Flood Map Modernization

FREQUENTLY ASKED QUESTIONS BY HOMEOWNERS

WHY ARE THE MAPS BEING UPDATED?

Most of the flood maps are more than 10 years old and have become outdated because of physical changes in the floodplains caused by land use, development, erosion, and natural forces. A national effort called Flood Map Modernization (Map Mod) will produce more reliable flood risk data and, at the same time, convert the data to a digital format. This new format will enable communities to overlay and analyze the new flood data with other digitized information such as street layouts, demographics, infrastructure, and evacuation routes. It will also enable communities to easily access and produce timely updates to maps as flood risks change. The result will be a powerful, digitized tool for local risk assessment, floodplain management, land use, and emergency planning.

WHAT ARE THE BENEFITS OF HAVING FLOOD MAPS FOR OUR COMMUNITY?

Updating the flood maps will provide communities, as well as residential and commercial property owners, with a more reliable picture of current flood risks. Homeowners need to know their flood risk in order to make informed decisions about protecting their property investment. States and communities use the data for managing floodplains and wetlands and making decisions about flood risks, land use, water resources, evacuation routes, and disaster recovery. Insurance agents and companies use the maps to help homeowners assess their risks and calculate flood insurance premiums. In addition, lenders use the data to help protect borrowers and loans, and to determine whether property owners are required by law to obtain flood insurance. Over the next several years, every community will benefit from this mapping effort.

WHO'S PAYING FOR THE NEW FLOOD MAPS?

As part of the Nation's effort to reduce the damages and costs of flooding, the Federal Emergency Management Agency (FEMA) and its mapping partners will update flood maps across the entire country. In some areas, State and local governments participate in the funding as well. The mapping effort is not financed by flood insurance policyholders.

WHO DETERMINES THE FLOODPLAIN BOUNDARIES?

Local engineering companies are contracted to do the mapping and determine where the high, medium, and low flood risk zones are located. The maps are reviewed and adopted by the local government and by the FEMA.

WHAT IS A FLOOD MAP?

A flood map is a risk assessment tool used to help determine the different flooding risks in a community. Flood Insurance Rate Maps depict high-, medium-, and low-risk zones. The highest risk zone is called a Special Flood Hazard Area (SFHA), the area subject to inundation by the base (1-percent-annual-chance) flood. Owners of insurable structures located in the highest risk zones and secured by a federally regulated loan are required to purchase flood insurance, though flooding occurs in moderate- and low-risk zones as well. In fact, 25-30% of all flood claims come from moderate- to low- risk flood areas.

FEMA

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WHAT ARE THE PRIORITY COMMUNITIES AND HOW IS THIS DECISION MADE?

The National Flood Insurance Program (NFIP) is responsible for overseeing Flood Map Modernization. FEMA is working with States to establish a schedule for the new maps. Priority is given to high-risk communities, such as those with high growth and high population densities, and those with a history of significant flood losses. FEMA encourages States and communities to be involved in flood mapping through FEMA's Cooperating Technical Partners Program. Partnership provides communities greater access to flood hazard data and more influence on the allocation of Federal resources.

HOW WILL FLOOD MAP MODERNIZATION AFFECT FLOOD INSURANCE PREMIUMS?

Some flood insurance premiums will go up and others will go down—it all depends on where the property is located and whether the flood risk has increased or decreased since the maps were produced. In general, flood insurance premiums for existing policies will stay the same. Most policyholders in areas where the flood risk has increased can be "Grandfathered," that is, charged rates based on their previous flood zone. Policyholders can save money by annually renewing their coverage, and not allowing it to lapse. If a lapse in coverage occurs, a subsequent policy could be charged the higher premium reflecting the increased risk. Property owners in medium- and low- risk zones may be eligible for a Preferred Risk Policy (PRP), which is a low-cost policy that can be purchased before the map changes take effect. Preferred Risk Policies cannot be Grandfathered after a zone is changed to high-risk. Call your insurance agent to make sure that your property is protected from flood losses. Remember: homeowners insurance does not cover flood losses.

WHAT SHOULD THE PUBLIC DO?

Learn your flood risk. Everyone is at risk from flooding, even properties not located in floodplains. You can view flood maps on the Internet at the FEMA Flood Map Store at www.store.msc.fema.gov, or you can call your local floodplain administrator or community official to obtain the latest flood map for your community. You can also visit www.floodsmart.gov to learn more about the risk of flooding, flood insurance, and options you have to protect yourself.

You should also call your insurance agent and ask about flood insurance. Only flood insurance can protect your home or business in the event of flooding. The Federal government will help after major flooding disasters, but most Federal disaster assistance comes in the form of loans that must be repaid with interest. Additionally, less than 10% of all disasters are Presidentially declared.

You may also want to consider improvements to your home or property to reduce your chances of a financial loss because of flooding. Activities range from raising the fuse box from the basement to an upper floor to elevating the entire house. For more information, visit www.fema.gov/mit.

HOW DOES THE PUBLIC PARTICIPATE IN FLOOD MAP MODERNIZATION?

Call your local floodplain office or zoning department. View the flood maps to learn whether your property is located in a high-, medium-, or low-risk zone. When new flood maps are developed, there's a 90-day review period for community officials and the public to provide comments before the maps take effect.

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