

## **Directions to view & interpret the Erie County, NY Flood Maps**

**View the *proposed* and *current* Flood Insurance Rate Maps (FIRMs) to determine if your main structure is newly being added into the proposed hazardous flood zone A.**

**Step 1)** Open the [proposed flood map](#). Or copy and paste this web address into a browser: <http://gis1.erie.gov/Geocortex/Essentials/Web/viewer.aspx?Site=FEMA&reloadkey=True> Click numerous times on your neighborhood to zoom in close. Click and drag the map as necessary to re-position the map. When you are zoomed in close enough, you can click on the left side of the map to display the “Flood Hazard Areas”, “Flood Hazard Lines” and “2008 Aerial Photography.”

### **How to interpret the proposed flood map.**

The light blue dots and lines show the high-risk flood zone A, with 1% yearly chance of flooding. This is also known as a Special Flood Hazard Area (SFHA). Previously, this was called the 100 year flood zone. (On a black and white printer, the light blue dots and lines will display as white.)

**If your main structure is in here, a federally backed lender\* requires flood insurance.** You can obtain a flood policy at high-risk flood zone A rates. If you are being transitioned into this high-risk zone, be sure to read about the two year Transitional Program (aka Preferred Risk Program Extension) and locking in the moderate & low-risk Grandfather rates on our website [here](#) (Q&A #12). <http://www.thilldemerly.com/FloodInsQ&A.htm#Q12>

The black dots and lines show the moderate-risk flood zone X, with .2% yearly chance of flooding. Previously, this was called the 500 year flood zone. If your main structure is in here (medium-risk), or outside of here (low-risk), and not in the light blue area, **this does not mean that your property is not at risk for flooding!!!** **25% of all flood losses are for properties that are outside the high-risk flood zone.** You qualify for the medium & low-risk zone X rates and probably even qualify for the Preferred Risk Policy.

**Step 2)** Open the [current flood map](#). Or copy and paste this web address into a browser: <http://gis1.erie.gov/GC/ErieCountyNY/default.htm>. (To view the maps side-by-side, try opening them in different internet browsers. For example, [Internet Explorer](#), or [Google Chrome Ver9](#).)

Click numerous times on your neighborhood to zoom in close. Click and drag the map as necessary to re-position the map. When you are zoomed in close enough, you can click on the left side of the map to display the “FEMA Floodplains” and “2008 Aerial Photography.”

### **How to interpret the current flood map.**

The greenish shaded area shows the high-risk flood zone A, with 1% yearly chance of flooding. Previously, this was called the 100 year flood zone. If your main structure is in here, a federally backed lender\* requires flood insurance. You can obtain a flood policy at high-risk flood zone A rates.

On this map, the area that is NOT shaded green is the moderate/low-risk flood zone, with .2% or less yearly chance of flooding. If your main structure is in here, and not in the greenish area, it is considered moderate or low-risk. **This does not mean, however, that your property is not at risk for flooding!!!** You qualify for moderate & low risk zone X rates and probably even qualify for the Preferred Risk Policy.

**By comparing your property in these two flood maps, you can determine if your structure is newly being added to the high-risk flood zone A.**

If you need more help, contact insurance agents Daniel King or Brian Kroll.

\*Federally regulated lending institutions, federal agency lenders and federally sponsored housing enterprises.