Why Historic Flood Maps are Important

When flood maps change, historic flood maps can help property owners obtain flood insurance premium savings.

As the Federal Emergency Management Agency (FEMA) updates its inventory of Flood Insurance Rate Maps (FIRMs), some property owners may find that their homes or businesses have been mapped into higher risk flood zones or have increases in the area's Base Flood Elevations (BFEs). This will result in either lenders requiring the purchase of flood insurance for the first time or a potential increase in existing premium. To help reduce this additional financial burden, the National Flood Insurance Program (NFIP) offers different insurance rating options to help reduce the financial impact. These options include the new Preferred Risk Policy (PRP) Eligibility Extension option (visit www.FloodSmart.gov/PRPExtension for more details) as well as the Grandfathering option. To help determine if a property may be eligible for the PRP extension or grandfathering rating option, property owners may need to obtain a copy of a previous ("historic") FIRM. One place to obtain a copy of a historic FIRM is from FEMA's Map Service Center.

FEMA's Map Service Center

FEMA's Map Service Center (MSC) is the official government distribution center for digital copies of effective and historic FIRMs. Mapping products and services are available online at http://msc.fema.gov. The following guide provides step-by-step instructions for looking up your property address on the current effective FIRM or past historic FIRMs.

What is an Effective FIRM?

An effective FIRM is the official map used to identify Special Flood Hazard Areas (SFHAs) within communities. Effective FIRMs are used by homeowners, community officials and industry officials to identify flood risks, help mitigate against flood losses, and to determine rates for flood insurance policies.

What is a Historic FIRM?

Historic flood maps are digital images of FIRMs that have been superseded by effective maps. Historic FIRMs are useful for floodplain management and flood insurance rating.

How to Search for an Effective FIRM and Create a FIRMette.

Step 1
Go to FEMA's MSC Web site at http://msc.fema.gov.
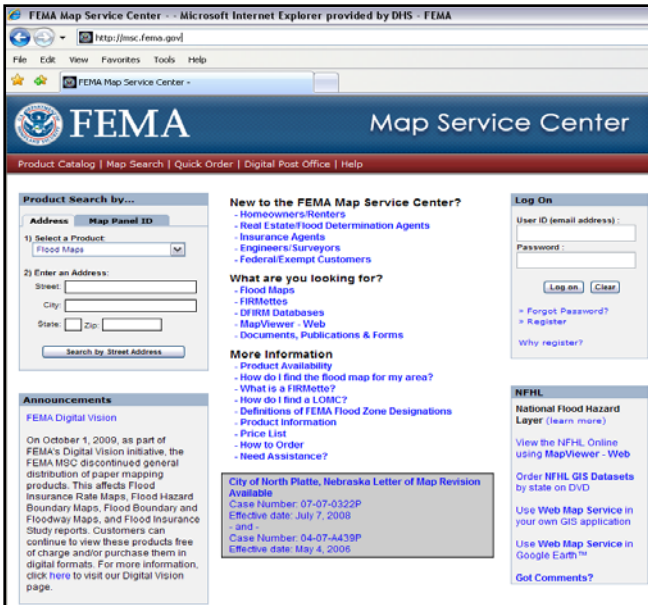
Step 2
Enter the address located in the *Product Search by...* box. Then click on *Search by Street Address*.
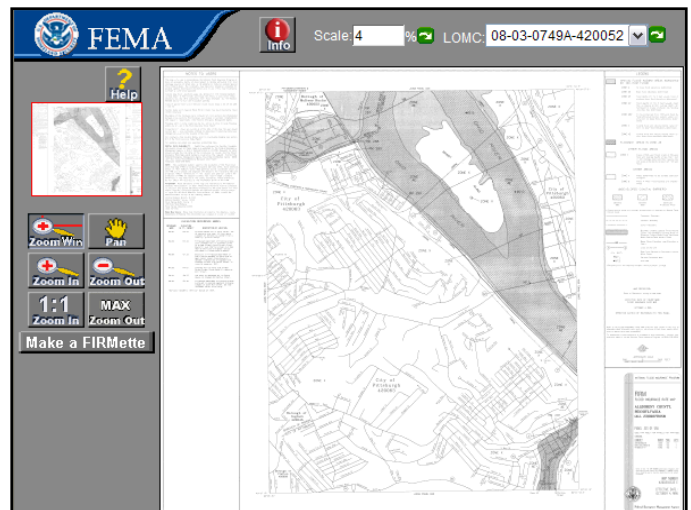

