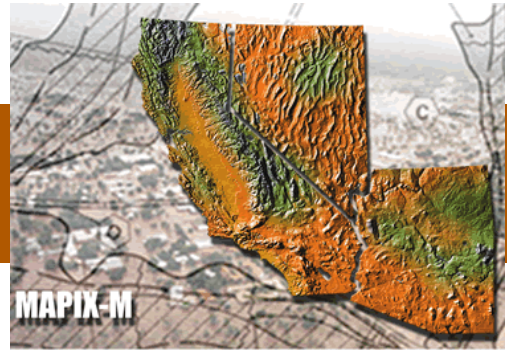


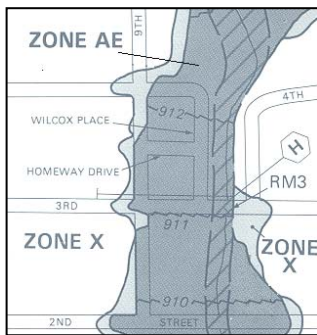
Frequently Asked Questions



Introduction

Many areas within the mainland portions of FEMA Region IX (the States of Arizona, California, and Nevada) face extreme hazards and consequences from flooding. Between 1995 and 2000, there were 7 federally declared flood disasters within these states. The region's vulnerability to flooding makes it crucial that communities and property owners have accurate, up-to-date information about flood risk throughout the area.

Why Are Floodplains Mapped?



Portion of a FIRM Panel

Mapping floodplains is vital for implementing all floodplain management strategies. It creates broad-based awareness of flood risk; provides the data necessary for hazard mitigation programs and rating flood insurance for new construction on an actuarial basis; and supports the decision making process with respect to the natural values of floodplains. FEMA depicts these flood areas on Flood Insurance Rate Maps (FIRMs). A FIRM, a portion of which is shown to the left, illustrates the extent of flood hazards in a community by depicting a variety of information including: 1% and 0.2% annual chance flood hazard areas, floodways, base flood elevations or depths, the location of cross sections, and common physical features such as roads and streamlines as well as the names of these features. Accompanying a FIRM is a Flood Insurance Study (FIS) Report, which is a comprehensive document describing a FIS and typically includes a description of the hydrologic and hydraulic analyses, profiles, and tables.

When Will My Community Receive New Maps?

FEMA plans to provide all counties and communities with new flood maps under a Map Modernization Plan. New maps are typically prepared on a countywide basis. Counties with large populations and/or higher flood risks have been prioritized for remapping, some of these counties are currently having new FIRMs prepared. Local representatives in counties selected for remapping will be contacted by FEMA before this work begins to gather information about flood hazard mapping needs.

What Are the Steps in the Mapping Process?

The floodplain mapping process is divided into three major phases — Mapping Needs Assessment/Scoping, Map Production, and Post-Preliminary. There are many opportunities for community involvement throughout the map scoping, production, and post-preliminary phases.



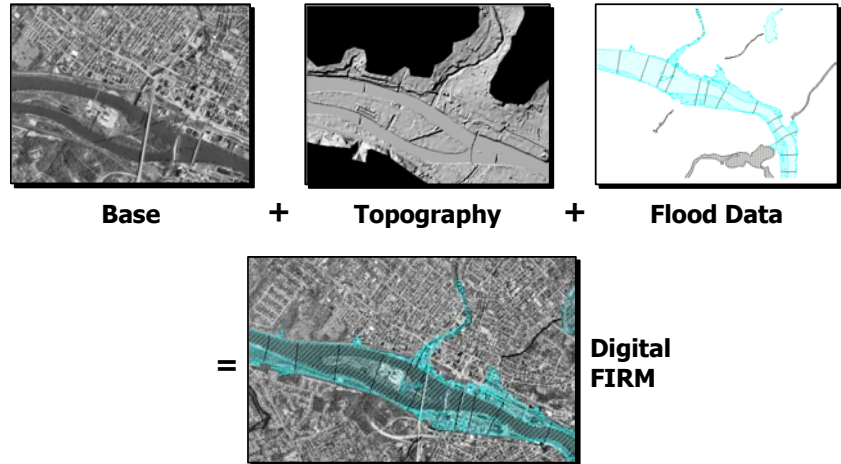
During the post-preliminary phase, FEMA typically holds a meeting to present updated FIRM panels to all impacted communities. Communities will be provided a 30-day comment period. If new or revised flood elevations are proposed, a 90-day appeal period is initiated by two notices in a local newspaper. After any concerns with the new maps are resolved, FEMA issues a final determination. A new FIRM and FIS Report are published typically six months after the final determination and distributed by FEMA's Map Service Center.

