

1. Establish the map record

Keep the map, mortgage requirement, and insurance quote together.

Property address / parish

Owner / review date / reason for review

Locate the building, then check the documents

- ☐ Save the effective FEMA panel or FIRMette. Confirm that the map pin identifies the building, not just the lot or driveway.
- ☐ Record any applicable map-change letters. A letter for a neighboring parcel may not cover this building.
- ☐ Ask the local floodplain administrator about preliminary maps, local development rules, and survey questions.

FIRM panel number / effective date

Flood zone / full zone description / applicable map-change case number

Survey or Elevation Certificate date / professional contact

A base flood elevation and a floor elevation must use compatible measurements and the same vertical datum. Zone X does not mean that a property cannot flood.

Official records

FEMA Flood Map Service Center

LSU AgCenter Louisiana flood-map viewer (educational)

2. Separate the lender and insurer

Obtain a written explanation from each decision-maker.

Ask the lender

Please provide the Standard Flood Hazard Determination Form, the map panel and effective date used, the building location considered, and the basis and amount of the coverage required. If the building is outside the Special Flood Hazard Area, please identify any separate contractual requirement.

Lender / contact / notice date

Required coverage / reason given / follow-up date

Ask the insurance agent

Please identify the property information used to prepare this quote, including the building location, occupancy, construction, replacement-cost information, and any first-floor-height information. Please explain the full-risk premium, any applicable discount, fees, surcharges, and total annual payment.

Insurer / agent / quote date / proposed effective date

Annual payment / full-risk premium / discount explanation

Property information that needs correction / supporting record

Risk Rating 2.0 prices NFIP coverage using property-specific factors. A map change does not automatically produce a particular premium reduction. An Elevation Certificate may help refine rating information, but it is not required simply to obtain an NFIP risk-based rate.

NFIP premium-cost explanations

NFIP Elevation Certificate guidance

3. Review coverage and next steps

Compare the protection purchased, not just the quoted premium.

- ☐ Compare building and contents limits separately. For a typical home, NFIP maximums are \$250,000 for the building and \$100,000 for contents; contents coverage must be purchased.
- ☐ Compare deductibles, replacement-cost or actual-cash-value terms, exclusions, and restrictions for basements or lower enclosures.
- ☐ Ask about temporary housing. Standard NFIP coverage does not pay additional living expenses.
- ☐ Before choosing a private policy, obtain lender confirmation that the policy satisfies its requirements.
- ☐ Confirm the effective date in writing. NFIP coverage ordinarily has a 30-day waiting period, with exceptions including qualifying loan transactions.

Building limit / contents limit / each deductible

Rebuilding estimate / possible coverage gap / housing plan

If the map and lender disagree

A joint borrower-lender request for FEMA review of the map determination generally must be submitted within 45 days after the lender notification. That review does not consider elevation data. A Letter of Map Amendment or Revision is a different procedure. Ask promptly which route fits the dispute; do not cancel required coverage while it is unresolved.

Notice received / response deadline / person responsible

Lender-determination review: 44 C.F.R. 65.17

NFIP purchase and coverage guidance

Full Louisiana guide, sources, and street-map examples

General information, not a flood determination, insurance quote, or opinion about a particular property. Keep the completed worksheet with the underlying records.