



Flood Hazard Map Information on the Web

HOMEOWNERS WILL FIND:

- Tutorials and information about map changes
- Answers to Frequently Asked Questions including, “Why do I need flood insurance?” “What are the different flood hazard zone designations and what do they mean?” and “What is a Base Flood Elevation?”

INSURANCE PROFESSIONALS AND LENDERS WILL FIND:

- Information on the National Flood Insurance Reform Act of 1994, which affects lenders
- Pages containing information on how to become a “Write Your Own” insurance agent
- Pages containing flood insurance rate information and a listing of map determination companies

ENGINEERS AND SURVEYORS WILL FIND:

- A listing of National Flood Insurance Program (NFIP)-approved and test-version software with links to free downloads
- Forms and fee schedules for requesting map changes or flood study backup data
- A link to a listing of FEMA training courses and conferences related to emergency management

FLOODPLAIN MANAGERS AND COMMUNITY OFFICIALS WILL FIND:

- The Compendium of Flood Map Changes and the Guide for Community Officials
- A listing of key contacts at FEMA with direct e-mail links
- Forms necessary to initiate requests for flood study backup data

ALL FOUR GROUPS WILL FIND:

- NFIP policies and regulations
- Forms for requesting map changes
- The answers to over 80 Frequently Asked Questions
- Access to a database containing the status of recent requests for map changes
- Numerous reports and guidance documents in both Adobe Acrobat, PDF and Word formats
- Information on FEMA’s Map Modernization efforts
- An electronic subscription service providing free news on the latest developments in flood hazard mapping via e-mail
- E-mail links to FEMA Map Specialists

Further information can be found at:

Federal Emergency Management Agency’s website: www.fema.gov/business/nfip/

or

Tennessee Department of Economic & Community Development’s website:

www.state.tn.us/ecd/comdev.htm



The Flood Insurance Study Process and Preliminary Flood Maps

When updating an existing Flood Insurance Rate Map (FIRM) or creating a new FIRM, FEMA works closely with the local community. FEMA believes that a community's involvement is an important component of the mapping process. When conducting a study, FEMA considers all available information. Public meetings are held with community officials and other interested parties in an effort to obtain all relevant information to help ensure an accurate study result. FEMA also works closely with community officials before and during the study process to describe technical and administrative procedures and to obtain community input before the FIRM and Flood Insurance Study (FIS) report are published. An FIS report is a narrative report of the community's flood hazards that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures, and a description of the hydrologic and hydraulic methods used in the study.

A Study Contractor performs an FIS. Flood hazard areas are determined by using statistical analysis of records of riverflow, storm tides, and rainfall; information obtained through consultation with the community; topographic surveys; and hydrologic and hydraulic analysis. FEMA then reviews the result of the FIS to ensure that the engineering practices used meet professional standards, and that the results of the FIS are accurate. Using information gathered in the FIS, FEMA engineers and mapping specialists delineate flood hazard areas on FIRMs.

Once the FIS is complete and the new flood hazard data are delineated on a Preliminary FIRM, FEMA will send the Preliminary FIRM and FIS report along with a transmittal letter that describes the standard review and comment period and final Consultation Coordination Officer (CCO) meeting. The community then has a 30- to 60-day review and comment period, followed by a final CCO meeting with FEMA Regional Office staff and community officials. The purpose of the final CCO meeting is to give the community a chance to comment and ask questions and to discuss what actions the community must take to continue their participation in the NFIP.

Unless significant technical concerns are raised before or during the final CCO meeting, FEMA sends a letter notifying the community of the statutory 90-day appeal period. By statute, FEMA provides a formal 90-day appeal period whenever Base (1-percent-annual-chance, or 100-year) Flood Elevations (BFEs) are proposed for a community. This period is initiated on the day of the second publication of notices of the proposed BFEs for the community in a local newspaper. The notices are published on different dates, usually within one week of each other. The notice is also published in the *Federal Register*. During the appeal period, citizens have the opportunity to submit technical and/or scientific data to support an appeal of the proposed BFEs. However, the community has the right, at any time, to submit scientific or technical data to improve the flood hazard information shown on the FIRM for their community.

Interested parties may view copies of the effective and Preliminary FIRM and FIS report for any community participating in the National Flood Insurance Program at the Community Map Repository, which is usually maintained by the community floodplain administrator or officials at the planning and zoning office.

