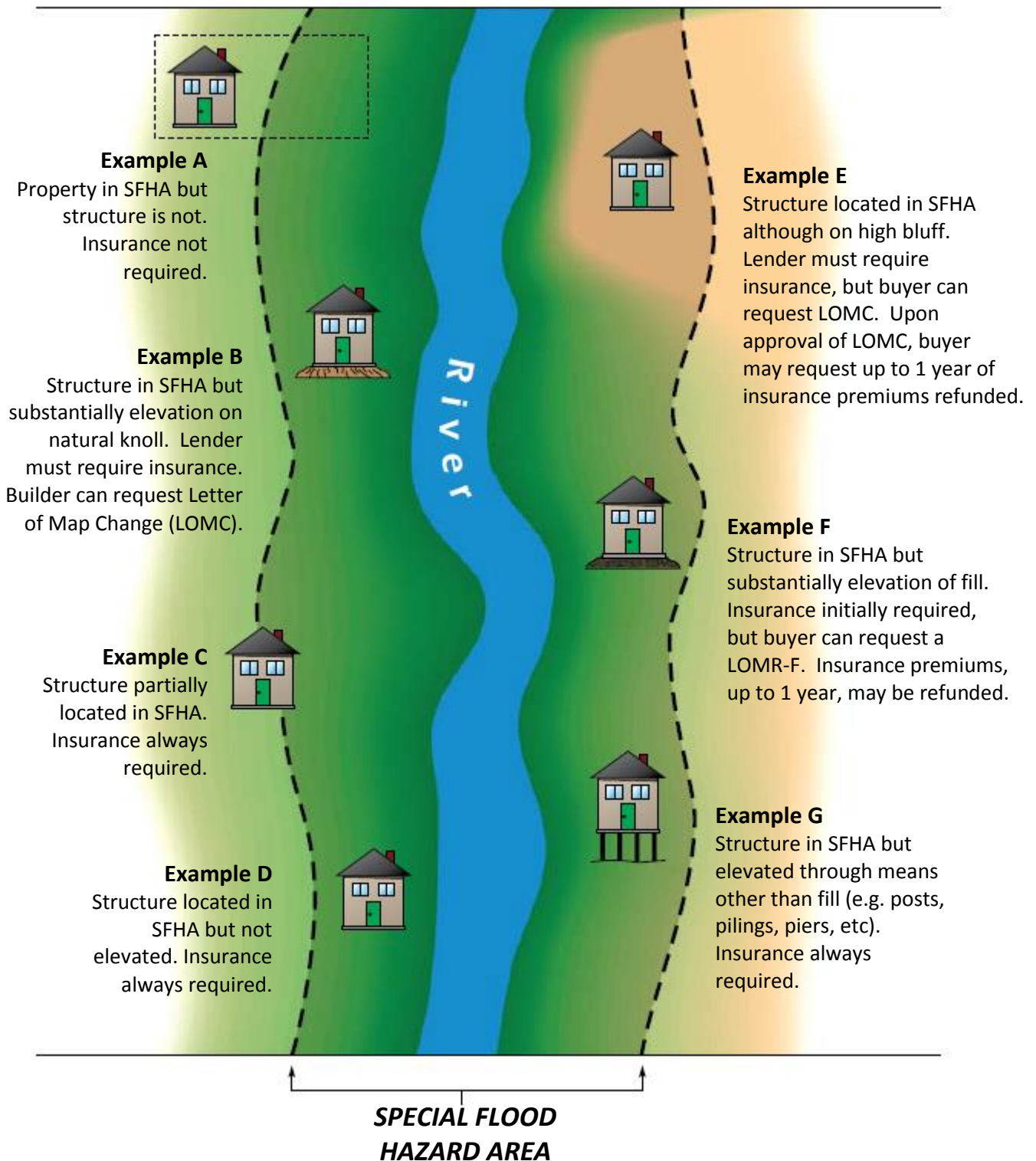


# When Is Insurance Required?

When the floodplains are drawn on the maps, they are drawn as if no development is present. As such, certain properties can be wholly out, wholly in, or partially in the Special Flood Hazard Areas (SFHAs). This can sometimes lead to confusion for property owners as to when insurance is required on structures. The infographic below describes 7 examples of structures and their insurance requirements.



SOURCE: FEMA Region X NFIP Guidebook – 5<sup>th</sup> Edition