

# Flood Hazard Mapping Fact Sheet



FEMA

January 10, 2019

Black Hawk County, Iowa

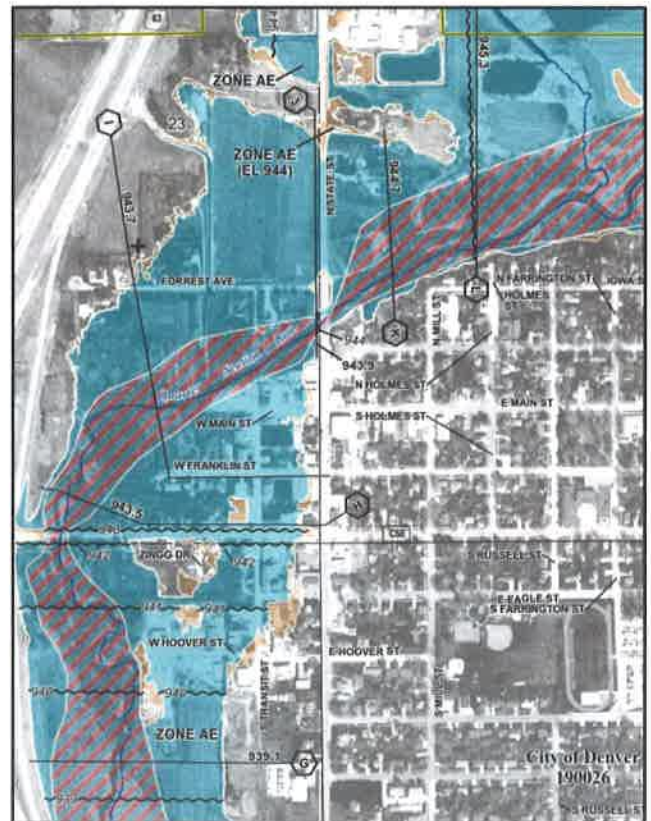
**This Fact Sheet** provides background information on the National Flood Insurance Program (NFIP) which is administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard mapping process underway in Black Hawk County, Iowa. The county's Flood Insurance Rate 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 may be 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) and, floodways and common physical features such as roads. When detailed study methods are used to determine BFE's, a FIS is generated. 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.



## Why Are the Maps Being Updated?

All communities within Black Hawk County are now shown on a single county-wide FIRM. The study has updated information and developed new information on the existence and severity of flood hazard areas in the geographic area of Black Hawk County.

Website to view  
The floodplains  
[http://  
www.iowadnr.gov/](http://www.iowadnr.gov/)

## What is a Comment?

Challenges received during the appeal period that do not involve proposed flood hazard information are considered comments. These include, but are not limited to: requests that a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), or LOMR be incorporated; and base map errors, such as road name or city limit changes.

Send Comments to:  
Iowa Dept. of Natural Resources  
Attention: Bill Cappuccio  
502 East 9th Street  
Des Moines, IA 50319

Send Appeals to:  
FEMA Region VII  
Mitigation Division  
Attention: Jose Mateo Morel  
11224 Holmes Road  
Kansas City, MO 64131

