

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Most of the flood maps are more than 10 years old and have become outdated because of physical changes in the floodplains caused by land use, development, erosion, and natural forces.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 Map Modernization, 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 President's budget included funding to 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 Federal Emergency Management Agency (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. The most current maps, called Digital 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 inundations 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.