



NEWS RELEASE

Neptune Flood Research Group Analyzes Impact of FEMA's Proposed 2026 Harris County, Texas, Flood Map Update

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Leading flood insurance provider examines the first major flood map overhaul in nearly 20 years in Harris County, and its positive implications for homeowners, insurers, and the national coverage gap

ST. PETERSBURG, Fla.--(BUSINESS WIRE)-- For nearly 20 years, FEMA's flood maps in Harris County, Texas, remained largely unchanged, leaving homeowners with an incomplete picture of their true flood risk. Hurricane Harvey proved it: roughly **70% of flooded homes sat outside the officially mapped high-risk zone**. The new draft maps proposed for Harris County, released in February 2026, represent a step forward in aligning public policy with the region's actual hydrological risk.

What the proposal does:

- **Significant Expansion of High-Risk Zones:** The 100-year floodplain (Special Flood Hazard Area) is projected to expand by approximately 50,000 acres, increasing from 150,000 to 200,000 acres, a 33% increase in high-risk designation areas.
- **Mandatory Growth of the Insured Base:** This reclassification will move over 170,000 properties and \$50 billion in real estate assets into the high-risk designation, requiring flood insurance for homeowners with federally backed mortgages. This shift is essential for growing the insured base and ensuring financial protection against future disasters. Today, 82% of Harris County's housing stock remains uninsured.
- **Updated Science Behind the Maps:** The new maps are built on modern rainfall data and modeling that reflects how storms like Harvey actually behave, not the outdated assumptions from nearly 20 years ago.
- **Increased Consumer Awareness:** The release of these maps serves as a vital "red flag" for the community,

increasing transparency and helping residents better understand their physical and financial exposure.

Updated maps don't create new risk; they reveal risks that already exist. This problem extends far beyond Harris County and is systemic nationwide, with millions of properties facing meaningful flood risk while falling outside officially designated high-risk zones. Research from the First Street Foundation estimates **10 million high-risk properties fall outside FEMA's official maps nationwide.**

By combining updated public maps with AI-driven private-sector tools that provide instant, property-level risk assessments, communities can move toward a more resilient future where every property owner has the information needed to make risk-based decisions.

"The 50,000-acre expansion of Harris County's high-risk flood zones is a long-overdue alignment with the region's actual risk. By leveraging newer technology to reflect modern rainfall realities, these maps provide a critical 'red flag' that increases consumer awareness and drives the mandatory insurance adoption necessary to protect Houston's homeowners. Our mission is to close the national coverage gap, and this update is a vital step toward a more resilient and better-insured Houston."

— Trevor Burgess, CEO, Neptune Flood

Click here to view the complete analysis.

About Neptune Flood

Neptune Flood (NYSE: NP) is a leading, data-driven managing general agent offering a range of easy-to-purchase residential and commercial insurance products, including primary flood and excess flood insurance, distributed through a nationwide network of agencies. Leveraging proprietary artificial intelligence and advanced data science, Neptune delivers fast, accurate, and accessible coverage for residential and commercial properties across the United States. The Company operates without human underwriters, using Triton®, its cutting-edge platform to streamline underwriting, pricing, and policy issuance.

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