maps have multiple panels. Flat maps generally consist of only 1 panel.

2. For multiple-panel maps, individual panels are identified on a community map index.

3. Panel numbers are listed for that community's map in numerical sequence. FHBMs and FIRMs are drawn to show:

   - Community boundaries;
   - Special Flood Hazard Areas (SFHAs); *and*
   - Areas not included in a community's map. A community may be physically located within the overall geographical area, but actually stand on its own as a separate community. Therefore, this community would be shown on a separate map.

4. Each panel has a panel number and community number. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

   Example: Monterey County, CA 060195-1025 (The first 2 digits of the number identify the state and the next 4 digits identify the community. The last 4 digits identify the map panel.)

5. Most FIRMs also show:

   - Rate Zones;
   - Base Flood Elevations; *and/or*
   - Base Flood Depths.

C. Communities with Unpublished Maps

These are communities without formally identified SFHAs that chose to have flood insurance coverage available even though the local flooding problems are too small to map. For any such community in the Regular Program, all areas within that community are treated as Zone C or X.

D. Unmapped Areas in Communities with Maps

The flood hazards for some areas within mapped communities remain undetermined and are unmapped. These unmapped areas are to be treated as Zone D. The designation of Zone D can also be used for rating when a community incorporates portions of another community's area where no map has been prepared.

II. MAP ZONES

A. Special Flood Hazard Areas

1. Zone A

   The lowest floor elevation is required and the Base Flood Elevations (BFEs) are not provided.

2. Zones A1–A30

   The lowest floor elevation is required and the BFEs are provided.

3. Zone AE

   Used in place of A1–A30 on some maps.

4. Zone AH

   Shallow water depths (ponding) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are provided.

5. Zone AO

   Shallow water paths (sheet flow) and/or unpredictable flow paths between 1 and 3 feet occur. BFEs are not provided. Base flood depths may be provided.

6. Zone A99

   Enough progress has been made on a protective system such as dikes, dams, and levees to consider it complete for insurance rating purposes. BFEs are not provided. For the purpose of determining Community Rating System (CRS) premium discounts, all AR and A99 Zones are treated as non-SFHAs.

7. Zone AR

   Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection. For the purpose of determining CRS premium discounts, all AR and A99 Zones are treated as non-SFHAs.

8. Zones AR/AE, AR/AH, AR/AO, AR/A1–A30, AR/A

   Dual flood zones that, because of flooding from other water sources that the flood protection system does not contain, will continue to be subject to flooding after the flood protection system is adequately restored. For the purpose of determining CRS premium discounts, all AR and A99 Zones are treated as non-SFHAs.

9. Zone V

   An area that is inundated by tidal floods with velocity (coastal high hazard area). BFEs are not provided.

10. Zones V1–V30

    Identical to V Zone, but BFEs are provided.

11. Zone VE

    Used in place of V1–V30 on some maps.

B. Moderate, Minimal Hazard Areas

1. Zones B, C, and X

   Areas of moderate or minimal hazard subject to flooding from severe storm activity or local drainage problems. These zones may be lightly shaded or unshaded on the FIRM. Zone X is the designation for B and C Zones and is used in place of these zones on some maps.

2. Zone D

   An area where the flood hazard is undetermined and which usually is very sparsely populated. The designation of Zone D can also be used for rating when a community incorporates portions of another community's area where no map has been prepared. In addition, if the map shows an area as being unmapped, use Zone D.

III. LOCATING A SPECIFIC PROPERTY ON A MAP

- Check the map index to identify the correct map panel.
- Directly locate the property by the address or other information. It may help to compare the FHBM or FIRM to a more detailed map, such as an assessor's map or a community street map.
- Note the map color where the property is located. On FHBMs and FIRMs, areas darkly shaded are the SFHAs. On an FHBM, no other zone data may be given. On a FIRM, zones are also given an alpha designation. The entire area within the boundaries indicated for a zone carries that specific zone designation.
- BFEs in SFHA zones (A1–A30 [or AE], AH, V1–V30 [or VE]) are shown within wavy lines. In some SFHA zones, where the BFE does not vary within the entire zone, the BFE is indicated in parentheses. If required by terrain, a BFE for the property may be interpolated using the closest BFE indicators. In this case, it is important to document the finding.

IV. CHANGING OR CORRECTING A FLOOD MAP

There are 3 procedures:

A. Letter of Map Amendment (LOMA)

If the applicant/insured believes that the requirement to purchase flood insurance was made in error and there is evidence that the building is not in the SFHA on the effective FIRM, the applicant/insured may apply for a LOMA.

