

Remapped out of “the flood zone”

Don't drop your flood coverage!



What is “the flood zone”?

People use “the flood zone” to mean any of the zones on FEMA’s **Flood Insurance Rate Map (FIRM)** that encumber property owners with special building regulations and flood insurance requirements. In the **National Flood Insurance Program (NFIP)** these zones are called the **Special Flood Hazard Area (SFHA)**, and have zone labels that begin with A or V.

Being taken out of the flood zone is often welcome news to the property owner, primarily because it means relief from the flood insurance requirement on mortgaged property and from the minimum building standards associated with the NFIP’s flood-plain regulations.



Base Flood illustration - where water surface elevation = BFE.

Being in the flood zone means that the ground would be covered by water during the “Base Flood”. The Base Flood is a theoretical flood that has a 1% chance of being equaled or exceeded in any year.

*The boundary of the flood zone is drawn where the ground elevation equals the **Base Flood Elevation (BFE)**. Precise placement of the boundary can be done only by **surveying the true ground elevation**.*

Property is “in” the SFHA if the ground elevation at any point is lower than BFE. A **building** is in the SFHA if the ground under it is in the SFHA. Insurance is required when a building in the SFHA is securing a mortgage.

		Insurance Required*
1	Not in SFHA. Ground above BFE.	No
2	Property in SFHA. Home not in SFHA.	No
3	Property and home “in” SFHA. Lowest floor above BFE. Lower insurance rate than #4.	Yes
4	Property and home “in” SFHA. Lowest floor below BFE.	Yes

* Refers to federal mortgage protection requirement. Lender may require insurance when making a loan.

What “taken out” means

Being taken out of the flood zone **may mean your flood risk is lower** than it was. As data and modeling procedures improve, maps get updated. When an updated FIRM indicates that property has moved out of the flood zone it could mean something has changed to lower the risk, such as new levees or improved drainage.

Being taken out of the flood zone **may just mean that the same flood risk has been remapped using better ground data**. The better ground elevation data shows more accurately the location of the boundary of the flood zone. In other words, the flood risk has not changed, but on the previous map the property was included in the flood zone based on inaccurate ground elevation information.

What “taken out” does not mean

Being taken out of the flood zone **does NOT mean the flood risk is gone**.

Keep your flood insurance! Convert to Preferred Risk rating.

Whether the risk is lower by a little or a lot, or not really lower at all, if a building is mapped as outside the flood zone, and does not have a history of flood claims and disaster assistance, it qualifies for a **Preferred Risk Policy**.

The Preferred Risk Policy is a low-priced, packaged-deal flood insurance policy that includes building and contents coverage, residential or commercial. For renters, there is a Preferred Risk Policy for contents only.

Be aware: When the map says you’re “out” but your ground elevation is below nearby BFE (meaning the boundary was drawn in the wrong place), it is unlikely that anyone will alert you to your flood risk. Compare your ground elevation to the BFE of adjacent flood zones and build to the standards required for the higher risk zone. You will not lose eligibility for the Preferred Risk Policy.

Overlay Preliminary FIRM on Effective FIRM



Effective FIRM



Preliminary FIRM

Minimum requirements for developing in the SFHA

All development in the SFHA requires a permit. This includes adding material that diminishes the flood storage capacity.

New residential buildings in the SFHA must have their lowest floor at or above the BFE. Non-residential buildings in the SFHA can meet the flood protection requirement by dry-floodproofing (sealing the building to keep floodwater out) instead of elevating to the BFE.

Agricultural buildings in the SFHA can have their lowest floor below BFE if they wet floodproof the structure. The building will not get credit for the wet floodproofing when being rated for flood insurance from the NFIP.

Buildings in A zones may achieve the elevation requirement by being supported on compacted fill (mound of dirt). Buildings in V zones may not be supported on fill. Their foundations must not obstruct water flow under the building.

Substantially damaged buildings in the SFHA must be elevated so the lowest floor is at or above BFE before they can be repaired. **Substantial Damage** means the cost to restore the building is 50 percent or more of the market value of the building before it was damaged.

Buildings being substantially improved in the SFHA must be elevated so the lowest floor is at or above BFE. For lateral additions in the A zones, only the addition must meet the elevation requirement.

Buildings in the SFHA must be anchored to resist floatation.

BFE stands for **Base Flood Elevation**, which is the water surface elevation of the base flood.

See how a map change will affect your property.

Point 1 is in the SFHA, but will be “out” when the new map becomes the Effective FIRM.

Point 2 is “out”, but will be in the SFHA when the new map becomes the Effective FIRM.

LSUAgCenter.com/FloodMaps

Find the flood zone for your property.

Get contact information for local floodplain officials

Author:

Patricia Skinner

Disaster Recovery and Mitigation Specialist

Biological and Agricultural Engineering Department

See and learn more at LSUAgCenter.com/FloodMaps

William B. Richardson, LSU Vice President for Agriculture

Louisiana State University Agricultural Center

Louisiana Agricultural Experiment Station

Louisiana Cooperative Extension Service

LSU College of Agriculture



Visit our website: www.LSUAgCenter.com

The LSU AgCenter and LSU provide equal opportunities in programs and employment.



The LSU AgCenter flood map website, outreach program and map-reading assistance are a free service for the people and communities of Louisiana, built with FEMA support through the La DOTD Office of Floodplain Regulations and supported in part by FEMA Grant 1603-DR-LA, Project 39, Statewide Hazard Mitigation Community Education and Outreach Project, Get a Gameplan.