If FEMA receives an appeal, three different letters may be sent:

- An Acknowledgement Letter, notifying the community that FEMA received an appeal
- An Appeal Resolution Letter, containing FEMA's decision on the appeal
- A Revised Preliminary Transmittal Letter, disseminating a FIRM that incorporates changes made as a result of the appeal

Suspension of a participating community (usually after a period of probation) occurs when the community fails to solve its compliance problems or fails to adopt an adequate ordinance. If suspended, the community becomes non-participating and flood insurance policies cannot be written or renewed. Policies in force at the time of suspension continue in force for the policy term.

We hope that we have answered any questions that you have on the FIS process and Preliminary FIRMs.

Further information can be located at these websites:

Federal Emergency Management Agency
www.fema.gov/business/nfip/

Tennessee Department of Economic & Community Development
www.state.tn.us/ecd/comdev.htm

If you have any questions or comments concerning the National Flood Insurance Program, please contact:

Dan Hawk
Community Development Administrator / NFIP Coordinator
Phone: (615) 741-2211
E-mail: dan.hawk@state.tn.us

Stanley Harrison
Director of Special Projects / NFIP Primary Contact
Phone: (423) 434-6476
E-mail: stanley.harrison@state.tn.us

Mary Rountree
FEMA, Region IV
Phone: (770) 220-5366
E-mail: mary.rountree@dhs.gov



GIS in Map Modernization

BACKGROUND

Map Modernization (Map Mod) is an ambitious multi-year effort with a set of goals established by the Federal Emergency Management Agency (FEMA) to modernize the Nation's flood hazard maps.

Map Mod will upgrade Tennessee's 2,061 map panel inventory into a seamless flood data publicly available in Geographic Information System (GIS) format utilizing the Tennessee Base Mapping Program digital parcels as the base. The aggressive schedule necessary to meet the goals of Map Mod requires the support of all Tennessee local governments. When complete, Map Mod will have:

- Developed up-to-date flood hazard data for all floodprone areas of Tennessee
- Provided digital flood maps and data in an industry-standard GIS format to improve the efficiency and precision with which mapping program customers can use these data
- Fully integrated FEMA's local, regional and State government partners into the mapping process to build on their local knowledge and data development efforts.

Tennessee State and local governments provide support by contributing GIS base map data to Map Mod. FEMA and its contractors will incorporate the base map data into FEMA's digital flood maps, called Digital Flood Insurance Rate Maps (DFIRMs). The value-added flood data will be provided to local governments to improve their GIS, creating a

win-win opportunity for local governments and FEMA.

WHAT IS A DFIRM?

A DFIRM is a collection of all digital data required to reproduce a hardcopy Flood Insurance Rate Map according to FEMA standards and specifications. It includes base map data, flood data, graphics, text, shading, and other information.

Updated DFIRMs will become part of a platform for identifying, analyzing, and mitigating against multiple hazards. In this context, DFIRMs will become a multihazard resource with uses far beyond Map Mod.

HOW DOES FEMA REDISTRIBUTE THE DATA?

Data submitted to FEMA for inclusion in a DFIRM will be stored in a national database and can be redistributed upon request from localities and partners. DFIRM data will be distributed as ESRI Shapefiles, ESRI ArcInfo Export (e00) files, MapInfo Interchange Format (MIF) files, and raster images.

WHAT ARE THE BENEFITS TO MY COMMUNITY?

Map Mod will reduce the loss of life and property, minimize suffering and disruption caused by disaster, and better prepare Tennessee to address the consequences of flooding and other hazards.

- Less long-term flood damage in the community as a result of insuring properties more accurately
- Access to more reliable floodplain, floodway, Base Flood Elevation (BFE), cross section, and other data that has been adjusted to the local government's base map
- Ability to overlay/query reliable flood data in relation to other data that the local government may have

WHAT MAP LAYERS ARE USED TO PRODUCE A DFIRM?

The DFIRM will contain digital overlays that include Base Flood Elevations, cross sections, streams, transportation networks, jurisdictional boundaries, and parcel information.