Production Phase

How Are the Maps Created?

The map production process typically includes creation of new topographic data, acquisition of base mapping, flood studies, and preliminary issuance of FIRM panels. The maps being produced are called digital FIRMs. These new maps are more accurate and easier to update than traditional hard copy (paper) maps. Each of the map elements are being created through the use of several technological advances including Geographic Information Systems (GISs) as discussed below, digital base mapping, and automated mapping methods. Digital technology allows the individual elements to be combined into a set of FIRM panels that clearly show whether structures are located inside or outside of flood hazard areas. Printed maps and digital versions stored on electronic media will be distributed to community officials.

Key Elements of the New Maps



Where Does the Base Mapping Come From?

U.S. Geological Survey (USGS) Digital Orthophoto Quadrangles (DOQs) are used as the default base images for digital FIRM production unless more accurate and current digital imagery or vector data is available from the affected counties and municipalities. Aerial images are supplemented with stream and river centerlines, shorelines, political, and road name data from other sources; these may include locally available GIS data.

What Do the Maps Show?

The maps show Special Flood Hazard Areas (SFHAs) which are the mapped areas at a high risk for flooding and represent the 1% annual chance (100-year) floodplain. SFHAs determined through detailed methods also reference Base Flood Elevations (BFEs), the computed elevations to which flood water is anticipated to rise during the base (1% annual chance) flood.

What Do 1% and 0.2% Annual Chance Mean?

The 1% annual chance flood (100-year flood) has a 1% chance (1 in 100) of occurring in any given year. The 0.2% annual chance flood (500-year flood) has a 0.2% chance (1 in 500) of occurring in any given year. Flood hazard data for both flood events are available on the FIRM panels and in the FIS Reports for streams studied by detailed methods. For streams studied by approximate methods, only flood hazard data for the 1% annual chance flood are shown on the FIRM panels.

Who Performs the Flood Mapping Studies?

FEMA Region IX has contracted Mapping Partner Alliance IX - Mainland (MAPIX-M) to perform flood mapping studies and digital FIRM production. MAPIX-M can acquire LIDAR data, perform hydraulic and hydrologic analyses, assemble digital base maps, create digital FIRM panels, and provide the new flood hazard data in GIS format. These tasks are typically assigned by county.

How Will My Community Receive the Preliminary FIS Report and FIRM Panels?

The preliminary FIS Report and FIRM panels will first be issued to community officials in the impacted communities as they are completed for each county. These may be viewed by the public at a central location within in each community.

Post-Preliminary Phase

The post-preliminary phase begins with issuance of preliminary maps, and a final meeting for State, FEMA, county, and municipal officials to discuss the maps. After the preliminary maps are issued, two public notices listing changes in Base (1% annual chance) Flood Elevations (BFEs) are published by FEMA in the local newspapers. Publication of the second notice initiates a 90-day appeal period typically followed by a 6-month compliance period. During this compliance period, local flood damage prevention ordinances must be reviewed and/or adopted for each floodprone community receiving new flood maps. These procedures are referred to as "due process" and must be followed to comply with Federal regulations for issuance of new or revised FIRMs.

An appeal is a dispute of a new or revised BFE and must be based on knowledge or information that the proposed flood elevations are scientifically or technically incorrect. After any appeals are resolved, revised preliminary maps may be developed and there is a 30-day comment and review period for these maps. A protest is a formal objection to items on the FIRM panels other than a BFE (e.g., floodplain boundaries or street names). The final maps are published after the compliance period ends and all protests and appeals are resolved.

What Are Flood Damage Prevention Ordinances and Why Are They Important?

