The map is for an overview of the National Flood Insurance Program. It does not contain all of the data needed to make a complete floodplain management study or an insurance rate determination. To determine floodplain management information, the user should consult the Flood Insurance Rate Map (FIRM) for this panel. For insurance purposes, please refer to the FIRM for flood zone and floodway information. For more information, call (1-877-336-2627) or visit the FEMA website at http://www.fema.gov. For FEMA flood insurance rates associated with this FIRM, please contact the insurance carrier of your choice.

Please refer to the associated section of the FIRM for FEMA flood insurance rates associated with this FIRM panel. For information on flood risk and flood insurance, please contact your local insurance carrier. The FIRM for this panel contains the Flood Insurance Study (FIS) report which has been certified by the Federal Insurance Administration. The flood plains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new estimates. Insurance rates, for areas subject to flooding by the 1% annual chance flood, are based on standards for building, zoning, and floodplain management, and are intended to reflect the reconstruction cost of damages from exceedance flood events. Insurance rates do not include costs associated with the effects of flooding, such as personal property loss, business interruption, and property damage associated with flood-related causes other than floods. Insurance rates are based on the risk of future flooding rather than on past or present damages. Rates are subject to change due to annexations or de-annexations.

The Flood Insurance Rate Map (FIRM), shown on this map, was updated through the Flood Insurance Rate Map Revision System (FIRMS) to reflect changes due to development and changes in the environment. The map was approved by the Chief of the National Flood Insurance Program of the Federal Emergency Management Agency (FEMA). The map was printed on November 20, 2009. The map was prepared by the Federal Emergency Management Agency and was printed by the National Geospatial-Intelligence Agency. The map is provided to the public on a non-exclusive, non-transferable basis and the user is not allowed to resell or distribute copies of the map. The user is also not allowed to disclose or use the map to the extent that it is subject to state or federal proprietary rights under the Federal Property and Administrative Services Act of 1949, 41 U.S.C. 401 et seq. and the Federal Data Accountability and Management Act of 2004, 44 U.S.C. 3501 et seq.

The map is intended for use by the local government to identify and map areas subject to flooding by the 1% annual chance flood. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new estimates. Insurance rates, for areas subject to flooding by the 1% annual chance flood, are based on standards for building, zoning, and floodplain management, and are intended to reflect the reconstruction cost of damages from exceedance flood events. Insurance rates do not include costs associated with the effects of flooding, such as personal property loss, business interruption, and property damage associated with flood-related causes other than floods. Insurance rates are based on the risk of future flooding rather than on past or present damages. Rates are subject to change due to annexations or de-annexations. Insurance rates are based on the flood hazard contained in the FIRM and are intended to reflect the expected losses associated with the risk of flooding by the 1% annual chance flood. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new estimates. Insurance rates, for areas subject to flooding by the 1% annual chance flood, are based on standards for building, zoning, and floodplain management, and are intended to reflect the reconstruction cost of damages from exceedance flood events. Insurance rates do not include costs associated with the effects of flooding, such as personal property loss, business interruption, and property damage associated with flood-related causes other than floods. Insurance rates are based on the risk of future flooding rather than on past or present damages. Rates are subject to change due to annexations or de-annexations. Insurance rates are based on the flood hazard contained in the FIRM and are intended to reflect the expected losses associated with the risk of flooding by the 1% annual chance flood.