



Get FloodSmart

FloodSmart.gov

Flood Maps

Talking Points for Community Officials

Flood Insurance Rate Maps Identify Flood Risks and Help Increase the Public's Flood Hazard Awareness

- A Flood Insurance Rate Map (FIRM) is a joint local–Federal floodplain management tool issued by the Federal Emergency Management Agency (FEMA). A FIRM is adopted by communities to guide floodplain management decisions and help determine flood insurance rates.
- A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such high-risk areas are classified as Special Flood Hazard Areas (SFHA). In these areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage.
- All flood zones are labeled on a flood map with a lettering system. To learn more or to identify your flood zone, visit msc.fema.gov.
 - If you live in an SFHA and have a mortgage from a federally regulated or insured lender, you are legally required to purchase a flood insurance policy. However, everyone in an SFHA should invest in flood insurance coverage.
 - If you live in a moderate- to low-risk area, your risk may be reduced, but it is not eliminated. Consider your flood insurance options. Outside of a high-risk area, you could qualify for the lower-cost Preferred Risk Policy.

FIRMs Support a Flood Insurance Program That Enables Homeowners, Renters, and Business Owners to Reduce Their Financial Risk

- Each community that chooses to participate in the National Flood Insurance Program (NFIP) works with FEMA. Together, they collect the information needed to create an accurate FIRM.
- FIRMs are used to locate a building within a particular flood zone and by community officials for making decisions about community planning and building. Flood zone information is also critical to calculating NFIP flood insurance premiums.
- To view your community's FIRM, visit FEMA Map Information eXchange at msc.fema.gov or call toll-free at **1-877-FEMA-MAP (1-877-336-2627)** for information on where the map repository for your community is located.


If You Live in an SFHA and Have a Mortgage, Lenders May Require a Flood Insurance Policy

- While federally regulated and insured lenders must require flood insurance to be in place for loans on buildings in high-risk areas, every homeowner, renter, and business owner in a high-risk area is at significant risk for flooding and should be protected with flood insurance whether or not their lender requires it.



FEMA

MARCH 2015

- 
- In fact, during the term of a 30-year mortgage, there is at least a 1 in 4 chance that a home in a high-risk area will experience flooding.
 - If you live in a moderate- to low-risk area, flood insurance is still a vital investment to ensure that you have financial protection against the devastating effects of flooding. Flooding usually is not covered by homeowners insurance.
 - Floods can happen anywhere at any time. Nearly 25 percent of NFIP claims occur outside of mapped high-risk flood areas.
 - More than 22,000 communities in all 50 States and U.S. Territories participate in the NFIP, representing about 95 percent of all properties in the Nation's high-risk areas.
 - Sound floodplain management planning and regulations save the Nation an estimated \$1.1 billion in prevented flood damages annually. Buildings constructed to NFIP standards experience 80 percent less damage than structures not built to such standards.
 - Creating stronger and safer communities reduces loss of life and property, enables individuals and localities to rapidly recover from future events, and lessens the financial impact on State, Tribal, and local governments as well as the U.S. Department of the Treasury.

Flood Hazards Are Dynamic: Many FIRMs May Not Reflect Recent Development or Natural Changes in the Environment

- In an effort to provide FIRMs that reflect current flood risks and areas of recent growth, FEMA's nationwide Risk Mapping, Assessment, and Planning (Risk MAP) effort is providing up-to-date, reliable, Internet-accessible information about flood risks at the local community level. For more information on the Risk MAP effort, go to [fema.gov/risk-mapping-assessment-planning](https://www.fema.gov/risk-mapping-assessment-planning).
- Remapping may affect flood insurance requirements for some properties. Owners of properties mapped into a high-risk area may be required to carry flood insurance as a part of their mortgage agreement.
- For property owners or renters changing from a high-risk area to one of moderate- to low-risk, flood insurance is optional; however, the risk for flooding is only reduced, not removed.
- All property owners experiencing a FIRM revision in a community should work closely with the community official before the map change takes effect to determine how the change may affect their flood risk. Then they should contact their insurance agent to see how the change may affect their need for flood insurance and what rating options may be available.
- Insurance costs may rise for those whose flood designation increases from moderate or low risk to high risk. However, the NFIP offers such money-saving options as "grandfathering" and the Newly Mapped procedure. For those whose risk changed from high risk to a moderate to low risk, an existing flood insurance policy may be converted to a lower-cost PRP. Property owners should contact their insurance agent to determine which option works best for their property.

To help discuss map updates, FloodSmart has created a Map Change Toolkit with customizable material. You can learn more about the Map Change Toolkit at [FloodSmart.gov/mapupdatetoolkit](https://www.floodsmart.gov/mapupdatetoolkit).