A flood map change typically takes 36 months or more. Understanding the process and communicating insurance options early and often is essential to helping your clients take action and secure coverage.

30+ Months

- FEMA works with community to update the Flood Insurance Study (FIS) and Flood Insurance Rate Map (FIRM)
- Preliminary study and updated map issued (FIS & FIRM)
- Community Open House
- Public Review and Comment Period (90 Days)

6 Months

- Community receives Letter of Final Determination
- 6-month compliance period
- New Flood Map (FIRM) goes into effect
- Lenders deliver letters to customers explaining their new or revised flood risk

Post-Effective Date

- Insurance agents contact local floodplain manager to learn about potential changes, and share info with impacted clients
- Insurance agents conduct outreach to customers to review their insurance options

= Client Touchpoint