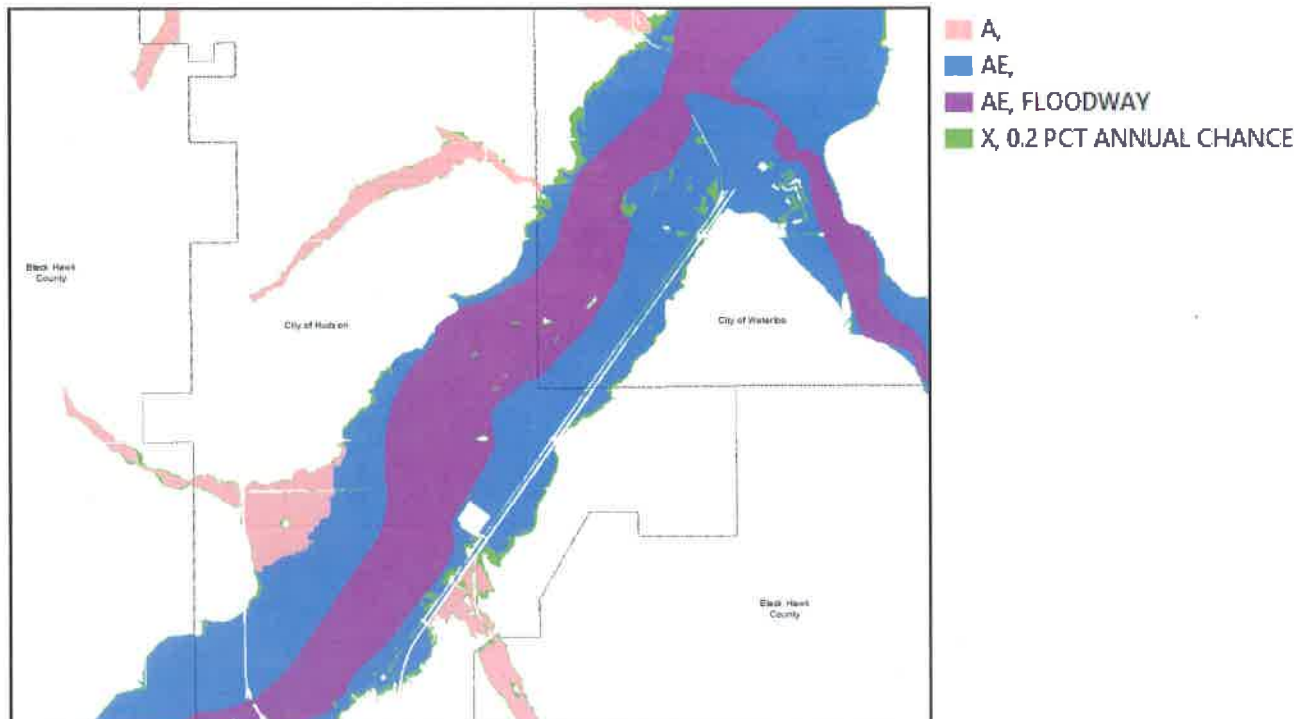
## What Has Changed?

The Iowa Department of Natural Resources incorporated new terrain in the form of LiDAR flown in 2010. The effective stream reaches in Black Hawk County were redelineated on top of this new terrain dataset and the Special Flood Hazard Areas were revised.

## What is an Appeal?

Some flood studies result in new or revised BFEs. During the 90-day appeal period, community officials and others may object to the accuracy of the proposed BFEs. According to Federal Regulations, "The sole basis of an appeal...shall be the possession of knowledge or information indicating that the elevations proposed by FEMA are scientifically or technically incorrect." Appeals must be submitted to FEMA through your community's Chief Executive Officer (CEO). Communities should contact the FEMA Map Assistance Center for the study information before submitting an appeal.

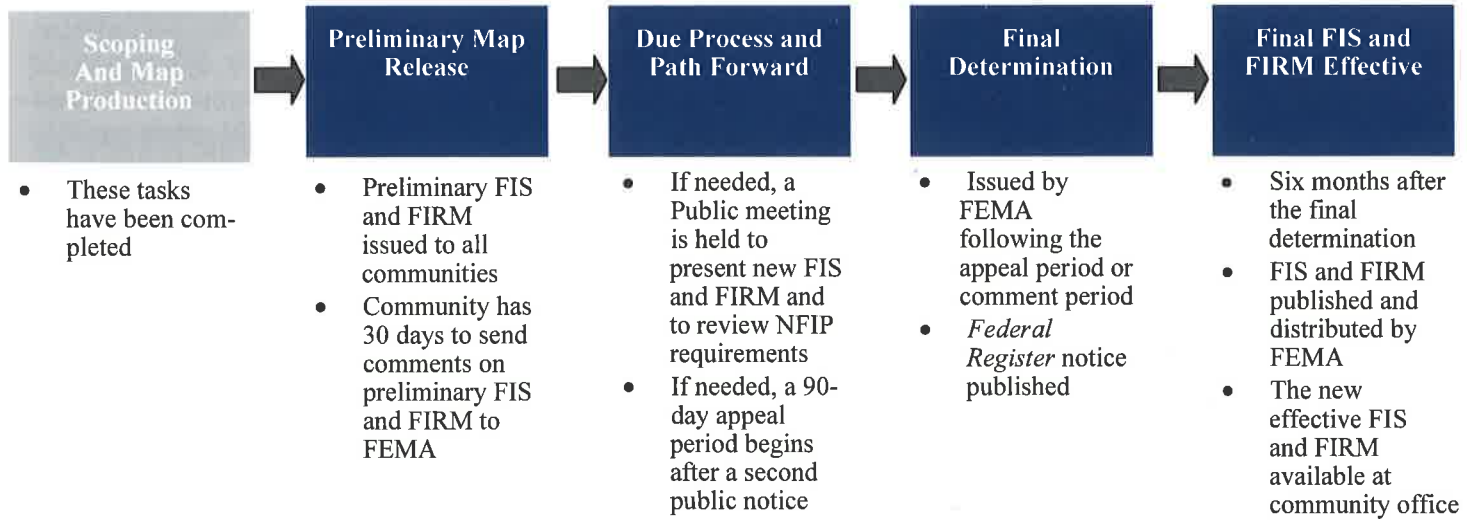
## Flooding Sources in Black Hawk County, IA





