

Floodplain Map Fact Sheet

Why floodplain maps are important

Floodplain maps help us understand where flooding may occur due to heavy rainfall, snowmelt, coastal flooding or other conditions. They show what areas are exposed to flood hazards and how severe that risk may be, so that we can take action to reduce any potential impacts. Modern floodplain maps now include climate change considerations, helping communities plan more effectively

Understanding flood hazards is the foundation for effective decisions and investments that support a whole-of-society approach to improving flood resilience.

How floodplain maps are made

In B.C., qualified and licensed practitioners develop floodplain maps that follow professional practice guidelines, federal guidelines and industry best practices. The process requires the expertise of several professionals and involves community engagement, data acquisition, modeling and map production.

How floodplain maps help make informed planning decisions

Floodplain maps provide hazard information to support flood risk reduction decisions by decision makers and regulators.

With this information, communities can make informed decisions on how to mitigate floods, respond to flooding as it occurs, and establish appropriate bylaws for land use planning and development. These maps can also inform decision making related to infrastructure and emergency planning.

The [Provincial Flood Hazard Area Land Use Management Guidelines \(PDF, 1.9MB\)](#) provide guidance for local governments to consider adopting these maps as part of land-use decisions. These maps can also help inform local government by laws related to floodplains.

What to do if your property may be at risk of flooding

The [Get prepared for floods](#) webpage provides important information on what to do before a flood, how to stay safe during a flood and how to recover after a flood.

It is important to take the time and understand how to be prepared. Floods are common in B.C. and can happen at any time of year. Depending on the type and severity, it could take days, weeks or months for the floodwaters to recede.

What you should know about property insurance

Insurance companies and underwriters use a mix of their own proprietary tools and data sources on hazards to determine risk levels. New floodplain maps may not have a direct impact as insurance companies generally use their own modeling criteria and actuarial (statistical) information to assess flood risk.

Overland flood insurance is coverage to address loss from an overland flood, such as a river overflowing its banks or substantial runoff from snowmelt. Overland flood insurance is currently an optional home insurance coverage and became more widely available in Canada in 2015. The costs and availability vary by insurance company and the flood hazard.

As with most forms of insurance, homeowners may decide whether to purchase additional flood insurance coverage based on their exposure to flood hazards and their personal risk tolerance.

Questions about flood insurance are best answered by speaking to your insurance provider.

Options in B.C. for those who cannot afford or access property insurance in high-risk areas

As a last resort, in instances where flood insurance is unavailable for purchase, individuals may have some flood recovery costs partially reimbursed if an event qualifies for the Provincial [Disaster Financial Assistance](#) program.

The Provincial Disaster Financial Assistance program may not be accessible to applicants who did not purchase reasonably available overland, water damage, or water seepage insurance.

Understanding the flood hazard affecting your property is key, then taking steps to reduce the impact of flooding when it does occur. Becoming familiar when and how your property can flood, then making your property easier to protect or recover from flood waters will help. Actions taken in flood preparedness, mitigation, response and recovery at a community and property level can help reduce the disruption and damage from floods.

Effects to property value from floodplain mapping information varies.

Many factors can impact property values, such as present use, location, replacement value, improvements, availability of services and exposure to natural hazards.

Changes to property values from sharing floodplain maps with the public in Canada and the United States have been found to be fairly low (1-4% decrease on average). Much larger decreases happen following a flood event (up to 25%), often due to direct damage. These decreases tend to diminish over time (typically 1-7 years).

Sharing floodplain maps with the public can also reduce disruption and financial loss by improving emergency preparedness, encouraging flood proofing, and supporting resilient development decisions in high-risk areas.

Learn [how properties are assessed by BC Assessment](#).

Questions about property assessments? [Contact BC Assessment](#).