How are flood maps used?
Community officials use flood maps to help them understand and communicate the local flood risk, manage their floodplains, and require new and substantially-improved buildings to be built more safely and mitigate losses from future floods. These efforts make a safer community in which to live and work.

Mortgage lenders use them to help determine a property’s flood risk and decide whether to require flood insurance as a requirement for a loan.

Insurance professionals use the maps to determine a property’s flood risk and insurance cost.

Developers and builders use them as part of their location siting and construction decisions.

Residents and business owners use flood maps to learn about flood risk as they purchase property and investigate how best, financially and tangibly, to protect their property from flooding.

How do flood maps show flood risk?
Flood maps show the different flood zones. Moderate- to low-risk areas are labeled Zone X (or Zones B and C on older maps). High-risk areas begin with the letters A or V. Areas where the risk is not known are shown with the letter D. Base Flood Elevations (BFEs) displayed on flood maps show the lowest height that floodwaters can be expected to reach during a major flood and that participating NFIP communities must consider in making floodplain management decisions.

How is the risk shown on the flood maps reflected in insurance premiums?
If your building is in a high-risk area, you are likely to pay a higher flood insurance premium than someone in a moderate- to low-risk area. The exact amount you pay is based on several things, including the flood zone and elevation of the building.

In a high-risk area, your insurance premium may also depend on when your building was built compared to the date of the community’s first flood map. Some buildings built before the community’s first flood map, called pre-flood map, are eligible for discounted rates.
What is a flood map?
The Federal Emergency Management Agency (FEMA) works with community leaders across the country to identify flood hazards and promote ways to reduce the impact of those and other hazards. Flood maps are used for floodplain management, flood insurance rating, and flood insurance requirements. Flood maps generally show a community’s flood zones, regulatory requirements for the elevation or flood-proofing of structures, and floodplain boundaries; together they show the risk of flooding. High-risk zones, known as Special Flood Hazard Areas or SFHAs, show where floodwaters will be in a flood that has a one percent chance of happening in any given year. Moderate-to-low risk zones are where the risk of that level of flooding is less than one percent per year. No matter where you live or work, some risk of flooding exists.

Why do flood maps change?
Flood hazards change over time. How water flows and drains can change by new land use and community development or by natural forces such as changing weather, terrain changes, or wildfires. To better reflect the current flood risk conditions, FEMA uses the latest technology to update and issue new flood maps nationwide to aid communities, property owners, and other stakeholders in taking steps to address flood risks.

How can my rates reduce?
If you find you will have to pay a higher premium for flood insurance, you can take these steps to try to reduce the cost of your policy:
- Mitigate. Lowering your property’s exposure to flooding may make you eligible for lower premium rates. For example, you can fill in a basement or install flood vents in the crawlspace beneath the lowest level of your building; these or floodproofing practices can reduce the risk that your building’s foundation will be damaged during a flood and may lower your insurance premium. When remodeling or rebuilding, you can consider elevating your entire structure. Also, something as simple as raising heating and cooling systems, water heaters, the electrical panel, and other mechanical items so that they are less likely to be damaged or destroyed in a flood may offer some premium savings. Talk to your local floodplain administrator or review FEMA’s Homeowner’s Guide to Retrofitting at fema.gov/homeowners-guide-retrofitting.
- Encourage community action. You can encourage your community to participate in the Community Rating Service (CRS), if it doesn’t already. CRS is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the National Flood Insurance Program (NFIP) minimum requirements. In exchange for a community’s proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums. For more information, visit fema.gov/national-flood-insurance-program-community-rating-system.
- Apply for a Letter of Map Change (LOMC). Flood maps are developed at a mapping scale that is useful for every financial circumstance, and some lenders might not allow that option for meeting the mandatory purchase requirements.

Where can I learn more?
If a mapping project is occurring in your community, stay in contact with your local floodplain administrator to learn when and where changes are occurring. When a preliminary flood map is released, that map and the current flood map will be available online at msc.fema.gov/portal. To hear about ways to reduce your insurance premium—such as grandfathering, choosing the maximum deductible, or joining a CRS—visit FloodSmart.gov.

To speak with a flood map specialist, contact the FEMA Map Information Exchange (FMIX) at 877-FEMA-MAP (877-336-2627). Where applicable, the information is available in many languages at fema.gov/askfema.