The FIRM is an essential tool for understanding flood risk in your area. It is important for maintaining flood insurance, planning future development, and preparing for potential flood events. Here are some key points to consider:

1. **Flood Insurance Requirements:** Flood insurance is required for properties located in Special Flood Hazard Areas (SFHAs) in order to qualify for Federal Flood Insurance Program (FFIP) subsidies. SFHAs include Zones A, AE, AH, AO, AR, A99, V, and VE.

2. **Base Flood Elevations (BFEs):** BFEs are shown on the FIRM and represent the water surface elevation at which the 1% annual chance flood event is expected. These elevations are rounded to the nearest foot and are intended for flood insurance rating purposes only.

3. **Floodplain Boundaries:** The FIRM shows the boundaries of the floodplain, including Special Flood Hazard Areas (SFHAs) and Other Flood Areas (OFA). SFHAs are identified by specific zones, while OFAs are areas determined to be outside the 0.2% annual chance floodplain.

4. **Floodway Boundaries:** Floodways are areas that are to be protected from flooding by Federal flood protection measures. BFEs are determined within floodways.

5. **Map Repositories:** To access the most current and accurate FIRM information, visit the FEMA Map Repository or contact the National Flood Insurance Program (NFIP) for official assistance.

6. **Historical Flood Information:** The FIRM includes historical flood information, such as previous flood events and floodway designation. This information is crucial for understanding past flood impacts and planning for future events.

7. **Geodetic Reference System:** The FIRM is based on the Geodetic Reference System of 1988 (NAD88) and the First Order State Plane Coordinate System (FSP). The projection used is Universal Transverse Mercator (UTM).

8. **Compliance with NFIP:** The FIRM is a requirement for compliance with the National Flood Insurance Program. It is used by mortgage lenders, state and local governments, and property owners to ensure compliance with NFIP regulations.

By using the FIRM, you can make informed decisions about flood risk management, property planning, and insurance requirements.