

# Flood Map Changes: What do They Mean and What Should You Recommend to Buyers and Sellers?

For Real Estate Professionals | August 2021



FEMA

AREA WITH REDUCED FLOOD RISK DUE TO LEVEE  
*Zone X*



## Instructors

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*Presented in Partnership with Louisiana Realtors®, FEMA, and Louisiana Department of Transportation and Development*

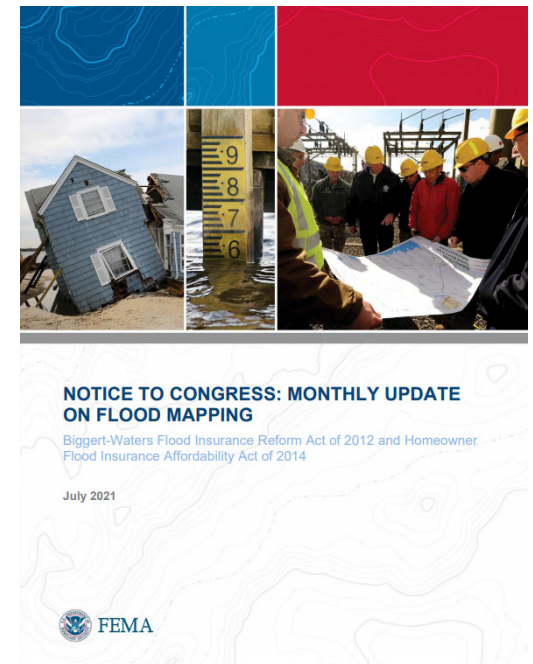


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## How often are Flood Insurance Rate Maps (FIRMs) updated?

- By law, FEMA must look at community flood maps every 5 years and decide whether to update or change them. FEMA must also tell Congress every month about any planned changes to community flood maps. [Notices to Congress | FEMA.gov](#)
- With over 20,000 communities participating in the National Flood Insurance Program (NFIP), it is a challenge to keep flood hazard maps up to date. There are three primary methods by which a community's flood hazard maps are updated.
  - FEMA-Initiated Map Updates
  - Community-Initiated Map Revisions
  - Community-Initiated Map Revisions Through the Cooperating Technical Partners Initiative

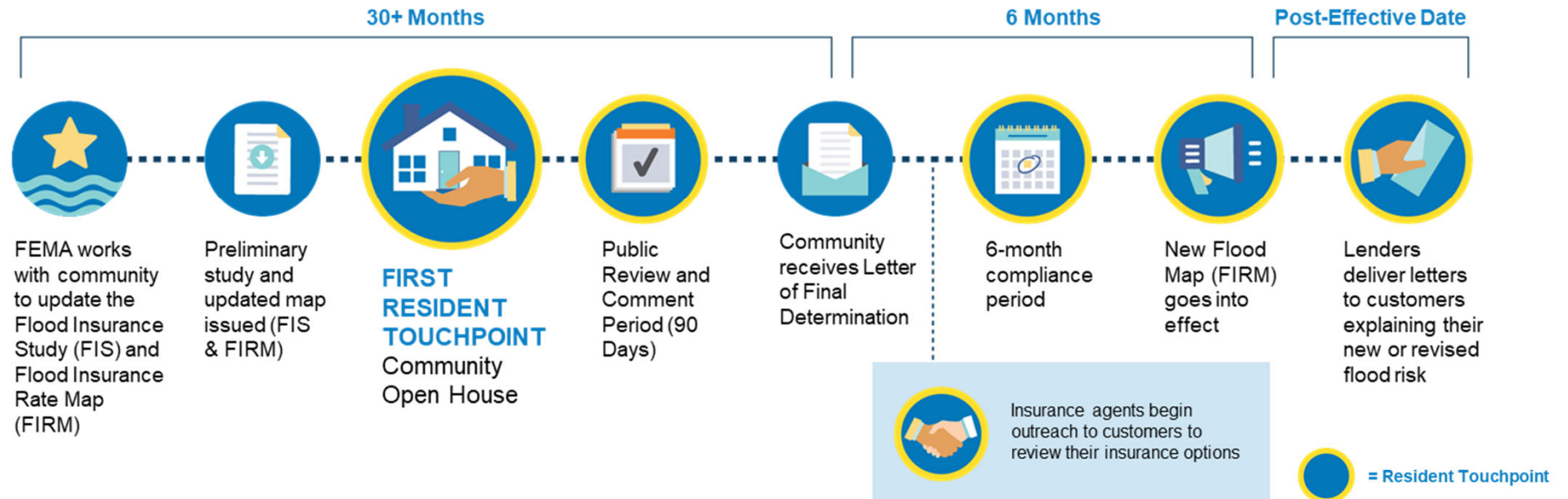


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# How long does a map change take?

A flood map change typically takes 36 months or more. Communicating about the process and insurance options early and often is essential to ensuring residents take action and secure coverage.