A LOMA is a determination made by FEMA for property and/or building as to whether it is located within the SFHA. LOMA determinations are based on the following:

- Comparing the location of the property to the SFHA.
- Comparing the elevation of the property to the 1-percent-annual-chance flood elevation.

If, after plotting the location on the FIRM, the FEMA examiner finds that the property and/or building is not shown in the SFHA, then the Determination will be "Out As Shown" rather than "Removed." The FEMA Out-As-Shown Determination will state that the property or building is correctly shown outside the SFHA and, therefore, the mandatory flood insurance requirement does not apply.

An Out-As-Shown Determination does not require elevations. The minimum requirements to make an Out-As-Shown Determination are as follows:

- A photocopy of the FIRM panel (including the title block) that shows the area in which the property is located.
- Section A of the MT-EZ form, which is found in the MT-EZ application package and can be obtained from the FEMA website at http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm, or by calling the toll-free number listed below.
- A copy of the subdivision Plat Map of the area, showing the recordation data (i.e., Book/Volume and Page numbers) and containing the recorder's seal.

OR

- A copy of the deed for the property, showing the recordation information (i.e., Book/Volume and Page numbers) and containing the recorder's seal, accompanied by a tax assessor's or other suitable map showing the surveyed location of the property and at least 2 street intersections that are also shown on FEMA's FIRM.

In some cases, additional information may be required to make a determination.

Questions about LOMAs may be directed to the FEMA Map Information eXchange (FMIX) toll-free information line at 1-877-FEMA-MAP (1-877-336-2627).

B. Letter of Map Revision (LOMR)

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs must be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. A LOMR is usually followed by a physical map revision.

C. Physical Map Revision

A physical map revision is an official republication of a map to effect changes to flood insurance zones, floodplain delineations, flood elevations, floodways, and planimetric features.

The community's chief executive officer can submit scientific and technical data to FEMA to support the request for a map revision. The data will be analyzed, and the map will be revised if warranted.

NOTE: To verify past rating determinations and to establish floodplain management compliance requirements, old maps should be retained.

V. ORDERING FLOOD MAPS

Flood maps and related products may be ordered by writing to the FEMA MSC at P.O. Box 1038, Jessup, MD 20794-1038. Orders also may be placed by calling the FEMA Map Information eXchange (FMIX) toll-free number, 1-877-336-2627, from 8:00 a.m. to 8:00 p.m., Monday through Friday.

Information about flood maps and other products also is available at the MSC's website (http://msc.fema.gov). Visitors to the site now can download and print free "FIRMettes" – user-selected portions of official FEMA FIRMs. Regular visitors may set up accounts to order and pay for fee-based products online.

The MSC distributes FHBMs, FIRMs, and Flood Insurance Studies in hardcopy format. Digital flood data, known as Q3, are available on CD-ROM for approximately 900 counties nationwide. The Q3 data require GIS software for use. Call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627 for Q3 information for specific areas.

A. Ordering Instructions

Z-fold maps may be ordered by community number and panel number. Flat map orders require a 6-digit community number. When ordering maps, be sure to identify specific map panels needed.

B. Prices

There is a $4 charge for each hardcopy map panel, including index maps, plus shipping. Q3 data are $50 per CD-ROM. Federal, state, and local governments are exempt from the fees for hardcopy maps. However, they must pay for Q3 CD-ROMs.

A chart showing MSC products, services, and fees is provided on pages MAP 5–6. Orders must be prepaid, and all sales are final. Overpayments of less than $3 are not refunded.

The MSC accepts VISA, MasterCard, American Express, and Discover; deposit accounts (see "C. Map Revisions," following); and checks. Credit card and deposit account orders can be faxed to 1-800-358-9620. Checks should be made payable to "NFIP" and mailed to the address shown at the beginning of "V. Ordering Flood Maps."

C. Map Revisions

To automatically receive map revisions, an account must be set up by either check or credit card. Accounts are established with a check of $1,500 minimum. The check must be sent to the MSC at the address on the previous page, along with a list of the required map areas. As revised maps become available, they will be sent automatically, and the appropriate fees will be deducted from the deposit account.

Revised map information also may be obtained from the Flood Map Status Information Service or the *Community Status Book*. For more information, call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627.

MAP SERVICE CENTER
ORDER FORM
For Flood Maps, Flood Insurance Studies, and Subscriptions

Order online at: **http://msc.fema.gov**

Business Type: Please check the title that corresponds with your business type.

