

1. What does FEMA do?

FEMA (Federal Emergency Management Agency) mission is to support the citizens and first responders to promote that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

2. What are some improvements FEMA is focusing on between the 2008-2013 fiscal years?

- Lead an integrated approach that strengthens the Nation's ability to address disasters, emergencies, and terrorist events
- Deliver easily accessible and coordinated assistance for all programs
- Provide reliable information at the right time for all users
- FEMA invests in people and people invest in FEMA to ensure mission success
- Build public trust and confidence through performance and stewardship

More information can be found at:

http://www.fema.gov/pdf/about/fy08_fema_sp_bookmarked.pdf

3. How do I know if I live in a high risk area?

On the FEMA website, there are maps which indicate high risk areas. For more information, and to locate the maps please visit: <http://www.fema.gov/hazard/map/firm.shtm>. You may also visit www.floodsmart.gov.

Instructions on how determining if you live in a flood zone

- To determine if you live in a flood zone, go to floodsmart.gov
- On the left side, there is a box labeled One-Step Flood Risk Profile
- Enter your information into this box, and click Go
- The next page will show a report of your location
- The information provided includes your property's flood risk, the estimated cost of insurance, and agents serving in your area

4. Where can I find more information regarding flood insurance?

You may visit FloodSmart.gov and search for under the Insurance Center to determine policy coverage, estimate rates, and find an agent in your area.

5. What is a Flood Insurance Study (FIS) report?

The FIS report is an outline of a given FIS. It provides background information on the community, its flood problems, areas which were studied, and what measures were taken to limit flooding issues. It is important to understand the report since it contains other valuable information such as the engineering methods used during the study. It discusses how the flood map was prepared and all details regarding flood insurance.

6. Where can I find the NFIP Regulations?

You may refer to the Code of Federal Regulations, Chapter 44 (44 CFR) for the NFIP requirements.

7. When might a state permit be required?

A state permit should be considered for the following activities:

- Construction in a coastal zone
- Construction in floodways or other designated areas
- Stream crossings or projects that affect navigable rivers
- Installation of septic systems
- Subdivision standards or subdivision plat or lot filing requirements
- Manufacturing housing (mobile home) park or tie-down requirements
- Public health facilities such as hospitals and nursing homes
- Alteration of sand dunes

Keep in mind that the requirements were created to prevent irreversible financial investments so please make sure the proper permits were obtained prior to starting a project.

8. What is the approval process for building permits?

After submitting a Building Permit Application, the DCRA and DDOE will review and approve the permit in accordance to the Construction Codes and Flood Hazard Rules. To learn more about these regulations, please visit

<http://ddoe.dc.gov/ddoe/lib/ddoe/information2/public.notices/PermitProc.3.pdf>

9. What can I do to prepare for a disaster?

To begin preparing for a disaster, first determine your risk. Make sure you and your family are aware of all potential hazards in your community. Make sure you know escape routes, evacuation plans, and have insurance records readily available. Gather all necessary supplies such as first aid kits, clothing, tools, non-perishable foods, and water.

10. What can I do to prepare for a flood?

In case of a flood, make sure you are aware of your risk. If you are in a floodplain hazard zone, then you are required to purchase flood insurance. If not, then you may refer to the FEMA website for more detailed emergency response.

11. Who should I contact if I want to learn more about FEMA?

FEMA has 11 offices around the United States. To contact your regional representative, view the brochure on the FEMA website.

12. What causes flooding?

Flooding is caused by tropical storms and hurricanes, spring thaw, heavy rains, west coast threats, levees and dams, flash floods, and new development.

13. Why was the 50% figure chosen as the substantial improvement threshold?

It was chosen as a settlement between two extremes. The first extreme is prohibiting all investment to structures in flood hazard zones which do not meet minimum FEMA floodplain management requirements. The second extreme is allowing structures to be improved regardless of the hazards it may present. If the first extreme was applied, those people who had property in a floodplain zone and were not aware of it before damage to their property, will suffer. Using the second extreme would result in various structures failing. Thus, by implementing the 50% figure, both extremes are considered.

14. What are the guidelines for determining a substantially damaged structure?

The guideline is a ratio of the cost of repairing the damage to its initial state before the flood to the market value of the structure prior to the damage.