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Federal Emergency Management Agency



## Legend

### StudiesTracking

#### Active Projects

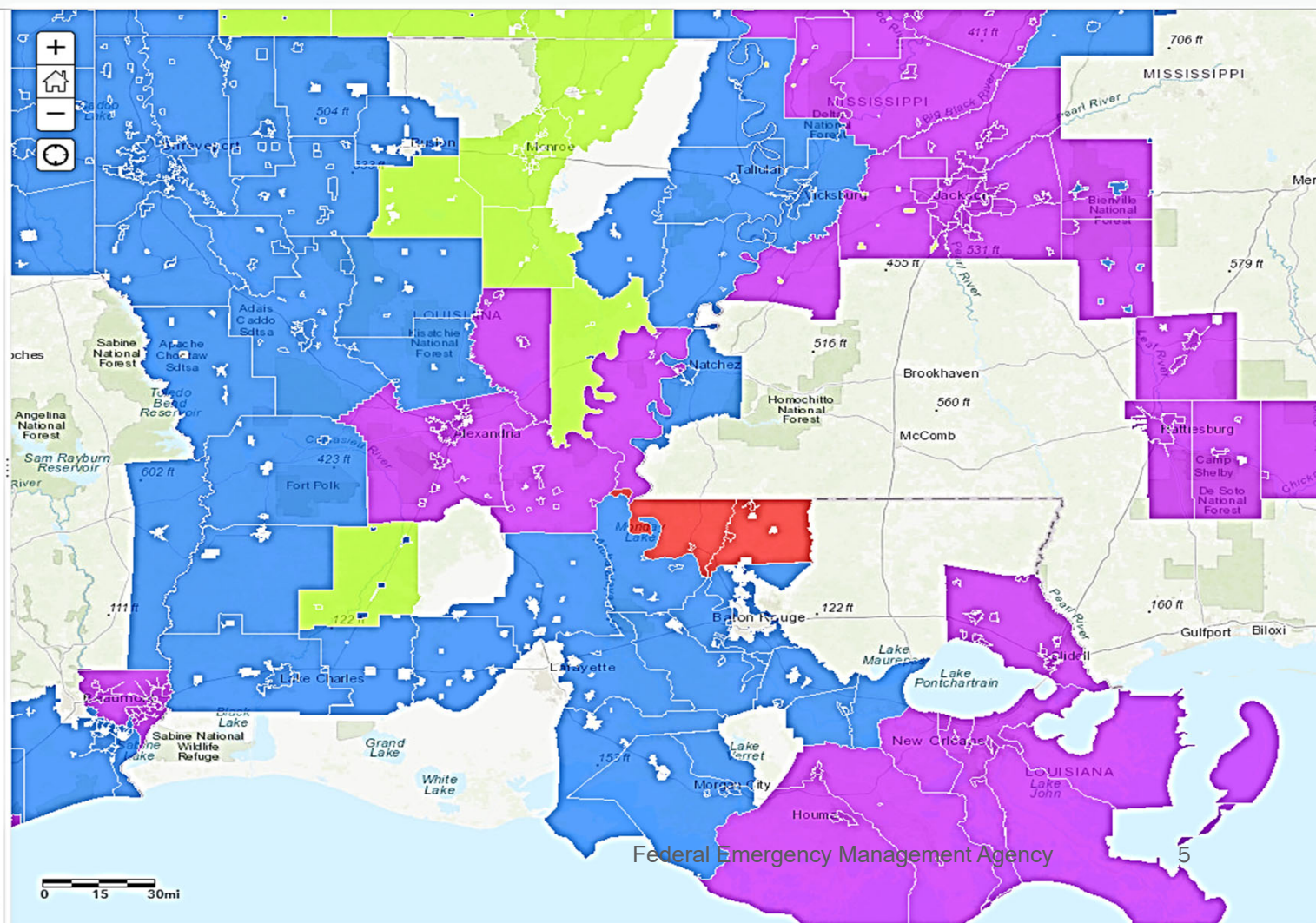
Post-Prelim  
Post-Prelim (Active)

Outreach  
Outreach (Active)

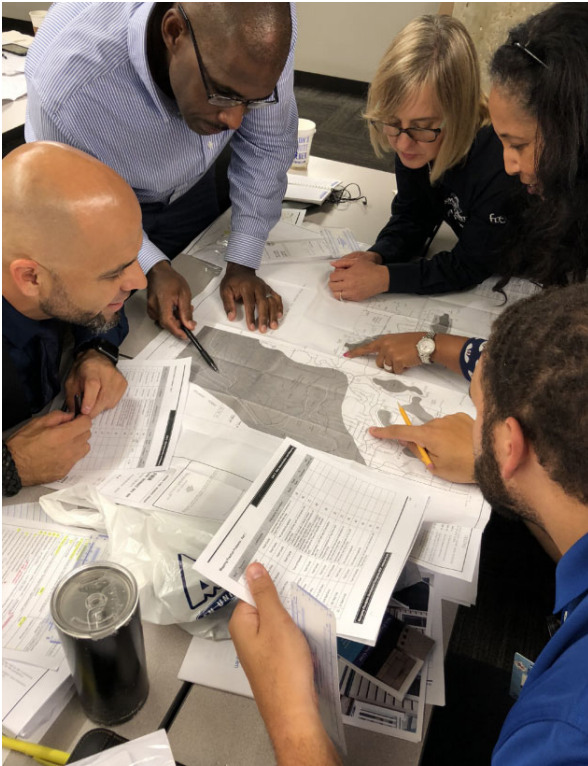
Preliminary  
Preliminary (Active)

