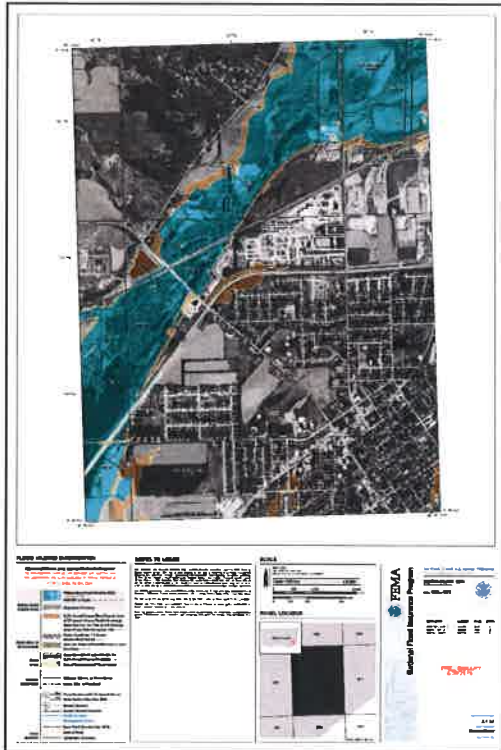




Preliminary Flood Insurance Rate Maps (FIRMs)

Why are there new maps?

The State of Iowa has obtained accurate topographic information for the whole state. Using this data, the Iowa Department of Natural Resources (Iowa DNR) developed updated flood hazard areas based on engineering analyses. These flood hazard areas are now being incorporated into the FEMA Flood Insurance Rate Maps (FIRMs) so this updated and accurate information may be used for flood insurance, floodplain management, permitting, zoning and mitigation planning.



What can I do with these Preliminary Maps?

- Find out the Flood Zone and Base Flood Elevation (if available) on the effective and preliminary FIRMs for your property. The effective FIRMs are the maps currently being used by mortgage companies to determine if properties need flood insurance. Comparing the effective and preliminary information can help you understand what is potentially changing for your property. Properties located in the Special Flood Hazard Area (SFHA) are required to carry flood

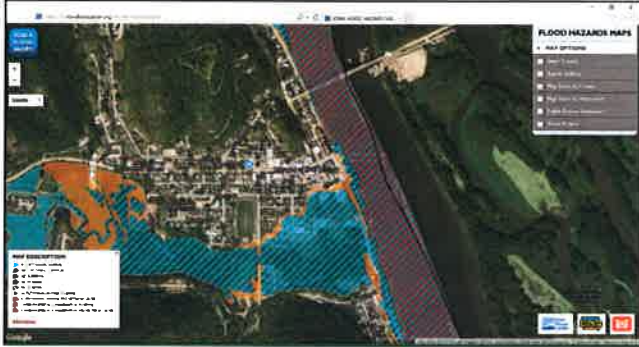
insurance if there is a federally backed mortgage for the property. The SFHA is defined as the 1% annual chance (100-year) floodplain. Below are several scenarios to consider when comparing the effective and preliminary data:

- **No Change:** If the flood zone or Base Flood Elevation (BFEs) on the effective and the preliminary FIRMs are the same, it is assumed there is no change in the flood risk to your property. There should not be any change in the insurance requirements for your property based on the preliminary FIRMs.
- **Removal:** If your property was in the SFHA on the effective FIRM but is now located outside of the SFHA on the preliminary FIRM, you are potentially eligible to stop carrying flood insurance once the preliminary FIRMs become effective. However, it is strongly recommended that flood insurance be maintained as there is still risk for flooding. Flood insurance rates for properties outside the SFHA are significantly lower than for properties in the SFHA.
- **Reduction:** If the Base Flood Elevations (BFEs) near your property on the effective FIRM are higher than the BFEs on the preliminary FIRM, it is possible your insurance premium may decrease. This will only occur after the preliminary FIRMs become effective. You should contact your flood insurance agent for more information about this.
- **Increase:** If the Base Flood Elevations (BFEs) near your property on the effective FIRM are lower than the BFEs on the preliminary FIRM, it is possible your insurance premium may increase. This will only occur after the preliminary FIRMs become effective. You should contact your flood insurance agent for more information about this.
- **Addition:** If your property was not in the SFHA on the effective FIRM but is now located in the SFHA on the preliminary FIRM, it is possible you will be required to carry flood insurance. This will only occur after the preliminary FIRMs become effective. You should contact your flood insurance agent for more information about this.