15. What is the waiting period to receive flood insurance?

In general, a policy does not take effect until 30 days after the purchase of flood insurance. However, if a policy is purchased in connection with a mortgage or at a set time period following the revision or update of a Flood Insurance Rate Map (FIRM), the waiting period does not apply.

16. What role does mitigation play in flood operations?

Mitigation is used to protect lives and prevent the loss of property due to hazard events. FEMA's mitigation staff along with others aims to:

- Assess factors that contributed to disaster effects
- Identify risk reduction opportunities
- Educate the public and local government officials in methods to reduce future risks
- Promote hazard mitigation community planning and project development that will result in sustainable community development
- Provide grants to fund hazard mitigation projects
- Assist communities in marketing the National Flood Insurance Program (NFIP)

- Provide technical assistance to State, Tribal, and local governments to utilize rebuilding as an opportunity for enhanced local codes and ordinances

17. What is a flood?

A flood is defined by NFIP regulations as a general and temporary condition of partial or complete inundation of normally dry land areas from the overflow of inland or tidal waters or the unusual and rapid accumulation or runoff of surface waters from any source.

18. What is a floodplain?

A floodplain is any land area susceptible to being inundated by flood waters from any source. In general, a floodplain is the flat area located adjacent to the main stream channel. When stream banks overflow during or after a storm, the floodplain provides natural storage for the excess water.

19. What is a FIRM?

A FIRM or Flood Insurance Rate Map is an official map of a community on which the Federal Emergency Management Agency has delineated both the Special Flood Hazard Areas and the risk premium zones applicable to the community.

20. What is a FIS?

A FIS or Flood Insurance Study is a report published by FEMA for a community issued along with the community's Flood Insurance Rate Map (FIRM). The study contains such background data as the base flood discharges and water surface elevations that were used to prepare the FIRM. The flood map (FIRM) and flood study (FIS) also show projected flood elevations, flood velocities, floodway dimensions, insurance rating zones, and descriptions of how the study was conducted and how the maps were prepared. This information is needed for rating flood insurance, regulating floodplain development and carrying out other floodplain management measures.

21. What is a Special Flood Hazard Area (SFHA)?

A Special Flood Hazard Area (SFHA) is a high-risk area defined as any land that would be inundated by a flood having a 1-percent chance of occurring in any given year (also referred to as the base flood and 100-year flood) displayed on FEMA maps (i.e. FIRM).

22. What is a regulatory floodway and who designates it?

The regulatory floodway, which is adopted into the community's floodplain management ordinance (Flood Hazard Rules in the District of Columbia), is the stream channel plus that portion of the overbanks that must be kept free from encroachment in order to discharge the

1-percent-annual-chance flood without increasing flood levels by more than 1.0 foot. The intention of the floodway is not to preclude development. Rather, it is intended to assist communities in prudently and soundly managing floodplain development and to prevent additional damages to other property owners. The community is responsible for prohibiting encroachments, including fill, new construction, and substantial improvements, within the floodway unless it has been demonstrated through hydrologic and hydraulic analyses that the proposed encroachment will not increase flood levels within the community. In areas that fall within the 1-percent-annual-chance floodplain, but are outside the floodway (termed the "floodway fringe"), development will, by definition, cause no more than 1.0-foot increase in the 1-percent-annual-chance water surface elevation.

23. What are Flood Hazard Zones?

And what is a definition of a flood zone designation? Several areas of flood hazard are commonly identified on the FIRM. One of these areas is the SFHA. SFHAs are labeled as:

| | | | | |
|---------|------------|------------|---------------|-------------|
| Zone A | Zone A1-30 | Zone AR | Zone AR/AO | Zone V |
| Zone AO | Zone AE | Zone AR/AE | Zone AR/A1-30 | Zone VE |
| Zone AH | Zone 99 | Zone AR/AH | Zone AR/A | Zone V1-V30 |

Moderate flood hazard areas, labeled Zone B or Zone X (shaded), are also shown on the FIRM, and the areas between the limits of the base flood and the 0.2-percent-annual-chance flood. The areas of minimal flood hazard, which are the areas outside the SFHA and higher than there elevation of the 0.2-percent-annual-chance flood, are labeled Zone C or Zone X (unshaded). The definitions for the common flood hazard areas are presented below:

Zone A: Areas subject to inundation by the 1-percent-annual-chance flood event. Because detailed hydraulic analyses have not been performed, no base flood elevation or depths are shown. Mandatory flood insurance purchase requirements apply.

