

# Frequently Asked Questions

## Introduction

Florida faces extreme hazards and consequences from hurricanes and flooding. The State's vulnerability to hurricanes and flooding make it crucial that communities and property owners have accurate, up-to-date information about the flood risk.

The NFWFMD, through the Federal Emergency Management Agency's (FEMA's) Cooperating Technical Partnership initiative, has been designated as a Cooperating Technical Partner (CTP). As a CTP, the NFWFMD assumes primary ownership of and responsibility for the Flood Insurance Rate Maps (FIRMs) for all NFWFMD Counties and communities as part of the National Flood Insurance Program (NFIP). The NFWFMD Floodplain Mapping Program was created to conduct flood hazard analyses and produce updated, digital FIRM panels. The updated digital FIRM panels produced through this project will help to protect lives and property and will contribute to the general well being of citizens.

## Why Was the NFWFMD Mapping Program Created?

The FEMA mandated revised floodplain mapping for the State for several reasons, including the following:

- Accurate floodplain maps are needed to understand flood risk;
- Knowing the flood risk helps communities manage development to dramatically reduce long-term flood losses;
- Most flood maps in the State are outdated and lack sufficient detail to effectively assess and manage flood risk, as demonstrated by Hurricane Ivan;
- FEMA's mapping budget is finite; and
- Many counties and communities have indicated that they do not have the resources to take on the responsibility of generating new flood maps.

## When Will My Community Receive New Maps?

The NFWFMD plans to provide all counties and communities within the NFWFMD area with new DFIRM flood maps by 2009. The new maps will depict revised flood hazard data.

## 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. For more information on how to participate, please refer to the Outreach Opportunities Fact Sheet.

## **Mapping Needs Assessment/Scoping Phase**

During the initial phase of the project, the NFWFMD held a central “kickoff” meeting in each County to inform community officials and encourage stakeholder participation in the NFWFMD mapping project. Next, scoping meetings were held in each County to discuss mapping needs and collect information. Then a scoping report was created to outline how updated flood hazard information would be developed to produce digital FIRM panels.

## **Production Phase**

### **How Are the Maps Created?**

The map production process includes creation of new topographic data, base imagery acquisition, 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 maps. The NFWFMD contractors process all of the engineering data, perform necessary field surveys, and prepare preliminary FIRM panels for review.

Each of the map elements are being created through the use of several technological advances including digital base map imagery, 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 floodplains. Printed maps and digital versions stored on electronic media will be distributed to community officials.

### **Where Do the Base Images Come From?**

The State, through a cooperative agreement with the U.S. Geological Survey (USGS), uses USGS Digital Orthophoto Quadrangles (DOQs) as the default base images for digital FIRM production unless more accurate and current digital imagery is available from the counties and municipalities. The base images are supplemented with stream and river centerlines, shorelines, political, and road name data from other sources; these may include locally available Geographic Information System (GIS) data.

### **Who Performs the Flood Mapping Studies?**

The NFWFMD has contracted with engineering firms to perform the flood mapping studies. These contractors, perform hydraulic and hydrologic analyses, assemble digital base maps, create digital FIRM panels, and maintain the new flood hazard data in an information management system. These tasks are assigned by County.

### **How Are the Production Schedules Determined?**

Priorities for map production are assigned to the County included in each phase of the NFWFMD mapping program. Within each basin, map production is organized by counties. The schedules for producing new flood maps for individual counties were prioritized by mapping needs, the age of the existing maps, and priorities established by the NFWFMD.

### **Can I Track the Map Production Status in My Community?**

You can track the map production status by accessing the NFWFMD Flood Map website.

## **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.

## **How Can I Get a Copy of the Digital FIRM Panels for My Area?**

The NFWFMD Flood Map website includes a Floodplain Mapping Information System (FMIS) that contains FIS Reports, digital FIRM panels, and GIS files that can be downloaded. In addition, every community is required to retain paper copies of its flood maps and FIS report at a local repository, typically located at the engineer or code enforcement office.

## **Post-Preliminary Phase**

The post-preliminary phase begins with issuance of preliminary maps, and a Preliminary 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. When preliminary maps for the last basin in a county are issued, the last 90-day appeal period is started and the 6-month compliance period for the entire county begins. During this compliance period, local flood damage prevention ordinances must be revised and 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.

Three to four weeks after the Preliminary Meeting, a Public Participation Meeting is held for the general public to learn more about the new maps and the procedures that must be followed to file a Protest or Appeal. 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?**

The NFWFMD shares a responsibility with local officials 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, the NFWFMD 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 FEMA.

## **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. For more information, please refer to the Appeals and Protests Fact Sheet.

## **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. The NFWFMD will also receive a copy of all Appeals and Protests and will assist efforts by FEMA and the community to resolve them.

## **Information Provided on the Maps**

### **How Do I Find Out If 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 Find Out 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.

## 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, 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. |
| D          | Zone D is the flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.   |

### **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 limited detailed methods, only flood hazard data for the 1% annual chance flood are shown on the FIRM panels and in the FIS Reports.

### **How Do V Zones Differ from A Zones?**

V Zones are unique to coastal areas. Structures in V Zones are subject to velocity hazards (wave action) in addition to the hazards posed by rising floodwaters. The BFEs are determined and shown on the digital FIRM panels in Zone VE. Within VE Zones, areas of different flood elevations are separated by white lines on the FIRM panels.

### **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 Does It Mean if My Community Is “Non-Participating”?**

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

- 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?**

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.

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.

## 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 Florida 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 town clerk can direct you to your local floodplain administrator for more information about floodplain management or flood insurance.

The NFWFMD website <http://www.nfwfmdfloodmaps.com> and FEMA websites <http://www.fema.gov>, is another valuable resource. By visiting this site, you can find information related to the materials that were mentioned in this Fact Sheet:

The following websites are available to consult for additional information regarding various topics:

- [www.fema.gov/nfip](http://www.fema.gov/nfip) is an informative source regarding floodplain management and flood insurance; and
- [www.fema.gov/nfip/crs.htm](http://www.fema.gov/nfip/crs.htm) offers current information on the Community Rating System.

In addition, you can:

- Contact the FEMA Map Assistance Center;
- Visit the website at [www.fema.gov/mit/tsd](http://www.fema.gov/mit/tsd); or
- Request general information including FEMA's Frequently Asked Questions booklet.

For general questions regarding the NFIP, contact:

FEMA Region IV, Mitigation Division  
Koger Center - Rutgers Building  
3003 Chamblee Tucker Road  
Atlanta, Georgia 30341  
(770) 220-5400