Data Development  
Data Development (Active)

Discovery  
Discovery (Active)



## What do FIRMs take into account? What do they not?



- Determine areas of mandatory purchase and areas to be covered by minimum, locally adopted floodplain management regulations. They do not delineate all flood risk. Communities can adopt higher standards.
  - Hydrology
    - Study of gauge records (depth, flow and outflow), so older maps have fewer records
    - Most-up-to-date rainfall data (NOAA Atlas 14) only included in recent map updates
    - Saturation, how fast the water moves
  - Hydraulics
    - How barriers (bridges, culverts, levees) impede water flow
  - Topography
    - Topography has improved from USGS maps to LiDAR data
- Snapshots in time do not take into account future conditions.
- Primarily address riverine, coastal and shallow flooding, local stormwater drainage (like sheet flooding) is generally not included.
- Mandatory purchase of flood insurance and levees: FEMA will only recognize in its flood hazard and risk mapping effort those levee systems that meet, and continue to meet, minimum design, operation, and maintenance standards.



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# The Base Flood

## 1% Annual Chance Flood

- A flood event that has a 1% probability of being equaled or exceeded in any given year. This is the basis for the FIRMs.
- Events can and do happen that are greater than the base flood.
- Median estimate within larger unknown data sets.



"The appearance of U.S. Department of Defense (DoD) visual information does not imply or constitute DoD endorsement."  
[BR flooded home](#)

## Why Does Flooding Happen Outside of High-Risk Areas?

- New land use and community development (more impervious surface + more rainfall + impeded drainage = more flooding).
- Changes in weather patterns and terrain.
- Events happen greater than the 1% annual chance event.
- Flood risk changes over time (maps can and should be updated through the [Letter of Map Change](#) process).



## How can communities keep their maps up to date?

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### Community Initiated Map Revisions!

- [44 CFR § 65.3](#) Requirement to submit new technical data:
  - *A community's base flood elevations may increase or decrease resulting from physical changes affecting flooding conditions. As soon as practicable, but not later than six months after the date such information becomes available, a community shall notify the Administrator of the changes by submitting technical or scientific data in accordance with this part. Such a submission is necessary so that upon confirmation of those physical changes affecting flooding conditions, risk premium rates and flood plain management requirements will be based upon current data.*
- Conditional Letters of Map Revision and Letters of Map Revision.



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# Example, Community Map Revisions

effective on **05/02/2008** ?

- Effective Products (1064) ?
  - ▶ FIRM Panels (47) [DL ALL](#)
  - ▶ FIS Reports (1) [DL ALL](#)
  - ▼ LOMC (1014)
    - ▶ LOMR (4) [DL ALL](#)
    - ▶ LOMA (1004) [DL ALL](#)
    - ▶ Revalidations (6) [DL ALL](#)
  - ▶ NFHL Data-State (1)
  - ▶ NFHL Data-County (1)
- Preliminary Products (0) ?
- Pending Product (0) ?
- Historic Products (552) ?
- Flood Risk Products (1) ?

## FEMA Flood Map Service Center: Search By Address

Enter an address, place, or coordinates: [?](#)

baton rouge, louisiana [Search](#)

Whether you are in a high risk zone or not, you may need [flood insurance](#) because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

[Learn more about steps you can take](#) to reduce flood risk damage.

Search Results—Products for **E. BATON ROUGE PARISH** [Show ALL Products >](#)

The flood map for the selected area is number **22033C0235E**, effective on **05/02/2008** ?

**DYNAMIC MAP** **MAP IMAGE** **Changes**

[PRINT MAP/FIRM](#) [Amendments \(19\)](#) [Revalidations \(1\)](#)

Use a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

[Go To NFHL Viewer >](#)



