If you own a building in an area that will be newly mapped into a 100-Year Floodplain (including Floodway), contact your insurance agent or lender about flood insurance.

Lenders will typically reevaluate their loans to reassess flood risk when a new flood map or revision goes effective. When this happens, your lender will require you to carry flood insurance if you own a building that is located in a mapped 100-Year Floodplain, unless you can prove that the building is above the flood elevation or outside of the 100-Year Floodplain.

There can be cost-saving options available if you are newly mapped in the 100-Year Floodplain (including Floodway). Contact your insurance agent or lender as early as possible to find the best flood insurance option available to you—as ask for a comparison of Newly Mapped rates, Grandfathered rates, etc.

A FLOODWAY is the area within a 100-Year Floodplain that must be kept free from new development so that the 100-Year Flood (1% Annual Chance Flood, Base Flood) can be carried without substantial increases in flood heights. The Floodway will usually see the highest water velocities and deepest inundation during a 100-Year Flood event.