NOTES TO USERS

The map is for use by the National Flood Insurance Program to designate areas subject to special flood hazards from both direct and indirect overland flood sources. The special flood hazard is caused by the direct overland flood source whenever the 1% annual chance flood is greater than the 100-year flood, and by the indirect overland flood source whenever the 1% annual chance flood is equal to or greater than the 100-year flood. The special flood hazard area is also subject to a Federal flood insurance mandate.

In order to provide flood insurance protection for the community, a Federal Emergency Management Agency (FEMA) flood insurance study (FIS) is completed. The study includes a flood hazard map designated as a flood insurance rate map (FIRM), which shows the flood hazard and areas subject to special flood hazards.

The FIRM is prepared by the Federal Emergency Management Agency (FEMA) in accordance with the Flood Insurance Rate Map Modernization (FIRM MOD) project. Preparing the new FIRM MOD requires the use of the current FEMA floodplain models (FPM) with its attributes.

The FIRM MOD process involves the use of the National Flood Insurance Program (NFIP) flood insurance rating methodology. The FIRM MOD project uses the National Flood Insurance Program (NFIP) flood insurance rating methodology and the FEMA floodplain models (FPM) attributes to produce the flood insurance rate map (FIRM) for the new flood insurance rating system. The FIRM MOD process involves the use of the National Flood Insurance Program (NFIP) flood insurance rating methodology and the FEMA floodplain models (FPM) attributes to produce the flood insurance rate map (FIRM) for the new flood insurance rating system.

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