Private Homeowners Using Public Resources to Determine Special Flood Hazard Areas

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Let's Look at Hurricane Mathew





- October 2016
- Most powerful Atlantic storm since 2007
- Category 4 storm
- Wind speeds topped75mph
- Killed more than 900 people in Haiti

In South Carolina...

- Made U.S. landfall near McClellanville, 30 miles north of Charleston
- 3 dead
- 833,000 residents without power
- 355,000 evacuated
- More than 100 Charleston area roads left impassable
- I-95 impassable in both directions
- President Obama declared a state of emergency



There are 2 main resources available to the public...

- FEMA's Flood Map Service Center (MSC)
 - Effective Flood Insurance Rate Maps (FIRMs)
 - Flood Insurance Studies (FISs)
 - Letters of Map Change (LOMCs)
 - Digital NFHL
 - https://msc.fema.gov/portal /advanceSearch

- FEMA's National Flood Hazard Layer (NFHL) web app viewer
 - Create and print FIRMettes
 - Shows SFHAs across the country
 - Able to do a simple address search
 - http://fema.maps.arcgis.co m/apps/webappviewer/inde x.html?id=49069b91c14a411 fa8defccf5c1f6266

However, there is still a lack of awareness at the homeowner level

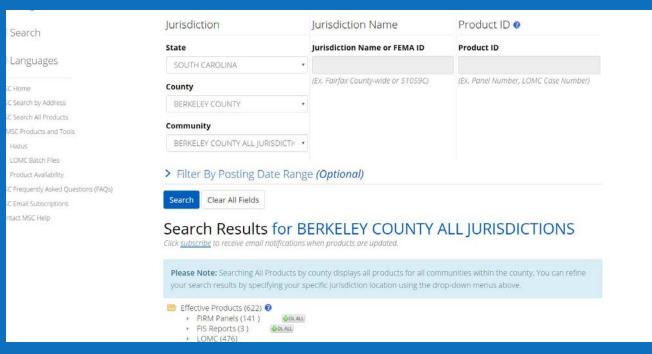
- Inquiries reach the Office of the Flood Insurance Advocate (OFIA) on a daily basis
- (1) zone discrepancies requiring proper identification of SFHAs and where the property in question is located relative to it
- (2) homeowners wondering if they should apply for a LOMA

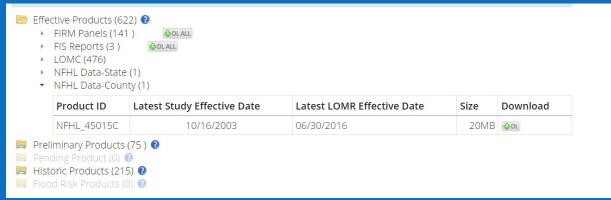


Dick Smith Chevrolet Moncks Corner, SC



FEMA's Map Service Center (MSC)