## The Mapping Process

The key steps in the mapping process are outlined below. Additionally, the points at which community officials and property owners may provide comments and express concerns with the information in the FIS report and FIRM are highlighted below. Not every community will need/receive a public meeting or 90-day appeal period.



### What Happens After the Appeal Period?

FEMA will issue a Letter of Final Determination and then provide the community with six months to adopt up-to-date floodplain management ordinances. If the floodplain ordinances in effect are satisfactory, they can be submitted in their current form. If ordinances need to be updated, communities should seek assistance from their State NFIP Coordinator or the FEMA regional office. After the six-month compliance period, the new FIS and FIRM will become effective.

### Is There any Recourse if I Do Not Agree with the New Map?

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within Special Flood Hazard Area boundaries. Such situations may exist in your county. For these situations, FEMA established the Letter of Map Amendment (LOMA) process to remove such structures from the Special Flood Hazard Area.

### Will LOMAs Issued under the Old Map be Valid under the New Map?

When a new FIRM becomes effective, it automatically supersedes previously issued LOMAs, LOMRs, and other map changes that have been issued for structures and properties on the revised FIRM panels. Recognizing that some map changes may still be valid even though the flood hazard information on the FIRM has been updated, FEMA has established a process for revalidating such map changes.

### What if a Structure is Shown in a Different Flood Zone on the New Map?

The new map will not affect continuing insurance policies for a structure built in compliance with local floodplain management regulations and the flood map in effect at the time of construction. However, should the structure be substantially improved or substantially damaged (where damages or improvements reach 50% or more of the pre-damage market value) the entire structure will have to be brought into compliance with the floodplain requirements and the BFE in effect at the time any repairs take place.



## How can I purchase flood insurance?

A policy may be purchased from any licensed property insurance agent or broker who is in good standing in the State in which the agent is licensed or through any agent representing a Write Your Own (WYO) company. Call 1-800-720-1093 or visit [www.floodsmart.gov](http://www.floodsmart.gov) to find a flood insurance agent.

## What is FEMA's Process for Revalidating Existing LOMAs and LOMRs?

To revalidate map changes, FEMA conducts a detailed comparison of the BFEs shown on FEMA's new FIRM and the lowest adjacent grade or lowest lot elevation of previously issued map changes. Those structures or properties that are above the BFE or are located in areas of the community that are not affected by updated flood hazard information are revalidated through a formal determination letter that is issued to the community's Chief Executive Officer when the new FIRM becomes effective. The revalidation letter is also mailed to each community's map repository to be kept on file and is available for public reference. Map changes that have been issued for multiple lots or structures where the determination for one or more of the lots or structures has changed cannot be automatically revalidated through the administrative process described above. To request that FEMA review such map changes (i.e., those that are not included in the revalidation letter), please submit the following to FEMA:

- A letter requesting the re-issuance (provide the case number of the LOMA to be reissued); and
- A copy of the LOMA to be reissued, if available.

FEMA will review the case file and issue a new letter reflecting its new determination.



### Have More Questions?

Please check out these resources for more information.

For more information about joining the National Flood Insurance Program, floodplain management, ordinances, or the map adoption policies, communities may contact **Bill Cappuccio**, the State NFIP Coordinator for Iowa, at **(515) 725-8342**.

For any questions concerning flood hazard mapping or LOMAs, contact the FEMA Map Assistance Center's toll-free information line at 1-877-FEMA MAP (1-877-336-2627).

**More information is available at:**

[www.fema.gov/national-flood-insurance-program-flood-hazard-mapping](http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping)

**For more information about the National Flood Insurance Program, visit**

[www.fema.gov/plan/prevent/fhm/index.shtm](http://www.fema.gov/plan/prevent/fhm/index.shtm).

For questions specifically concerning insurance, please call 1-800-427-4661 or visit [floodsmart.gov](http://floodsmart.gov).



**FLOODSMART.GOV**

An official site of the National Flood Insurance Program