

# Federal Flood Map Updates General Information



## Why modernize?

Multi-Hazard Flood Map Modernization (Map Mod) is based on a solid foundation. The National Flood Insurance Program (NFIP) is the cornerstone of the nation's strategy for preparing communities for flood disasters. Up-to-date flood hazard maps enable an actuarially sound flood insurance system, enable wise floodplain management and increase the nation's flood hazard awareness. The NFIP serves 4.5 million policyholders by providing \$650 billion in coverage to structures and their contents. Map Mod builds upon recommendations made by the Technical Mapping Advisory Council in 2000. The President's budget included an investment to bring flood hazard maps up to date. The 5-year Multi-Year Flood Hazard Identification Plan (MHIP) provides a road map that will make regulatory compliance for governments and property owners easier.

## What is different?

New engineering practices and tools will streamline studies and improve results. The new maps will be easier to understand and the quality of the information is more refined. The maps will also be able to be updated more frequently as new information is developed.

## How will it help?

Reliable flood data reflecting current conditions enables citizens to more reliably know their flood risk and to purchase flood insurance based on actual risk. It also provides communities with a more comprehensive approach to disaster mitigation planning, economic development and emergency response. Communities will be enabled to more effectively manage flood risks, water resources, land use and other responsibilities. Communities will be empowered to update maps and data as risks change. Integration of multi-hazard data will provide a broader view of the total risk.

## Who will make it happen?

Map Mod is a collaborative process and a new way of doing business for government officials, cutting across all layers of government. Officials and other stakeholders will be active in mapping operations (e.g., collecting, updating and adopting data). Leveraging of partnerships will allow states and communities to choose their level of involvement with Map Mod. The National Service Provider will improve national consistency and bring innovative methods to the program.

## The Water Management District's Role

The Southwest Florida Water Management District was established in 1961 to operate and maintain several large flood protection projects. Our responsibilities have expanded to include managing water supply and protecting water quality and the natural systems.

We're serving as a cooperating technical partner for the Federal Emergency Management Agency, who is managing this project nationally. Locally, we're working with engineers and governments to update Flood Insurance Rate Maps.

## What are the benefits of the updates?

- Homeowners can make better decisions about protecting property.
- Communities can better manage floodplains and wetlands, flood risks, land and water resources, and disasters.
- Insurance companies can better assess risks and calculate flood insurance premiums.
- Banks and lenders can better help protect borrowers and loans, and can determine whether property owners are required by law to obtain flood insurance.

## What is a Flood Insurance Rate Map (FIRM)?

A flood map is a risk assessment tool used to help determine different flooding risks. The most current digital map, called a Digital Flood Insurance Rate Map (DFIRM), depicts high-, medium- and low-risk zones. Approximately 25–30 percent of all flood claims come from moderate- to low-risk flood areas.

## What is a watershed?

A watershed is an area of land that water flows across as it moves toward a common body of water, such as a stream, river, lake or coast.

## What is a floodplain?

Part of every watershed, a floodplain is dry or semi-dry land where water collects when it rains.

- Typically found near rivers, lakes, coasts and depressions
- Provides temporary natural storage for runoff
- Serves as recharge areas for the aquifer
- Provides important natural habitats for animals and plants

This information will be made available in accessible formats upon request. Please contact the Communications Department at (352) 796-7211 or 1-800-423-1476 (FL only).

## More Information

Visit the Federal Emergency Management Agency web site at [FEMA.gov](http://FEMA.gov) or the National Flood Insurance Program web site at [FloodSmart.gov](http://FloodSmart.gov)

Southwest Florida  
Water Management District



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