



## Flood Insurance Rate Maps

Flood insurance rates are based on maps generated by the Federal Emergency Management Agency (FEMA) with input from local governments. FEMA is working with communities around the country to update this information as well as put the information into a digital geographical information system (GIS) format for better accuracy and ease of use.



A Flood Insurance Rate Map (FIRM) is a map that shows flood hazard information. Older FIRMs were developed manually and distributed in paper form only. In recent years, FEMA has endeavored to transition from existing or effective FIRMS to Digital Flood Insurance Rate Maps (DFIRMs) nationwide. FEMA's goal is to convert the National Flood Insurance Program (NFIP) paper map inventory to digital format, replacing paper maps with digital maps that can be made available on the Internet.

DFIRMs are created entirely by electronic methods and consist of all of the digital data needed to create a hard-copy FIRM. Now, FEMA provides only one set of paper maps and a Flood Insurance Study (FIS) report to each mapped community and distributes the products to other interested parties digitally.

The digital format allows for more accurate flood hazard determinations and easier and more frequent updates. Anyone with Web access will be able to access countywide digital mapping images and create custom maps by downloading the digital data.

### Adopting the New DFIRMs

The conversion of an existing (termed "effective") FIRM to a DFIRM requires a regulatory map adoption process. After the draft or preliminary FIS report and associated DFIRMs are released, community members are given 30 days to review the products and provide feedback on non-technical information presented on the DFIRMs. In most locations, the preliminary DFIRMs and FIS report are available at the local government or floodplain administrator's office. It is important that communities review the maps and provide local knowledge of road names, stream names, and community boundaries.

Following the public review period, a Preliminary DFIRM Community Coordination Meeting is held to present the new FIS and DFIRMs, describe appeal and protest procedures, and review the map adoption and compliance requirements.

The next step in the process depends on whether the base flood elevations (BFEs)—the elevations to which a 100-year flood is expected to rise—have been revised from the effective FIRM. If no BFEs were added or revised on the effective FIRM, the new DFIRM and FIS report will become effective approximately six months after the initial review period.

If BFEs have been revised from the effective FIRMs, two BFE notifications will be published in a local newspaper as well as the Federal Register. The second BFE notification will start the beginning of a 90-day appeal period for community members to formally object to information shown on the preliminary DFIRM or FIS report.

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Community officials or individual property owners may object by submitting an appeal or protest. Appeals are formal objections to new or revised BFEs. Technical data must be submitted to prove that the proposed BFE is incorrect. A protest is a formal objection to any information shown on a preliminary DFIRM that is not related to a BFE, such as corporate boundaries or floodplain boundaries. Appeals and protests are reviewed by FEMA to determine whether they are valid and if they support a revision to the preliminary DFIRM or FIS report.

After the 90-day appeal period, and once the appeals and protests are resolved, FEMA will issue a Letter of Final Determination. This sets the effective date of the DFIRMs and FIS report, informs the users that the BFEs are final, and notifies the communities that based on changes in the new DFIRM or FIS report, all updates or adoption of new floodplain ordinances must be completed within six months.



For more information, including information about public meetings to be held in your county, please visit MDE online at [www.MDFloodMaps.com](http://www.MDFloodMaps.com).