

# MAPPING THE RISK

## Flood Map Update: Baldwin County

TARGET AUDIENCE: GENERAL PUBLIC

### Background

The Federal Emergency Management Agency (FEMA) has undertaken a multi-year engineering analyses and mapping effort. The analyses and mapping will better identify, assess, and communicate hazards and risks associated with riverine and coastal flooding in Alabama.

Through this effort, FEMA produced updated Flood Insurance Rate Maps (FIRMs) for Baldwin and Mobile Counties in 2007 and 2010, respectively. However, in these two counties, the mapping effort did not include new engineering analyses. The 2007 and 2010 updates focused primarily on digital conversion of the existing FIRMs using the latest FEMA specifications.

Currently, FEMA has a cooperative agreement with the Alabama Department of Economic and Community Affairs (ADECA) Office of Water Resources (OWR) to assess the risk of riverine and coastal flooding in Baldwin and Mobile Counties with new engineering analyses and to produce updated FIRMs.

### Phases of Flood Map Update

The mapping effort is structured around four phases:

1. Scoping
2. Map Production
3. Preliminary FIRM and FIS
4. Post-Preliminary Processing / Effective FIRM and FIS

These phases are further broken down into production steps, as shown in the figure to the right.

### Current Status – Phase 3

Phase 1, Scoping, has been completed for Baldwin County. During this phase, 55 riverine miles and 111 coastal miles were identified for detailed engineering study. During Phase 2, ADECA performed the hydrologic and hydraulic modeling for the riverine and coastal areas. This included the scoped riverine and coastal miles of Phase 1, as well as, 494 riverine miles of approximate (Zone A) studies and 159 riverine miles of detailed leverage studies. Phase 2 was completed recently with the preparation of the preliminary FIRM panels and FIS. Phase 3 was initiated with the preliminary FIRM and FIS distribution on July 31, 2017. Post-preliminary processing will immediately follow with anticipated release of effective FIRM panels and FIS in winter 2019.

#### PHASE 1 – SCOPING - *completed*

#### PHASE 2 – MAP PRODUCTION – *completed*

- Topographic and field surveys
- Riverine engineering analyses
- Coastal engineering analyses
- Hydrologic and hydraulic simulations
- Delineation of preliminary floodplain boundaries, base flood elevations, and flood insurance risk zones
- Preparation of preliminary Flood Insurance Study (FIS) Report
- Preparation of preliminary FIRM panels for community review

#### PHASE 3 – PRELIMINARY FIRM AND FIS - *July 31, 2017*

#### PHASE 4 – POST-PRELIMINARY PROCESSING / EFFECTIVE FIRM AND FIS - *effective FIRMs and FIS tentatively winter 2019*

### ***What is included in Preliminary Data?***

Preliminary data is presented as the best information available at this time and include new or revised Flood Insurance Rate Maps (FIRMs), Flood Insurance Study (FIS) reports and FIRM Databases:

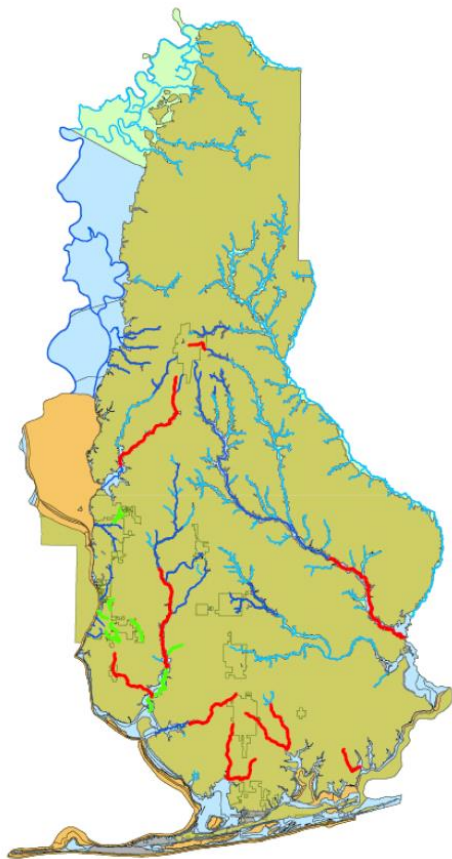
- A FIRM (also referred to as a flood map) is the official map that shows Special Flood Hazard Areas (SFHA) and the risk premium zones applicable to a community. Risk zones indicated on a FIRM provide a basis for establishing flood insurance coverage premium rates offered through the National Flood Insurance Program (NFIP).
- FIS reports provide background information on the analysis performed and more precise data on the flood elevations in a community.
- A FIRM Database is a collection of the digital data that are used in Geographic Information Systems (GIS) applications for creating new FIRMs. These datasets cover a county or a community.

