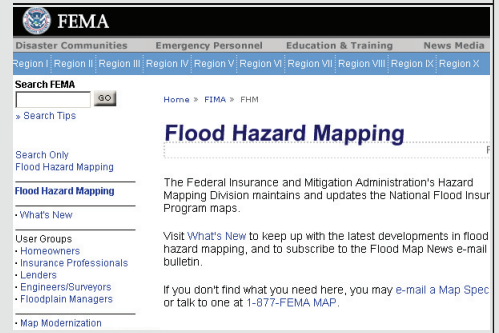


Flood Hazard Map Information on the Web

IS ONLY A CLICK AWAY AT WWW.FEMA.GOV/FHM



HOME OWNERS WILL FIND:

- Tutorials and information about map changes
- Answers to Frequently Asked Questions, including, "Why do I need flood insurance?" "What are the different flood hazard zone designations and what do they mean?" and "What is a Base Flood Elevation?"

INSURANCE PROFESSIONALS AND LENDERS WILL FIND:

- Information on the National Flood Insurance Reform Act of 1994, which affects lenders
- Pages containing information on how to become a "Write Your Own" insurance agent
- Pages containing flood insurance rate information and a listing of map determination companies

ENGINEERS AND SURVEYORS WILL FIND:

- A listing of National Flood Insurance Program (NFIP)-approved and test-version software with links to free downloads
- Forms and fee schedules for requesting map changes or flood study backup data
- A link to a listing of FEMA training courses and conferences related to emergency management

FLOODPLAIN MANAGERS AND COMMUNITY OFFICIALS WILL FIND:

- The Compendium of Flood Map Changes and the Guide for Community Officials
- A listing of key contacts at FEMA with direct e-mail links
- Forms necessary to initiate requests for flood study backup data

ALL FOUR GROUPS WILL FIND:

- NFIP policies and regulations
- Forms for requesting map changes
- The answers to over 80 Frequently Asked Questions
- Access to a database containing the status of recent requests for map changes
- Numerous reports and guidance documents in both Adobe Acrobat .PDF and Word formats
- Information on FEMA's Map Modernization efforts
- An electronic subscription service providing free news on the latest developments in flood hazard mapping via e-mail
- E-mail links to FEMA Map Specialists

Questions or suggestions? Contact John Magnotti of FEMA at 202-646-3932 or john.magnotti@dhs.gov

The Flood Hazard Mapping Web site provides a wealth of information to stakeholders:

- Property Owners
- Insurance Professionals
- Lenders
- Engineers
- Surveyors
- Floodplain Managers
- Community Officials

Talk to a Map Specialist About Flood Hazard Mapping



If your structure (residential or non-residential) is located in the floodplain (or "Special Flood Hazard Area"), you should purchase and maintain flood insurance. If you are borrowing money from a federally backed institution, you will be required to purchase flood insurance as a condition of the loan.

For all your flood hazard map questions, call toll-free:

[1-877-FEMA MAP \(1-877-336-2627\)](tel:1-877-FEMA-MAP) or visit our Web site at www.fema.gov/fhm

The Federal Emergency Management Agency's (FEMA) flood hazard maps, also called "Flood Insurance Rate Maps," or "FIRMs," are used to determine the flood risk to your home. Increasing development, severe weather events, and other activities in the floodplain will change the flood risks shown on the maps. FEMA is working to update and modernize all of the flood hazard maps. However, with more than 20,000 communities participating in the National Flood Insurance Program (NFIP), this takes time. Meanwhile, the FEMA Map Assistance Center has a staff of trained professionals ready to help.

TYPICAL FLOOD HAZARD MAP QUESTIONS WE ANSWER:

Property Owner: "My home has never flooded. Why do I need flood insurance?"

Real Estate Agent: "I think the previous owner had an exemption from flood

insurance — is there a record of this exemption?"

Developers and Engineers: "What is the status of my request for a map change? How long will it take FEMA to make the change?"

Community Officials: "How do I request a physical revision to a flood hazard map?"

Lenders: "How can we help our customers whose homes are located in a flood zone?"

OTHER IMPORTANT NATIONAL FLOOD INSURANCE PROGRAM TOLL-FREE NUMBERS:

- To purchase flood hazard maps for a nominal fee: [1-800-358-9616](tel:1-800-358-9616)
- For general flood insurance information: [1-888-RAIN 924](tel:1-888-RAIN-924) (1-888-924-6924)
- To order any current FEMA publication: [1-800-480-2520](tel:1-800-480-2520)
- For lender questions on flood policy coverage and rates: [1-800-611-6125](tel:1-800-611-6125)
- For agent questions on policy coverage and rates: [1-800-720-1093](tel:1-800-720-1093)

