

*Flood hazard maps, also known as Flood Insurance Rate Maps are important tools in the effort to protect lives and properties. They indicate the risk for flooding throughout an area, and offer a basis for building and land use decisions. However, over time flood risks change and maps need to be updated to reflect current flood risks. The risks to areas near levees can change as a result of changes to the levees themselves. Using new digital mapping techniques, flood hazard maps are now being revised to provide more detailed, reliable and current data. The result: a better picture of the areas most likely to be affected by flooding and a better foundation from which to make decisions.*

## **What is a flood hazard map?**

Flood hazard maps, also called Flood Insurance Rate Maps (FIRM), indicate different levels of flood risk to homes and businesses by delineating a series of flood risk zones. The zones are determined based on historical data and by modeling the effects of a major flood. The low- and moderate-risk zones are represented on the maps by the letter “X” or an “X” that is shaded. Inland high-risk flood zones are labeled with designations such as “A,” “AE,” “AO” or “AH” on the flood insurance rate map.

## **Why did FEMA change the Flood Insurance Rate Map?**

The flood hazard maps provided by the Federal Emergency Management Agency (FEMA) are an essential tool for flood mitigation in the United States. Unfortunately, many of these maps have become outdated and the paper format is difficult to maintain and interpret. FEMA began a multi-year Map Modernization Initiative in 2003 to improve and update the nation’s flood hazard maps. The new maps in the county are a result of this Map Modernization Initiative.

## **What are the benefits of the new digital flood hazard maps?**

The digital maps benefit different people in different ways:

Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect the community because they can use the maps in a geographical information system (mapping software) along with parcel, street, and zoning layers.

Builders and developers will have access to more detailed information for making decisions on where to build and how construction might affect local flood hazard areas.

Insurance agents, insurance companies and lending institutions will have easier access to map-related information in order to serve their customers more effectively.

Residents and business owners throughout the region will have the ability to make better financial decisions about developing and protecting their properties.

## **What is a floodplain and how do I determine if my property is located in a high-risk area?**

Floodplains are the lowland and relatively flat areas adjoining inland and coastal waters that are periodically subject to flooding. Floodplains are typically adjacent to lakes and rivers, but may also be found in other usually dry lowland areas. FEMA identifies high-hazard zones within floodplains that are subject to a 1 percent or greater chance of flooding in any given year. To determine if your property is in one of these high-risk flood areas, locate your property on the flood hazard map and see if it is in a zone beginning with an “A” (a high-risk area or special flood hazard area) or a zone beginning with an “X” (an area outside the high hazard area).

## Where can I view Flood Insurance Rate Maps?

To view the current effective and new Flood Insurance Rate Maps for your community, visit the FEMA Map Service Center at [www.msc.fema.gov](http://www.msc.fema.gov).

## What will happen if I move from a low- or moderate-risk area to a high-risk area?

In high-risk areas, property owners who carry mortgages from federally regulated or insured lenders are required to purchase a flood policy as a condition of the loan. So if you purchase a building in the high-risk flood zone, you will need to purchase flood insurance. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Most homeowner's insurance policies do not provide coverage for damage due to flooding.

## What will happen if I move from a high-risk to a low- to moderate-risk area?

In low- to moderate-risk areas, there is no longer a requirement to purchase flood insurance. However, the risk has only been reduced, not removed. Flood insurance is still recommended, and is strongly recommended for properties near levees.

When new maps become effective, property owners remapped from high-risk to low- or moderate-risk zones may be eligible for a low-cost Preferred Risk Policy (PRP). Your insurance agent can help in converting your current policy to a PRP.

## How might the new flood hazard maps affect me financially?

When new maps become effective, if your structure is mapped into a high-risk area and you have a mortgage with a federally regulated

or insured lender, you will need to purchase flood insurance. If your property is mapped into a low- to moderate-risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of protecting your home and contents from flood damage is far less expensive than the cost of repairs or replacement after a flood has occurred.

The average cost for a flood insurance policy is around \$600 per year. Many residents and business owners will qualify for a less expensive Preferred Risk Policy that covers both a structure and its contents. Talk to your insurance agent to determine the appropriate level of protection you need and the cost-savings options that are available.

## I've had my mortgage for years. Can the bank force me to purchase flood insurance if I am mapped into a high-risk flood zone?

After the map becomes effective your lender may review its portfolio and determine that flood insurance should be required. Your lender is not obligated to perform such a review, but if it does and finds you have been mapped into a high-risk flood zone your lender can demand that you purchase flood insurance within 45 days. This can happen at any time during the life of the mortgage. Some lenders are quick to do a review and require flood insurance and others are slower. If the borrower does not purchase flood insurance during the 45-day demand period, the bank will force place it. Force placed insurance is always more expensive than that purchased by the building owner.

