



ANYWHERE IT RAINS IT CAN FLOOD

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA).

Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate or high risk area.

In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters and business owners if their community participates in the NFIP.

Flood risk can, and does, change over time. As a result, FEMA has updated flood hazard maps across the country to show different degrees of risk for your community which help determine the cost of flood insurance; the lower the degree of risk, the lower the flood insurance premium. These flood maps, also known

as Digital Flood Insurance Rate Maps (DFIRMs), show flood risk at a property-by-property level.

FloodSmart.gov is the official site of the NFIP. It has valuable tools that allow you to enter your zip code to determine if there have been recent flood map changes in your area, review any updates that are scheduled to occur and access an interactive tool that shows the potential cost of flooding to your home, inch-by-inch.

When new flood maps are issued, your flood risk may become higher or lower which can affect what you pay for flood insurance. However, there is usually a six to twelve-month period between the time the new "preliminary" maps are issued and the time that they are implemented. This gives you adequate time to protect your property and, possibly, save on flood insurance.

Title Alliance Professionals

7111 W Bell Road, Suite 102
Glendale AZ, 85308
O: 623-500-5031 | F: 866-262-4437
tap@titleallianceprofessionals.com



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