**Talking Points About the Updated Flood Maps**

*Below are talking points on topics related to the new flood maps that you may be asked about.*

**General Info About New Flood Maps**

* Flood risk changes over time due to weather patterns, land development, and erosion. The new FEMA flood maps show a more accurate picture of current flood risk in our community. It’s important to know the current flood risk so you can take steps to protect yourself, your family, and your property.
* Updated flood maps are going into effect on [effective date]. The flood zones and flood elevations shown on the new maps are the result of updated flood hazard analyses and better topographic data.
* Use [FEMA’s Pending vs. Effective Tool](https://fema.maps.arcgis.com/apps/StorytellingSwipe/index.html?appid=72cc4e20361542a38a5583777376057a) to find out what flood zone your property is in on the pending maps. Also view all pending products on [FEMA’s Map Service Center](https://msc.fema.gov/portal/home). High-risk flood zones start with the letter ‘A’ or ‘V’.
* Read [FEMA’s Map Changes & Flood Insurance: What Property Owners Need to Know](https://agents.floodsmart.gov/sites/default/files/fema_nfip_map-changes-flood-insurance-property-owners-09-2023.pdf) or contact FEMA’s Mapping & Insurance eXchange at 1-877-336-2627 or [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) for general mapping or insurance-related questions.

**General Info About the New Flood Maps and Flood Insurance**

* The updated maps affect flood insurance requirements in some areas. For buildings in high-risk flood zones, flood insurance is required as a condition of a federally-backed mortgage. Flood insurance premiums are determined based on several flood risk variables, including flood frequency, flood types, distance to water sources, elevation, and the cost to rebuild.
* Even if you do not have a mortgage, or if you are a renter, the purchase of flood insurance is still highly recommended. Keep in mind that just 1 inch of floodwater in a home can cause as much as $25,000 in damage. Visit [**floodsmart.gov**](https://www.floodsmart.gov/) to learn more.
* All residents and business owners, regardless of the flood zone they’re in, should consider carrying flood insurance to protect their property.
* There may be cost-saving options available for insurance, some of which may need to be in place before the maps become effective. Talk to your insurance agent today about your options.
* Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program, and it is purchased through licensed insurance agents. Flood insurance may also be available from private insurers too. Contact your insurance agent about the best options available for your property.

**Types of Flood Map Changes and the Impact on Flood Insurance**

*Properties Moving from the Moderate- or Low-Risk Zone (Zone X) to the High-Risk Zone (A, AE, AO or VE Zones)*

* Flood insurance is required in high-risk areas for property owners with federally-backed mortgages, but all residents and business owners should consider carrying it—mortgage or no mortgage.
* Contact your insurance agent to find the lowest-cost option for your home or business.
  + For those without a policy in place, you have approximately 12 months after the effective date to secure a lower-cost policy through the **Newly Mapped Procedure**; however, why wait? Flooding doesn’t wait for maps to become official. Secure flood insurance coverage now to protect the life you’ve built.
  + If you already have flood insurance, maintain your coverage to take advantage of the Newly Mapped Procedure lower-cost rating option.
  + Rates will increase at no more than 18 percent per year until they reach the full-risk rate or rate based on the new flood maps, whichever is cheaper. Your insurance agent can help determine that.

*Properties Moving from the High-Risk Zone (A, AE, AO or VE Zones) to the Moderate- or Low-Risk Zone (Zone X)*

* For residents and business owners with federally-backed mortgages whose buildings are no longer included in a high-risk area, flood insurance will now become an option and not mandatory. It’s important to remember that your flood risk is lower, but not eliminated.In fact, more than 20 percent of insurance claims come from outside of high-risk areas.

*Properties Moving from the High-Risk Zone (A, AE, AO Zones) to a Higher-Risk Zone (VE Zones) or Increasing in Base Flood Elevation*

* Flood insurance is required in high-risk areas for property owners with federally-backed mortgages, but all residents and business owners should consider carrying it—mortgage or no mortgage. There is at least a 1 in 4 chance of flooding over the life of a 30-year loan in high-risk areas.

*No Change*

* For residents and business owners who see no change in flood risk, check your current coverage with your insurance agent to be sure your home or business and its contents are still adequately protected against flooding. Most homeowners and renters insurance policies do not cover flood damage.
* For more information about flood risk or lower-cost flood insurance policies, visit FloodSmart.gov/mapchange.

**Why Carry Flood Insurance?**

* Many residents don’t realize that flood damage isn’t covered by most homeowner policies or renters insurance. And many business owner policies do not cover flooding. Purchasing flood insurance is an easy and important step you can take to protect the things you’ve worked hard for.
* Floods are the most common natural disaster in the United States, and the damage can be costly. Just one inch of water in a small home can cause more than $25,000 in repairs.
* Residents and business owners are encouraged to learn about their options now, as insurance policies can take up to 30 days to go into effect. Don’t wait until a storm threatens your property. It could be too late!
* For more information about flood insurance, talk to your insurance agent or visit <https://www.floodsmart.gov/flood-map-updates> .

**Flood Maps and Your Community Floodplain Ordinance**

* As a community that continues to participate in the National Flood Insurance Program (NFIP), [name of community] has a floodplain management ordinance that helps to protect lives and property from future floods.
* Proposed development in high-risk areas based on the flood maps must meet applicable requirements in the ordinance. The new flood maps go into effect on [effective date].
* For more information about the [name of community] floodplain ordinance, contact [name of community contact/contact information].

**Information for property owners with a Letter of Map Amendment (LOMA)**

* LOMAs are official FEMA documents that remove a property from the FEMA flood zone, allowing lenders to remove the mandatory flood insurance requirement for a building with a federally-backed mortgage.
* As part of the map update process, FEMA has re-evaluated each LOMA in the area to determine if it should remain in effect based on the changes to flood zones and Base Flood Elevations on the new maps.
* FEMA recently provided our community with a Summary of Map Actions (SOMA) which identifies LOMAs that will remain in effect and those that will be superseded when the new maps become effective.
* A copy of the SOMA can be provided by our office to interested property owners and residents.
* LOMAs that will remain valid will be included on a FEMA Revalidation Letter that will become effective on [day after the effective date]. No further action from the property owner should be required.
* When the new maps become effective, flood insurance will be required for properties with LOMAs that are superseded if there is a federally-backed mortgage on the property.
* Property owners affected by superseded LOMAs are urged to contact their insurance agent soon to learn about flood insurance options. There may be cost-saving options available for insurance which need to be in place before the maps become effective.
* Contact the FEMA Mapping and Insurance eXchange helpline at 1-877-336-2627 or by e-mail at [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com) for more information about SOMAs and the Revalidation process.