## **How can I save money on flood insurance?**

If you are being mapped into a high-risk area, the NFIP has “grandfathering” rules to recognize policyholders who have built in compliance with the flood hazard map in place at the time of construction or who maintain continuous coverage. The easiest way to take advantage of “grandfathering” rules is to purchase a policy before the new maps take effect. For example, if your home or business is now in a moderate-risk (“X”) zone, you could purchase the policy before new flood hazard maps are adopted and keep the lower rate associated with the X zone after the new flood hazard maps become effective. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

If your building was constructed before June 15, 1978 in the unincorporated area of the county, you must purchase flood insurance before September 2, 2010 to qualify for grandfathered rates.

In some cases, simple retrofits, such as installing flood vents, can dramatically reduce flood insurance premiums. Please consult with your local planning or building official for more information.

## **How do I prove my structure was built in compliance with an earlier map?**

If you do not purchase a flood insurance policy before September 2, 2010 and your building was constructed on or after June 15, 1978 in the unincorporated area of the county, the National Flood Insurance Program will honor a grandfather rule if:

the building was built in compliance with the flood hazard map in effect at the time of construction; and  
if the building has not been substantially damaged or improved

Under this part of the grandfather rule, the property owner must provide proper documentation to the insurance company. If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood hazard map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you can take advantage of the more favorable rate. However, you must provide your agent with an elevation certificate and a copy of the flood hazard map effective at the time of construction. A letter from a community official verifying this information is also acceptable.

## **What if my home or business is being mapped into a high-risk area, but I believe the designation is in error?**

Flood hazard map designations are based on the best data available to FEMA at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information possible about the flood risk for all properties. However, a structure may be inadvertently shown as being in a special flood hazard area on the map when the ground adjacent to the structure is above the base flood elevation.

FEMA has established administrative procedures to change the designation for these properties, referred to as the Letter of Map Amendment, or LOMA, process. Once the new

# Common Questions: Flood Hazard Map Changes



maps become effective, an individual who owns, rents, or leases property may submit certain mapping and survey information to FEMA and request that FEMA issue a document that officially removes a property and/or structure from the SFHA. In most cases, the applicant will need to hire a Licensed Land Surveyor to prepare an Elevation Certificate for the property. Upon receiving a complete application forms package, FEMA will normally complete its review and issue its determination in 4 to 6 weeks. Visit

<http://www.fema.gov/hazard/map/lomc.shtml> or call the FEMA Map Assistance Center at 1-877-FEMA MAP (1-877-336-2627) for more information.

Please note that in some cases properties mapped in low risk areas may still experience flooding.

## **I understand that the local government must adopt the new maps by ordinance and that the ordinance must be fully compliant with the National Flood Insurance Program. What happens if these maps are not adopted by September 2, 2010?**

FEMA regulations require that local jurisdictions adopt the new Flood Insurance Rate Maps by ordinance to remain a participant in the National Flood Insurance Program. If the new maps are not adopted by September 2, 2010, the community will be suspended from the National Flood Insurance Program.

If a community does not participate in the NFIP then there are certain limitations on FEMA disaster assistance. These limitations stem from the Flood Insurance Act of 1968, which prohibits federal assistance toward acquisition or construction within special flood hazard areas of nonparticipating communities.

All of FEMA's mitigation grant programs have some level of restriction for non-participating communities. The Flood Mitigation Assistance (FMA) Program, which provides grants for mitigation of flood damage, is funded through NFIP insurance premiums. As a result, nonparticipating communities are ineligible under FMA. Under the Hazard Mitigation Grant Program (HMGP), a post-disaster mitigation grant program, non participating communities may not receive grants for mitigation projects located with a SFHA.

Finally, NFIP flood insurance may not be sold in a community that does not participate in the program. If a structure is located within a special flood hazard area, then flood insurance is required for mortgages and other loans made by federally regulated institutions. Consequently, it can be very difficult to secure a mortgage on properties located in the special flood hazard area when an eligible community does not participate in the NFIP.

## **When do the new maps become effective?**

The new maps will become effective on September 3, 2010. Once the maps become effective, new flood insurance requirements will also become effective.

## **How can I learn more?**

The following is a list of resources and contact information if you have further questions.

FEMA Web site on mapping:

[www.fema.gov//plan/prevent/fhm](http://www.fema.gov//plan/prevent/fhm)

For general information about flood insurance:

[www.FloodSmart.gov](http://www.FloodSmart.gov)

FEMA Map Assistance Center at 1-877-FEMA MAP (1-877-336-2627)

FEMA Map Service Center at

[www.msc.fema.gov](http://www.msc.fema.gov) or call 1-800-358-9616