Further information can be located at these websites:

Federal Emergency Management Agency
www.fema.gov/business/nfip/

Tennessee Department of Economic & Community Development
www.state.tn.us/ecd/comdev.htm

Tennessee Department of Finance and Administration, Office of Information Resources, GIS Services
<http://gis.state.tn.us/>

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Dan Hawk
 Community Development Administrator / NFIP Coordinator
 Phone: (615) 741-2211
 E-mail: dan.hawk@state.tn.us

Stanley Harrison
 Director of Special Projects / NFIP Primary Contact
 Phone: (423) 434-6476
 E-mail: stanley.harrison@state.tn.us

Dennis Pedersen
 Director of GIS Services
 Phone: (615) 741-9356
 E-mail: dennis.pedersen@state.tn.us

Mary Rountree
 FEMA, Region IV
 Phone: (770) 220-5366
 E-mail: mary.rountree@dhs.gov



Map Adoption and the Compliance Period

What is the Six-Month Compliance Period?

- A Letter of Final Determination (LFD) initiates the 6-month compliance period. This letter informs the community that the new maps will go effective 6 months from that date and ordinances must be adopted by that date or the community will be suspended from the NFIP.
- Unless FEMA is notified that the community is compliant, the community will receive a “90-Day” letter reminding the community it has 90 days until the maps go effective and the community must become compliant or it will be suspended from the NFIP.
- Unless FEMA is notified that the community is compliant, the community will receive a “30-Day” letter reminding the community it has 30 days until the maps go effective and the community must become compliant or it will be suspended from the NFIP.
- Unless FEMA is notified that the community is compliant at the end of the 6-month compliance period, the community will be suspended from the NFIP.

What Does Suspension Mean?

- Federally-backed flood insurance will not be available. No resident will be able to purchase a federally-backed flood insurance policy and existing flood insurance policies will not be renewed.
- No Federal grants or loans for development may be made in identified flood hazard areas under programs administered by Federal agencies such as HUD, EPA, and SBA.
- No Federal disaster assistance may be provided to repair insurable buildings located in identified flood hazard areas. This includes policies written by FHA, VA, and others.
- Federally-insured or regulated lending institutions, such as banks and credit unions, must notify applicants seeking loans for insurable buildings in the flood hazard areas that:
 - *There is a flood hazard area*
 - *The property is not eligible for Federal Disaster relief*

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Dan Hawk
Community Dev. Administrator / NFIP Coordinator
Phone: (615) 741-2211
E-mail: dan.hawk@state.tn.us

Mary Rountree
FEMA, Region IV
Phone: (770) 220-5366
E-mail: mary.rountree@dhs.gov

Stanley Harrison
Dir. of Special Projects / NFIP Primary Contact
Phone: (423) 434-6476
E-mail: stanley.harrison@state.tn.us

Further information can be found at:

Federal Emergency Management Agency’s website: www.fema.gov/business/nfip/ or Tennessee Department of Economic & Community Development’s website: www.state.tn.us/ecd/comdev.htm



What is Map Modernization?

WHAT IS A FLOOD MAP?

A flood map is a risk assessment tool used to help determine the different flooding risks in a community. The most current maps, called Digital Flood Insurance Rate Maps, depict high, medium, and low risk zones. The highest risk zone is called a Special Flood Hazard Area (SFHA), the area subject to inundation by the base (1-percent-annual-chance) flood. Owners of insurable structures located in the highest risk zones and secured by a federally regulated loan are required to purchase flood insurance, though flooding occurs in moderate and low risk zones as well. In fact, 25-30% of all flood claims come from moderate to low risk flood areas.

WHY ARE THE MAPS BEING UPDATED?

Most of the flood maps are more than 10 years old and have become outdated because of physical changes in the floodplains caused by land use, development, erosion, and natural forces. A national effort called Map Modernization will produce more reliable flood risk data and, at the same time, convert the data to a digital format. This new format will enable communities to overlay and analyze the new flood data with other digitized information such as street layouts, demographics, infrastructure, and evacuation routes. It will also enable communities to easily access and produce timely updates to maps as flood risks change. The result will be a powerful, digitized tool for local risk assessment, floodplain management, land use, and emergency planning.

WHAT ARE THE BENEFITS OF HAVING FLOOD MAPS FOR OUR COMMUNITY?

Updating the flood maps will provide communities, as well as residential and commercial property owners, with a more reliable picture of current flood risks. Homeowners need to know that their flood risk in order to make informed decisions about protecting their property investment. States and communities

use the data for managing floodplains and wetlands and making decisions about flood risks, land use, water resources, evacuation routes, and disaster recovery. Insurance agents and companies use the maps to help homeowners assess their risks and calculate flood insurance premiums. In addition, lenders use the data to help protect borrowers and loans, and to determine whether property owners are required by law to obtain flood insurance. Over the next several years, every community will benefit from this mapping effort.

