NOTES TO USERS

The map is the basis for the flood hazard determination of Texas counties by FEMA. It is used to identify areas subject to special flood hazards and should not be used to make insurance requirements for flood damage. The map does not identify all areas subject to special flood hazards or all areas that may flood.

The information contained in the map is based on data obtained from various sources, including the U.S. Geological Survey, the U.S. Army Corps of Engineers, and the National Oceanic and Atmospheric Administration. The map is intended to be used in conjunction with other maps and documents to provide a complete picture of the flood hazard in Texas counties.

The map shows areas designated as Zone X, which represent areas of low risk of flood damage. Zone X areas are not subject to mandatory insurance requirements, but they may still experience flooding from local sources such as rivers, streams, and stormwater.

Zone A areas are designated as having moderate risk of flood damage and are subject to mandatory insurance requirements. Zone A areas are typically located near rivers and streams where flooding is a common occurrence.

Zone AE areas are designated as having high risk of flood damage and are subject to mandatory insurance requirements. Zone AE areas are typically located near rivers and streams where flooding is a frequent occurrence.

Zones V and VE represent areas with very high risk of flood damage and are subject to mandatory insurance requirements. These zones are typically located near rivers and streams where flooding is a common occurrence.

The map also shows areas designated as Zone F, which represent areas with minimal risk of flood damage. Zone F areas are not subject to mandatory insurance requirements, but they may still experience flooding from local sources such as rivers, streams, and stormwater.

Please contact your local insurance agent or call the National Flood Insurance Program at 1-800-638-6620 for more information about the flood hazard in your area.

To determine if flood insurance is available in your community, contact your local insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Texas State Flood Insurance Map

Zone A areas may reflect individual properties. Each property should be evaluated on an individual basis, and flood insurance recommendations should be made on an individual basis.

Zone AE areas have been insured or will be insured, and flood insurance recommendations should be made on an individual basis.

Zone VE areas have been excluded and are not subject to mandatory insurance requirements, but flood insurance recommendations should be made on an individual basis.

Zone X areas are not subject to mandatory insurance requirements, but flood insurance recommendations should be made on an individual basis.

For more information, please contact your local insurance agent or call the National Flood Insurance Program at 1-800-638-6620.