



FEMA



# Changes Since Last FIRM

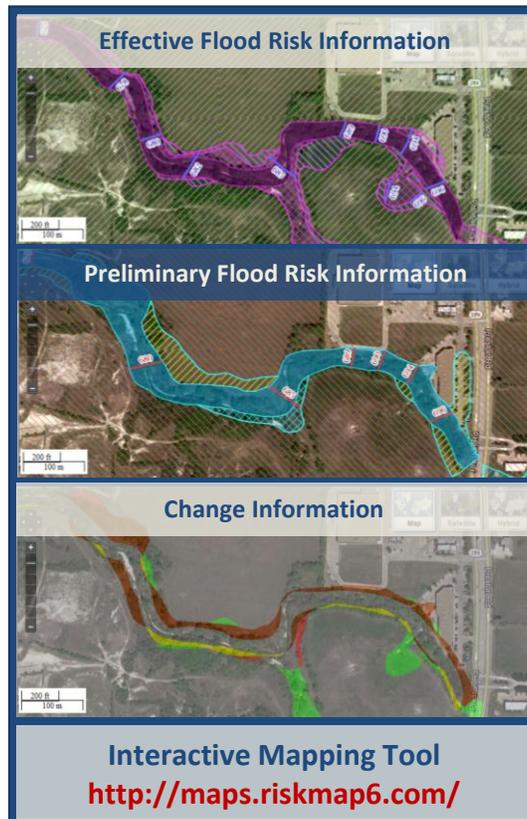
The Federal Emergency Management Agency (FEMA) has broadened the delivery of flood hazard data in order to describe the update to the 1-percent annual chance floodplains designated on the Flood Insurance Rate Maps (FIRMs) during a map update. The Changes Since Last FIRM (CSLF) coverage allows local community officials to use technological and software advances to view and analyze their community with a new perspective.

## Interactive Web Portal to View Your Flood Risk

FEMA Region 6 has developed an on-line web portal to allow local communities, residents and business owners to view the changes to flood risk in their vicinity during a map update. The tool is made available for communities that have received their Preliminary FIRM panels for review. The tool is launched on the preliminary issuance date and is available on-line for use by the public at large. The tool remains active throughout the formal appeal and comment period, to aid community officials in the review of the preliminary data and remains active for an additional 90-days past the effective issuance of the FIRMs for use.

To use the interactive portal enter <http://maps.riskmap6.com> in to your web browser address bar. Select your state and county/parish from the available drop down lists that are available. Please note that the Interactive Mapping Tool is not intended for insurance rating purposes and the reports that can be prepared through the site do not act as a flood determination. Citizens should always contact their local floodplain administrator for more information or to view an official copy of the FIRM. The on-line portal uses GIS (geographic information systems) technology and allows users to review:

- Change to a floodplain boundary or extent (increases/decreases),
- Change to a flood zone determination (i.e., a change from Zone A to AE),
- Indicates modification of existing floodway & addition of new floodway,



## Flood Risk Tools and Datasets Promote Understanding

In an effort to assist community officials in building a support base for hazard mitigation, sustainability and resiliency discussions within their communities, FEMA developed a variety of Flood Risk Tools. These tools are being prepared with the latest technology and provide a clearer picture of flood risk within a community.

These Flood Risk Tools will allow communities to better understand and plan for the natural hazard risks that they face. The information can be used to enhance mitigation plan content, increase risk communications capability and support mitigation activities to increase community resilience.

The mission of FEMA is to support communities in becoming more disaster resilient by *knowing* their risk, *planning* for that risk, *mitigating and communicating* these risks. Everyone can take steps to reduce their risk. Families, business owners and local economies benefit from hazard mitigation activities and may transfer their risk by obtaining flood insurance.

For more information on the natural hazard risk in your community, visit [www.riskmap6.com](http://www.riskmap6.com)

**RiskMAP**  
Increasing Resilience Together

## Know Your Risk!



- Effective (FIRM) flood hazard information, and the
- Preliminary (FIRM) flood hazard information

Portal users can enter their property of business address into the tool and can use a road map or satellite image in the back ground to review the flood hazard information in the vicinity of their property. Citizens can also prepare and print a report from the web portal to aid them in discussing the flood risks they may encounter with their local community officials.

### Essential Information for Communities

Community officials will find the Changes Since Last FIRM (CSLF) dataset a valuable tool for mitigation planning, floodplain management, and flood risk awareness. The CLSF dataset, paired with local parcel and building footprint datasets, can assist communities in identifying the numbers of structures and people affected by the floodplain boundary updates.

Visualizations created from the dataset, such as in the figures to the right, allow property owners to determine if the flood zone designation for their property is likely to change. By being aware of the potential updates allows property owners to take advantage of certain discounts on flood insurance policies available through the National Flood Insurance Program.

Sustained development within a community over time alters the way storm water flows through a community's streams and waterways. Development generally increases the amount of stormwater that needs to be transported in a stream channel, underground storage system or drainage ditch. Review of proposed development and use of Low Impact Development best practices may assist a community in finding the balance between development and an increase in flood risk.

### How Else Can You Use This Data?

<p>Elected Officials and Community Staff</p>	<ul style="list-style-type: none"> <li>• Highlights where mapped floodplain boundaries, flood zones, and floodways have been modified</li> <li>• Assists in facilitating discussions about flood hazard changes, causes, and what residents and businesses can do to protect themselves from the associated flood risks in change areas</li> <li>• Allows communities to identify where significant number of households/businesses may be affected and lead to targeted outreach efforts in those areas to raise awareness</li> <li>• Help identify and support plans for funding projects to reduce the flood hazards and associated flood risks in specific areas</li> <li>• Identification the reason for increase/decrease (included in the dataset) provides local communities to review their ordinance for enhanced building standards in support of more disaster resilient building practices</li> </ul>
<p>Community/Regional Planning Staff</p>	<ul style="list-style-type: none"> <li>• Help identify and support plans for funding projects to reduce the flood hazards and associated flood risks in specific areas</li> <li>• Assists in selection and prioritizing mitigation actions</li> <li>• Assist sustainability planning by enabling a better understanding of how floodplain extents change over time due to environmental changes such as changes in precipitation patterns, changes in development or urbanization, and increased storm surges</li> </ul>
<p>Engineering &amp; Technical Staff</p>	<ul style="list-style-type: none"> <li>• Captures changes in mapped floodplain and floodway boundaries as well as flood zone alterations</li> <li>• Helps identify reasons for increases/decreases in the floodplain widths</li> </ul>
<p>Real Estate, Insurance and Lending Industry Professionals</p>	<ul style="list-style-type: none"> <li>• Better prepares these stakeholders to discuss flood risk with current clients and prospects</li> <li>• Allows insurance professionals to target new customers (through direct mail campaign, local news etc), for those being mapped into a higher risk zone and/or lower risk zone</li> <li>• Real Estate agents will have access to the updated flood hazard information. Ease of access will prevent losing a sale or delaying a closing</li> <li>• Lenders and mortgage brokers can have an easily accessible visual to assist with informing their prospective borrower about potential changes in flood insurance requirements</li> </ul>
<p>Citizens</p>	<ul style="list-style-type: none"> <li>• Current home owner and prospective home buyers will be able to review current flood risk and make an informed purchase.</li> <li>• Illustrates where flood zones have changed and why</li> <li>• Provides a starting point for discussing how they can reduce their risk through mitigating and transferring their financial risk by obtaining flood insurance</li> </ul>