

FREQUENTLY ASKED QUESTIONS

How are the new Flood Insurance Rate Maps (FIRMs) different from the old maps?

The new Flood Insurance Rate Maps (FIRMs) are in a digital (electronic) format. Digital is a better method of storing and transferring flood hazard information and mapping with Geographic Information Systems (GIS). Digital Flood Insurance Rate Maps (DFIRMs) are easier to update, distribute, and incorporate into local GIS applications.

Most of the current FIRMs overlay floodplain boundaries onto a street network base map. The new DFIRMs overlay floodplain boundaries onto aerial photographs. Using a photo background on the new maps makes it easier to see how a flood zone relates to specific structures and project sites.

The new DFIRMs are in a countywide format, which corrects conflicting floodplain boundaries between communities and present a unified view of flood risks for all residents. The new flood maps show the most recent flood studies and flood data available for your community. This does not mean that every river, stream, and creek has been restudied. It does mean that all new data meeting FEMA standards are on the maps.

What do the different flood zone designations mean on the new flood maps?

The following table provides a brief description of some of the flood zones commonly encountered on the new flood maps.

<i>Flood Zone</i>	<i>Description</i>
HIGH RISK A and AE	Both A and AE Zones correspond to the 1%-annual-chance floodplains, also known as the 100-year floodplain. Flood insurance is required in these zones. <ul style="list-style-type: none"> • A Zones are areas determined by <i>approximate engineering methods</i>. Detailed hydraulic analyses are not conducted for these zones, and no base (or regional) flood elevations are shown. • AE Zones are areas determined by <i>detailed engineering methods</i>. Detailed hydraulic analyses are performed in AE Zones, and base flood elevations are shown on the maps in these areas.
MODERATE RISK Shaded X	Shaded X Zones generally correspond to the 0.2% annual chance floodplain, also known as the 500-year floodplain. They may also indicate areas of 1%-annual-chance flooding with average depths of less than one foot, or areas where the contributing drainage area is less than one square mile. Base flood elevations are not shown in these areas of low to moderate risk. Flood insurance is not required in shaded X Zones.
LOW RISK Unshaded X	Unshaded X Zones correspond to areas outside of the 0.2% annual chance floodplain. Base flood elevations are not shown in these areas of lower risk and flood insurance is not required.

My house is located in an A zone (or AE zone) on the current maps, but the new maps show my house in an X zone. Will I have to continue carrying flood insurance when the new maps become effective?

The federal government will no longer require your lender to enforce the mandatory purchase requirement for flood insurance. However, your lender may still require flood insurance to protect their investment. Even though the law may not require flood insurance, you should consider purchasing a lower-cost Preferred Risk Policy which will provide financial protection against major floods. More than 30 percent of all flood insurance claims are filed for properties outside of the “100-year” floodplain.

My house is located in an X zone (or B or C) on the current maps, but the new maps show my house in an A zone (or AE zone). Will I have to purchase a flood insurance policy for my house when the new maps become effective?

If you have a federally-backed or -insured loan (VA, FHA, etc.) for your house and you do not currently carry flood insurance, you will be contacted by your lender after the new maps become effective regarding this requirement. You will have 45 days to purchase flood insurance on your house after you are notified. If you have not obtained a policy by then, the lender can forcibly place the flood insurance on your policy and charge you for the cost, which will be much higher than if you had purchased your own policy. You can, however, do yourself a favor and purchase a flood insurance policy **PRIOR** to the new maps becoming effective. You would be rated for the lower flood risk zone (from the previous maps),

and this rate would be “grandfathered” as long as your policy remains continuous.

The first floor of my house was built to the base flood elevation on the current FIRM, but the new map shows a lower base flood elevation. Will this affect my flood insurance premium when the new maps are effective?

You should contact your insurance agent after the new maps become effective so that your flood insurance policy can be re-rated based on the new data. A lower base flood elevation may result in a lower insurance premium for your house.

The first floor of my house was built to the base flood elevation on the current FIRM, but the new map shows a higher base flood elevation. Will this affect my flood insurance premium when the new maps are effective?

It depends. If you can show that your house was built in compliance with the local floodplain zoning ordinance and the effective flood map at the time of its construction, it will remain compliant. Therefore, you should be able to keep the rates that you currently have (based on the lower base flood elevation). However, if you cannot show such compliance, your house may be rated based on the new maps (a higher base flood elevation), and this will increase your flood insurance premium.

Can I appeal the information presented on these new flood maps?

You can formally appeal or protest the information that is presented on the new maps. An **appeal** may be filed only if there is an objection to new or revised base flood elevations on the preliminary DFIRMs. Justification for appeals may include incorrect methodologies, poor data quality, measurement errors, or physical changes to the floodplain since the new study. Appeals must include engineering technical data that show why the maps are incorrect, and how they should be changed. Simply stating that “the flood elevations are incorrect” is not sufficient.

If you notice other errors on the map not related to the flood elevations, you may file a formal protest. A **protest** is to correct erroneous map features such as road names or stream names.

All appeals and protests should be submitted to your community CEO (mayor, president, chairman) or zoning administrator. If you do not get the opportunity to view the new maps at the Open House, your community does have a copy.

What happens after this Flood Risk Information Open House?

Soon after the Open House, FEMA will publish two notices in your local paper about the new flood maps. When the second notice is published, the 90-day appeal and comment period will begin. The 90-day appeal and comment period is only for counties where there are new or updated base flood elevations. If there are no base flood elevation changes and no new ones are identified in a county, the communities in that county will have only a 30-day comment period. Notification of when this period opens will be provided through a certified letter.

Once the appeals period and comment periods have ended, FEMA will address all appeals and protests. When this is complete, a Letter of Final Determination will be issued to your community, stating that the maps and flood elevations are final and will be effective in six months. During this period, your community must update its floodplain zoning ordinances to include the new flood maps and study. Your community should have new, effective flood maps approximately one year following the Open House.

Where can I get more information about the National Flood Insurance Program?

- Federal Emergency Management Agency – www.fema.gov and www.floodsmart.gov
- Wisconsin Department of Natural Resources – <http://dnr.wi.gov/org/water/wm/dsfm/flood/>
- Association of State Floodplain Managers – www.floods.org