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"The Space to be
in the 21st Century"

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Re: Flood Related Informational City Services

Lending, Insurance, & Real Estate Professionals:

This notice is being provided as an outreach project related to the involvement of the City of Huntsville (the City) in the Federal Emergency Management Agency (FEMA) Community Rating System (CRS) program, as it relates to the City's participation in FEMA's National Flood Insurance Program (NFIP). The City receives points in the CRS program for, among other things, providing Federal Insurance Rate Map (FIRM) information to professionals in the lending, insurance, and real estate fields and informing them of the service. These points total up to form a rating which translates into a percentage discount the City's citizens receive on their NFIP flood insurance policies.

The mailing list for this notice was generated from the City's Privilege (Business) License data; such a license is required of all persons doing business or any specified action within the corporate limits of the City. Four schedule categories were specified to meet requirements: 21-Building and loan or savings and loan associations or banks; 40-Finance and/or loan company; 48-Insurance, fire and marine; and 70-Real estate agency, brokers. The "location" rather than "mailing" address from this data was used; however, some of those addresses were still out of the local Huntsville area. If you find this to be the case with your organization, please forward this information on appropriately. Additionally, please copy all appropriate staff with this information.

The City's Engineering Division provides Special Flood Hazard Area (SFHA) determinations based on the FIRMs. Properties completely or partially within the SFHA are subject to the City's Special Flood Hazard District Zoning Ordinance regulations, amongst other requirements. Additionally, the City's Engineering Division can also provide other FIRM and flood insurance purchase requirement information. The City also maintains elevation certificates, in general, on all new, substantially improved, and a selection of other buildings within the 100-year Floodplain.

In the case of the City, the SFHA is broken down into two Zones, AE and A, on FIRMs. These zones are more commonly referred to as the 100-year (yr.), 1% Annual Chance, or Base Floodplain; going forward in this letter, these zones will be referred to simply as the Floodplain. The Floodplain itself has two parts, the Floodway and the Flood-Fringe, but only within AE Zones in the City is the Floodway defined. The Floodway is the more hazardous, and subsequently restrictive, portion of the two as it has higher water velocities and is more essential to the conveyance of water. In general, the Floodway encompasses the stream channel and some portion of area on either side of the channel; the remainder of the Floodplain beyond the Floodway is the Flood-Fringe.

Individuals can also view digitized versions of the FIRM, amongst other data, and search on specific addresses through the City's interactive mapping website at gismaps.hsvcity.com. Hint: be sure and turn on the "Flood" Feature and when using "Find Address" do not include words like Road, Drive, Circle, etc. that follow the specific street name. The 100-yr. Floodplain area is shown in light and dark blue (the Flood-Fringe and Floodway, respectively).

FEMA also has a website msc.fema.gov that offers a FIRMette tutorial, which demonstrates how to create (Adobe PDF or Image file format) a small FIRM for a



specific area based on the actual hard copy maps (rather than the digitized version that the City makes from those same maps). Additionally from that page, "Flood Maps" can be selected allowing a view of full size FIRMs, and a view or download of Letters of Map Change (LOMCs) to specific FIRMs (keep in mind that the website may not be fully updated). LOMC include Letters of Map Revision (LOMRs), Letters of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs). Full size FIRMs and subsequently FIRMettes do not include LOMCs; in general the City's previously discussed interactive mapping does.

For more information on flood related information contact the City of Huntsville Engineering Division (address and phone number below bottom of previous page or at www.hsvcity.com/engineering). Other sources of such information included the downtown Library at 915 Monroe St. (free internet access provided), 532-5940, and hpl.lib.al.us; or the following websites: FEMA at www.fema.gov and www.FloodSmart.gov; NFIP Bureau & Statistical Agent (BSA) at bsa.nfipstat.com; Huntsville-Madison County Emergency Management Agency (EMA) at www.madisoncountymema.com; the U.S. Army Corps of Engineers (USACE) at www.usace.army.mil; and the Association of State Floodplain Managers (ASFPM) at www.floods.org.