

Understanding Flood Maps

FEMA flood zone maps, known as Flood Insurance Rate Maps (FIRMs), show areas of high and moderate to low flood risk. These maps are used to set minimum building requirements and to determine flood insurance requirements and rates.

Types of Flood Zones



HIGH RISK

Special Flood Hazard Area*
Zones A, AE, AH, AO, AR

MODERATE/LOW RISK

Non-Special Flood Hazard Area**
Zones B, C, X

* If the building is located in the Special Flood Hazard Area (SFHA), flood insurance will be required for federally backed mortgages. These floodplain areas are subject to specific regulations which provide guidance to minimize potential flood risk

** Moderate to low risk flood zones account for more than 25 percent of National Flood Insurance Program claims.

Understanding Flood Risk

- Floods can happen anywhere, at any time.
- The floodplain, or Special Flood Hazard Area, is also called a 100-year flood zone. The term can be misleading. It does not mean that a flood will occur only once every 100 years. Rather the area has a 1 percent or greater chance of a major flood occurring in any given year.

- A property in a Special Flood Hazard Area has a 26 percent chance of experiencing a flood during the lifetime of a 30-year mortgage.

For more information about your flood risk, contact the Arkansas Natural Resources Division Floodplain Management Team at 501-416-0830 or Agri.Floodplain@Arkansas.Gov.

More Information

- Visit FloodSmart.Gov to learn more about flood insurance, flood risk and tips for homeowners.
- For information about flood maps, call your city government office or contact the National Flood Insurance Program State Coordinator at 501-416-0830.
- If you have questions about a local flood map or flood zone determinations, contact the National Flood Insurance Program State Coordinator (501-416-0830) or a FEMA mapping specialist at (877) 336-2627.

ADDRESS: _____

DATE: _____

- This property is in a Special Flood Hazard Area (SFHA), which is a high-risk area. Flood insurance is required for structures in the SFHA on this property if they have a mortgage from a federally regulated or insured lender.
----- OR -----
- This property is in a moderate or low-risk area. Flood insurance is recommended and you may be eligible for a highly discounted preferred risk rate.

This form does not imply that the referenced property will or will not be free from flooding or damage and does not create liability on the part of the realtor, the State of Arkansas, or any officer or employee thereof.



Know Your Flood Risk Before Buying or Building In Arkansas



Everyone is in a Flood Zone

If you are considering buying a property, check out flood hazards before you buy. Flooding can occur when there is a stream or river overflows or a levee breaches. In Arkansas, low lying areas are susceptible to flooding after periods of sustained rain. Flooding and other surface drainage problems can occur well away from a river or lake.

Find Out Your Flood Risk

Be an informed buyer and arm yourself with the knowledge to better protect your home from hazards.

- What flood zone is the property located in?
- What types of flooding is the property susceptible to?
- How deep could the flood get?
- Will I need flood insurance?
- How much will flood insurance cost?

Did You Know?

- Flooding occurs in and out of designated high risk flood zones.
- The force of moving water can destroy a building.
- A few inches of water in your house could cause thousands of dollars in damage. Find out how much a flood could cost.
- Floodwaters carry mud, chemicals, road oil, bacteria and viruses that cause health hazards.
- If your property is in a **Special Flood Hazard Area (SFHA)**, there is at least a one in four chance of flooding during a 30-year mortgage.
- Nearly **20 percent** of flood insurance claims come from areas that **are not** in a SFHA.

Understanding Flood Insurance

Protect your new home or business and your belongings with a flood insurance policy. Most homeowners' insurance policies do not cover losses due to flooding. Condominium association flood policies typically cover common areas and certain building elements within the unit.

Coverage: Find out what your homeowners and flood insurance policies cover and do not cover. **Deductibles:** Find out your building and contents deductible amounts.

Rates: National Flood Insurance Program (NFIP) rates do not differ from company to company or agent to agent. They depend on many factors, such as the flood risk, the lowest floor elevation of the building, and the date and type of construction of the building. Build smart to lower your rate!

Find out if an elevation certificate is available for the property and what the flood insurance rate will be prior to purchasing a property.

Flood insurance is mandatory for federally backed mortgages on buildings located in a SFHA. There is up to a 30-day waiting period before coverage goes into effect, **so don't delay.**

Visit www.floodsmart.gov for more information.

Build Smart

- Get required permits before you start new construction, or any home repair or improvement.
- Build your new home or elevate your existing home and/or equipment, such as water heaters and A/C units above the base flood elevation to reduce your flood risk and your flood insurance premium.

Buying a Fixer-Upper?

Be aware of the substantial improvement rules:

- Remodeling projects that cost half the value of the original structure will require you to elevate the building above the flood level.
- Houses substantially damaged by fire, flood or any other cause must be elevated above the regulatory flood level when they are repaired.

Stay Informed

Call or visit your local floodplain administrator for free advice on how to minimize your flood risk exposure.

Contact the NFIP State Coordinator for the name, phone number, email, and address of the local floodplain administrator. They are also there to help you with questions you may have about flood maps, flood risk, and flood insurance.

State NFIP Coordinator

Arkansas Department of Agriculture
Natural Resources Division
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Little Rock, AR 72205
Agri.Floodplain@arkansas.gov



