



COMMON QUESTIONS ABOUT FLOOD MAPS AND RISK

As flooding continues to be in the news, you may be wondering about your own flood risk. The fact is that anywhere it can rain, it can flood. Now is a time when everyone should be thinking of and learning more about this topic. FEMA shares answers to some of the common questions about flood maps and risk.

What's my Actual Risk? What Steps do I Need to Take?

I understand that flooding is a big issue. However, my house has never been affected, even the last time we had a big flood in our neighborhood, so I should be safe, right?

Just because your home hasn't flooded doesn't mean that it won't flood in the future. To put it another way, everyone lives in a flood zone...it is their level of risk that varies. Flood risk is very dynamic and changes over time due to new weather patterns, construction in and around our communities, and other contributing factors. Your risk today is not the same as it was 50 years ago, and it is not the same as it will be 50 years in the future. Given those constant changes, it's important to understand your current risk and to prepare and protect yourself, your family, and your property by purchasing flood insurance and exploring mitigation actions. To learn more about your flood hazard, contact a map specialist at the FEMA Map Information eXchange (FMIX), 1-877-336-2627; visit the Map Service Center at <https://msc.fema.gov/portal/search>; or contact your local floodplain or emergency manager.

I looked up my property on FEMA's Map Service Center, and I'm not in the 100-year floodplain. The chance of a 100-year flood seems really low anyway. Do I really need to be concerned about my property flooding?

A "100-year floodplain" is actually an area with a one in 100, or 1-percent, chance of a flood at that level occurring in any given year. Imagine a roulette wheel with 100 slots and the ball falling into one. During each spin, the ball has an equal chance of falling into each slot. As a result, a 100-year flood, or worse, could happen at any time and with any frequency, because anywhere it can rain, it can flood.

It is also important to remember that the 1-percent-annual-chance flood zone on the map is the area where a community must enforce certain building requirements for all new construction and substantial improvements. However, water does not stop at a line on a map, and it may not stay within the boundaries of the "1-in-100 chance" floodplains shown on the Flood Insurance Rate Map (FIRM). For example, the flooding in Houston during Hurricane Harvey in August 2017 was much greater than a 1-percent-annual-chance flood in some areas. As a result, many homes that were flooded were not in a mapped floodplain, but they were clearly still at risk.

Floods seem to be increasing in frequency and severity. What can I do?

First, protect your investment in your home or business with flood insurance. Then, explore the mitigation and resilience options that will reduce your future risk, at both the individual and community levels. For property owners, this often means retrofitting or rebuilding buildings in ways that reduce the potential for damage during future flood events and from other hazards. Mitigation activities take many

forms and can be as simple as switching the type of floor covering in your home, such as replacing carpeting with tile on the first floor, or as significant as raising, or elevating, an entire structure.

If you are interested in mitigating the risk to your home or business, start by talking to your local emergency manager, building code official, or floodplain manager and by reviewing the resources available from [FEMA Building Science](#).

On the community level, you should check with local officials to see if your community has adopted a local hazard mitigation plan. This plan describes your community's risks from flooding and other hazards and establishes an action plan to reduce the impacts of disasters through planning, structural projects, and protecting the environment. If the plan hasn't been updated in five years, make sure your local officials are aware and have plans to update it soon, since having a plan is a pre-requisite for your community to get access to certain kinds of non-emergency disaster funding.

If your community does not have a local hazard mitigation plan, this is a great opportunity to rally your neighbors, colleagues, and friends to encourage the local government to develop one. Not only can you express these thoughts as a concerned citizen, but by attending town halls and joining any resulting stakeholder groups, you can have a say in the plan's development.

How Accurate are the Flood Maps? How do I know that the information on Flood Insurance Rate Maps (FIRMs) is correct?

The flood hazard information shown on FIRMs is developed using the best available data, science, and technology. Hydrologic and hydraulic studies determine the depth of floodwaters, the width of floodplains, and the amount of water that will be carried during flood events. In its publicly available Flood Insurance Study (FIS) reports, FEMA documents study areas and methods, the sources and age of the data, past flooding, and other background information related to developing the FIRM. Additionally, FEMA's flood hazard analysis, mapping standards, and associated guidance are published, vetted, peer reviewed, and updated on a regular schedule to ensure they are aligned with current best practices.

In 2016, the FEMA Administrator certified to Congress that FEMA's National Flood Mapping Program produces technically credible flood hazard data in areas where FIRMs are developed and updated. However, flooding larger than a 1-percent-annual-chance flood event is always possible and can result in significant flooding outside the mapped areas of risk. That is a contributing factor as to why FEMA strongly encourages all homeowners to obtain flood insurance.

How can FEMA accurately map the flooding in my community when they don't know anything about it?

During any mapping project, FEMA works closely with communities to identify areas where mapping changes occur and determines the best approach for updating the flood hazard information. Flood risk projects are tailored to reflect the needs and capabilities of each community involved and may include different steps, products, and services. Throughout the process, community priorities are a central focus;

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local knowledge is increasingly emphasized; and current development, infrastructure, and land use planning are all taken into consideration.

FEMA works collaboratively to develop locally driven engagement plans that cover communication across the full multiyear project timeline, as well as providing technical support, strategic counsel, and tools to build and sustain relationships.

How Does FEMA Make Its Decisions? How does FEMA choose which maps to update? Do larger or wealthier communities get priority?

Several factors affect how often a FIRM may be updated, such as the extent of new development and the completion of flood-control projects. Additionally, FIRMs are modified to reflect changes in population and development, and to incorporate improved science, including changes in understanding climate and weather patterns. In many areas, when federal funds are not sufficient to undertake a new flood hazard study, FEMA relies on scientific and technical data and documentation provided by communities to reflect changes that have occurred. Communities need to prioritize the development of the data and documentation that are required to ensure the FIRMs continue to meet FEMA's rigorous standards and appropriately depict the community's flood hazards and resulting risk.

Would FEMA increase my insurance premium costs or expand the areas where people are required to buy flood insurance, to solve the financial issues that the National Flood Insurance Program is facing?

FEMA does not modify high-hazard areas on FIRMs to increase insurance policy income. Any revisions to the maps reflect changes to the flood hazards, such as those caused by population growth and development, or the incorporation of improved data and science, including new analyses of rivers and coastlines. FEMA could change the definition of who is required to purchase flood insurance, based on more precise risk information. To better define and reflect changing risks, FEMA's maps will continue to evolve.

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