Flood Hazard Mapping Fact Sheet

FEMA

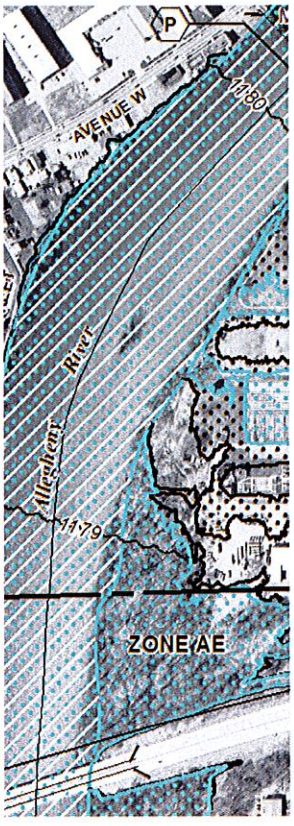
November 26, 2013

York County, Pennsylvania

This Fact Sheet provides background information on the National Flood Insurance Program (NFIP) and Risk Mapping, Assessment, and Planning (Risk MAP) program, which are administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard assessment and mapping process underway in York County, Pennsylvania. FEMA is revising the county's Flood Insurance Rate Maps (FIRMs) and creating non-regulatory flood risk assessment products, using the latest technologies and the most current data, so that residents, homeowners, business owners, and community officials may understand their local flood risk and take action to keep people and property safe from floods.

What is the NFIP? What is Risk MAP?

Congress established the NFIP due to escalating costs to taxpayers for flood disaster relief. If a community participates in sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FIRMs show the Special Flood Hazard Area (SFHA). Development may take place within the SFHA provided that it complies with local floodplain ordinances that meet NFIP criteria. Risk MAP is a new FEMA program that provides communities with additional risk assessment tools and outreach support. Through collaboration with States and local entities, FEMA will deliver quality data that increase public awareness and strengthen local ability to make informed decisions about reducing risk to life and property



What is a FIRM?

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Study (FIS) report and a FIRM. An FIS 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 FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA and is used with the FIS to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict Base (1% annual chance) Flood Elevations (BFEs) or flood depths, floodways, and common physical features such as roads.

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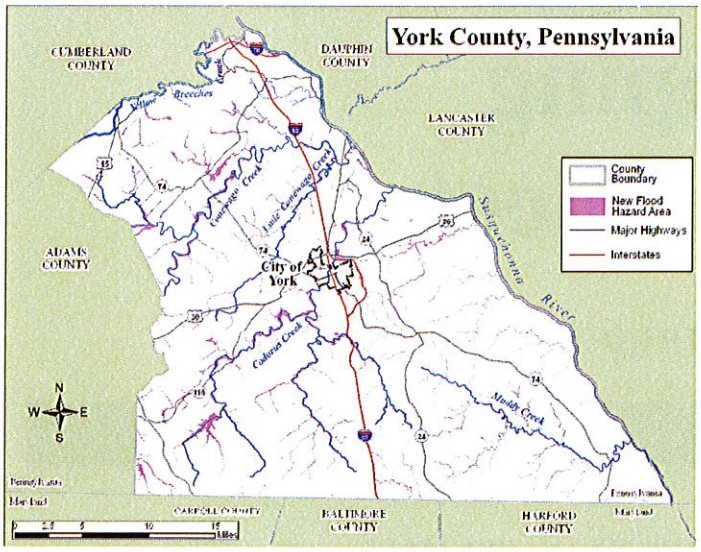


Why Are the Maps Being Updated?

The new maps have been prepared utilizing updated base mapping and topography that will improve the accuracy of floodplain determinations. Updated engineering analyses were performed to re-determine the BFEs and floodplain boundaries for riverine flooding sources. This update affects the BFEs and/or floodplain boundaries for every community with identified flood hazards in York County. Approximately 80 miles of stream have new engineering analysis: Buffalo Valley Run, Codorus Creek Tributary A, Codorus Creek Tributary B, East Branch Codorus Creek, Fishing Creek No. 3, Kreutz Creek, Little Conewago Creek, Little Conewago Creek Tributary 16, Little Conewago Creek Tributary 24, North Branch Muddy Creek, Paradise Creek, Plum Creek, Shiloh Tributary, Slagle Run, South Branch Codorus Creek, Stony Run No. 1, Stony Run No. 2, Stony Run No. 2 Tributary 2, Tyler Run, and Yellow Breeches Creek. In addition, approximately 480 miles of stream have been restudied using base methods. Finally, approximately 260 miles of stream were not restudied, but have been redelineated using undated topography.

