



FEMA



Risk MAP and the NFIP

Answers to Frequently Asked Questions

What is the National Flood Insurance Program?

The U.S. Congress established the National Flood Insurance Program (NFIP) with the passage of the National Flood Insurance Act of 1968. Participation in the NFIP is based on an agreement between a community and the Federal Government. If a community adopts and enforces a floodplain management ordinance to reduce future flood risk, the Federal Government will make flood insurance available to the community as a financial protection against flood losses. Flood insurance is intended to reduce expensive government disaster assistance and to contain the escalating costs of repairing flood damage to buildings and their contents.

What is a Flood Hazard Map?

Flood hazard maps, also called Flood Insurance Rate Maps or FIRMs, are used by community officials, lenders, insurance agents, and homeowners to identify flood risk, make informed floodplain management decisions, and determine appropriate flood insurance rates. Low- and moderate-risk flood hazard zones are represented on a FIRM by the letter "X" ("B" or "C" on older maps). Inland high-risk areas are designated as "A" zones, coastal high-risk areas are designated as "V" zones.

Why is my community receiving a new map?

Many currently effective maps are 25 to 30 years old. Under its five-year Flood Map Modernization (Map Mod) program, FEMA updated and digitized flood hazard maps Nationwide to provide a more accurate assessment of flood risks and make the maps more user friendly.

What is Risk MAP?

To leverage the successes of Map Mod and further enhance the utility and value of flood hazard mapping, FEMA developed the Risk Mapping Assessment and Planning (Risk MAP) Strategy. Risk MAP combines flood hazard mapping, risk assessment tools, and mitigation planning into one seamless program. The intent of this integrated program is to encourage beneficial partnerships and innovative uses of flood hazard and risk assessment data to ensure the greatest possible reduction in flood losses.

Additional Resources

FEMA maintains a variety of resources to assist communities and property owners in better understanding their flood risk and taking steps to protect themselves from loss of life and property.

For answers to questions about new FIRMs, the status of a request, or other mapping issues:

FEMA Map Information eXchange
1-877-FEMA-MAP
(1-877-336-2627)

FEMA Map Service Center
www.msc.fema.gov

For answers to questions about flood insurance:

The NFIP Call Center
1-888-379-9531

FloodSmart
www.FloodSmart.gov

For general information on FEMA and its programs:

www.FEMA.gov

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How are the maps updated?

FEMA uses state-of-the-art analysis methods and digital engineering applications to define flood risks. Then FEMA overlays the flood risk information on detailed topographic mapping based on Geographic Information System (GIS) or Global Positioning System (GPS) data.

What are the benefits of the new flood hazard maps?

- The digital map can be used by the community to overlay flood hazard data onto other digital maps used for various purposes by planners, tax assessors, emergency managers, and others.
- Updated maps are available to view, print, or purchase on the FEMA Map Service Center Web site at www.msc.fema.gov and may be on State or local Web sites. Paper copies will continue to be available for review at the local community map repository.
- Community officials and planners can see clearly how areas of the community are affected by flood risks and can better plan to mitigate, or avoid altogether, exposure to flood risks.
- Builders and developers have more detailed information on where to build and how construction can affect, and be affected by, local flood hazards.
- Insurance agents and lenders have easy online access to the maps and map updates.
- Private property owners have the same access to maps to help them make informed decisions about protecting their property.

What is a high-risk flood zone?

A high-risk flood zone, also known as a Special Flood Hazard Area (SFHA), is delineated on the FIRM to represent the area subject to inundation by the base (1-percent-annual-chance) flood. This is often called a 100-year flood. However, the base flood is a flood of a certain size, not a flood that will occur once every 100 years. The base flood could occur multiple times in a short period. Certain weather and climate conditions have to happen for this flood to occur. The area that will be affected by the base flood is determined using accepted technology tools and engineering analyses.

How do I determine if my property is in a high-risk flood zone?

There are several ways to determine your property's location on the flood map:

- Contact your community map repository, an office that stores community flood maps for public reference and use.
- Contact your local floodplain administrator.
- Contact the FEMA Map Information eXchange (FMIX) at 1-877-336-2627.
- Visit the FEMA Map Service Center Web site: www.msc.fema.gov.

