

NATIONAL FLOOD INSURANCE PROGRAM

# MAP CHANGES AND FLOOD INSURANCE:

What property owners **need to know**



FEMA





## WHAT IS A FLOOD MAP?

The Federal Emergency Management Agency (FEMA) works with communities across the country to identify flood hazards and promote ways to reduce the impact of those risks and other hazards. Flood maps generally show a community's flood zones (both high-risk and moderate flood risk), regulatory requirements for the elevation or flood-proofing of structures, and floodplain boundaries.

They're used for floodplain management, by lenders to determine the level of risk a property may face, and, to some degree, for flood insurance requirements. They can be useful in getting an idea about a building's flood risk, as well. High-risk flood zones, known as Special Flood Hazard Areas or SFHAs, show where floodwaters have a high chance of happening in any given year. For properties outside SFHAs, flooding is still a very real risk to the building. No matter where you live or work, some risk of flooding exists.

## HOW ARE FLOOD MAPS USED?

**Community officials** use flood maps to understand and communicate the local flood risk, manage their floodplains, and establish safety requirements for new or substantially-improved buildings. Flood maps also aid in loss mitigation from future floods – community officials use them to plan more safely for the future.

**Mortgage lenders** use flood maps to help determine a property's flood risk and decide whether to mandate flood insurance as a requirement for a loan.

**Insurance professionals** use flood maps to help them understand and communicate with their clients about a property's flood risk and insurance cost.

**Developers and builders** use flood maps as part of their location-setting and construction decisions.

**Residents and business owners** use flood maps to learn about flood risk as they purchase property and investigate how best, financially and physically, to protect their property from flooding.

## WHY DO FLOOD MAPS CHANGE?

Flood hazards change over time. New land use, community development, or natural forces (changing weather, terrain changes, wildfires) all affect how water flows and drains. The science of mapping flood risk has changed over time, too. FEMA works with local communities and uses the latest technology to update and issue flood maps nationwide. Today's flood maps are clearer in the risks they show. This aids communities, property owners, and other stakeholders in taking steps to address flood risks.

## HOW TO READ A FLOOD MAP

Flood maps show the different flood zones. There can be several different risk areas shown on one flood map, and there can be several high-risk flood areas near an address. Low- to moderate-risk areas are labeled Zone X (or Zones B and C on older maps). High-risk areas are labeled Zone AE or VE. Areas where the risk is not known are labeled Zone D.

Base Flood Elevations (BFEs) displayed on many flood maps show the lowest height that floodwaters might reach during a major flood. They're part of the community building code that participating National Flood Insurance Program (NFIP) communities must consider when making floodplain management decisions.

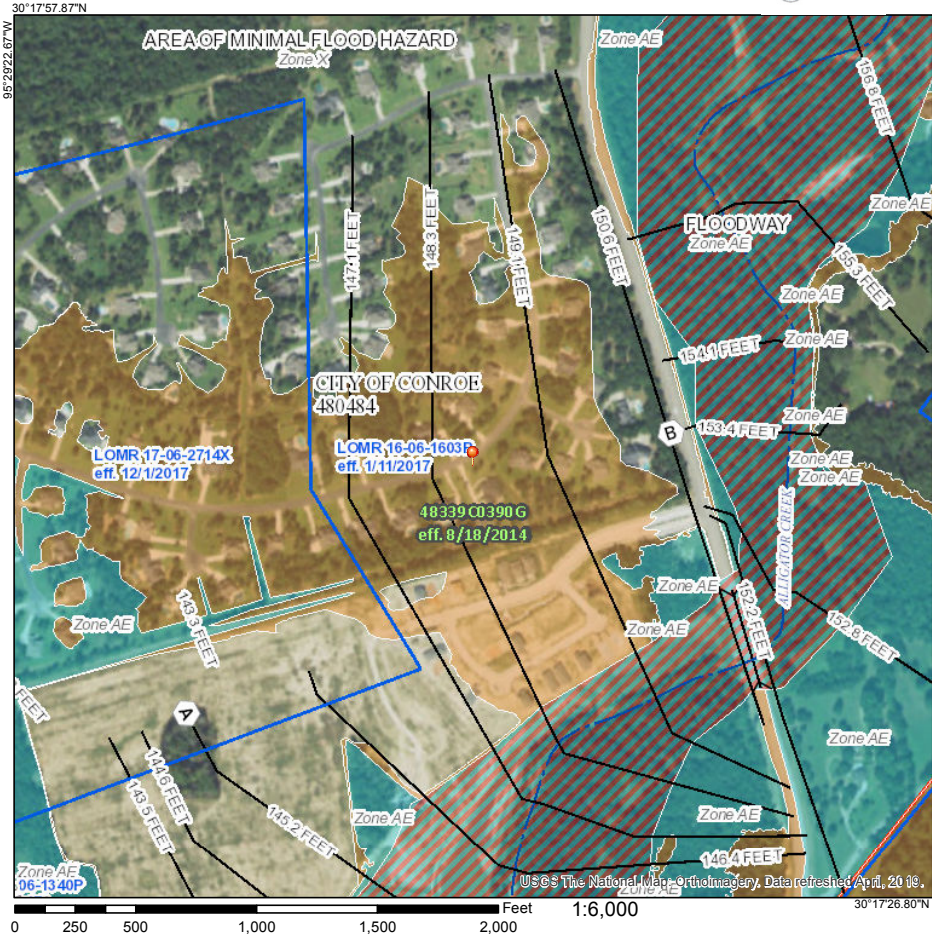
## HOW DO FLOOD MAP CHANGES AFFECT MY FLOOD INSURANCE?

