Flood Zone Mapping
Roles & Resources for Stakeholders

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National Flood Insurance Program

Mutual agreement between FEMA and participating communities to adopt and administer appropriate floodplain management regulations in exchange for insurance subsidies.
**NFIP Mapping**

*FEMA has prepared a floodplain map and developed hazard data for most communities in the country*

<table>
<thead>
<tr>
<th>USED BY:</th>
<th>USED FOR:</th>
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<tbody>
<tr>
<td>Communities, states, federal agencies</td>
<td>Regulating new construction in the floodplain</td>
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<td>Insurance agents</td>
<td>Rating flood insurance policies based on flood hazard zone</td>
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<tr>
<td>Lenders and federal agencies</td>
<td>Determining when flood insurance must be purchased as a condition of a loan or for federal assistance</td>
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<tr>
<td>Real estate professionals</td>
<td>Helping clients understand risk and plan for the future!</td>
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The most commonly used maps are **Flood Insurance Rate Maps**
Mortgage Lending Process Brings Risk Assessment to the Table

• Horizontal flood zone determination
• Mandatory flood insurance requirement
• Potential Flood Insurance Rate Map errors may need to be addressed
• Elevation Certificates becoming part of closings

Flood risk may not come up in initial disclosure, appraisal, or inspection, but real estate professionals should be ready to help their clients through these processes if they come up.
Perceived Flood Risk
Current Flood Insurance Rate Map
Old Orchard Beach (Effective 1984)
Winona Ave – Zone A2 (EL 9) and Zone B and C

Risk Perception

Perceived flood risk based on newer data
Old Orchard Beach (Preliminary 2013)
Winona Ave - Zone AE (EL 14) and (EL 15)
Options for Property Owners

• Get an Elevation Certificate to better determine flood risk based on elevation of the building.
  – Could result in lower premium or removal

• If elevations are favorable, appeal flood zone determination and apply for removal from Special Flood Hazard Area using a Letter of Map Amendment

• Build or improve existing structure above Base Flood Elevation
How to Read FEMA’s Flood Insurance Rate Map
Visit the FEMA Flood Map Service Center and Type in the Address

http://msc.fema.gov

FEMA Flood Map Service Center : Welcome!

Looking for a Flood Map? 🔗

Enter an address, a place, or longitude/latitude coordinates:

23 Bernard Road, Portland, ME

Search

Looking for more than just a current flood map?
Visit Search All Products to access the full range of flood risk products for your community.

About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.
Search Results—Products for PORTLAND, CITY OF

The flood map for the selected area is number 2300510007C effective on 12/08/1998.

Letters of Map Change
- Revisions (1)
- Amendments (50)
- Revalidations (0)

Click to View FIRM Panel

Panel Number and Map Effective Date

Locator Map
Locate the vicinity of the property, and create a FIRMette to print a scaled portion of the FIRM

- Drag pink highlighted box over portion to print
- Choose page size
- Create pdf or image file of FIRMette
- When printing, make sure to set page size properties to “Actual Size” to keep it scaled correctly
Scale the map from the house to the center line of nearby intersections.
Understanding Map Components

<table>
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<th>KEY TO MAP</th>
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<tr>
<td>500-Year Flood Boundary</td>
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<tr>
<td>100-Year Flood Boundary</td>
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<tr>
<td>Zone Designations*</td>
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<tr>
<td>100-Year Flood Boundary</td>
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<tr>
<td>500-Year Flood Boundary</td>
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<tr>
<td>Base Flood Elevation Line With Elevation In Feet**</td>
</tr>
<tr>
<td>Base Flood Elevation in Feet Where Uniform Within Zone**</td>
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<tr>
<td>Elevation Reference Mark</td>
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<td>River Mile</td>
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**Referenced to the National Geodetic Vertical Datum of 1929

- Identify Special Flood Hazard Areas and flood zone boundaries
- Determine available Base Flood Elevations
- Each map has a particular scale to measure distances
DFIRMs

- Flood hazard areas overlaid on aerial image with street, building, and vegetation detail
- BFEs are rounded to the nearest whole foot
- Elevation data provided in vertical datum NAVD88