



Floodplain Basics – Frequently Asked Questions

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I have been living in the same home for many years, and have never had a flood. Now I am told that I am in a flood zone. Is this legitimate?

Yes. Due to constantly changing topography in the United States – caused by the construction of shopping malls and housing developments, and the creation or expansion of highways, for example, the roots of trees and plants that make the ground absorbent are lost. This makes the ground unable to absorb water, and the water flows in new directions, increasing the risk of flooding in new areas while eliminating it in others. In addition, de-certification of several of the levees in Broome County has also led to additional properties being included in the flood zone (see handout on "Levees" for additional information). Updated flood studies, including recent flood events, indicate that the mapped flood elevation is actually higher than was once thought.

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Why does the map say I'm in a high-risk area when my home is built on high ground?

The Federal Emergency Management Agency's (FEMA) Flood Insurance Rate Maps cannot reflect every variation in the physical geography of an area. Sometimes a map will show a property as being in a Special Flood Hazard Area (SFHA) i.e., in the flood zone, even though the building may be above the Base Flood Elevation i.e., the maximum elevation that is expected to flood. There is a mechanism for resolving such a situation. A property owner can submit property and elevation materials in support of a request for a Letter of Map Amendment (LOMA) to remove the property from the SFHA. This process involves the property owner and FEMA. If the property is removed from the high-risk area, your lender may no longer require flood insurance. However, there is still a risk of flooding, and flood insurance is highly recommended. The good news is that the insurance premium will cost less, as premiums are linked to risk. If you are officially removed from the SFHA, your premium will reflect the lesser risk. For detailed information regarding the LOMA process, call 1-877-336-2627 toll-free or go to www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm. There is no fee for FEMA to review a request, but the requester is responsible for any costs involved in collecting the supporting data necessary to submit an application. FEMA does charge a fee for the engineering review of a structure.

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What is the National Flood Insurance Program?

Standard homeowners insurance does not cover flooding. It is therefore important to have protection from the floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact the U.S. In 1968, Congress created the [National Flood Insurance Program](#) (NFIP) to provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce flood plain management ordinances that meet or exceed the Federal Emergency Management Agency (FEMA) requirements to reduce the risk of flooding.



The NFIP is administered by FEMA, which works closely with nearly 90 [private insurance companies](#) to offer flood insurance to property owners and renters. Rates are set by the government and do not differ from company to company or agent to agent. These rates depend on many factors, which include the date and type of construction of your home, along with your building's level of risk.

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What are Digital Flood Insurance Rate Maps (DFIRMs)?

Digital Flood Insurance Rate Maps (DFIRMs) are a means to determine whether an area is at risk to flooding, the most common form of natural disaster.

DFIRMs are used to identify flood-prone areas, and to establish flood-risk zones and a base flood elevation, which is the level water is anticipated to rise in a flood that has a one percent chance of happening in any given year.

DFIRMs are produced by aerial surveys using sophisticated laser technology known as LiDAR (light detecting and ranging), the same technology used by the National Aeronautics and Space Administration to map the surface of Mars and analyze its atmosphere. LiDAR is the most accurate and cost-effective method of large scale topographical mapping. The DFIRMs produced by LiDAR link the risk for flooding with the cost of flood insurance. The greater the risk for flooding, the higher the insurance premium. Insurable structures located in Special Flood Hazard Areas, secured by a federally backed loan, **are required** to have flood insurance.

Over the years, many of the U.S. government's earlier flood insurance maps have become outdated due to urban growth, longer periods of record, changes in river flows and coastlines, and even flood mitigation efforts like 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. Map Modernization is the Federal Emergency Management Agency's response to the need to update and maintain flood hazard maps by creating DFIRMs based on current conditions for communities across the United States

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Where can I get more information?

In 2004, the [National Flood Insurance Program](#) (NFIP) identified the critical need to educate communities nationwide about the risk of flooding and the importance of flood insurance coverage. In response to this need, the NFIP developed [FloodSmart.gov](#), a comprehensive, integrated campaign to educate and inform partners, stakeholders, property owners and renters about financially protecting their homes and businesses from flood damage. The campaign promotes awareness about the threat of flooding caused by weather-related events such as hurricanes, tropical storms and minor or heavy rain events. Awareness of flood risk drives people to visit FloodSmart.gov and to phone a toll-free number or call center to learn how they can protect their home and property from floods, including the purchase of flood insurance. After a flood, FloodSmart.gov also provides immediate information to media in communities with flood-damaged property to help policyholders process their flood insurance claims and begin the rebuilding process.

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What is the Community Rating System?

The National Flood Insurance Program's Community Rating System (CRS) recognizes community efforts beyond minimum standards by reducing flood insurance premiums for the community's property owners. The CRS is similar to—but separate from—the private insurance industry's programs that grade communities on the effectiveness of their fire suppression plans and building code enforcement. For CRS participating communities, flood insurance premium rates are discounted in increments of 5 percent; i.e., a Class 1 community would receive a 45 percent premium discount, while a Class 9 community would receive a 5 percent discount (a Class 10 is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories: Public Information, Mapping and Regulations, Flood Damage Reduction, and Flood Preparedness. For more information, visit www.fema.gov/business/nfip/crs.shtm.



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Will policyholders in non-coastal states be paying more for flood insurance to support losses along the coast?

Premiums are based on risk, not location. Policyholders with similar flood risk pay the same rate regardless of where they live. For example, if a property has a one percent chance of flooding in a given year, it doesn't matter whether it's located on the coast or someplace else—the chance of flooding is the same, 1 percent. Premiums are set to pay for future expected losses. It is important to remember that flooding is a risk across the country. Every region of the United States has suffered historical flooding, and all are susceptible to future flood damage.

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