

# Flood Insurance Rate Maps (FIRMs)

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## What is a FIRM?

It is the official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

## Why would I need to use a FIRM?

- **Private citizens, insurance agents, and brokers** use the FIRM to locate properties and buildings to determine the amount of flood risk and whether flood insurance is required.
- **Community officials** use the FIRM to administer floodplain management regulations and to mitigate flood damage.
- **Lending institutions** use the FIRM to locate properties and buildings in relation to mapped flood hazards, and to determine whether flood insurance is required when making loans for the purchase or construction of a building.
- **Federal agencies** use the FIRM to determine whether flood insurance is required when making loans or providing grants following a disaster.

## How do I read a FIRM?

### [How to Read A Flood Insurance Rate Map \(FIRM\) Tutorial](#)

This tutorial educates users on the use and application of FEMA FIRMs. Each component of the FIRM is explored. The tutorial includes a section that contains examples of getting specific information from FIRMs.

## How can I change or correct a FIRM?

The Federal Emergency Management Agency's (FEMA) Map Information eXchange (FMIX) offers a Live Chat service, which allows stakeholders to interact with Map Specialists in real-time via an online forum. To chat with a Map Specialist, please visit the [FMIX](#) page. You can also reach the FMIX by telephone at 877-FEMA MAP (877-336-2627) and by e-mail at [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com). The FMIX is open Monday through Friday from 8am to 6:30pm Eastern Standard Time (EST).