☐**A1** - FEMA	☐**B** - Appraiser	☐**I** - WYO	☐**Z2** - Title Co.
☐**A2** - FEMA Contractor	☐**C** - Insurance	☐**J** - Real Estate	☐**Z3** - Law Firm/Settlement Co.
☐**A3** - Federal Government	☐**D** - Individual	☐**K** - Builder/Developer	☐**Z4** - Architectural Firm
☐**A4** - State Government	☐**F** - Engineer	☐**L** - Surveyor	☐**Z5** - Consulting Firm
☐**A5** - Local Government	☐**G** - Lender	☐**Z1** - Flood Determination	☐**Z6** - Other:_____

Name:_____ Map Service Center Account #:_____
Organization:_____
Street Address: _____
City:_____ State:_____ Zip:_____
Telephone Number: (_____)_____ Fax Number: (_____)_____

Digital Flood Maps on CD-ROM: Each map panel cost $4.00. Shipping costs are $1.75 for the first two (2) CD-ROMs plus $0.25 for additional CD-ROMs.

Community ID No.	Community, County/State	Qty	Price/Panel		Cost
_____	_____	_____	X $4.00	=	_____
_____	_____	_____	X $4.00	=	_____

Digital Flood Insurance Studies (FIS)/Floodway Maps on CD-ROM: $6.00 per study plus $4.00 per floodway. Shipping costs are $1.75 for the first two (2) CD-ROMs plus $0.25 for additional CD-ROMs.

Community ID No.	Community, County/State	Qty	Price/Panel		Cost
_____	_____	_____	_____	=	_____
_____	_____	_____	_____	=	_____

Q3 - Digitized Flood Data Information on CD-ROM: Each CD-ROM is $50.00. Shipping costs are $2.00 for the first two (2) CD-ROMs plus $1.00 for additional CD-ROMs.

States	Qty	Price/CD		Cost
_____	_____	X $50.00	=	_____

CBRA - Q3 CD-ROM: CD-ROMs are $50.00 each or all five (5) CD-ROMs for $200.00. Shipping costs are $2.00 for the first two (2) CD-ROMs plus $1.00 for additional CD-ROMs.

States	Qty	Price/CD		Cost
_____	_____	X $50.00	=	_____

G&S - Guidelines and Specifications or MHIP - Multi-Hazard Implementation Plan on CD-ROM: Each CD-ROM is $2.60. Shipping costs are $1.75 for the first two (2) CD-ROMs plus $0.25 for additional CD-ROMs.

	Qty	Price/CD		Cost
Guidelines & Specifications	_____	X $2.60	=	_____
Multi-Hazard Implementation Plan	_____	X $2.60	=	_____

MSC Products, Services, and Fees
http://msc.fema.gov

DFIRM on CD-ROM*:	**Community ID No.**	**Qty**	**Price/CD**	**Cost**
DFIRM Database	_____	_____	X $10.00 =	_____
DFIRM w/Ortho	_____	_____	X $10.00 =	_____

*Shipping costs are $1.75 for the first two (2) CD-ROMs plus $0.25 for additional CD-ROMs.

Flood Map Status Information Service (FMSIS):		**Qty**	**Price/State**	**Cost**
FMSIS One Time State One Issue*	_____	_____	X $13.00 =	_____
FMSIS One Time U.S. Issue*	_____	_____	X $38.00 =	_____
FMSIS Monthly State Subscription	_____	_____	X $148.00 =	_____
FMSIS Monthly U.S. Subscription	_____	_____	X $419.00 =	_____

*Shipping costs are $1.75 for the first two (2) CD-ROMs plus $0.25 for additional CD-ROMs.

NFIP Insurance Manual:	**Qty**	**Price Per**	**Cost**
Complete Manual (Paper)	_____	X $35.00 =	_____
Complete Manual (CD-ROM)	_____	X $25.00 =	_____

Letter of Map Change Subscription Service (LOMC):	**Qty**	**Sub Price**	**Cost**
Single Subscription:	_____	X $85.00 =	_____
Yearly Subscription:	_____	X $2,000.00 =	_____

Shipping costs are included in the subscription cost.

