



FEMA




# What is your Flood Risk?

Using FEMA's Interactive Web Tool to map your flood risk

Flood Insurance Rate Maps (FIRMs) in our community are being updated and in some areas they depict a change in the community's flood risk. Be sure you are aware of any changes in the vicinity of your property.

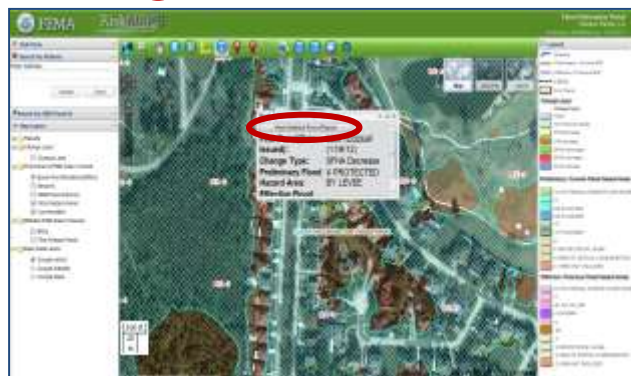
## How can I look at the flood risk in my vicinity?

FEMA has launched an interactive web tool accessible on-line at <http://maps.RiskMAP6.com> that allows residents and business owners in our community to look up the flood risk in their vicinity in a few easy steps.

1. Go to <http://maps.RiskMAP6.com>, Select your State and County from the pull down menus available. Click "Go" to launch the tool.
2. A new window will allow you access to the interactive web tool in your vicinity. A disclaimer will appear at the center of the new window noting that the information shown on the site is not an official FIRM, but that the tool is intended for informational purposes only. Click "I Agree" to access the tool.
3. Home and business owners can review the flood risk in their vicinity by entering their home/business address in the Enter Address box. Once you have entered your address, click "Search".
4. The mapping tool will add a red star  to indicate your property location and center your property in the window. The default layer that all users will see is the Preliminary DFIRM Data. Users can review other informational datasets through the tool by clicking on the available layers on the left hand side of the window.
5. To prepare a property specific report click the identify icon in the interactive tool bar:



6. Once you click the identify tool, then click on the red star in the vicinity of your property. Click "View Detailed Property Report" to print a property specific report.



## 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

## What other information is available on the Interactive Web Tool?

When the interactive web tool will launch the viewer window you will be looking at a county or parish-wide view of the mapping update. You can zoom to your property easily by adding your street address in the top left corner of the viewer window. In higher populated areas, FEMA may be working on a number of different mapping actions. In this case you may see more than one project area within the zoom area of the viewer window.

In order to see if there are changes around your property, select the “Change Layer” from the layer options on the left of the page. Other flood hazard data and information is available for viewing to allow you to review the current flood hazard information for your property. Below is a list of the different layers you can view through the interactive web tool with a description of how you can use the information.



### Preliminary DFIRM Data Layer.

This default layer allows users to review the floodplain mapping layers that were used to prepare the Preliminary DFIRM panels that have been released to the community for review and comment. The Preliminary DFIRM data layer will allow a homeowner to understand the pending updates to the FIRMs in their vicinity. It is important to note that communities may impose stricter building requirements in areas where flood hazards have increased.

### Change Layer.

This layer allows users to easily identify areas that have been updated. The layer allows a home or business owner to easily understand if the flood hazards in their vicinity have changed over time. The change layer indicates areas where the updated engineering analysis indicates one of the following changes: an increase/decrease in the floodplain width, or increase/decrease in the floodway width or an increase/decrease in the base flood elevation. Knowledge of change areas may prompt homeowners to review their current flood insurance policies and may inform future building practices.



### Effective FIRM Data Layer.

This layer depicts the current effective FIRM panel. This layer shows a home or business owner the areas which were determined to be floodprone during the 1% annual chance flood event when the last engineering study was performed in your vicinity. The effective FIRM information is used by your local floodplain management and building officials to determine property specific building requirements. Additionally, this information is used to rate a flood insurance policy in your vicinity.

### Definitions.

- The **1% annual chance storm event** is a storm indicates the probability of a storm's occurrence. A 1% chance can be better described the probability of a marble landing in one of 100 slots.
- The **Base Flood Elevation** describes the height at which the flood water is expected to reach during the 1% annual chance storm event. The elevation described is not a depth of flooding. It is important to note that many areas throughout the country have experienced flood events larger than the 1% annual chance storm.

## Now that You Know Your Risk, What Should You Do Next?

First review your property specific report to determine if the flood risk in your vicinity has changed. If your report indicates a change in flood risk, you may want to figure out how you may be affected.

- Local building and permitting varies by community, this information on the property report will allow you to meet with your local building and permitting authority to discuss your individual property building requirements.
- Consider elevating your home's lowest floor above the Base Flood Elevation if you are looking for ways to reduce your flood risk. Elevating your structure is a good way to reduce your risk of flooding even if your property is not currently subject to flooding.
- Elevating your home above the Base Flood Elevation or preliminary Base Flood Elevation (whichever is higher) will also provide a future reduction in the flood insurance premiums. You can elevate your HVAC and other utilities above the BFE to reduce your financial risk when a flood occurs.
- Consider relocating your structure (if possible) to minimize the hazards your home or business may encounter.
- Flood risk changes over time. Reduce future risk by building to a higher standard and using construction practices that have been shown to reduce flood risk for business and home owners.
- Measure the potential damage your home could incur with an interactive online tool available at [www.floodsmart.gov](http://www.floodsmart.gov).
- Contact your insurance agent to determine the best flood insurance policy to insure your risk.