Step 3
The effective FIRM for the address provided will be displayed. Click the icon under the *View* heading to view the map.


Step 4
The FIRM for the address provided will appear.*

* Please note that FEMA is not permitted to identify the location of your property in the FIRM image. Therefore, you will need to navigate around the map to locate your property, which can generally be done by searching for street intersections near your property.

Step 5

To print out the section of the FIRM for your property, click *Make a FIRMette*.
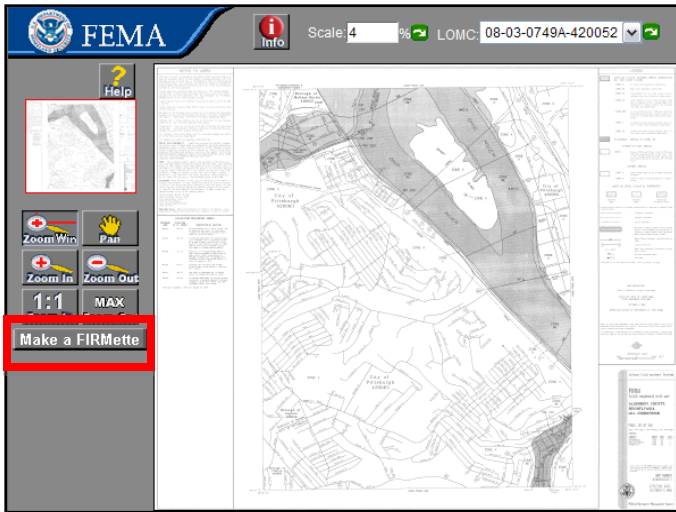
Step 6

Click and drag the pink box to cover the area of the FIRM that includes your property address.
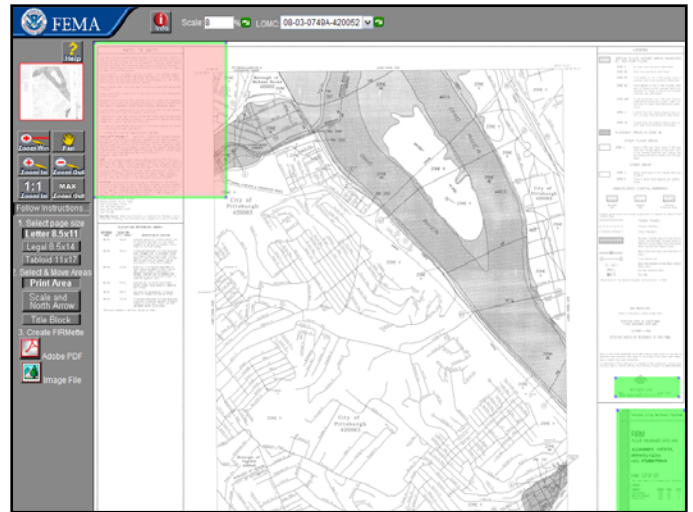
Step 7

