NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not depict the location of all structures, utilities, or other property features that may be located on or near the property. Questions concerning the National Flood Insurance Program should be directed to the community floodplain manager or to the Federal Emergency Management Agency,/or contact the National Flood Insurance Program for a copy of the Program Guide and Flood Insurance Rate Map Manual. See the Flood Insurance Rate Map Manual for a detailed explanation of the symbols used on this map.

This map should be used as a planning tool in the development of communities. This map should be used in conjunction with the separate print flood insurance study report and/or digital versions of this map. For community map revision history prior to countywide mapping, refer to the Community Map Repository.

Cover Date: The cover dates on this flood insurance study report are the dates as of which the data were compiled, and the map was plotted. The plot date is the date of the revision of the flood insurance study report that the map is based on.

Effective Date: The effective date is the date the flood insurance study report is to be used in the administration of the National Flood Insurance Program.

Contact the DHR, or your local emergency management agency, for information on current floodplain management requirements.

Coastal Base Flood Elevations (BFEs)

Coastal flood elevations are also provided in the Summary of Stillwater Elevations table contained within the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations table are referenced to mean lower low water (MLLW). This is the level that is generally considered the base level of the ocean, determined by the mean of the lowest astronomical tides over a specified period of time. Coastal flood elevations are also referenced to mean lower low water (MLLW) at the points along the coast that are being protected from the 1% annual chance flood.

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood.

The 1% annual chance or greater flood.

Inundation data developed for this map are based on knowledge and data available at the time of its preparation. The map is not a definitive representation of the current floodplain. To determine if flood insurance is available in this community, contact your insurance agent. Those who own property in a floodplain or special flood hazard area are encouraged to contact their insurance agent to obtain information on insurance availability and costs. It should be noted that flood insurance is not offered to those who live outside the Special Flood Hazard Area.

Base Flood Elevations (BFEs)

Base Flood Elevations (BFEs) are shown on the map and in the flood insurance study report. Where appropriate, Base Flood Elevations are expressed in feet as the elevation above the National Geodetic Survey (NGS) MLLW datum. In some areas, Base Flood Elevations are shown in feet as the elevation above a local elevation datum, such as the mean high water (MHW) or mean high water springs (MHWSP) datum. Where shown in feet above a local elevation datum, Base Flood Elevations are referenced to the NGS MLLW datum.

Base Flood Elevations, where determined, are shown on the map and are referenced to the NGS MLLW datum. Base Flood Elevations annually determined for Flood Insurance Rate Map (FIRM) panels are shown on the FIRM panel (in the Notes to User section of this report). The Base Flood Elevations table contains information on all panels in the community.

Current land parcel information for this community is not available. The community may wish to refer to the Community Map Repository for more information on land parcel information.

The National Flood Insurance Program (NFIP) is a Federal disaster mitigation program designed to reduce property damage from flooding. This program provides a means for communities to manage floodplain management programs and discourage construction in floodplains. It is intended to encourage new development in less hazardous areas and to minimize the loss of life and property damage during flooding. Flood insurance is available through the NFIP to property owners in communities that participate in the program, even if they do not live in a floodplain.

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