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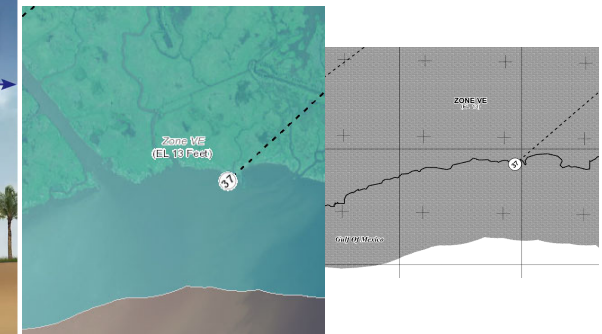
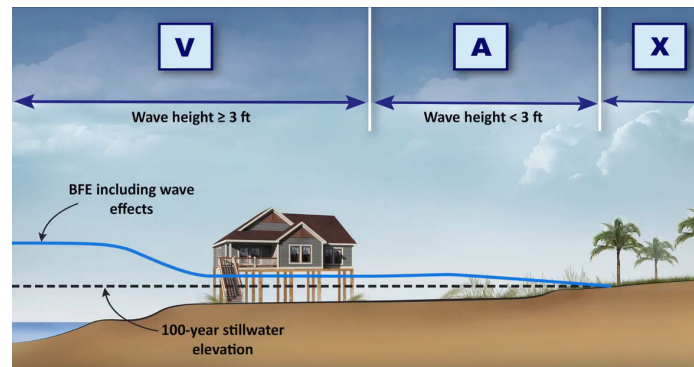
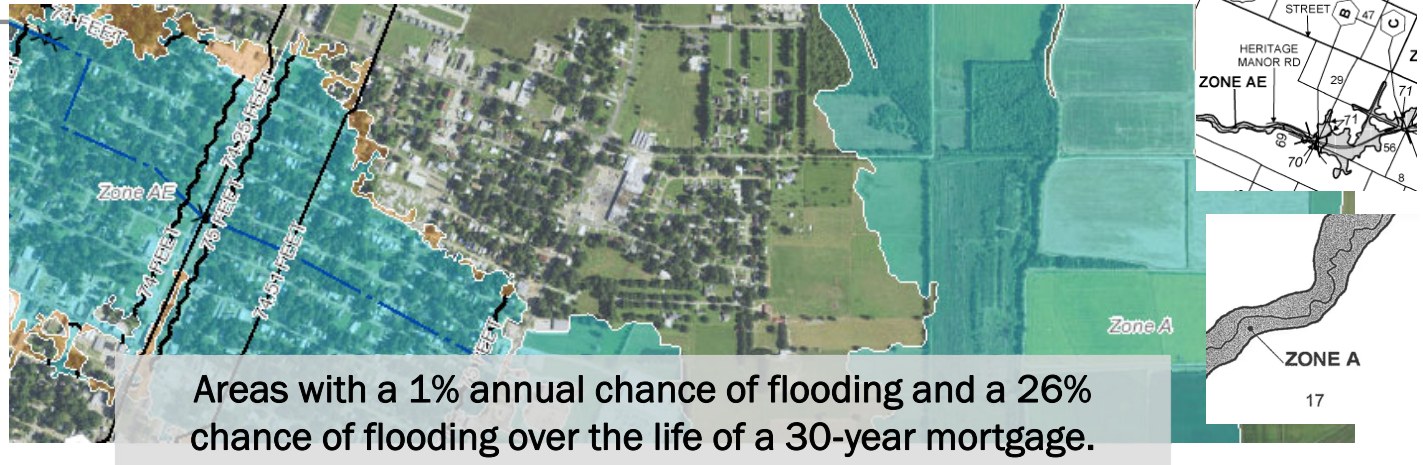
# Mandatory Purchase Areas: SFHA Zones A & V—High Risk Areas

## Zones A, AE, etc.

The base floodplain. In Zones AE, Base Flood Elevations are provided. Mandatory purchase applies.

## Zone V & VE

Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. In Zones VE, Base Flood Elevations are provided. Mandatory purchase applies.



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## Not Mandatory, but Recommended: Zone X, Moderate-to-Low Risk Areas

- *Mandatory purchase does not apply.*
- *Account for 40% of NFIP claims over the last five years.*
- *Flood insurance is highly recommended.*

### Zone X Shaded: Moderate

Have .2% annual chance of flooding. 6% chance of flooding over a 30-year mortgage.

### Zone X: Low Risk Areas

Not an area of “no flood hazard.”

### Zone X - Reduced Risk due to levee

If a levee can protect against a 1 percent chance event, the maps show the areas near the levee as moderate-to-low risk areas. Get flood insurance because pumps can fail and levees can fail or overtop.



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## Louisiana NFIP Flood Insurance Stats

500,745 policies  
1.7 m households

\$54,582 avg. claim

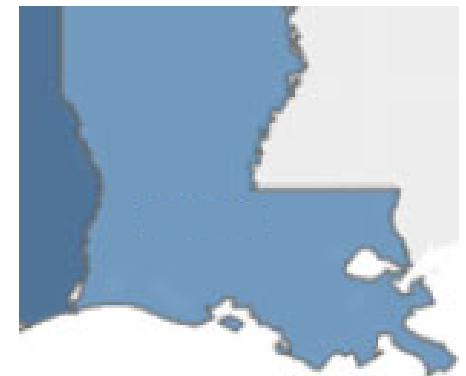
2020 Hurricane Laura:  
\$62,334 vs. \$3,062

Over 3,000 NFIP claims  
from the 2021 May Floods



Only 1 in 4 low-income households have flood insurance in the high-risk areas.

**1/3** One out of every three NFIP flood claims in Louisiana come from the moderate-to-low risk areas.



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# Floodplain management regulations in the High-Risk Flood Area

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## Model Floodplain Ordinance

Louisiana Department of  
Transportation and  
Development

(1) **Residential Construction** - new construction and substantial improvement of any residential structure shall have the lowest floor (including basement), elevated to or above the base flood elevation. A registered professional engineer, architect, or land surveyor shall submit a certification to the Floodplain Administrator that the standard of this subsection as proposed in Article 4, Section C (1) a., is satisfied.

**Note:** In coastal zones, the lowest horizontal structural member must be elevated to or above the BFE.

- Purchasing a property in the SFHA means development will be subject to floodplain management regulations, including the potential to elevate/mitigate.
- Communities and owners going over and above the minimum standards can provide an extra level of protection.



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## Risk Rating 2.0 Equity in Action



Reflect more types of  
flood risk in rates.