Select the paper size for the FIRMette to be printed. 8-½" x 11" is the default size.
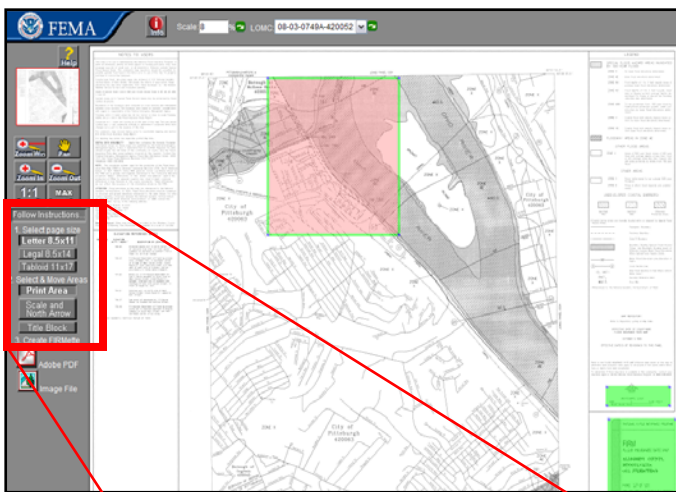
Step 8

Select the file format for saving your FIRMette. You may save it as an Adobe PDF file or as a TIFF Image file.
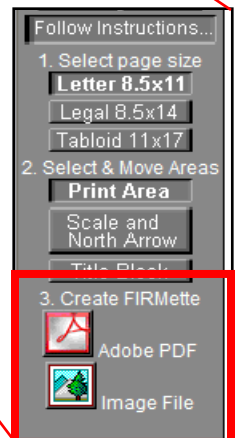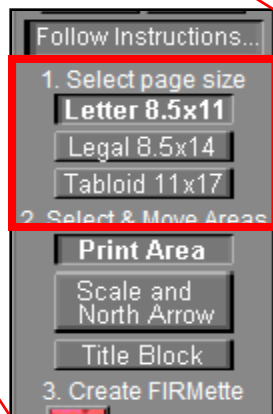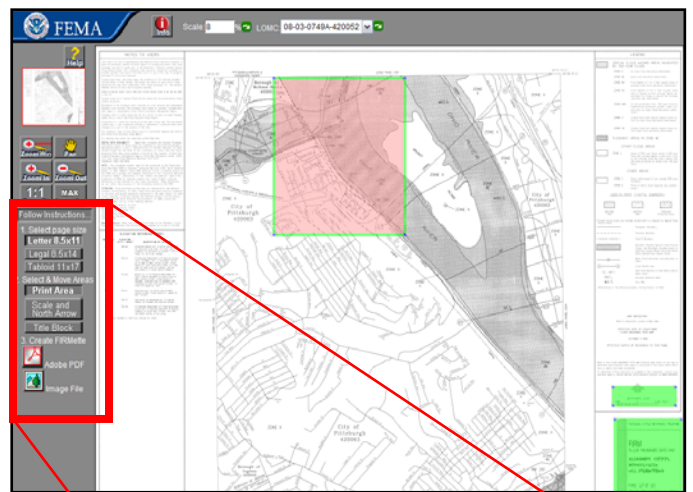
Step 9

Your FIRMette will be displayed, showing the chosen area of the FIRM. To finish creating your FIRMette, click *Save your FIRMette*. Hit the back button on your browser if you wish to adjust the FIRMette area.
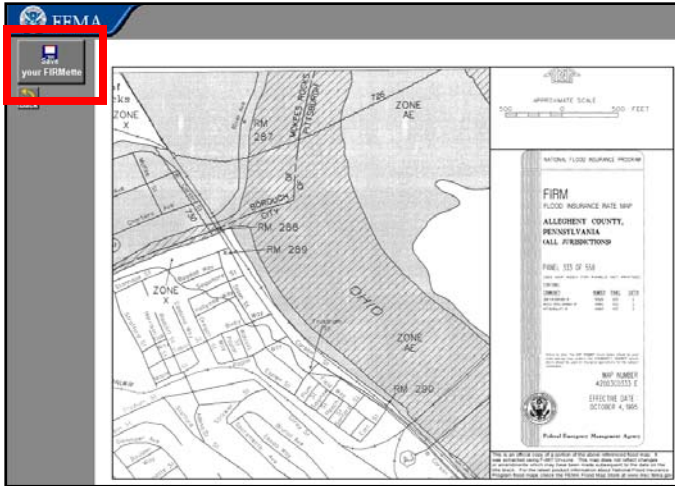
Step 10

