

Flood hazard maps, also known as Flood Insurance Rate Maps are important tools in the effort to protect lives and properties. They indicate the risk for flooding throughout an area, and offer a basis for building and land use decisions. However, over time flood risks change and maps need to be updated to reflect current flood risks. The risks to areas near levees can change as a result of changes to the levees themselves. Using new digital mapping techniques, flood hazard maps are now being revised to provide more detailed, reliable and current data. The result: a better picture of the areas most likely to be affected by flooding and a better foundation from which to make decisions.

What is a flood hazard map?

Flood hazard maps, also called Flood Insurance Rate Maps (FIRM), indicate different levels of flood risk to homes and businesses by delineating a series of flood risk zones. The zones are determined based on historical data and by modeling the effects of a major flood. The low- and moderate-risk zones are represented on the maps by the letter "X" or an "X" that is shaded. Inland high-risk flood zones are labeled with designations such as "A," "AE," "AO" or "AH" on the flood insurance rate map.

Why did FEMA change the Flood Insurance Rate Map?

The flood hazard maps provided by the Federal Emergency Management Agency (FEMA) are an essential tool for flood mitigation in the United States. Unfortunately, many of these maps have become outdated and the paper format is difficult to maintain and interpret. FEMA began a multi-year Map Modernization Initiative in 2003 to improve and update the nation's flood hazard maps. The new maps in Umatilla County are a result of this Map Modernization Initiative.

What are the benefits of the new digital flood hazard maps?

The digital maps benefit different people in different ways:

Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect the community because they can use the maps in a geographical information system (mapping software) along with parcel, street, and zoning layers.

Builders and developers will have access to more detailed information for making decisions on where to build and how construction might affect local flood hazard areas.

Insurance agents, insurance companies and lending institutions will have easier access to map-related information in order to serve their customers more effectively.

Residents and business owners throughout the region will have the ability to make better financial decisions about developing and protecting their properties.

What is a floodplain and how do I determine if my property is located in a high-risk area?

Floodplains are the lowland and relatively flat areas adjoining inland and coastal waters that are periodically subject to flooding. Floodplains are typically adjacent to lakes and rivers, but may also be found in other usually dry lowland areas. FEMA identifies high-hazard zones within floodplains that are subject to a 1 percent or greater chance of flooding in any given year. To determine if your property is in one of these high-risk flood areas, locate your property on the flood hazard map and see if it is in a zone beginning with an "A" (a high-risk area or special flood hazard area) or a zone beginning with an "X" (an area outside the high hazard area).