



FEMA

Flood Hazard Mapping Fact Sheet

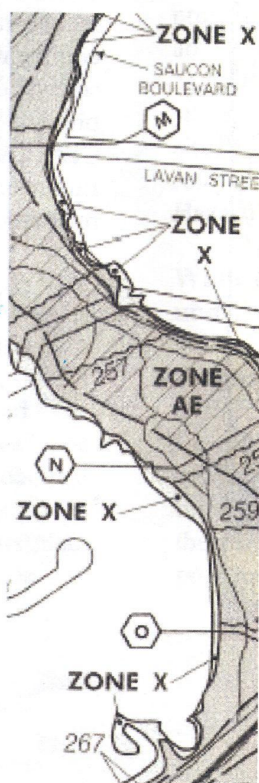
January 24, 2013

Clay County, Kansas

This Fact Sheet provides background information on the National Flood Insurance Program (NFIP) and Risk Mapping Assessment and Planning (Risk MAP) programs, which are administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard mapping process underway in Clay County, Kansas. The county's Flood Insurance Rate Maps (FIRMs) are being revised using the latest technologies and the most current data so residents, homeowners, business owners, and community officials may understand the local flood risk and keep people and property safe from floods.

What is the NFIP?

In 1968, Congress established the National Flood Insurance Program (NFIP) due to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FEMA maps include the Special Flood Hazard Area, which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the Special Flood Hazard Area provided that it complies with local floodplain ordinances that meet NFIP criteria.



What is a FIRM?

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Rate Map (FIRM) and a Flood Insurance Study (FIS) report. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the Special Flood Hazard Area, and is used with the FIS report to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict other information including Base (1% annual chance) Flood Elevations (BFEs) or flood depths, floodways, and common physical features such as roads. A FIS is a narrative report of the community's flood hazards that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures, and a description of the hydrologic and hydraulic methods used in the study.