Building Replacement Cost



Distance to  
Coast/Ocean/River



Ground Elevation  
First Floor Height



Multiple Data Sources



Mitigation Credits

Phase 1: New policies – Oct 1, 2021

Phase 2: Renewal policies – Apr 1, 2022



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## EQUITY IN ACTION:

Individuals will no longer pay more than their share in flood insurance premiums based on the value of their homes.



Roughly 2/3 of policyholders with older pre-FIRM homes will see a premium decrease.

## Risk Rating 2.0: Important Dates

- Beginning **Aug. 1**, current National Flood Insurance Program policyholders can contact their insurance company or insurance agent to learn more.
- **Oct. 1, 2021**: New policies subject to new rates. Also, existing policyholders eligible for renewal can take advantage of a premium decrease.
- **April 1, 2022**: All remaining policies subject to new rates.

<https://www.fema.gov/flood-insurance/work-with-nfip/risk-rating>




# Property-Specific Report with Estimated BFE Data



## BASE LEVEL ENGINEERING

Flood data to expand local risk awareness




### THE ESTIMATED BASE FLOOD ELEVATION VIEWER

#### What is Base Level Engineering?

- An investment approach allowing creation of flood hazard data. This approach expands the availability of information to communities currently unmapped and unmapped.
- Engineering analysis across land areas, using high-tech modeling software and high resolution ground data to produce credible engineering analysis for thousands of miles of stream at a time.
- Data informing FEMA's continuing assessment of the flood information shown on the nation's FIRMs.
- Expedient data delivery, providing useable flood information to communities far ahead of regulatory map updates.
- Skeleton engineering models that can be further refined by engineering and development industry professionals working with both FEMA and local communities.

The current inventory of **Flood Insurance Rate Maps (FIRMs)** provides regulatory flood hazard information for approximately 1.3 million of the nation's 4.0+ million miles of stream. More than half of the nation's streams do not have readily available flood hazard information for individuals or communities to accurately assess and understand the potential for flooding in their area.

**Base Level Engineering** watershed assessments are being performed across the nation in an effort to increase the availability of flood hazard information. Once assessments are completed, thousands of engineering models are compiled into an expanded collection of spatial data allowing this information to be easily shared with the public.

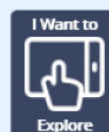


The **Estimated Base Flood Elevation Viewer** (available at <https://webapps.usgs.gov/infrm/estBFE/>) transforms thousands of models and data results into a few datasets that provide users with a variety of useable and meaningful information. Users can review estimated flood extents for three different event scenarios, and can review possible flood depths in the vicinity of their homes using this tool.

Structures and land areas within the estimated flood 1% annual chance extent are identified to have **HIGH** flood risk. **Site specific reports provide individual results based on the user identified location.** The estimated flood elevations and flood depths are provided in easy-to-understand graphics identifying an estimate of the flood depth for the user.

## Welcome to the

Base Level Engineering assessments are produced using high resolution ground data to create technically creditable flood hazard information that may be used to expand and modernize FEMA's current flood hazard inventory.

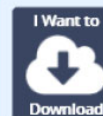


### View Base Level Engineering Data

Access all available Base Level Engineering data without GIS software.

- Click the **DATA LAYERS** button to add or remove map layers.
- Click the **LEGEND** tab to view an explanation of all data shown.
- Click the **MAP VIEW** button to open or close a second viewing window for side-by-side comparisons.

## Estimated Base Flood Elevation Viewer



### Download Datasets & Models

Download the Base Level Engineering data presented in the viewer.

- Click the **DATA LAYERS** button and add the **DOWNLOADABLE DATA** layer.
- Click shaded areas in the map to open a dialog for choosing datasets to download.



### Property Look Up

Where data is available, produce a property-specific report with estimated base flood information.

- Click the **REPORT** tab to create a flood risk report for a specific location.

Click a topic to get started!

<https://webapps.usgs.gov/infrm/estBFE/>



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Federal Emergency Management Agency

## What should you tell your clients?

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- Get flood insurance!
- Flood insurance isn't just an extra cost. It's an investment in the well-being and resilience of our families, our neighborhoods, and our communities.
- If you rely on federal disaster assistance to recover after a disaster you may face significant gaps in recovery funding and support. When more residents have flood insurance, this gap is narrower.



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## Key Messages

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**New flood maps are going into effect in our community.** These new maps reflect changes in flood risk due to weather patterns, land development, erosion and more.



**All residents and business owners,** regardless of the flood zone they're in, should consider carrying flood insurance to protect their property.



**Review your options.** Even if flood insurance is no longer mandatory, it's recommended.



**Even if your property is newly identified to be in a high-risk area,** you may be eligible for cost-saving flood insurance policy options.



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## Waiting Periods: 2 Exceptions Professionals Need to Know



- Typically, there is a 30-day waiting period for a flood insurance policy to go into effect.
- Exceptions:
  - Flood Insurance is required by a federally regulated and insured lender—0 days.
  - Initial purchase of flood insurance as the result of a map revision—1 day.
  - Wildfire 30-day waiting period exception—0 days.

