



FLOODING CAN BE DANGEROUS AND COSTLY. FLOOD HAZARD 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 set flood insurance rates.
- A floodplain is the part of the land where water collects, pools and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA) and are located in a 100-year flood zone. The term "100-year flood" refers to a flood that has a 1 percent chance of occurring in any given year; it is *not* a flood that will occur once every 100 years.
- All flood zones are labeled on a flood map with a lettering system. To learn more or to identify your flood zone, visit www.fema.gov/business/nfip/fhamr.shtm#79.
 - If you live in a high-risk area, also known as a Special Flood Hazard Area (SFHA), and have a mortgage from a federally regulated lender, you are required to purchase a flood insurance policy. However, everyone in an SFHA should invest in flood insurance coverage.
 - If you live in a low- to moderate-risk area, you are still at risk for flooding and should consider your flood insurance options. Outside of a high-risk area, coverage can start as low as \$112 a year.


FLOOD MAPS SHOW FLOOD RISKS AND SUPPORT A FLOOD INSURANCE PROGRAM THAT ENABLES HOMEOWNERS, RENTERS AND BUSINESS OWNERS TO BE FINANCIALLY PROTECTED.

- 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.
- Flood maps are used to locate a property within a particular flood zone and by community officials for decision-making. When considering the purchase or renewal of a flood insurance policy, you will need to know whether your property is in a low- to moderate- or high-risk area to determine which flood insurance policy is right for you.
- To view your community's flood map, visit msc.fema.gov or call the FEMA Map Assistance Center 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 A HIGH-RISK AREA (SFHA) AND HAVE A MORTGAGE FROM A FEDERALLY REGULATED LENDER, YOU ARE REQUIRED TO PURCHASE A FLOOD INSURANCE POLICY.

- Every homeowner, business owner and renter 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. Flooding in high-risk areas could, has and will occur.
- In fact, during the term of a 30-year mortgage, there is a 26 percent chance that a home in a high-risk area will experience flooding. Help everyone in your community to understand their flood risk.
- If you live in a low- to moderate-risk area, flood insurance is still a vital investment to ensure that you have protection against the devastating effects of flooding.



- 
- Floods can happen anywhere, at any time. Approximately 20 to 25 percent of all flood insurance claims occur outside of a Special Flood Hazard Area.
 - Even if you live outside the high-risk flood zone, and thus are not required by law to purchase flood insurance, you are still at risk for flooding and should consider flood insurance. Flooding is usually not covered by homeowners insurance.
 - More than 20,300 communities in all 50 U.S. states and its territories voluntarily 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. Also, structures built to NFIP criteria 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 on the U.S. Treasury.

FLOOD HAZARDS ARE DYNAMIC: MANY FLOOD MAPS MAY NOT REFLECT RECENT DEVELOPMENT OR NATURAL CHANGES IN THE ENVIRONMENT.

- In an effort to provide flood hazard maps that reflect current flood risks and areas of recent growth, FEMA's Map Modernization effort is in the process of developing up-to-date, reliable, Internet-accessible information about flood risks.
- Map Modernization 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 low or moderate risk, flood insurance is optional, but the risk for flooding has only been reduced, not removed. Approximately 20 to 25 percent of all flood insurance claims occur in low- to moderate-risk areas.
- Money-saving insurance options are available. Insurance costs may rise for those whose flood designation increases from low or moderate to high risk. However, property owners may be able to save money by purchasing insurance prior to final map adoption — a process known as “grandfathering.” For those moving from a high-risk to a low- or moderate-risk area, an existing flood insurance policy may be converted to a lower cost Preferred Risk Policy.

Visit FloodSmart.gov or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy, and what the benefits are of protecting your home and property against flooding.