National Flood Insurance Program (NFIP)

What You Need To Know



The Federal Emergency Management Agency (FEMA) has produced updated Flood Insurance Rate Maps (FIRMs) for Nashville & Davidson County, which became effective April 2017. This means that property owners in newly mapped areas may need to apply or consider applying for flood insurance. A property does not need to be located in a floodplain/floodway for the owner to qualify for flood insurance.

As part of the implementation of the Homeowner Flood Insurance Affordability Act of 2014, which requires rates to reflect current risks, properties with active policies in place prior to the maps' effective date will see gradual annual increases rather than paying full-risk rates immediately.

Previously unmapped properties in Nashville and Davidson Co. have been identified as having risks associated with flood hazard.

EVERYONE IN NASHVILLE AND DAVIDSON COUNTY QUALIFIES FOR FLOODINSURANCE.

To view current Flood Insurance Rate Maps (FIRMs), visit: https://msc.fema.gov/portal

Need Assistance with Flood Insurance Forms?

If you are having trouble filling out National Flood Insurance Program (NFIP) flood insurance forms or need assistance interpreting the information provided by the Flood Insurance Rate Maps (FIRMs), Metro Water Services provides resources to help. In addition, MWS can provide information on any potential wetlands and water quality buffers that may impact future development.

WE CAN PROVIDE

- \Rightarrow FIRM Zone
- ⇒ Community Number
- ⇒ Panel Number
- \Rightarrow FIRM Suffix
- \Rightarrow Date of FIRM's Index
- ⇒ Base Flood Elevation
- ⇒ Elevation Datum System Used on FIRM
- ⇒ If the Property is Located in a Floodway
- ⇒ Copies of Elevation Certificates

HOW TO INQUIRE

- \Rightarrow By Phone
- 615.862.7225
- Let the operator know you need a flood zone determination.
- \Rightarrow By Mail

Metro Water Services Development Services Division P.O. Box 196300 800 2nd Ave. South Nashville, TN 37219-6300

BEFORE YOU CALL

Please have the following ready:

- ⇒ Property Map
- ⇒ Parcel Number

These can be obtained from the **Metro Parcel Viewer**

Metro Water Services will respond to all inquiries within Davidson County with the exception of the incorporated areas of: Belle Meade, Berry Hill, Forest Hills, Goodlettsville, Oak Hill, and Ridgetop

Metro Nashville Parcel Viewer

1. Search by Address or Intersection

In this example, we have searched for 803 Park Terrace, Nashville, TN 37204.

Once selected, the Parcel Viewer will zoom to the parcel location and provide a pop-up title block.

The parcel is identified as #11810008900, and the property is owned by the Metro Parks Department.

The parcel is located within the 100-Year Floodplain as identified by the blue or blue-hatched overlay and as noted in the Legend.

2. Elevation Certificate

If there is an Elevation Certificate on record for the parcel and/or structure, a link will be available under the "Stormwater – Elevation Certificate" tab in the left-hand column.