What Else Has Changed?

The FIRMs, FIS Report and FIRM Database have been prepared using FEMAs updated specifications.

On the FIRMs the use of various colors and hatchings makes it easier to distinguish between the different flood zones and actual water surface elevations are noted at each cross section.

In addition, the new FIRM Database stores the digital GIS data used in the map production process, as well as tabular information inside the FIS report.

The digital files will be available when these maps become effective.

How do I Find Out if a Structure or Property is Located in the Special Flood Hazard Area?

You can locate a building or a lot by consulting the FIRM, or by contacting the floodplain administrator for your community. For help interpreting a FIRM, telephone the FMIX at 1-877-FEMA MAP (1-877-336-2627).

What is an Appeal?

Some flood studies result in new or revised flood hazard information. During the 90-day appeal period, community officials and others may object to the accuracy of this flood hazard information, which may include new or revised BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways. All appeals must be based on data that show the new or revised flood hazard information is scientifically or technically incorrect. Communities should coordinate with the FEMA Philadelphia office before submitting an appeal.

What is a Comment?

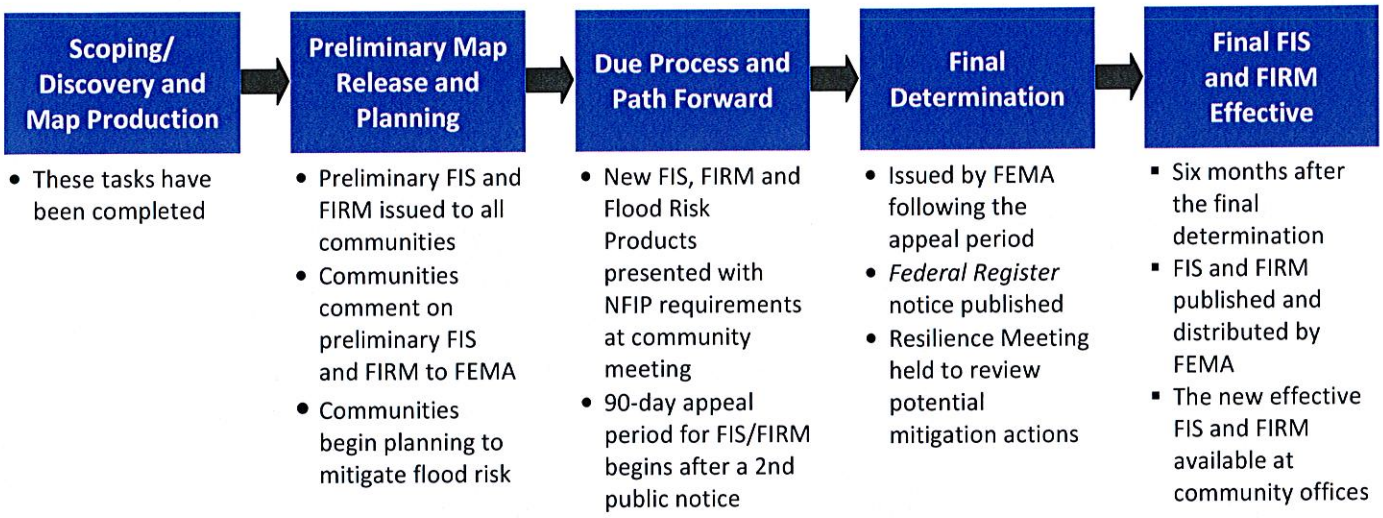
Challenges received during the appeal period that do not involve proposed flood hazard information are called "comments"; these generally involve concerns with updated corporate limits, jurisdictional boundaries, road names, and other base map errors or omissions; or requests that a Letter of Map Amendment (LOMA) Letter of Map Revision Based on Fill (LOMR-F), or LOMR be incorporated.

What Happens After the Appeal Period?

FEMA will issue a Letter of Final Determination and then provide the community with six months to adopt up-to-date floodplain management ordinances. If the floodplain ordinances in effect are satisfactory, they can be submitted in their current form. If ordinances need to be updated, communities should seek assistance from their State NFIP Coordinator or the FEMA office in Philadelphia. After the six-month compliance period, the new FIS and FIRM will become effective.

The Mapping Process

The key steps in the Risk MAP mapping and product development process are outlined below. Additionally, the points at which community officials and property owners may provide comments and express concerns with the information in the FIS report and FIRM are identified.



