

# Using a Flood Insurance Rate Map (FIRM)



FEMA



HOME BUILDER'S GUIDE TO COASTAL CONSTRUCTION FEMA 499/August 2005 Technical Fact Sheet No. 3

**Purpose:** To explain the purpose of FIRMs, highlight features that are important to coastal builders, and explain how to obtain FIRMs.

## What Is a FIRM?

- Flood hazards have been mapped by FEMA for approximately 20,000 communities in the United States, most commonly on **FIRMs**. A FIRM is a product of the Flood Insurance Study (FIS) for a community and is available in paper form and digital form.
- FIRMs delineate Special Flood Hazard Areas (SFHAs) — land areas subject to inundation by a flood that has a 1-percent probability of being equaled or exceeded in any given year (hence, the terms “1-percent annual chance flood” and “100-year flood”). SFHAs are shaded on the FIRM and are divided into different flood hazard zones, depending on the nature and severity of the flood hazard.

## Why Are FIRMs Important?

- FIRMs show the limits of mapped flood hazard areas in a community.
- The insurance zone designations shown on FIRMs are used in the determination of flood insurance rates and premiums.
- The 100-year flood elevations and flood depths shown on FIRMs are the minimum regulatory elevations on which community floodplain management ordinances are based.
- The information shown on FIRMs can affect the design and construction of new buildings, the improvement and repair of existing buildings, and additions to existing buildings (see Fact Sheet Nos. 2 and 29).

## What Are Flood Hazard Zones and Base Flood Elevations, and How Do They Affect Coastal Buildings?

- **Base Flood Elevations (BFEs)** are typically shown on FIRMs for flood hazard zones A and V. **The BFE is the expected elevation of flood waters and wave effects during the 100-year flood (also known as the “Base Flood”).** The BFE is referenced to the vertical datum shown on the FIRM.

## FIRMs Are Used By:

- **Communities**, to regulate new construction\* (e.g., foundation type, lowest floor elevation, use of enclosed areas below the lowest floor)
- **Designers and builders**, to ascertain flood hazards and plan new construction\*
- **Lenders**, to determine whether flood insurance is required
- **Insurance agents**, to establish flood insurance premiums
- **Land surveyors and engineers**, to complete National Flood Insurance Program (NFIP) elevation certificates (see Fact Sheet No. 4)

## Flood Hazard Zones In Coastal Areas

(see the sample FIRM on the next page)

- V zones are those areas closest to the shoreline and subject to wave action, high-velocity flow, and erosion during the 100-year flood.
- A zones are areas subject to flooding during the 100-year flood, but where flood conditions are less severe than those in V zones.
- AO zones are areas subject to shallow flooding or sheet flow during the 100-year flood. If they appear on a coastal FIRM, they will most likely occur on the landward slopes of coastal dunes. Flood depths, rather than BFEs, are shown for AO zones.
- X zones are areas that are not expected to flood during the 100-year flood.
- Newer FIRMs label zones as “VE” (V zone with BFE determined) and “AE” (A zone with BFE determined).
- Older FIRMs label zones with a letter and number (e.g., A1, A10, V10). Ignore the number and look at the letter.
- Older FIRMs label X zones as zone “B” or zone “C.” Treat the old and new zone designations the same.

- The **BFE and flood hazard zone** will affect the **lowest floor elevation and foundation type** for new construction\* (*see Fact Sheet Nos. 4 and 11*).
- **Some communities have adopted higher standards for coastal construction** (e.g., lowest floor elevations above the BFE, restrictions on foundation types and enclosures in A zones). **Builders should consult their local jurisdiction for details.**
- Most **communities have adopted the latest FIRM and FIS** (and, therefore, the flood hazard zone and BFE designations) as part of their efforts to regulate new construction\* in coastal floodplains. These communities will have adopted a **floodplain management ordinance**, which spells out the detailed requirements.

\* Note that “new construction” will include some additions, improvements, repairs, and reconstruction — consult the community about “substantial improvement” and “substantial damage” requirements.

