



Preliminary Flood Hazard Data Search Tool FAQs

What are preliminary flood hazard data?

Preliminary flood hazard data (preliminary data) provide the public an early look at their home or community's projected risk to flood hazards. In May 2013, FEMA released a centralized portal to search for and view these data, including new or revised Flood Insurance Rate Maps (FIRMs), Flood Insurance Study (FIS) reports, and FIRM Databases.

By making these data available through <u>FEMA's preliminary data</u> <u>search tool</u>, nation-wide preliminary data are in a centralized and easily accessible location, along with FEMA's other flood mapping products and tools. Additional benefits of this search tool include:

- Citizens may access both preliminary and effective flood hazard data on the same site
- Quick and easy search functions
- Ability to search for these data by state and county
- Helpful customer service through the FEMA Map Information eXchange (FMIX) at 1-877-336-2627 or FEMAMapSpecialist@riskmapcds.com

What products are included in preliminary data?

Preliminary data available through this search tool include new or revised FIRMs, FIS reports, and FIRM Databases:

• A <u>FIRM</u> is the official map of a community that shows special flood hazard areas (SFHA) and the risk premium zones applicable to a community. Risk zones indicated on FIRMs provide a basis for establishing flood insurance coverage premium rates offered through the National Flood Insurance Program (NFIP)

Contact Us

For questions, please call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627 or e-mail FEMAMapSpecialist@riskmapcds.co m

To access your community's preliminary data, visit:

www.fema.gov/preliminaryfloodhazar ddata

Additional Information

For more information about preliminary data, visit:

- <u>Understanding Preliminary Flood</u> <u>Hazard Maps</u>
- Understanding the Changes to Your Community's Flood Insurance Rate Map
- The Map Service Center (MSC)



- An <u>FIS report</u> provides background information on the analysis performed and more precise data on the flood elevations in a community
- A <u>FIRM Database</u> 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

In addition to preliminary data, <u>Letters of Map</u> <u>Revision (LOMRs)</u> in the public appeals period are also available on the FEMA <u>Map Service Center</u> (<u>MSC</u>) website, located under the community's <u>effective FIRM</u>. Prior to a LOMR becoming effective, the public is provided a 90-day period in which they can appeal information contained within the LOMR.

Where can I access preliminary data?

Access preliminary data directly by going to the <u>Preliminary Flood Hazard Data FEMA webpage</u>,or through the MSC Product Catalog and selecting 'Preliminary Mapping Products.' You may search for preliminary data by state and county.

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 citizens and professionals in viewing their community's preliminary data before it becomes an effective FIRM:

- The public may voice their opinions or concerns regarding how these data may affect them or to question data accuracy
- Insurance agents may 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 may 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 may use preliminary flood hazard data to determine what changes are likely to occur and how it

might affect any properties for sale

• Engineers, developers, and builders may plan for safer construction

Who can use preliminary data?

Anyone can view his or her property or community's preliminary data. These individuals may include:

- General public
- Home, property, and business owners
- Community officials
- Engineers and surveyors
- Insurance and real estate agents
- Community developers and planners
- Floodplain and emergency managers
- Financial bankers and lenders

How will preliminary data be displayed?

The FIRM and FIS report are displayed in PDF format, while the FIRM Database is a zip file. Citizens will have the option to view and save PDF files and download the FIRM Database zip file.

To view your community's FIRM Database, you will need a Geographic Information Systems (GIS) software application. If you do not have your own GIS software, download free GIS viewing software online.

Are all preliminary data available through the search tool?

Preliminary data will be phased into this search tool beginning in May 2013. To view preliminary data issued before May or if you have questions about where to find your community's preliminary data, contact the FEMA Map Information eXchange (FMIX) at 1-877-336-2627 or e-mail <u>FEMAMapSpecialist@riskmapcds.com</u>.

The preliminary data indicates my property is in a Special Flood Hazard Area (SFHA). What does that mean?

If the preliminary data indicate your property in a SFHA, you are at risk for flooding. Please visit <u>www.floodsmart.gov</u> for more information on flood zones and insurance.



How do I comment on preliminary data?

Preliminary flood hazard data will be available between the preliminary data's issue date until the Letter of Final Determination (LFD) issue date, which states flood hazard data are final. For more information on the comment and appeal process, view the <u>Understanding the Changes to Your</u> <u>Community's Flood Insurance Rate Map</u> flyer.

What happens after preliminary data are effective?

Peliminary data will be removed from the preliminary data search tool after the LFD issue date. To view effective flood hazard data, use the MSC's Product Search or Map Search tools, located on the MSC website.

What is the difference between preliminary and effective data?

Preliminary data are not for use, distribution, or replication until they have been finalized and labeled as "effective" on the MSC. Preliminary data are for review and guidance purposes only. By viewing preliminary data and maps, 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 as the best information available at this time. Additionally, preliminary data cannot be used to rate flood insurance policies or enforce the Federal mandatory purchase requirement.

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.

Where can I view effective flood hazard data?

If you do not want to view preliminary data, your community's <u>effective FIRM</u> and <u>effective FIS</u> <u>report</u> are located in the MSC Product Catalog.

