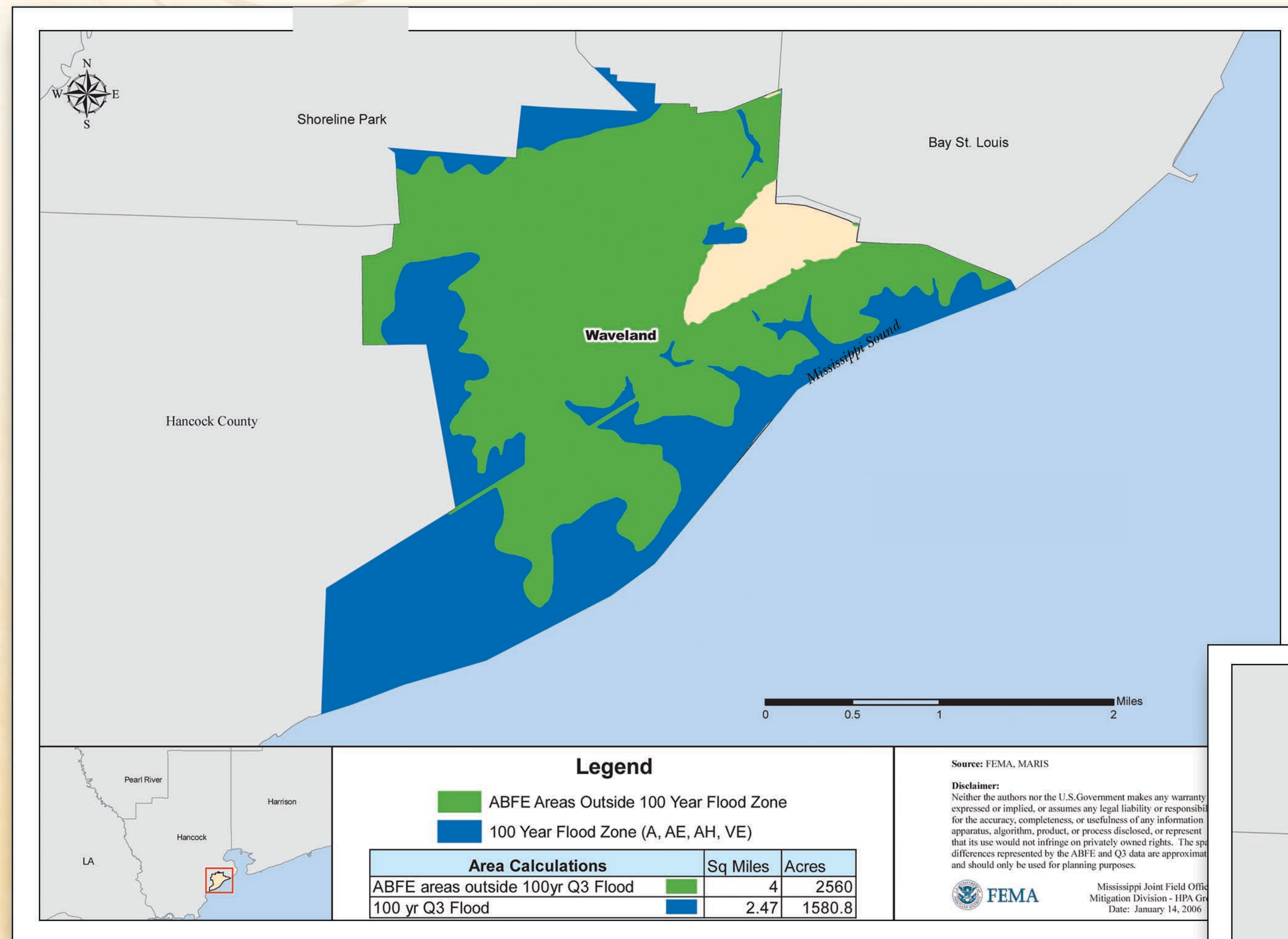


Post Hurricane Katrina Advisory Base Flood Elevation and Q3 Comparison



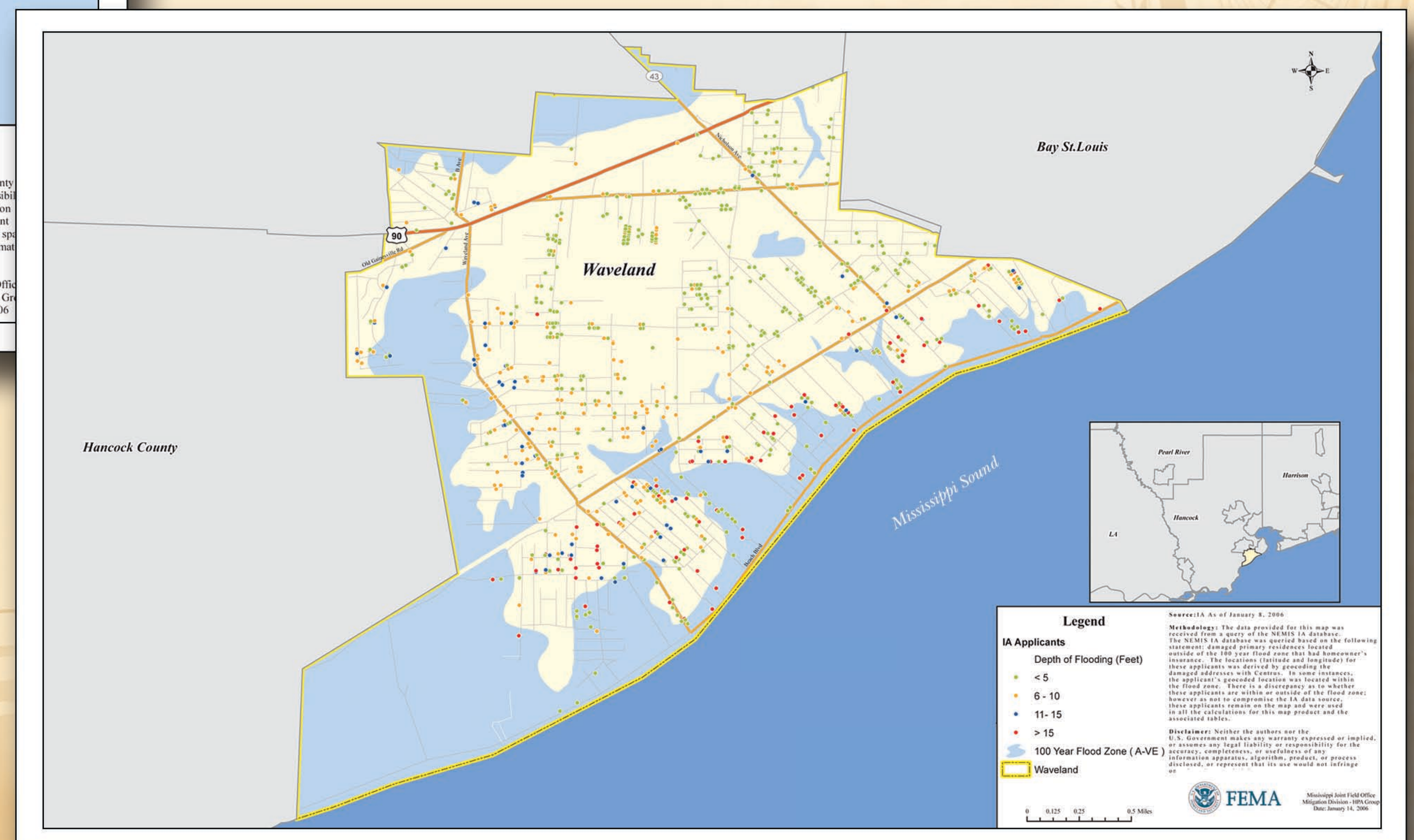
Flood maps are the tools FEMA uses to determine the flood risk that homeowners face.

- FIRMs show the limits of mapped flood hazard areas in a community.
- The insurance zone designations shown on FIRMs are used in the determination of flood insurance rates and premiums.
- The 100-year flood elevations are the minimum regulatory elevations on which community floodplain management ordinances are based.

Flood maps help business and property owners make better financial decisions about protecting their property. They allow community planners, local officials, engineers, builders and others to make important determinations about where and how new structures and developments should be built.

Read more about FEMA's five-year plan to identify flood risks using modernized technology, working in partnerships with communities nationwide:

- Flood Hazard Mapping www.fema.gov/plan/prevent/fhm/index.shtm



Waveland, Mississippi

The map (above) uses Q3 data, a digital representation of information found on the Flood Insurance Rate Map (FIRM), showing the 100-year floodplain in blue. FIRMs show areas subject to inundation by a flood that has a 1% chance of occurring in any given year. Immediately after Hurricane Katrina, FEMA conducted assessments of coastal flood elevations, called Advisory Base Flood Elevations in Mississippi and Louisiana to provide State and local officials with more accurate data and to guide local decisions regarding reconstruction.

The map (right) shows the number of uninsured structures affected outside the 100-year floodplain and the depth of flooding. Since flood damage is not covered under homeowners insurance, residents of these structures without flood insurance could only recoup damages caused by non-flood sources.

Learn about Flood Insurance and how to locate an agent: www.floodsmart.gov