



Understanding Preliminary Flood Hazard Maps

Release of Preliminary Flood Hazard Maps

The release of preliminary flood hazard maps, or Flood Insurance Rate Maps (FIRMs), is an important step in the mapping lifecycle for a community and ultimately helps a community protect lives and reduce property damage as a result of flooding. This release provides community officials, the public, and other stakeholders with their first view of the current flood hazards, which include changes that may have occurred in the flood hazards and risks throughout the community, or county, since the last flood hazard map was published.

Flood hazards and associated risks can change over time and water flow and drainage patterns can change dramatically because of surface erosion, land use, and natural forces. Thus, preliminary flood hazard maps help inform public officials, floodplain managers, industry stakeholders, and the public about how the community's flood hazards and risks have changed.

Typically, the Preliminary FIRM and associated Flood Insurance Study (FIS) report is officially released during a meeting with community officials followed by a public open house. During the open house, property owners and other citizens may learn whether their flood hazards and associated risk have changes and what can be done to reduce their risk. The community officials' meeting and open house are then followed with a public appeal and comment period. After this period, FIRM and FIS report will be available locally in paper form and some communities may also post a digital version of the FIRM on their own website, making them more readily accessible to all citizens.

Property Owners Can Take Advantage of the “Newly Mapped” Procedure

If a property is mapped into a high-risk area (shown as a zone labeled with letters starting with “A” or “V”) and the owner has a mortgage through a federally regulated or insured lender, flood insurance will be required when the FIRM becomes effective. Additionally, lenders can make the purchase of flood insurance a condition for their loans at any time after the FIRM becomes effective.

If a building is going to be newly mapped into a high-risk flood zone, also known as a Special Flood Hazard Area, property owners should purchase a policy before the new FIRM becomes effective to maximize premium savings. However, most of those property owners have 12 months to purchase flood insurance after the FIRM becomes effective to qualify for the National Flood Insurance Program (NFIP) Newly Mapped procedure. This procedure offers a lower policy premium than would be offered for a Standard Flood Insurance Policy and allows policyholders to continue to benefit from the savings over time. Policyholders should maintain continuous coverage on their property, so if there is any increase in the flood risk over time, those loyal customers of the NFIP will have more rating options to ensure they are paying the lowest premium available.

Where is your Preliminary flood hazard map?

To view or download digital versions of a Preliminary FIRM and FIS report, please visit: <https://hazards.fema.gov/femaportal/prelimdownload/>

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Property Owners Can Still Take Advantage of the Preferred Risk Policy Option

If a building is being mapped from a high risk zone into a low- or moderate- risk zone (shown as a zone labeled with the letter “X”), the lender will advise the policyholder if flood insurance is still required. Property owners should remember that the flood risk has only been reduced, not eliminated.

Most property owners can maintain coverage by converting their current Standard Flood Insurance Policy to a lower-cost Preferred Risk Policy (PRP). A PRP is available to the owners of buildings that are shown on the current effective FIRM to be located in the low- or moderate- risk zone and has a limited loss history. The premium rating for a PRP offers a significant cost savings while providing the broadest coverage and the benefit of protection.

Insurance Agents Can Help Their Clients Understand Their Risk and “Lock In” Savings

Insurance agents can work with the local community official to learn the impacts that Preliminary FIRMs will have on their customers. By comparing the current, effective FIRMs and the Preliminary FIRMs, they can help customers understand any changes in their flood risk. They can also ensure customers are receiving the lowest premiums available under the NFIP. Agents should work closely with their customers to determine which premium rating option will be the most beneficial to lock in savings.

Insurance agents should remember that they must always rate flood insurance policies using information from the FIRM that is currently in effect and not from the preliminary FIRM.

Lenders Can Also Help

When the Preliminary FIRMs are released, lenders will be able to review how their portfolio of loans or new loans coming up for closing might be affected and be better prepared to take action when the updated FIRM becomes effective. Most lenders will use them to notify property owners of when flood insurance will be required, so they can purchase a policy when the FIRM becomes effective. This also brings awareness to property owners, so they can purchase a policy before the FIRM becomes effective in advance of any Federal requirement. This enables both the lender and property owner to benefit from the added protection of having flood insurance.

Real Estate Agents and Brokers Can Avoid Unpleasant Surprises

Real estate agents and brokers can determine their client’s risk of flooding and the options available before or after the updated FIRM becomes effective. By being aware of the information on the Preliminary FIRM, the real estate agents and brokers can advise their clients to work with their insurance agents to learn the impact that the updated FIRM has on any properties for sale. This action can avoid any surprises at the time of closing that could delay and perhaps jeopardize the purchasing/sale of a property.

Engineers, Developers, and Builders Can Plan for Safer Construction

The building industry should be aware of the differences between the flood hazard information on the current, effective FIRM and associated FIS report and the updated flood hazard information on the

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Preliminary FIRM and associated FIS report. This information can allow them to choose safer locations and start building at safer elevations. The more conservative data between the two is typically required by the communities and recommended by FEMA to be used for design and permitting purposes. This will remain the case until the updated FIRM becomes effective. Note: Even though the Preliminary FIRM data may sometimes be less restrictive for an area (for example, the proposed elevations shown on the Preliminary FIRM are lower than the elevations shown on the current, effective FIRM), it should not be used until it becomes effective.

Contact Information

Questions regarding the coastal flood hazard maps for communities in the Southeastern United States should be addressed to the community floodplain administrators, to the State National Flood Insurance Program Coordinators, or to the FEMA Region IV Mitigation Division. For contact information for a particular community or State, interested parties should contact the Map Specialists at the FEMA Map Information eXchange (FMIX). The FMIX can be reached by telephone, toll free, at 1-877-FEMA MAP (1-877-336-2627), choose “Option 1”; by email at femamapspecialist@riskmapcdfs.com; or by live chat through https://www.floodmaps.fema.gov/fhm/fmx_main.html.

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