

MAPPING THE RISK

Flood Map Update: Mobile County

TARGET AUDIENCE: DEVELOPMENT INDUSTRY STAKEHOLDERS

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 Mobile County. During this phase, 33 riverine miles and 100 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, 278 riverine miles of approximate (Zone A) 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 November 15, 2017. Post-preliminary processing will immediately follow with anticipated release of effective FIRM panels and FIS in summer 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 – *November 15, 2017*

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

What is included in Preliminary Data?

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

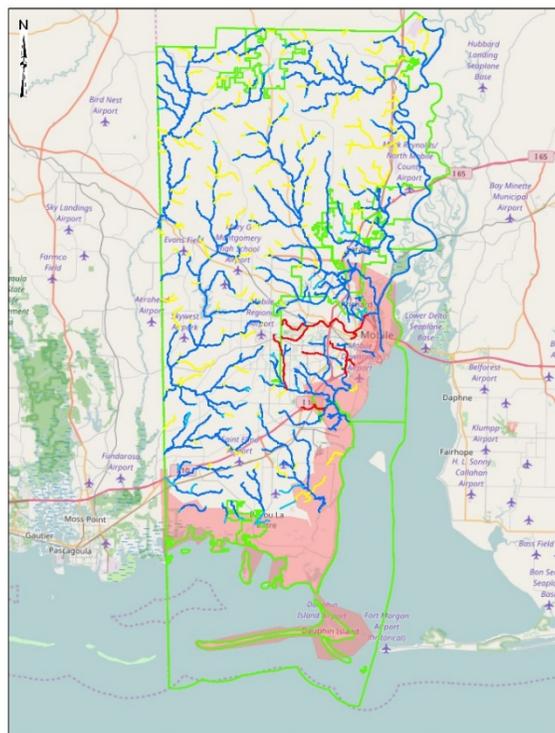
- A FIRM (also referred to as a flood map) is the official map that shows Special Flood Hazard Areas (SFHA) and the risk premium zones applicable to a community. Risk zones indicated on a FIRM provide a basis for establishing flood insurance coverage premium rates offered through the National Flood Insurance 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?

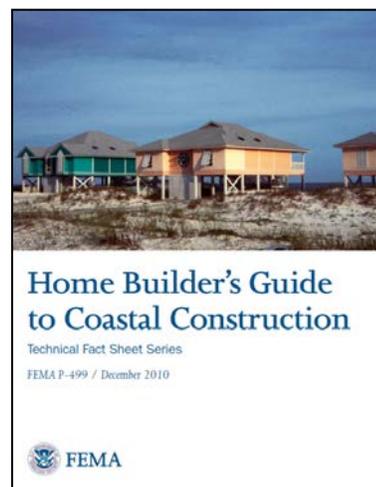
As Mobile County's preliminary flood maps (FIRMs) have been released for public review, building professionals should review them to see what changes are occurring and where and when the changes will become effective. It is crucial for both building professionals and their clients to know if the property being remodeled, built, or planned to be built is currently located in a low- or moderate-risk area (shown on the flood maps as an “X” zone) and will be mapped into a higher risk zone with the preliminary FIRMs, or if there is a planned increase in the Base Flood Elevation (BFE).

Knowing in advance if a property is being mapped into a higher risk flood zone or a higher BFE will help ensure that the building is built to the newer, safer federal standard when the maps become effective. Knowing the changes in BFE and flood zone in advance can also allow for the building to be constructed high enough above the BFE to provide savings in flood insurance premiums to the ultimate owner.

Additionally, FEMA has produced a series of 37 fact sheets that provide technical guidance and recommendations concerning the construction of **coastal residential buildings**. The fact sheets present information aimed at improving the performance of buildings subject to flood and wind forces in coastal environments. The fact sheets make extensive use of photographs and drawings to illustrate National Flood Insurance Program (NFIP) regulatory requirements, the proper siting of coastal buildings, and recommended design and construction practices, including structural connections, the building envelope, utilities, and accessory structures. In addition, many of the fact sheets include lists of additional resources that provide more information about the topics discussed.

This technical fact sheet series is available on FEMA's website as follows:

<http://www.fema.gov/technology-transfer/home-builders-guide-coastal-construction-technical-fact-sheet-series-fema-p-499>



How can I Participate?

Mobile 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

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

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

www.southeastcoastalmaps.com

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

Contact Information

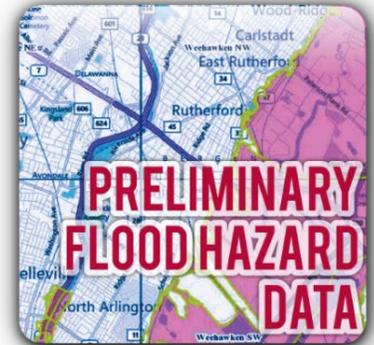
Questions regarding the flood mapping effort should be addressed to the Floodplain Management Branch of ADECA OWR:

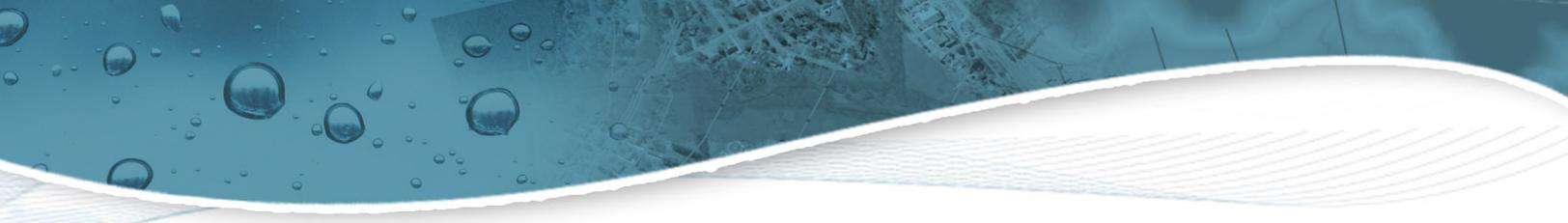
**Wanda.Ervin@adeca.alabama.gov
(334) 353-5650**

Distribution Information

In an effort to reach the development and building industry this Information Sheet was distributed to the following organizations:

- *Alabama Association of Emergency Managers (AAEM)*
- *Alabama Association of Floodplain Managers (AAFM)*
- *Alabama Chapter of American Planning Association (APA)*
- *Alabama Chapter of American Public Works Association (APWA)*
- *Alabama Section of American Society of Civil Engineers (ASCE)*
- *Mobile Branch of Alabama Section of American Society of Civil Engineers*
- *Alabama Society of Professional Engineers (ASPE, Affiliate of NSPE)*
- *Mobile Area Chapter of Alabama Society of Professional Engineers*
- *Alabama Society of Professional Land Surveyors*
- *Home Builders Association of Alabama*
- *Mobile County Home Builders Association*
- *Home Builders Association of Metropolitan Mobile*



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- *South Alabama Regional Planning Commission*
 - *Alabama Gulf Coast Recovery Council*

Recommendations for additional development and building industry organizations are encouraged. If there is an organization you would like added to the distribution list, please contact OWR at the address presented above.