How can I determine the flood zone and BFE for my property?

There are several online resources available to help you understand your risk:

Iowa Statewide Floodplain Mapping Project



- The following website, maintained by the Iowa Flood Center and the Iowa DNR, allows you to review the preliminary FIRMs and determine the flood zone and BFE information for your property. You can also search by address.
- <http://ifis.iowafloodcenter.org/ifis/newmaps/hazard/>

Preliminary Map Comparison Tool

Comparison of Flood Hazard
Effective & Preliminary Flood Risks

Effective

POI Longitude/Latitude	-91.2185, 43.3596
Effective FIRIM Panel	1905C077H
Effective Date	9/23/2009
Flood Zone	X
Static BFE*	Not Available
Flood Depth	Not Available
Vertical Datum	Not Available

Preliminary

POI Longitude/Latitude	-91.2183, 43.3596
Preliminary FIRIM Panel	1905C077C
Preliminary Issue Date	4/18/2018
Flood Zone	AC
Estimated Static BFE*	Not Available
Estimated Flood Depth	Not Available
Vertical Datum	Not Available

* A Base Flood Elevation is the highest elevation of flood water being 1% annual chance water. Structures below the specified water elevation are expected flooding.

AC Zone: High Flood Risk. In the maximum flood risk areas there is a chance of flooding from storm surge that has a less than 1% chance of occurring during a 100-year storm. Structures in these areas may be subject to flooding from storm surge that has a less than 1% chance of occurring during a 100-year storm. Structures in these areas may be subject to flooding from storm surge that has a less than 1% chance of occurring during a 100-year storm.

X Zone: Moderate Flood Risk. In the maximum flood risk areas there is a chance of flooding from storm surge that has a less than 1% chance of occurring during a 100-year storm. Structures in these areas may be subject to flooding from storm surge that has a less than 1% chance of occurring during a 100-year storm.

- The following website, maintained by FEMA, also allows you to obtain the flood zone and BFE on the effective and preliminary FIRMs. You can search by address.
- Please search for “Preliminary Map Comparison Tool” or use the link below.
- <http://bit.ly/2wyAFne>

FEMA Map Service Center

- The following website, maintained by FEMA, also allows you to review and download the preliminary FIRMs to determine the flood zone and BFE information for your property. You can also search by address.
- <https://msc.fema.gov/portal>

What is the timeline for the new FIRM maps being used for flood insurance?

Your county’s preliminary FIRMs are projected to go effective in Fall 2019. Your local officials will be notified approximately 6 months prior to the established date. Once the preliminary FIRMs become effective they will be used for regulatory and insurance purposes.

What if I disagree with the Preliminary Mapping?

All preliminary FIRMs are subject to a 90-day appeal and comment period during which communities’ officials and property owners are encouraged to review the mapping and provide feedback to the FEMA and the Iowa DNR. Here are the two options:

- **Comments:** Feedback based on non-technical aspects on the Preliminary FIRM (e.g. street names).
- **Appeals:** Feedback based on technical data that is often focused on SFHA boundaries or BFEs. Appeals must include technical, scientific data necessary to revise the engineering analysis and update the flood zones or BFEs. The technical information must be certified by a Professional Engineer or Land Surveyor.

Comments or Appeals must be submitted during the 90-day appeal period and be coordinated with your community officials. The 90-day Appeal Period will be in Fall 2018.

Contact Information

Please contact any of the following individuals if you have questions or comments regarding the preliminary Flood Insurance Rate Maps for your community.

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