State and local officials share a responsibility to protect the lives and property of its citizens from the effects of natural disasters, including flooding. Ultimately, the responsibility for managing floodplain development lies with local officials. Therefore, communities adopt flood damage prevention ordinances that contain the minimum standards for obtaining required permits for all proposed construction or other development. Floodplain management is accomplished by various methods, including a rigorous planning process, adoption of zoning/subdivision regulations, and enactment and enforcement of local flood damage prevention ordinances. However, FEMA is encouraging and supporting the efforts of local officials to increase the level of flood protection in their communities by exceeding the minimum standards established by Federal criteria.

How and When Can I File an Appeal or Protest?

During the 90-day appeal period, community officials, or individual property owners working through community officials, may submit a formal objection to the proposed BFEs to FEMA. These objections, which are referred to as appeals, must be based on data that show the proposed BFEs to be scientifically or technically incorrect. FEMA reviews all information submitted by the community and other interested parties before finalizing the FIS Report and FIRM panels. If your appeal is successful, revised preliminary maps may be issued. A protest will not result in revised preliminary maps, but will be incorporated into the final maps if the required data is submitted.

To Whom Should I Submit an Appeal or Protest?

All appeals and protests, with supporting data, are to be sent by the community's Chief Executive Officer (CEO) or the CEO's designee (often the local floodplain administrator). The community CEO or designee will forward the information to FEMA for resolution. MAPIX-M may assist FEMA and the community to resolve them.

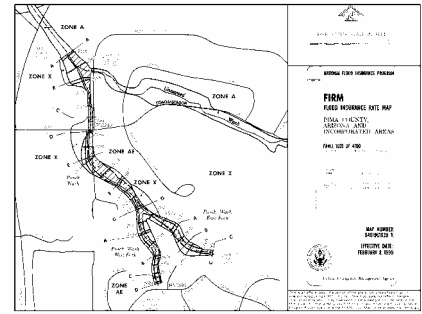
Information Provided on the Maps

How Do I Find Out Whether My Property Is Located in the Floodplain?

Floodplains are mapped on the current FIRM for your community, so the best place to start is by contacting the designated floodplain administrator for your community who is responsible for maintaining copies of the FIRM. Your county or town clerk should be able to direct you to your local Floodplain Administrator. You can also contact your lender or your insurance agency. For additional assistance, you can contact the FEMA Map Assistance Center (FMAC) toll-free at 1-877-FEMA MAP with your questions and concerns.

How Do I Determine Which Map Panel My Property Is On?

Each set of new digital FIRM panels includes a map index. The map index includes jurisdictional boundaries, major water bodies, and highways. You can use the index to find the general area of your home or business. Additionally, the FEMA website provides digital access to raster images of effective FIRM panels. This system (<http://store.msc.fema.gov>) offers a user-friendly address locator tool that allows users to locate the approximate location of an address on a FIRM panel as well as a tool to create an exact copy of a portion of a FIRM panel, called a FIRMette, along with the panel's title block, map scale, and north arrow.



FIRMette Example

What Do the Different Flood Hazard Zone Designations Mean?

The table below provides an explanation for each flood zone designation on a FIRM.

Flood Zone	Definition
A	Zone A is the flood insurance rate zone that corresponds to the 1% annual chance floodplains that are determined in the FIS Report by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no Base Flood Elevations or depths are shown within this zone.
AE	Zone AE is the flood insurance rate zone that corresponds to the 1% annual chance floodplains that are determined in the FIS Report by detailed or limited detailed methods. In most instances, whole-foot Base Flood Elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.
AH	Zone AH is the flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot Base Flood Elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.
AO	Zone AO is the flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot depths derived from the detailed hydraulic analyses are shown within this zone.
AR	Zone AR is the flood insurance rate zone that corresponds to areas that were formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
A99	Zone A99 is the flood insurance rate zone that corresponds to areas of the 1% annual chance floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No Base Flood Elevations or depths are shown within this zone.
V	Zone V is the flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Because approximate hydraulic analyses are performed for such areas, no Base Flood Elevations are shown within this zone.
VE	Zone VE is the flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Whole-foot Base Flood Elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.
X	Zone X is the flood insurance rate zone that corresponds to areas outside the 0.2% annual chance floodplain, areas within the 0.2% annual chance floodplain but outside the 1% annual chance floodplain, and to areas of 1% annual chance flooding where average depths are less than 1 foot, areas of 1% annual chance flooding where the contributing drainage area is less than 1 square mile, and areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. In addition, unstudied floodplains may be depicted in Zone X.
D	Zone D is the flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.