The development of flood maps are necessary and essential to determine if there is a mandatory flood insurance purchase requirement for your property. A zone or BFE change to a flood map will not immediately change an insurance rate, as these are no longer directly used as rating variables.

Rating factors include many more flood risk variables than zones and BFEs, such as flood frequency, flood types, distance to a water source, elevation, and the cost to rebuild. This results in a more equitable distribution of premiums across all policyholders based on home value and a property's unique flood risk.



# NATIONAL FLOOD HAZARD LAYER FIRMETTE



## Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

- SPECIAL FLOOD HAZARD AREAS**
  - Without Base Flood Elevation (BFE) Zone A, V, A99
  - With BFE or Depth Zone AE, AO, AH, VE, AR
  - Regulatory Floodway
- OTHER AREAS OF FLOOD HAZARD**
  - 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
  - Future Conditions 1% Annual Chance Flood Hazard Zone X
  - Area with Reduced Flood Risk due to Levee. See Notes, Zone X
  - Area with Flood Risk due to Levee Zone D
- OTHER AREAS**
  - Area of Minimal Flood Hazard Zone X
  - Effective LOMRs
  - Area of Undetermined Flood Hazard Zone D
- GENERAL STRUCTURES**
  - Channel, Culvert, or Storm Sewer
  - Levee, Dike, or Floodwall
- OTHER FEATURES**
  - Cross Sections with 1% Annual Chance Water Surface Elevation
  - Coastal Transect
  - Base Flood Elevation Line (BFE)
  - Limit of Study
  - Jurisdiction Boundary
  - Coastal Transect Baseline
  - Profile Baseline
  - Hydrographic Feature
- MAP PANELS**
  - Digital Data Available
  - No Digital Data Available
  - Unmapped

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 2/19/2020 at 9:02:25 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

## WHAT IF I AM NEWLY MAPPED INTO A DIFFERENT FLOOD RISK ZONE?

A different flood zone may no longer have a significant impact on your premium.

**If your mortgaged property is newly mapped into an SFHA**, your lender will notify you if you are still required to purchase flood insurance. However, you may be eligible for a Newly Mapped discount if you purchase flood insurance within the first 12 months after the map change. Premiums will then go up no more than 18% each year until you reach your full-risk rate.

**For buildings newly mapped out of an SFHA**, the zone change may not affect your full-risk premium as all rates are determined based on your property's unique flood risk, regardless of zone. Keep in mind, about 40% of NFIP flood insurance claims come from outside the high-risk flood areas.

## HOW CAN I REDUCE MY RATES?

You can often save money by updating your policy. If you find you will have to pay a higher premium for flood insurance, work with your agent (and possibly with the community since they administer their building codes) to see if you can utilize the following options to help reduce the cost.

- **Mitigate.** Lowering your property's exposure to flooding may make you eligible for lower premium rates. For example, you can install proper flood vents in your building's enclosure or crawlspace. When remodeling or rebuilding, consider elevating your entire structure. Also, raising heating and cooling systems, water heaters, the electrical panel, and other mechanical items to a certain level may offer some premium savings—check with your agent for specific requirements. Talk to your local floodplain administrator or review FEMA's Homeowner's Guide to Retrofitting at [Agents.FloodSmart.gov/resources/homeowners-guide-retrofitting](https://www.floodsmart.gov/resources/homeowners-guide-retrofitting).
- **Encourage community action.** You can encourage your community to participate in the Community Rating System (CRS), if it doesn't already. CRS is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the NFIP minimum requirements. In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums. For more information, visit [FEMA.gov/floodplain-management/community-rating-system](https://www.fema.gov/floodplain-management/community-rating-system).
- **Apply for a Letter of Map Change (LOMC).** Flood maps are developed at a mapping scale useful for community officials, lenders, and insurance professionals, but not every rise in terrain can be depicted at this scale. If you think your building is incorrectly designated as being in a high-risk area, FEMA has a process that allows property owners to request an official flood zone determination, and/or appeal the high-risk zone designation of their property. This process includes the Letter of Map Amendment (LOMA) which can be requested if a property is depicted as being in a high-risk flood zone but is actually on naturally high ground. This process may possibly remove your property from a high-risk zone area by an amendment to the map. For more information, visit [FEMA.gov/letter-map-changes](https://www.fema.gov/letter-map-changes).



### WHERE CAN I LEARN MORE?

If a flood mapping project is occurring in your community, stay in contact with your local floodplain administrator to learn when and where changes are occurring. When a preliminary flood map is released, that map and the current flood map will be available online at [msc.FEMA.gov/portal](https://msc.fema.gov/portal).

### ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://www.floodsmart.gov/flood-insurance/providers).

Visit our Flood Insurance Advocate page at [FEMA.gov/flood-insurance/advocate](https://www.fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.FEMA.gov/fhm/fmx\\_main.html](https://www.floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or by calling **(877) 336-2627**.



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Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy. For more information about NFIP flood insurance, contact your insurer or agent, or call **(800) 621-3362**. If you are deaf, hard of hearing, or have a speech disability and use relay services, call **711** from your TTY.