To find your property's effective FIRM, FIS Report and FIRM Database, visit the FEMA Flood Map Service Center (MSC).

### ***What are the benefits of preliminary data?***

The release of preliminary data is an important step in a community's flood mapping lifecycle. There are several benefits for the public and professionals in viewing their community's preliminary data before it becomes an effective FIRM:

- Allows the public to voice their opinions or concerns regarding how the data may affect them.
- Insurance agents can compare existing FIRMs with preliminary FIRMs to see how their clients may be affected. However, policies cannot be written using preliminary data.
- Loan and mortgage brokers can use preliminary data as a guide to determine whether a property may be mapped into a high-risk area, allowing the borrower to be informed of any changes or requirements before finalizing the loan.
- Real estate agents and brokers can determine what changes are likely to occur and how it might affect any properties for sale.
- Engineers, developers and builders can plan for safer construction.



### ***What is the difference between preliminary and effective data?***

Preliminary data are for review and guidance purposes only. By viewing preliminary data, the user acknowledges that the information provided is preliminary and subject to change. Preliminary data, including new or revised FIRMs, FIS reports and FIRM Databases, are not final and are presented on the MSC as the best information

available at this time. Preliminary data are not for use, distribution or replication until the data are finalized and labeled as “effective” on the FEMA MSC. Additionally, preliminary data cannot be used to rate flood insurance policies or enforce the federal mandatory purchase requirement. Preliminary data will be removed and replaced once effective data are available.

Unlike preliminary data, effective data and maps are official and should be used for National Flood Insurance Program (NFIP) purposes and viewing risk premium zones applicable to a community.

The public may also access their community’s preliminary data through the MSC through the Search All Products or Product Availability Table.

**<https://msc.fema.gov/portal>**

### **Why is the Flood Map Update Important to Me?**

As a result of the updated FIRMs, property owners throughout Baldwin County will have up-to-date, reliable, internet-accessible information about their flood risk — on a property-by-property basis. By showing the extent to which areas of Baldwin County — and individual properties — are at risk for flooding, flood maps help business and property owners make better financial decisions about protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make important determinations about where and how new structures and developments should be built.

### **How can I Participate?**

Baldwin County residents are encouraged to visit the ADECA floodplain management website for information about the National Flood Insurance Program (NFIP) and the importance of floodplain management in Alabama. This website also includes a locator feature to determine if your property is located within the currently identified floodplain:

**[www.adeca.alabama.gov/floods](http://www.adeca.alabama.gov/floods)**

Residents are also encouraged to visit the OWR interactive floodplain mapping website. OWR developed this website to provide an audience of community officials, property owners, and other stakeholders the ability to view and download preliminary and effective flood information.

**[www.alabamaflood.com](http://www.alabamaflood.com)**

In addition, FEMA Region IV provides coastal analysis and mapping information for the Southeast United States on the following website:

**[www.southeastcoastalmaps.com](http://www.southeastcoastalmaps.com)**

As the Post-Preliminary Processing / Effective FIRM and FIS Phase draws near, public outreach activities will include additional information sheets, presentations, and open house events.

### **Contact Information**

Questions regarding the flood mapping effort should be addressed to the Floodplain Management Branch of ADECA OWR:

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