## Sample FIRM

This map is a portion of the FIRM for the barrier island community, Pensacola Beach, Florida. As shown below, several things are apparent from the map.

The panel (sheet) number is 559. Note that an Index Map, which shows all FIRM panels, is available for the community.

The community ID number is 125138

The date of the FIRM is February 23, 2000.

The map scale is shown, along with shorelines, roads, flood zones, and BFEs. (The map scale and north arrow are normally shown in the “Key to Map” along the left edge of the FIRM.)

The entire barrier island is expected to flood during the 100-year flood—all land areas are mapped as Zones VE or AE (no X zones).

BFEs across the island range from 9 feet to 16 feet. The datum (not shown in this sample) is the National Geodetic Vertical Datum (NGVD).

**NATIONAL FLOOD INSURANCE PROGRAM**  
**FIRM**  
**FLOOD INSURANCE RATE MAP**  
 ESCAMBIA COUNTY,  
 FLORIDA  
 AND INCORPORATED AREAS

PANEL 559 OF 607  
 (SEE MAP INDEX FOR PANELS NOT PRINTED)

COMMUNITY	NUMBER	PANEL	SUFFIX
PENSACOLA BEACH-SANTA ROSA ISLAND AUTHORITY	125138	559	F

MAP NUMBER 12033C0559 F  
 MAP REVISED: FEBRUARY 23, 2000  
 Federal Emergency Management Agency

Pensacola Beach – Santa Rosa Island Authority 125138

SHORELINE

ZONE VE (EL 12)

ZONE AE (EL 10)

ZONE AE (EL 9)

AVENIDA 10

SHORELINE

WINDY DRIVE

ZONE AE (EL 11)

ZONE VE (EL 13)

SANTA ROSA ISLAND

COASTAL BASE FLOOD ELEVATIONS APPLY ONLY LANDWARD OF 0.0 NGVD

ZONE VE (EL 16)

Gulf of Mexico

APPROXIMATE SCALE  
 500 0 500

## Where Can I Get FIRMs and Other Information?

**The FIRM for a community, and the local floodplain management regulations**, should be on file and available for viewing at the office of the **community floodplain administrator**.

**FEMA's Map Service Center** can be accessed at <http://msc.fema.gov/MSC/>. **Index sheets and individual FIRM panels** can be **viewed on line** through the MSC web site, and "**FIRMettes**" (user-selected portions of flood maps such as the sample above) can be created, saved, and printed.

## Is There Anything Else I Should Know About Coastal Flood Hazard Zones and Flood Elevations?

- Many FIRMs are **more than a few years old** and **may no longer accurately represent coastal flood hazards**. Sections 7.8 and 7.9 of FEMA's revised *Coastal Construction Manual* (FEMA-55, 2000) describe how coastal flood hazards are mapped and **how to determine whether coastal FIRMs reflect present day flood hazards**.
- **FIRMs do not incorporate** the effects of **long-term shoreline erosion**. This information should be obtained from other sources (see Fact Sheet No. 7).
- Recent **post-storm investigations** and studies have shown flood forces and damage in **coastal A zones** can be very similar to those in V zones. Although FIRMs (and minimum NFIP building standards) don't differentiate between A zones in coastal areas and riverine A zones, **builders should consider adopting V-zone foundation and elevation standards for new construction in many coastal A zones**.
- Many communities and states require lowest floor elevations to be above the BFE. One term used to describe this higher elevation standard is **Design Flood Elevation (DFE)**.
- Many property owners have **voluntarily** constructed their buildings with the lowest floor several feet above the BFE in recognition that the flood elevation in some storms will exceed the BFE.

Copies of FIRMs, FISs, and related products can also be obtained from FEMA for a nominal fee.  
Contact FEMA's Map Service Center at:

**FEMA**  
Map Service Center (MSC)  
PO Box 1038  
Jessup, MD 20794-1038  
(800) 358-9616