



Permit & Development Center

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The National Flood Insurance Act, passed in 1968, established the National Flood Insurance Program. The Act provided for the availability of flood insurance for communities that were willing to adopt floodplain management programs to mitigate future flood losses. Risk data to identify floodplain areas are acquired through Flood Insurance Studies.

Based on the results of these studies, the Federal Emergency Management Administration (FEMA) prepares Flood Insurance Rate Maps (FIRM) that depict the location of Special Flood Hazard Areas. FIRM panels are widely distributed to citizens, local government officials, community planners, insurance agents, lending institutions, etc. The FIRM is the basis for floodplain management, mitigation, and insurance activities of the National Flood Insurance Program.

A number of reference sources are available to the public to determine whether a property is located within a flood zone.

[Here](#) is the FEMA map viewer. This will show a site map of the area, with the boundaries of the flood area colored in two shades of green. There are 500-year (or 0.2%) annual chance floodplain areas and 100-year (1%) annual chance floodplain designations. When using the site, Level 1 provides the greatest detail.

Look for your parcel's proximity to, or location within, shaded areas on the maps. If your parcel is in area designated as Zone A, then it is in the 100 year flood boundary. If it's in Zone B, it's in the 500-year boundary, and Zone C is designated as an area of minimal flooding.

Determinations using the website should generally be made only when structures are located 250 feet or more outside a Special Flood Hazard area boundary (shaded areas). If a parcel lies within 250 feet of a floodplain boundary, you should refer to the appropriate FIRM panel (the paper maps) to make your final determination.

Paper maps may be purchased online or by calling the Map Service Center at 1 (800) 358-9616.

You may also view paper map versions of FEMA flood hazard areas at the Milwaukee Development Center. Staff will assist you in determining where your parcel is located in relationship to the flood boundaries.