



FEMA

Flood Hazard Mapping Fact Sheet

September 20, 2019

Christian County, Missouri

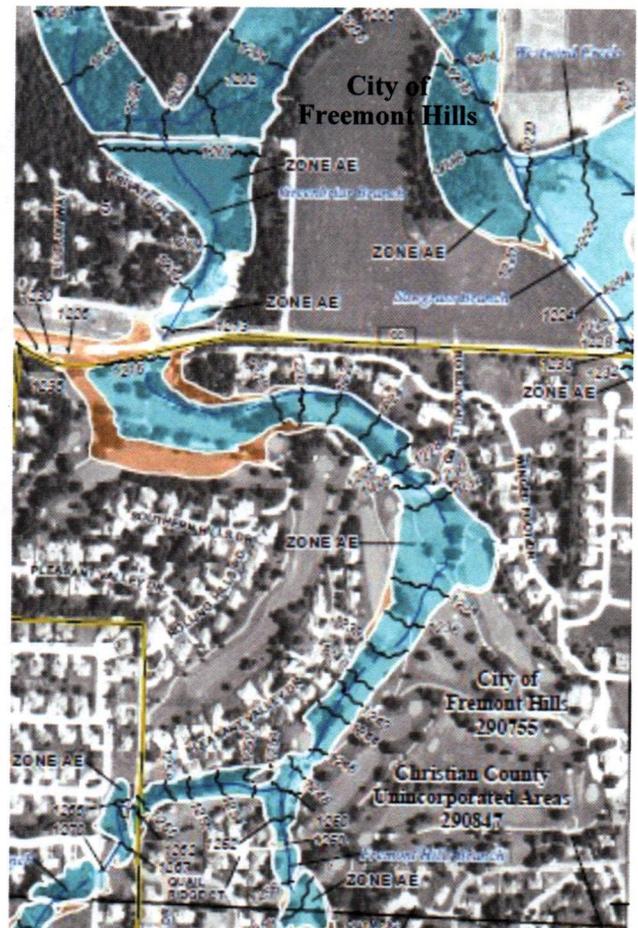
This Fact Sheet provides background information on the National Flood Insurance Program (NFIP) and Risk Mapping Assessment and Planning (Risk MAP) programs, which are administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard mapping process underway in Christian County, Missouri. The county's Flood Insurance Rate Maps (FIRMs) are being revised using the latest technologies and the most current data; so residents, homeowners, business owners, and community officials may understand the local flood risk, and keep people and property safe from flooding.

What is the NFIP?

In 1968, Congress established the National Flood Insurance Program (NFIP) due to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FEMA maps include the Special Flood Hazard Area, which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the Special Flood Hazard Area, provided that it complies with local floodplain ordinances that meet NFIP criteria.

What is a FIRM?

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Rate Map (FIRM) and a Flood Insurance Study (FIS) report. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the Special Flood Hazard Area, and is used with the FIS report to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict other information including Base (1% annual chance) Flood Elevations (BFEs) or flood depths, floodways and common physical features such as roads. A FIS is a narrative report of the community's flood hazards that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures and a description of the hydrologic and hydraulic methods used in the study. The FIS includes the flood profiles for detailed studies, which is the official source for the BFE.



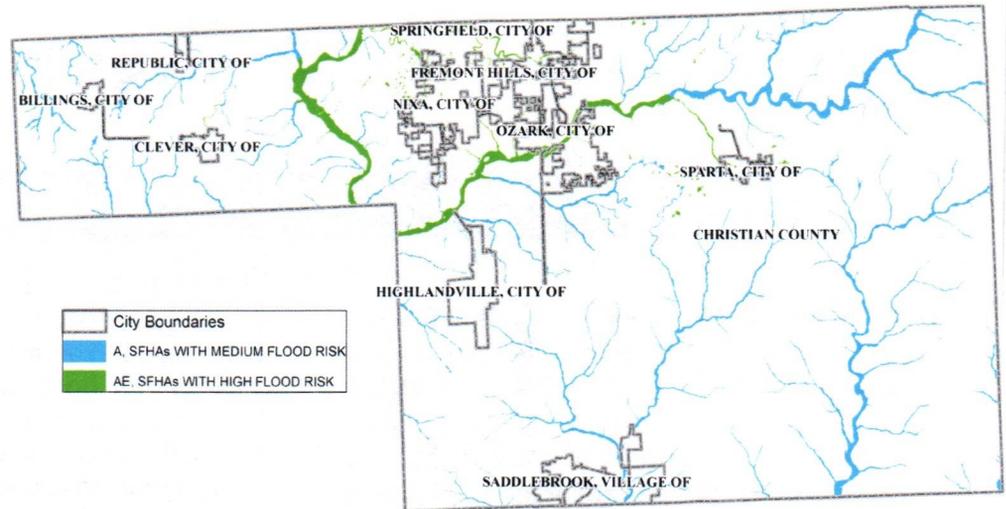
Why are the maps being updated?

All communities completely within Christian County are included within a single countywide FIS. This study has updated information and developed new information on the existence and severity of flood hazard areas in the county. The FIS was updated to reflect new engineering analyses.

What has changed?

Christian County and Incorporated Areas were selected for a DFIRM mapping update in 2018. This update was initiated to develop new studies that more accurately portray the flood risk throughout the county. Revised enhanced and base hydrologic and hydraulic analyses were performed on streams, including but not limited to, Finley Creek, James River, Sparta Creek, Westwind Creek and various Zone A Tributaries. The studies were mapped using the 2017 acquired LiDAR, a very accurate ground elevation dataset, for the entire county. Flood elevations shown in this FIS report and the FIRMs are referenced to the North American Vertical Datum of 1988 (NAVD 88).