Zones AE and A1-A30: Areas subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. Base flood elevations area shown within these zones. Mandatory flood insurance purchase requirements apply. (Zone AE is used on new and revised maps in place of Zones A1-A30.)

Zones B, C, and X: Areas identified in the community Flood Insurance Study (FIS) as areas of moderate or minimal hazard from the principal source of flood in the area. However, buildings in these zones could be flooded by severe, concentrated rainfall couples with inadequate local drainage systems. Local stormwater drainage systems are not normally considered in the community's FIS. The failure of a local drainage system creates areas of high flood risk within these rate zones. Flood insurance is available in participating communities but is not required by regulation in these zones. (Zone X is used on new and revised maps in place of Zones B and C.)

24. What procedures are available for changing or correcting a Flood Insurance Rate Map (FIRM)?

FEMA has established administrative procedures for changing effective FIRMs and FIS reports based on new or revised scientific or technical data. A physical change to the affected FIRM panels and portions of the FIS report is referred to as a "Physical Map Revision," or "PMR." Changes can also be made by a Letter of Map Change (LOMC). The three LOMC categories are Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), and Letter of Map Revision (LOMR).

25. What is a Letter of Map Amendment (LOMA)?

A LOMA is an official revision by letter to an effective FIRM. A LOMA results from an administrative procedure that involves the review of scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated SFHA. A LOMA amends the currently effective FEMA map and establishes that a specific property is not located in an SFHA.

26. What is a Letter of Map Revision (LOMR)?

A LOMR is an official revision to the currently effective FIRM. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs should be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. If the request of a LOMR is not submitted through the chief of executive officer of the community, evidence must be submitted that the community has been notified of the request.

27. What is a Letter of Map Revision Based on Fill (LOMR-F)?

A LOMR-F is an official revision by letter to an effective FIRM. A LOMR-F states FEMA's determination concerning whether a structure or parcel has been elevated on fill above the base flood elevation and is, therefore, excluded from the SFHA.

28. What is a Conditional Letter of Map Revision (CLOMR)?

A Conditional Letter of Map Revision (CLOMR) is FEMA's formal review and comment as to whether a proposed project complies with the minimum NFIP floodplain management criteria. If it is determined that it does, the CLOMR also described any eventual revisions that will be made to the NFIP maps upon completion of the project.

29. What is the role of the community in floodplain management?

When the community like the District of Columbia chooses to join the NFIP, it must adopt and enforce minimum floodplain management standards for participation. FEMA works closely with

State and local officials to identify flood hazard areas and flood risk. The floodplain management requirements within the SFHA are designated to prevent new development from increasing the flood threat and to protect new and existing buildings from anticipated flood events. When a community like the District of Columbia chooses to join the NFIP, it must require permits for all development in the SFHA and ensure that construction materials and methods used will minimize future flood damage. Permit files must contain documentation to substantiate how buildings were actually constructed. In return, the Federal Government makes flood insurance available for almost every building and its contents within the community. Communities must ensure that their adopted floodplain management ordinance and enforcement procedures meet program requirements. Local regulations must be updated when additional data are provided by FEMA or when Federal or State standards are revised.

30. What constitutes "Substantial Improvement" or "Substantial Damage"?

"Substantial improvement" means any rehabilitation, addition, or other improvement of a building when the cost of the improvement equals or exceeds 50 percent of the market value of the building before start of construction of the improvement. The term includes buildings that have incurred "substantial damage." "Substantial damage" means damage of any origin sustained by a building when the cost of restoring the building to its pre-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.

31. Who is responsible for regulating development in floodplains in the District of Columbia?

The Watershed Protection Division, Technical Services Branch is responsible for assisting, reviewing and approving the floodplain development permit as part of a building permit and the following floodplain management issues:

- Flood Zone Determinations
- Map Amendments and/or Revisions
- Elevation Certificates
- Floodproofing Certificates

32. How do I obtain permission to work in a floodplain in the District of Columbia?

You can call the Watershed Protection Division, Technical Service Branch for detailed information and scheduling a meeting at (202) 535-2240.