



FEMA

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News Release

Trinity County, Texas, Flood Maps Become Final

DENTON, Texas – New flood maps have been finalized and will become effective on Jan. 22, 2027, for Trinity County, Texas. During the next six months, a FEMA compliance specialist will work with the community to update each floodplain ordinance and adopt these new flood maps.

Residents are encouraged to examine the maps to determine if they are in a low-to-moderate or high-risk flood zone. The current and future Flood Insurance Rate Map (FIRM) can be viewed on FEMA's Flood Map Changes Viewer at <https://msc.fema.gov/fmcy>.

By understanding flood risks, individuals can decide which insurance option is best for their situation. Community leaders can use these maps to make informed decisions about building standards and development that will make the community more resilient and lessen the impacts of a flooding event.

Anyone without flood insurance risks uninsured losses to their home, personal property and business. Flood insurance is available either through a private policy or through the National Flood Insurance Program (NFIP) for those in communities who participate in the NFIP. Residents with federally backed mortgages must have flood insurance if their structures are in the Special Flood Hazard Area.

Contact your local floodplain administrator (FPA) to review the new flood maps and learn more about your risk of flooding. A FEMA Map Specialist can help identify your community FPA and answer questions about the maps as well. Contact them by phone or online chat.

- Use a live chat service about flood maps at floodmaps.fema.gov/fhm/fmx_main.html (just click on the “Live Chat Open” icon).
- Contact a FEMA Map Specialist by telephone at 877-FEMA-MAP (877-336-2627) or by email at FEMA-FMIX@fema.dhs.gov.

There are cost-saving options available for those newly mapped into a high-risk flood zone. Learn more about your flood insurance options by talking with your insurance agent or visiting floodsmart.gov.

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