

No Longer in the Flood Zones

FEMA Contact for all questions

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. The FMIX is open Monday through Friday from 8am to 6:30pm Eastern Standard Time (EST).

Property is no longer in the flood zone according to the FIRM

A comparison of the 2012 Flood Insurance Rate Map (FIRM) with the previous 2002 FIRM reveals that some properties are shown to have changes in flood hazard area - the land area that FEMA has determined could potentially flood in a major storm. You received a letter because your property is no longer shown to be within a special flood hazard area on the new FIRM. As such, you should contact your insurance company to assess the appropriate level of flood insurance for your property.

Should I get rid of my flood insurance?

Contact your insurance company right away. The new FIRM will become effective until July 17, 2012. While you may no longer be required by your mortgage holder to maintain flood insurance, doing so may be prudent, as there is always a possibility that your property, which is on the margin of a flood plain, still may flood in a major storm. Your property may be eligible for a reduced insurance rate based on the new lower risk status of your property. The insurance companies and banks are aware of the new FIRMs and will be able to identify your home and advise you of the old and new risk categories.

What do I do next?

Contact your insurance company and mortgage provider to determine the appropriate level of flood insurance for your property.