You may choose to either open your FIRMette or save it to your computer. Saving the FIRMette to your computer allows you to return to it at any time.
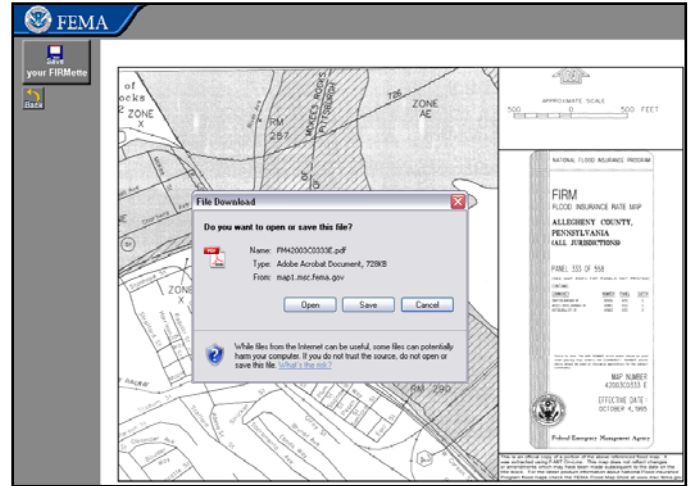
Step 11

Once you save the FIRMette, you can open it and print copies.
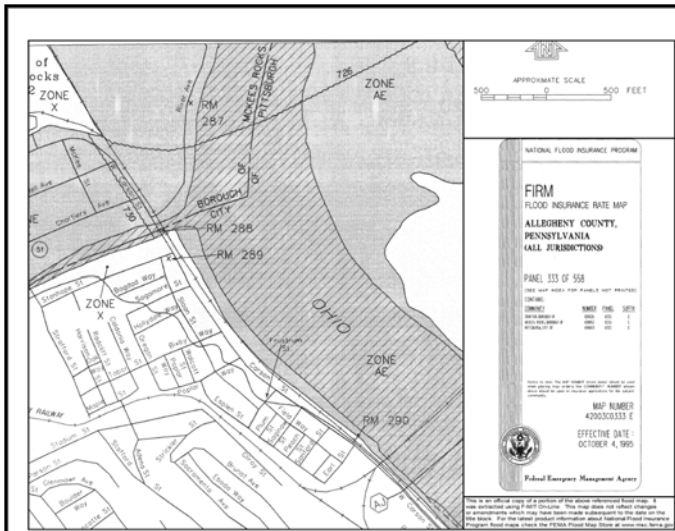
How to Search for a Historic FIRM

Step 1
Go to FEMA's MSC Web site at http://msc.fema.gov.
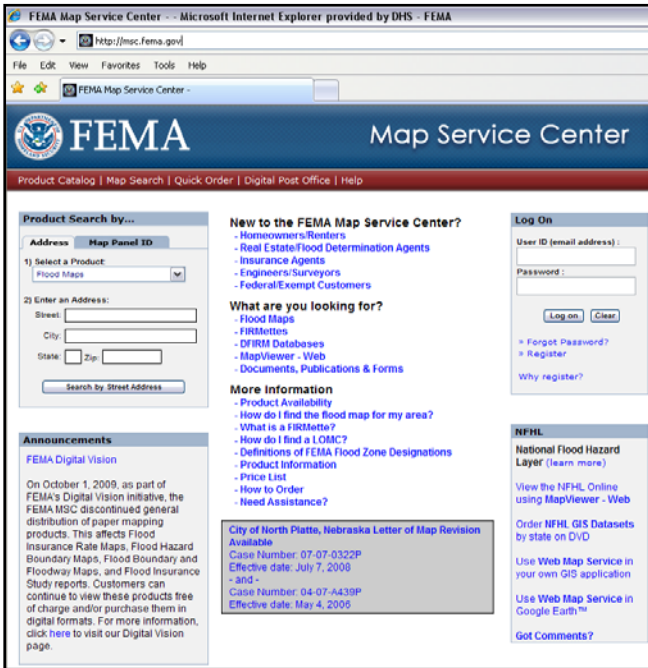
Step 2
Click on *Product Catalog* located on the top toolbar of the home page.