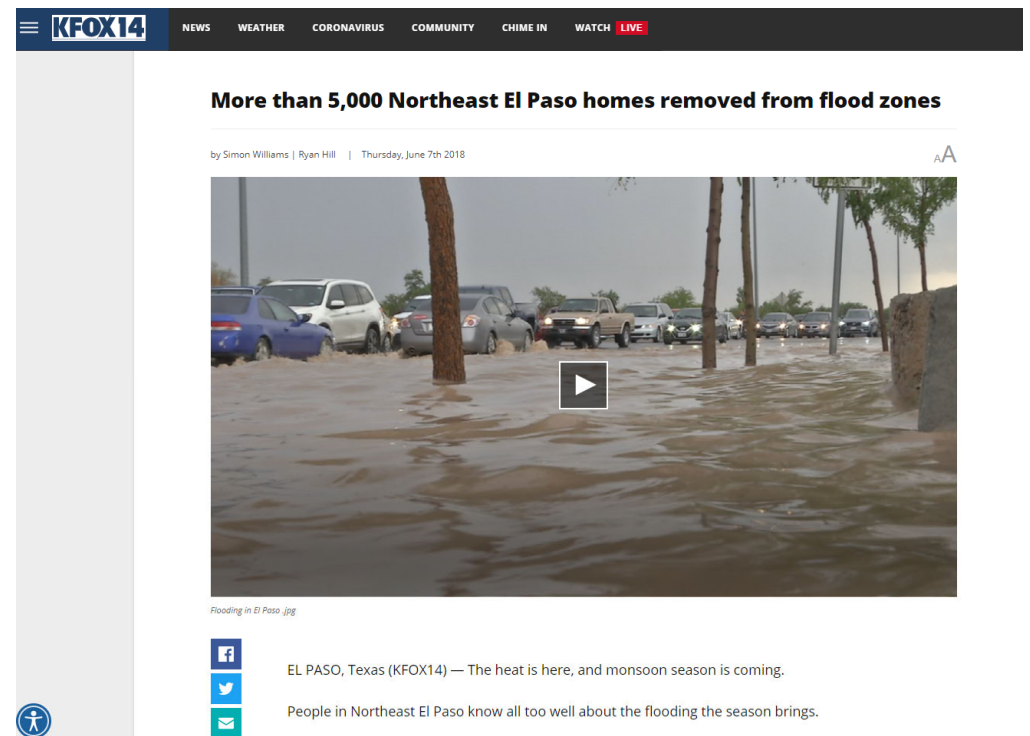


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# Media Coverage: From High Risk to Moderate-to-Low Risk

- *“Removed from flood zones” is incorrect.*
  - Even Zone X is a flood zone.
- *“The move could save homeowners a lot of money, as they will no longer need to pay flood insurance.”*
  - It won’t save them any money if they flood but are no longer covered.
  - The article does go on to quote an insurance agent saying people can still benefit from keeping flood insurance.



[More than 5,000 Northeast El Paso homes removed from flood zones | KFOX \(kfoxtv.com\)](https://www.kfoxtv.com/news/local/more-than-5000-northeast-el-paso-homes-removed-from-flood-zones)



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# Media Coverage: From Moderate-to-Low Risk to High Risk

The screenshot shows the KVIA.com website. At the top, there's a navigation bar with links for News, Weather, Traffic, LocalLinks, Life, Shop, Play, Share, and a Watch button. A weather icon shows 73°. Below the navigation bar, a red banner displays a "WEATHER ALERT: Flood Warning issued July 1 at 7:09AM MDT until July 2 at 8:00AM MDT by NWS Midland/Odessa TX". The main content area features a weather map on the left and a news article on the right. The article is titled "Thousands of El Paso homeowners may soon be forced to buy flood insurance" by Michael Gordon, published on December 16, 2020. Below the article, there's a video player showing a house with the text "NEW FLOOD MAPS" overlaid. To the left of the article, there's a section titled "ABC-7 First Alert Continues: More rain for Friday" with a search bar and a "One Crazy Year" virtual museum link.

abc7 KVIA.COM

News Weather Traffic LocalLinks Life Shop Play Share Watch 73°

**WEATHER ALERT:** Flood Warning issued July 1 at 7:09AM MDT until July 2 at 8:00AM MDT by NWS Midland/Odessa TX 1 of 2

El Paso

By Michael Gordon  
Published December 16, 2020 10:29 PM

Thousands of El Paso homeowners may soon be forced to buy flood insurance

ABC-7 First Alert Continues: More rain for Friday

Search...

One Crazy Year: Virtual Museum of 2020

NEW FLOOD MAPS

- *“Thousands of El Paso residents may be forced to take on flood insurance costs soon as the Federal Emergency Management Agency continues working with El Paso on a new set of flood insurance rate maps for the area.”*
- *“Several neighborhoods...look to be the most at risk...”*