Subscription Sub Total:	=	_____
Order Sub Total:	=	_____
Shipping Cost:	$	_____
Total Cost for Order:	$	_____

Orders paid by check can be mailed to: **FEMA/NFIP/MSC**
Map Service Center
P.O. Box 1038
Jessup, MD 20794-1038

All other orders can be faxed to: 1-800-358-9620

Payment Information:

☐Check or money order payable to FEMA/NFIP/MSC is enclosed for **$**_____

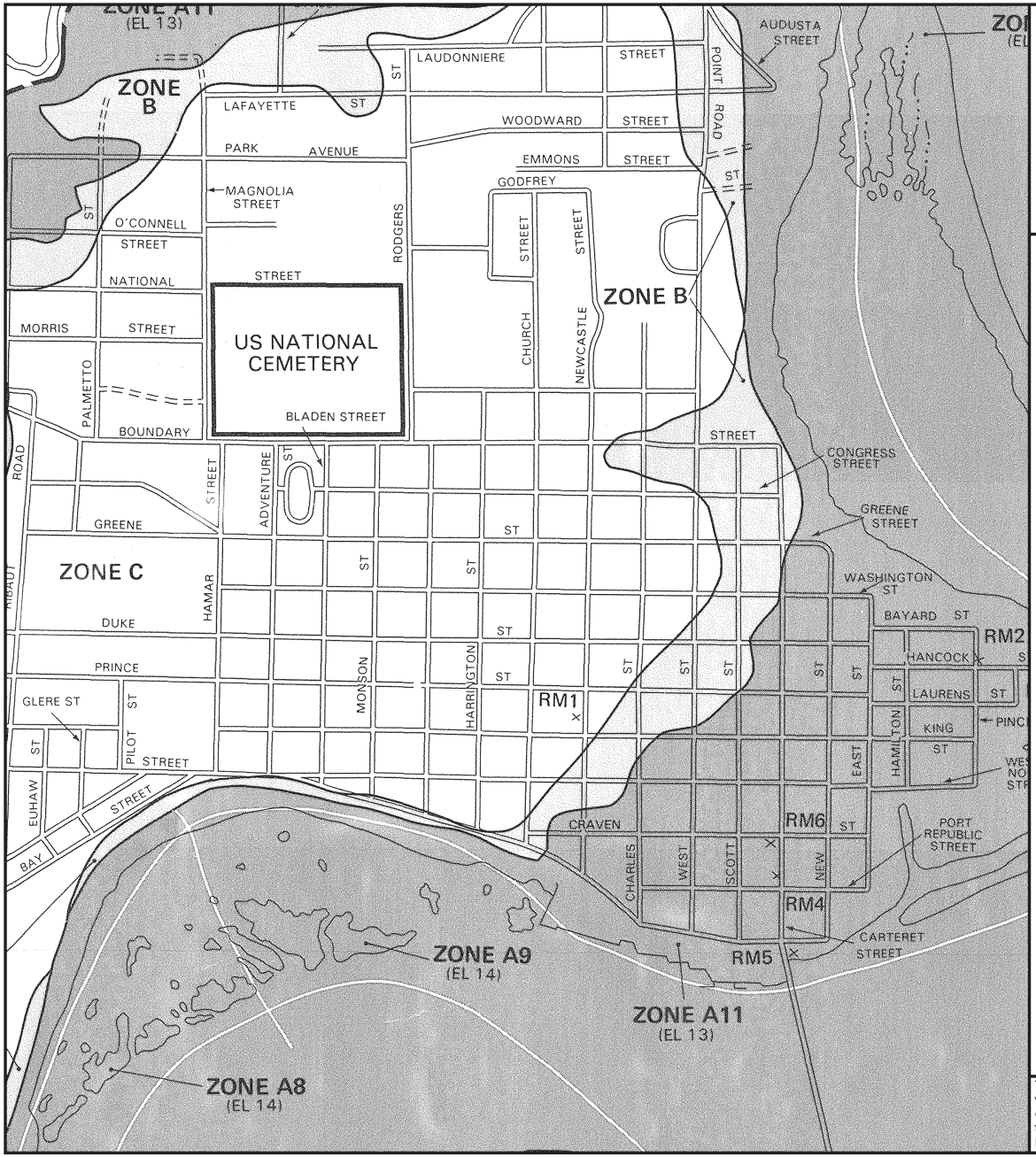
☐Charge my deposit account number _____**$**_____

☐If paying by credit card, please provide a valid phone number and a Technical Service Representative will contact you shortly. Area Code ( )_____-_____

(If you would like assistance in calculating the cost of your order or information about setting up a deposit account, call Customer Service at 1-877-336-2627.) All map sales are final - no refunds on material shipped.

Thank you for your order.

