

Floodplain Map Update FAQ

1. What does a FEMA floodplain map update mean?

FEMA delegated the responsibility to periodically revising the floodplain maps for the state of North Carolina. Maps are updated to better reflect improved or revised data such as topography, landuse or rainfall upon which the models are based. The North Carolina Floodplain Mapping Program is in charge of revising the flood maps in North Carolina for The NFIP.

More information can be found at: [NC Floodplain Mapping Program](#)

2. Why are the floodplain maps being updated?

FEMA (Federal Emergency Management Administration) is tasked with updating the flood maps to ensure accurate risks are determined for the National Flood Insurance Program (NFIP).

More information can be found at: [Floodsmart.gov - Map Change](#)

3. Why the maps are periodically updated?

Map update means that FEMA is revising the data or the models used to predict the flood elevation on a specific water feature (stream, lake, river, etc.)

When new maps are issued, your risk may have changed as well along with your flood insurance requirements. If your property is mapped out of a high-risk area, your flood insurance costs will likely decrease. If you've been mapped into a high-risk area, you will be required to purchase flood insurance if your mortgage is through a federally regulated or insured lender. But you can save money with the

More information can be found at: [Floodsmart.gov](#)

4. How often are the maps updated?

The North Carolina Floodplain Mapping Program is in charge of revising the flood maps in North Carolina for The NFIP. Floodplain maps are typically updated every five to ten years

More information can be found at: [NC Floodplain Mapping Program](#)

5. Is the Town reviewing the maps?

Yes, the Town is reviewing the overall maps, but we encourage you to review the maps around your property and check to see if there is any question as to whether it has been mapped correctly. Staff at the Town will not be looking at each property specifically but checking the maps to ensure basic mapping items are accurate. Flood line locations within individual properties will not be reviewed by staff.

6. What if I think the maps are wrong?

Contact the Town of Cary Floodplain Administrator. Citizens can make comments about the maps if they believe there are inaccuracies in the maps or they can file an appeal if they have data that can dispute the proposed floodplain model. Contact information can be found below.

For more information: [NC Floodplain Mapping - Appeals Fact Sheet](#)

7. Is there an appeals process?

If you believe the maps are incorrect and you can provide technical data to support the appeal, submit the request for the appeal through the Town of Cary Stormwater Floodplain Administrator. Contact information is listed below.

For more information: [NC Floodplain Mapping - Appeals Fact Sheet](#)

8. Why is my property in a floodplain?

Whether or not a property is in a flood is determined based on the 1% annual chance storm elevation using computer models and standards established by FEMA. Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate, or high risk area.

Official FEMA floodplain maps can be found at <http://fris.nc.gov/fris/Home.aspx?ST=NC>. Both the current (existing) maps and the new (preliminary) maps are available for viewing.

More information can be found at:

<https://www.floodsmart.gov/floodsmart/pages/faqs/what-are-flood-zones.jsp>

9. Who determines whether or not a property is in a floodplain?

The North Carolina Floodplain Mapping Program is in charge of developing & revising the flood maps in North Carolina for the NFIP.

More information can be found at: [NC Floodplain Mapping Program](#)

10. When will the new revised maps be adopted?

The schedule is determined by NC Floodplain Mapping Program and can vary based upon a number of factors including how long it takes them to resolve appeals. The maps will likely be adopted sometime in 2016.

The North Carolina Floodplain Mapping Program can provide more information. Their contact information can be found below.

11. Why does the Town need to adopt the maps?

Map adoption is the point at which Cary Town Council accepts the maps for formal usage under the Land Development Ordinance. Without formal adoption, the maps are not the official maps and cannot be used for regulatory purposes. Currently, the May 2, 2006 maps are the official, adopted maps for regulating the floodplain in Cary.

More information can be found at: [FEMA - Map Adoption Pamphlet](#)

General Floodplain Questions

12. What is the 100-yr floodplain?

The 100-year floodplain is the land adjacent to a water body (river, lake or stream) that will be inundated by water during a flood which has a 1% chance of occurring or being exceeded in any given year. Every river, lake or stream has a floodplain associated with it. FEMA establishes maps for the 100-yr floodplain for streams that typically have more than 1-sq mile of land that drain to them. Smaller streams still have a 100-yr floodplain but these floodplains are typically not mapped.

More information can be found at: [Floodplain Mapping Quick Guide](#)

13. What is a 100-year storm?

A 100-year storm is based off historical rainfall data and is the storm event that has a 1% chance of occurring on any given year.

More information can be found at: water.usgs.gov

14. What are floodplain maps used for?

Floodplain maps are used to help determine flood risk for property with 0.5 to 1 square mile of drainage area or more for the National Flood Insurance Program (NFIP).

More information can be found at: [Floodsmart.gov Fact Sheet](#)

Floodplain Permitting Questions

15. What if my house is in the floodplain?

As a homeowner you can use this information to make the best decision on how to protect the house from the risk of flooding.

More information can be found at: [FEMA FAQ for Homeowners](#)

16. What if I have or want to build a structure such as a utility shed within the floodplain?

Special permitting is required for any development within or near a floodplain. The permitting ensures that any structure built in or near this at-risk zone is constructed to the standards required by the Floodplain Ordinance. This ordinance is intended to reduce the risk of damage if a flood occurs.

For more information on permitting go to the Town of Cary's [Permits and Inspections home page](#).

17. I live next to a creek but there is no floodplain shown on the floodplain map. Why is that?

Floodplain maps are used to help determine flood risk for property with 0.5 to 1 square miles of drainage or greater. Streams with less than that minimum area drainage to them can still flood but these streams are not studied or mapped by FEMA since they are smaller than the established threshold.

More information can be found at: [Floodsmart.gov](#)

18. Who do I call if I have any more questions?

The primary contact with the Town of Cary is Dan Clinton the Town's Floodplain Administrator. He can be reached at (919) 380-2773 or dan.clinton@townofcary.org

You may also contact the North Carolina Floodplain Mapping Program with questions. The main contact there is Randy Mundt at (919) 825-2339 or Randy.Mundt@ncdps.gov