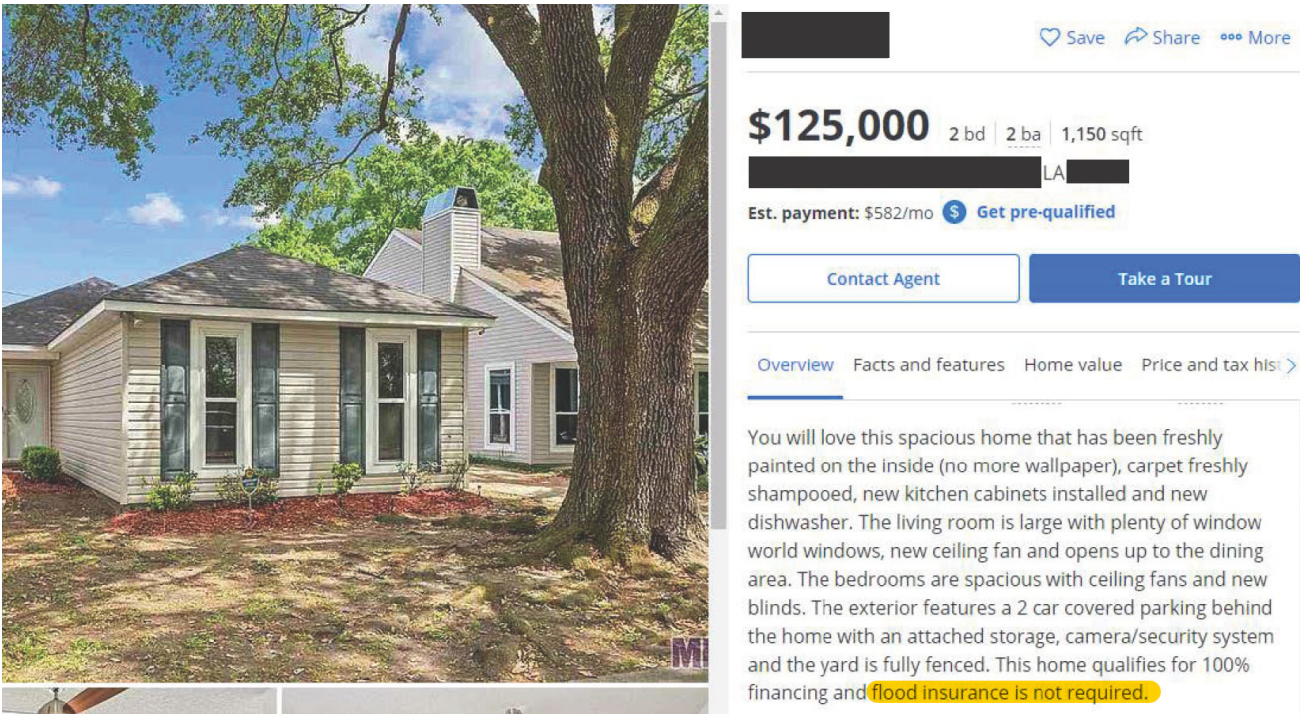
Thousands of El Paso homeowners may soon be forced to buy flood insurance - KVIA



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## Real Estate Posting: Can We Add a few Words Here?



Save Share More

**\$125,000** 2 bd | 2 ba | 1,150 sqft

LA

Est. payment: \$582/mo [Get pre-qualified](#)

Contact Agent Take a Tour

Overview Facts and features Home value Price and tax history

You will love this spacious home that has been freshly painted on the inside (no more wallpaper), carpet freshly shampooed, new kitchen cabinets installed and new dishwasher. The living room is large with plenty of window world windows, new ceiling fan and opens up to the dining area. The bedrooms are spacious with ceiling fans and new blinds. The exterior features a 2 car covered parking behind the home with an attached storage, camera/security system and the yard is fully fenced. This home qualifies for 100% financing and **flood insurance is not required.**

While it may be true to say flood insurance is *not required* on a property, it would be better to add, “but it is recommended,” or “but it may be needed and available.”



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An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats. The town is nestled between dense green forests and the water. A prominent church steeple is visible on the right side of the town. The word "Resources" is overlaid in white text on the left side of the image.

# Resources



## FEMA Website Resources

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- [Map Changes and Flood Insurance: What Property Owners Need to Know](#)
- [FEMA Risk Rating 2.0](#)
- [Mapping Information Platform Studies Tracker](#): Currently funded projects in your community
- [Community Members' Guide to Initiating Map Revisions](#)
- [FEMA Flood Map Changes Viewer](#): To view preliminary or pending maps:
- Fact sheets:
  - [From High-Risk to Higher-Risk](#)
  - [From Low- to Moderate-Risk to High Risk](#)
  - [From High-Risk to Low- to Moderate-Risk](#)



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# NFIP Resources

- Obtain NFIP Flood Loss History:
  - Policyholder/current homeowner must call the FEMA Mapping and Insurance eXchange at: 877-336-2627, option 4.
- View the FEMA Mitigation Flood Recovery Portfolio
  - Use Adobe Connect resource to access aggregate NFIP policy and claim data and other data points.

## NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

CURRENT COMPANY/POLICY NUMBER:   
 CURRENT PROPERTY ADDRESS:

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRING WITHIN 180 DAYS PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS	BUILDING PAYMENTS	CONTENTS PAYMENTS	TOTAL PAYMENTS
NO LOSSES ON FILE			

Parishes	Community ID	Population	116th Congressional Districts	NFIP Policies
Acadia	220001H	62,045	3	3,090
Allen	220009H	25,627	4	431
Ascension	220013H	126,604	2 and 6	16,237
Assumption	220017H	21,891	2 and 6	1,525
Avoynes	220019H	40,144	5	857
Beauregard	220026H	37,497	4	311
Bienville	220360H	13,241	4	16
Bossier	220031H	127,019	4	5,106
Caddo	220361H	240,204	4	5,263
Calcasieu	220037H	203,436	3	16,567
Caldwell	220044H	9,918	5	363
Cameron	225194H	6,973	3	1,638
Catahoula	220047H	9,494	5	644
Claiborne	220362H	15,670	4	106
Concordia	220053H	19,259	5	1,397

You can view total NFIP policies for each Parish or by NFIP-participating communities within each Parish.

NFIP Participating Communities	Community ID	NFIP Policies***
ACADIAN PARISH*	220013	14,233
DOWNBORNE CITY OF	220014	241
BOSSIER CITY OF	220015	1,432
BOSSIER TOWNSHIP	220016	302
*Part of Parish		16,237

THE FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM WAS AUTHORIZED BY THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 AND AMENDED BY THE BUDGET REFORM ACT OF 2011. THE FMA PROGRAM PROVIDES FUNDS OR AN ANNUAL BONUS TO STATES AND LOCAL COMMUNITIES FOR PROJECTS THAT REDUCE OR ELIMINATE THE LONG-TERM RISK OF FLOOD DAMAGE TO BUILDINGS, HOMES, AS WELL AS OTHER STRUCTURES THAT ARE INSURED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP). THE FMA PROGRAM PROVIDES FEDERAL GRANT FUNDS FOR ELIGIBLE MITIGATION ACTIVITIES, SUCH AS ELEVATING AN NFIP-INSURED STRUCTURE. MITIGATED PROPERTIES MAY ALSO QUALIFY FOR REDUCED FLOOD INSURANCE RATES. AS AN INDIVIDUAL, YOU MAY NOT APPLY FOR AN FMA GRANT ON YOUR OWN, BUT YOUR LOCAL COMMUNITY OR COUNTY MAY APPLY FOR A GRANT ON YOUR BEHALF. TO OBTAIN ADDITIONAL INFORMATION ON THE FMA PROGRAM AND OTHER MITIGATION GRANT PROGRAMS, PLEASE CONTACT YOUR LOCAL FLOODPLAIN MANAGER OR STATE HAZARD MITIGATION OFFICE, OR GO TO THE FMA HAZARD MITIGATION ASSISTANCE WEBSITE AT [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance).

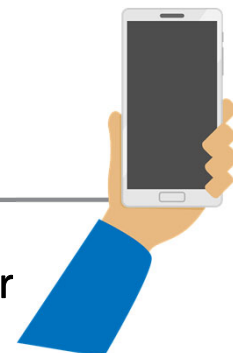


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## Flood Zone, Map Change and Insurance Resources

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### FEMA Mapping and Insurance eXchange (FMIX)

Map Specialists at the FEMA Mapping and Insurance eXchange (FMIX) support the public and other FEMA stakeholders with inquiries pertaining to a wide variety of flood hazard mapping and floodplain management topics including how to find and read flood maps, preliminary flood hazard data, Letters of Map Change, Elevation Certificates, and the National Flood Hazard Layer.

**1-877-FEMA MAP (1-877-336-2627)**

### Contact the Local Floodplain Administrator

For information on the status of any structure, you can contact the local Floodplain Administrator for the city/parish in which the structure is located. View a list of Louisiana floodplain contacts on the Louisiana Department of Transportation and Development (LADOTD) floodplain website

[http://floods.dotd.la.gov/la floods/Community\\_Contacts.aspx](http://floods.dotd.la.gov/la floods/Community_Contacts.aspx)



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## Louisiana Resources

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- [Real Estate Disaster Relief | Disaster Relief Resources for Homes \(larealtors.org\)](https://larealtors.org)
- [Louisiana REALTORS | Realtors Property Resource \(RPR\) \(narrpr.com\)](https://narrpr.com)
- [Louisiana FloodMaps Portal \(lsuagcenter.com\)](https://lsuagcenter.com)
- [Maps / GIS Data \(la.gov\)](https://la.gov)
- [GOHSEP > GOHSEP \(la.gov\)](https://la.gov)
- [National Flood Insurance Program \(NFIP\) \(la.gov\)](https://la.gov)



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## Social Media Posts & Free, Printed Materials

The screenshot shows the FEMA website's header. At the top left, there is a link to the official website of the United States government. Below this, a navigation bar contains links for 'Email Sign-Up', 'Trainings', 'Resource Library', and 'Flood Smart for Consumers'. The 'Flood Smart for Consumers' link is circled in yellow. To the right of this navigation bar is a search bar with a magnifying glass icon. Below the navigation bar, a dark blue banner features a yellow house icon and several menu items: 'Get Started', 'Market and Sell', 'Write a Policy', 'Before and After a Flood', 'Retain Clients', and 'Flood Zones and Maps'. The main content area has a blue background on the left with the heading 'Show your clients the cost of flooding.' and a paragraph about the 'Cost of Flooding' tool. On the right, there is an illustration of a blue sofa with cushions on a light blue surface.

[illegible]

<https://agents.floodsmart.gov/marketing/resource-library>



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# Thank you. Any questions?



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