

Understanding Flood Risk

A clearer way to look at maps, property history, drainage, elevation, insurance—and the questions that matter.

FLOOD ZONE		FLOOD RISK
A mapped designation used in floodplain management and certain lending and insurance decisions.	≠	The broader probability and potential consequences of flooding at a specific property.

#1 / START WITH THE BIGGER PICTURE

Living with water means looking beyond a letter on a map.

In Greater New Orleans, flood risk is shaped by more than a FEMA designation. Elevation, subsidence, intense rainfall, drainage infrastructure, storm surge, levees and floodwalls, pumps, canals, and proximity to waterways can all add context.

Two properties in the same flood zone may have different elevations, flood histories, drainage conditions, mitigation features, and insurance costs. A property outside a high-risk mapped zone can still flood.

WHAT THIS MEANS FOR YOU

Start with the flood zone. Don't stop there.

A thoughtful property review considers official mapping together with elevation information, flood history, drainage conditions, insurance availability and cost, lender requirements, mitigation features, and professional guidance.

The goal is not to predict every possible event. It is to understand the property more clearly before making a decision.

Know the essentials. Then add context.

FEMA FLOOD ZONES — A QUICK READ

AE / A	Generally higher-risk mapped areas within the Special Flood Hazard Area. Flood insurance may be required for certain mortgages.
SHADED X	Generally represents moderate mapped flood hazard, including areas associated with the 0.2%-annual-chance flood.
UNSHADED X	Generally represents minimal mapped flood hazard. Lower mapped risk does not mean zero risk.
V / VE	Coastal high-hazard areas that may face additional hazards, including storm-driven waves.

MAPS

FEMA's Flood Map Service Center is the official federal source for flood hazard mapping. The LSU AgCenter Louisiana FloodMaps portal offers a useful Louisiana-focused way to explore mapped information.

HISTORY

Ask about known flooding or water intrusion. What happened? Where did the water come from? What repairs or remediation were completed? Are records available? Were mitigation improvements made?

ELEVATION

An Elevation Certificate documents information about a structure's elevation and relationship to mapped flood elevations. Ask whether one exists, when it was completed, and whether it reflects current conditions.

DRAINAGE

Heavy rainfall and drainage limitations matter, too. Consider grading, drainage patterns, nearby catch basins, low areas, visible signs of water intrusion, street flooding, and access concerns.

INSURANCE: START EARLY

Ask the lender whether coverage will be required. Obtain actual quotes during due diligence whenever possible. Review deductibles, limits, exclusions, contents coverage, and waiting periods—and ask what information was used to calculate the quote.

A seller's current premium is not necessarily what a buyer will pay.

USE MORE THAN ONE LENS

Official FEMA mapping, LSU AgCenter tools, supplemental property-level risk information, property records, insurance quotes, and qualified professionals may provide different context. Understand what each source represents and investigate further when information does not match.

Ask better questions. Make a clearer decision.

A BUYER'S PRACTICAL CHECKLIST

- Check FEMA mapping and LSU AgCenter Louisiana FloodMaps.
- Confirm you are researching the correct property and structure.
- Ask whether an Elevation Certificate exists and is current.
- Review disclosures and ask about flooding or water intrusion.
- Ask what caused any water event and what repairs were completed.
- Obtain actual flood-insurance quotes early.
- Confirm lender requirements and monthly-cost implications.
- Look at grading, drainage, and visible signs of water intrusion.
- Ask about mitigation improvements and supporting records.
- Consider neighborhood, street drainage, and access concerns.

ASK YOUR INSURANCE PROFESSIONAL

What options are available? What determined the quote? What are the limits, deductibles, exclusions, and waiting periods? Is contents coverage separate? Would an Elevation Certificate help? Could future changes affect cost or availability?

ASK YOUR LENDER

Will flood insurance be required? What documentation is needed? Are there lender-specific coverage requirements? How will insurance affect the estimated monthly payment or escrow?

FOR SELLERS

Organize available elevation, insurance, repair, remediation, permit, mitigation, and disclosure records. Avoid unsupported statements about flooding or insurance cost. Provide accurate information and allow buyers to conduct independent research.

THE BOTTOM LINE

Don't only ask, "What flood zone is it in?"

Ask what the official map shows. What the property's elevation and history suggest. What the drainage conditions are. What insurance will actually cost. What the lender requires. What mitigation exists. And which qualified professionals should help answer anything still unclear.

WHAT YOUR REALTOR® CAN HELP WITH

Your REALTOR® can help identify questions, locate public resources, request relevant property information, incorporate due diligence into the transaction process, and connect you with qualified professionals. A REALTOR® does not replace an engineer, surveyor, floodplain manager, insurance professional, lender, attorney, environmental consultant, or other specialist.

Real Estate. With Perspective.

Important Disclaimer: This guide is for general educational and informational purposes only and is not legal, engineering, surveying, insurance, lending, environmental, floodplain-management, or other professional advice. Flood risk, maps, insurance requirements, premiums, regulations, drainage conditions, and property characteristics can change and are property-specific. Independently verify information and consult appropriate qualified professionals.