Flooding Sources in Christian County



Website to download Preliminary Data
<https://msc.fema.gov/portal>

Send Comments to:

State Emergency Management Agency
 Attention: Darryl E. Rockfield Jr.,
 2302 Militia Drive
 Jefferson City, MO 65101
 573-526-9383 ♦
 Darryl.Rockfield@sema.dps.mo.gov

What is a Comment?

Challenges received during the appeal period that do not involve proposed flood hazard information are considered comments. These include, but are not limited to: requests that a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), or LOMR be incorporated; and basemap errors, such as road name or city limit changes.

What is an Appeal?

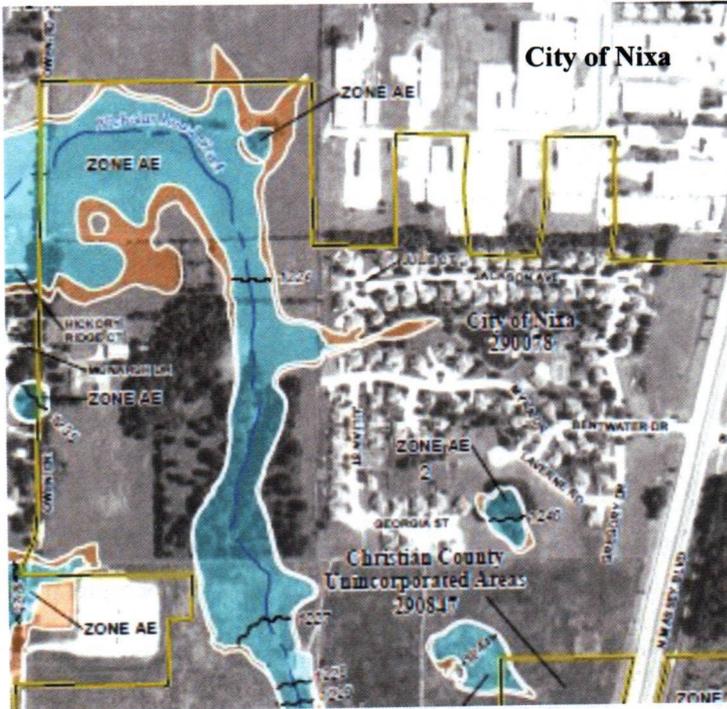
Some flood studies result in new or revised flood hazard information. During the 90-day appeal period, community officials and others may object to the accuracy of this flood hazard information, which may include new or revised BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways. All appeals must be based on data that show the new or revised flood hazard information is scientifically or technically incorrect. Certification of data by a Registered Professional Engineer or Licensed Land Surveyor may be required. Individuals should contact their local Floodplain Administrator for deadline dates or to submit an appeal. Communities should contact the FEMA Region 7 office in Kansas City or the State Emergency Management Agency before submitting an appeal.

Send Appeals to:

FEMA Region VII
 Mitigation Division
 Attention: Dane Bailey
 11224 Holmes Road
 Kansas City, MO 64131-3626
 816-283-7013 ♦
 Dane.Bailey@fema.dhs.gov

Will LOMAs issued under the old map be valid under the new map?

When a new FIRM becomes effective, it automatically supersedes previously issued LOMAs, LOMRs, and other map changes that have been issued for structures and properties on the revised FIRM panels. Recognizing that some map changes may still be valid even though the flood hazard information on the FIRM has been updated, FEMA has established a process for revalidating such map changes.



What is FEMA's process for revalidating existing LOMAs and LOMRs?

To revalidate map changes, FEMA conducts a detailed comparison of the BFEs shown on FEMA's new FIRM and the lowest adjacent grade or lowest lot elevation of previously issued map changes. Those structures or properties that are at or above the BFE or are located in areas of the community that are not affected by updated flood hazard information are revalidated through a formal determination letter that is issued to the community's Chief Executive Officer when the new FIRM becomes effective. The revalidation letter is also mailed to each community's map repository to be kept on file and is available for public reference.

FEMA issues a Summary of Map Amendments (SOMA) to each community with LOMAs and or LOMRs with the Preliminary Issuance and prior to the new maps effective date, with the Letter of Final Determination. The SOMA indicates the status of each effective LOMA and LOMR according to the new mapping. Map changes that have been issued for multiple lots or structures where the determination for one or more of the lots or structures have changed cannot be automatically revalidated through the administrative process described above. These cases will be sent to FEMA for review, and FEMA will issue a new letter reflecting its new determination.

Have More Questions?
Please check out these resources
for more information.

For any questions concerning flood hazard mapping or LOMAs, contact the FEMA Map Information eXchange's (FMIX) toll-free information line at 1-877-FEMA MAP (1-877-336-2627).

More information is available at:

www.fema.gov/national-flood-insurance-program-flood-hazard-mapping

For more information about the National Flood Insurance Program, visit www.fema.gov/national-flood-insurance-program

For information about joining the National Flood Insurance Program, floodplain management, ordinances, or map adoption policies, communities may contact **Karen McHugh**, the State NFIP Specialist for Missouri, at (573) 526-9129 or KarenMcHugh@sema.dps.mo.gov

For questions specifically concerning insurance, please call 1-800-427-4661 or visit <http://www.floodsmart.gov>.



FLOODSMART.GOV

An official site of the National Flood Insurance Program