For information on your flood risk and assistance in obtaining flood insurance coverage, visit www.FloodSmart.gov.

Why is my property shown in a high-risk flood zone? My house has never flooded.

Because of the sporadic occurrence of flood events, it is not possible to base the delineation of flood zones on the lack of flooding occurrences in a particular location or flooding occurrences in recent memory. FEMA's engineering studies develop a long-term projection of flood risk. FEMA estimates that structures in designated SFHAs have a one-in-four chance of incurring flood damage during the term of a 30-year mortgage.

How will the new flood hazard maps affect me?

Flood risks change over time, and new maps will likely result in changes to SFHA boundaries. The boundaries might increase to include properties that were previously in low- or moderate-risk zones, or they might decrease to exclude properties that were previously in high-risk zones. These changes will impact community development. The most direct impact on an affected homeowner will be changes in flood insurance rates and requirements. A Federal flood insurance requirement applies to structures in SFHAs that carry a mortgage backed by a Federally regulated lender or servicer. Flood insurance rates are lower in areas of low- or moderate-risk, but flooding can still occur in these areas. Therefore, FEMA recommends flood insurance coverage, even if it is not required by law or lender.

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What is the process when FEMA changes a FIRM?

FEMA works closely with community officials and uses the best available data to ensure new maps are accurate. Before the maps become effective, FEMA holds meetings with community officials to present, explain and receive feedback on the maps. FEMA then publishes two notices in local papers to notify officials and property owners that the maps are available for inspection. After the second notice, a 90-day appeal period begins. Appeals must be received within the 90 days and must include technical and/or scientific data to demonstrate that the proposed Base Flood Elevations (BFEs) are scientifically or technically incorrect. Non-technical concerns, such as incorrect street names, discrepancies in community boundaries, etc., can also be raised during this time. If FEMA and the community are unable to agree on the resolution of an appeal, the community can request a review by an independent Scientific Resolution Panel.

When will the new maps become effective?

After all appeals are resolved, FEMA issues a Letter of Final Determination (LFD). The new map becomes effective six months after the date the LFD is issued.

What will happen if the flood zone designation for my property changes from low- or moderate-risk to high-risk?

If you have a mortgage or a home equity line of credit, your lender will likely require you to purchase flood insurance. However, if your structure was built in compliance with the FIRM in effect at the time of construction, FEMA's "grandfather" rules may benefit you. If continuous flood insurance coverage has been maintained, you will have the option of using the current rating criteria for your property or having the rate based on the flood zone or BFE in effect when the building was originally built.

What if my home or business is shown in a high-risk area on the FIRM and I disagree with the designation?

Because of scale limitations, FIRMs cannot reflect every rise in terrain, and some areas of high ground may be included in high-risk areas. FEMA developed the Letter of Map Amendment (LOMA) process to address this situation. The LOMA process allows property owners to request an official FEMA flood zone determination for their property. There is no fee for FEMA's review of a LOMA request, but the property owner is responsible for providing site-specific property information, much of which is likely available from the local government. If the submitted information supports the request, FEMA will issue an official document removing the high-risk designation from the property, and the mandatory Federal flood insurance requirement will no longer apply. A lender may still require flood insurance as a condition of the loan, but premiums are lower for structures outside the high-risk area. More information about the LOMA process can be found at:

www.fema.gov/plan/prevent/fhm/fmc_loma.shtm.

Should I wait for my lender to require me to buy flood insurance?

If you wait for your lender to require you to purchase flood insurance, you will miss out on the savings that might be available to you under the grandfather rule. In addition, if you are currently in a low- or moderate-risk zone, you may be eligible for a Preferred Risk Policy, which offers substantial savings over a Standard Flood Insurance Policy (SFIP). As of January 1, 2011, property owners whose properties will be shown in high-risk zones can retain their PRP rate for two years after the new map becomes effective. Upon the next renewal, the policy will then be converted to a SFIP, but property owners can still take advantage of the grandfather rule and other cost savings. Your flood insurance agent can help you get the best available rate for your structure and take advantage of any discounts that may be available.