Step 3
Click on *Historic FIRMs/FHBMs*.

Step 4
Select a State, District or Territory from the drop-down menu.
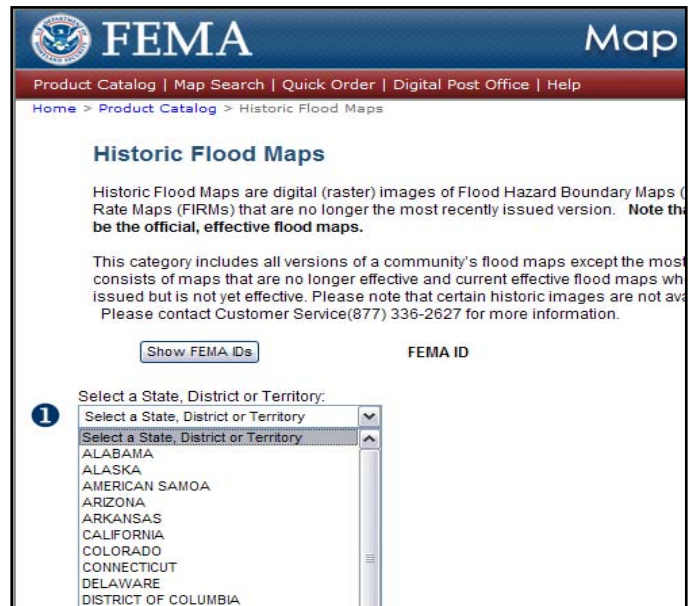
Step 5
Select a County, Parish, etc. from the drop-down menu.

Step 6
Select a Community from the drop-down menu.

Step 7
Click *Get Historic Flood Maps*.

Step 8
A list of the historic FIRMs for the selected community will be displayed. Click on the *View* icon to view the historic map.

Step 9

After clicking the *View* button, a Flood Insurance Rate Map (FIRM) will appear. Follow steps 5 though 11 of Part 1 to create your FIRMette. *Please note that FIRMs that display the "Historic From Microfiche" watermark are not available for FIRMette creation as the images are not to scale. To print, you will need to capture a screen shot of the image. To do so, press the Print Screen button on your keyboard and hit Ctrl C to copy into a blank document. We apologize for any inconvenience this may cause.*
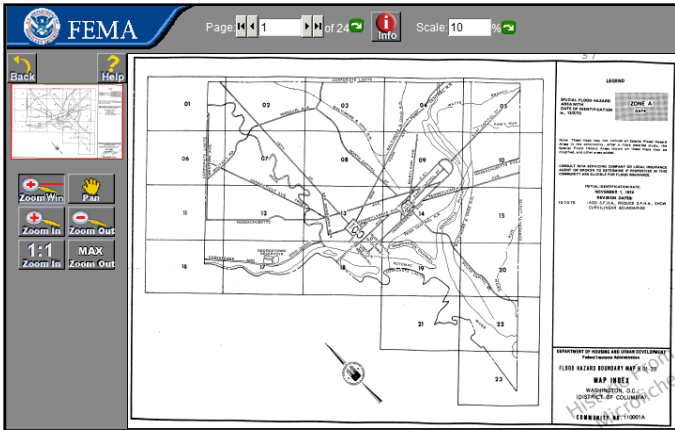
For additional information or assistance, you may contact the FEMA Map Information eXchange (FMIX)

Call: 1-877-FEMA MAP (1-877-336-2627)

E-mail: FEMAMapSpecialist@riskmapcds.com

For more information on the FMIX, please visit:
http://www.fema.gov/plan/prevent/fhm/fmc_main.shtm

For more information on flood hazard maps, please visit:
http://www.fema.gov/plan/prevent/fhm/index.shtm