

Flood Insurance and Flood Maps



Flood Maps

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are used to identify a property's flood risk. When considering the purchase or renewal of a flood insurance policy, property owners should first understand their risk. You can identify your flood risk by completing the One-Step Flood Risk Profile on FloodSmart.gov.

Flood risks can change over time, so property owners should contact their local community officials to learn when their community will be receiving updated FIRMs or visit the [Map Update Schedule](#) on FloodSmart.gov.

About Flood Hazard Maps

Over the years, many of the flood hazard maps have become outdated due to urban growth, changes in coastlines, and even flood mitigation efforts, such as improved drainage systems and levees. Accurate flood risk information is essential to inform property owners of changing flood risks and to determine appropriate rates for flood insurance coverage. Risk Mapping, Assessment, and Planning (Risk MAP) is the Federal Emergency Management Agency's (FEMA's) response to the need to update and maintain FIRMs for communities across the United States. In addition, FIRMs result in flood hazard maps that are more accurate, easier to use, and readily available online.

High-risk areas are identified on the FIRMs as:

- Zones AE, A, AH, AR, A99, or AO. These properties have at least a 26 percent chance of flooding over the life of a 30-year mortgage.
- Zones VE or V. These properties also have at least a 26 percent chance of flooding over the life of a 30-year mortgage. In addition, these properties face hazards associated with coastal storm waves and storm surge.

Insurance note: Flood insurance is mandatory for property owners with buildings in high-risk areas that have mortgages secured by loans from federally regulated or insured lenders.

Moderate- to low-risk areas are identified on the FIRMs as:

- Shaded Zone X. These properties are in moderate- to low-risk areas. The risk is reduced in these areas but not eliminated.
- Zone X. These properties are in an area of overall lower risk.

Insurance note: Lower-cost Preferred Risk Policies (PRPs), starting at \$129 per year for building and contents coverage, are often an option in these areas. Flood insurance coverage is not mandatory in these areas but is recommended, as the risk for flooding is still very real. Keep in mind that while your property could be designated as moderate to low risk, it still may be geographically close to a high-risk area.

Undetermined flood hazard areas are identified on the FIRMs as:

- Zone D. These properties are in areas where there are possible but undetermined flood hazards, as no analysis of flood hazards has been conducted.

About Flood Hazard Map Updates

When updated maps are released, your risk can change. For the following map updates, these requirements, options, and savings apply:

If Maps Show...	These Requirements, Options, and Savings Apply
Change from Moderate to Low Risk to High Risk	Flood insurance will be federally required for most mortgage holders living in mapped high-risk areas. Insurance costs may rise to reflect the true nature of the flood risk. As with all types of insurance, when the chance of loss increases, so does the cost of insurance. The National Flood Insurance Program (NFIP) has cost-saving options such as “grandfathering” and the PRP Eligibility Extension. An insurance agent can discuss with you all of your insurance rating options.
Change from High Risk to Moderate to Low Risk	Flood insurance is optional but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained at lower premiums. Conversion offers savings. An existing policy can be converted to a lower-cost PRP.
No Change in Risk Level	No change in insurance rates. Property owners should talk to their insurance agent to learn their specific risk and take steps to financially protect their property and contents.

Additional Information

- For more information about the NFIP or FloodSmart, the marketing and education campaign of the NFIP, visit [FloodSmart.gov/mapupdates](https://www.floodsmart.gov/mapupdates).
- For more information about flood maps and impacts of changes to flood maps, visit [FloodSmart.gov/FloodSmart/pages/flooding_flood_risks/understanding_flood_maps.jsp](https://www.floodsmart.gov/FloodSmart/pages/flooding_flood_risks/understanding_flood_maps.jsp).
- To learn more about Risk MAP, visit [fema.gov/risk-mapping-assessment-and-planning-risk-map](https://www.fema.gov/risk-mapping-assessment-and-planning-risk-map).
- You may also visit the FEMA Map Information eXchange (FMIX) at [msc.fema.gov](https://www.msc.fema.gov) to read more about flood mapping or to find a flood hazard map covering your area, or call toll-free at **1-877-FEMA-MAP (1-877-336-2627)**.