



## **The Risk MAP Program: Information for Homeowners, Renters and Business Owners**

### **Know Your Risk**

Floods are one of the most common and costly natural disasters in the nation and can happen in any location at any time. Remember, just because you haven't experienced a flood in the past, doesn't mean you won't in the future. It is important for you to understand the flood risk to your property so that you can take steps now to keep your family, home and workplace safe from harm. Here are ways you can find out your property's flood risk:

- View the effective FEMA flood map for your location at the [FEMA Flood Map Service Center](#). Read the [Product and Tools Overview page](#) for different viewing options through Google Earth and the [FEMA GeoPlatform](#).
- Contact your community's floodplain administrator (often an official in the zoning or planning department) to learn more about local flood risks in your area. They can also tell you whether a flood risk project is underway that affects your community.

### **Know Your Role**

When it comes to keeping safe from flooding and reducing flood risk, everyone has a role. As a property owner, business owner or renter, make sure you understand the flood risk for your property and the best ways to keep you, your loved ones and your property safe from flooding now and in the future.

### **Take Action**

There are many things you can do now to reduce the risk to your family and property from flooding:

- Buy flood insurance. Even if you are not located in a high-risk flood zone (known as a Special Flood Hazard Area or SFHA), remember that flooding can happen anywhere it rains.
- Reduce your risk from flooding by buying or building outside of the SFHA, or consider making changes to your home to protect it against future floods. Learn more through the following resources:

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[www.theresiliencyinstitute.com](http://www.theresiliencyinstitute.com)

- [Homeowner's Guide to Retrofitting: Six Ways to Protect Your Home from Flooding](#)
- [Protect Your Property from Flooding](#)

Before making changes to your home, contact your community's floodplain administrator (often an official in the zoning or planning department) in order to understand building and permitting requirements in your community. They can also provide information about federal and state grants and funding which may be available to help you too.

- If you think your property has been inadvertently mapped in a flood zone, you may [submit a request to FEMA for a Letter of Map Change \(LOMC\)](#). If the request is approved, you may be eligible for lower flood insurance premiums or the option to not buy flood insurance. However, keep in mind that nearly 25% of flood insurance claims occur outside of high risk flood zones. Also, remember that federal disaster assistance is not a substitute for flood insurance. Disaster assistance is not available for smaller, more frequent flooding events and the most common form of assistance is a loan which must be repaid with interest, unlike flood insurance. Consider continuing your flood insurance policy coverage even if you're no longer required to do so.
- Be prepared. Make sure you have a plan and supplies in place for when a flood happens. Visit the [Ready.gov Floods page](#) to learn what to do before, during and after a flood to keep you and your family safe.

### [\*\*More Resources For Homeowners, Renters And Business Owners\*\*](#)

- [Risk MAP Program](#)
- [Risk MAP Project Lifecycle Page](#)
- [FEMA Flood Hazard Mapping](#)
- [Flood Hazard Mapping: Information for Homeowners](#)
- [Living with Levees: Information for Homeowners, Renters and Business Owners](#)
- [Coastal Flood Risk: Information for Homeowners, Renters and Business Owners](#)
- [Answers to Questions About the NFIP](#), FEMA Publication F-084
- [FEMA Flood Map Service Center](#) (The official source for FEMA flood maps)
- [FloodSmart.gov](#) (The official website of the NFIP)
- [Ready.gov](#)

Contact a Map Specialist at the [FEMA Map Information eXchange](#) through the following methods, if you have any questions:

- Call (1-877) **FEMA MAP** (1-877-336-2627) Monday through Friday, 8:00 am through 6:30 pm (EST)
- Email [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com)

- Chat with a Map Specialist Monday through Friday, 9:00 am to 5:00 pm (EST)

✓ **Take Action!**

To **understand your flood risk** and view your flood maps, visit the Flood Map Service Center (MSC).

To **learn more about the Nation Flood Insurance Program (NFIP)** and how to get flood insurance, visit www.Floodsmart.gov.

**Take action to Plan & Prepare** for yourself, your family, and your community.