Revised February 2010



APPROXIMATE SCALE

1000 0 1000 FEET

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

CITY OF
BEAUFORT,
SOUTH CAROLINA
BEAUFORT COUNTY

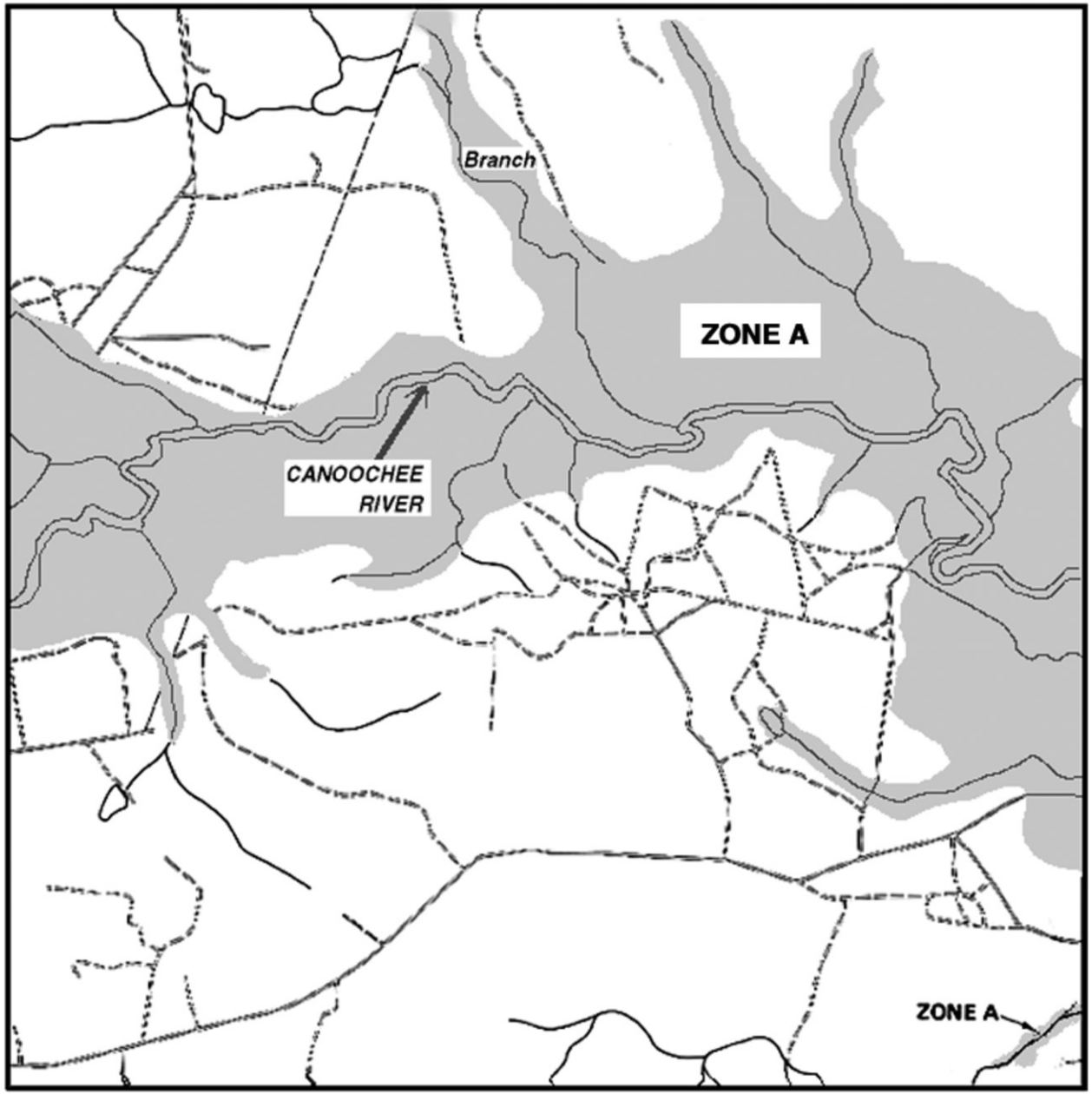
(ONLY PANEL PRINTED)

COMMUNITY-PANEL NUMBER
450026 0005 D

MAP REVISED:
SEPTEMBER 29, 1986

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov



NATIONAL FLOOD INSURANCE PROGRAM

FHBM
FLOOD HAZARD BOUNDARY MAP

Anytown, USA

Sample FHBM to Show Riverine Flooding. For Training Purposes Only.
Not for Official Use.

SAMPLE

COMMUNITY-PANEL NUMBER
990099 0101C

MAP REVISED
JULY 1, 1989

Federal Emergency Management Agency