

## FAQ

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Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone - it's just a question of whether you live in a low, moderate or high risk area. Back to top How do I find out whether or not my property is at risk? If it is, at what level?

Contact us or enter your address into the risk assessment tool on FloodSmart.gov. Back to top What is a Flood Insurance Rate Map (FIRM) and how do I use it?

A FIRM is a map created by the NFIP for floodplain management and insurance purposes. Digital versions of these maps are called DFIRMs.

A FIRM will generally show a community's base flood elevations, flood zones, and floodplain boundaries. As a property owner/renter, you can use this map to get a reliable indication of what flood zone you're in. However, maps are constantly being updated due to changes in geography, construction and mitigation activities, and meteorological events. Therefore, for a truly accurate determination, contact your insurance agent or company or your community floodplain manager. Back to top What is a Special Flood Hazard Area (SFHA)?

Land areas that are at high risk for flooding are called Special Flood Hazard Areas (SFHAs), or floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs).

A home located within an SFHA has a 26 percent chance of suffering flood damage during the term of a 30-year mortgage. Back to top What is a Non-Special Flood Hazard Area (NSFHA)?

A Non-Special Flood Hazard Area (NSFHA) is an area that is in a low- to moderate-risk flood zone (Zones B, C, X Pre- and Post-FIRM). An NSFHA is not in any immediate danger from flooding caused by overflowing rivers or hard rains.

However, it's important to note that structures within an NSFHA are still at risk. In fact, one out of four floods occurs in a NSFHA! Back to top Is there a special rating procedure applicable to coastal high hazard areas (V zones)?

Yes. When calculating the risk of a V zone property, the formula takes into account the ability of the building to withstand the impact of wave action. Back to top What is the Coastal Barrier Resource System (CBRS)?

The CBRS is a system of protected coastal areas that includes ocean-front land, the Great Lakes and Other Protected Areas (OPAs).

Coastal barriers serve as important buffers between coastal storms and inland areas, often protecting properties on land from serious flood damage. Also, coastal barriers provide a protective habitat for aquatic plants and animals.

The Coastal Barrier Resources Act (CBRA) of 1982 restricted development on the CBRS, in an effort to protect the barrier system and prevent future flood damage. If you live in a CBRS area, you are eligible for federally-backed flood insurance only if your property was built before 1982 and your community participates in the NFIP. Read more about CBRS at [www.fws.gov/habitatconservation](http://www.fws.gov/habitatconservation). Back to top