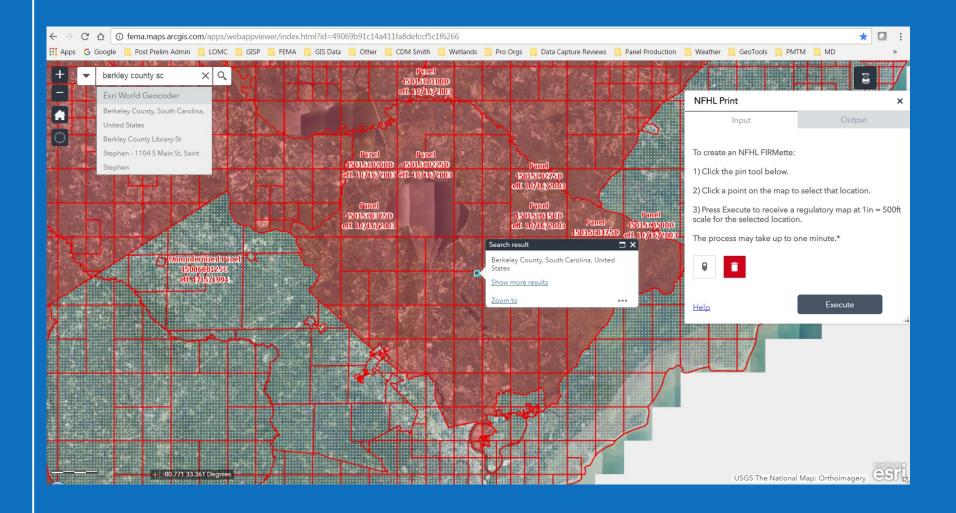




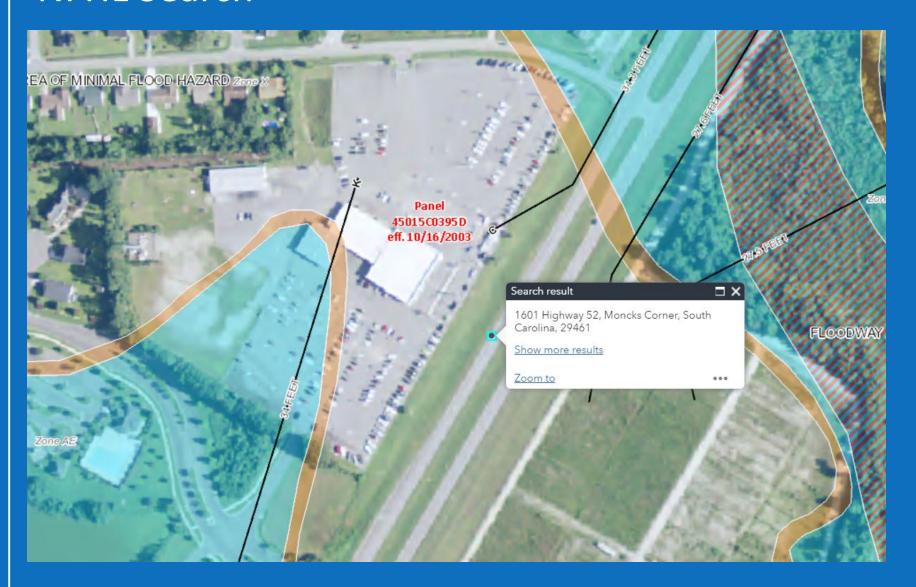
MSC Search



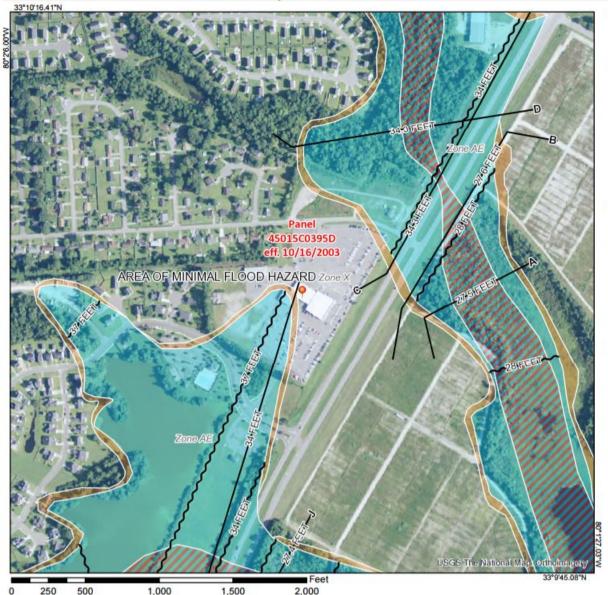
FEMA's National Flood Hazard Layer (NFHL)



NFHL Search



National Flood Hazard Layer FIRMette



Legend

- Cross-Sections
- Base Flood Elevations

Flood Hazard Zones

- 1% Annual Chance Flood
- Regulatory Floodway
- Special Floodway
- Area of Undetermined Flood Hazard
- 0.2% Annual Chance Flood
- Future Conditions 1% Annual Chance Flood Hazard
- Area with Reduced Risk Due to Levee

LOMRs

Effective

Map Panels

- Digital Data
- Unmodernized Maps
- Unmapped

This map complies with FEMA's standards for the use of digital flood maps. The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. The base map shown complies with FEMA's base map accuracy standards.

The NFHL is a living database, updated daily, and this map represents a snapshot of information at a specific time.

Flood risks are dynamic and can change frequently due to a variety of factors, including weather patterns, erosion, and new development. FEMA flood maps are continually updated through a variety of processes. Users should always verify through the Map Service Center (http://msc.fema.gov) or the Community Map Repository that they have the current effective information.

NFHL maps should not be created for unmapped or unmodernized areas.



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So why are there so many calls to OFIA??? Searching FEMA's Homeowner HAQs

MSC Search

- You have to know where to look (1) Community Map Repository or (2) MSC
- You need to be able to (1) use ArcGIS or (2) know which FIRM Panel your property falls on
- Too many acronyms: MSC, FIRM, FIS, NFHL, SFHA,LODR, LOMC, LOMA, LOMR-F, MT-EZ, MT-1,

NFHL Search

- You have to know where to look
- NFHL Link takes you to additional info, not the NFHL
- Not all areas have digital data
- You can also download KMZ files to overlay in Google Earth



QUESTIONS?