WHO'S PAYING FOR THE NEW FLOOD MAPS?

As part of the Nation's effort to reduce the damages and costs of flooding, FEMA and its mapping partners will update flood maps across the entire country. The mapping effort is not financed by flood insurance policyholders.

WHO DETERMINES THE FLOODPLAIN BOUNDARIES?

Local engineering companies are contracted to do the mapping and determine where the high, medium, and low flood risk zones are located. The maps are reviewed and adopted by the local government and by the Federal Emergency Management Agency (FEMA).

WHAT ARE THE PRIORITY COMMUNITIES AND HOW IS THIS DECISION MADE?

FEMA's National Flood Insurance Program (NFIP) is responsible for overseeing Map Modernization. FEMA is working with Tennessee to establish a schedule for the new maps. Priority is given to communities with high growth, high population densities, a history of significant flood losses, and those that are participating in the Tennessee Base Mapping Program or have a local digital base map.

HOW WILL MAP MODERNIZATION AFFECT FLOOD INSURANCE PREMIUMS?

Some flood insurance premiums will go up and others will go down - it all depends on where the given property is located and whether the flood risk has increased or decreased since the maps were last produced. In general, flood insurance premiums for existing policies will stay the same. Most policyholders in areas where the flood risk has increased can be "Grandfathered", that is, charged rates based on their previous flood zone. Policyholders can save money by annually renewing their coverage, and not allowing it to lapse. If a lapse in coverage occurs, a subsequent policy could be charged the higher premium reflecting the increased risk. Property owners in medium and low risk zones may also be eligible for a Preferred Risk Policy, which is a low-cost policy that can be purchased before the map changes take effect. Preferred Risk Policies cannot be Grandfathered after a zone is changed to high risk. Call your insurance agent to make sure that your property is protected from flood losses. Remember: Homeowners insurance does not cover flood losses.

WHAT SHOULD THE PUBLIC DO?

Learn your flood risk. Everyone is at risk from flooding, even properties that are not located in floodplains. You can view flood maps on the internet at the FEMA Flood Map Store at www.store.msc.fema.gov. or you can call your local floodplain administrator or community official to obtain the latest flood map for your community. You can also visit www.floodsmart.gov to learn more about the risk of flooding, flood insurance, and what options you have to protect yourself.

You should also call your insurance agent and ask about flood insurance. Only flood insurance can protect your home or business in the event of flooding. The Federal government will help after major flooding disasters, but most Federal disaster assistance comes in the form of loans that must be repaid with interest.

You may also want to consider improvements to your home or property to reduce your chances of a financial loss because of flooding.

HOW DOES THE PUBLIC PARTICIPATE IN MAP MODERNIZATION?

When new flood maps are developed, there's a 90-day review period for community officials and the public to provide comments before the maps take effect.

Further information can be located at these websites:

Federal Emergency Management Agency
www.fema.gov/business/nfip/

Tennessee Department of Economic & Community Development www.state.tn.us/ecd/comdev.htm

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Community Development Administrator / NFIP
Coordinator
Phone: (615) 741-2211
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E-mail: stanley.harrison@state.tn.us

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FEMA, Region IV
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E-mail: mary.rountree@dhs.gov



Who Should Communities Inform That a Preliminary Flood Map Was Issued?

THE PUBLIC!

Your primary concern should be to inform your citizens that a Preliminary Flood Insurance Rate Map (FIRM) was issued that may affect their property and make it necessary for them to purchase flood insurance for their property once the FIRM becomes effective. As you know, the Federal flood insurance requirement applies to structures located in Special Flood Hazard Areas (SFHAs) that carry a mortgage backed by a federally regulated lender or servicer. The SFHA is the area subject to inundation by the base (1-percent-annual-chance, or 100-year) flood. However, it is important to note that lenders also may require flood insurance for structures located outside the SFHA.

Changes to a FIRM not only affect property owners. Insurance agents, lenders, and realtors are also affected. We encourage you to contact these local interest groups and inform them that FEMA issued a Preliminary FIRM affecting your community and may affect their industry.

Further information can be found at:

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or

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Community Development Administrator /
NFIP Coordinator
Phone: (615) 741-2211
E-mail: dan.hawk@state.tn.us

Mary Rountree
FEMA, Region IV
Phone: (770) 220-5366
E-mail: mary.rountree@dhs.gov

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Director of Special Projects / NFIP Primary
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Phone: (423) 434-6476
E-mail: stanley.harrison@state.tn.us