How Do I Find the Flood Insurance Rates for My Location?

Once you have located your point of interest on the correct FIRM panel, check to see what the corresponding flood zone is and then contact your insurance provider to ask him/her what rates would be applied to that flood zone for the desired coverage.

How Can These Maps Be Used for Planning Purposes?

Consulting the current FIRM for your area will help you determine whether your planned location is inside or outside of flood hazard areas. Planning to build outside the flood zone is safer and usually allows exemption from the Federal requirement to purchase flood insurance. If the structure you are planning to build or improve is inside a flood zone, you may be required to purchase flood insurance. However, it is possible to have the flood insurance requirement waived or substantially decreased by elevating the structure to an elevation at or above the BFE.

Participation in the National Flood Insurance Program

What if I Live In a "Non-Participating" Community?

The National Flood Insurance Program (NFIP) ensures that participating communities manage development in their floodplains to a minimum level. If your community is "non-participating," it is not part of the NFIP and the following restrictions apply:

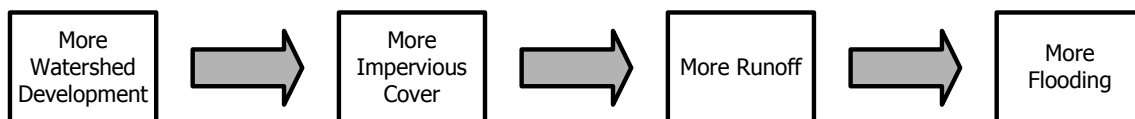
- Federally-backed flood insurance may not be sold or renewed,
- Federal agencies are not able to approve loans, grants, payments, subsidies, or rebates for acquisition or construction purposes within the mapped 1% annual chance floodplain, and
- Federal disaster assistance may not be available for damage to structures caused by a flood.

Why Is Floodplain Management Important?

Floodplain management is a decision-making process that aims to achieve the "wise use" of floodplains. Wise use means both reduced flood losses and protection of the natural resources and functions of floodplains. A floodplain is being put to wise use when the activities that take place in it are compatible with *both* the risks to human life and property from floods *and* the risks to the floodplain's natural functions posed by the human activities. The concept of wise use, as embodied in accepted resource management principles, emphasizes the physical reality of the floodplain itself—its geography, natural functions, periodic inundation, link to the watershed, etc.—and focuses the attention of the decision makers on the potential interaction of the natural resources and functions with existing or proposed human activities.

Why Is Stormwater Management Important?

Unrestricted watershed development increases flood risk and degrades water quality because previously undeveloped land that absorbed stormwater now drains rapidly to streams and river, carrying eroded soil and other contaminants.



How Can My Community Join the NFIP?

Community adoption of a flood damage prevention ordinance that establishes minimum floodplain management standards is a condition for participation in the NFIP. To inquire about your community joining the NFIP, we recommend contacting the NFIP State Coordinator at the address or phone number below. For additional information, you can contact the FEMA Map Assistance Center (FMAC) toll-free at 1-877-FEMA MAP.

Additional Information Sources

Your county or local official may direct you to your community floodplain administrator for more information about floodplain management or flood insurance. The following websites are available to consult for additional information regarding various topics:

- www.fema.gov/nfip is an informative source regarding floodplain management and flood insurance,
- www.fema.gov/nfip/crs.htm offers information on the Community Rating System, and
- www.map9-m.com offers current information on MAPIX-Mainland.

In addition, you can:

- Contact the FEMA Map Assistance Center,
- Visit the website at www.fema.gov/fhm, or
- Request general information including FEMA's Frequently Asked Questions booklet.



For general questions regarding the NFIP, contact the State or Federal contacts listed below:

State NFIP Coordinators

Arizona

Brian Cosson
AZ Dept. of Water Resources
500 North 3rd St.
Phoenix, AZ 85004
602-417-2400 ext. 7197
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rpineda@water.ca.gov

Nevada

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This fact sheet was produced by MAPIX-Mainland, a joint venture of:



For more information on the MAPIX-Mainland projects underway, please visit <http://www.map9-m.com/>.