NOTES TO USERS

Federal Emergency Management Agency

This map is produced through the National Flood Insurance Program. It shows the flood hazard areas subject to 1% annual chance floods. The flood hazard areas are designated as Special Flood Hazard Areas (SFHAs) and are shown as VE Zones and V zones. These zones are determined by the Federal Emergency Management Agency (FEMA) and are based on hydraulic data provided by the National Geodetic Survey. The SFHAs are subject to 1% annual chance floods, which are also known as 100-year floods.

**Flood Insurance Rate Map (FIRM)**

A Flood Insurance Rate Map (FIRM) is a map published by FEMA that shows the flood hazard areas subject to 1% annual chance floods. The map is used to determine the flood risk and to calculate flood insurance rates.

**Flood Insurance Study (FIS)**

A Flood Insurance Study (FIS) is a study conducted by FEMA to determine the flood risk in a community. The study results are used to create Flood Insurance Rate Maps (FIRMs) and to calculate flood insurance rates.

**Base Flood Elevations (BFEs)**

A Base Flood Elevation (BFE) is the water surface elevation at which flood waters are expected to reach in a 1% annual chance flood event. The BFEs are used to determine the flood risk and to calculate flood insurance rates.

**Cross Sections**

A cross section is a vertical profile of a floodplain or a river. The cross sections are used to determine the flood risk and to calculate flood insurance rates.

**Floodways**

A floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of obstructions. The floodways are used to determine the flood risk and to calculate flood insurance rates.

**Special Flood Hazard Areas (SFHAs)**

A Special Flood Hazard Area (SFHA) is a community subject to 1% annual chance floods. The SFHAs are designated as VE Zones and V zones. The SFHAs are used to calculate flood insurance rates.

**Flood Protection Measures**

Flood protection measures are used to reduce the risk of flooding in SFHAs. The measures include the construction of levees, the creation of floodway easements, and the adoption of floodplain management regulations.

**Conversion Factors**

Conversion factors are used to convert between different units of measurement. The conversion factors are used to calculate flood insurance rates.

**Effective Date**

The Effective Date is the date when the Flood Insurance Rate Map (FIRM) becomes effective. The FIRM is used to calculate flood insurance rates.

**Sources of Information**

Flood elevation information is available from the National Flood Insurance Program (FIRM) and from the National Geodetic Survey (NGS). The FIRM is available online at http://www.fema.gov and the NGS is available online at http://www.ngs.noaa.gov.