

Which properties are in the Flood Zone? Check with the City of Mount Vernon!

What to Expect

Congress mandated federally regulated or insured lenders to require flood insurance on properties that are located in areas at high risk of flooding.

Below you'll find the insurance requirements for your flood risk area. If you are not sure which area your property is in, contact the City of Mount Vernon, Community & Economic Development Department.

360-336-6214 or ds@mountvernonwa.gov

Residents of High-Risk Areas

Homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance. These areas have a 1% or greater chance of flooding in any given year, which is equivalent to a 26% chance of flooding during a 30-year mortgage.

Residents of Moderate-to-Low Risk Areas

Homes and businesses located in moderate-to-low risk areas that have mortgages from federally regulated or insured lenders are typically not required to have flood insurance. However, flood insurance is highly recommended because anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding. When it's available, disaster assistance is typically a loan you must repay with interest.

A lender can require flood insurance, even if it is not federally required.