

## ADDITIONAL RESOURCES AND INFORMATION

### GENERAL INFORMATION

For additional information about the flood map creation and adoption process, contact the FEMA Region 5 News Desk at [FEMA-R5-News-Desk@fema.dhs.gov](mailto:FEMA-R5-News-Desk@fema.dhs.gov).

For virtual Open House questions, contact Leslie Jones at [leslie.jones@ogilvy.com](mailto:leslie.jones@ogilvy.com).

View the preliminary version of the Flood Insurance Study (FIS) report at this link: [Flood Insurance Study](#) .

View pdf files of the Flood Insurance Rate Maps (FIRM) at [Flood Insurance Rate Map](#) .

The preliminary FIRM and FIS report are available to view at this link: <https://hazards.fema.gov/femaportal/prelimdownload/searchResult.action> .

Preliminary FIRMs can be viewed at <https://msc.fema.gov/fmcy>. (Enter your address to see the updated maps and flood risk.)

FEMA's Flood Map Service Center, <https://msc.fema.gov/portal/home> , provides details about flood insurance, the Risk MAP program, mitigation actions, and other related information.

### FLOOD INSURANCE

Flood zones are shown on a community's Flood Insurance Rate Map (FIRM) and describe the flood risk for a particular area. They are used to determine insurance requirements and costs. High-risk flood zones begin with the letters A or V. These areas face the highest risk of flooding. If you own a property in a high-risk zone and have a federally backed mortgage, flood insurance is required as a condition of your loan.

Moderate- to low-risk flood zones are designated with the letters B, C and X. In these areas, the risk of being flooded is reduced, but not completely removed. One in three insurance claims come from moderate- to low-risk flood areas.

Homeowners and renters' insurance do not typically cover flood damage.

Flood insurance is available through the National Flood Insurance Program, a federally underwritten program. It is purchased through licensed insurance agents. Learn more about flood insurance at [FloodSmart.gov](https://www.floodsmart.gov).

If you can't attend an Open House, call the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627. A map specialist can help answer your questions.

## FREQUENTLY ASKED QUESTIONS

### What changes will we see on the new Flood Insurance Rate Map (FIRM)?

Some buildings may be included in the high-risk area for the first time. This area is known as the Special Flood Hazard Area (SFHA).

However, some buildings may be removed from the SFHA.

- If the building is currently mapped in an SFHA, but is outside the SFHA on the new FIRM, flood insurance is no longer federally required. Flood insurance is still recommended for renters and homeowners outside the SFHA.
- Mortgage company/lenders may still require flood insurance.

### Can I view my home on the new preliminary FIRM before the Open House?

Yes. You can view an address on the preliminary map at <https://msc.fema.gov/fmcy>. Call the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627 to get specific details about your location. You can also view your county Department of Natural Resources (DNR) Floodplain contact [here](#), [chat live](#) or call 1-888-936-7463.

### Who should attend the Flood Risk Open House?

Everyone should attend a Flood Risk Open House, especially if:

- Your property is currently mapped within an SFHA.
- Your property is newly mapped within an SFHA.
- You currently have flood insurance.
- You're unsure or want to learn more.

If you're unsure of your flood risk, you can view the preliminary FIRM at <https://msc.fema.gov/fmcy>. You can also call the FMIX at 1-877-336-2627. You can also view your county DNR Floodplain contact [here](#), [chat live](#) or call 1-888-936-7463.

### What happens at the Flood Risk Open House?

Property owners can meet one-on-one with FEMA representatives who will explain the preliminary FIRM and answer questions about flood insurance.

### Do I have to stay at the Open House for the entire time?

No. You can drop in any time between the hours indicated. Plan to spend about an hour at the Open House to get the information you need.

The Open House is structured so you can move between information stations. You may choose which stations or experts to visit.

### What should a homeowner bring to the Flood Risk Open House?

Bring an address to learn more about your flood risk. A current flood insurance policy and/or elevation certificate might help provide more specific information about your flood insurance options.

### Do I have to buy flood insurance?

Flood insurance rates are partially determined by the current effective FIRM.

- If the new preliminary FIRM shows your property in a high-risk flood area, and you have a mortgage through a government-backed lender:
  - You are required to purchase flood insurance.
  - This happens once the preliminary FIRM becomes effective.
- There is time—updated maps are planned to go effective in late 2023.
- Flooding happens wherever it rains or storms. Purchasing flood insurance is a good idea for property owners and renters in low-risk areas.

#### Can I buy insurance at the Open House?

No. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program. NFIP policies can be purchased through any state-licensed property and casualty insurance agent. A specialized agent provides insurance options and can help decide which is best for you. Find an agent at [FloodSmart.gov](https://www.floodsmart.gov).

#### Can I change the new maps?

You can formally appeal information that is presented on the new maps. The Open House is a great place to learn more about the appeal process, including how to file an appeal or comment. If you can't attend the Open House, the DNR or your local floodplain manager's office is a great resource for information on comments or appeals. You can learn more about the process [here](#).