What if a Structure is Shown in a Different Flood Zone on the New Map?

The new map will not affect continuing insurance policies for a structure built in compliance with local floodplain management regulations and the flood map in effect at the time of construction. However, should the structure be substantially improved or substantially damaged (where damages or improvements reach 50% or more of the predamage market value) the entire structure will have to be brought into compliance with the floodplain requirements and the BFE in effect at the time any repairs take place.

Is There any Recourse if I Do Not Agree with the New Map?

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within Special Flood Hazard Area boundaries. Such situations may exist in York County. For these situations, FEMA established the LOMA process to remove such structures from the Special Flood Hazard Area.

How Can I Request a LOMA?

To obtain a LOMA, the requester must complete a LOMA application form that is downloadable from: http://www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm. For a LOMA to be issued removing a structure from the SFHA, federal regulations require that lowest adjacent grade be at or above the BFE. There is no fee for FEMA's review of the LOMA request, but the requester of a LOMA must provide all of the information needed for a review. Elevation information certified by a licensed surveyor is often required if an elevation certificate is not available.

Will LOMAs Issued under the Old Map be Valid under the New Map?

When a new FIRM becomes effective, it automatically supersedes previously issued LOMAs, LOMRs, and other map changes that have been issued for structures and properties on the revised FIRM panels. Recognizing that some map changes may still be valid even though the flood hazard information on the FIRM has been updated, FEMA has established a process for revalidating such map changes.

What is FEMA's Process for Revalidating Existing LOMAs and LOMR-Fs?

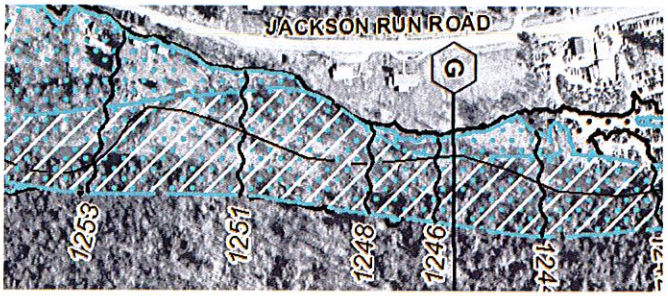
To revalidate map changes, FEMA conducts a detailed comparison of the BFEs shown on FEMA's new FIRM and the lowest adjacent grade or lowest lot elevation of previously issued map changes. Those structures or properties that are above the BFE or are located in areas of the community that are not affected by updated flood hazard information are revalidated through a formal determination letter that is issued to the community's Chief Executive Officer when the new FIRM becomes effective. The revalidation letter is also mailed to each community's map repository to be kept on file and is available for public reference. Map changes that have been issued for multiple lots or structures where the determination for one or more of the lots or structures have changed cannot be automatically revalidated through the administrative process described above. To request that FEMA review such map changes (i.e., those that are not included in the revalidation letter), please submit the following to FEMA:

- A letter requesting the re-issuance (provide the case number of the LOMA to be reissued); and
- A copy of the LOMA to be reissued, if available.

FEMA will review the case file and issue a new letter reflecting its new determination.

How can I purchase flood insurance?

A policy may be purchased from most licensed property insurance agents or brokers who are in good standing in the State in which the agent is licensed or through any agent representing a Write Your Own (WYO) company. Call 1-800-720-1093 or visit floodsmart.gov to find a flood insurance agent near you.



What Factors Determine Flood Insurance Premiums?

A number of factors are used to determine flood insurance premiums, including the amount of coverage purchased, the deductible, location, age, occupancy, and type of building. For newer buildings in floodplains, the elevation of the lowest adjacent grade (the lowest ground touching the structure), or lowest floor relative to the BFE will also be used to rate the policy.

For Further Information

For any questions concerning flood hazard mapping or LOMAs, please contact the FEMA Map Information eXchange's (FMIX) toll-free information line at 1-877-FEMA MAP (1-877-336-2627).

More information is available online at: http://www.fema.gov/plan/prevent/fhm/fq_genhm.shtm

The FMIX has flood hazard mapping information and products that may be reviewed online and downloaded at http://msc.fema.gov. For map orders and questions call 1-877-FEMA MAP (1-877-336-2627).

For information about floodplain management, ordinances, or map adoption policies, communities can contact their State NFIP Coordinator.

For questions specifically concerning insurance, please call 1-800-427-4661 or visit http://www.floodsmart.gov.

FLOODSMART.GOV
An official site of the National Flood Insurance Program