NOTES TO USERS
This map is for use in determining flood hazards and flood insurance rates in a National Flood Insurance Program (NFIP) authorized community. To understand how the information on this map can be used to determine the flood risks and flood insurance rates in the community, it is important to be familiar with the following key terms and concepts:

**Flood Insurance Rate Map (FIRM):** A map that provides detailed information on floodplain extents and floodway areas in a community. The FIRM includes information on the flood risk at specific locations, such as the elevation of the floodplain, the floodway, and the Base Flood Elevation (BFE). The BFE is the elevation of the floodplain that has a 1% annual chance of being exceeded in any given year.

**Base Flood Elevation (BFE):** The elevation of the floodplain that has a 1% annual chance of being exceeded in any given year. The BFE is used to determine the flood insurance rates in a community. The BFE is calculated using a combination of hydrological and hydraulic data, such as the flow rates of nearby streams and the characteristics of the floodplain.

**Floodway:** The area of a floodplain that must be kept free of structures and other obstructions to provide protection against flooding. The floodway is established by the Federal Emergency Management Agency (FEMA) and is indicated on the FIRM.

**Flood Insurance Rate Map Modernization Initiative:** A program that updates existing FIRM maps to include more detailed and up-to-date information on flood hazards and floodway areas. The modernization initiative includes the use of more accurate and detailed data sources, such as satellite imagery and topographic surveys, to improve the accuracy of the flood hazard information.

**Other Key Ingredients:** Other ingredients that may be used in the determination of flood insurance rates include the Community Rating System (CRS) and the Coastal Barrier Resources System (CBRS). The CRS is a program that encourages communities to adopt and implement measures to reduce flood risk, such as the use of natural floodplain features and the implementation of floodplain management plans. The CBRS is a program that provides protection to communities located in coastal areas that are at risk of flooding from coastal storms.

**Notice to User:** The FIRM is intended for use in flood insurance rating purposes only and should not be used as the sole source of information on flood hazards.

**Technical Information:** The flood hazard information on this map is based on current hydrological and hydraulic data, which may be subject to change. Users are encouraged to consult the FEMA Flood Profiles and Base Flood Elevations determined.

**Legend:** The legend on the map provides information on the key symbols and colors used to indicate different flood hazard areas. The legend includes information on the different areas of Special Flood Hazard (Zones A, AE, or AH), the floodway areas, and the areas of Inundated Structures (Zone V).